

Small Business Assistance Information Package



SELECTING A SITE:

To find out about vacant commercial properties please contact the Municipal office for up-to-date information.

VACANT INDUSTRIAL LANDS:

Town of Midland – Planning Department
Wes Crown- Director of Planning and Development
Web site: www.town.midland.on.ca

Tel: (705) 526-4275

Town of Penetanguishene
Eleanor Rath - CAO/Town Clerk
Web site: www.penetanguishene.ca

Tel: (705) 549-7453

Township of Tay – Planning & Development Department Tel: (705) 534-7248
Mara Burton - Director of Planning & Development
Web site: www.tay.township.on.ca

PLANNING DEPARTMENTS:

Responsibilities:

- All land use planning functions, including the maintenance and upkeep of the Towns and/or Township's Official Plan and General Zoning By-law
- Processing of commercial and industrial site plan applications
- Processing of applications for Plans of Subdivision/Condominiums, including the negotiation and preparation of all related agreements
- Processing of site specific applications for amendments to the Official Plan and Zoning By-law, including the preparation and circulation of all required statutory notices and the drafting of related by-laws
- Processing applications for Consent and Minor Variance Applications including the preparation and circulation of all required notices
- Provides general information to the public in response to telephone, counter, and written inquiries

BUILDING DEPARTMENTS:**Responsibilities:**

- Enforcement of the Ontario Building Code
- Processes applications for Building Permits including the examination of plans and specifications and reviewing applications for compliance with the Zoning By-law and Subdivision Agreement conditions
- Undertakes field inspections of construction projects including enforcement action, as required, to gain compliance
- Provides information to the public in response to telephone, counter, and written inquiries

BY-LAW DEPARTMENTS:**Responsibilities:**

The Municipal Law Enforcement Officer issues licenses for taxis, garage sales, transient traders, auctioneers and miscellaneous other licenses.

The Municipal Law Enforcement Officer addresses the requirements of the following Municipal by-laws:

- Animal control
- Dog licensing
- Garbage collection
- Fence viewing act
- Noise control
- Smoking
- Property standards
- Signs
- Clean yards

RESEARCH AND DEVELOPMENT FACILITIES:

Institution	Location	R & D Employees	Major Fields of Research
Georgian College	Barrie	2	Institutional and Academic

COMMERCIAL LISTING SERVICE – Website: www.cls.ca**How do listings get posted?**

Every listing on CLS.CA is developed from information provided by a local real estate board or association. The Canadian Real Estate Association does not alter the data in any way. If you have a question about a specific property listing, please refer to the Listing Broker contact information on that specific page. Please also note that CREA is not responsible for the contents of any off-site pages or any other sites linked to this site, including links to PDF or other web-based marketing tools used by the REALTOR

What's available online (and what isn't)?

This web site is designed to provide basic marketing information about commercial properties across Canada. The actual content of each property listing is determined by the Listing Broker, or local real estate board. The Listing Broker may have additional details about the property, or may have also developed a unique marketing brochure. These are usually linked to the CLS.CA listing through the "brochure" button on each page.

REAL ESTATE BROKERS:

Name	Address	Telephone #
Prudential Sadie Moranis Realty – Grace Kidd & Rob Heming	578 A Bay Street, Midland	(705) 361-9283
RE/MAX Georgian Bay Realty Ltd- Bob Armstrong	833 King Street, Box 416, Midland	(705) 526-9366
RE/MAX Georgian Bay Realty Ltd – Don Redmond	9457 Highway 93, Midland	(705) 549-7362
Royal LePage In-Touch Realty Inc.	9226 Highway 93, Midland	(705) 526-4271
Royal LePage In-Touch Realty Inc.- Brian Jacques & Joan Therrien	267 King Street, Midland	(705) 526-9770
Royal LePage In-Touch Realty Inc. – Karen Winlove Smith	462 Aberdeen Boulevard, Midland	(705) 527-1450
Royal LePage Team Jordan	267 King Street, Midland	(705) 526-9770
Webnet Realty Ltd.	562 King Street, Midland	(705) 527-7355

LAWYERS:

Name	Address	Telephone #
Chin & Orr Lawyers	9225 Highway 93, Unit 15, Midland	(705) 526-5529
Deacon Taws	476 Elizabeth Street, Midland	(705) 526-3791
Derek Friend	540 Hugel Avenue, Midland	(705) 526-0123
Ferguson Barristers LLP	531 King Street, Midland	(705) 526-1471
John F.L. Rose	476 Elizabeth Street, Midland	(705) 527-1235
HGR Lawyers	518 Yonge Street, Midland	(705) 526-2231
HEACOCK, W. ROSS, Barrister and Solicitor	361 King Street, Midland	(705) 526-7886

STARTING A BUSINESS - ASSISTANCE AND CONTACTS:**Steps to Starting Up a Small Business:**

Web site: www.ServiceOntario.ca Tel: (800) 267-8097

1. Registering a Business Name

Under the Business Names Act of Ontario, all businesses must register their name.

- Registering in person:
Companies and Personal Property Security Branch
Ministry of Government and Consumer Services
375 University Avenue, Second Floor
Toronto ON
M5G 2M2
- Registering by mail:
Companies and Personal Property Security Branch
Ministry of Government and Consumer Services
Suite 200- 393 University Avenue
Toronto ON
M5G 2M2
- Forms are available at:
North Simcoe Community Futures Development Corporation
355 Cranston Crescent
Midland ON
L4R 4K6

Tel: (705) 526-1371

- Electronic business name searches and registration:
www.ServiceOntario.ca

2. **Open a Business Bank Account**

- You will need a photocopy of your registration

3. **Retail Sales Tax**

- If you purchase goods for resale, call (800) 668-5810 for the Ontario Ministry of Revenue

4. **Business Number (BN)**

- The new Business Number is a registration number which will be assigned by the Federal Government.
- A BN is required for Goods and Services Tax / Harmonized Sales Tax, Employee Deduction, Corporate Tax, Employer Health Tax, and Import- Export Tax
- To obtain a BN –
Canada Revenue Agency
81 Mulcaster Street
Barrie, ON L4M 6T7
Toll Free: (800) 959-5525

5. **Workers Compensation (workplace safety and insurance board)**

- Call (800) 387-0750 and request enrollment for your employees

6. **Licences**

www.ServiceOntario.ca/bizpal - your online source for Business Permits and Licences

- Call the Municipal office where your business will be located to see if permits are required or visit their website under BizPal.

www.town.midland.on.ca

www.penetanguishene.ca

www.tay.township.on.ca

7. **Ministry of Labour**

- Call (800) 531-5551 for an Employment Standards Information Book

8. Small Business Information Line

- Call (800) 567-2345 between 8:00am to 5:00pm for information on Provincial services and the rules and regulations to start your own business

Beausoleil First Nation

1 Ogema St.

Christian Island, ON L0K 1C0

Tel: 705-247-2051

Web site: www.chimnissing.ca

- The Beausoleil First Nation is committed to supporting local Economic Development through the delivery of the Community Economic Development Program (CEDP) to the members of the First Nation.

Better Business Bureau of Mid-Western Ontario

354 Charles Street East

Kitchener, ON N2G 4L5

Tel: (519) 579-3080

Web site: www.bbb.org/canada

Online Reports: www.bbbmwo.ca/search.html

- Promotes relationships between businesses and the public through consumer and business education and voluntary self-regulation.

Business Development Bank of Canada (BDC)

P.O. Box 876

151 Ferris Lane,

Barrie, ON L4M 4Y6

Tel: (705) 739-0444

Toll Free: (877) 232-2269

Web site: www.bdc.ca/en/home.htm

- Promotes and assists small and medium sized businesses in Canada
- Provides loans and loan guarantee, venture capital, and management services

Business Retention and Expansion (BR+E)

Tel: (888)466-2372

Web site: www.omafra.gov.on.ca/english/rural/red/live/news/4567.htm

- BR+E is a community based, volunteer-driven tool to encourage the growth and stability of local business in rural Ontario
- Improves competitiveness of local businesses by evaluating and addressing needs, and concerns

CALDECH

63, rue Main, C.P. 5099

Penetanguishene, ON L9M 2G3

Téléphone : (705) 671-9983

- La Corporation de développement économique communautaire **CALDECH** est un organisme sans but lucratif qui oeuvre à l'intégration des francophones dans l'économie du comté de Simcoe.
- Favoriser la création d'emplois et réduire le sous-emploi surtout chez les jeunes et les femmes de la communauté
- Renforcer la communauté francophone locale et ses organismes locaux, en particulier, dans le secteur de l'autofinancement;
- Offrir des services d'appui à la communauté locale et, plus tard, ailleurs en province (formation, consultations, gestion de projets, planification stratégique, etc.);
- Proposer un modèle de développement économique communautaire francophone en Ontario.

English version :

- Promote job creation and reduce under-employment, in particular for women and youth in the community,

(con't CALDECH)

- Assist in creating or expanding local businesses (whether private, co-operative or non-profit),
- Ensure greater participation for area francophones in the local economy,
- Strengthen the local francophone community and its organizations, in particular in the area of financial self-sufficiency,
- Provide services to the local community, and later, to communities throughout the province (training, consulting, others),
- Propose a model that meets our objectives and those of francophones in Ontario, community economic development in Ontario. CALDECH is, to our knowledge, the only francophone economic development corporation (EDC) in Ontario. There are others such as the CCO (Conseil de la Coopération de l'Ontario / Cooperative counsel of Ontario) who complement our work and with whom we intend to work.

Canadian Association of Management Consultants (CAMC)

401 Bay Street Unit 2004

Toronto, ON M5H 2Y4

Tel: (416) 860-1515

Toll Free: (800) 268-1148

Web site: www.cmc/canada.com

- Supports the development of management consulting as a profession
- Promotes excellence in the practice of consulting for the benefits of clients, and other management consultants.
- Offers a free referral service to businesses

Canadian Consumer Information Gateway

Industry Canada

235 Queen Street

6th Floor West

Ottawa, ON K1A 0H5

Tel: (613) 946-2576

Web site: www.consumerinformation.ca

- Search
- File a complaint
- Consumer challenges & solutions
- Know your rights
- Consumer policy & research
- Resources for businesses

Canadian Innovation Centre (CIC)

295 Hagey Blvd, Suite 15
Waterloo, ON N2L 6R5
Tel: (519) 885-5870
Web site: www.innovationcentre.ca

- Assists in the commercialization of technological innovations that create economic benefits
- Education programs
- Investor assistant programs
- Marketing services
- Product engineering services

Canadian Institute for Scientific and Technical Information (CISTI)

Building M-55
1200 Montreal Road,
Ottawa, ON K1A 0S2
Tel: (613) 998-8544
Toll Free: (800) 668-1222
Web site: www.nrc.ca/cisti

- World leader in circulating information (scientific/technical/medical)
- New developments in research
- On-line catalogue
- Web consulting services and training

Canadian Business Ontario (CBO)

14th Floor
151 Yonge Street
Toronto, ON M5C 2W7
Tel: (416) 775-3456
Toll Free: (800) 567-2345
Business Info Line: (888) 745-8888
Web site: www.canadabusiness.ca
www.cbo-eco.ca

- Federal and Provincial government information
- Information on business start-up, financing, management, expansion, exporting and taxation

Canadian Technology Network (CTN)

2000 Peel Street, office 210
Montreal QC H3A 2W5
Telephone: (514) 866-7774
Web site: www.meq.com

- Advice on evaluating, acquiring and applying appropriate technology
- Services to help you act on emerging opportunities: exporting, expansion, and finance

Canadian Intellectual Property Office – Trademarks

Place du Portage I
50 Victoria St., Room C-114
Gatineau, Quebec K1A 0C9
Tel: (866) 997-1936
Web site: www.cito.gc.ca

Community Small Business Investment Funds (CSBIF) program

Tel: (800) 263-7776
Web site: www.rev.gov.on.ca/en/credit/csbif/index.html

- CSBIF encourages communities to develop a partnership with local small businesses

Consulting Engineers of Ontario (CEO)

10 Four Seasons Place,
Suite 405 Toronto,
Ontario M9B 6H7
Tel: (416) 620-1400
Web site: www.ceo.on.ca

- Devoted to the business and professional aspects of the practice of consulting engineering in Ontario
- Recognized voice of the engineering services industry
- Representing member firms with government, clients, educators and related associations

Downtown Business Improvement Area (BIA)

P.O. Box 69
Midland, ON L4R 4K6
Tel: (705) 527-7246

- A Business Improvement Area (BIA) is an association of property owners, and tenants within a specified district, who join together with official approval of the city, in a self-help program aimed at stimulating business.
- Approximately 125 businesses

Alcohol and Gaming Commission of Ontario

90 Sheppard Avenue East
Suite 200 Toronto,
Ontario M2N 0A4
Tel: (416) 326-8700
Toll Free: (800) 522-2876
Web site: www.agco.on.ca

- Liquor License Act
- Gaming Control Act, 1992
- Wine Content and Labeling Act, 2000
- Liquor Control Act (Section 3(1) b, e, f, g and 3(2)a, d)
- Charity Lottery Licensing Order-in-Council 2688/93

Industry Canada

Tel: (613) 954-5031
Toll Free: (800) 328-6189
Web site: www.strategis.ic.gc.ca

- Source of contacts for business management advice, skills development, and software tools
- Hosts on-line discussion forums
- Directory of businesses who can help you develop your business
- 'How to' guides, small business articles

Industry Research Assistance Program (IRAP)

M-55 1200 Montreal Road
Ottawa, ON
K1A 0R6
Tel: (613) 993-9101
Toll Free: (877) 672-2672
Web site: www.nrc-cnrc.gc.ca

- Assistance in defining technical needs
- Locating and making use of technology from foreign sources
- Assists financially in product testing, process design, or development

Industry Partnership Proposal Program

Ontario Tourism Marketing Partnership Corporation
10th - 900 Bay Street
Toronto, ON M7A 2E1
Tel: (416) 325-9823
Toll Free: (888) 576-4444
Web site: www.canadabusiness.ca/eng/

- Ontario Tourism Marketing Partnership supports the creation of new marketing programs and tactics with the help of the Ontario tourism industry

Institute of Certified Management Consultants of Ontario (ICMCO)

PO Box 20 Suite 2004
401 Bay Street
Toronto, ON M5H 2Y4
Tel: (416) 860-1515
Toll Free:(800) 268-1148
Web site: www.cmc-canada.ca

- Assists to advance and support the development of management consulting as a profession and to promote excellence in the practice of consulting for the benefits of clients and management consultants
- Offers management seminars, professional development, networking, special events and free referral service to businesses

Ministry of Government Service – Central Production and Verification Services Brance

393 University Ave
Suite 200
Toronto, ON M5G 2M2
Tel: (416) 314-8880
Toll Free: (800) 361-3223
Web site: www.ontario.ca/en/services_for_businesses/stel02_039990

North Simcoe Community Futures Development Corporation

P.O. Box 8
355 Cranston Crescent
Midland, ON L4R 4K6
Tel: (705) 526-1371
Web site: www.nscfdc.on.ca

- Offers financial assistance

- Assists in new business start-up
- Business resource library

Ontario Government Information Centre

34 Simcoe Street

Barrie, ON L4N 6T4

Tel: (705) 737-0823

Toll Free: (800) 267-8097

Web site: www.gov.on.ca

- Ontario Government publications
- Information on business start-up and taxation
- Contact information for ministries and agencies

Ontario Ministry of Tourism

Ontario Ministry of Economic Development Trade (MEDT)

2284 Nursery Road

Midhurst, ON L0L 1X0

Tel: (705) 739-5860

Toll Free: (800) 380-3163

Web site: www.ontariocanada.com/ontcan/1medt/en/home_en.jsp

- Assistance to investors
- Export marketing assistance
- Small business assistance
- Financial assistance

Simcoe Muskoka District Health Unit

15 Sperling Drive

Barrie, ON L4M 6K9

Tel: (705) 721-7330

Web site: www.simcoemuskokahealth.org/Home.aspx

- Investigation of food complaints and suspect food poisoning
- Implementing food recalls
- Providing food safety education and consultation
- Enforcement of the Food Premises Regulation

Statistics Canada

R.H. Coats Building

Holland Avenue

Ottawa, ON K1A 0T6

Tel: (613) 951-8116

Toll Free: (800) 263-1136

Web site: www.statcan.gc.ca

- National statistical agency
- Collects, compiles, analyzes, abstracts, and publishes statistical information
- Information available on 1996 census

Southern Georgian Bay Chamber of Commerce

208 King Street

Midland, ON L4R 3L9

Tel: (705) 526-7884

Email: info@sgbchamber.ca

Web site: www.southerngeorgianbay.on.ca

Mission Statement

The Southern Georgian Bay Chamber of Commerce shall promote and improve the commercial, professional, industrial, agricultural, economic, civic and social well being of the district served by this organization.

Objectives

Business Membership:

The Southern Georgian Bay Chamber of Commerce will serve its membership with many benefits, promotional and networking opportunities.

Tourism:

To facilitate and promote Tourism on behalf of our membership.

Communication:

Open lines of communication amongst our membership through various avenues and to make efforts to communicate in a person's first language.

For more information, please refer to the Membership Package accompanying this booklet. To join the Chamber call: (705) 526-7884 or visit www.southerngeorgianbay.on.ca

STARTING A BUSINESS- TAX INFORMATION:

Canada Customs and Revenue Agency

Tel: (800) 959-8281

Web site: www.ccra.gc.ca

- Both federal and provincial levels of government levy
- A tax on income from all sources inside or outside of Canada for individual residents of Ontario
- Taxes are payable annually and the Federal Government administers and collects the provincial personal income tax at the same time as the federal tax

Federal Corporation Income Tax-Government of Canada, Department of National Revenue

Tel: (800) 959-5525

Web site: www.ccra.gc.ca

- The Canadian Government levies an income tax on corporations resident in Canada based on income from all sources inside and outside of Canada
- These taxes are payable quarterly to the Department of National Revenue in Ottawa

Federal Excise Tax

Tel: (800) 959-2221

Web site: www.ccra.gc.ca

- A federal excise tax is imposed on specific goods, such as jewelry, cigarettes, and alcoholic beverages that are either manufactured in or imported into Canada

Federal Goods and Services Taxes

Tel: (800) 959-2221

Web site: www.ccra.gc.ca

- The Federal Goods and Services Tax (GST) of 5% applies to all goods and services, except basic groceries, prescription drugs, and medical devices

Land Transfer Tax- Government of Ontario, Ministry of Revenue

Tel: (800) 263-7965

Web site: www.fin.gov.on.ca/en

- Acquisitions of land by a person or corporation are subject to a land transfer tax

Ontario Sales Tax/ Retail Sales Tax Branch- Government of Ontario, Ministry of Finance

Tel: (800) 263-7965

Web site: www.fin.gov.on.ca/en

- A sales tax is levied by the provincial government on certain goods consumed, used or sold within the province
- Retail vendors are required to obtain and license and maintain adequate sales records

Provincial Corporation Income Taxes- Government of Ontario, Ministry of Finance

Tel: (800) 263-7965

Web site: www.fin.gov.on.ca/en

- Provincial corporation income taxes are calculated on the same basis as the federal tax

Provincial Sales Tax (PST)- Government of Ontario, Ministry of Finance

Tel: (800) 263-7965

Web site: www.fin.gov.on.ca/en

- 8% is added, where applicable, to the retail price before the GST is added

Town of Midland- Treasury Department

Tel: (705) 526-4275

Web site: www.town.midland.on.ca

Town of Penetanguishene- Treasury Department

Tel: (705) 549-7453

Web site: www.town.penetanguishene.on.ca

Township of Tay- Treasury Department

Tel: (705) 534-7248

Web site: www.tay.township.on.ca

Township of Tiny- Treasury Department

Tel: (705) 526-4204

Web site: www.township.tiny.on.ca

- Collects property taxes, responsible for local regulations
- Property tax is based on assessed value of the real estate owned and is paid for by the property owner

STARTING A BUSINESS- EXPORTING:

Canadian Manufactures and Exporters

National Office

1500-1 Nicholas Street

Ottawa, ON K1N 7B7

Tel: (613) 238-8888

Web site: www.cme-mec.ca

Corporate Office

6725 Airport Road, Suite 200

Mississauga ON L4V 1V2

Tel: 905-672-3466

Toll Free: (800) 268-9684

- The Canadian Manufacturers and Exporters is a business network working to strengthen the competitiveness of the Canadian industry by delivering timely, and relevant information

Canadian Tourism Commission

600-55 Metcalfe Street,

Ottawa, ON K1P 6L5

Tel: (613) 946-1000

Web site: www.canadatourism.com

- Promotes orderly growth of tourism in Canada
- Delivers world-class cultural and leisure experiences year round

Department of Foreign Affairs & International Trade (DFAIT)

125 Sussex Drive

Ottawa, ON K1A 0G2

Toll Free: (800) 267-8376

Web site: www.dfait-maeci.gc.ca

- Represents Canada through a network of embassies and offices around the world
- Promotes trade and supports jobs and economic activity in Canada

International Financial Network (IFInet)

125 Sussex Drive

Ottawa, ON K1A 0G2

Tel: 613-944-4000

Toll Free: (800) 267-8376

Web site: www.infoexport.gc.ca/ifinet

- Business opportunities related to the projects of seven IFI's in 18 sectors, such as agriculture, energy, and transportation
- Business guides for Canadian exporters

International Trade Centres (ITC)

Web site: www.intracen.org

- One stop shopping for services to Canadian firms interested in international business
- Export counseling and market opportunity information
- Assists business in developing marketing plans
- Supports export awareness initiatives

Ontario Exports INC

International Trade Branch

6th Floor, Hearst Block

900 Bay Street

Toronto, Ontario M7A 2E1

Tel: 416-314-82000

Toll Free: (877) 468-7233

Web site: www.sse.gov.on.ca/medt/ontarioexports/en/Pages/default.aspx

- Can help Ontario firms begin to export or expand markets
- Can assist foreign buyers to find Ontario suppliers for their purchasing requirements
- Create permanent, high quality jobs by strengthening export industries in Ontario

Program for Export Market Development (PEMD)

125 Sussex Drive

Ottawa, ON L1A 0G2

Tel: (613) 944-4000

Toll Free: (800) 267-8376

Web site: www.international.gc.ca/about-a_propos/oig-big/2003/evaluation/pemd-pdme.aspx?lang=eng

- Incentives for Canadian firms to enter or expand foreign markets

The Canadian Trade Commissioner Service

125 Sussex Drive

Ottawa, ON K1A 0G2

Tel: (613) 944-4946

Toll Free: (800) 551-4946

Web site: www.infoexport.gc.ca

- Provides individual counseling, market information, and intelligence
- Facilitates access to contacts worldwide through the TCS network
- Computer database of Canadian exporters and their capabilities

STARTING BUSINESS- FINANCIAL INSTITUTIONS:

Bank of Montreal

243 King Street
Midland, ON L4R 3M4
Tel: (705) 526-5491

**Canadian Imperial Bank of
Commerce**

274 King Street
Midland, ON L4R 3M3
Tel: (705) 526-2256

Meridian Credit Union

7 Poyntz Street
Penetanguishene, ON L9M 1M3
Tel: (705) 549-3191

National Bank of Canada

248 King Street
Midland ON L4R 3M3
Tel: (705) 526-4296

Scotiabank

Huronian Mall, Box 667
Midland, ON L4R 4K4
Tel: (705) 526-0139

Scotiabank

291 King Street
Box 490
Midland, ON L4R 4L3
Tel: (705) 526-2237

TD / Canada Trust Bank

117-2 Poyntz
Penetanguishene, ON L9M 1N2
Tel: (705) 549-7485

Royal Bank of Canada

271 King Street
Midland, ON L4R 3M4
Tel: (705) 526-4221

TD / Canada Trust Bank

283 King Street
Midland, ON L4R 4K8
Tel: (705) 526-5475