

SMALL BUSINESS **RESOURCES**

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Community Futures Lloydminster and Region

With information from the Business Link and the
Information Source



Growing communities one idea at a time.

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INTRODUCTION

“**Entrepreneur** – a person who organizes, manages, and assumes responsibility for a business or other enterprise. (The Random House Dictionary)”

Take the quiz: “*AM I THE ENTREPRENEURIAL TYPE?*” The quiz analyzes your characteristics and provides insight to determine if you naturally have what it takes to be an entrepreneur.

Go to:

http://www.bdc.ca/en/advice_centre/tools/entrepreneurial_self_assessment/Pages/entrepreneurial_self_assessment.aspx

Becoming your own boss involves a lot of hard work, determination and sacrifices. Owning your own business also provides many personal rewards.

If you are interested in starting your own business or purchasing an existing one, research is required to collect pertinent information that is necessary to make informed business decisions. This information is essential for business planning and is required if you are seeking financing from other sources.

The purpose of this handbook is to provide potential and existing businesses with a guide to assist in seeking out the relevant agencies and departments to contact for more information. The information collected will be utilized in preparing your business plan and cash flow statements. Although every effort has been made to ensure the accuracy of the information presented in this guide is subject to change without notice.

TYPES OF BUSINESS STRUCTURES

One of the first decisions you will have to make is how to structure your business. From a legal perspective, there are four types of businesses.

1. Sole proprietorship
2. Partnership
3. Corporation
4. Co-operative

Sole Proprietorship

This is the simplest way to set up a business. A sole proprietor is fully responsible for all debts and obligations related to his/her business. A creditor with a claim against a sole proprietor would normally have a right against all of his/her assets whether business or personal. (unlimited liability)

This type of business comes under provincial jurisdiction. If the proprietor chooses to carry on a business under a name other than his/her own, he/she must register with the province. Registration, or renewal of registration, expires after 3 years.

Advantages

1. Low start up costs
2. Greatest freedom from regulations
3. Owner in direct control of decision-making
4. Minimal working capital required
5. Tax advantages to owner
6. All profits go to owner

Disadvantages

1. Unlimited liability
2. Lack of continuity in business organization in absence of owner
3. Difficulty raising capital

Partnership

Is an agreement where two or more persons combine resources in a business. The agreement is usually drawn up with the assistance of a lawyer. The purpose of the agreement is to outline the terms of the partnership and to protect the partners in the event of a disagreement or dissolution. Partners share in the profits according to the agreement.

Two types of partnerships:

1. General Partnership

All members share in the management of the business and each is personally liable for all the debts and obligations of the business. Each partner is responsible for and must assume the consequences of the actions of the other partner(s).

2. Limited Partnership

Some members are general partners who control and manage the business and may be entitled to a greater share of the profits. Other partners are limited and contribute only capital take no part in control or management but are liable for debts to a specified extent only. A legal document must be drawn up for a limited partnership and it must be registered.

Advantages

1. Ease of formation
2. Low start up costs
3. Additional sources of investment capital
4. Possible tax advantages
5. Limited regulations
6. Broader management base

Disadvantages

1. Unlimited liability
2. Lack of continuity
3. Divided authority
4. Difficulty raising additional capital
5. Hard to find suitable partners
6. Possible development of conflict between partners

Corporation

A corporation is a separate legal entity from its owners, the shareholders. No member of the corporation is personally liable for the debts, obligations or acts of the corporation, except under special circumstances. Identified by the terms "Corporation", "Corp", "Limited", "Ltd.", "Incorporated", or "Inc.". The name and term must appear on all documents.

Can be incorporated at the provincial or federal level. You may want to consider incorporating at the federal level if you want to carry on business in more than one province or outside of Canada. The Canadian Business Corporations Act (CBCA) gives the federally incorporated business a protected status on the corporate name that is second only to trade mark protection. It is seen as an important element of the right to operate your business across Canada. If you incorporate at the federal level, you must still register in each province that you do business.

Four types of corporations:

1. Private Corporation

Is formed by one or more persons. A majority of the directors must be Canadian residents. Cannot sell shares or securities to the general public.

2. Public Corporation

Issues securities for public distribution. Must file incorporation documents and a prospectus with the Provincial Securities Commission. Must employ outside auditors; must distribute semi-annual financial statements.

3. Provincial Corporations

Corporations can issue share or securities to the general public or they can choose to issue them privately. Those with 15 or fewer shareholders that do not sell to the public are the most private and least regulated of all corporations. If you incorporate with more than 15 shareholders or distribute shares publicly, contact Alberta Corporate Registries or Saskatchewan Justice for more detailed information.

4. Federal Corporations

Corporations may also be incorporated federally under the Canada Corporations Act. A firm operating nationally or in several provinces may find this advantageous. A federally incorporated business must still register in each province in which it does business. Information and on-line incorporation documents are available from Industry Canada, or Strategis' website at: www.strategis.ic.gc.ca

Advantages

1. Limited liability
2. Specialized management
3. Ownership is transferable
4. Continuous existence
5. Separate legal entity
6. Easier to raise capital
7. Possible tax advantages (lower small business tax)

Disadvantages

1. Closely regulated
2. Most expensive form to organize
3. Charter restrictions
4. Extensive record keeping necessary

Co-operatives

A co-operative is a corporation organized by people with similar needs to provide themselves with goods or services or to make joint use of their available resources to improve their income. Their business structure ensures that:

- All members have an equal say (one vote per member, regardless of the number of shares held) open and voluntary membership
- Limited interest on share capital
- Surplus is returned to members according to amount of patronage

Co-operatives are placed in five separate categories when they are classified by function:

1. **Producer co-operative** combines members' skills and resources for mutual benefit. An example is an employment co-operative, which pools and markets the skills of the employee-members and provides them with an income.
2. **Consumer co-operative** buys commodities in bulk and sells them to the member-owners. Examples are retail co-operatives and direct-charge co-operatives.
3. **Marketing co-operative** sell their members' products. Typical products are dairy products, poultry, fish and handicrafts.
4. **Financial co-operative** provides a variety of financial services for their members including savings, investment and loans. Examples are Credit Unions, co-operative trust and insurance companies.
5. **Service co-operative** enables members to improve the quality, price and availability of needed services, such as health care and transportation.

Advantages

1. Owned and controlled by members
2. Democratic control
3. Limited liability
4. Profit distribution (surplus earnings) to members in proportion to use of service; surplus may be allocated in shares/cash

Disadvantages

1. Possibility of development of conflict between members
2. Longer decision-making process
3. Requires members to participate for success
4. Extensive record keeping necessary
5. Less incentive to invest additional capital

REGISTERING YOUR BUSINESS

Prior to registering your *business name*, you must complete a name search for your business. A sole proprietorship is not required if the business is carried on under the owner's legal name. If the business uses a name other than the owner's, or if any other words are added to the owner's name (e.g. John Doe Sporting Goods), the Business Names Act requires that you register the business name before you start using it. This can be done through the following:

NAME SEARCH

Alberta

Accu-Search Inc.
320 Edmonton City Center East
10205 - 101 St.
Edmonton AB, T5J 4H5
Phone: (780) 424-2340
Toll Free: 1-800-272-5685
Fax: (780) 421-1280
Toll Free Fax: 1-800-421-1297
Email: mail@accusearch.com
Website: www.accu-search.com

OR Local

W.H. Wilson Registries
4102-50 Avenue
Lloydminster, AB T9V 0V8
Phone: (780) 875-5818

Saskatchewan

Saskatchewan Justice
2 – 345 3rd Avenue South
Saskatoon, SK S7K 1M6
Phone: (306) 956-2323
Toll Free: 1-800-667-4374
Fax: (306) 956-2328
Email: webteam@justice.gov.sk.ca
Web site: www.saskjustice.gov.sk.ca

To receive a **Provincial Registration Package** contact the following:

Business Registration – Alberta

Alberta Registries – Corporate Registry
Phone: (780) 427-7013
Email: cr@gov.ab.ca

Toll Free access is available from anywhere in Alberta by dialing 310-0000.

All forms are available at: www.servicealberta.gov.ab.ca

Business Registration – Saskatchewan

Saskatchewan Justice
1874 Scarth Street
Regina, SK S4P 4B3
Phone: (306) 787-8971
Fax: (306) 787-5830
Email: webteam@justice.gov.sk.ab
Web site: www.saskjustice.gov.sk.ca

FEDERAL REGULATIONS

Business Number (BN)

The **Business Number** is a 9-digit federal client identification number to which businesses can register program accounts with Canada Revenue Agency (CRA). The Business Number includes four common CRA accounts; corporate income tax; import/export; payroll deductions and the goods and services tax (GST).

Goods and Services Tax (GST)

The GST is "a 7% tax on the supply of most goods and services in Canada (Canada Revenue Agency). As a consumer, you pay the GST on all taxable goods and services, except zero-rated and exempt goods and services; as a business, you charge GST on all taxable goods and services. A GST small supplier is defined as a sole proprietor, partnership or corporation whose total taxable revenues before expenses are \$30,000 or less in the last four consecutive calendar quarters or a public service body (such as a non-profit organization) that has total taxable revenues of \$50,000 or less in the last four consecutive calendar quarters. *Mandatory registration required for persons who operate a taxi or limousine service.*

CRA provide tax information sessions and events for small businesses in each province or territory. To view a list of events and seminars and for information on how to register, go to:

<http://www.cra-arc.gc.ca/vnts/menu-eng.html>

Ways to Register:

Business Registration On-line was designed to allow users to register for accounts required immediately after start-up, such as payroll, GST, and import/export. *This service does not apply to businesses registering only for a BN for a corporate income tax account.* www.businessregistration.gc.ca

To register for a business number or a CRA program account, call the toll free business enquiries line at 1-800-959-5525. (Pour le Français 1-800-959-7775). Hours of service are: weekdays 8:15 a.m. to 8 p.m. (local time).

Order the Business Registration forms by telephone at 1-800-959-2221 (Forms and Publications) or download at www.cra-arc.gc.ca/E/pub/tg/rc2/README.html

Once you complete the form, submit to any Tax Services Office.

Publications on the BN are available at:

<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/bn-ne/menu-eng.html>

Employer Payroll Source Deductions

All businesses that employ one or more people must register for and make employer deductions. It is the employer's responsibility to contact Revenue Canada regarding these documents. The deductions can be applied for by using the same application that is used for the BN number.

Under federal law, it is required that all employers collect Employment Insurance Premiums, Canada Pension Plan Contributions and Personal Income Tax on behalf of the federal government. The deductions are based on the province in which the employee resides, not where they are employed. (i.e. A person living in Alberta, but working on the Saskatchewan side would be deducted according to Alberta standards.)

The employer and employee share remittances for Employment Insurance and the Canada Pension Plan. Canada Revenue Agency provides workshops to assist in source deductions and guidebooks, which give easy-to-follow instructions on the amounts to be deducted.

For further information regarding Federal Deductions, Contact Canada Revenue Agency toll free at 1-800-959-5525 (Business enquiries and Registrations); 1-800-959-2221 (Forma and Publications); or visit

<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/menu-eng.html>

PROVINCIAL REGULATIONS

Workers' Compensation – Alberta

The Worker's Compensation Board – Alberta is a not-for-profit mutual insurance corporation funded entirely by employers. The WCB provides cost-effective workplace liability and disability protection to more than one million workers and 96,000 employers. Although the WCB is not a government department, the *Alberta Workers' Compensation Act* governs it.

The majority of employers is required by law to have workers' compensation insurance for all of their workers, and must notify the WCB within 15 days of hiring. There are some employers however, that operate in what are referred to as "exempt industries". These employers can apply for voluntary coverage for their workers in which case they are entitled to all of the same benefits as those provided to workers in mandatory coverage industries. In addition, since employers and business owners themselves are not covered by their workers account, the WCB also offers Personal Coverage for proprietors, partners and directors. WCB comprehensive medical and rehabilitation services, as well as protection from lawsuit by employees injured while on the job.

Employers have an opportunity to impact their own premium rates by managing their own health, safety and disability management programs. Partners in Injury Reduction (PIR) is a voluntary program designed to encourage employers to reduce losses caused by workplace injuries. It provides incentives that motivate employers to become involved in Injury Reduction while simultaneously recognizing and rewarding good performance.

For more information, contact:

Customer Contact Centre

Employer Inquiries

9912-107 Street, P.O. Box 2415

Edmonton, AB T5J 2S5

Phone: (780) 498-3999

Toll Free: 1-866-922-9221

Fax: (780) 498-7999

Or visit www.wcb.ab.ca

Workers' Compensation – Saskatchewan

Most industries in Saskatchewan are covered by the *Workers' Compensation Act*. Employers must pay into the insurance fund of the Workers' Compensation Board (WCB) through assessments on their payrolls. By contacting the nearest Workers' Compensation Board office, you can obtain a registration kit, which includes information on assessments, coverage, accident reporting requirements and appeal procedures. Employers are required to contact the board within 10 days of employing help.

For more information, contact the Workers' Compensation Board at 1-800-667-7590 or visit www.wcbask.com

Employment Standards – Alberta

The Client Service Division administers the *Employment Standards Code, Reciprocating Provinces Regulation and Regulations Pursuant to the Employment Standard Code*. The Code sets out requirements for minimum wage, overtime, hours of rest, vacation pay, general (statutory) holiday pay, notice of termination, maternity and adoption leave, continuous employment, farm labourers and domestics, wage rate changes, statement of earnings and deductions, and other issues. Any employee, or former employee may file a claim against an employer for wages that have not been paid pursuant to the Code.

If your small business is going to employ at least one person, other than yourself, it is recommended that you contact the nearest Client Service office to obtain a package of relevant information.

Alberta Labour, Employment Standards, Client Service office

St. Paul

OR

Edmonton

407, Provincial Building

5025-49 Avenue

T0A 3A4

Phone: (780) 645-6361

Fax: (780) 645-6352

6th Floor, Sterling Place

9940-106 Street

T5K 3S8

Phone: (780) 427-7440

Fax: (780) 422-5428

Toll free access is available from anywhere in Alberta by dialing 310-0000. For the deaf or hearing impaired, call 1-800-232-7215.

Employment Standards – Saskatchewan

The Saskatchewan Department of Labour is responsible for the administration and enforcement of the Labour Standards Act. This act provides for minimum terms and conditions of employment.

For further information regarding labour standards, contact the Saskatchewan Labour Standards Branch at 1-800-667-1783, or visit their website at <http://www.acei.gov.sk.ca/labour-standards>

Occupational Health and Safety

Employers are required to take all reasonable precautions to protect the health, safety and welfare of workers when they are on the job. It is encouraged that employers obtain copies of the *Occupational Health and Safety Act, General Safety Regulations* and *First Aid Regulations*. There are other regulations that may apply depending on the nature of your operation. For more information, contact:

Alberta

Alberta Occupational Health & Safety

Phone: (780) 415-8690

Toll free: 310-0000

Web Site:

<http://employment.alberta.ca/SFW/53.html>

Saskatchewan

Saskatchewan Health & Safety

Toll Free: 1-800-567-7233

Regina: 306-787-4496

WebSite:

Web Site: <http://www.worksafesask.ca/>

<http://www.lrws.gov.sk.a/ohs>

Obtaining a Provincial Sales Tax (PST) – Vendor’s License/Registration Number

The Provincial Sales Tax (PST) is based on the retail price of most goods and services. Businesses that sell goods and taxable services are required to become licensed as a retailer and are responsible for collecting and remitting tax on a regular basis. Businesses that do not sell goods or taxable services are required to become registered as a registered consumer. Businesses are required to pay tax on the purchase of equipment, materials and supplies used to operate a business.

Note: There is no charge for obtaining a vendor’s license or a registered consumer permit number.

What does the Provincial Sales Tax (PST) apply to?

The PST is a 7% sales tax that applies to the purchase, importation, sale or rental of most goods and certain services. Taxable services include accommodation, computer services, extended warranty contracts and telecommunication services. Exempt goods include food and drink, books and reading material, drugs and medicines, children’s clothing, medical equipment and farm production equipment.

A series of tax bulletins on specific types of businesses is available at the following:
www.gov.sk.ca/finance/revenue/pst/bulletins.htm

For further information regarding Vendor’s Licenses or Registration Numbers, contact the Saskatchewan Department of Finance, Revenue Division at 1-800-667-6102 or visit
www.gov.sk.ca/finance/revenue/pst/pst.htm

Alberta Health Care

Some businesses may have to register to become an Alberta Health Care Insurance (AHCI) Agent. The AHCI administers the Health Insurance Premiums Act and their regulations. As a business operating in the Province of Alberta, if you have 5 or more employees, you may be required (as a business) to become an agent for the collection of health care premiums. As a business, you are not required to make contributions towards the premiums, but collect and remit them. To receive a handbook or to apply for registration, contact:

Registration Branch, Alberta Health Care Insurance Division
Main Floor, 10025 Jasper Avenue,
P.O. Box 1360
Edmonton, AB T5J 2N3
Phone: (780) 427-1432
Fax: (780) 422-0102
Toll free: 310-000 then dial (780) 427-1432

Provincial Licensing

Some businesses require licensing and/or bonding under the Licensing of Trade and Business Act. There are also some businesses that require special licensing, such as Liquor License (Alberta Gaming & Liquor Commission), Health Approval and/or Food Permits (Local Health Department), Importing/Exporting (Canada Customs), Federal Labeling requirements for pre-packaged foods (Canadian Food Inspection Agency), Packaging and Labeling of non-food products (Industry Canada). For further information on your business, contact

Alberta

Alberta Govt Services –Consumer Branch
North Field Services, Licensing
3b, Commerce Place
10155-102 Street
Edmonton, AB T5J 4L4
Phone: (780) 422-1335
Fax: (780) 427-1120
Toll Free: 310-0000 ext. 422-1335

Saskatchewan

Municipal Affairs Culture & Housing
1885 Victoria Avenue
Regina, SK
S4P 3T2
Phone: (306) 787-9411

MUNICIPAL REGULATIONS

Business License

Each municipal government has the authority to issue its own business licenses within its jurisdiction. Since there is no uniformity throughout the province regarding municipal licenses for businesses, you should consult with the appropriate local officials (city hall, town or village office, or rural municipal office) to determine if you require a municipal business license.

Building Requirements

Each municipality will have its own bylaws with respect to sewer or waste management, zoning, building standards, noise, odor and dust control, fire prevention and licensing. Contact your Rural Municipality or City Hall. If you are looking at a new plant or renovating an older plant, a building permit is required. This allows the municipal body an opportunity to approve your plans, to see if they meet the requirements of such regulations as fire, health, building code, etc. To proceed without a permit can result in a project being shut down part way through renovations or construction.

Fire Regulations

Should you be buying a building, it might be a good strategy to meet with the fire officials prior to making a purchase offer, to see if they will have some requirements for the space that will influence the price you are prepared to pay or even to the extent that it could not be brought up to the required standards.

You must obtain approval of plans and blueprints for new construction or additions to buildings and inspection of existing buildings are subject to Provincial Fire Regulations.

Operating a Business From Home

Operating a business from home requires meeting the zoning by-laws controlling property uses in your municipality. There can be restrictions on the use of the land in your home area.

Signage

Many businesses are located outside an urban or commercially built-up area. To erect a private identification sign along a rural highway, a signing corridor must be established and a permit application obtained from a Highways and Transportation District office.

Town Offices

City of Lloydminster
4420 50 Avenue
Lloydminster, AB/SK T9V 0W2
Phone: (780) 875-6184
Fax: (780) 871-8345

County of Vermilion River #24
Box 69, 4912 50 Avenue
Kitscoty, AB T0B 2P0
Phone: (780) 846-2244
Fax: (780) 846-2716

Town of Vermilion
5021 49 Avenue
Vermilion, AB T9X 1X1
Phone: (780) 853-5358
Fax: (780) 853-4910

Village of Dewberry
Box 30
Dewberry, AB T0B 1G0
Phone: (780) 847-3053
Fax: (780) 847-3057

Village of Kitscoty
Box 128, 5011 50 Avenue
Kitscoty, AB T0B 2P0
Phone: (780) 846-2221
Fax: (780) 846-2213

Village of Paradise Valley
Box 24
Paradise Valley, AB T0B 3R0
Phone: (780) 745-2287
Fax: (780) 745-2287

Village of Marwayne
Box 113
Marwayne, AB T0B 2X0
Phone: (780) 847-3962
Fax: (780) 847-3324

Town of Lashburn
Box 328
Lashburn, SK S0M 1H0
Phone: (306) 285-3533
Fax: (306) 285-3358

Onion Lake
Box 100
Onion Lake, SK S0M 2E0
Phone: (780) 847-2200
Fax: (780) 344-4244

RM of Britannia
Box 661, 4824 47 Street
Lloydminster, SK S9V 0Y7
Phone: (306) 825-2610
Fax: (306) 825-8894

RM of Wilton
Box 40
Marshall, SK S0M 1R0
Phone: (306) 387-6244
Fax: (306) 387-6598

OTHER POINTS TO CONSIDER

Insurance

Insurance costs are an important component in the financial planning process. Insurance protects you as an individual or your company from risks associated with operating a business. (i.e. theft, liability, automobile, etc.)

Insurance can also be purchased in the form of a bond, as additional coverage to protect the owner against fraud, theft, etc. of employees. A bond would be required only in certain business types. For insurance estimates contact your insurance broker for more information.

Franchise

A franchise is a system of distribution used by companies to sell products or services. The company (franchiser) offers technical guidance, marketing systems, symbols, trademarks and ongoing support to the operator (franchisee) in exchange for royalties from the operator. Franchise opportunities and contacts can be found in the annual franchise publication. Contact the Canadian Franchise Association at 1-800-665-4232 for further information on buying a franchise.

Patents

Patent is a contract between the federal government and an inventor. In exchange for full disclosure of the invention, the government grants the inventor exclusive rights to make, use, or sell the invention in Canada for 20 years (it is not renewable). Patents are granted for inventions that are defined as a technological development or improvement that has not yet previously been considered. Patent applications are made public 18 months after filing. Until that time, anyone has the right to sell or manufacture the item under consideration. To obtain a patent, the inventor must file an application with the address listed below.

Trademark

A trademark is a word, symbol, design, or combination used to distinguish the goods and services of a person or organization from others in the marketplace. It is not mandatory to register a trademark, but ownership is more easily protected if it is registered. A trademark lasts for 15 years and is renewable. When sending an application for registration, a filing fee must be submitted. An additional fee is required prior to certificate of registration being used. For more information, contact the address listed below.

Copyrights

A copyright is automatically acquired when an original literary, dramatic, musical, or artistic work is created providing that the author is:

- A Canadian Citizen
- A British Subject
- A Resident within Her Majesty's Dominion
- Or a Citizen of a country belonging to the Universal Copyright Convention

The author's rights are protected for the life of the author and 50 years after. Although registration is not required, those who do register are issued a certificate that can be used in court to establish ownership. To register a copyright, contact the address below.

Industrial Designs

Industrial Design is any original shape, pattern or ornamentation applied to an article of manufacture. The article must be made by industrial process. An industrial design may be registered in Canada if it is not similar or identical to other designs registered. Registration involves the sole right to use the design process for 5 years and is renewable for another 5 years. A filing fee is required. Contact the address below for more information.

Canadian Intellectual Property Office

Place du Portage I

50 Victoria St., Room C-114

Gatineau, Quebec K1A 0C9

Ph: (819) 997-1936 toll free: 1-866-997-1936

Fax: (819)-953-2476

Email: cipo.contact@ic.gc.ca

Web Site: www.cipo.gc.ca

Ideas to "Green" Your Small Business

With recent media attention focusing on global warming, environmental degradation, and hazardous chemical alerts - many businesses are starting to do their part in mitigating these environmental risks. In fact, balancing environmental sustainability with business models has never been easier.

You do not need to be a big corporation to make positive differences. There are a number of things that the average small business owner can do to minimize an environmental footprint. Not only will you be helping the environment, but you will also be saving money, earning your customers' respect, and assisting with creating a sustainable future. A few "green" ideas for the entrepreneurial business include:

- Using energy efficient products and services
- Re-using and recycling paper, plastic, metal, and glass products
- Turning off any energy-raiding tools or equipment when they are not in use
- Traveling to work using public transit, bicycling, walking, or car pooling
- Viewing and storing your files electronically rather than printing them off
- Adding indoor plants to your office environment

Marketing Research

Alberta: www.albertafirst.com

Saskatchewan: www.saskbiz.ca

Check out the Community Futures Lloydminster website at www.lloydcfdc.ca

Our 'resources' page offers links for finding information in all aspects of business including: business planning, statistics, exporting, and much more to assist you in starting your business.

LOCAL CONTACTS

Lloydminster Region Community Futures
Development Corp.
#5, 4010-50 Avenue
Lloydminster, AB T9V 1B2
Phone: (888) 875-5458
Fax: (780) 875-8026
Email: comfutur@telusplanet.net
Web site: www.lloydcfdc.ca

Lloydminster Economic Development Authority
4420-50 Avenue
Lloydminster, AB T9V 0W2
Phone: (780) 871-8335
www.lloydminsterdevelopment.ca

Lloydminster Chamber of Commerce
4419-52 Avenue
Lloydminster, AB T9V 0Y8
Phone: (780) 875-9013
Fax: (780) 875-0755
www.lloydminsterchamber.com

Vermilion Chamber of Commerce & Economic
Development
5038-49 Avenue
Vermilion, AB T9X 1B7
Phone: (780) 853-6593
www.town.vermilion.ab.ca/ecdev.htm

Human Resource Development Canada
5016-48 Street
Lloydminster, AB T9V 0H8
Phone: (780) 871-6445

Onion Lake Economic Development
Box 100
Onion Lake, SK S0M 2E0
Phone: (780) 847-2200
Fax: (780) 344-4244

OTHER CONTACTS

Alberta

Business Link – Edmonton
1-800-272-9675
<http://www.canadabusiness.ca/eng/>

AFSC Commercial
Vermillion 780-853-8266

Alberta Women's Entrepreneurs
1-800-713-3558
www.awebusiness.com

Western Economic Diversification
Edmonton 1-888-338-9378 or 780-495-4164
www.wd.gc.ca

Alberta Economic Development & Tourism
St. Paul 780-645-6358
Business Development Bank of Canada (AB)
Edmonton 780-495-2277

Saskatchewan

Canada Sask Business Service Centre
Saskatoon 1-800-667-4374
<http://www.canadabusiness.ca/eng/>

Saskatchewan Opportunities Corporation
Saskatoon 306-933-6295

Women Entrepreneurs of Saskatchewan
1-800-879-6331
www.womenentrepreneurs.sk.ca

Western Economic Diversification
Saskatoon 1-888-338-9378 or 306-975-4373
www.wd.gc.ca

Saskatchewan Economic Development
306-384-5817

Business Development Bank of Canada (SK)
Saskatoon 306-975-4822

The Business Plan and You www.canadabusiness.ab.ca

The Business Link offers lots of information for to those who are looking to start a business or current business owners. Resources at this website include:

Basic Start-up Information

- The Business Plan & You (PDF file)
- Interactive Business Planner
- Small Business Insurance
- Business Start-up Checklist
- Legal Issues in Starting a Business
- Forms of Business Organization
- Home-Based Business
- Small Business Guides

How to Guides

- Starting a Restaurant, Bar or Coffee Shop in Alberta
- Starting a Convenience Store
- Starting a Bed and Breakfast
- Starting a Childcare Centre
- Starting an Alternative and Complementary Health Care Business
- Starting a Consulting Business
- Starting a Personal Care Home for Seniors
- Starting a Beauty Salon/Barber Shop/Esthetics/Tanning

Investing in Canada

- Federal Business Immigration Program
- Investing in Alberta
- Canada International

Looking for expert advice?

- Guest Advisor Program
- Small Business Seminars
- Networking Organizations
- BDC Consulting Group

Buying a Business

- How to Buy a Business Checklist (PDF file)
- Tips on Buying a Franchise
- Checklists for Franchisees
- Buying a Business

Licensing, Registration and Taxation

- BizPal - Business Permits & Licenses
- Municipal Business Licensing
- Provincial Business Licenses and Registrations
- Taxation Info-Guide

The library houses over 8000 publications for the use of Alberta entrepreneurs to obtain vital information for their business endeavors. These materials are available for viewing on-site at The Business Link library located at 10237 - 104 Street, Edmonton, Alberta. If you live outside Edmonton you can view the materials by contacting your local Community Futures office.

Business Plan Samples & Templates

Find out how to write a sound business plan as well as access templates and sample business plans.

Canada Business – Government Services for Entrepreneurs

<http://www.canadabusiness.ca/eng/125/138/>

Community Futures – Resources

http://www.lloydcfdc.ca/resources_cf_lloydminster.htm

BDC – Business Plan Template to Complete

http://www.bdc.ca/en/advice_centre/tools/business_plan/Pages/default.aspx

Do You Have What It Takes To Start Your Own Business?

Studies of successful entrepreneurs reveal common characteristics family backgrounds, experiences, motivations, personality traits, values, and beliefs.

How do you fit these patterns? What is your E.Q. (Entrepreneurial Quotient)? Do the following evaluation to predict how suited you are to entrepreneurship. This assessment cannot predict your success; it can only give you an idea whether you will have a head start or a handicap with which to work.

Entrepreneurial skills can be learned. See how you compare with others who have been successful entrepreneurs.

Keep a Running Total by Adding or Subtracting your Score as you answer each question:

1. If your Parents immigrated to Canada, score one. If not, minus one. _____
2. If you were a top student in school, subtract four. If not, add four. _____
3. If you enjoyed group activities – clubs, team sports, double dates, subtract one. If you didn't, add one. _____
4. If you preferred to be alone as a youngster, add one. If not, subtract one. _____
5. If you started an enterprise during childhood – lemonade stand, family newspaper, or ran for elected office at school, add two. If not, subtract two. _____
6. If you were stubborn as a child, add one. If not, subtract one. _____
7. If you were a cautious youngster, deduct four. If not, add four. _____
8. If opinions of other people matter a lot to you, subtract one. If not, add one. _____
9. If changing your daily routine would be an important motivation for starting your own enterprise, add two. If not, subtract two. _____
10. If you really enjoy work, and are willing to work overnight, add two. If not, subtract two. _____
11. If you are willing to work as long as it takes with little or no sleep to finish a job, add four more. _____
12. If you are willing to commit your savings to start a business, add two. If not, subtract two. _____
13. If, when you complete a project successfully, you immediately start another, add two. If not, subtract two. _____
14. If you are willing to borrow from others to start a business, add two. If not, subtract two. _____
15. If your business should fail, and you think you would immediately start working on another business opportunity, add four. If not, subtract four. _____
16. If, on the other hand, your business failed and you would immediately start looking for a job with a regular paycheck, subtract one more. _____
17. If you believe an entrepreneur is risky, subtract two. If not, add two. _____
18. If you put your long-term and short-term goals in writing, add one. If not, subtract one. _____
19. If you believe you have the ability to deal with cash flow in a professional manner, add two. If not, subtract two. _____
20. If you are easily bored, add two. If not, subtract two. _____
21. If you are an optimist, add two; a pessimist, subtract two. _____

Check Your Score

- +35 or more** You have everything going for you. You should achieve spectacular entrepreneurial success.
- +15 to +34** Your background, skills, and talents give you excellent chances for success in your own business.
- 0 to +15** You have a head start in ability and/or experience in running a business and ought to be successful in opening an enterprise of your own if you apply yourself and learn the necessary skills to make it happen.
- 15 to -43** Your talents probably lie elsewhere. Working for a company or for someone else, or developing a career in profession or an area of technical expertise may be far more suitable for you and allow you to enjoy a lifestyle appropriate to your abilities and interest.

ROADMAP TO SURVIVAL AND MAYBE SUCCESS

PERSONAL GOALS

- Readiness & Fitness
 - ⇒ Communications? (Can you communicate?)
 - ⇒ Decision Making (Can you make a decision?)
 - ⇒ Family ("Pack" or "Gang")
 - ⇒ Resources (Financial, Spiritual, Health)
 - ⇒ Agility? (nothing is constant) Probability of a "flinch?"
- Personal Goals and link to business (Why do you really want this?) Maslow's Hierarchy
 - ⇒ http://en.wikipedia.org/wiki/File:Maslow%27s_hierarchy_of_needs.svg
- Ability to learn, but not over-analyze

BUSINESS GOALS

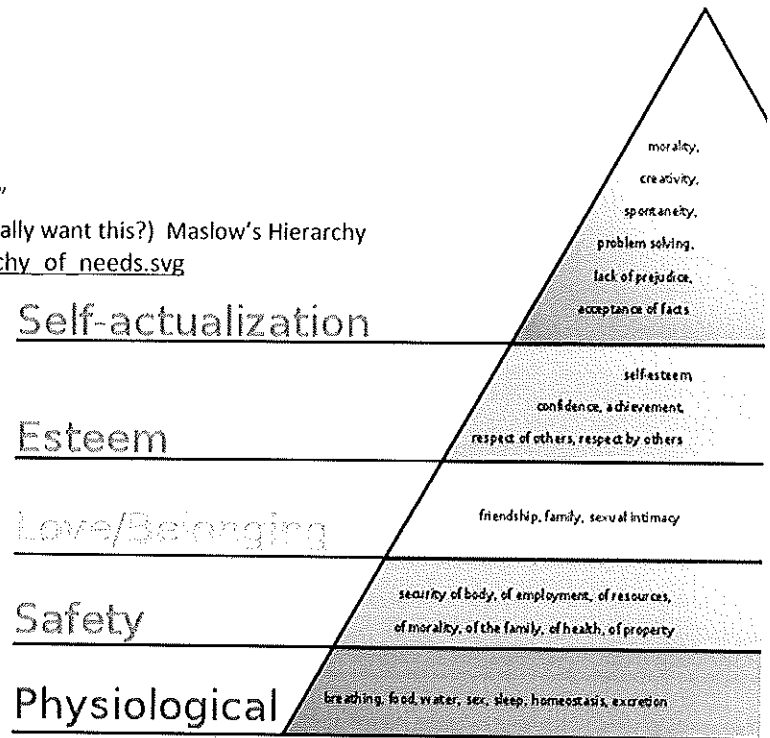
- Core Purpose or mission of business
- Clear, Viable Vision (BIG GOAL)
- Values

MAIN PRODUCT IDEA OR CONCEPT

- Market Description
 - ⇒ Bases for Segmentation
 - Usage, geography, benefits
 - ⇒ Segment Definition
 - Customer Characteristics
 - Outcomes Achieved/ Avoided
 - ⇒ Segment Evaluation
 - Number of customers
 - Location of customers
 - Cost to access customers
 - Available & size
 - ⇒ Target Market → Customer Description
 - Outcomes Achieved/ Avoided
 - Pain & Pleasure priorities
 - Expectations
 - ⇒ Ease of use
 - ⇒ Timelines
 - ⇒ Certainty
 - ⇒ Cost of own and use
 - ⇒ Variety and choice
 - Product
 - ⇒ Outcomes
 - ⇒ Functions
 - ⇒ Features
 - Process
 - ⇒ Environment
 - Trends?
 - Technology?
 - Regulations?
 - Industry Success Factor?
 - Cluster Support?
 - ⇒ Market Fit; Enterprise Compatibility

MARKETING & SALES

- Product Line
- Physical Distribution
- Promotion, Sales, Website, Social Media
- Pricing
- Service
- Market Research



Maslow's Hierarchy of Needs

BUSINESS PLAN TIPS:

1. Clear Vision
2. Plan first, then budget
3. Understand customer needs
4. Understand competitors
5. Take Risks
6. Second Opinion
7. Expect the unexpected
8. Be Unique
9. What's the point?
10. Complete your plan!

**MANUFACTURING/PRODUCTION/
SERVICE DELIVERY STRATEGY**





- Make
- Buy

HUMAN RESOURCES

- Organization Structure
- People and Capabilities (especially sales)
- Leadership

FINANCE

- Financial Statements
- Access to Money, Profitability, Feasibility

				
	Profit and Loss (P&L Income Statement)	Cash Flow Statement	Balance Sheet	Personal Financial Statement
\$ In	Income	Cash on Hand	Assets	Assets
\$ Out	Cost of Goods Sold and Expenses	Expenses	Liabilities	Liabilities
\$ Left Over	Net Profit (Loss)	Cash Available	Owners Equity	Net Worth

MEASURES, CONTROL & EVALUATION

- Customer Satisfaction, Throughput, Improvement on the Constraint
- Scorecards

**SOURCES OF REAL COMPETITIVE
ADVANTAGE**

- Research to confirm what really matters to customers → Specific measures to illustrate delivery on promise → Brag: Everywhere, All the Time, To Everybody
- Create New Value Proposition
 - ⇨ Reduce?
 - ⇨ Raise?
 - ⇨ Eliminate?
 - ⇨ Create?
- Driving improvement
- Technology accelerators
- Up-to-date business plan
- Location? Site? Special Resources?
- Drive, determination, discipline, excitement, passion, ambition

IMPLEMENTATION

- Leaders create enthusiasm and excitement
- Excellence in quality and client relations (not transactions)
- Coaching quality
- Values, motivation, buy-in
- Watch process, not the money