

SMALL BUSINESS START-UP GUIDE

WAWA ECONOMIC DEVELOPMENT
96 Broadway Av. Wawa, ON PoS 1K0
705.856.4419 moneill@edcwawa.ca

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FOR MORE INFORMATION VISIT:

<http://edcwawa.ca/entrepreneurs/>

Wawa 
Economic Development

BUSINESS ASSISTANCE

Wawa Economic Development Corporation

Whether you are thinking about or ready to start or expand your business, Wawa Economic Development will provide you with valuable support. The EDC offers the convenience of one-stop shopping for a wide variety of business supports including:

- Assistance and support to develop a business plan,
- Inventory of available buildings and properties for rent,
- Access to and help to complete funding applications,
- Data and statistics on the local and regional economy,
- Networking with mentors and key agency contacts,
- General information on business start-ups.

**Like us on Facebook –
Wawa Economic Development**



Wawa 

Economic Development

**CONTACT: WAWA ECONOMIC
DEVELOPMENT
96 BROADWAY AV. WAWA, ON
705.856.4419
MONEILL@EDCAWA.CA
WWW.EDCWAWA.CA**



EDC Staff

GRANTS & FINANCING

SUPERIOR EAST COMMUNITY FUTURES (SECFDC)

SECFDC assists businesses in Wawa, Chapleau, White River and Dubreuilville and offers many services to businesses looking to start or expand including:

- *Business Planning* – SECFDC will review your business plan, and give you constructive feedback and evaluation, absolutely free of charge. You can also pick up a business plan template, start-up guide and other goodies at their office.
- *Business Financing* – Up to \$150,000 in loan financing is available from SECFDC.

FOR MORE INFORMATION VISIT:



<http://www.superioreast.on.ca/>



CONTACT: SUPERIOR EAST CFDC
14 GANLEY STREET, WAWA ON
705.856.1105-1.800.387.5776
AMOS@SUPERIOREAST.ON.CA

NORTHERN ONTARIO HERITAGE FUND (NOHFC)



The NOHFC offers six programs: the Strategic Economic Infrastructure Program, the Northern Community Capacity Building Program, the Northern Innovation Program, the Northern Business Opportunity Program, the Northern Event Partnership Program, and the Northern Ontario Internship Program. You can read through the program descriptions to determine which program best supports your business vision.

NORTHERN BUSINESS OPPORTUNITY PROGRAM - SMALL BUSINESS START-UP PROJECTS

Certain new businesses in Wawa will be eligible for NOHFC assistance in the form of a conditional grant for:

- 50% of eligible project costs up to a maximum of \$200,000.
- The proposed new business must operate on a full-time basis, must not duplicate an existing business and result in job creation in Ontario.
- Applicants are required to provide a minimum equity contribution in the amount of 15% of eligible project costs.

For more information visit www.nohfc.ca or call **1-705-945-6701**.

NORTHERN BUSINESS EXPANSION FUNDING

This Program supports and encourages business productivity and expansion with:

- up to 50% of eligible project costs to a maximum of \$1 million
- Up to 20% of the NOHFC funding may be in the form of a conditional grant with the remaining 30% in the form of a repayable loan

Eligible project costs include but are not limited to:

- capital construction
- leasehold improvements
- new or used equipment
- training costs incurred with third parties
- land servicing costs
- information & communications technology investments including, but not limited to, software

FOR MORE INFORMATION CONTACT:
Linda Bouchard-Berzel
Northern Development Officer
Regional Economic Development Branch
48 Mission Road
Wawa, ON P0S1K0
705 856-4743
linda.bouchard-berzel@ontario.ca

Visit www.nohfc.ca



**NORTHERN ONTARIO
HERITAGE FUND CORPORATION
70 FOSTER DRIVE, SUITE 200
SAULT STE. MARIE, ONTARIO
P6A 6V8
FAX: 1-705-945-6701**

CANADA SMALL BUSINESS FINANCING PROGRAM (CSBFP)

By sharing the risk with your financial institution, the CSBFP may help you get up to \$1,000,000 to start, expand, modernize or improve your small business.

You can use the loan to finance the cost of purchasing or improving fixed assets.

For example, you could finance:

- i) Buildings and land
- ii) Commercial vehicles
- iii) Business equipment
- iv) Leasehold improvements for a franchise

FOR MORE INFORMATION VISIT:

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



**NORTHERN CREDIT UNION
14 MISSION ROAD, WAWA ON
TELEPHONE: (705) 856-2322
WWW.NORTHERNCU.COM**

BROADBAND FOR E-BUSINESS AND MARKETING (BEAM) PROGRAM



BEAM is a program offered through the Sault Ste. Marie Innovation Centre (SSMIC). Beam is a program targeted to small to medium sized businesses that are either for profit or seasonal. This program allows the business to create or modernize their website and social media optimization.

Financial assistance to a maximum of 75% may be provided of the total eligible project costs up to \$5,000 per business. The business owner is required to provide 25% of approved total eligible project costs.

FOR MORE INFORMATION VISIT:



<https://ssmic.com/>

Sault Ste. Marie Innovation Centre
99 Foster Drive, Level 6 (Civic Centre)
Sault Ste. Marie, ON P6A 5X6
1-705-942-7927

ABORIGINAL FUNDING

The Nishnawbe Aski Development Fund provides multiple forms of loans to aboriginal people, such as Youth Loans (18-35), term loans, bridge loans, leasing and micro loans. Applicants must meet the following criteria:

- Be of Aboriginal Heritage (First Nations, Metis or Inuit)
- Be over the age of 18
- Reside in Northern Ontario
- Business must be established and operated in Northern Ontario

FOR MORE INFORMATION VISIT:



<http://www.nadf.org/>



NISHNAWBE ASKI
DEVELOPMENT FUND

NISHNAWBE ASKI DEVELOPMENT FUND
106 CENTENNIAL SQUARE, 2ND
FLOOR
THUNDER BAY, ON P7E 1H3
1-807-623-5397 OR
1-800-465-6821

OTHER - BUSINESS FINANCING AND GRANTS AVAILABLE

There are a number of other funding programs including:

- for research
- hiring of employees
- to assist women
- persons with disabilities
- to assist low-income entrepreneurs

Call the Economic Development Wawa for more information into the many programs available @ **705-856-4419**

RAIN:

Website:

<http://rainalgoma.ca/>

STARTER COMPANY PLUS – UP TO \$5000 FREE!

Entrepreneurs and businesses may receive up to \$5000 **FREE!**

Starter Company Provides:

- Training and business skills development to help you prepare to run your own business
- Advice and mentorship from local business leaders to help you get the business up and running
- Experience running a business that will better position you to obtain more traditional financing, such as a bank loan – if required
- Where applicable/eligible, a micro-grant to kick off a new business or expand an existing business

**FOR MORE INFORMATION & TO
CHECK IF YOU ARE ELIGIBLE VISIT:**

<https://themillworks.ca/>



ANDREW ROSS

**Millworks Centre for Entrepreneurship
83 Huron Street - Unit 2
SAULT STE. MARIE, ON
P6A 5P4
1-705-251-3500**

UNDER 30 YEARS OF AGE?

YOUTH SUMMER COMPANY PROGRAM (15-29 YEARS OF AGE)



Young entrepreneurs receive **FREE** start-up money to start a summer business.

Receive up to \$3,000 free! (50% of which is received at start-up with the remainder paid upon completion of the program)

Must be in high school, college or university not working more than 12 hours week at another job during the program.

Must be returning to school at end.

FOR MORE INFORMATION VISIT:



<https://themillworks.ca/>



**YOUTH ADVISOR
SAULT STE. MARIE EDC
1-705-251-3500**

CONTACTS:

PARO CENTRE FOR WOMEN'S ENTERPRISE Thunder Bay, ON (807) 652-0328 info@paro.ca www.paro.ca	REGIONAL EMPLOYMENT HELP CENTRE 65B Broadway Avenue, Wawa ON P0S 1K0 (705)-856-1648 www.wawarehc.com
ONTARIO BUSINESS ENTERPRISE CENTRE Sault Ste. Marie EDC (705)-759-5461 mailto: a.ross@ssmedc.ca	BUSINESS DEVELOPMENT BANK OF CANADA 153 Great Northern Road, Sault Ste. Marie ON (705) 941-2006 www.bdc.ca
INDUSTRIAL RESEARCH GRANT (IRAP) SSM Innovation Centre (705) 942-7927 www.nrc-cnrc.gc.ca	ROYAL BANK OF CANADA - WAWA 72 Broadway Ave, Wawa ON (705) 856-2261 www.rbc.com
INDUSTRY CANADA - FEDNOR 2 Queen Street, Sault Ste. Marie ON P6A 1Y3 Lisa.McHugh@ic.gc.ca www.fednor.gc.ca	SAULT INNOVATION CENTRE Sault Ste. Marie, ON (705) 942-7927 www.ssmic.com

FOR MORE INFORMATION VISIT:



<https://canadabusiness.ca/>

BUSINESS PLANNING

A business plan is an **ABSOLUTE MUST** to access funding and to make sure your business will succeed. When writing your business plan, you should answer questions like;

- How will I generate a profit?
- How will I run the business if sales are low or if profits are down?
- Who is my competition, and how will we coexist?
- What is my target market?



DOWNLOAD A FREE BUSINESS PLAN TEMPLATE HERE:

<http://www.sault-canada.com/en/>

Although business plans vary in terms of length and detail, the following sections should be included:

1. Executive summary
2. Business strategy
3. Marketing strategy
4. Operational plan
5. Human resources plan
6. Financial forecasts and other information
7. Additional resources



1. EXECUTIVE SUMMARY

The executive summary is an overview of the key points contained in your business plan and is usually the first section that a potential funder. You will want to describe your business concept, competitive advantage, legal structure (e.g. sole proprietorship), the market, and your own experience. Although the executive summary is the first section of the plan, you should write it last.

2. BUSINESS PLAN OUTLINE

a) Introduction

This section should give readers a very brief overview of your business — where you've been, where you are now, and where you're going in the future. Include:

- A short history of your business — is it a new business venture, are you purchasing an existing business, or are you expanding an existing business?
- The purpose of your business — discuss your vision and the main objectives
- A description of your products and services — what will you offer?
- Your business' legal structure — are you a sole proprietorship, a partnership, ?

b) Competitive Advantage

- Your competitive advantage — what is your advantage over the competition (e.g. innovative products, strong business model, appeal to niche markets)?
- Your competitors — who are they and what are their strengths and weaknesses?

3. MARKETING STRATEGY

Describe the activities you will use to promote and sell your product or service. You should touch on each of the "four Ps" of the marketing mix:

- Product — how does your product or service meet the needs of your target market?
- Price — how much will you charge for your product or service and why?
- Place — how are you going to get your product to your customers?
- Promotion — how will you connect with your target market?

Your marketing strategy should also include information about your budget — how much money have you budgeted for marketing and sales costs? You may also want to include a profile of your "ideal customers". You can create profiles based on customer type — consumers, retailers, or wholesalers — or base your segments on demographic information such as age, location, and income level. Brush up on key marketing concepts, learn how to develop a marketing plan, and assess strategic marketing options for your company. Discover how market research can help your business succeed and learn how to conduct a variety of market research activities.

4. OPERATIONAL PLAN

Your business plan should outline your current operational requirements as well as your projected requirements for the next 3 to 5 years. Your inventory management and accounting systems should have the ability to produce up-to-date reports. You can include a general description of the day-to-day operations of the business, such as hours of operation, seasonality of business, suppliers and their credit terms, and so on.

5. HUMAN RESOURCES PLAN

This section addresses how you plan to manage your employees and human resources processes. You should also discuss your short-term and long-term plans for employee recruitment, training, and retention. If appropriate, discuss any advisors, mentors, consultants that offer you support.

You may want to include a brief organizational layout or chart of the business, who does what, with a brief job description of each position, the essential skills required for each position, and information on your employee training program.

6. FINANCIAL FORECASTS & OTHER INFORMATION

Your financial forecasts should include:

- Cash flow statements — this is a cash balance and monthly cash flow pattern for the first 12-18 months. Include working capital, salaries and sales.
- Profit and loss forecast — this is the level of profit you expect to make, given your projected sales, the costs of providing goods and services, and your overhead costs.
- Sales forecast — this is the amount of money you expect from sales of your sales.

FOR MORE INFORMATION ON ALL OF THE ABOVE VISIT:



<https://canadabusiness.ca/>

7. ADDITIONAL RESOURCES

Find sample business plans, free templates, writing guides and interactive tools to help you develop a professional business plan.

www.canadabusiness.ca – Sample Business Plans & Templates

www.marsdd.com – Entrepreneurs Tool-kit

Superior East Futures Development Corporation has a business planning template on their website. (<http://www.superioreast.on.ca/>)

For copies of sample completed business plans, go to;

- <https://www.bplans.com/> – Business Plan Examples

For youth business plan templates, go to:

- <http://www.forms.ssb.gov.on.ca/>

Call Wawa Economic Development and we will help you to find the best business plan outline for your needs! **705-856-4419**



Wawa 
Economic Development

BUSINESS STRUCTURES

SOLE PROPRIETORSHIP

A sole proprietorship means you are the only owner of the business and in complete control. It is the most common form of business and the easiest and most cost effective way to start your first business. If you are a sole proprietor, you and your business are the same legal entity. This means you keep all the profits from the business and have to pay all the expenses. If you have a business name chosen, you can register the name online.



TO REGISTER VISIT:

<https://www.ontario.ca/page/registering-your-business-name>

FOR MORE INFORMATION ON THE FORMS OF BUSINESS:



<https://canadabusiness.ca/>

PARTNERSHIP

A partnership business means you and one or more people own the business together. They are your partners. There is no limit to how many business partners you can have. Like a sole proprietorship you, your partners and your business are the same thing legally. This means you need to be very careful when selecting a business partner. It can be smart to seek the advice of a lawyer when it comes to creating business partnership agreements.

BUSINESS STRUCTURE	ADVANTAGES	DISADVANTAGES
Sole Proprietorship	<ul style="list-style-type: none">• Direct decision making power• All profits go to you• Simple record keeping• No additional tax forms	<ul style="list-style-type: none">• Unlimited Liability• Difficulty in raising capital• Lack of continuity• Limited lifespan
Partnership	<ul style="list-style-type: none">• Easy and inexpensive to form• Diversity of management• Potential tax advantages• Limited regulation	<ul style="list-style-type: none">• Unlimited liability• Finding the right partner• Potential for conflict between partners• Difficulty in raising capital
Corporation	<ul style="list-style-type: none">• Limited liability• Easier to raise capital• Transferable ownership• Unlimited lifespan• Separate legal entity• Potential tax advantages	<ul style="list-style-type: none">• High level of regulation• Double taxation• Expensive and lengthy incorporation• Charter restrictions• Extensive record keeping

REGISTERING YOUR BUSINESS

Sole proprietorships and Partnerships are registered in the same way. The registration of a business can be done on-line with <https://www.ontario.ca/page/business-name-registration#section-3>. Applications must be made within 60 days of commencing the business and it only takes about 15 minutes. Once registered, the Ontario government issues a Master Business License along with the expiry date on the bottom of this document. Every business registration is valid for five years, after which you need to renew.

A sole proprietorship is not required to register if the business is carried out under the owner's exact given name.

FOR EXAMPLE:

The logo for ServiceOntario, featuring the text "ServiceOntario" in white on a green rectangular background.

- John Smith does not need to register

- John Smith Enterprise does need to register

Service Ontario's Integrated Business Services Application allows you to:

- Search for business names that have been registered
- Register or renew your business name, get a Master Business Licence and, if eligible, apply for additional accounts with different government bodies

BEFORE YOU START

To search for, register or renew a business name you will need:

- A printer to print the Receipt, Summary Registration, Profile Summary, Master Business Licence and/or the Enhanced Business Name Report
- A valid credit card (VISA, MasterCard, or American Express)
- Business Name Registration/Renewal fee is \$60
- Enhanced Business Name Search fee is \$8 - \$26 depending on the report selected

The logo for ServiceOntario, featuring the text "ServiceOntario" in white on a green rectangular background.

**SERVICE ONTARIO GOVERNMENT
INFORMATION CENTRE
48 MISSION RD, P.O BOX 1370
WAWA, ON P0S 1K0
PHONE: 705.856.2354
FAX: 705.856.7511**

TO REGISTER YOUR NEW BUSINESS IN WAWA VISIT:

<https://www.ontario.ca/page/business-name-registration#section-3>



LIABILITY & INSURANCE

As a sole proprietorship, the owner is inseparable from the business. The **owner will be held financially and legally responsible** for debts and legal action brought against or upon the business. If the business is sued or forced into bankruptcy, the individual is personally liable to satisfy the creditors and/or lawsuit. Liability insurance can be purchased from an insurance company and is a wise precaution, especially in a higher risk industry such as construction and food services.

As in the case of a sole proprietorship, the partners are financially and legally inseparable from the business. Each partner is jointly and severally, share all profits, losses, management, authority, and risk for the business. All partners have unlimited liability and can lose more than what was previously invested. As stated previously, liability insurance is a good way to mitigate the risks associated with unlimited liability in a partnership.

It is highly recommended that you talk to an Insurance Agent or Lawyer to receive advice about your insurance needs.



72 BROADWAY AVE, WAWA, ON P0S 1K0, CANADA



208 MISSION RD, WAWA, ON P0S 1K0, CANADA
(705) 856-2322



31 BROADWAY, WAWA, ON P0S 1K0
(705) 856-4505



65 BROADWAY AVENUE, WAWA, ON P0S 1K0
(705) 856-2200

Assurance Wawa General Insurance Brokers

37 BROADWAY AVE. , WAWA, ON, P0S1K0
(705) 856-2225

INCOME TAX

Sole proprietorship and partnerships are taxed through the personal tax return of the owner(s). The owner(s) must include the income from business activities for that year, as well as their personal income on their individual income tax return. In the case of partnerships, net income is allocated to each partner according to his/her percentage interest in the partnership. After the first year of operation, income tax must be remitted on a quarterly basis in advance.

You can deduct any reasonable expenses related to your businesses activities.

Some business expenses you can claim are:

- Advertising
- Salaries
- a percentage of business meals and entertainment
- capital cost allowance (depreciation) on buildings
- equipment and vehicles
- insurance
- mortgage interest based on the portion of your home you use as your home office

For more information, contact the www.cra-arc.gc.ca for the Business and Professional Income Guide.

HST REGISTRATION

The harmonized sales tax (HST) is a tax that applies to the supply of most goods and services in Canada. The HST rate in Ontario is 13% (5% federal GST and 8% provincial PST). If you register for HST, you will require a Canada Revenue and Agency (CRA) Business Number (BN).

TO OBTAIN A HST/BN - VISIT:



<http://www.cra-arc.gc.ca/>

Generally, you do not have to register for GST/HST if your annual revenues are \$30,000 or less as you are considered a **small supplier**. However, you can register voluntarily for the following reasons:

- you want to claim **input tax credits** (ITCs) to recover the GST/HST you pay or owe on your business purchases;

- you are starting your business activities and you want to register before your total worldwide revenues of **taxable** goods and services exceed \$30,000; or
- your clients may only do business with businesses registered for GST/HST.

If you decide to register voluntarily:

- you have to charge, collect, and remit GST/HST on your sales of taxable goods and services. You will also have to file GST/HST returns on a regular basis; and
- you have to stay registered for at least one year before you can cancel your registration (unless you stop your **commercial activities**).



Canada Revenue
Agency

**FOR MORE INFORMATION & FOR DEFINITIONS
OF WORDS HIGHLIGHTED IN BLUE ABOVE VISIT:**



<http://www.cra-arc.gc.ca/>

**CANADA REVENUE AGENCY
THUNDER BAY, ON P7E 1C7
PHONE: (800) 959-5525
FAX: (807) 622-8512**

EMPLOYMENT INSURANCE

Under the Employment Insurance Act, self-employed Canadians and permanent residents—those who work for themselves—are able to apply for EI special benefits if they are registered for access to the EI program. This booklet outlines what EI special benefits are available, who can register for them, how they are calculated, and how long they can be paid. EI special benefits are part of the EI program, which is administered by the Government of Canada.

REGIONAL EMPLOYMENT HELP CENTRE
Centre régional d'aide à l'emploi
Dubreuilville, Wawa, White River



FOR INFORMATION ON HOW TO REGISTER VISIT:

[http://www1.canada.ca/en/esdc/service-
canada.html](http://www1.canada.ca/en/esdc/service-canada.html)



**LOCAL OFFICE CONTACT:
WAWA REGIONAL
EMPLOYMENT HELP CENTRE
65 B BROADWAY AVENUE
WAWA, ONTARIO**

Hiring Employees

When employees are hired, the employee must pay his/her portion of both Employment Insurance and Canada Pension Plan contributions. Workplace Safety and Insurance (WSIB) and Employer's Health Tax contributions, if applicable, are covered 100% by the employer. Employee wages and benefits are a tax deductible expense for income tax purposes.

Most businesses in Ontario must register with the WSIB within 10 days of hiring.

WSIB MANDATORY COVERAGE IN CONSTRUCTION

If you are an independent operator, sole proprietor, partner or executive officer, and you work or carry on a business in construction, you must have WSIB coverage (some exemptions apply). Learn about mandatory coverage in the construction industry ON THE WSIB website.

If you do not work in construction, you are not automatically eligible for WSIB coverage and you may apply for [Optional Insurance](#).

FOR MORE INFORMATION VISIT:

 <http://www.wsib.on.ca/>



**CONTACT : 416-344-1000 OR
1-800-387-0750
MONDAY TO FRIDAY FROM
7:30 A.M. TO 5:00 P.M.
[WEBSITE LINK](#)**

To **register for payroll**, complete the same form as you would for HST and submit this information to the contacts below:

**INCOME TAX AND
PAYROLL DEDUCTIONS
CANADA REVENUE
AGENCY**

Thunder Bay, ON
P7E 1C7
Phone: (800) 959-5525
Fax: (807) 622-8512
Website:
www.cra-arc.gc.ca

**WORKPLACE SAFETY
AND INSURANCE
BOARD WSIB GENERAL
INQUIRY**

Sault St. Marie, ON
P6B 4Y9
Phone: (705) 343-1978
Toll Free: (800) 461-6005
Website:
www.wsib.on.ca

**EMPLOYER HEALTH TAX
MINISTRY OF FINANCE**

North Bay, ON P1B 9S9
Phone: (705) 474-4900
Toll Free: (800) 461-1564
Fax: (705) 495-3805
Website:
www.fin.gov.on.ca

HIRING INCENTIVES

Various programs are available to subsidize employee wages. There are over 40 programs offered by the federal and provincial government to help create jobs. Programs such as Skills Link could qualify an employer for up to **\$25,000** to hire and train Canadians

between the age of 15 and 30 for local or regional projects that last 52 weeks. The Dubreuilville, Wawa, and White River Regional Employment Help Centre help employers in the aforementioned communities by screening candidates, advertising job postings, identifying job needs, matching job candidates with employment requirements, and on-the-job training support.



As an Employer, the Regional Employment Help Centre;

- Will advertise available job openings.
- Will pre-screen and qualify potential job candidates.
- Help employers in identifying their human resources skill requirements.
- Match the position/workplace needs to participants' skills, capabilities, interests and experience.
- Support the development of on-the-job training plans.
- Mentor the placements to support success and retention.

The Regional Employments Help Centre realizes that time is valuable and are here to assist Employers with their staffing requirements.

**THERE IS A LIST OF AVAILABLE PROGRAMS
AT THIS LINK:**



<https://canadabusiness.ca/>

REGIONAL EMPLOYMENT HELP CENTRE
Centre régional d'aide à l'emploi
Dubreuilville, Wawa, White River



**65B BROADWAY AVE
WAWA, ON
P0S 1K0, ON
1 705-856-1648**

EMPLOYMENT ONTARIO WEBSITE:



<https://www.ontario.ca/page/employment-ontario>

LICENSING AND REGULATIONS

BIZPAL

To help you understand which permits may be required to operate your business, BIZPAL is also an easy and convenient on-line tool that serves as a one-stop access to provincial and municipal permit and licence information and can be accessed at www.edcwawa.ca or www.bizpal.ca.



FOR MORE INFORMATION VISIT:



<https://www.bizpal.ca/>

MUNICIPAL BUSINESS LICENSE

Licensing from Wawa is required for many types of businesses. Entrepreneurs should contact the Municipality of Wawa to obtain information regarding fees and regulations. Applications forms are available at:

FOR MORE INFORMATION VISIT:



<http://www.wawa.cc/>

THE MUNICIPALITY OF WAWA
40 BROADWAY AVENUE P.O. BOX 500
WAWA, ON P0S 1K0 (705) 856-2244

HOME BASED BUSINESSES

Frequently, businesses are operated from a private residence. Wawa's Zoning By-Laws define these as "Home Occupations". Home occupations usually provide no external evidence that a business is being operated within the residence. Zoning regulations also address such matters as building size, number of employees and parking requirements, to prevent Home Occupations from becoming a public nuisance with regard to noise and traffic. For more information regarding Home Occupations contact the Municipality of Wawa at the address above.

ZONING REGULATIONS

When deciding upon a location for your business, it is essential that you determine the zoning of the site. In Wawa, the Zoning By-Law lists those uses, which are permitted within specified areas of the town. The Zoning By-Laws set certain lot and yard standards for new development, which varies from zone to zone. For detailed information on Zoning By-Laws Regulations contact the Municipality of Wawa at the address found in the Municipal Business License section.

LIQUOR LICENSE

Those who propose to operate an establishment where alcoholic beverages are served must first make a formal application and submit both application and license fees.

FOR MORE INFORMATION VISIT:



<https://www.agco.ca/>

**ALCOHOL AND GAMING COMMISSION
OF ONTARIO TELEPHONE: (800) 522-2876**

TOURIST ESTABLISHMENT LICENSES

All establishments providing accommodations for the general public, including hotels, motels, tourist resorts and campgrounds must be licensed by the province. If non-alcoholic beverages are served and the selected site conforms to local by-laws then a license may be obtained by submitting plans to the Ministry of Northern Development, Mines and Forestry or by contacting the Ontario Ministry of Tourism and Recreation. Providing there have been no changes from the original plan, a license will be issued when the establishment is ready to open. Tourist establishment license fees are \$20 per year for residence and \$60 per year for non-residence. Below is the contact information for the Ontario Ministry of Tourism and Recreation.



FOR MORE INFORMATION VISIT:

http://www.mtc.gov.on.ca/en/resourcebase/resource_based_tourism.shtml

**ONTARIO MINISTRY OF
TOURISM AND RECREATION
SUITE 33, 435 JAMES STREET
THUNDER BAY, ON P7E 6S7
TELEPHONE: (800) 465-6861**

BUYING AN EXISTING BUSINESS

When buying an existing business it is important that you do your homework to ensure that you buy the right type of business and that you pay a fair price for it. There are four steps when deciding to purchase an existing business. You need to evaluate the business, determine the cost, finance your acquisition, and final considerations. After considered all four steps, a clearance certificate is required from the existing owner, obtained from the Ministry of Finance.

FOR MORE INFORMATION VISIT:



<https://canadabusiness.ca/>

FOOD PREMISES REGULATIONS

All businesses in Ontario engaged in the preparation or serving food must comply with Ontario regulations. It is the responsibility of the Algoma Health Unit to provide health inspectors to carry out inspections to ensure these Provincial Standards are met.



FOR MORE INFORMATION VISIT:

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

**ALGOMA HEALTH UNIT
18 GANLEY STREET
WAWA, ON P0S 1K0
TELEPHONE: (705) 856-1751**

HELPFUL RESOURCES

<p>WAWA ECONOMIC DEVELOPMENT CORPORATION 96 Broadway Avenue, Wawa, ON Phone: (705) 856-4419 Fax: (705) 856-2655 Website: www.edcwawa.ca</p>	<p>SUPERIOR EAST COMMUNITY FUTURES DEVELOPMENT CORPORATION 14 Ganley Street, Wawa, ON Phone: (705) 856-1105 Toll Free: 1 800-387-5776 Website: www.superioreast.on.ca</p>	<p>MILLWORKS CENTRE FOR ENTREPRENEURSHIP 83 Huron Street - Unit 2 Sault Ste. Marie, ON Phone: 1 (705) 251-3500 Website: https://themillworks.ca</p>
<p>CANADA ONTARIO BUSINESS SERVICE CENTRE Phone: (800) 567-2345 Fax: (800) 240-4192 Website: www.canadabusiness.ca</p>	<p>MINISTRY OF NORTHERN DEVELOPMENT, MINES AND FORESTRY Telephone: (Wawa, Dubreuilville & White River): (705) 856-2345 Phone: (Chapleau): (705) 864-1515 Website: www.mndm.gov.on.ca/MNDMM</p>	<p>FEDNOR 10 Foster Drive, Sault St. Marie, ON Phone: (877) 333-6673 Website: www.fednor.ic.gc.ca</p>
<p>RURAL AGRI-INNOVATION NETWORK (RAIN) C/O Sault Ste. Marie Innovation Centre 99 Foster Drive, level 6 Sault Ste. Marie, ON Phone : 1 (705) 942-7927 Website: http://rainalgoma.ca/</p>	<p>WAWA, DUBREUILVILLE AND WHITE RIVER AREA REGIONAL EMPLOYMENT HELP CENTRE 65B Broadway Avenue, Wawa, ON Phone: (705) 856-1648 Toll Free: (800) 667-7182 Fax: 856-1649 Website: www.wawarehc.com</p>	<p>PARO CENTRE FOR WOMEN'S ENTERPRISE 110 - 105 May St. North Thunder Bay, ON P7C 3N9 Phone: (807) 625-0328 Toll Free: 1-800-587-0252 Fax: (807)625-0317 Website: www.paro.ca</p>



The EDC provides this information in good faith but is not responsible for any errors or misuse of information.



The Economic Development Corporation of Wawa is financially supported by the Municipality of Wawa.

DOES YOUR BUSINESS NEED AN ONLINE PRESENCE?

BEAM PROGRAM

WHO'S ELIGIBLE

Small and medium-sized enterprises (SMEs) that are operating as a For-Profit within Sault Ste. Marie and Algoma region.

**Not-for-profit organizations are not eligible.*

ELIGIBLE ACTIVITIES

- Website creation or modernization
- Social Media Optimization (SMO)
- Search Engine Optimization (SEO)
- E-commerce
- Logo development and branding

MAXIMUM ASSISTANCE TO SME

Maximum financial assistance eligible under the program is 75% of approved total eligible project costs up to \$5,000 per SME.

WHAT WE NEED FROM YOU

The SME is required to provide a project cost contribution to the Sault Ste. Marie Innovation Centre amounting to 25% of approved total eligible project costs.

FOR MORE INFO, PLEASE CONTACT NICHOLAS GUIDO

E-Business Research Specialist
(705) 942-7927 Ext. 3170
nguido@ssmic.com

DOES YOUR BUSINESS NEED PROFESSIONAL HELP?

SFAP PROGRAM

WHO'S ELIGIBLE

A growth-oriented, Canadian incorporated, technology small or medium-sized enterprise (SME) (<100 Employees) developing its own product or service.

ELIGIBLE ACTIVITIES

- Product/process engineering/ design, optimization, development, analysis or testing
- Market research and strategy development
- Business strategy development
- Development of strategic legal/commercial agreements
- Productivity enhancement analysis
- Development of sales and distribution systems

MAXIMUM ASSISTANCE TO SME

The Small Firm Assistance Program (SFAP) will provide financial assistance up to \$5,000 per SME in any given fiscal year to support professional labour costs only.

WHAT WE NEED FROM YOU

The SME is required to pay a non-refundable administrative fee in the amount of 15% of the total funds requested plus HST.

FOR MORE INFO, PLEASE CONTACT TAYLOR TRECROCE

Innovation Acceleration Specialist
(705) 942-7927 Ext. 3178
ttrecroce@ssmic.com



DOES YOUR BUSINESS NEED PROFESSIONAL HELP?

PSP PROGRAM

WHO'S ELIGIBLE

A growth-oriented, Canadian incorporated, technology small or medium-sized enterprise (SME) (<100 Employees) developing its own product or service.

ELIGIBLE ACTIVITIES

The program will provide one-on-one professional consultation and assistance to qualified SMEs for:

- Intellectual Property Law
- Commercial Law
- Accounting
- Human Resources
- Business Strategy
- Marketing Development Strategy
- Technology Development
- Information Technology

MAXIMUM ASSISTANCE TO SME

The program will support up to \$1,500 per engagement or a maximum of five hours per SME. This is limited to one engagement per SME.

WHAT WE NEED FROM YOU

The SME is required to pay a non-refundable administrative fee in the amount of 10% of the total funds requested plus HST.

FOR MORE INFO, PLEASE CONTACT TAYLOR TRECROCE

Innovation Acceleration Specialist
(705) 942-7927 Ext. 3178
ttrecroce@ssmic.com

DO YOU NEED HELP TAKING YOUR BUSINESS TO THE NEXT LEVEL?

IAP PROGRAM

WHO'S ELIGIBLE

A growth-oriented Canadian incorporated technology small or medium-sized enterprise (SME), seeking assistance for developing and commercializing an innovation in the area of science or technology.

ELIGIBLE ACTIVITIES

Activities must support the priority components on the Northern Ontario Development Program (NODP).

Planning and Development

- Business planning
- Market research

Sales and Marketing

- Trade Show exhibiting and travel
- Sales training

Business Management and Enhancement

- Management support/training
- Business capacity development

MAXIMUM ASSISTANCE TO SME

The maximum financial assistance eligible under the program is 85% of approved total eligible project costs or up to \$5,000 per SME.

WHAT WE NEED FROM YOU

The SME is required to provide a Project Cost Contribution to SSMIC amounting to 15% of approved total eligible project costs including HST.

FOR MORE INFO, PLEASE CONTACT TAYLOR TRECROCE

Innovation Acceleration Specialist
(705) 942-7927 Ext. 3178
ttrecroce@ssmic.com

