

# Your custom guide to start a business in Ontario

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The information provided is for informational purposes only, and it is no substitute for legal or financial advice. For more detailed information, you may wish to consult with a local Small Business Centre or a professional advisor.

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## 1. Support for your business

- Search [BizPal](#) to find the permits and licenses you need for your business.
- Visit a [Small Business Enterprise Centre](#) in your community and speak to a local representative who can answer all of your business-related questions.
- [Visit a Regional Innovation Centre](#) for programming and services to grow your innovation and technology company.
- Call or visit [Pro Bono Ontario](#) if you have legal questions about your business. They provide free legal advice.
- Make sure your company information is up to date, and review a full list of filing requirements for business name changes, corporate structure changes and registration on the [Ontario Business Registry](#).
- If you need more help following regulatory requirements or registering your business, contact a professional service provider such as [Dye & Durham Corporation](#) or [ESC Corporate Services Ltd.](#) at an additional cost.
- Access the [Indigenous business development toolkit](#) for support on starting and expanding your business.

## 2. Sole proprietor

If you are **not** using your own name as a business name, you need to register your business with the Government of Ontario within 60 calendar days of opening. You can register online or by mail.

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## Online registration (\$60)

1. [Search the Ontario Business Registry](#) for free to find out if your business name is already taken.
  2. Create a [ONE-key account](#) (it is a secure login and password).
  3. Log in to your ONE-key account and register for a [ServiceOntario account](#) (they maintain business registration records).
  4. Log in to your ServiceOntario account to register your business as a Sole Proprietorship.
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## Mail registration (\$60)

1. [Search the Ontario Business Registry](#) for free to find out if your business name is already taken.
2. Download the [Register a Sole Proprietorship form](#).
3. Complete and print the form.
4. Make a cheque out to the Ministry of Finance. Personal cheques must be pre-printed with a name and address by the bank.
5. Mail the form, all supporting documents and cheque to:

Ministry of Government and Consumer Services  
Central Production and Verification Services Branch  
393 University Avenue, Suite 200  
Toronto, Ontario  
M5G 2M2

## 3. Insurance

If you have a home-based business or work from your home, you should consider getting business insurance. [Learn the main types of business insurance and their features at the CRA.](#)

## 4. Location-based permits

You may be required to obtain permits or licences depending on the type and location of your business. The below are just a few to help you get started. To find out if you need other licences or permits for your business, contact your city's municipal licensing or zoning department and visit the online business permits and licenses service [BizPal](#).

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## Construction near a highway

Under the Public Transportation and Highway Improvement Act, you may need a permit from the Ministry of Transportation to do construction work next to or near to a provincial highway. Use our online tool to find out [what permits you need to apply for](#).

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## Building permit

You must obtain a building permit before you:

- construct any new building over 10 square metres in area or place another structure, such as a mobile home, on your property
- make renovations or repairs or add to a building
- change the use of a building
- excavate or construct a foundation
- construct a seasonal building
- install, alter, extend or repair an on-site sewage system

[Contact your municipality](#) if you have any questions about when a building permit may be required.

## 5. Hiring employees

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### Payroll and benefits

If you decide to hire employees, you are responsible for payroll and benefits. [Learn more about payroll and benefits from the CRA.](#)

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### Workplace safety

Most Ontario businesses that have employees (including family members and sub-contractors) must register with the Workplace Safety Insurance Board (WSIB). [Find out if you need to register for workplace insurance.](#)

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### Employment Standards Act

Learn the rules about minimum wage, hours of work limits, termination of employment, public holidays, pregnancy and parental leave, severance pay, vacation and more.

[Know your rights and obligations under the Employment Standards Act \(ESA\).](#)

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### Employer Health Tax

You have to pay Employer Health Tax if you are an employer and you:

- have employees who physically report for work at your permanent establishment in Ontario, or
- have employees who are attached to your permanent establishment in Ontario, or
- have employees who do not report to work at any of your permanent establishments but are paid from or through your Ontario permanent establishment, and
- have Ontario payroll in excess of your allowable exemption amount

Learn more about [Employer Health Tax](#).

## 6. Importing from outside Canada

Before importing commercial goods into Canada, you will need to [prepare for import](#).

## 7. Vehicle for business purposes

If you are planning to use your personal vehicle for business purposes, you may be able to deduct expenses from your business income. Learn more about [what you can deduct](#).

## 8. Tax implications

Learn more about the [Ontario taxes and charges](#) such as Corporate Tax, Employer Health Tax, Capital Gains Tax and other applicable taxes that could apply to your business.

Most businesses in Ontario are required to register with the federal government for a GST/HST account and collect GST/HST on taxable sales. If your business makes \$30,000 gross or more in four consecutive calendar quarters (a period of three months beginning on the first day of January, April, July, or October in each year), you may need to charge GST/HST.

Learn more about the [GST/HST from Canada Revenue Agency](#), including whether you have to register for a GST/HST account.

## 9. Funding opportunities

- Apply for training, mentoring and a grant through [Starter Company Plus](#).
- Business grants and financing are available from the [Government of Canada](#).
- Apply for a grant to [Grow Your Business Online](#).
- If you are starting or growing an innovation and technology company, programming and services are available through [Regional Innovation Centres](#).
- [Racialized and Indigenous Supports for Entrepreneurs](#)(R.A.I.S.E) is a program focused on assisting Indigenous, Black and other racialized entrepreneurs to start and scale their business.

More funding opportunities are also available below:

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### Training employees

You may be eligible for the following funds and programs:

The [Canada-Ontario Job Grant](#) provides direct financial support to small, medium and large businesses with a plan to deliver short-term training to existing and new employees.

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### First Nations, Inuit or Métis

You may be eligible for the following funds and programs:

The [Aboriginal Participation Fund](#) was developed to help support Indigenous communities and organizations to participate in economic development activities associated with mineral exploration and development.

[Indian Agricultural Program of Ontario](#) offers small business financing to support First Nations entrepreneurs and businesses. Funding is offered for equipment, business start-up and expansion and commercial real estate financing.

The [Indigenous Entrepreneurship Startup Program](#) provides startup loan financing and up to two years of mentorship, plus access to resources and networking opportunities with entrepreneurs across Canada.

The [Nishnawbe Aski Development Fund](#) offers a variety of services to support Aboriginal business and economic development, including financing, business support, community planning, and workshops and bookkeeping training.

[Racialized and Indigenous Supports for Entrepreneurs](#)(R.A.I.S.E) is a program focused on assisting Indigenous, Black and other racialized entrepreneurs to start and scale their business.

[Waubetek](#) provides a variety of programs and services for Aboriginal Entrepreneurs, First Nation Communities and Aboriginal Organizations through Aboriginal commercial financing and economic development initiatives that help build community capacity and Aboriginal prosperity.

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## **African-Canadian, Black**

You may be eligible for the following funds and programs:

The [Black Entrepreneurship Loan Fund](#) is a partnership between the Government of Canada, Black-led business organizations, and several financial institutions. It provides loans of up to \$250,000 to Black business owners and entrepreneurs across the country.

The [Black Entrepreneurship Startup Program](#) provides startup loan financing and up to two years of mentorship, plus access to resources and networking opportunities with entrepreneurs across Canada.

[Racialized and Indigenous Supports for Entrepreneurs](#)(R.A.I.S.E) is a program focused on assisting Indigenous, Black and other racialized entrepreneurs to start and scale their business.

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## **18-39 years of age**

You may be eligible for the following programs:

[Futurpreneur Canada](#) provides financing, mentoring and support tools to aspiring business owners aged 18-39.

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# Student

[Summer Company](#) is a program for students that offers start-up money to kick off a new summer business, as well as advice and mentorship from local business leaders to help get the business up and running.