

## Small Business Regulations

REGULATION	REQUIRED WHEN	CONTACT	COMMENTS
<b>Home Occupation Permit</b>  <b>Special Permits</b>  <b>Building Permits</b>  <b>Building/Fire Inspections</b>  <b>Zoning</b>	You establish a home-based business in a municipality with home occupation regulations.	<b>Local Municipal Office</b> Adelaide Metcalfe (519) 247-3687 Lucan Biddulph (519) 227-4491 Middlesex Centre (519) 666-0190 North Middlesex (519) 294-6244 Southwest Middlesex (519) 287-2015 Strathroy Caradoc (519) 245-1070 Thames Centre (519) 268-7334 Village of Newbury (519) 693-4941	Requirements vary by municipality Ensure zoning is appropriate and permits can be obtained before signing a lease.
<b>Business Name Registration</b>  <b>Name Search</b>  <b>Renew Business Name</b>	Need to register a business name if you are not operating under your legal name.	<b>Service Ontario – Business Services</b> <a href="http://Ontario.ca">Ontario.ca</a> <ul style="list-style-type: none"> <li>▪ Business &amp; Economy</li> <li>▪ Register a Business Name</li> </ul> <b>Apply online or mail-in form</b> Ministry of Finance Tax Office 130 Dufferin Avenue London, ON N6A 6G8 1-866-668-8297	<b>Registration costs:</b> <ul style="list-style-type: none"> <li>▪ \$60 – online</li> <li>▪ \$80 – mail</li> <li>▪ \$15 (plus tax) – request search of name</li> </ul>
<b>Business Number (BN) Register CRA</b>  <b>Harmonized Sales Tax (HST)</b>  <b>Payroll Deductions (CPP, Income Tax &amp; EI)</b>  <b>Corporate Income Tax</b>  <b>Import/Export</b>	Your Business Number (BN) opens one or more of Revenue Canada's four major accounts:  Harmonized Sales Tax (HST) Payroll Deductions Import/Export WSIB Corporate Income Tax Import/Export	<b>Canada Revenue Agency (CRA)</b> 451 Talbot Street London, ON N6A 5E5 (519) 645-4029  <b>Business Inquiries Line:</b> 1-800-959-5525  <b>CRA website (register online):</b> <a href="http://cra.gc.ca">cra.gc.ca</a>  <b>Note:</b> Ontario programs can be registered at same time (register business name/apply for Ont RST/EHT/WSIB)	<b>HST</b> Registration optional if annual HST gross sales are \$30,000 or less. Research your situation as HST paid can be refundable.  <b>Payroll Deductions</b> Remitted monthly. Employers must match employee CPP and pay 1.4 times employee EI. EE T4's must be filed by February 28.
<b>Employer Health Tax (EHT)</b>	Your business has employees.  Rates vary according to amount of annual payroll.	<b>Ontario Ministry of Finance</b> 1-866-ONT-TAXS (1-866-668-8297) <a href="http://fin.gov.on.ca">fin.gov.on.ca</a> <ul style="list-style-type: none"> <li>▪ Taxes</li> <li>▪ Employer Health Tax</li> </ul>	EHT must be filed by March 15 <sup>th</sup> of the following calendar year.  Self-employed people no longer pay EHT.
<b>WSIB - The Workplace Safety and Insurance Board, Ontario</b>	Your business employs people in occupations that are insurable under the Workplace Safety & Insurance Act.	<b>London WSIB Office</b> 148 Fullarton Street, 7th Floor London, ON N6A 5P3  1-800-387-0750 <a href="mailto:employeraccounts@wsib.on.ca">employeraccounts@wsib.on.ca</a> <a href="http://wsib.ca/en">wsib.ca/en</a>	WSIB registration is required for all businesses, with a few exceptions.  Rates are based on type of industry.  Frequency of payments are based on size of payroll.

<b>Provincial Incorporation (Ontario)</b>	Filing incorporation papers.	<b>Ministry of Government Services</b> <a href="http://ontario.ca/page/ministry-government-and-consumer-services">ontario.ca/page/ministry-government-and-consumer-services</a>  <b>ServiceOntario London</b> 100 Dundas St, Main Floor London, ON N6A 5B6 1-800-267-8097  <b>Find a ServiceOntario Location:</b> <a href="http://ontario.ca/locations/serviceontario">ontario.ca/locations/serviceontario</a>	Decide whether you're going to incorporate federally or provincially.  <b>Provincially:</b> your corporation only has the right to carry on business in the province or territory where your business is incorporated.
<b>Federal Incorporation (Canada)</b>	Filing incorporation papers.	<b>Corporations Canada/Industry Canada</b> 151 Yonge Street, 4th Floor Toronto, ON M5C 2W7  1-866-333-5556 Use online form for email <a href="http://ic.gc.ca/eic/site/cd-dgc.nsf/eng/home">ic.gc.ca/eic/site/cd-dgc.nsf/eng/home</a>	Decide whether you're going to incorporate federally or provincially.  <b>Federally:</b> your corporation will be able to carry on business in all provinces and territories that you are registered in.
<b>Ontario Ministry of Labour</b>  <b>Employment Standards</b>  <b>Health &amp; Safety</b>  <b>Labour Relations</b>  <b>Jobs Protection Office</b>	Your business employs people.	<b>London/Sarnia</b> 217 York St., 5th Floor London, ON N6A 5P9  519-439-2210 or 1-800-265-1676 <a href="http://ontario.ca/page/ministry-labour-training-skills-development">ontario.ca/page/ministry-labour-training-skills-development</a>	No registration is required, but employers should be aware of regulations as they cover most Ontario workplaces.
<b>Business Insurance</b>	You are in business.	Choose the insurance agent or broker of your choice.	Research liability, property or specialty insurance (example: home renovation or trades) requirements carefully!
<b>Health Inspections</b>	Your business involves food preparation and related activities.	<b>Middlesex-London Health Unit</b> 50 King Street, London, ON N6A 5L7 (519) 663-5317 <a href="http://healthunit.com">healthunit.com</a>	Contact the Middlesex - London Health Unit to see if your business is subject to inspections (example: food service).
<b>Patents</b>  <b>Trademarks</b>  <b>Copyrights</b>  <b>Industry Designs</b>  <b>ICTs (Integrated Circuit Topographies)</b>	You want to protect your intellectual property from duplication by others.	<b>Canadian Intellectual Property Office</b> CIPO Client Service Centre Place du Portage I 50 Victoria St., Room C-229 Gatineau, QC K1A 0C9  1-866-997-1936 <a href="mailto:cipo.contact@ic.gc.ca">cipo.contact@ic.gc.ca</a> <a href="http://ic.gc.ca/eic/site/cipointernet-internetopic.nsf/eng/Home">ic.gc.ca/eic/site/cipointernet-internetopic.nsf/eng/Home</a>	Advisable to consult a lawyer.