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GETTING STARTED

Guide to Rules and Regulations Concerning the Establishment of Small Businesses in Canada

Entrepreneurship

GETTING STARTED

Guide to Rules and Regulations Concerning the Establishment of Small Businesses in Canada

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MESSAGE FROM THE MINISTER OF STATE (SMALL BUSINESSES AND TOURISM)

THE ENTREPRENEURSHIP PHENOMENON, IN CANADA AND ELSEWHERE, HAS BEEN WELL DOCUMENTED recently. An astonishing number of people, especially women and youth, are creating their own jobs. There are many reasons.

Opportunites for dedicated and skilled entrepreneurs are abundant. Service businesses are particularly appealing, since capital requirements are often relatively low. By streamlining their own operations, many large companies have turned to small sub-contractors for goods and services. Home-based businesses attract those who want a lifestyle with more flexibility as well as a chance to develop their creativity.

The federal government is keenly aware of how important small businesses are to Canada's economic and social well-being. Its National Policy on Entrepreneurship promotes and supports them in partnership with all levels of government, the private sector and the academic community. Also, economic development strategies are now taking into consideration that entrepreneurs create jobs in the communities in which they live.

This guide will help you figure out what you need to know before you start a small business. It will also provide you with contacts to help you meet the requirements.

I encourage you to take full advantage of the expert advice on small business that is available from governments, business associations and other sources. They can help ensure that you get off on the right foot. You have my best wishes for all of your endeavours.

Sincerely,

Tom Hockin

Tom Hockin

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INTRODUCTION

IN ADDITION TO A SPIRIT OF INDEPENDENCE AND A WILLINGNESS TO TAKE RISKS, ALL ENTREPRENEURS need information, at the start-up and growth stages of their businesses. This publication is meant to meet your basic information requirements.

Like a good travel guide, it gives you highlights as well as road maps. The highlights are brief descriptions of rules, regulations, licences and other requirements you should be aware of; the road maps are sources of more detailed information. It is not a how-to manual, nor is it comprehensive in its coverage of legal matters concerning the establishment and operation of a business in Canada.

Business support is offered by all levels of government, associations, the private sector and individuals. This guide outlines some key federal departments, agencies, programs and services. Entrepreneurs should also contact the appropriate provincial or territorial ministry responsible for small business (listed on pages 35 and 36). While the information in the guide was current at the time of publication, it is always best to use the contacts listed to ensure it is still up-to-date.

FORMS OF BUSINESS ORGANIZATION

FROM A LEGAL POINT OF VIEW, THERE ARE THREE TYPES OF BUSINESSES:

① sole proprietorships;

② partnerships; and

③ corporations.

A brief description of each type is followed by a summary of their advantages and disadvantages on page 6. For specific information on how or where to register or incorporate a business, contact the provincial or territorial department responsible listed on pages 35 and 36.

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

This type of business comes under provincial or territorial jurisdiction. If the proprietor chooses to carry on a business under a name other than his or her own, he or she must register with their province or territory of operation by filing a declaration within a specific time period established by each one. The prescribed times for filing sole proprietorship declarations are similar to those for partnerships, which are listed on page 4.

If a sole proprietor establishes a business in his or her own name, without adding any other words, it is not necessary to register the business.

PARTNERSHIPS A partnership is an agreement in which two or more persons combine their resources in a business with a view to making a profit. In order to establish the terms of the partnership and to protect partners in the event of disagreement or dissolution of the partnership, a partnership agreement should be drawn up with the assistance of a lawyer. Partners share in the profits according to the terms of the agreement.

GENERAL— In a general partnership, two or more owners share the management of a business, and each is personally liable for all the debts and obligations of the business. This means that each partner is responsible for and must assume the consequences of the actions of the other partner(s).

LIMITED — Limited partnership involves limited partners, who contribute only capital. They are not involved in managing the business and cannot be liable for more than the amount of capital they have contributed. This is known as limited liability.

A limited partnership may also involve general partners, who are involved in management. They are fully liable for the debts and obligations of the business, but may be entitled to a greater share of the profits.

Both general and limited partnerships come under provincial or territorial jurisdiction. For both forms of partnership, registration consists of filing a declaration signed by all partners with the province or territory of operation within a prescribed time period.

PARTNERSHIP FILING DEADLINES

Newfoundland:	legislation pertains only to limited partnerships, and no time period is specified. For more information, contact the office specified for Newfoundland on page 37.
Prince Edward Island:	within three months of formation.
Nova Scotia:	prior to carrying out business activities.
New Brunswick:	within two months of starting business operations.
Quebec:	within 15 days of formation.
Ontario:	within 60 days of formation.
Manitoba:	within one month of formation.
Saskatchewan:	prior to starting business operations.
Alberta:	within six months of formation.
British Columbia:	within three months of formation.
Yukon Territory:	within two months of formation.
Northwest Territories:	within six months of formation.

CORPORATIONS A corporation is a legal entity that is separate from its owners: the shareholders of the company. Each shareholder has limited liability. A creditor with a claim against the assets of the company would normally have no right against its shareholders. This type of business can be incorporated at either the federal or provincial level.

FEDERAL — Under the *Canada Business Corporations Act,* any individual or corporation may receive a certificate of incorporation for any legal purpose with the exception of operating such institutions as banks, insurance companies, and trust and loan companies.

The documents that must be completed and forwarded to the Director, Corporations Directorate, are the Articles of Incorporation, a Notice of Registered Head Office Address and a Notice of Directors.

All of these documents are available in a client information kit from the Corporations Directorate, Consumer and Corporate Affairs Canada, 4th Floor, Place du Portage, Phase II, 50 Victoria Street, HULL, Que., K1A 0C9; Tel.: (819) 997-1142. A $500 filing fee, payable to the Receiver General, must also be submitted with these documents.

Applicants must also submit a Newly Upgraded Automated Name Search (NUANS) system report. This report, which relates to the name specified in the Articles of Incorporation, must be dated within 90 days of submission. While some information on NUANS is provided in the kit, the report is only available from the following company: Control Data Canada Ltd., 130 Albert Street, OTTAWA, Ont., K1P 5G4; Tel.: (613) 598-0200.

A copy of the Act may be purchased from the Canadian Government Publishing Centre, Supply and Services Canada, Room 2200, 45 Sacré-Coeur Boulevard, HULL, Que., K1A 0S9; Tel.: (819) 997-2560.

PROVINCIAL — If a company intends to carry on its activities solely in one province, provincial incorporation may be preferable. If the company wishes to expand its activities outside of its provincial jurisdiction at a later date, it must obtain an extra-provincial licence from every other province in which it wishes to carry on business.

The provincial acts regulating companies vary according to history and local requirements, yet they remain compatible with the general legislation under which federal companies are incorporated. Despite the similarities, however, it is advisable to obtain legal advice to point out the differences involved.

Further information, including the schedule of incorporation fees, which vary from province to province, can be obtained by contacting the provincial authorities listed on pages 37 and 38.

ADVANTAGES AND DISADVANTAGES OF EACH FORM OF BUSINESS ORGANIZATION

SOLE PROPRIETORSHIP	
Advantages	**Disadvantages**
◦ Low start-up costs ◦ Greatest freedom from regulation ◦ Owner in direct control of decision making ◦ Minimal working capital required ◦ Tax advantages to owner ◦ All profits to owner	◦ Unlimited liability ◦ Lack of continuity in business organization in absence of owner ◦ Difficulty of raising capital

PARTNERSHIP	
Advantages	**Disadvantages**
◦ Ease of formation ◦ Low start-up costs ◦ Additional sources of investment capital ◦ Possible tax advantages ◦ Limited regulation ◦ Broader management base	◦ Unlimited liability ◦ Lack of continuity ◦ Divided authority ◦ Difficulty of raising additional capital ◦ Hard to find suitable partners ◦ Possible development of conflict between partners

CORPORATION	
Advantages	**Disadvantages**
◦ Limited liability ◦ Specialized management ◦ Ownership is transferable ◦ Continuous existence ◦ Separate legal entity ◦ Possible tax advantage (i.e. lower small business tax) ◦ Easier to raise capital	◦ Closely regulated ◦ Most expensive form to organize ◦ Charter restrictions ◦ Extensive record keeping necessary ◦ Double taxation of dividends

PATENTS, TRADE-MARKS, COPYRIGHT AND INDUSTRIAL DESIGN

PATENTS

A patent is a document that grants an inventor the exclusive right to manufacture, use and sell an invention in Canada. Once a patent is granted, however, the patent holder may choose to sell it or license it. To obtain a patent, the inventor must provide a complete and detailed description of the invention to the Patent Office. Patents protect inventions until 20 years after filing in Canada.

Patent applications are made public 18 months after filing. Until that time, anyone has the right to sell or manufacture the item under consideration. However, if someone exploits an applicant's invention between the time it is made public and the time the patent is granted, some retroactive protection is available. Full protection is in effect from the date a patent is granted. Making patents public at 18 months has become an increasingly important means of speeding up the diffusion of new ideas to the public and stimulating further innovation. After a patent has expired, anyone may use, manufacture or sell the invention.

Although a patent gives the inventor the right to prevent others from exploiting his invention in Canada, the patent holder is responsible for protecting himself or herself through legal channels.

Patents are granted for inventions, which are defined as any new and useful product, composition, apparatus or process, or any new and useful improvement thereof, that is not obvious to someone skilled in the particular field.

Although a patent protects the exploitation of an invention's structure and function, it is occasionally confused with copyright, which protects literary and artistic works, or industrial design registration, which protects the design of industrially produced objects.

Applicants for patents must meet all the requirements of the *Patent Act*. For example, the patent will not be granted if the invention was made public more than a year before filing. If an inventor, or someone who found out about the invention from him or her, makes it public during the year preceding the application, a patent can still be granted. However, some foreign countries do not have this grace period. It is best to apply first and make the invention public only later. In cases of applicants claiming the same invention, the patent is granted to the one who filed first.

To obtain a patent for an invention, the inventor must file an application with the Commissioner of Patents. Applications and additional information may be obtained from the Patent Office, Consumer and Corporate Affairs Canada, 10th Floor, Place du Portage, Phase I, 50 Victoria Street, HULL, Que., K1A 0C9; Tel.: (819) 997-1936.

TRADE-MARKS A trade-mark is a word, symbol, design or combination of these used to distinguish the goods or services of a person or organization from those of others in the marketplace. It is not mandatory to register a trade-mark, but ownership is more easily protected if it is registered. The main advantage is the national scope of a registration. A trade-mark is registered for a period of 15 years from the date of registration and can be renewed for further periods of 15 years provided it continues to be used.

While there are no prescribed forms for a trade-mark application, information must be supplied in the format outlined in a trade-mark information kit available from the Registrar of Trade-marks. A non-refundable filing fee of $150 must also be submitted to the Registrar of Trade-marks. An additional $200 is required before a certificate of registration can be issued.

Inquiries may be directed to the Trade-marks Office, Consumer And Corporate Affairs Canada, 2nd Floor (Commercial), Place du Portage, Phase I, 50 Victoria Street, HULL, Que., K1A 0C9; Tel.: (819) 997-1420.

COPYRIGHT A copyright in Canada is automatically acquired upon creation of an original literary, dramatic, musical or artistic work, provided the author is one of the following: a Canadian citizen, a British subject, a resident within Her Majesty's dominions, a citizen or subject of a country belonging to the Berne Copyright Convention, or a citizen or subject of a country belonging to the Universal Copyright Convention (or a country that grants citizens of Canada the benefits of its copyright statute on substantially the same basis as for its own citizens).

These original works include books, writings, musical works, sculptures, paintings, photographs, motion picture films, dictionaries, encyclopedias and computer software. They also include mechanical contrivances such as records, cassettes and tapes.

Generally, the term of a copyright in Canada exists for the life of the author and 50 years following his or her death; for records, tapes, other sound recordings and photographs, it exists for 50 years from the date of making the original plate or negative.

Although basic copyright protection exists for those who do not register a copyright, it is advisable to do so. Those who do register are issued a certificate that can be used in court to establish ownership.

The cost to register a copyright is $35. (Cheques should be made payable to the Receiver General of Canada). This fee must be sent along with the application to the Copyright and Industrial Design Branch, 5th floor, Place du Portage, Phase I, 50 Victoria Street, HULL, Que., K1A 0C9; Tel.: (819) 997-1725.

INDUSTRIAL DESIGN While patent law is concerned with the functional or utilitarian qualities of an article, the *Industrial Design Act* covers the appearance of a useful article or aspects of the design intended to make it more appealing to the eye.

An industrial design is any original shape, pattern or ornamentation applied to the manufacturing of useful articles (e.g. the shape of a table or the decoration on the handle of a spoon). The article must be mass produced or intended for mass production.

An industrial design may be registered in Canada if it is not identical or similar to others already registered. If a design has been published in Canada before being registered, it must be registered within 12 months of the publication date. The registered owner of an industrial design has the sole right to use the design in Canada for a period of five years, renewable for a further period of up to five years.

The registration of an industrial design requires the filing of an application, available from the Copyright and Industrial Design Branch, along with the payment of a $160 fee. For every new application, a search of earlier registered designs is carried out by the branch. If no similar design is found, thus confirming the originality of the applicant's design, the design will be registered, and a certificate of registration will be issued to the owner.

Further information can be obtained from the Copyright and Industrial Design Branch (address and telephone number given above).

SPECIAL REGULATIONS

SPECIAL REGULATORY LICENCES ARE MANDATORY FOR THE SALE OF CERTAIN PRODUCTS OR SERVICES.

Information about health and safety regulations on food, drugs and pharmaceuticals; weights and measures; and packaging and labelling may be obtained by contacting the following offices:

Packaging and Labelling

Merchandise Standards Division
Consumer and Corporate Affairs Canada
16th Floor
Place du Portage, Phase I
50 Victoria Street
HULL, Que.
K1A 0C9
Tel.: (819) 997-2938
or any of the regional offices listed on page 25.

Food

Food Directorate
Food Regulatory Affairs
Health and Welfare Canada
Health Protection Building
Tunney's Pasture
OTTAWA, Ont.
K1A 0L2
Tel.: (613) 957-1828
or any of the regional offices listed on page 27.

Weights and Measures

Legal Metrology Branch
Consumer and Corporate Affairs Canada
Room 214
Standards Building
Tunney's Pasture
OTTAWA, Ont.
K1A 0C9
Tel.: (613) 952-2625
or any of the regional offices listed on page 25.

Drugs and Pharmaceuticals

Drug Directorate
Drug Regulatory Affairs
Health and Welfare Canada
Health Protection Building
Tunney's Pasture
OTTAWA, Ont.
K1A 0L2
Tel.: (613) 957-0372
or any of the regional offices listed on page 27.

LICENCES AND BUSINESS TAXES

DEPENDING ON THE TYPE OF BUSINESS, SOME OPERATIONS MAY BE OBLIGED TO OBTAIN A LICENCE OR permit from either federal, provincial or municipal authorities. The majority of business practices are regulated by provincial business practices acts. To obtain copies of acts that may concern their operations, businesses should contact the ministry responsible for small business in their province or territory (listed on pages 35 and 36).

The laws and regulations governing certain types of operations are designed to benefit the public and protect the consumer as well as the rights of employees. Various regulations are outlined in this publication as a guide, but readers should contact the different levels of government for further details.

IMPORT/EXPORT No special federal licence or permit is required to carry on an import/export business; however, permits are required for the import or export of certain products under the authority of the *Export and Import Permits Act.* Businesses should therefore contact the following divisions of External Affairs and International Trade Canada before importing or exporting anything:

Export Controls Division
(613) 996-2387

Import Controls Division
Agriculture: (613) 995-7762
Textiles/Clothing: (613) 996-3711

Mailing address:
External Affairs and International Trade Canada
125 Sussex Drive
OTTAWA, Ont.
K1A 0G2

For general information on the full range of the department's publications, programs and services, including export activities, contact Info Export at (613) 993-6435 (OTTAWA), 1-800-267-8376 (toll-free) or any International Trade Centre. These centres are listed on page 30.

For other import requirements, call Revenue Canada, Customs and Excise, Commercial Entry Systems at (613) 954-7153 or the any of the Revenue Canada, Regional Customs Offices, which are listed on page 31.

ALCOHOLIC BEVERAGES AND PRODUCTS

MANUFACTURERS — Manufacturers of alcohol, alcoholic beverages and other alcoholic products must obtain a licence under the federal *Excise Act*. These products, with minor exceptions, are subject to excise tax. Applications for the licences are filed with the Regional Directors of Excise at Revenue Canada, Regional Excise Offices, listed on page 32. In addition to a licence fee, the manufacturer must post a bond with Revenue Canada in such sums as may be designated. Copies of the *Excise Act* may be purchased from the Canadian Government Publishing Centre (see page 5 for the address and telephone number).

RETAILERS — Alcoholic beverage and product retail outlets, as well as restaurants and hotels that serve these products, must be provincially licensed. Liquor control acts have been enacted in all provinces, each of which has a board or commission responsible for administering them.

TOBACCO AND TOBACCO PRODUCTS

MANUFACTURERS — Manufacturers of cigars and tobacco products (including cigarettes and snuff) must obtain an annual licence under the *Excise Act* from the Regional Director of Excise in whose region their business is carried on (listed on page 32).

RETAILERS — Provinces and some large municipalities require that vendors of these products be licensed.

BONDED MANUFACTURERS AND BONDED WAREHOUSES

A bonded manufacturer is one which, under the authority of the *Excise Act*, may receive into their premises alcoholic goods at preferred rates of excise duty when they are to be used in the manufacture of products such as proprietary medicines, pharmaceutical preparations, essences and extracts, perfumes, vinegar, fortified wines, approved chemical compositions, toilet preparations, and certain cosmetics. The products are manufactured under government supervision.

Applications for a licence to manufacture in bond under the federal *Excise Act* must be made to a Revenue Canada, Regional Director of Excise (see list on page 32). In addition, a guarantee bond must be furnished to Revenue Canada in such sums as may be designated.

A bonded warehouse is any approved premises where goods subject to excise duty may be stored in bond. Goods may be transferred in bond from one bonded warehouse to another or exported in bond without payment of excise duty. The shipper is liable for any applicable excise duty until the delivery of the goods.

AMUSEMENT OR ENTERTAINMENT TAX

Generally, owners or operators of amusement places must pay a licence fee to the province. Some provinces, cities, towns and villages impose an admission tax on places of entertainment.

GASOLINE TAX

All provinces require that parties handling gasoline, kerosene or other distillates (importers, refiners, distributors, jobbers, wholesalers, retailers and agents) be licensed.

As a further measure of control, most provinces require that a permit be obtained to place, erect or alter any gasoline pump in whole or in part.

All provinces levy taxes on gasoline, diesel or other motor fuels.

MUNICIPAL BUSINESS LICENCES

Many types of businesses require a municipal licence. Zoning regulations and municipal by-laws also govern business operations in designated areas of municipalities. In addition, building permits are required by municipalities for construction, reconstruction or alteration of buildings.

TAXATION

ALL THREE LEVELS OF GOVERNMENT — FEDERAL, PROVINCIAL AND MUNICIPAL — COLLECT TAXES.

SALES AND EXCISE TAXES

FEDERAL SALES AND EXCISE TAXES

Sales tax is imposed by the federal government on the selling price of most goods manufactured or produced in Canada. This tax is paid by the manufacturer or producer when the goods are delivered to the purchaser or when the ownership of the goods is transferred, whichever is earlier. Certain imported goods are also subject to sales tax, payable on the duty-paid value at the time of entry for consumption in Canada.

Most manufacturers or producers of goods subject to federal sales tax are required to obtain a manufacturer's sales tax licence. Manufacturers who hold federal sales tax licences can be exempt from paying sales tax on articles or material to be used in or attached to taxable goods.

On January 1, 1991, the government proposes to eliminate the existing federal sales tax and replace it with a goods and services tax (GST). This is a multi-stage sales tax levied at seven percent on most goods and services consumed in Canada.

Businesses throughout the production and distribution chain, including retailers, will charge tax on their domestic sales. They will also be able to claim a credit for any GST paid on their business purchases and simply remit the difference between GST charged on their sales and GST paid on purchases.

Toll-free information lines are available to answer your questions on how the GST will affect your business:

1-800-267-6620 (English)
1-800-267-6640 (French)
1-800-267-6650 (Hearing Impaired)

In addition to sales tax, excise tax is imposed on certain goods, whether manufactured in Canada or imported into Canada. A licence is also required for manufacturers producing goods subject to excise tax.

To obtain licences for manufacturer's sales or excise tax, or a wholesale licence, contact the Revenue Canada Regional Excise Office, serving the area in which the business is to be established (listed on page 32). Inquiries concerning status under the *Excise Tax Act* should also be addressed to these offices.

A copy of the *Excise Tax Act* can be purchased from the Canadian Government Publishing Centre. See page 5 for the address and telephone number.

PROVINCIAL SALES TAX

Nine provinces levy a direct sales tax on goods sold, used or consumed within the province. Alberta, the Northwest Territories and the Yukon Territory do not levy a direct sales tax. As of the date of this publication, the provincial rates are as follows:

	Percent
Newfoundland	12
New Brunswick	11
Nova Scotia	10
Prince Edward Island	10
Quebec	9
Ontario	8
Manitoba	7
Saskatchewan	7
British Columbia	6

Most provinces also tax certain services, such as telephone, telecommunications, prepared meals and hotel accommodation. Each province requires retailers, manufacturers and wholesalers making retail sales to obtain permits or registration certificates. Although they may not be selling retail, manufacturers and wholesalers should register in order to purchase without tax those materials that they buy for resale. Retailers are required to keep adequate records to show taxable and non-taxable sales.

INCOME TAX

SOURCE DEDUCTIONS

All employers are required to deduct income tax, unemployment insurance premiums and Canada or Quebec Pension Plan contributions from their employees' wages and salaries.

Complete instructions, including forms and tables for making these deductions, are available from any District Taxation Office of Revenue Canada (listed on pages 33 and 34) and from the nearest provincial taxation department office.

FEDERAL CORPORATION INCOME TAX

Generally, all corporations resident in Canada are subject to federal income tax. The tax applies to all income earned inside or outside of Canada during the corporation's taxation year, less certain deductions permitted under the *Income Tax Act*. The corporation's taxation year corresponds to the fiscal period of its annual financial statements. Further information may be obtained from any District Taxation Office of Revenue Canada (listed on pages 33 and 34).

PROVINCIAL AND TERRITORIAL CORPORATION INCOME TAX

All provinces and the Northwest Territories levy tax on income earned by corporations operating within their boundaries. Taxable income at the provincial level is determined on the same basis as federal income tax, except in Ontario and Quebec. Although the basis for calculation differs, the rules of these two provinces are similar to the federal rules.

A corporation that carries on operations in more than one province must allocate its taxable income among the provinces concerned in accordance with their prescribed rules, which are usually based on sales and wages.

PERSONAL INCOME TAX

FEDERAL — Every individual resident of Canada is subject to tax on personal income from all sources inside or outside of Canada during the taxation year. For taxation purposes, any individual who resides in Canada for 183 days or more in a year is considered to be a Canadian resident.

Sole proprietors and partners file personal income tax returns. If substantial earnings are made from sources other than wages and salaries, the individual must pay quarterly instalments during the year.

PROVINCIAL AND TERRITORIAL — All provinces and territories levy a tax on the income of individuals who reside within their boundaries or who earn income therein. Investment income, salaries and wages are allocated to the province or territory where the individual resided on the last day of the calendar year or the last day of residence in Canada. Non-residents who carry on business in Canada allocate their income to the province in which they carried on business. Federal income tax regulations outline the rules for allocating income to provinces when individuals earn business income in more than one province.

OTHER RESPONSIBILITIES

WORKERS' COMPENSATION CONTRIBUTIONS Provincial and territorial workers' compensation boards require that most businesses make contributions, which are used to meet the medical, compensation and rehabilitation costs of injured workers.

Contact the nearest workers' compensation office in your province or territory for further information.

OTHER TAXES Business owners should be aware that there are a number of other taxes at different levels of government that they may be required to submit. These include property taxes, land transfer taxes, and those outlined in the Licences and Business Taxes section of this guide.

INVESTMENT CANADA

INVESTMENT CANADA ENCOURAGES AND FACILITATES INVESTMENT IN CANADA, BY CANADIANS AND others, that contributes to economic growth, technological development and employment opportunities. It also reviews significant investments in Canada by non-Canadians to ensure net benefit to the country.

Investment Canada assists investors in the following ways:

- providing industrial profiles and information on federal and provincial industrial incentives, energy costs around the country, and joint ventures and licensing arrangements;
- identifying contacts in the public and private sectors;
- defining investment proposals;
- identifying potential investment opportunities and partners; and
- identifying sources of capital and technology.

Interested investors may contact Investment Canada, 5th Floor West, 240 Sparks Street, P.O. Box 2800, Station D, OTTAWA, Ont., K1P 6A5; Tel.: (613) 995-0465.

GOVERNMENT ASSISTANCE

FEDERAL

There are two main channels through which the federal government provides financial assistance to establish a business: the *Small Businesses Loans Act* (SBLA) and the Federal Business Development Bank (FBDB).

SMALL BUSINESSES LOANS ACT

Under this Act, intermediate term loans for new and established businesses are available from chartered banks and other authorized financial institutions designated by the Minister of Industry, Science and Technology.

For the purposes of the SBLA, a small business is one with an estimated gross revenue that does not exceed $2 million during the fiscal year in which the business improvement loan application is made.

The total amount that a small business may have outstanding as a loan under the Act at any one time may not exceed $100 000. The maximum repayment term of a loan is ten years, with instalments paid at least annually.

The rate of interest on an SBLA loan is set at one percent above the prime lending rate of the chartered banks and fluctuates with changes in this rate for the duration of the loan.

Loans can be made to business enterprises engaged in manufacturing, wholesale or retail trade, construction, transportation, communications, fishing and the provision of some services. Loans cannot be made to enterprises primarily engaged in the following activities: finance, insurance, real estate and/or a profession recognized as such by statute; the mining of metals, minerals and/or non-metallic materials; the production of petroleum and/or natural gas; and the furtherance of charitable and/or religious purposes.

SBLA loans are available for the following purposes: the purchase of land for the operation of a business enterprise; the renovation, construction and/or purchase of premises; and the purchase, installation, improvement and/or modernization of equipment. Refinancing of existing debt and working capital requirements are not eligible for financing under the SBLA.

Small businesses seeking assistance under the SBLA should discuss their financial requirements with their banker or another financial advisor who can advise how their particular credit needs can be met. Application forms are available from lenders.

Industry, Science and Technology Canada is responsible for the administration of the SBLA. Further details may be obtained from the Small Business Loans Administration; Industry, Science and Technology Canada; 8th Floor East; 235 Queen Street; OTTAWA, Ont., K1A 0H5; Tel.: (613) 954-5540. Information is also available from any of the department's regional offices (listed on pages 28 and 29).

FEDERAL BUSINESS DEVELOPMENT BANK

The FBDB offers three principal services to new and established Canadian businesses: financial services (loans, loan guarantees and export receivable financing); venture capital; and management services such as counselling, financial planning and training.

Term loans are available for the purchase of fixed assets such as land, buildings, machinery and equipment. They can also be used to finance the purchase of an established business and, in some cases, to replenish or increase the working capital of a business. The FBDB can act as guarantor for a client in its dealings with a chartered bank or other financial institution.

The Counselling Assistance to Small Enterprises (CASE) program involves all areas of business management, including accounting, marketing, production and personnel.

The bank's financial planning program offers businesses a number of ways to increase their chances of getting financial support from lending institutions, investors or government agencies. Three specific services are offered: strategic planning to help businesses improve their competitive position; financial packaging to help a firm prepare a proposal for funding from private sector institutions or government agencies; and do-it-yourself kits (on five different topics) to help business owners plan for important aspects of running a business such as forecasting cash flow, budgeting, etc.

Training services include seminars and business management courses to improve managerial performance in small and medium-sized Canadian businesses.

Another of the bank's services is community business initiatives, which provide business people in small communities with training and counselling tailored to their needs. Each initiative brings together approximately 30 business people for monthly workshops given by experts on topics chosen by the participants themselves. The project co-ordinator, who is also a local business person, then visits participants at their places of business to discuss practical applications of the issues covered in the workshop. Each initiative calls for 40 hours of group workshops and 40 hours of on-site advisory time over a 12-month period.

The FBDB also offers a number of publications designed to assist owners and managers of small and medium-sized businesses. *Minding Your Own Business* is a series of pocketbooks on managing a small business in Canada. They cover various aspects of the retailing, service and manufacturing sectors. The *Free Trade Handbook* is a comprehensive guide to federal and provincial assistance for exporters. *Profits* is a quarterly newspaper that deals with matters of interest to the small and medium-sized business community; it is delivered to all businesses across the country by Canada Post.

Certain FBDB publications reflect the new face of Canadian entrepreneurship. As an institution committed to helping business people realize their full potential, the bank has prepared publications addressing the distinctive needs of Canada's new entrepreneurs. Two booklets are available free of charge: *Financing a Small Business — A Guide for Women Entrepreneurs* and *Starting a Business in Canada — A Guide for New Canadians.*

FBDB services are available all across Canada through a broad network of branch offices. To find nearest branch, call the appropriate regional office listed on page 26 or 1-800-361-2126 (toll-free).

OTHER FEDERAL PROGRAMS

Employment and Immigration Canada provides entrepreneurs with technical and financial services through the Community Futures Development Centres in selected communities and through self employment incentives, which provide a grant of $200 per week to unemployed people to start a business. Canada Employment Centres provide small businesses with labour market information, access to workers and other services.

Industry, Science and Technology Canada (ISTC) is responsible for the following:

- developing national policies and programs to strengthen the economy;
- increasing the international competitiveness of Canadian industry;
- encouraging the fullest and most efficient use of science and technology in Canada;
- promoting and expanding tourism;
- fostering entrepreneurship and the start-up, growth and expansion of small businesses; and
- supporting aboriginal economic development.

The department also administers programs and initiatives that promote economic development in areas of Ontario and Quebec where low incomes and slow economic growth are prevalent or where opportunities for productive employment are inadequate. The emphasis is on long term economic growth, job creation, small and medium-sized businesses and entrepreneurship.

In addition to serving the needs of clients who have established relationships with ISTC, the department's regional offices are evolving to provide the business community at large with information on the department's programs and services as well as those available from the provinces and other sources. Each office will have an area known as a Business Service Centre that features publications, data bases, videos and other products with a wealth of information on topics such as markets, technology transfer, specific industry sectors, etc. For more information on these centres, contact the nearest ISTC regional office listed on pages 28 and 29.

The Export Development Corporation (EDC) helps Canadian companies export by providing insurance, guarantees, loans to foreign buyers and related financial services.

Small businesses can take advantage of the corporation's services through a network of account managers in eight regional offices across Canada. There are EDC offices in the west in Vancouver, Calgary and Winnipeg. In Ontario, they are located in Toronto, London and Ottawa. Quebec is served by an office in Montreal and the Atlantic Region by the Halifax office.

Western Economic Diversification Canada provides businesses with repayable contributions for projects that support the diversification of western Canada's economy. Such projects might involve new products, new markets, new technology, import replacement, improved industry-wide productivity and, subject to certain conditions, feasibility studies examining market potential. For more information, contact one of the following offices:

Vancouver (604) 666-6256 or 1-800-663-2008 (toll-free)
Edmonton (403) 495-4164
Saskatoon (306) 975-4373
Winnipeg (204) 983-4472

The Atlantic Canada Opportunities Agency has four programs designed to reduce economic disparity between Atlantic Canada and the rest of the country: Action, Coordination, Co-operation and Advocacy.

Through the Action program, small and medium-sized businesses can obtain direct financial assistance, loan guarantees and interest buy-downs to modernize, expand, design a product, develop a new technology or carry out feasibility and market studies. For more information, contact:

Atlantic Canada Opportunities Agency:
General Enquiries 1-800-561-7862 (toll-free)

External Affairs and International Trade Canada is the leading federal department responsible for international trade and export development. The department's responsibilities involve the following: enhancing Canada's access to foreign markets (through bilateral and multilateral trade negotiations); providing programs and services to Canadian companies to support their export marketing activities; and helping Canadian companies attract foreign investment and obtain technology to improve their international competitiveness.

Advice on the full range of the department's trade publications, programs and services may be obtained by calling the nearest International Trade Centre (see page 30) or by calling the Info Export Hotline: 1-800-267-8376 (toll-free) and 993-6435 (Ottawa).

PROVINCIAL AND TERRITORIAL

Inquiries concerning government assistance programs can also be addressed to the provincial and territorial ministries responsible for small business (listed on pages 35 and 36).

CONCLUSION

THERE IS A WEALTH OF INFORMATION FOR SMALL BUSINESSES IN THE FORM OF SELF-HELP publications, and counselling and assistance programs provided by governments, educational institutions and associations in every region of the country. Information is one of the keys to small business success. The more you know about the rules of the game, the business you're in and the market for what you have to offer, the better your chances of success.

This publication can send you off in the right direction. The remaining and perhaps most important ingredients for success are a sound business plan and adequate financing.

FEDERAL CONTACTS

Consumer and Corporate Affairs Canada—Headquarters and Regional Offices

HEADQUARTERS
CCAC
Place du Portage, Phase I
50 Victoria Street
HULL, Que. K1A 0C9
Tel.: (819) 997-2938

REGIONAL OFFICES
ATLANTIC
CCAC
Suite 1500
1489 Hollis St.
HALIFAX, N.S. B3J 3M5
Tel.: (902) 426-6080

QUEBEC
CCAC
Suite 502, East Tower
Guy-Favreau Complex
200 René-Lévesque Boulevard West
MONTREAL, Que. H2Z 1X4
Tel.: (514) 496-1797

ONTARIO
CCAC
6th Floor
Federal Building
4900 Yonge Street
WILLOWDALE, Ont. M2N 6B8
Tel.: (416) 224-4031

PRAIRIES
CCAC
Suite 202
260 St. Mary Avenue
WINNIPEG, Man. R3C 0M6
Tel.: (204) 983-2366

PACIFIC
CCAC
Suite 1400
800 Burrard Street
VANCOUVER, B.C. V6Z 2H8
Tel.: (604) 666-5000

Federal Business Development Bank—Regional Offices

THE FBDB ALSO HAS BRANCH OFFICES IN ALL PROVINCES AND TERRITORIES. CONTACT THE REGIONAL office nearest you for locations.

ATLANTIC
FBDB
Suite 1400
Cogswell Tower
Scotia Square
P.O. Box 1656
HALIFAX, N.S. B3J 2Z7
Tel.: (902) 426-7860
Fax: (902) 426-9033

QUEBEC
FBDB
Suite 4600
Tour de la Bourse
800 Victoria Place
MONTREAL, Que. H4Z 1C8
Tel.: (514) 283-3657
Fax: (514) 283-5626

ONTARIO
FBDB
29th Floor
777 Bay Street
TORONTO, Ont. M5G 2C8
Tel.: (416) 973-1144
Fax: (416) 973-0032

PRAIRIE AND NORTHERN
FBDB
Suite 1200
155 Carlton Street
WINNIPEG, Man. R3C 3H8
Tel.: (204) 983-7811
Fax: (204) 983-8522

BRITISH COLUMBIA AND YUKON
FBDB
Suite 700
601 West Hastings Street
VANCOUVER, B.C. V6B 5G9
Tel.: (604) 666-7800
Fax: (604) 666-4703

Health and Welfare Canada—Headquarters and Regional Offices

HEADQUARTERS
HWC
c/o Enquiry Desk
7th Floor
Jeanne Mance Building
OTTAWA, Ont. K1A 1B7
Tel.: (613) 957-2990 (General Enquiries)
and 954-6807 (Food and Drug Inspection)

REGIONAL OFFICES
NEWFOUNDLAND
HWC
3rd Floor
Cormack Building
2 Steer's Cove
ST. JOHN'S, Nfld. A1C 6J5
Tel.: (709) 772-5536

NOVA SCOTIA
HWC
5th Floor
Ralston Building
1557 Hollis Street
HALIFAX, N.S. B3J 1V5
Tel.: (902) 426-2160

NEW BRUNSWICK
HWC
Room 517
189 Prince William Street
SAINT JOHN, N.B. E2L 2B9
Tel.: (506) 648-4860

QUEBEC
HWC
1001 Saint-Laurent Street West
LONGUEUIL, Que. J4K 1C7
Tel.: (514) 283-5488

ONTARIO
HWC
2301 Midland Avenue
SCARBOROUGH, Ont. M1P 4R7
Tel.: (416) 973-1600

MANITOBA
HWC
510 Lagimodière Boulevard
WINNIPEG, Man. R2J 3Y1
Tel.: (204) 983-5490

SASKATCHEWAN
HWC
Room 103
1855 Smith Street
REGINA, Sask. S4P 2N5
Tel.: (306) 780-5407

ALBERTA
HWC
Suite 840
Canada Place
9700 Jasper Avenue
EDMONTON, Alta. T5J 4C3
Tel.: (403) 495-2626

BRITISH COLUMBIA
HWC
3155 Willingdon Green
BURNABY, B.C. V5G 4P2
Tel.: (604) 666-3350

Industry, Science and Technology Canada—Business Services Centres

THESE CENTRES HAVE BEEN ESTABLISHED AT HEADQUARTERS AND IN EVERY REGIONAL OFFICE TO provide clients with a gateway into the complete range of ISTC services, information products, programs and expertise.

HEADQUARTERS
ISTC
1st Floor, East Tower
235 Queen Street
OTTAWA, Ont. K1A 0H5
Tel.: (613) 952-ISTC
Fax: (613) 957-7942

REGIONAL OFFICES

NEWFOUNDLAND
ISTC
Parsons Building
90 O'Leary Avenue
P.O. Box 8950
ST. JOHN'S, Nfld. A1B 3R9
Tel.: (709) 772-ISTC
Fax: (709) 772-5093

PRINCE EDWARD ISLAND
ISTC
Suite 400
Confederation Court Mall
134 Kent Street
P.O. Box 1115
CHARLOTTETOWN, P.E.I. C1A 7M8
Tel.: (902) 566-7400
Fax: (902) 566-7450

NOVA SCOTIA
ISTC
5th Floor
Central Guaranty Trust Tower
1801 Hollis Street
P.O. Box 940, Station M
HALIFAX, N.S. B3J 2V9
Tel.: (902) 426-ISTC
Fax: (902) 426-2624

NEW BRUNSWICK
ISTC
12th Floor
Assumption Place
770 Main Street
P.O. Box 1210
MONCTON, N.B. E1C 8P9
Tel.: (506) 857-4782
Fax: (506) 851-6429

QUEBEC
ISTC
Suite 3800
Tour de la Bourse
800 Victoria Place
P.O. Box 247
MONTREAL, Que. H4Z 1E8
Tel.: (514) 283-8185
Fax: (514) 283-3302

ONTARIO
ISTC
4th Floor
Dominion Public Building
1 Front Street West
TORONTO, Ont. M5J 1A4
Tel.: (416) 973-ISTC
Fax: (416) 973-8714

MANITOBA
ISTC
8th Floor
330 Portage Avenue
P.O. Box 981
WINNIPEG, Man.
R3C 2V2
Tel.: (204) 983-ISTC
Fax: (204) 983-2187

SASKATCHEWAN
ISTC
7th Floor
105 - 21st Street East
SASKATOON, Sask. S7K 0B3
Tel.: (306) 975-4386
Fax: (306) 975-5334

ALBERTA
ISTC
Room 540
Canada Place
9700 Jasper Avenue
EDMONTON, Alta. T5J 4C3
Tel.: (403) 495-ISTC
Fax: (403) 495-4507

ISTC
Suite 1100
510 - 5th Street Southwest
CALGARY, Alta. T2P 3S2
Tel.: (403) 292-4575
Fax: (403) 292-4578

BRITISH COLUMBIA
ISTC
Suite 900
Scotia Tower
650 West Georgia Street
P.O. Box 11610
VANCOUVER, B.C.
V6B 5H8
Tel.: (604) 666-0266
Fax: (604) 666-8330

YUKON
ISTC
Suite 301
108 Lambert Street
WHITEHORSE, Y.T. Y1A 1Z2
Tel.: (403) 668-4655
Fax: (403) 668-5003

NORTHWEST TERRITORIES
ISTC
Precambrian Building
P.O. Bag 6100
YELLOWKNIFE, N.W.T. X1A 2R3
Tel.: (403) 920-8568
Fax: (403) 873-6228

Publication Inquiries

For individual copies of ISTC publications contact your nearest Business Service Centre. Should you wish to obtain more than one copy, please contact:

Communications Branch
Industry, Science and Technology Canada
Room 208D, West Tower
235 Queen Street
OTTAWA, Ont. K1A 0H5
Tel.: (613) 995-8900
Fax: (613) 952-9620

External Affairs and International Trade Canada — International Trade Centres

THESE CENTRES ARE OPERATED JOINTLY BY EAITC AND INDUSTRY, SCIENCE AND TECHNOLOGY CANADA. All are located in ISTC regional offices, which are listed on pages 28 and 29. Since the address for Calgary does not appear there, it is listed below. Otherwise, only phone numbers (and fax numbers that differ from those of the ISTC regional offices) are given.

ST. JOHN'S
Tel.: (709) 772-5511
Fax: (709) 772-2373

CHARLOTTETOWN
Tel.: (902) 566-7400

HALIFAX
Tel.: (902) 426-7540

MONCTON
Tel.: (506) 851-6452

MONTREAL
Tel.: (514) 283-8185
Fax: (514) 283-3302

TORONTO
Tel.: (416) 973-5053
Fax: (416) 973-8161

WINNIPEG
Tel.: (204) 983-8036

SASKATOON
Tel.: (306) 975-5925

CALGARY
Suite 1100
510 - 5th Street Southwest
CALGARY, Alta.
T2P 3S2
Tel.: (403) 292-6660

EDMONTON
Tel.: (403) 495-2944

VANCOUVER
Tel.: (604) 666-1444

Revenue Canada—Regional Customs Offices

ATLANTIC
Regional Collector
Quinpool Centre
6169 Quinpool Road
P.O. Box 3080
HALIFAX, N.S. B3J 3G6
Tel.: (902) 426-2914

QUEBEC
Regional Collector
130 Dalhousie
P.O. Box 2267
QUEBEC CITY, Que. G1K 7P6
Tel.: (418) 648-3708

MONTREAL
Regional Collector
400 Youville Square
MONTREAL, Que. H2Y 2E7
Tel.: (514) 283-6201

OTTAWA
Regional Collector
360 Coventry Road
P.O. Box 8257
OTTAWA, Ont. K1K 2C6
Tel.: (613) 991-0566

TORONTO
Regional Collector
1 Front Street West
P.O. Box 10, Station A
TORONTO, Ont. M5W 1A3
Tel.: (416) 973-8258

HAMILTON
Regional Collector
10 John Street South
P.O. Box 2989
HAMILTON, Ont. L8N 3V8
Tel.: (416) 572-2811

SOUTHWESTERN ONTARIO
Regional Collector
P.O. Box 2280
Walkerville Postal Station
WINDSOR, Ont. N8Y 4R8
Tel.: (519) 973-8500

CENTRAL CANADA
Regional Collector
Federal Building
269 Main Street
WINNIPEG, Man. R3C 1B3
Tel.: (204) 983-3758

ALBERTA
Regional Collector
220 - 4th Avenue Southeast
P.O. Box 2910, Station M
CALGARY, Alta. T2P 2M7
Tel.: (403) 292-4628

PACIFIC
Regional Collector
1001 West Pender Street
VANCOUVER, B.C. V6E 2M8
Tel.: (604) 666-0456

Revenue Canada—Regional Excise Offices

ATLANTIC
Regional Director
2nd Floor
6169 Quinpool Road
P.O. Box 1658
HALIFAX, N.S. B3J 2Z8
Tel.: (902) 426-2143

QUEBEC CITY
Regional Director
7th Floor
410 Charest Boulevard East
P.O. Box 2117
Postal Terminal
QUEBEC CITY, Que. G1K 7M9
Tel.: (418) 648-3853

MONTREAL
Regional Director
400 Youville Square
P.O. Box 6092, Station A
MONTREAL, Que. H2Y 3N4
Tel.: (514) 283-6023

OTTAWA
Regional Director
360 Coventry Road
P.O. Box 8257
OTTAWA, Ont. K1G 3H7
Tel.: (613) 991-0448

TORONTO
Regional Director
4th Floor
25 St. Clair Avenue East
P.O. Box 100, Station Q
TORONTO, Ont. M4T 2L7
Tel.: (416) 973-6380

SOUTHWESTERN ONTARIO
Regional Director
3rd Floor
Dominion Public Building
457 Richmond Street
P.O. Box 5548, Terminal A
LONDON, Ont. N6A 4R3
Tel.: (519) 645-4145

CENTRAL CANADA
Regional Director
4th Floor
391 York Avenue
P.O. Box 1022
WINNIPEG, Man. R3C 2W2
Tel.: (204) 983-2972

CALGARY
Regional Director
Room 470
220-4th Avenue Southeast
P.O. Box 2525, Station M
CALGARY, Alta. T2P 3B7
Tel.: (403) 292-5669

PACIFIC
Regional Director
Room 201
4664 Lougheed Highway
BURNABY, B.C. V5C 6C2
Tel.: (604) 666-3803

Revenue Canada—District Taxation Offices

NEWFOUNDLAND
District Taxation Office
215 Water Street
ST. JOHN'S, Nfld. A1C 6C9
Tel.: (709) 772-2610 or 1-800-563-2600 (toll-free)

PRINCE EDWARD ISLAND
District Taxation Office
90 Richmond Street
CHARLOTTETOWN, P.E.I. C1A 8L3
Tel.: (902) 566-7200

NOVA SCOTIA
District Taxation Office
1256 Barrington Street
HALIFAX, N.S. B3J 2T5
Tel.: (902) 426-2210

NEW BRUNSWICK
District Taxation Office
65 Canterbury Avenue
SAINT JOHN, N.B. E2L 4H9
Tel.: (506) 648-4600 or 1-800-222-9622 (toll-free)

QUEBEC
District Taxation Office
305 René-Lévesque Boulevard West
MONTREAL, Que. H2Z 1A6
Tel.: (514) 283-5300 or 1-800-361-2808 (toll-free)

District Taxation Office
165 Pointe-aux-Lièvres Street South
QUEBEC, Que. G1K 7L3
Tel.: (418) 648-3180 or 1-800-463-4421 (toll-free)

ONTARIO
District Taxation Office
451 Talbot Street
LONDON, Ont. N6A 5E5
Tel.: (519) 645-4211 or 1-800-265-4900 (toll-free)

District Taxation Office
360 Lisgar Street
OTTAWA, Ont. K1A 0L9
Tel.: (613) 598-2298 or 1-800-267-8440
(toll-free calls from area code 613)

District Taxation Office
36 Adelaide Street East
TORONTO, Ont. M5C 1J7
Tel.: (416) 869-1500 or 1-800-387-1700
(toll-free calls from area code 416)

District Taxation Office
185 Ouellette Avenue
WINDSOR, Ont. N9A 5S8
Tel.: (519) 258-8302 or 1-800-265-4841
(toll-free calls from Essex County)

MANITOBA
District Taxation Office
391 York Avenue
WINNIPEG, Man. R3C 0P5
Tel.: (204) 983-6350 or 1-800-282-8079 (toll-free)

SASKATCHEWAN
District Taxation Office
1955 Smith Street
REGINA, Sask. S4P 2N9
Tel.: (306) 780-6016 or 1-800-667-7555 (toll-free)

ALBERTA

District Taxation Office
220-4th Avenue Southeast
CALGARY, Alta. T2G 0L1
Tel.: (403) 292-4101 or 1-800-332-1410 (toll-free calls from southern Alberta)

District Taxation Office
9700 Jasper Avenue
EDMONTON, Alta. T5J 4C8
Tel.: (403) 420-3510, 1-800-232-1966 (toll-free calls from northern Alberta) or 1-800-661-6451 (toll-free calls from the Northwest Territories and northeastern British Columbia)

BRITISH COLUMBIA

District Taxation Office
1166 West Pender Street
VANCOUVER, B.C. V6E 3H8
Tel.: (604) 689-5411, 1-800-663-9033 (toll-free) or 1-800-663-0451 (toll-free calls from Yukon Territory and northwestern British Columbia)

District Taxation Office
1415 Vancouver Street
VICTORIA, B.C. V8V 3W4
Tel.: (604) 388-0121 or 1-800-742-6108 (toll-free)

PROVINCIAL AND TERRITORIAL CONTACTS

Small Business Development Departments

NEWFOUNDLAND ok
Department of Development
4th Floor
West Block
Confederation Complex
P.O. Box 8700
ST. JOHN'S, Nfld. A1B 4J6
Tel.: (709) 576-2781, 1-800-563-6353 (toll-free)
Fax: (709) 576-5236 729- ab Stockwood (709) 729-3922
Penny Tobin (709) 729-6223

PRINCE EDWARD ISLAND OK
Department of Industry
Shaw Building
P.O. Box 2000
CHARLOTTETOWN, P.E.I. C1A 7N8
Tel.: (902) 368-4240
Fax: (902) 368-4224

NOVA SCOTIA ok
Small Business Service Centre
Industry, Trade and Technology
1800 Argyle Street
P.O. Box 519
HALIFAX, N.S. B3J 2R7
Tel.: (902) 424-3973
Fax: (902) 424-5739

NEW BRUNSWICK OK Getting on the way
Department of Commerce and Technology
Suite 517
Centennial Building
King Street
P.O. Box 6000
FREDERICTON, N.B. E3B 5H1
Tel.: (506) 453-3697 or 1-800-665-1800 (toll-free)
Fax: (506) 453-7904
(506) 453-3890

QUEBEC OK
Ministère de l'Industrie, du Commerce
et de la Technologie
710 Youville Place
QUEBEC CITY, Que. G1R 4Y4
Tel.: (418) 691-5950
Fax: (418) 643-4545

ONTARIO ok
Small Business Advice and Council
Ministry of Industry, Trade and Technology
7th Floor
Hearst Block
900 Bay Street
TORONTO, Ont. M7A 2E1
Tel.: (416) 965-5494 or 1-800-387-6142 (toll-free)

MANITOBA ok
Business Resource Centre
Department of Industry, Trade and Tourism
6th Floor
155 Carlton Street
WINNIPEG, Man. R3C 3H8
Tel.: (204) 945-7738
Fax: (204) 945-1193

SASKATCHEWAN ok
Business Resource Centre
Department of Economic Diversification and Trade
1870 Albert Street
REGINA, Sask. S4P 3V7
Tel.: (306) 787-2207
Fax: (306) 787-7055

ALBERTA ok

Department of Economic Development and Trade
6th Floor
Sterling Place
9940-106th Street
EDMONTON, Alta. T5K 2P6
Tel.: (403) 427-3685 or 1-800-272-9675 (toll-free)
Fax: (403) 427-5926

BRITISH COLUMBIA OK listing only

Ministry of Regional and Economic Development
770 Pacific Boulevard South
P.O. Box 19
VANCOUVER, B.C. V6B 5E7
Tel.: (604) 660-3900
Fax: (604) 660-3986

Mary ok

YUKON Territory

Business Development Office
Ministry of Economic Development,
Mines and Small Business
P.O. Box 2703
WHITEHORSE, Y.T. Y1A 2C6
Tel.: (403) 667-3011
Fax: (403) 668-6205

NORTHWEST TERRITORIES ok

Business Development
Department of Economic Development and Tourism
P.O. Box 1320
YELLOWKNIFE, N.W.T. X1A 2L9
Tel.: (403) 873-7229

Incorporation/Registration Departments

NEWFOUNDLAND
General Registrar of Deeds,
Companies and Securities
Ground Floor
East Block
Confederation Building
P.O. Box 8700
ST. JOHN'S, Nfld. A1B 4J6
Tel.: (709) 576-3316
Fax: (709) 576-6187

PRINCE EDWARD ISLAND
Department of Justice
5th Floor
Shaw Building
105 Rockford Street
P.O. Box 2000
CHARLOTTETOWN, P.E.I. C1A 7N8
Tel.: (902) 368-4563
Fax: (902) 892-3420

NOVA SCOTIA
Registrar of Joint Stock Companies
1660 Hollis Street
P.O. Box 1529
HALIFAX, N.S. B3J 2Y4
Tel.: (902) 424-7770
Fax: (902) 424-4633

NEW BRUNSWICK
Director
Corporate and Trust Affairs
Department of Justice
640 King Street
P.O. Box 6000
FREDERICTON, N.B. E3B 5H1
Tel.: (506) 453-2703

QUEBEC
Director
Direction des entreprises
L'Inspecteur général des institutions financières
6th Floor
800 Youville Place
QUEBEC CITY, Que. G1R 4Y5
Tel.: (418) 643-3625
Fax: (418) 643-3336

ONTARIO
Companies Services Branch
Ministry of Consumer and Commercial Relations
2nd Floor
393 University Avenue
TORONTO, Ont. M7A 2H6
Tel.: (416) 596-3762
Fax: (416) 596-3737

MANITOBA
Director
Corporations Branch
Department of Consumer and Corporate Affairs
10th Floor
405 Broadway
WINNIPEG, Man. R3C 3L6
Tel.: (204) 945-4206
Fax: (204) 945-8981

SASKATCHEWAN
Director
Corporation Branch
Saskatchewan Consumer and Commercial Affairs
1871 Smith Street
REGINA, Sask. S4P 3V7
Tel.: (306) 787-2962
Fax: (306) 787-8999

ALBERTA
Corporate Registry
Department of Consumer and Corporate Affairs
8th Floor
10365 - 97th Street
EDMONTON, Alta. T5J 3W7
Tel.: (403) 427-2311
Fax (403) 422-1091

BRITISH COLUMBIA
Registrar of Companies
Ministry of Finance and Corporate Relations
940 Blanshard Street
VICTORIA, B.C. V8W 3E6
Tel.: (604) 387-4471 or
356-2893 (Name Registration Department)
Fax: (604) 387-3055

YUKON TERRITORY
Registrar of Corporations
Department of Consumer and Corporate Affairs
P.O. Box 2703
WHITEHORSE, Y.T. Y1A 2C6
Tel.: (403) 667-5442
Fax: (403) 667-3609

NORTHWEST TERRITORIES
Registrar of Companies
Department of Justice
3rd Floor
Court House
P.O. Box 1320
YELLOWKNIFE, N.W.T. X1A 2L9
Tel.: (403) 873-7492
Fax: (403) 873-0243

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