

BRITISH COLUMBIA  
CANADA

# Starting a Small Business



BC JOBS  
PLAN



# STARTING A SMALL BUSINESS



## **Internet Access**

Many of the resources listed in this guide are web-based only. If you do not have your own Internet connection, try your local library or Community Futures British Columbia office. For free Internet access call 604 289-4222 to find the location nearest you.

**This guide is also available electronically at:**

[www.gov.bc.ca/startingasmallbusiness](http://www.gov.bc.ca/startingasmallbusiness)

or for translated versions visit:

[www.gov.bc.ca/smallbusiness](http://www.gov.bc.ca/smallbusiness)

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## Starting a Small Business



# THIS GUIDE

The strength of small business continues to drive the economy in British Columbia.

A remarkable 98 per cent of all businesses in British Columbia (B.C.) are small businesses (those having fewer than 50 employees or self-employed), providing employment for over 1 million people. These jobs account for 54 per cent of private sector employment within the province.

In 2014 there were approximately 382,600 small businesses operating in B.C. They range from agriculture to technology, hospitality to tourism, construction to manufacturing, and education to mining and resource management.

This publication has been developed as an introductory guide to help you with planning and starting a small business. It provides essential information as well as links to additional resources to help ensure that your new business is successful.

Further resources can also be located through the Small Business Section tab of the website for the Province of B.C. located at: [www.gov.bc.ca/smallbusiness](http://www.gov.bc.ca/smallbusiness)

## Your Two Primary Resources

Many helpful resources appear throughout this guide. The two that provide essential services and information for B.C. entrepreneurs are Small Business BC and the OneStop Business Registry.



### Small Business BC

[www.smallbusinessbc.ca](http://www.smallbusinessbc.ca)

82–601 West Cordova Street

Vancouver, BC V6B 1G1

Tel: 604 775-5525 or 1 800 667-2272

Fax: 604 775-5520

E-mail: [askus@smallbusinessbc.ca](mailto:askus@smallbusinessbc.ca)

Twitter: [@smallbusinessbc](https://twitter.com/smallbusinessbc)

Facebook: [/smallbusinessbc](https://facebook.com/smallbusinessbc)

Small Business BC provides entrepreneurs with the information and guidance necessary to build a solid foundation for their business. Supported by the B.C. Provincial Government and Western Economic Diversification, Small Business BC offers a wide range of free and affordable business services, education and resources. No matter what stage or what skill level, when an entrepreneur finds themselves asking “How do I...?,” Small Business BC can help.

To register to receive updates from Small Business BC on information, resources and events for entrepreneurs in B.C., visit: [www.smallbusinessbc.ca/stay-updated/](http://www.smallbusinessbc.ca/stay-updated/)



- > **General Business Information Advisory Service:** Book a complimentary 30-minute consultation with a Business Advisor to help answer your business inquiries.
- > **Business Plan Advice:** Meet with a Business Plan Analyst for a business plan review to help you prepare to approach lenders, or coaching to develop your overall business strategy.
- > **Market Research Advisory Services:** Schedule a one-on-one consultation with a Market Research Analyst to assist you with market research in areas such as target market analysis, industry analysis and competitive analysis.
- > **Ask an Expert:** Book one-on-one consultations with professionals in human resources, accounting, legal, market research, branding, social media, websites and more.
- > **Import/Export Advice:** Meet with a Trade Advisor for a consultation on business requirements and to register your import or export business.
- > **Business Seminars and Webinars:** Information-packed business seminars on over 50 topics, including import and export topics, delivered by industry experts, who are also small business owners. Seminars are held at the Small Business BC office in Vancouver and are also available through webinar across B.C.
- > **Business Blog and Articles:** Get up-to-date information from real-life entrepreneurs and business experts on the Small Business BC website.
- > **Business Bookstore:** Offering the most popular how-to publications on almost every area of business.
- > **Events:** Opportunities for networking, celebration and education. In October a series of free business seminars and webinars are offered for Small Business Month. The annual Small Business BC Awards, which celebrate the best small businesses across B.C., opens for nominations on October 1st.

**OneStop Business Registry**

[www.bcbusinessregistry.ca](http://www.bcbusinessregistry.ca)

Help Desk: 1 877 822-6727

E-mail: [OneStop.Help@gov.bc.ca](mailto:OneStop.Help@gov.bc.ca)



The OneStop Business Registry allows new and existing businesses to complete the most commonly required business registrations and transactions online, quickly and easily. Through OneStop (open 24 hours a day, seven days a week) you can:

- > Register a sole proprietorship or general partnership in the Province of British Columbia.
- > Register with WorkSafeBC as an employer or apply for Personal Optional Protection coverage.
- > Register for a Provincial Sales Tax account with the Ministry of Finance.
- > Register for the Goods and Services Tax (GST), payroll deductions, corporate income tax and import/export accounts.
- > Apply for business licences with participating local governments / First Nations.
- > Apply for a business BCeID. This is an online service that makes it possible for you to use one login ID and password to sign in securely to any BCeID participating provincial government website.
- > Renew an existing liquor licence, or view the status of any changes you have requested to your liquor licence.

In addition:

- > You can get your Business Number (BN) through OneStop. This is a unique nine-digit “root” number assigned to your business that travels with you no matter what government agency you are working with – making it simpler and easier for you to do business with us.

## OneStop Access

If you would like to use OneStop services but do not have your own computer, try one of the Service BC locations across the province, where public access terminals are available along with staff to help, if you need it.

To find the nearest location, call the Service BC general enquiries at 1 800 663-7867 Monday to Friday 7 a.m. to 5 p.m. Pacific Time.

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## SMALL BUSINESS SUCCESS STORY: RESTORING DATA INC.

Like many small business owners, Ilana and Noam Kenig's inspiration to start ReStoring Data Inc. in Vancouver, B.C. came from an under-serviced need. Noam's background is in computer forensics, but after being approached repeatedly by people who had lost their digital data he realized that there was an opportunity to provide professional and affordable data recovery solutions.



In business for eight years now, ReStoring Data Inc. started out as a husband and wife team, but they quickly had to add staff to keep up with their growing workload. Even though Noam and Ilana grew their team early on, they still face the same challenge that many entrepreneurs face – more to do in a day than there is time. “The immense amount of work involved in running your own business is incredible,” says Noam. “But no matter how demanding, stressful and challenging your business becomes, remember that being an entrepreneur is a journey, not a destination, so learn to love and enjoy the ride. Never lose the fire, be prepared for ups and downs, and surround yourself with the right people.”

**For more small business success stories visit:**  
[www.smallbusinessbc.ca/success-stories/](http://www.smallbusinessbc.ca/success-stories/)

# 14 STEPS TO STARTING YOUR OWN SMALL BUSINESS

The following are the basic steps most new small businesses need to take before they can begin operating in B.C.

## 1. Make Sure Running a Small Business is Right for You

It takes time, commitment, a good idea, the right personality and at least a few basic business skills to start and run a small business successfully.

The Small Business BC website provides direction on how to evaluate and test your idea for a new small business.

[www.smallbusinessbc.ca](http://www.smallbusinessbc.ca)

- > To get started, see their “how to” guide on evaluating your business concept. [www.smallbusinessbc.ca/resource/howtos-checklists/evaluate-your-business-idea/](http://www.smallbusinessbc.ca/resource/howtos-checklists/evaluate-your-business-idea/)
- > The Business Plan Checklist makes sure you’ve completed your research and thought through your idea. [www.smallbusinessbc.ca/resource/how-tos-checklists/business-plan-checklist/](http://www.smallbusinessbc.ca/resource/how-tos-checklists/business-plan-checklist/)

Another great resource is Small Business BC’s list of Frequently Asked Questions, which answers the most common inquiries heard from entrepreneurs when they’re first starting a business. If you have an idea and don’t know where to begin, visit: [www.smallbusinessbc.ca/faqs](http://www.smallbusinessbc.ca/faqs)

If you’re interested in starting a business, but you just don’t have that great business idea yet, Small Business BC can suggest a number of resources to help you research key industries, emerging trends, and local competition.

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## ASK FOR ADVICE

If you are not sure which business structure will be best for your business, we recommend you talk to a lawyer and an accountant to find out what each type requires, both legally and financially.

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## 2. Decide on a Business Structure

Most small businesses are operated as one of the following:

- > Sole proprietorship, where you are the owner/operator or self-employed.
- > General partnership, where you join with one or more partner
- > Corporation (also known as a limited liability company)

Small Business BC discusses the pros and cons of each business type and structure at: [www.smallbusinessbc.ca/resource/howto-checklists/business-structures-information-sheet/](http://www.smallbusinessbc.ca/resource/howto-checklists/business-structures-information-sheet/)

You can also find more information about the different business structures through **BC Registry Services**, visit: [www.bcregistryservices.gov.bc.ca](http://www.bcregistryservices.gov.bc.ca)

Information on other business structures, such as societies and cooperatives, is also available at this site.

**Corporations Canada** (part of Industry Canada) provides extensive information on corporations, including the benefits of federal incorporation if you want to expand your business to other provinces. Visit: [www.corporationscanada.ic.gc.ca](http://www.corporationscanada.ic.gc.ca)

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## SMALL BUSINESS SUCCESS STORY: THE EDGE FOOD ENERGY COMPANY

For Matthew Traynor and Chloe Peake of Qualicum Beach, B.C. the lure of partnering to start a 100% organic nutrition bar business had a lot to do with setting their own pace and hours.

“I love knowing that every action I take has a direct impact on the future of our business. It’s a lot of pressure, but also offers a lot of freedom,” says Chloe.



Matthew and Chloe’s partnership has proven to be a great fit, and has been essential to their early business success. “We recognize strengths and weaknesses in one another and we communicate very effectively,” says Matthew. “She’s a fantastic business partner and friend.”

The secret to their success? A solid partnership and a dedicated team.

***For more small business success stories visit:***

[www.smallbusinessbc.ca/success-stories/](http://www.smallbusinessbc.ca/success-stories/)

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### 3. Develop a Business Plan

You’ve no doubt heard the expression, “Failing to plan is planning to fail.” Many entrepreneurs write a business plan only when they need to secure start-up financing. However, your plan is far more than a document for banks and investors to read; it’s an invaluable roadmap for launching and growing your business. With a plan, not only can you spot potential weaknesses, opportunities and threats, your plan can help you make informed decisions about your venture before you commit yourself legally or financially.

If you’re unfamiliar with business planning, start by reviewing Small Business BC’s “how to” guide on business planning: [www.smallbusinessbc.ca/starting-a-business/how-write-a-business-plan](http://www.smallbusinessbc.ca/starting-a-business/how-write-a-business-plan)

To have someone review your business plan, make an appointment with a Business Advisor at Small Business BC. They offer business plan review services if you're seeking financing, submitting a business proposal or just looking for a professional assessment. Small Business BC also offers services to review sections of your plan, such as the executive summary or the marketing plan. All information submitted to Small Business BC will be kept in total confidence and will not be distributed or communicated without first obtaining your express written consent. Go to: [www.smallbusinessbc.ca/products-and-services](http://www.smallbusinessbc.ca/products-and-services)

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## SMALL BUSINESS SUCCESS STORY: MASON INDUSTRIES

Jason Mason, of Surrey, B.C. loved snowboarding in jeans, which posed a slight problem: if he fell, he'd be soaking wet for the rest of the day.



Unsatisfied with the “look-a-alike” denim outerwear options available, he decided to take matters into his own hands in the summer of 2011. That was the spark that led to the creation of Mason Industries.

Jason took the time to lay a solid, research-based foundation for his business, and he advises other entrepreneurs to do the same: “Everybody’s got a million dollar idea. Can you show the work? Walk the walk before you talk the talk. Write a business plan. Have a business plan. Update your business plan. Business plan. Business plan. Business plan.”

His Classic Rock Pants are now worn by well-known snowboarders Wes Makepeace and Jeff Muirhead, and Jason has also been featured on CTV’s *Steele on Your Side* and in *Business in Vancouver* magazine.

**For more small business success stories visit:**  
[www.smallbusinessbc.ca/success-stories/](http://www.smallbusinessbc.ca/success-stories/)

## 4. Secure Your Financing

For your new small business to succeed, you need to have enough money to cover business start-up costs and daily operating expenses for at least three months. If you don't have enough money for start-up through family, friends, loans or lines of credit, you may need to consider outside sources of financing. For information about government, private and venture capital sources of financing, go to:

> **Small Business BC** at: [www.smallbusinessbc.ca/article/how-finance-your-start-business/](http://www.smallbusinessbc.ca/article/how-finance-your-start-business/)

or

> **Canada Business Network** website at:  
[www.canadabusiness.ca/eng/program/search/](http://www.canadabusiness.ca/eng/program/search/)

In addition, financing for small business is available through the following:

> The **Canada Small Business Financing Program** makes it easier for small businesses to get loans from financial institutions. The Government of Canada shares the risk with lenders to make it possible for more entrepreneurs to receive financing. For more information on eligibility call 1 866 959-1699 or visit: [www.ic.gc.ca/csbfp](http://www.ic.gc.ca/csbfp)

> **Futurpreneur Canada** provides youth aged 18-39 with start-up financing (loans up to \$45,000) and mentorship to help launch and sustain successful businesses.  
[www.futurepreneur.ca](http://www.futurepreneur.ca)

> **Women's Enterprise Centre** (WEC) provides business loans up to \$150,000 to women in B.C. who own a business or are thinking of starting or buying a business.  
[www.womensenterprise.ca](http://www.womensenterprise.ca)

> If you live in rural B.C., visit your local **Community Futures British Columbia** office. To find the one nearest you, call 604 289-4222 or visit:  
[www.communityfutures.ca/location-finder](http://www.communityfutures.ca/location-finder)



- > The **Ministry of International Trade** offers programs to help small businesses gain access to investment capital, from those just starting out to those wanting extra capital to compete in global markets. For more information call 1 800 665-6597 or visit: [www.mit.gov.bc.ca/icp](http://www.mit.gov.bc.ca/icp)
- > Banks and credit unions can provide you with information on products and services designed to help your business operate effectively.

## 5. Choose a Business Name and Have it Approved

Choosing a business name is one of the most important decisions you'll make when starting your business, and most likely one of the hardest.

If you want to use a business name that is anything other than your personal name, you will need to have your business name approved by, and then registered with BC Registry Services.

Business names must have both a distinctive and a descriptive element, like "ABC" (distinctive element) "Landscaping" (descriptive element). You must add a corporate designation, such as "Ltd." if you are planning to incorporate your business.

If you need help coming up with a great business name, Small Business BC offers some tips on how to get the perfect name. Visit: [www.smallbusinessbc.ca/article/choosing-a-business-name-made-easy/](http://www.smallbusinessbc.ca/article/choosing-a-business-name-made-easy/)

It's a good idea to have a first, second and third choice for your business name, just in case the name you want is not available. You can do some preliminary research for potential conflicts by looking through telephone listings, business directories or similar publications. You can also search for existing names on the **BC Corporate Registry** to see if the name you've selected has already been registered.

View: [www.bcregistrynames.gov.bc.ca/nro](http://www.bcregistrynames.gov.bc.ca/nro)

You can download the Name Approval Request form at:  
[www.bcregistryservices.gov.bc.ca/bcreg/corppg/forms.page](http://www.bcregistryservices.gov.bc.ca/bcreg/corppg/forms.page)  
The form also includes guidelines for choosing a name.

The form is also available and can be processed at most OneStop locations. To find the OneStop location nearest you, call 1 877 822-6727 or visit:  
[www.bcbusinessregistry.ca/sites.htm](http://www.bcbusinessregistry.ca/sites.htm)

You can also apply for a Name Approval Request at:  
[www.bcregistrynames.gov.bc.ca/nro](http://www.bcregistrynames.gov.bc.ca/nro)

Submit your name approval request electronically to the Name Reservation Unit for examination at the Corporate Registry. Payment online is by credit card (VISA, MasterCard and American Express). There is online information available to assist you through the process.

Once your business name is approved, it will be reserved for 56 calendar days. Within these 56 days, you must register your business with BC Registry Services.

## 6. Register Your Business

If your business is a sole proprietorship or general partnership, you can register it quickly and easily with the Province of British Columbia online using the OneStop Business Registration Service at:

[www.bcbusinessregistry.ca/registrations.htm](http://www.bcbusinessregistry.ca/registrations.htm)

You will need VISA, MasterCard or American Express to complete and pay for this transaction online.

Over-the-counter payments to register (using cash, debit card or cheque) are accepted at OneStop locations such as Service BC Centres. Call 1 877 822-6727 to find the location nearest you.

If you decide you want to incorporate, you must file an Incorporation Application with **BC Registry Services**.

> See the registry's website for detailed information on the application process at: [www.bcregistryservices.gov.bc.ca](http://www.bcregistryservices.gov.bc.ca)

> Apply online using **Corporate Online** at:  
[www.corporateonline.gov.bc.ca](http://www.corporateonline.gov.bc.ca) (pick “File an Incorporation Application” on the home page).

For information about applying for federal incorporation, visit Corporations Canada at: [www.corporationscanada.ic.gc.ca](http://www.corporationscanada.ic.gc.ca)

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## SMALL BUSINESS SUCCESS STORY: WHAT I SEE PHOTOGRAPHY

For Michelle Moore – a White Rock-based photographer and videographer – being in business is all about connecting with other people.



As the owner of What I See Photo & Video, she gets to make those personal connections with her clients every day, while leveraging her passion and talents to document their lives with eye-catching photos and videos.

When she started her business, Michelle was drawn to entrepreneurship for two reasons: “I loved the idea of having the flexibility to work at my own pace and schedule, and also the freedom to create.”

Michelle has learned a few other lessons while operating her business over the years. Chiefly, she has learned the importance of not shying away from setting the right price for her services.

“Value your time and talent,” she says. “The value comes from your technical knowledge, creative vision, time, experience and the facilitation of the service.” Michelle says, “Know who you are, as a person and brand. I would describe my brand as sophisticated fun, every photo and video is captured with vision and love. This may not resonate with every client and that is okay, you want to make sure you have the right fit before working together.”

**For more small business success stories visit:**  
[www.smallbusinessbc.ca/success-stories/](http://www.smallbusinessbc.ca/success-stories/)

## 7. Secure Your Online Presence

In today's world it is almost essential for a business to have an online presence, whether through company listings, social media or a company website.

Creating a website for your business is no longer the expensive and time-consuming activity it used to be; plenty of templates exist in which you can simply input your business information and publish. If you do choose to set up a website for your business, you will need to secure a domain name (a name that will identify your Internet website) and hosting. You can research whether the domain name you want is available, and buy the rights to that name. For a guide on how to launch your website, see Small Business BC's *Guide to Going Online* at: [www.smallbusinessbc.ca/article/launching-your-website-a-guide-going-online/](http://www.smallbusinessbc.ca/article/launching-your-website-a-guide-going-online/)

It's also important to secure your presence on social media early on in your business, even if you don't actively use it until later. Social media, although very effective for many entrepreneurs, can also be extremely time consuming, so think about your product or service and decide which social media platform will make the best use of your time.

Small Business BC offers seminars and webinars for business owners who want to learn more about how to use social media to grow and develop their business. To register for an upcoming session, visit: [www.smallbusinessbc.ca/seminars/](http://www.smallbusinessbc.ca/seminars/)

You can also book a one-on-one session with a social media expert through Small Business BC as part of their Ask the Expert series. Sessions are available at their Vancouver office or via Skype from anywhere in B.C. [www.smallbusinessbc.ca/products-and-services/advisory-services](http://www.smallbusinessbc.ca/products-and-services/advisory-services)

## 8. Register for Provincial Sales Tax (PST)

PST is a retail sales tax that applies when a taxable good or service is purchased, acquired or brought into British Columbia, unless a specific exemption applies. This means that if you sell or lease taxable goods or services, or provide accommodation, in British Columbia, you may be required to register with the Ministry of Finance to charge and collect PST. To find out more about PST and how to register, go to the Ministry website at: [www.gov.bc.ca/pst](http://www.gov.bc.ca/pst)

### Register for Municipal and Regional District Tax (MRDT)

If you provide accommodation in certain areas of the province, you may also be required to charge MRDT on the purchase price of accommodation. The MRDT is currently collected in over 50 municipalities throughout the province and is used to fund tourism marketing for the local area. To find out more about the MRDT, see the [PST on Accommodation Bulletin \(PST 120\)](#) (PDF).

## 9. Register for Goods and Services Tax (GST)

If you sell or provide goods and services in Canada and your annual world-wide GST taxable sales, including those of any associates, are more than \$30,000, you may be required to register for goods and services tax (GST). To register online with the Canada Revenue Agency, go to the OneStop Business Registry at: [www.bcbusinessregistry.ca/registrations.htm](http://www.bcbusinessregistry.ca/registrations.htm)

## 10. Complete Other Registrations

You may also need to complete other provincial, federal or local government registrations. The registrations that follow can be completed through the OneStop Business Registry. [www.bcbusinessregistry.ca](http://www.bcbusinessregistry.ca)

For example:

- > If you plan to hire employees – or have established your new business as a corporation – you will need to register with WorkSafeBC and pay **WorkSafeBC** insurance premiums. This will ensure you and your workers are covered in case of work-related injury or disease. If you are self-employed, you may also want to apply for WorkSafeBC's Personal Optional Protection. To find out more, visit WorkSafeBC's website at: [www.worksafebc.com](http://www.worksafebc.com).
- > If you are hiring employees and you are paying salary, wages, bonuses, vacation pay or tips to your employees – or providing a benefit to your employees such as boarding or lodging – you will need to register with the **Canada Revenue Agency** (CRA) for a payroll deductions account. This account will enable you to make the required Income Tax, Canada Pension Plan (CPP) and Employment Insurance (EI) payments. For more about payroll deduction accounts, call 1.800.959.5525 or go to the CRA's website at: [www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/menu-eng.html](http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/menu-eng.html)
- > If your business is incorporated, or you are a non-resident corporation operating in Canada, you will need to register for a Corporate Income Tax account with the Canada Revenue Agency.
- > If you are going to import or export goods, you will need to register with the **Canada Border Services Agency** (CBSA). You can register your business with the CBSA through the OneStop Business Registry. For more information about importing and exporting, go to the CBSA's site at: [www.cbsa-asfc.gc.ca](http://www.cbsa-asfc.gc.ca). Select "Import and Export" from the top of the page.

> If you have a restaurant and will be serving food, as the primary focus of your business, as opposed to liquor, you can apply for a restaurant liquor licence through the **OneStop Business Registry** at: [www.bcbusinessregistry.ca/lclb.htm](http://www.bcbusinessregistry.ca/lclb.htm)

For more information about a restaurant liquor licence, go to the **Liquor Control and Licensing Branch**'s website at: [www.pssg.gov.bc.ca/lclb/apply/index.htm](http://www.pssg.gov.bc.ca/lclb/apply/index.htm)

> If you need to change your business address through the **OneStop Business Address Change Service**, or plan to access other government e-services regularly, you will need a business BCeID. You can apply for a business **BCeID** through the OneStop Business Registry. A BCeID is an online service that makes it possible for you to use one login ID and password to sign in securely to any BCeID participating provincial government website. For a complete list of government e-services that use BCeID, visit the Online Service Directory at: [www.bceid.ca/directories/bluepages](http://www.bceid.ca/directories/bluepages)

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#### HAVEN'T MADE UP YOUR MIND ABOUT IMPORTING OR EXPORTING?

Check out our Import/Export Guide.

This guide introduces you to the places and people who can help you decide whether import/export is right for you, and how you can best set up your business to enter the exciting world of international trade. The guide is available at:

[www.gov.bc.ca/importexportguide](http://www.gov.bc.ca/importexportguide)

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In addition, your business may require a local government business licence to operate. Please check with your local government or First Nation to find out about licence and zoning requirements in your area. If you do need to register for a business licence, you may be able to do so through the OneStop Business Registry.

Visit [www.bcbusinessregistry.ca/localgovernment.htm](http://www.bcbusinessregistry.ca/localgovernment.htm) for a list of participating local governments and First Nations. You can also access BizPaL, a convenient web-based service that allows business clients to easily generate a customized list of the permits and licences needed from all levels of government by answering some simple questions about their business. For more information about BizPaL, please refer to step 12 on page 21 of this guide.

The Canada Revenue Agency also provides a summary of information for small businesses, explaining federal requirements for GST, payroll deductions, importing/exporting and corporate income tax.

Go to: [www.cra-arc.gc.ca/E/pub/tg/rc4070/README.html](http://www.cra-arc.gc.ca/E/pub/tg/rc4070/README.html) or call 1 800 959-5525.

#### FOR MORE INFORMATION

Small Business BC offers a **Starting Your Business Checklist** that takes you through the step-by-step process of starting a business as well as ensuring you know exactly which registrations you need to complete.

Go to: [www.smallbusinessbc.ca/resource/howtos-checklists/starting-your-business-checklist/](http://www.smallbusinessbc.ca/resource/howtos-checklists/starting-your-business-checklist/)

#### OTHER LAWS

You can find copies of all B.C. laws at: [www.bclaws.ca](http://www.bclaws.ca). You can buy printed copies through Crown Publications at 250 387-1120. You can also sign up (for a fee) for QP Legaleze, a searchable database of current provincial laws and laws that are under development (they have not yet been passed by the legislature). For more information, visit: [www.qplegaleze.ca](http://www.qplegaleze.ca)



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## PROTECTING YOUR BUSINESS NAME

The names of sole proprietorships and general partnerships are not protected by law, which means someone else could decide to use the same name. Only incorporated businesses have that protection. If protecting your business name is important to you, you may want to incorporate your business.

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## 11. Investigate Additional Business Registrations and Requirements

You may need to consider additional registrations or requirements before you open your small business. For example:

### **Employment Standards Branch Ministry of Jobs, Tourism and Skills Training**

[www.labour.gov.bc.ca/esb](http://www.labour.gov.bc.ca/esb)

Toll Free in B.C. 1 800 663-3316

Tel: 250 612-4100 Prince George (or outside B.C.)

The *Employment Standards Act* and Employment Standards Regulation apply to most workplaces in British Columbia and cover important issues such as required wage rates, vacations and overtime rules. If you are planning to hire employees, you should be familiar with this information.

### **Industry Training Authority**

[www.itabc.ca](http://www.itabc.ca)

Tel: 1 866 660-6011

E-mail: [customerservice@itabc.ca](mailto:customerservice@itabc.ca)

The Industry Training Authority (ITA) is a provincial Crown agency that leads and coordinates British Columbia's skilled trades system. ITA works with employers, employees, industry, labour, training providers and government to issue credentials, manage apprenticeships, set program standards, and increase opportunities in the trades. If you are planning to hire apprentices to work in your new business, you will need to be registered with the ITA.

**Canada Revenue Agency**

[www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

Tel: English 1 800 959-5525

Tel: French 1 800 959-7775

If your business is either a sole proprietorship or general partnership, you must report your share of gross and net profits (or losses) on your individual tax return (T1). If your business is an incorporated company, you must file a corporation tax return (T2) within six months after the end of the corporation's fiscal period.

**Canadian Company Capabilities Database**

[www.ic.gc.ca/eic/site/ccc-rec.nsf/eng/Home](http://www.ic.gc.ca/eic/site/ccc-rec.nsf/eng/Home)

Tel: 1 800 328-6189

You may consider joining Industry Canada's Canadian Company Capabilities Database if you plan to:

- > manufacture goods;
- > export goods to another country; or
- > sell products or services to other companies or organizations

Canadian Company Capabilities Database ensures buyers in Canada and around the world know about your products and services. Over 500,000 domestic and international companies browse the database every month looking for Canadian businesses. Register your business with the database through the OneStop Business Registry at:

[www.bcbusinessregistry.ca/registrations.htm](http://www.bcbusinessregistry.ca/registrations.htm)

**Canadian Intellectual Property Office**

[www.cipo.gc.ca](http://www.cipo.gc.ca)

Tel: 1 866 997-1936

Patents, copyrights and trademarks are all ways by which businesses protect their intellectual property, including inventions, designs, symbols and products. Industry Canada's Canadian Intellectual Property Office offers a series of guides that explain how to register your business patents, copyrights and trademarks.

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## BUSINESS RECORDS

Whether you are hiring employees or working on your own, you are required by law to keep complete records of your business income and expenses. The Canada Revenue Agency's website provides a list of all business records you must keep.

Visit: [www.cra-arc.gc.ca/records/](http://www.cra-arc.gc.ca/records/)

We also recommend you contact a qualified accountant to help you set up and maintain proper business records and accounts. It is also a good idea to talk to a lawyer for advice about any legal issues that may affect your small business.

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## 12. Identify Permit and Licensing Requirements



Business starts here

[www.bizpal.ca](http://www.bizpal.ca)

BizPaL is a free, online tool to streamline your business permit and licensing experience. The step-by-step process generates a customized list of permits and licenses you may need from all levels of government in order to operate or open a business. By using BizPaL, entrepreneurs minimize the time spent searching for permits and licences from about seven hours to 20 minutes. BizPaL reduces red tape and makes your interactions with all levels of government simpler and straight forward.

## 13. Get Support

In British Columbia entrepreneurs are fortunate that so much support exists to help them launch and grow a successful business. That being said, some of the best advice and guidance you can receive will come from experienced business owners themselves.

Mentorship BC is an online resource for small business owners in B.C. to find and access mentorship programs. Using their search tool, you can find a list of programs that best suit your needs. [www.mentorshipbc.ca](http://www.mentorshipbc.ca)

Joining a local business group or networking group is a great way to access experienced entrepreneurs, as well as to find potential clients. Here are some organizations you might consider joining:

- > Local Chamber of Commerce  
[www.bcchamber.org/membership-directory](http://www.bcchamber.org/membership-directory)
- > Local Business Improvement Association  
[www.bia.bc.ca/index.php?area\\_id=1003](http://www.bia.bc.ca/index.php?area_id=1003)
- > Women's business groups and organizations  
[www.womensenterprise.ca/networking\\_connections](http://www.womensenterprise.ca/networking_connections)

Attending business events and conferences will help you learn new skills and connect with like-minded people. For a list of upcoming events across British Columbia, see Small Business BC's event calendar: [www.smallbusinessbc.ca/events/calendar](http://www.smallbusinessbc.ca/events/calendar)

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## SMALL BUSINESS SUCCESS STORY: BOMBAY BROW BAR

Amy Minhas and Ravy Minhas-Mehroke are a dynamic duo – sisters and best friends with an entrepreneurial edge. They always knew they wanted to start a



business together, with one main focus: to make people feel good about themselves. “The business idea came from my obsession with Indian beauty,” Ravy explains. “In India eyebrows are super important because they frame and transform your face by enhancing your features. Beautiful brows can leave women looking and feeling gorgeous.” And what better business is there to open, than one that you're obsessed with? The sisters took their passion and looked for support from the business community to help them launch Bombay Brow Bar in Vancouver, B.C., calling upon the Canadian Youth Business Foundation, Women's Enterprise Centre, Success BC, Forum for Women Entrepreneurs and Small Business BC. When asked about the biggest lesson they learned when first starting, they responded, “Find a mentor!”

**For more small business success stories visit:**

[www.smallbusinessbc.ca/success-stories/](http://www.smallbusinessbc.ca/success-stories/)

## 14. Check Out Other Useful Resources

In addition to Small Business BC and the OneStop Business Registry, there are a number of other places where small business owners can look for new business opportunities, practical advice and helpful services.

### ABORIGINAL ENTREPRENEURS

#### **Aboriginal Business Service Network**

[www.absn.ca/](http://www.absn.ca/)

Tel: 1 888 576-4444

TTY (Teletypewriter): 1 800 457-8466

Hosted by the Government of Canada, the Aboriginal Business Service Network website brings together information, resources and services specifically intended to help Aboriginal entrepreneurs improve their access to capital and establish or develop their businesses. In the Aboriginal Business Service Network you can find information about starting and financing a business, developing a business plan and many other topics – all from an Aboriginal perspective.

#### **Aboriginal Business Entrepreneurship and Skills Training (BEST) Program**

[www.aboriginalbest.com](http://www.aboriginalbest.com)

Toll Free: (ENQUIRY BC) 1 800 663-7867 (Outside Greater Vancouver/Greater Victoria)

Tel: 250 387-6121 (Greater Victoria)

Tel: 604 660-2421 (Greater Vancouver)

E-mail: [ABRInfo@gov.bc.ca](mailto:ABRInfo@gov.bc.ca)

Aboriginal BEST is a 12-session training series – offered by the Ministry of Aboriginal Relations and Reconciliation and Service Canada – that provides young B.C. Aboriginal entrepreneurs, aged 18 to 35, with the tools they need to start their own business. Through this program, you can conduct market research, write a business plan and explore financing options.

### **First Citizens Fund**

[www2.gov.bc.ca/gov/content/governments/aboriginal-people](http://www2.gov.bc.ca/gov/content/governments/aboriginal-people)

Tel: (ENQUIRY BC) 1 800 663-7867

E-mail: [ABRInfo@gov.bc.ca](mailto:ABRInfo@gov.bc.ca)

The provincial Ministry of Aboriginal Relations and Reconciliation manages the First Citizens Fund to expand cultural, educational and economic opportunities for Aboriginal people in B.C. One of the fund's primary goals is to help Aboriginal people and organizations start and expand businesses through business loans and business advisory services. Funding is also provided to the All Nations Trust Company for a business loan program. For more information visit: [www.antco.bc.ca/services](http://www.antco.bc.ca/services)

### YOUNG ENTREPRENEURS

#### **Futurpreneur Canada**

[www.futurpreneur.ca](http://www.futurpreneur.ca)

Tel: 1 800 464-2923 / 604 673-9967

Futurpreneur Canada is a national non-profit that turns great ideas into successful businesses. They look at character, not collateral, when providing youth aged 18-39 with pre-launch coaching, start-up financing (loans up to \$45,000) and mentorship to help launch and sustain successful businesses.

### WOMEN ENTREPRENEURS

#### **Women's Enterprise Centre**

[www.womensenterprise.ca](http://www.womensenterprise.ca)

Tel: 1 800 643-7014

Women's Enterprise Centre is the leading business resource for B.C. women who own a business or are thinking of starting a business. Their team of professionals provides business loans up to \$150,000 to start, grow or buy a business. They also offer workshops, business advisors, mentors, resources and a supportive community to help women succeed in business.

## GENERAL INFORMATION

### **Small Business BC**

[www.smallbusinessbc.ca](http://www.smallbusinessbc.ca)

Tel: 1 800 667-2272

E-mail: [askus@smallbusinessbc.ca](mailto:askus@smallbusinessbc.ca)

Twitter: @smallbusinessbc

Facebook: /smallbusinessbc

Small Business BC provides entrepreneurs with the information and guidance necessary to build a solid foundation for their business.

Their team of business experts can assist with everything from business registration to marketing strategy. They offer guided support, one-on-one advisory services, business plan reviews, seminars and webinars on over 50 topics and dozens of free resources designed to save you time and money.

So, no matter what stage or what skill level, when you find yourself asking “How do I...?” Small Business BC can help.

### **Service BC**

[www.servicebc.gov.bc.ca](http://www.servicebc.gov.bc.ca)

Victoria: 250 387-6121

Vancouver: 604 660-2421

Elsewhere in B.C.: 1 800 663-7867

Outside B.C.: 604 660-2421

Telephone Device for the Deaf (TDD)

Vancouver: 604 775-0303

Elsewhere in B.C.: 1 800 661-8773

Service BC makes it easy for British Columbians to find and access the government information and services they need. They provide services to citizens, business and government through multiple channels, including in-person, telephone, e-mail and online.

Service BC Centres help citizens get the services they need, when, where and how they wish to access them. Each of the 61 Service BC Centres throughout the province provides in-person service for the delivery of hundreds of government services. Individuals and businesses can access information, complete transactions and receive assistance with forms, permits, licences and registrations from highly trained local staff. Service BC Centre staff can help you and your small business obtain information and conduct registration and payments.

All Service BC Centres are OneStop Business Registry locations. For more information on OneStop, visit:  
[www.bcbusinessregistry.ca/index.htm](http://www.bcbusinessregistry.ca/index.htm)

### **FrontCounter BC**

[www.frontcounterbc.gov.bc.ca](http://www.frontcounterbc.gov.bc.ca)

Tel: 1 877 855-3222

E-mail: [frontcounterbc@gov.bc.ca](mailto:frontcounterbc@gov.bc.ca)

FrontCounter BC offers a citizen-centred approach aimed at providing clients with one source of information for all natural resource-sector related licences, permits and registrations needed to conduct business on Crown land in any part of the province. Clients may access FrontCounter BC services by telephone, Internet, e-mail or face-to-face with staff specifically trained and knowledgeable in authorizations and permits required for sectors such as energy, mining, forestry, agriculture, transportation, environment, commercial recreation, etc. FrontCounter BC services include guiding clients through required authorizations; helping clients complete application packages; interpreting land information, maps and management plans; following up and tracking the status of applications filed; liaising between ministries, agencies and governments; and free Internet access to services such as Base Maps Online Store, BCeID, Integrated Land Resource Registry and Mineral Titles On-Line. Find the location closest to you, visit:

[www.bcbusinessregistry.ca/sites.htm](http://www.bcbusinessregistry.ca/sites.htm)



## **WorkBC**

[www.workbc.ca](http://www.workbc.ca)

Tel: 250 952-6914

Toll Free: 1 877 952-6914

E-mail: [workbcinformation@gov.bc.ca](mailto:workbcinformation@gov.bc.ca)

WorkBC is the provincial government's access point to the world of work in British Columbia. It was created with one key goal – to help all British Columbians successfully navigate B.C.'s labour market. WorkBC.ca provides a single access point to connect job seekers and employers to labour market information and services available across government. WorkBC helps workers find jobs, explore career options and improve their skills. WorkBC also helps employers fill jobs, find the right talent and grow their businesses.

## **Concierge Service**

[www.concierge.portal.gc.ca](http://www.concierge.portal.gc.ca)

Tel: 1 855 53-GUIDE (1 855 534-8433)

The Government of Canada's Concierge Service assists small to medium enterprises in navigating the many available innovation resources and support programs offered by the government. Concierge Advisors, located across Canada, provide one-on-one assistance and will use their industry experience and depth of knowledge to help guide clients to the most appropriate innovation programs and services available. The bilingual Concierge Service is delivered by the National Research Council of Canada Industrial Research Assistance Program (NRC-IRAP) in collaboration with over 40 federal and provincial partners.

## **Community Futures Corporation**

[www.communityfutures.ca](http://www.communityfutures.ca)

Tel: 604 289-4222

Toll Free: 1 888 303-2332

There are 34 Community Futures offices strategically located throughout rural B.C. Supported by Western Economic Diversification, Community Futures are non-profit organizations that provide business financing, business counselling and training to small- and medium-sized enterprises in their rural communities. To find the Community Futures office that serves your community, please visit:

[www.communityfutures.ca/location-finder](http://www.communityfutures.ca/location-finder)

## **Canada's Pacific Gateway**

[www.pacificgateway.gov.bc.ca](http://www.pacificgateway.gov.bc.ca)

British Columbia is the preferred gateway for Asia Pacific trade, with the most competitive supply chain on the west coast of the Americas. B.C.'s integrated, seamless supply chain includes airports, seaports, railways, roadways and border crossings, connecting Canada and the North American market to Asia and the world. Government and industry partners have made investments to increase capacity, eliminate congestion, and streamline operations. Projects that are underway to expand and enhance port, rail, road and airport infrastructure total more than \$22 billion. In 2013, additional public and private sector investments were announced that will increase bulk and container capacity and improve supply chain performance.

## **Ministry of Small Business and Red Tape Reduction**

[www.gov.bc.ca/smallbusiness](http://www.gov.bc.ca/smallbusiness)

B.C. is committed to supporting and listening to its small businesses and has developed numerous valuable resources for business owners at various stages in their endeavours, including the development of the Small Business Accord, a commitment to fostering a progressive business culture where government initiatives support current and future generations of small business owners across British Columbia.

Visit us online to learn more about what government is doing to support your business.

Or join the conversation:

- Twitter on #BCBizChat or #SmallBizBC
- BC Small Business Roundtable – the voice of small business to government [www.smallbusinessroundtable.ca](http://www.smallbusinessroundtable.ca)
- E-mail: [smallbusinessbranch@gov.bc.ca](mailto:smallbusinessbranch@gov.bc.ca)

## **Western Economic Diversification Canada**

[www.wd.gc.ca](http://www.wd.gc.ca)

Tel: 604 666-6256 or 1 888 338-9378

E-mail: [info@wd-deo.gc.ca](mailto:info@wd-deo.gc.ca)

Western Economic Diversification (WD) is committed to advancing priority areas of Innovation, Trade and Investment, Skills Development, and Aboriginal Economic Development. WD supports western Canadian small- and medium-sized enterprises (SMEs) through the Western Canada Business Service Network, which includes Community Futures, Aboriginal Business Services Network Society of B.C. (ABSN), the Women's Enterprise Centre of British Columbia, and Small Business BC. Through the Western Innovation (WINN) Initiative, WD also offers repayable contributions to western Canadian SMEs to commercialize innovative processes and technologies.

### **Small Business BC**

*Comprehensive business information and business planning resources for starting and growing a business in British Columbia*

**1 800 667-2272**

**[www.smallbusinessbc.ca](http://www.smallbusinessbc.ca)**

### **OneStop Business Registry**

*Online business registration and change of business address*

**1 877 822-6727**

**[www.bcbusinessregistry.ca](http://www.bcbusinessregistry.ca)**

### **Ministry of Small Business and Red Tape Reduction, Small Business Branch**

*Information on provincial government programs and services*

**250 387-4699**

**[www.gov.bc.ca/smallbusiness](http://www.gov.bc.ca/smallbusiness)**

### **ServiceBC**

*Province-wide access to government services including key government transactions for business*

**1 800 663-7867 (Enquiry BC) to be**

**transferred to the nearest**

**Service BC Contact Centre**

**[www.servicebc.gov.bc.ca](http://www.servicebc.gov.bc.ca)**

### **FrontCounter BC**

*Single window service for clients of provincial natural resource ministries and agencies to obtain information and authorizations needed to start or expand a business*

**1 877 855-3222**

**[www.frontcounterbc.gov.bc.ca](http://www.frontcounterbc.gov.bc.ca)**

### **Futurpreneur**

*Provides mentoring services and loans to grow the economy one young entrepreneur at a time.*

**1 866 646-2922**

**[www.futurpreneur.ca](http://www.futurpreneur.ca)**

### **BizPaL Business Permits and Licences**

*Online tool to quickly and easily identify permit and licencing requirements for business*

**[www.bizpal.ca](http://www.bizpal.ca)**

### **WorkBC**

*Information and resources to help employers fill jobs, find the right talent and grow their business*

**[www.workbc.ca](http://www.workbc.ca)**

### **Aboriginal Business Service Network**

*Business information and resources for Aboriginal entrepreneurs*

**250 828-9834**

**[www.absn.ca](http://www.absn.ca)**

### **Women's Enterprise Centre**

*Business information counselling and skills training for women entrepreneurs*

**1 800 643-7014**

**[www.womensenterprise.ca](http://www.womensenterprise.ca)**

### **Canada Business Network**

*The Government of Canada's main site for business information*

**1 888 576-4444**

**[www.canadabusiness.ca](http://www.canadabusiness.ca)**

### **Community Futures British Columbia**

*Business counselling and assistance for new and existing businesses in rural British Columbia*

**1 604 289-4222**

**[www.communityfutures.ca](http://www.communityfutures.ca)**

### **La Société de développement économique**

*The Francophone Economic Development Organization enhances the vitality of minority language communities and assists with economic development*

**1 877 732-3534**

**[www.sdecb.com](http://www.sdecb.com)**

### **Western Economic Diversification Canada**

*Works to strengthen western innovation, business development and community economic development*

**1 888 338-9378**

**[www.wd.gc.ca](http://www.wd.gc.ca)**



**BC JOBS  
PLAN**