

British Columbia

Starting a Small Business 2009



BRITISH
COLUMBIA

The Best Place on Earth

British Columbia Starting a Small Business 2009

October 2009 Edition



Ministry of
Small Business,
Technology and
Economic Development

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 Development Corporation (call 604 685-2332 to find the location nearest you) for free Internet access.

This guide is also available electronically at:

Ministry of Small Business, Technology and Economic Development
www.resourcecentre.gov.bc.ca/pdf/Start_SmlBusiness.pdf

Small Business BC

www.smallbusinessbc.ca/pdf/startingsmallbusinessguide.pdf

OneStop Business Registry

www.bcbusinessregistry.ca/startingabusiness.htm

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62,912 gallons of water



6,671 lbs of solid waste



12,942 lbs of greenhouse gases



42,787 lbs of wood

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This guide

Small business is driving British Columbia's economy.

A remarkable 98 per cent of all businesses in British Columbia are small businesses, providing employment for over 1 million people. That works out to 46 per cent of all employment in British Columbia being generated by businesses with fewer than 50 employees or self-employed workers.

There are over 384,300 small businesses operating in British Columbia today. They range from window washing and painting companies to corner stores, restaurants and lumber mills, and from high-tech computer programmers and interior designers, to salmon fishers and landscape gardeners.

If you want to join this group of independent-minded entrepreneurs, this guide is for you. It will introduce you to some of the essential things you need to know about starting a small business and tell you where you can find more information to make sure your new business is a success.

Your two primary resources

Many helpful resources appear throughout this guide, but the two that provide essential services and information for British Columbian entrepreneurs are:



Small Business BC

www.smallbusinessbc.ca

82–601 West Cordova

Vancouver, BC V6B 1G1

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

Fax: 604 775-5520

E-mail: askus@smallbusinessbc.ca

Small Business BC offers business resources to help British Columbia entrepreneurs start and grow their small businesses. Supported by the Ministry of Small Business, Technology and Economic Development and Western Economic Diversification Canada, Small Business BC provides small business owners with:

- ▶ information on how to operate a business, from start-up to expansion;
- ▶ easy-to-read guidebooks on a range of topics including consulting, manufacturing and retailing;
- ▶ import and export one-on-one coaching;
- ▶ business plan advice;
- ▶ market research services;
- ▶ access to video conferencing equipment to educate and communicate with entrepreneurs in regional communities across B.C.;
- ▶ affordable business seminars and workshops at Small Biz Education Centre, www.smallbizeducation.ca;
- ▶ e-business solutions at eBusiness Connection, www.e-bc.ca; and,
- ▶ province-wide delivery of trade seminars, one-on-one trade coaching, business plan reviews and online resources by TradeStart, www.tradestart.ca.



OneStop Business Registry

www.bcbusinessregistry.ca

Help Desk: 1 877 822-6727

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 – open 24 hours a day, seven days a week – you can:

- ▶ register a sole proprietorship or general partnership;
- ▶ apply for a Provincial Sales Tax (PST) and/or Hotel Room Tax (HRT) account;
- ▶ register with WorkSafeBC as an employer or apply for Personal Optional Protection coverage;
- ▶ 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, 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;
- ▶ apply for a restaurant (food-primary) liquor licence;
- ▶ apply for a transfer of ownership of a restaurant (food-primary) liquor licence from one owner to another; and/or
- ▶ 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.

- ▶ The OneStop Business Address Change Service – www.bcbusinessregistry.ca/BACservice.htm – allows you to change your business physical and/or mailing address and notify many federal and provincial public sector agencies and local governments in a single step.

OneStop access

If you would like to use OneStop services but do not have your own computer, try one of the more than 100 OneStop 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 OneStop Help Desk at 1 877 822-6727 Monday to Friday 7 a.m. to 7 p.m. pacific time (8 a.m. to 8 p.m. mountain time) except statutory holidays.

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 British Columbia.

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 a series of commonly-asked questions to help you evaluate and test your idea for a new small business, and a document called Business Development Concepts packed with information about finding or generating new business opportunities. Go to www.smallbusinessbc.ca and click on “Business Idea.”

2. Decide on a business structure

Most small businesses are operated as either a:

- ▶ sole proprietorship, where you are the only employee (i.e. you are self-employed);
 - ▶ general partnership, where you join with one or more partners; or
 - ▶ corporation (also known as a limited company).
- Small Business BC discusses the pros and cons of each business type at www.smallbusinessbc.ca/bizstart-prop.php.

You can also find more information about the different business structures through BC Registry Services (Ministry of Citizens’ Services). Go to:

- ▶ www.fin.gov.bc.ca/registries/corppg/crpartnership.htm for information on sole proprietorships and general partnerships and
- ▶ www.fin.gov.bc.ca/registries/corppg/crcompanies.htm for information on corporations.

For information on other business structures, such as societies, visit www.fin.gov.bc.ca/registries/corppg/crsocieties.htm, and cooperatives, visit www.fin.gov.bc.ca/registries/corppg/crcoop.htm.

Corporations Canada (part of Industry Canada) also provides extensive information on corporations, including the benefits of federal incorporation if you want to expand your business to other provinces. Visit www.strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/Home.

3. Develop a business plan

A business plan is a written document that details what your business will do and how it will operate, and establishes your business goals. Financial institutions may review your business plan and make lending decisions based on the information you provide. It also helps you make sure – even if you do not need outside money – that you really are ready to launch your new business.

Small Business BC has a number of resources available to help you develop a good business plan. Go to www.smallbusinessbc.ca/ibp and choose:

- ▶ “Planning Fundamentals” for the six things you should keep in mind while developing your business plan;
- ▶ “Sample Plans/Guides” to see examples of successful business plans or read one of many useful guides, such as *Business Planning and Financial Forecasting*; or
- ▶ “Interactive Business Planner” to use an online program that will walk you through the development of a three-year business plan.

You can also send a copy of your business plan to Small Business BC and then make an appointment with a member from the Business Plan Team. The Business Plan Team will objectively assess your plan and give you feedback on it. Small Business BC agrees to maintain the information submitted in confidence and will not distribute/communicate information in the business plan without first obtaining your express written consent. Go to www.smallbusinessbc.ca/bizResources-planReview.php.

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.

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. 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/bizstart-financing.php; or
- ▶ Industry Canada's Strategis website at www.strategis.gc.ca and click on "Resources for Businesses" on the left.

In addition:

- ▶ If you live in rural British Columbia, you might also want to visit your local Community Futures Development Corporation of British Columbia (CFDC). To find the CFDC nearest you, visit www.communityfutures.ca/provincial/bc or call 604 685-2332.
- ▶ The Ministry of Small Business, Technology and Economic Development 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. Visit www.equitycapital.gov.bc.ca or call 1 800 665-6597 for more information.

And don't forget to talk to your bank or credit union. They can provide you with information on products and services designed to help your business operate effectively. Information on financial services for small business is available from:

- ▶ Canadian Bankers Association at www.cba.ca or call 1 800 263-0231; and
- ▶ Credit Union Central BC at www.cucbc.com or call 604 734-2511.

5. Choose a business name and have it approved

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, part of the provincial Ministry of Citizens' Services.

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

It is 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 download the Name Approval Request form (the form also includes guidelines for choosing a name) at www.fin.gov.bc.ca/registries/corppg/forms/0708BFILL.pdf.

The form is also available and can be processed at most OneStop locations. To find the OneStop location nearest you, go to www.bcbusinessregistry.ca/sites.htm or call 1 877 822-6727.

You can also apply for a name approval request at Name Requests Online (NRO) [www.bcregistryservices.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 or MasterCard only). 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.

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.

6. Register your business

If your business is a sole proprietorship or general partnership, you can register it quickly and easily online using the OneStop Business Registration Service at www.bcbusinessregistry.ca/registrations.htm. You will need a 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 and FrontCounter BC offices. 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 at www.fin.gov.bc.ca/registries/corppg/crcompanies.htm for detailed information on the application process; or

- ▶ apply online using Corporate Online, 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.strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/Home.

7. Apply for a domain name

You may want to use the Internet to sell or market your goods or services. If you do, you will need a domain name (a name that will identify your Internet website). You can research whether the domain name you want is available, and buy the rights to that name.

For more about e-business

eBusiness Connection – www.e-bc.ca – is devoted to helping British Columbian entrepreneurs take their businesses online. The site includes extensive information on such topics as developing a web presence and a web strategy, designing a website and determining your web content.

8. Register for the PST/HRT

Depending on the kind of business you plan to start, you may have to charge and collect the provincial social service tax, also called the provincial sales tax (PST), or the provincial hotel room tax (HRT). That means you will need to register with the Ministry of Finance.

- ▶ To find out more about the PST go to the ministry website at www.sbr.gov.bc.ca/business/Consumer_Taxes/Provincial_Sales_Tax/pst.htm and click on “Register as a Vendor” which provides detailed information on what businesses are required to register and collect PST.
- ▶ To find out more about the HRT, go to the ministry website at www.sbr.gov.bc.ca/business/Consumer_Taxes/Hotel_Room_Tax/hotel_room_tax.htm and click on “Register as an Operator” which explains the HRT; or
- ▶ Call the Taxpayer Services information line toll-free at 1 877 388-4440.

To register online for PST or HRT, go to the OneStop Business Registry at www.bcbusinessregistry.ca/registrations.htm.

9. Register for the GST

No matter what business you start, if you sell more than \$30,000 a year in goods or services through your business, you will have to collect and pay the federal Goods and Services Tax (GST). That means you will need to register with Canada Revenue Agency. For more information about the GST, go to the CRA's website at www.cra-arc.gc.ca/tx/bsnss/tpcs/gst-tps/menu-eng.html or call 1 800 959-5525.

To register online with the Canada Revenue Agency, go to the OneStop Business Registry at www.bcbusinessregistry.ca/registrations.htm.

Important!

Even if you are not required to register for the PST, you still need to know how PST applies to you and your business activities.

The *Small Business Guide to PST*, produced in partnership with small business organizations, is a great place to start. To get a copy, visit www.sbr.gov.bc.ca/documents_library/brochures/SmallBusinessGuide.pdf or call 1 877 388-4440.

10. Complete other registrations

You may also need to complete other provincial, federal or local government registrations. The registrations listed below can be completed through the OneStop Business Registry, 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. You might also want to download *Small Business Primer: A Guide to WorkSafeBC* at www.worksafebc.com/publications/how_to_work_with_the_wcb/Assets/PDF/Primer.pdf.
- ▶ 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 board and lodging – you will need to register with the Canada Revenue Agency 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, go to the CRA's website at www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/menu-eng.html or call 1 800 959-5525.

- ▶ 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/menu-eng.html and select Commercial Sector from the left side of the page.
- ▶ If you have a restaurant and the service of food, as opposed to liquor, is the primary focus of your business, you can apply for the Restaurant (Food-Primary) Liquor Licence through the OneStop Business Registry at www.bcbusinessregistry.ca/lclb.htm. For more information about a Restaurant (Food-Primary) Liquor Licence, go to the Liquor Control and Licensing Branch's website at www.hsd.gov.bc.ca/lclb/applicants/restaurants/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

Not made up your mind about import/exports yet?

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. It's available through the Ministry of Small Business, Technology and Economic Development at www.resourcecentre.gov.bc.ca/pdf/ImpExtGuideEng.pdf.

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 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 of this guide.

For more information

Small Business BC offers a handy checklist to help you determine exactly which registrations you need to complete.

Go to www.smallbusinessbc.ca/bizstart-checklist.php.

The Canada Revenue Agency also publishes the *Guide for Canadian Small Businesses* which explains federal requirements for the 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.

Other laws

To find out whether there are any other provincial or federal government regulations that apply to your particular business, call Small Business BC at 1 800 667-2272 or visit www.smallbusinessbc.ca and click on the search button. From there, select provincial or federal regulations and choose your business type.

You can find copies of all British Columbia laws at www.qp.gov.bc.ca/statreg, or you can buy them through Crown Publications at 250 386-4636. 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.

11. Investigate additional business registrations and requirements

There may be some additional registrations or requirements you must consider before you open your small business. For example:

Employment Standards Branch, Ministry of Labour

www.labour.gov.bc.ca/esb

Tel: 1 800 663-7867

The *Employment Standards Act* and *Employment Standards Regulation* apply to most workplaces in British Columbia and cover such important issues 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 government agency responsible for governing and developing the industry training system in British Columbia. 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

English 1 800 959-5525 or www.cra-arc.gc.ca/menu-e.html

French 1 800 959-7775 or www.cra-arc.gc.ca/menu-f.html

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

<http://www.ic.gc.ca/eic/site/ccc-rec.nsf/eng/Home>

Tel: 1 800 328-6189

If you plan to:

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

you may consider joining Industry Canada's Canadian Company Capabilities Database to ensure 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.

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 business ideas and inventions, designs, symbols and products. Industry Canada's Canadian Intellectual Property Office (CIPO) offers a series of guides that explain how to register your business' patents, copyrights and trademarks.

Business records

Whether you are hiring employees or working on your own, you are required by law to keep complete records of your new 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 and enter "records retention" in the search box.

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.bcbizpal.ca

BizPaL is a user-friendly online tool to help you quickly and easily identify the permits and licences needed to conduct your business activities. By answering a series of simple questions, you can generate a printable list of the permits and licences you may require from various levels of government, along with general information on each permit and licence, and contacts and links for more information. For those municipalities not yet signed on to BizPaL, federal and provincial permits and licences are still available by choosing “Local Government Not Listed” from the drop-down menu on the BizPaL Business Location page.

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 more simple and straight forward.

13. Integrate sustainable business practices

Ensuring your business operates in the most environmentally-sustainable manner is not only good for the environment, but also reduces costs, increases efficiency, and helps your company develop a strong reputation in the community. Reducing greenhouse gas emissions can also create future business opportunities such as providing cleaner energy sources, more efficient products, and other alternative technologies.

Many actions that companies can take to reduce emissions are common to most organizations and are cost-effective – especially if integrated at the start-up phase of business development. Examples include increasing energy efficiency by making smart equipment choices, diversifying energy consumption with renewable energy, and adopting minimal packaging standards. By integrating sustainable practices into your business plan from the beginning, you can ensure your business operates in the most efficient and environmentally-friendly manner possible.

To learn more about the government of British Columbia’s plan to reduce energy consumption and increase efficiency, see www.energyplan.gov.bc.ca.

14. Check out other useful resources

In addition to Small Business BC (see page 2) and the OneStop Business Registry (see page 3), there are a number of places where small business owners can look for new business opportunities, practical advice and helpful services.

Olympic Opportunities

2010 Commerce Centre

BC Olympic and Paralympic Winter Games Secretariat

www.2010commercecentre.gov.bc.ca/default.aspx

Tel: 604 660-2010 or 1 888 778-2010

E-mail: info2010commercecentre@gov.bc.ca

Through the website, you can sign up to receive free e-mail notification of all 2010-related opportunities in your business area. You can also visit the site to search or browse through the latest opportunities, or sign up for the 2010 Commerce Centre newsletter. Maybe you'd like to profile your business as a potential supplier to the 2010 Games – you can do that online by joining the Commerce Centre's 2010 Business Network. The website also includes a calendar of Olympic-related events and workshops and a range of materials to help you apply for – and win – 2010-related contracts.

The 2010 Commerce Centre is managed by the BC Olympic and Paralympic Winter Games Secretariat (B.C. Ministry of Finance) to ensure communities and businesses, small and large, across British Columbia are able to maximize the economic opportunities associated with hosting the 2010 Winter Games. Visit the 2010 Commerce Centre online. Bookmark it! Get informed. Be educated. Stay connected.

Aboriginal Entrepreneurs

Aboriginal Business Service Network

www.canadabusiness.ca/gol/cbec/site.nsf/en/aboriginal-autochtones.html

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.

Included in the Aboriginal Business Service Network is www.absn.ca, where you can find stories about successful Aboriginal entrepreneurs as well as information about starting and financing a business, developing a business plan and many other topics – all from an Aboriginal perspective.

First Citizens Fund

www.gov.bc.ca/arr/economic/fcf/default.html

Tel: (ENQUIRY BC) 1 800 663-7867

E-mail: ABRInfo@gov.bc.ca

The provincial Ministry of Aboriginal Relations and Reconciliation operates the First Citizens Fund to expand cultural, educational and economic opportunities for Aboriginal people in British Columbia. 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.

Young Entrepreneurs

Aboriginal Business Entrepreneurship and Skills Training (BEST) Program

www.smallbusinessconsultant.ca/best/

Tel: (ENQUIRY BC) 1 800 663-7867

E-mail: ABRInfo@gov.bc.ca

Aboriginal BEST is a 12-session training series – offered by the Ministry of Aboriginal Relations and Reconciliation – that provides young British Columbian 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.

Canadian Youth Business Foundation

www.cybf.ca

Tel: 1 800 464-2923

The Canadian Youth Business Foundation (CYBF) is a national charity that helps Canadians, aged 18 to 34, create their own successful businesses. CYBF provides online business resources and loans of up to \$15,000 to provide the foundation for new business start-ups. Each young entrepreneur is also matched with a volunteer mentor for a minimum of two years during the critical start-up period.

Women Entrepreneurs

Women's Enterprise Centre

www.womensenterprise.ca

Tel: 1 800 643-7014

E-mail: info@womensenterprise.ca

Established by Western Economic Diversification Canada in 1995, the Women's Enterprise Centre is committed to establishing and expanding women-owned and controlled businesses in this province. Over the past ten years, over 30,000 women in British Columbia have benefited from the society's services, which include business advice, loans and skills training. The society also offers skills training for women in such topics as marketing, financial management and strategic thinking.

General Information

Asia Pacific Initiative

www.gov.bc.ca/ecdev/down/asia_pacific_initiative_out.pdf

The Asia Pacific Initiative supports the government's vision for strengthening British Columbia's competitive position as the preferred economic and cultural gateway between North America and the Asia Pacific region. To provide better access for small business in British Columbia to economic opportunities in the Asia Pacific region, we are: 1) gathering strategic advice on marketing British Columbia products and services to the Asia Pacific region through the recently-created Asia Pacific Trade Council; and 2) making key investments in transportation infrastructures to facilitate movement of goods and services.

Community Futures Development Corporation

www.communityfutures.ca/provincial/bc

Tel: 604 685-2332

E-mail: info@communityfutures.ca

There are 34 Community Futures Development Corporations (CFDCs) throughout rural British Columbia. They work in partnership with Western Economic Diversification Canada to offer entrepreneurial programs, business counselling, loan programs and business information to local community members interested in starting or expanding their own businesses. Many Community Futures offices are also OneStop Business Registry locations. Visit www.bcbusinessregistry.ca/sites.htm for more information.

FrontCounter BC

www.frontcounterbc.gov.bc.ca

Tel: 1 877 855-3222

E-mail: frontcounterbc@gov.bc.ca

FrontCounter BC offers a citizen-centered approach aimed at providing clients with one source of information for all 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 such sectors 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 providing access to OneStop Business Registry e-services and free Internet access to services such as Base Maps Online Store, BCeID, Integrated Land Resource Registry and Mineral Titles On-Line. Many FrontCounter BC offices are also OneStop Business Registry locations, visit www.bcbusinessregistry.ca/sites.htm for more information.

Ministry of Small Business, Technology and Economic Development

www.gov.bc.ca/STED

E-mail: smallbusinessbranch@gov.bc.ca

The Ministry of Small Business, Technology and Economic Development works in partnership with the small business sector to ensure British Columbia is the most small-business-friendly jurisdiction in Canada. The ministry's website has information about programs and services relating to small business to support small business start-up and growth the ministry's primary service delivery agent is Small Business BC.

Ministry of Finance

www.gov.bc.ca/fin

E-mail: CTBTaxQuestions@gov.bc.ca

The Ministry of Finance works to support small businesses by providing concise and accurate tax information. The ministry's website provides information on programs and services for small businesses, including the *Taxpayer Fairness* and *Service Code* booklet and information on PST seminars and tax requirements.

Service BC

www.servicebc.gov.bc.ca

Tel: (ENQUIRY BC) 1 800 663-7867 to find the Service BC Centre nearest you.

Service BC Centres, located in 60 communities across British Columbia, provide a single window to provincial government information, services and applications. Service BC Centre staff can answer your questions about government regulations and help you with small business information and registrations. They can also help you with the Community Access Terminals (CATS), located in each office, which allow you to access government information and file applications over the Internet. All Service BC Centres offices are also OneStop Business Registry locations. Visit www.bcbusinessregistry.ca/sites.htm for more information.

Small Business BC

www.smallbusinessbc.ca

Tel: 1 800 667-2272

E-mail: askus@smallbusinessbc.ca

Small Business BC, a public and private sector collaboration, is the comprehensive Business Development Resource for people exploring opportunities, launching new ventures and growing existing businesses. By involving the business community directly in its operations, Small Business BC enables the development of private sector partnerships to complement and expand future services. It is the key resource centre for small business information and services in the province, including business registrations, seminars, planning and advisory services.

Western Economic Diversification Canada

www.wd.gc.ca

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

E-mail: info@wd-deo.gc.ca

Western Economic Diversification Canada's (WD) mandate is to promote the development and diversification of the economy of Western Canada and advance the interests of the West in national economic policy. WD supports the Western Canada Business Service Network, which includes the Community Futures Development Corporations, the Women's Enterprise Centre of British Columbia and Small Business BC.



**BRITISH
COLUMBIA**

The Best Place on Earth

**Ministry of Small Business,
Technology and Economic
Development**

PO Box 9822, Stn Prov Govt
Victoria BC V8W 9N3

Phone: 250 387-4699

Fax: 250 952-0113

E-mail: smallbusinessbranch@gov.bc.ca

Web: www.gov.bc.ca/tted/

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

Canada Business

The Government of Canada's main site for business information

1 888 576-4444

www.canadabusiness.gc.ca

OneStop Business Registry

Online business registration and change of business address

1 877 822-6727

www.bcbusinessregistry.ca

eBC eBusiness Connection

e-business information resources for small and medium-sized businesses

1 604 775-7532

www.e-bc.ca

FrontCounter BC

A single window service for natural resource clients of provincial natural resource ministries and agencies to obtain all the information and authorizations they need to start or expand a business

1 877 855-3222

www.frontcounter.gov.bc.ca

Service BC

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

**Community Futures Development Corporation
of British Columbia**

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

1 604 685 2332

www.communityfutures.ca/provincial/bc/

BizPal Business Permits and Licences

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

bizpal@gov.bc.ca

www.bcbizpal.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

