

BUSINESS START UP LIST

LISTED BELOW ARE THE NAMES AND TELEPHONE NUMBERS/ADDRESSES OF SPECIFIC MUNICIPAL/PROVINCIAL OFFICES TO ASSIST YOU IN STARTING YOUR BUSINESS.

1. You will need a business license in order to operate your business. Contact the municipal office where the business will be registered. Depending on the type of business you are operating you may need to check on any zoning regulations or restrictions that may exist in the area you are planning to set up your business. Most businesses which operate from the “home or garage” will probably be zoned residential.

Fort Frances 274-5323

Rainy River 852-3978

Alberton 274-6053

Atikokan 597-2738

Chapple 487-2354

Dawson 852-3529

Emo 482-2378

La Vallee 486-3452

Lake of the Woods 852-3529

Morley 483-5455

Sioux Narrows/

Nestor Falls 226-5241

2. Register your business name by picking up a form (for mail-in registration) at the Ministry of Natural Resources office at 922 Scott Street, Fort Frances or call (807) 274-5337. You can register electronically at their in-house work station or online at www.businessregistration.gc.ca. This is where you establish if you are operating a sole ownership or partnership, etc.. Corporations should be registered through your lawyer.
3. HST - For detailed information about HST, call Revenue Canada, Excise Enquiries Division, 130 South Syndicate Avenue, Thunder Bay, Ontario at 1-800-959-5525. For more information go to <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/gst-tps/menu-eng.html>.
4. For Employee Information:
 - a. Contact Revenue Canada for information on what is involved in setting up payroll deductions for your employees, if applicable. Call 1-800-959-5525 or (807) 625-7040 or go to <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/menu-eng.html>.
 - b. For any information on Employer Health Tax call 1-800-465-6699 or (807) 625-5840 or go to www.trd.fin.gov.on.ca.
 - c. Contact Workplace Safety & Insurance Board (formerly Worker's Compensation Board), 410 Memorial Avenue, Thunder Bay, Ontario at (807) 343-1710 or 1-800-465-3934 or go to www.wsib.on.ca.

- d. Check with the Ministry of Labour, 435 South James Street (3rd Floor), Thunder Bay, Ontario, to find out about the Employment Standards Act, the Ontario Human Rights Code, and the Occupational Health and Safety Act, as they pertain to your employees. Telephone (807) 475-7621 or toll-free 1-800-465-5016 or go to www.gov.on.ca/LAB/.
5. Revenue Canada's General Information number is 1-800-959-5525 if you have specific questions or go to www.gov.ic.gc.ca.
6. Visit your local banker to open a separate bank account to operate your business, as this has to be separate from your personal account. If you choose to have a business name, any cheques made payable to your business must be deposited into a business account of the same name. Bring a copy of your business name registration for their files. Depending on the type of business you have (i.e., sole proprietorship, partnership, etc.), you can arrange to have a Power of Attorney set up for the business if you need additional signers on the account. The Power of Attorney's authorization to sign on the account ceases at the time of the business owner's death.
7. Ensure you have looked into making a will and set up a personal power of attorney. Depending on the type of business you have, your business affairs may become a part of your estate. Contact your lawyer and/or your bank on how this will affect you.
8. Contact your Insurance Agent. Look into Public Liability Insurance, or other special insurance you may require (auto, business, bonding, etc.). Are you or your employees to be bonded?
9. The Ontario Fire Code and the Ontario Building Code contain specific requirements with regards to the types of occupancies that may or may not be compatible with others; i.e., a spray painting operation is not allowed in apartments. Contact your local Fire Prevention Division to ensure your occupancy meets these requirements.
10. You may wish to become a member of your local Chamber of Commerce which can also provide information about business members and activities.
11. Contact the Rainy River Future Development Corporation (RRFDC), located at 608 Scott Street, Fort Frances, Ontario. Telephone (807) 274-3276, fax (807) 274-6989, toll-free 1-800-465-8502, email: angela@rrfdc.on.ca, web: www.rrfdc.on.ca.

This office helps new and existing businesses by providing general business information, business counseling, industry information, and start up information.

The RRFDC can offer the following:

- loans, loan guarantees and equity investments up to \$150,000
- loans, loan guarantees and equity investments from \$150,001 to \$500,000 through our affiliation with the Northwestern Ontario Investment Pool
- interest rates are Prime plus 3%
- administration fee (application fee) is \$75
- all loans are life insured through Desjardins Financial Security