

HAMILTON
BUSINESS
CENTRE.



START-UP GUIDE 2023

THE BUSINESS PLAN

A business plan is an important document that explains the operations and goals of your business. It is often a required document when applying for grants and loans.

Request a Template:

In person: Ask the Hamilton Business Centre (HBC) staff for a template

Online: Visit the Business Development Bank at bit.ly/BDC-templates

REGISTRATION

Sole Proprietorship or Partnership (Business Name Registration)

Online: <http://www.ontario.ca/page/ontario-business-registry-all-services>
(using credit or debit card)

Cost: \$60.00 per registration (expires after 5 years)

There are NO in-person services available through Service Ontario locations to assist with business registrations. Registration occurs online.

Corporation

Online: <http://www.ontario.ca/page/ontario-business-registry-all-services>

Phone: Contact Service Ontario at 1-800-361-3223

The staff at the HBC can assist you in registering a corporation. **Please note:** It is recommended that you meet with a lawyer or an accountant before registering a corporation to determine if this legal structure is a good fit for you.

Licensing and Zoning

Before signing a lease or purchasing a location, you will need to determine if your business requires a municipal licence to operate and identify the zoning requirements.

Licensing

In-person: 330 Wentworth St. N
Phone: 905-546-2782 Option #3
Email: licensing@hamilton.ca

Zoning

In-person: 5th Floor, City Hall
Phone: 905-546-2424 ext. 2719
Email: zoninginquiry@hamilton.ca

Insurance

It is recommended that you **obtain multiple quotes** for your business insurance and check if you have a group or professional association discounted rate. Possible coverage includes **commercial general liability** and **professional liability**.

Contact an insurance agent or broker to review your needs.

For more information on insurance, enroll in a free 30-minute course through the Small Business Centres Ontario website: bit.ly/sbcinsurance

Canada Revenue Agency (CRA)

A Business Number is required to interact with CRA program accounts, including the GST/HST account and the payroll account. Businesses must apply for a Business Number and GST/HST account if making revenue of \$30,000 or more in a 12-month period.

If employing workers, businesses must have a business number, even if they are making under \$30,000, to register a payroll account. Corporations are assigned a Business Number upon registration, regardless of revenue or their number of employees.

Contact the CRA to learn more:

Online: bit.ly/business-registration-online

Phone: 1-800-959-5525



Learn how to start a small business at your
own pace anywhere, anytime!

Register Today!
bit.ly/HBC-ten-steps

RESEARCH

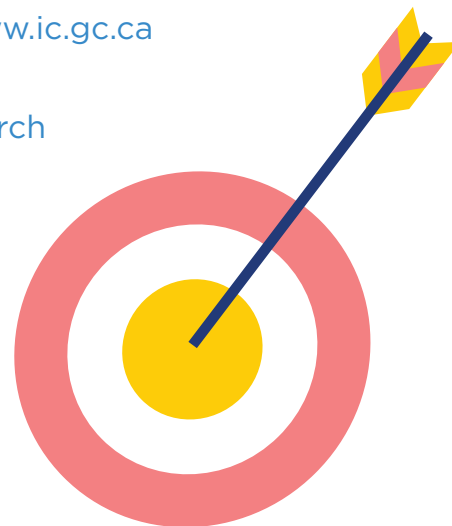
It is essential to understand the market that you will be operating your business in to improve your chance of success. The following are types of market research that you may conduct: industry, location, competitor, and target market (i.e. your ideal customers).

Free online tools and resources to aid in research:

- **Invest in Hamilton:** Demographics and Statistics: www.investinhamilton.ca/tools-data
- **Invest in Hamilton:** Site Selector for Commercial Real Estate: siteselector.hamilton.ca
- **Innovation, Science and Economic Development Canada:** www.ic.gc.ca
- **Statistics Canada:** www.statcan.gc.ca
- **Canada Business:** www.canada.ca/en/services/business/research
- **Google Maps** (for local competitor research):
www.google.ca/maps

Paid tools:

- **SparkToro** (for information to build customer personas):
sparktoro.com
- **Statista** (portal for market statistics): www.statista.com
- **IBISWorld** (in-depth industry reports): www.ibisworld.com



When doing research, identify a clear question to answer with the research. Also, verify information using multiple sources and be open minded — look for information outside of your assumptions.

FUNDING

Prior to starting your business, you should evaluate what resources you need to operate. Ensure that you have carefully researched all financing options and understand the eligibility requirements. Below and on the following page you will find a short list of sites where you can identify sources of funding. This list is only a starting point. Research to discover other funding opportunities.

Resources:

- **Federal government:** www.canada.ca/en/services/
- **Invest Ontario:** www.investinontario.com/incentive-programs-and-services

Resources cont.:

- **Invest in Hamilton's Funding Finder:** bit.ly/funding-finder
- **Starter Company Plus:** bit.ly/starter-company-plus
- **City of Hamilton Incentives:** bit.ly/municipal-programs

MARKETING

It is essential you advertise your business in order to sell the products and/or services you are offering. You will need to develop a plan for promoting your business, determine the types of advertising you will use, and assign a budget to pay for your marketing activities. Referrals, asking for Google reviews, and in-person networking are also effective (and free) ways of promoting your business.

Learn more about marketing:

- **The Balance:** www.thebalancesmb.com/what-is-marketing-2296057
- **Digital Main Street:** digitalmainstreet.ca/dms-courses
- **Business Development Bank of Canada:** bit.ly/BDC-marketing

Visit a local networking group (fees may apply):

- **Hamilton Chamber of Commerce:**
www.hamiltonchamber.ca

Attend a community event to meet other entrepreneurs and potential customers:

- **Hamilton Chamber of Commerce events:**
www.hamiltonchamber.ca/events-home
- **Innovation Factory:**
www.innovationfactory.ca/events
- **Eventbrite:** <https://www.eventbrite.ca/>
- **Attend HBC events:** bit.ly/HBCworkshops

The price, availability, and dates of HBC workshops are subject to change.



HIRING

You may need to hire employees to assist in running your business. It is important you understand the laws around hiring employees as outlined in the Employment Standards Act. You can read the Act online: www.ontario.ca/laws/statute/00e41

If you hire, you will need to register with the Workplace Safety and Insurance Board (WSIB):

Phone: 1-800-387-0750

Online: www.wsib.on.ca

You will also need to set up payroll and deductions for your employees, visit:

Online: www.canada.ca/en/services/taxes/payroll

To find or attract potential employees, or to learn about hiring incentives, visit:

- **Employment Ontario:** www.ontario.ca/page/employment-ontario
- **Employment Hamilton:** www.employmenthamilton.com
- **Path Employment Services:** www.pathemployment.com
- **Now Hiring Hamilton:** nowhiringhamiltonresources.ca
- **VPI Working Solutions:** www.vpi-inc.com/employment-programs



THINKING OF OPENING A RESTAURANT?

Visit: www.openingarestaurantinhamilton.ca



RESOURCES

Below you can find a list of resources that provide detailed information on specific topics.

Information for Business Owners:

- **FedDev Ontario Small Business Services:** <https://sbs-spe.feddevontario.canada.ca/>
- **Ontario Small Business Information:** www.ontario.ca/page/small-business-access
- **Canada Small Business Information:** www.canada.ca/en/services/business
- **HBC Newsletter:** bit.ly/HBCnewsletter

Intellectual Property and Patents:

- **Canadian Intellectual Property Office:** 1-866-997-1936 | bit.ly/CIPO-info

Special Licences/Registrations:

- **Alcohol and Gaming Commission of Ontario (AGCO):** 416-326-8700 | www.agco.on.ca
- **Commercial Vehicle Registration:** bit.ly/mto-cvor
- **Day Care — Ministry of Education:** bit.ly/child-care-info

Food Product / Labelling Regulation:

- **Canadian Food Inspection Agency:** www.inspection.gc.ca
- **Ministry of Agriculture, Food and Rural Affairs:**
<http://omafra.gov.on.ca>
- **Consumer Product Safety:**
bit.ly/consumer-product-safety

Import and Export Resources:

- **Canada Border Services Agency:**
905-679-6202 | bit.ly/CBSA-eng
- **Import-Export Program Account:**
bit.ly/import-export-account
- **Export Guide:** bit.ly/exporting-guide
- **Import Guide:** bit.ly/guide-import

Legal:

- **Pro Bono Ontario:**
<https://www.probonoontario.org>



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