

Starting a Small Business

BRITISH COLUMBIA
CANADA



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

or for translated versions visit:

www.gov.bc.ca/smallbusiness

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THIS GUIDE

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

Small businesses in British Columbia, those with fewer than 50 employees or self-employed, provide employment to over 1 million people. These jobs account for 54 per cent of private sector employment within the province.

In 2017 there were approximately 493,100 small businesses operating in B.C. They range from businesses in 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

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

54–601 West Cordova Street

Waterfront Station

Vancouver, BC V6B 1G1

Tel: 604 775-5525

Toll Free: 1 800 667-2272

Fax: 604 775-5520

E-mail: 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. 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/

- ▶ **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.
- ▶ **Talk to 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 40 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 during Small Business Week. The annual Small Business BC Awards, which celebrate the best small businesses across B.C., opens for nominations on October 1st of each year.



OneStop Business Registry

www.bcbusinessregistry.ca

E-mail: 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 (available 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 and Indigenous communities.
- ▶ 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, please visit:
www.onestop.gov.bc.ca/OSMA04.jsp or
 email: OneStop.Help@gov.bc.ca.

Small Business Success Story:

Rupert Lawn & Garden



Born and raised in Prince Rupert, Blair Mirau graduated from the University of Winnipeg in 2011 with a degree in international development. Upon returning home he began his career as a grant writer for the City of Prince Rupert. Then in 2013, following one of Blair's free grant writing seminars he hosted at City Hall, the Gitmaxmak'ay Nisga'a Society's former Chief Executive Officer approached Blair to become an economic development officer. The organization's businesses grew under their direction, and when Grayson left in 2016, the board quickly found a ready replacement – Blair Mirau.

Blair became the visionary behind the development of the Economic Development Corporation and was tasked with the society's goal to achieve economic self-sufficiency over the next 10-15 years, a \$1M price tag. With the freedom and flexibility to do whatever it took to get to business and start making money to be able to fund their own programs and services, Blair took a risk purchasing a small local garden centre and lawn care business. At the time with only two lawn cutters and a rusted Ford F150 Blair saw so much potential and it has “really paid itself off in spades.”

For the full interview visit:

www2.gov.bc.ca/gov/content/employment-business/business/small-business/small-business-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

- ▶ To get started, see their “how to” guide on evaluating your business concept. 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/

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

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.

2 Understand Business Structures

Most small businesses are operated as one of the following:

- ▶ Sole proprietorship, the owner/operator or self-employed
- ▶ General partnership, 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/howtos-checklists/business-structures-information-sheet/

You can also find more information about the different business structures through **BC Registries and Online Services**, by visiting: www.bcregistryservices.gov.bc.ca

There are other business structures, such as societies, franchises and cooperatives to consider:

British Columbia is home to a diverse range of not-for-profit organizations – also known as societies. Learn more at: www2.gov.bc.ca/gov/content/employment-business/business/not-for-profit-organizations

The Province wants to make sure that franchisees have access to the information they need to help make well informed decisions before purchasing a franchise. That’s why we have created a suite of materials to help inform your decision. Learn more at: www2.gov.bc.ca/gov/content/employment-business/business/small-business/resources/starting-a-franchise-in-bc

Corporations Canada (part of Innovation, Science and Economic Development 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

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.

SMALL BUSINESS SUCCESS STORY: **FreshWorks Studio**



Engineer Sam Mod was out of his element when he emigrated from India to Victoria in 2013 to pursue an MBA at UVic. With experience developing mobile apps for large corporations in India, Sam and his business partner, Rohit Boolchandani, were in over their heads with a failed first attempt as entrepreneurs. Little did they know that starting a business took a lot of time and effort especially in a new environment. Full of ambition and hustle they found their niche in Victoria's thriving tech scene. With no network, finances and full of culture shock, they worked tremendously hard to achieve what is seemingly impossible for most. That was then and this is now...

Co-founded in early 2014 by Sam and Rohit, FreshWorks Studio is now a multimillion-dollar, award-winning Victoria, Vancouver and Seattle based firm working in the space of digital transformation.

For the full interview visit:

www2.gov.bc.ca/gov/content/employment-business/business/small-business/small-business-success-stories

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, you can 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:
<https://smallbusinessbc.ca/article/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/service/advisory

SMALL BUSINESS SUCCESS STORY: **Envol Strategies**



Raised in a family-owned trucking business, Brianna saw firsthand the difficulties that organizations have with building and retaining great teams. After graduating from UBC with a BComm in 2012, Brianna got into the recruitment business with a Vancouver-based company and saw an opening in the market she knew she could fill.

That's why Brianna built Envol, an employer branding, recruitment marketing and talent acquisition firm specializing in helping businesses grow. Primarily working with small and medium-sized BC businesses, Envol helps organizations identify who they are as an employer, what makes them unique and then attract the right people to support ongoing growth. Through strategic talent acquisition, Envol provides invaluable support on the full employee life cycle. Envol prides itself on helping smaller companies grow – it's very much a hands-on partnership.

For the full interview visit:

www2.gov.bc.ca/gov/content/employment-business/business/small-business/small-business-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/
- ▶ **Government of Canada - Business and Industry** website at: www.canada.ca/en/services/business.html
- ▶ **Innovation Canada** website at: <http://innovation.canada.ca>

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
- ▶ **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
- ▶ **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
- ▶ 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
- ▶ The **Investment Capital Branch** 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: www2.gov.bc.ca/gov/content/employment-business/investment-capital

- ▶ 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 choose the perfect name. Visit: 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 Registry Services** to see if the name you've selected has already been registered. View: www.bcregistrynames.gov.bc.ca/nro

You can download the Name Approval Request form at: 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, visit: www.onestop.gov.bc.ca/OSMA04.jsp

You can also apply for a Name Approval Request at: www.bcregistrynames.gov.bc.ca/nro/welcome.jsp

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 easily with the Province of British Columbia online using the OneStop Business Registration Service at: www.onestop.gov.bc.ca

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.

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

- ▶ Apply online using **Corporate Online** at: www.corporateonline.gov.bc.ca (pick "File an Incorporation Application" on the home page).
- ▶ See the registry's website for detailed information on the application process at: www.bcregistryservices.gov.bc.ca

For information about applying for federal incorporation, visit Corporations Canada at: www.corporationscanada.ic.gc.ca

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 service. 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 *How to get your Business Online* at: www.smallbusinessbc.ca/article/launching-your-website-how-to-get-your-business-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/

You can also book a one-on-one session with an expert through Small Business BC as part of their Talk to an Expert series. Sessions are available at their Vancouver office or via Skype from anywhere in B.C. www.smallbusinessbc.ca/services/talk-to-an-expert/



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

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 worldwide 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.onestop.gov.bc.ca



SMALL BUSINESS SUCCESS STORY: Okanagan Rawsome

Born and raised on a large dairy farm in the Netherlands, Afke grew up with business decisions being made at the dinner table. For her being an entrepreneur wasn't an afterthought, it was genetic and after being self-employed for 30 years as an interior designer, Afke at 60 years of age decided to follow her second passion – healthy food. She bought a recipe book and started experimenting to create nutrient-rich, delicious raw snacks. But it wasn't until her daughter piped up and said how great the crisps were that she had even considered selling them.



Afke decided to fill a gap in the market and as luck would have it a wonderful food grant came through from the Small Business Association of BC which allowed her to purchase a commercial grade dehydrator that she had her eyes on for a long time – it would be her ticket to scale up and support the production demand for Okanagan Rawsome.

Okanagan Rawsome is a proud family business created by Afke Zonderland and her daughter Anna. They are a family “Farm to Fork” business in the small rural area of Grindrod.

For the full interview visit:

www2.gov.bc.ca/gov/content/employment-business/business/small-business/small-business-success-stories

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.onestop.gov.bc.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.
- ▶ 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.canada.ca/en/services/taxes/payroll.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 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

For more information about a restaurant liquor licence, go to the **Liquor and Cannabis Regulation Branch's** website at: www2.gov.bc.ca/gov/content/employment-business/business/liquor-regulation-licensing

- ▶ 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
- ▶ 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. Select "Import and Export" from the top of the page.

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



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 www2.gov.bc.ca/gov/content/employment-business/business/managing-a-business/permits-licences/businesses-incorporated-companies/onestop/onestop-business-licences 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 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/

Other Laws

You can find copies of all B.C. laws at: www.bclaws.ca. You can purchase official print versions of B.C. Statutes and Regulations by calling 250 387-6409 or e-mailing BC.Laws@gov.bc.ca

The new **Tribunal Small Claims Regulation** under the **Civil Resolution Tribunal Act** – the tribunal has jurisdiction to resolve a claim that is less than or equal to an amount prescribed by regulation as the maximum tribunal small claim amount.

For more information, visit: www.bclaws.ca/civix/document/id/complete/statreg/232_2018

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.

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

www.labour.gov.bc.ca/esb

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

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

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

Tel: 1 866 660-6011

E-mail: 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

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 Intellectual Property Office

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. Innovation, Science and Economic Development Canada's Canadian Intellectual Property Office offers a series of guides that explain how to register your business patents, copyrights and trademarks.

WorkSafeBC

www.worksafebc.com

Tel: 604.244.6181 (Lower Mainland)

Toll Free: 1.888.922.2768 (Canada)

Email: smallbiz@worksafebc.com

Employers, regardless of size, must ensure the health and safety of their workers. WorkSafeBC has resources for small business owners that can quickly help you understand what's required to meet your legal obligations, including registering your business and applying for coverage, managing claims, and meeting your responsibilities for health and safety.

Generally, you need coverage if you:

- Employ and pay workers on a regular, casual, or contract basis
- Come from another province or country to do work in B.C.
- Work in the commercial fishing or trucking industries

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/

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.

12 Identify Permit and Licensing Requirements



BizPaL

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 licences 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.

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
- ▶ Local Business Improvement Association
www.bia.bc.ca/
- ▶ Women's business groups and organizations
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/

SMALL BUSINESS SUCCESS STORY: **AVA Technologies Inc.**



When Valerie asked her three-year old niece where the tomatoes on her pizza came from and she said “grocery stores,” Valerie knew young people were in danger of becoming even more disconnected to their food. A business graduate from UBC's Sauder School of Business, Valerie worked in the organic food marketing industry, her first foray into gardening and knowing where good food comes from – it's also where she found inspiration in the company's motto: “Leave the Earth better than you found it.”

AVA Technologies Inc., launched by Valerie and co-founder Chase Ando, is a budding start-up from Vancouver trying to help people eat better while reducing food miles. AVA (Automated Vertical Agriculture) creates smart home products starting with AVA Byte – think Nespresso machine for gardening. By using modern technology, AVA wants to help the world get growing by unlocking access to the freshest, organic ingredients at home, all year round.

For the full interview visit:

www2.gov.bc.ca/gov/content/employment-business/business/small-business/small-business-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.

INDIGENOUS ENTREPRENEURS

Aboriginal Business Entrepreneurship and Skills Training (BEST) Program

www.aboriginalbest.com

Tel: 250 352-3878

E-mail: aboriginalbest@shaw.ca

Aboriginal BEST is a 12-session training series – sponsored by the Provincial Government with additional funding from the Labour Market Development Agreement, and with support and funding from Vancity Credit Union – that provides young B.C. Indigenous 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.

All Nations Trust Company (ANTCO)

www.antco.bc.ca

Toll Free: 1 800 663-2959

All Nations Trust Company (ANTCO) is an Indigenous-owned financial institution that supports Indigenous entrepreneurs, businesses and communities. ANTCO offers financial services, including business loans and commercial mortgages, for Indigenous business ventures. Along with their subsidiary, All Nations Insurance Brokers Inc., they are a leading Indigenous financial institution in Canada. They also offer business support and advisory services for Indigenous entrepreneurs in areas such as business planning, budgeting and marketing.

First Citizens Fund

www2.gov.bc.ca/gov/content/governments/aboriginal-people

Toll Free: 1 800 880-1022

E-mail: ABRInfo@gov.bc.ca

The Provincial Government manages the First Citizens Fund to expand cultural, educational and economic opportunities for Indigenous people in B.C. One of the fund's primary goals is to help Indigenous 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.

YOUNG ENTREPRENEURS

Futurpreneur Canada

www.futurpreneur.ca

Tel: 604 598 -2923

Toll Free: 1 800 464-2923

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

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

Tel: 604 775-5525

Toll Free: 1 800 667-2272

E-mail: askus@smallbusinessbc.ca

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

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

Victoria: 250 387-6121

Vancouver: 604 660-2421

Toll Free: 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 62 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.onestop.gov.bc.ca

FrontCounter BC

www.frontcounterbc.gov.bc.ca

Toll Free: 1 877 855-3222

E-mail: 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:
<https://portal.nrs.gov.bc.ca/web/client/locations>



WorkBC.ca

www.workbc.ca

Tel: 250 952-6914

Toll Free: 1 877 952-6914

E-mail: 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](http://www.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.

Innovation Canada

<http://innovation.canada.ca>

Tel: 1 833 201-4358

[Innovation.canada.ca](http://innovation.canada.ca) matches clients with the right government programs and services in less than 3 minutes. By asking a few simple questions, it zeroes in on the best options from over 1,000 federal, provincial and territorial government supports including funding, loans, tax credits, wage subsidies, and more. Innovation Canada also has Innovation Advisors across Canada who can leverage their extensive network of contacts to help clients take advantage of government resources from financing to technical advice to foreign market expertise.

Community Futures British Columbia

www.communityfutures.ca

Tel: 604 289-4222

Toll Free: 1 888 303-2232

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

Ministry of Transportation and Infrastructure

www.gov.bc.ca/transporation

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.

Société de développement économique

www.sdecb.com

Tel: 604 732-3534

E-mail: info@sdecb.com

From promoting and boosting talent to steering projects, the Société de développement économique de la Colombie-Britannique (SDECB) strives daily to provide a voice, a space and tools for the Francophone and Francophile business community of British Columbia.

Small Business Branch

www.gov.bc.ca/smallbusiness

Tel: 250 387-4699

E-mail: smallbusinessbranch@gov.bc.ca

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.

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

Trade and Invest British Columbia

www.britishcolumbia.ca

Tel: 604-775-2100

Trade and Invest British Columbia works with international enterprises to help them build strong links to resources, skills and businesses that make British Columbia an attractive place to work and invest.

OrgBookBC

www.orgbook.gov.bc.ca/en/home

Use OrgBookBC to quickly verify if an organization is legally registered to do business in BC as a corporation.

Western Economic Diversification Canada

www.wd-deo.gc.ca

Tel: 604 666-6256

Toll Free: 1 888 338-9378

E-mail: 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, 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

OneStop Business Registry

Online business registration and change of business address.

www.bcbusinessregistry.ca

Small Business Branch

Information on provincial government programs and services.

250 387-4699

www.gov.bc.ca/smallbusiness

ServiceBC

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

1 800 663-7867

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.

1 800 663-7867

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

BizPaL

Online tool to quickly and easily identify permit and licensing requirements for business.

www.bizpal.ca

WorkBC

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

www.workbc.ca

All Nations Trust Company (ANTCO)

Financial services, business support and advisory services for Indigenous entrepreneurs.

1 800 663-2959

www.antco.bc.ca

Women's Enterprise Centre

Business information counselling and skills training for women entrepreneurs.

1 800 643-7014

www.womensenterprise.ca

Innovation Canada

Provides a personalized list of funding, loans, tax credits, wage subsidies, internships and more in less than three minutes.

<http://innovation.canada.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

Société de développement économique

The Francophone Economic Development Society provides business information, support, networking, training and mentoring for francophone and francophile business in British Columbia.

1 604 732-3534

www.sdecb.com

Western Economic Diversification Canada

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

1 888 338-9378

www.wd-deo.gc.ca

