

STARTING A BUSINESS

(A Simple Step-By-Step Guide for New Business)

Prepared by the
Parry Sound Area Community Business
& Development Centre Inc.
for
Parry Sound and Area



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INTRODUCTION

Firstly, our thanks for choosing the Parry Sound Area to start your new business.

This guide has been produced by the Parry Sound Area Community Business & Development Centre Inc. (CB&DC) to assist the entrepreneur wishing to start a business in Parry Sound and surrounding area.

The Parry Sound Area CB&DC is a federally supported not-for-profit Community Futures Development Corporation governed by volunteers in partnership with FedNor / Industry Canada. The services provided by the CB&DC are to promote and assist the economic growth and community development of the Parry Sound region. The centre focuses on job creation by community strategic planning and providing funding and advisory services to area businesses, new and existing.

In Canada, 95% of businesses are small with annual sales under two million dollars and are responsible for one-third of the total gross national product. They employ over one-half of the working population and are the single most important force in the creation of new jobs. The self-employment sector is very important to Canada's overall economy. In the Parry Sound area, the self-employment income, as a percentage of employment income, surpasses both the provincial and national average.

Operating your own business can be very exciting and rewarding, provided you approach it with the correct information and appropriate tools. This guide is designed to assist the entrepreneur in finding the tools, providing information and direction to other available services and opportunities.

Many individuals look to starting their own business as one way to become successful. Some, no matter how well they are managed are never successful, and others only marginally so. It is essential, therefore, for the prospective entrepreneur to closely examine the business concept, the marketplace and skills required for success before making large investments of time and money. This guide concentrates on the 'steps to take' before making those large investments.

This guide is intended for information purposes only. You are advised to contact the respective municipal, provincial or federal agency to receive the guidelines and understand the requirements pertinent to your individual business.

To the best of our knowledge, the information contained herein is current at time of printing, however information can become dated soon after publication. If you find any inconsistencies, please let us know.

BUSINESS PLAN

The first and most important step in starting a new business is to prepare a business plan. A business plan is a written summary of what the business hopes to accomplish and what resources are required to achieve success. A *good* business idea may not be a *viable* business opportunity with potential for success. The research, evaluation and preparation of a business plan separates the real opportunities from casual ideas by eliminating the misunderstandings that can arise if you don't put your thoughts and research in writing. The preparation of the written business plan fully develops the concept, identifies areas of concern and distinguishes the planning stages. If the business start-up requires the borrowing of monies, the financial institution of choice will require that a business plan be submitted.

The components of a business plan should include:

1. An executive summary - include business name, a description of your business, type of organization, size, location and ownership
2. Key business objectives / products or service
3. Company management and advisors - adequate management skills are essential as are having recruited the best advisors to be found
4. Market analysis and strategy - include market trends, competition, pricing strategy, target sales, customer analysis and your advertising and sales promotion strategy
5. Operating plan - current and required furniture and fixtures, equipment and machinery, any leasehold improvements, suppliers and sources, and support services required
6. Human resource plan - employees required and the employee policies and procedures
7. Cash flow forecast - estimation of first twelve months of income and various disbursements displayed in table format as well as projections for three years and a break-even analysis
8. Long range planning - describe the long-term goals and objectives and the additional skills and assistance required to support growth
9. Potential problem analysis - describe any anticipated risks, preventative measures and response

Business plan templates that you may complete or use as a guide are available at our office, the Parry Sound Area Community Business & Development Centre Inc., 1A Church St., Parry Sound, ON. P2A 1Y2 or by calling 705-746-4455. There are also several books available within our library that will assist the entrepreneur with the completion of a business plan.

If you prefer an electronic version, please visit our website at www.cbdc.parrysound.on.ca

BUSINESS REGISTRATION

The proper registration of your business is crucial, and in most cases, mandatory. A *business bank account* cannot be opened without a business registration number. Registration of an unincorporated business is a provincial responsibility. Corporations may register either provincially or federally.

Generally, businesses operating in Canada use one of three forms of organization:

1. A proprietorship, which is the simplest form, involving one person. All that is required is a business licence, although a sole proprietorship can operate legally under the individual's name, even without registration.
2. A partnership, which involves two or more persons, is governed by the Partnership Act of the province. A partnership name must be registered under the Business Names Act by filing a declaration with the Companies Branch at the address below.
3. A corporation or limited company, which is a separate legal entity from its owners. Persons wishing to incorporate a business must file with:

Small Business Enterprise Centre, Corporate Services Section
Telephone: 1-800-361-3223

Business Registration - Service Ontario
Telephone: 1-416-314-8880

Ministry of Government and Consumer Services | Business and economy
Website: <https://www.ontario.ca/page/business-and-economy>
393 University Ave., 2nd Floor
Toronto, ON M5G 2M2

Federal incorporation is effected under the Canada Business Corporations Act by filing articles of incorporation with:

Information and Publication Unit Industry Canada Corporations Directorate
Website: www.strategis.ic.gc.ca/corporations
Telephone: 613-941-9042 Fax: 613-941-5789
365 Laurier Ave., W., Journal Tower South, 9th Floor
Ottawa, ON K1A 1C8

To register your business and receive your 'Business Identification Number' (BIN), you may call the Ontario Business Connects Help Line where forms are available through mail. The cost for registration is \$135.00.

Ontario Business Connects
Box 1028, Station B
393 University Ave.,
Toronto, ON
M5T 3H3

Telephone: 1-800-565-1921
Website: www.ontario.ca/page/business-name-registration

Or locally, you may register on-line and receive your BIN number instantly at:

Ministry of Government Services, Service Ontario
7 Bay Street
Parry Sound, ON P2A 1S4
Telephone: 705-773-4216 Fax: 705-746-5120
Website: www.serviceontario.ca

The cost for on-line registration is \$60.00 with an extra \$8.00 charge if a name search is required. When registering your business, you also have the option of applying for your Employer Health Tax and Workplace Safety & Insurance Board (WSIB) all at the same time. There are no fees involved.

The 'Business Identification Number' - BIN - appears on your 'Master Business License'.

In 2010 Service Ontario and Industry Canada launched the 'Business Information Line'. This new toll-free line will allow businesses in Ontario to contact different government departments and ministries through a single telephone number:

1 - 888 - 745 - 8888 or TTY 1 - 800 - 268 - 7095.

Your BIN# or business registration must be renewed every 5 years. It expires without notice and there is a 60 day grace period in which to re-register. The cost is \$60.00.

GOVERNMENT REQUIREMENTS AND REGULATIONS

Municipal Requirements and Regulations

Municipalities regulate and / or licence many types of businesses which operate within their townships. There are many municipal bylaws that apply to environmental concerns, zoning regulations, building inspection, operating licences, health inspection, business tax levies, and home-based businesses. Be sure your business conforms with the regulations.

The following is a list of area municipalities. Contact them to advise them that you wish to start a business in their community.

Town of Parry Sound
52 Seguin St.,
Parry Sound, ON P2A 1B4

Telephone: 705-746-2101
Fax: 705-746-7461

Township of Archipelago
9 James St.,
Parry Sound, ON
P2A 1T4

Telephone: 705-746-4243
Fax: 705-746-7301

Township of Carling
2 West Carling Bay Rd.
Nobel, ON
P0G 1G0

Telephone: 705-342-5856
Fax: 705-342-9527

Municipality of Magnetawan
Box 70, 4303 Hwy #520
Magnetawan, ON
P0A 1P0

Telephone: 705-387-3947
Fax: 705-387-4875

Municipality of McDougall
5 Barager Blvd.,
McDougall, ON
P2A 2W9

Telephone: 705-342-5252
Fax: 705-342-5573

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Township of McKellar Box 69, 701 Hwy #124 McKellar, ON P0G 1C0	Telephone: 705-389-2842 Fax: 705-389-1244
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Township of Seguin 5 Humphrey Dr., Seguin, ON P2A 2W8	Telephone: 705-732-4300 Fax: 705-732-6347
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Municipality of Whitestone General Delivery, 21 Church St., Dunchurch, ON P0A 1G0	Telephone: 705-389-2466 Fax: 705-389-1855
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Local area first nations:

Henvey Inlet First Nation General Delivery, 295 Pickerel River Rd., Pickerel River, ON P0G 1J0	Telephone: 705-857-2331 Fax: 705-857-3021
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Magnetawan First Nation Box 15, R. R. # 1 Britt, ON P0G 1A0	Telephone: 705-383-2477 Fax: 705-383-2566
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Shawanaga First Nation R. R. # 1, 2 Village Rd. Nobel, ON P0G 1G0	Telephone: 705-366-2526 Fax: 705-366-2740
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Wasauksing First Nation Box 250 Parry Sound, ON P2A 2X4	Telephone: 705-746-2531 Fax: 705-746-5984
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Provincial Requirements and Regulations

The province of Ontario has regulatory and licencing requirements for many types of businesses. These include environmental standards, transportation licences, trade certification, liquor licences, operating licences, business practice standards, employment standards and technical licences.

Retail Sales Tax

As of July 1, 2010, the provincial retail sales tax has been replaced by the Harmonized Sales Tax (HST). The HST will have a combined tax rate of 13 percent - combining the existing five percent federal Goods and Services Tax (GST) and the eight percent Ontario Sales Tax. HST is administered by the Canada Revenue Agency. Please see page 9 for HST details.

For additional information:

Ontario Ministry of Finance 1 800 337 7222
www.fin.gov.on.ca/en/

Canada Revenue Agency 1 800 959 5525
www.cra-arc.gc.ca/menu-eng.html

Other provincial taxes include corporations tax, gasoline tax, fuel tax, tobacco tax and land transfer tax. For further information on any of these taxes contact:

Ministry of Finance	Telephone:	1-800-263-7965
Corporations Tax Branch		1-905-433-6500
P. O. Box 622	Fax:	1-905-433-6998
33 King Street West	Website:	http://www.fin.gov.on.ca/en/
Oshawa, ON		
L1H 8H6		

Ministry of Finance	Telephone:	1-800-263-7965
Motor Fuels and Tobacco Tax Branch	(fuel tax)	1-905-433-6389
P. O. Box 625	(tobacco tax)	1-905-433-6394
33 King Street West	(land transfer)	1-905-433-6360
Oshawa, ON L1H 8H6	Website:	www.fin.gov.on.ca/en

The Ontario Ministry of Finance also administers the Employer Health Tax (EHT) which is paid by all employers paying wages in excess of \$400,000.00 annually. Self-employed individuals in Ontario must pay EHT, but again the first \$400,000.00 is exempt.

You may register for EHT at the same time that you register your business or contact the EHT regional office nearest you:

Ministry of Finance	Telephone:	1-800-465-6699
Employer Health Tax		1-807-625-5840
130 South Syndicate Ave.,	Fax:	1-807-625-5848
Thunder Bay, ON P7C 1C7		
Website:		www.fin.gov.on.ca/en/tax/eht/index.html

Labour Regulations

Standards for employment and occupational health and safety are established and controlled by the Ministry of Labour.

For information regarding occupational health and safety, minimum wage, working hours and so on, contact the:

Ontario Ministry of Labour	Telephone:	1-800-461-6325
159 Cedar Street		1-705-564-7400
Sudbury, ON	Fax:	1-705-564-7435
P3E 6A5	Website:	www.ontario.ca/labour

In June of 2008 the province began providing better service for Ontario businesses by streamlining and simplifying tax administration. The Ministry of Revenue launched ONT-TAXS, an initiative to make services easier, faster and more convenient for Ontario businesses.

1-866-ONT-TAXS Or www.rev.gov.on.ca/english

Federal Requirements and Regulations

Canada Customs and Revenue Agency (CCRA) is the federal government department responsible for administering Canadian tax. CCRA oversees various programs including HST, Canada Pension Plan contributions, Employment Insurance premiums, custom and excise duties and tariffs.

Business Number

The first step in doing business with the CCRA is to register and receive your Business Number (BN). This is a new numbering system that simplifies and streamlines your interaction with the CCRA. The BN consists of two parts; the registration number and the account identifier.

Examples of the four major CCRA business accounts and the account identifiers are as follows:

- ▶ payroll deductions (RP) eg: 12345 6789 RP
- ▶ HST (RT) eg: 12345 6789 RT
- ▶ corporate income tax (RC) eg: 12345 6789 RC
- ▶ import / export (RM) eg: 12345 6789 RM

Goods and Services Tax (GST) now Harmonized Sales Tax (HST)

As of July 1, 2010, the provincial retail sales tax has been replaced by the Harmonized Sales Tax (HST). The HST will have a combined tax rate of 13 percent - combining the existing five percent federal Goods and Services Tax (GST) and the eight percent Ontario Sales Tax. HST is administered by the Canada Revenue Agency.

HST is a tax that applies to the supply of most goods and service. Registered businesses collect the HST on sales and pay HST on purchases they make to operate the business. You recover the HST paid on business purchases by claiming a credit - 'input tax credit'. This amount is deducted from the HST collected. If a business pays more than it collects in HST, a refund is claimed. Note that some goods and services are tax-exempt.

You are legally obliged to register for HST when your taxable worldwide revenues (including those of your associates) exceed \$30,000.00 over **four consecutive calendar quarters**, or in one calendar quarter. If you think your sales will exceed this amount, it is wise to register for the HST sooner rather than later. Registering early gives you certain advantages, such as the right to

claim the HST you pay on your business's start-up expenses from the time you register. For more information, contact:

Canada Revenue Agency 1 800 959 5525

www.cra-arc.gc.ca/gsthst/

Payroll Deductions

If you are an employer, you are required to deduct personal income tax, Employment Insurance and Canada Pension Plan from the pay cheques of all employees on a regular basis. You must start these deductions when the employees begin to work for you. The deductions will vary as employees fall into various categories. To determine the correct amounts to deduct, obtain a copy of the 'Employer's Guide to Payroll Deductions' and 'Payroll Deductions Tables'. The funds deducted, as well as an employer portion, are remitted monthly to the Canada Customs and Revenue Agency or paid through any branch of a chartered bank.

Note that any self-employed individual is responsible for his or her own annual contribution to the Canada Pension Plan.

For specific information and to order your 'Employers Kit' or to register for GST or import / export business contact:

Canada Customs and Revenue Agency
Business Window
1050 Notre Dame Avenue
Sudbury, ON
P3E 6A5

Telephone: 1-800-959-5525
Fax: 1-705-671-3994

We strongly recommend that you pick up the latest version of Revenue Canada's 'Guide for Canadian Small Business' for further information or you can download from the following:

Website: www.cra-arc.gc.ca/E/pub/tg/rc4070/README.html

WORKPLACE SAFETY & INSURANCE BOARD (WSIB)

WSIB is no-fault insurance that protects your business from lawsuits by providing benefits to your workers in cases of injury or illness at work.

Businesses in Ontario that employ workers must register with the Workplace Safety & Insurance Board (WSIB) within 10 days of hiring the first full or part-time employee. Sole proprietors and partners are not automatically covered by WSIB, but can apply for optional insurance. You may also insure your workplace on a voluntary basis if your business activity is not automatically covered. When you register with WSIB, a kit will be forwarded to you explaining an employer's responsibilities and forms for assessment, coverage, incident reporting and appealing a WSIB decision.

You may register at the same time as registering your business or contact WSIB direct at:

Workplace Safety and Insurance Board	Telephone: 1-800-387-0750
128 McIntyre Street West	Or 1-416-344-1000
North Bay, ON	Website: www.wsib.on.ca
P1B 2Y6	Fax: 1-888-313-7373

FINANCING

‘Sometimes a dream needs a little help.’

When starting a business, you have to consider the financial needs from startup to ongoing daily needs, to expansion or diversification to getting through difficult economic periods.

Many small businesses do not anticipate their financial needs until they are faced with an urgent problem or they are overly optimistic when preparing their projections. It is important to be conservative and realistic.

There are numerous methods of financing your business. They may include a short term demand loan, an operating line of credit, bridge or interim loan, conditional sales purchases, floor financing, leasing, accounts receivable financing or personal loan.

Chartered banks are a common source for financing for small business, however, because all levels of government are aware of the vital importance of small and medium sized business to the economic well-being of Canada, financial assistance is available through various government agencies.

The government of Canada has set up some programs which will assist small businesses in obtaining financing. Industry Canada's Sources of Financing website is designed to increase small and medium-sized business' awareness of the financial options available to them with a tool to finding appropriate financing from a broad range of Canadian sources of capital. The website address is:

www.canada.ca/en/services/business/grants.html

One of your choices is FedNor / Industry Canada through the Community Futures Development Corporations which provide loans, loan guarantees and equity investments at competitive rates to new or existing businesses that have viable business plans, demonstrate personal commitment, will help maintain or create jobs and cannot obtain sufficient financing from other sources. All CFDC financing decisions are made by the local CFDC board of directors, placing economic development decision making at the community level. The Parry Sound Area Community Business & Development Centre Inc. is your local CFDC. We can be reached at 746-4455 or 1-888-746-4455.

Another choice is the Business Development Bank of Canada; a federal Crown corporation set up to help create and sustain Canadian small and medium sized businesses by offering a variety of specialized financing programs. Contact them at:

Business Development Bank of Canada	Telephone:	1-888-463-6232
222 McIntyre Street W.,		1-705-495-5700
North Bay, ON	Fax:	1-877-329-9232
P1B 2Y8	Website:	www.bdc.ca

INCOME TAX

Income taxation in Canada has become increasingly complex. Tax laws and regulations are constantly changing, making it difficult in many respects for the small business owner to keep current, let alone understand the relevant tax laws. Proper tax planning is critical to the entrepreneur and accurate records must be kept in any type or size of business. It is recommended that a small business owner consult a professionally qualified accountant from the onset.

We further recommend that the entrepreneur read the Canada Customs and Revenue Agency's 'Guide for Canadian Small Businesses' and 'Business and Professional Income' guide, both designed for the self-employed individual. They introduce the business owner to the process of reporting earnings and paying income tax on business profits as well as what expenses you're allowed to deduct. They can be accessed from:

www.ccr-aadrc.gc.ca

Make sure you understand the income tax rules as they apply to your business. Individuals pay taxes on their share of the net income of unincorporated businesses when they file their personal income tax return. Corporations must file income tax returns both Federally and Provincially.

INSURANCE

Needs for insurance will vary widely with the different types of businesses. Consult your insurance agent to guide you through establishing comprehensive policies. It is recommended that all businesses carry liability insurance to protect assets. Coverage for perpetuation of income and lives of the owners should also be investigated. Consideration should be given to the following:

Business and Liability Insurance

This includes coverage against theft and damages and / or fire to buildings, equipment and documentation, employee theft, and liability through accidents. Liability insurance covers any area in which the business or employees might be held liable for negligence causing injury to customers, employees and the general public.

Disability Insurance

If you are the sole owner of a business, and should suffer an accident, injury or illness, the business income immediately ceases, thus threatening the financial security of both the business and family. Workers Safety and Insurance Board will only pay a portion of earned wages if you are covered and only if the accident or illness is work related. Be safe and protect yourself with a good disability policy that covers all contingencies.

Life Insurance

Invest in some form of term life insurance that protects your family in case of your death. Keep in mind that under current taxation laws, if the business pays the policy, the insurance payout will be taxed. However, if the premiums are paid personally, taxes are not payable at payout.

PROTECTION OF INTELLECTUAL PROPERTY

If your business creates or manufactures a specialized product, performs a specialized service or has a distinctive brand name or logo, you should consider protection under federal patent, trademark, industrial design or copyright laws.

Intellectual property (IP) includes patents, copyrights, trademarks, industrial designs and integrated circuit topographies (layouts of microchips). IP ownership may also be useful when approaching financial institutions for business loans. To protect your IP rights in Canada, it is

recommended that you establish ownership with the Canadian Intellectual Property Office (CIPO).

Canadian Intellectual Property Office
2nd Floor
Place du Portage, Phase I
50 Victoria Street
Hull, QC
K1A 0C9

Telephone: 1-891-997-1936
Fax: 1-891-953-7620
E-mail: cipo.contact@ic.gc.ca
Website: www.cipo.gc.ca

SELECTING ADVISORS OR MENTORS

Professional advisors are essential to small business success. They provide the knowledge and expertise in areas in which the new business owner would have little or no experience. The correct advice can save you from making a shortsighted decision that may be detrimental to your business for many years to come.

Professional and business advisors you may need include a lawyer, accountant, banker, business consultant and insurance broker. Be selective in your screening process and consider the professional's qualifications, experience, compatible personality and fees. Make sure that you feel a strong degree of confidence in the individual you choose.

OTHER SOURCES OF INFORMATION

Depending on the type of business endeavor, there may be specific regulations / licencing applicable to that industry. The following is a listing that may be of assistance.

Tourism / Hospitality Industry Licencing

Northern Development and Mines
159 Cedar St., Suite 601
Sudbury, ON
P3E 6A5
Attn: Trish Manning

Telephone: 1-705-564-7361
Fax: 1-705-564-7583

Alcohol & Gaming Commission of Ontario Telephone: 1-800-522-2876
20 Dundas St. W., 1-416-326-8700
Toronto, ON M5G 2N6 Fax: 1-416-326-5555 licencing
www.agco.on.ca 1-416-326-8711 gaming

Special Permit Licence Telephone: 1-705-746-5591
Parry Sound LCBO Fax: 1-705-746-6376
19 Seguin St.,
Parry Sound, ON
P2A 1B2

Ontario Food Premises Regulation Telephone: 1-800-563-2808
North Bay Parry Sound Health Unit 1-705-746-5801
70 Joseph St., Suite 302 Fax: 1-705-746-2711
Parry Sound, ON Website: www.mpshu.on.ca
P2A 2G5

Construction Industry

Ontario New Home Warranty Program Telephone: 1-800-387-7861
1895 LaSalle Blvd., 1-705-560-7100
Sudbury, ON Fax: 1-705-560-7111
P3A 2A3

Ministry of Natural Resources Telephone: 1-705-746-4201
7 Bay St. Fax: 1-705-746-8828
Parry Sound, ON
P2A 1S4

Ministry of the Environment Telephone: 1-800-609-5553
447 McKeown Ave., Suite 103 1-705-497-6865
North Bay, ON Fax: 1-705-497-6866
P1B 9S9

Delivery and Transport Licences

Ministry of Transportation Telephone: 1-705-789-3459
207 Main St. W., Fax: 1-705-789-9533
Huntsville, ON Website: www.mto.gov.on.ca
P1H 1Z9

Import / Export Business

Canada Customs
81 Mulcaster St.,
Barrie, ON L4M 6T7

Telephone: 1-800-461-9999
1-739-5013
Fax: 1-705-739-5876

The following are booklets or publications and websites that you may find useful.

Your Guide to Government of Canada Government **Grants and Financing**

Find out what type of government financing may be available for your business.

www.canadabusiness.ca/eng/page/2848/

Opening Doors

This booklet is provided by FedNor, the Federal Economic Development Agency in Northern Ontario, whose mission is to promote economic growth, diversification, job creation and sustainable, self-reliant communities in Northern Ontario by working cooperatively with community partners and other organizations. Again available at the CB&DC or electronically at:

www.fednor.ic.gc.ca

Power Plan Pro

Software that is designed so that anyone can use it to create a successful business plan without having to go through an extensive learning process.

<http://www.vpspro.com/>

Small business: advice, support services, regulations

How new or existing small businesses can get advice, support and information on government regulations.

www.ontario.ca/page/small-business-advice-support-services-regulations

CHECKLIST

Provided to assist you in the process.

Business Component	Does Not Apply	Applies	Need Further Information	Completed
Business Plan				
Business Registration				
Establish Bank Account				
Town or Municipal Licence				
Employer Health Tax				
Labour Regulations				
Federal Business Number				
HST				
Payroll Deductions				
WSIB				
Financing				
Income Tax				
Insurance				
Advisors				
Other Information				