



CERTIFIED GENERAL ACCOUNTANTS OF ONTARIO

Certified General  
Accountants  
of Ontario



## Resource Guide for Business Immigrants to Ontario



Ontario

# Resource Guide for Business Immigrants to Ontario



Ontario Ministry of Economic  
Development and Trade

and



## **Certified General Accountants of Ontario**

### **Mission Statement:**

The Mission of the **Certified General Accountants of Ontario** is to ensure its members merit the confidence and trust of all who rely upon their professional knowledge, skills, judgment and integrity, by regulating qualification, performance and discipline standards for certified general accountants, while advocating the use of their professional expertise in the public interest.

### **Mission Statement:**

The Mission of the **Ministry of Economic Development and Trade** is to lead the government's efforts to ensure Ontario's economy continues to prosper and remains competitive in a constantly changing global market. This is accomplished by promoting economic development and job creation; committing to research and innovation; contributing to a high-skilled and well-educated workforce; and by attracting investment and stimulating trade.

While great care has been taken to ensure the accuracy of the information as at August 2006, the Certified General Accountants of Ontario and the Ontario Ministry of Economic Development and Trade do not assume any liability.

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## Section 1: Settlement Information

Two excellent sources of information regarding settling in Ontario are available online from the websites [www.ontarioimmigration.ca](http://www.ontarioimmigration.ca) and [www.settlement.org](http://www.settlement.org). These sites cover many topics of interest to newcomers, such as: community and recreation, education, employment, health, housing, language and literacy. Following are some of the main things to consider when first settling in Ontario.

### Automobiles

#### Driver's Licenses

A visitor to Ontario who is a permanent resident of a country other than Canada, with a valid driver's licence from that country and an international driver's permit, may drive in Ontario with that licence for up to one year. A new resident of Ontario—such as a recently landed business immigrant—legally may drive in the province using a valid driver's licence from another country, U.S. state or Canadian province, for up to 60 days. After 60 days that licence is no longer valid and an Ontario driver's licence is required.

Under Ontario's **Graduated Licensing System (GLS)**, the type of Ontario driver's licence an individual may obtain depends upon the country of origin of his or her original licence, as well as the driving experience of the individual.

#### Drivers from jurisdictions with licensing exchange agreements:

Licensed drivers moving to Ontario from a jurisdiction that has a reciprocal licensing agreement (including Austria, Germany, Japan, Republic of Korea, Switzerland, many of the United States and other Canadian provinces and territories) who have more than two years of driving experience, are exempt from Ontario's Graduated Licensing System. These drivers can receive an Ontario driver's licence without taking a rules of the road knowledge or road test, providing they meet all medical requirements (including a vision test) and have acceptable proof of their previous licence status and driving experience.

Drivers from these jurisdictions, with less than two years of driving experience, will receive credit for their experience and be placed in **Level Two** of the Graduated Licensing System. After completing two years of driving experience in Ontario, a driver is eligible to take Ontario's **Level Two** road test. Once this road test is passed an individual is licensed to drive an automobile in Ontario, with full privileges.

#### Drivers from jurisdictions without licensing exchange agreements:

The process is different for a driver from a jurisdiction that does not have a licensing agreement with Ontario. If the individual has more than two years of driving experience, as well as acceptable proof of previous driving experience, he or she immediately should arrange to take a vision test, a written test and the **Level Two** road test. Upon successful completion, he or she will become fully licensed to drive an automobile in Ontario.

Drivers who have less than two years of driving experience must take a vision test, a written test and then apply to take the **Level One** road test. In the latter case, drivers must acquire a full 20 months of Ontario driving experience before being eligible to take a **Level Two** road test.

The Graduated Licensing System applies to all drivers, regardless of age.

For more information on obtaining a driver's licence, contact the Ministry of Transportation:

Tel: 416-235-2999 or Toll-free: 1-800-387-3445  
Fax: 416-235-4414 Website: [www.mto.gov.on.ca](http://www.mto.gov.on.ca)

A listing of **driver examination centres** can be found in the blue pages of the telephone directory, under *Government of Ontario, Drivers and Vehicles*.

### **Vehicle Emission Testing (Drive Clean Program)**

Currently the program applies to passenger cars, vans, light trucks, and sport utility vehicles in Southern Ontario (including the communities of Windsor, Sarnia-Clearwater-Point Edward, London, Kitchener, Waterloo, Cambridge, Guelph, the Greater Toronto Area, Niagara Falls, Welland, St. Catharines, Barrie, Brantford, Peterborough, Kingston, Ottawa, including the counties of Simcoe, Peterborough, Dufferin, Oxford, Wellington, Victoria, Perth, Northumberland, Middlesex, Lambton, Essex, Elgin, Brant and the regional municipalities of Waterloo, Haldimand-Norfolk and Niagara.)

Annual emission tests are also required for heavy-duty trucks and buses. Diesel vehicles are tested province-wide, while non-diesel vehicles are tested in the same area as passenger cars and other light vehicles.

Drive Clean includes approximately 1,600 facilities, offering services to light vehicles in the existing program area. There are also about 1,000 facilities across Ontario providing heavy-duty vehicle tests.

More details on the Drive Clean Program are available from the Ontario government's call centre at 1-888-758-2999 or through its website at [www.driveclean.com](http://www.driveclean.com). Information on Ontario's air quality initiatives is available at [www.ene.gov.on.ca](http://www.ene.gov.on.ca).

### **Insurance**

Motor vehicle insurance is mandatory in Ontario; there are penalties for driving without insurance. Every automobile must carry at least \$200,000 in third-party liability insurance. As well, all automobile insurance policies must provide **uninsured motorist coverage**.

## Seat Belts

Ontario law states that all occupants of a motor vehicle must wear a seat belt. There is a fine for not wearing a seat belt. The driver also is responsible for ensuring that all children in the vehicle under 16 years of age wear seat belts. Infants and young children must be restrained in specially designed car seats that meet the Canada Motor Vehicle Safety Standards. These car seats may be purchased from most department and automotive stores.

## Banking and Financial Services

### Banks

Both domestic and foreign banks operate in Canada.

**Schedule I** banks are Canada's domestic chartered banks. Canada's seven largest Schedule I banks are:

- BMO Financial Group
- CIBC
- Laurentian Bank of Canada
- National Bank of Canada
- RBC Financial Group
- Scotiabank
- TD Bank Financial Group

**Schedule II** banks include all foreign bank subsidiaries. Foreign bank branches are known as **Schedule III** banks. Foreign bank branches cannot accept "retail" deposits.

Both domestic and foreign banks offer banking services to customers, including: establishing personal and corporate accounts; providing loans and mortgages for commercial and personal use; and handling transactions involving foreign exchange.

In addition to these services, most large Canadian banks (including branches in both Canada and abroad) offer **personal banking services** to business immigrant depositors, to assist them in immigrating to Canada and settling in this country. Some examples of these services include offshore trusts, investment advice, etc. Unless it has been arranged in advance, Canadian financial institutions will not conduct a cash transaction over the amount of \$10,000 without being satisfied about its source.

Further information can be obtained from the **Canadian Bankers Association**:

Tel: 416-362-6092 or Toll-free: 1-800-263-0231  
Fax: 416-362-7705 E-mail: [inform@cba.ca](mailto:inform@cba.ca)  
Website: [www.cba.ca](http://www.cba.ca)

Many banks in Canada have established banking ombuds to help resolve problems arising from complaints. Banks with an ombuds will provide brochures in their branches that describe the complaint resolution process, how to contact their ombuds and the role of the **Canadian Banking Ombudsman (CBO)**. The CBO is an independent organization that provides impartial and prompt resolution of complaints, based on fairness and good business and banking practices.

For more information, contact:

Tel: 416-287-2877 or Toll-free: 1-888-451-4519  
Fax: 1-888-422-2865 E-mail: ombudsman@obsi.ca  
Website: www.obsi.com

### Trust Companies

Trust companies also provide a personal and business financial service to residents of Ontario, including personal and commercial mortgages, loans and accounts. Additionally, they provide trustee services to individuals and corporations. More information can be obtained from the **Financial Services Commission of Ontario:**

Tel: 416-250-7250 or Toll-free: 1-800-668-0128  
Fax: 416-590-7070 Website: www.fsco.gov.on.ca

### Credit Unions

Credit unions offer their members many of the same financial services as banks or trust companies. Members in a credit union usually belong to a specific group. For example, they may all work for the same employer or they may all live in the same community. More information may be obtained from **Credit Union Central of Canada:**

Tel: 416-232-1262 Fax: 416-232-9196  
E-mail: cucc@cucentral.com Website: www.cucentral.ca

### Deposit Insurance

Deposits held in banks, credit unions and loan companies in Canada are insured by the **Canada Deposit Insurance Corporation (CDIC)**. The current insured limit is \$60,000 for each depositor, in each institution. You may obtain more information about deposit insurance by contacting the CDIC:

Tel: 613-992-7124 Tel: 1-800-461-CDIC (1-800-461-2342)  
E-mail: info@cdic.ca Website: www.cdic.ca

## Daycare

Many schools have daycare programs available for children, both before and after the regular school hours. For more information on available programs contact your local school or school board. Look in the white pages of your telephone book, under the listing Education.

For information about daycare centres, contact your local community information centre or immigrant aid agency. Also check the community kiosks in shopping malls, as they often contain this information.

E-mail: [info@edu.gov.on.ca](mailto:info@edu.gov.on.ca)

## Education

### Primary and Secondary Education

In Ontario there are two school systems paid for by public funds through property taxes. One is the public school system; the other is the Roman Catholic separate school system. Students do not pay to attend these schools. In addition to the publicly funded school system, Ontario has private schools, which charge annual fees.

### Colleges and Universities

In Ontario, there are 16 universities and 25 colleges. This list includes colleges for applied arts and technology, agricultural, health sciences, arts and military, amongst others. Tuition for colleges and universities are not funded publicly and tuition for an undergraduate degree in an Ontario university generally costs a student approximately \$5,000 per year.

Each college and university publishes lists of available programs. Generally you will also find tuition costs for programs and courses on their websites.

Lists of Ontario public and private schools, and of colleges and universities, can be obtained from the Ontario Ministry of Education and the Ministry of Training, Colleges and Universities. The information is also available on the Ministry's website.

Tel: 416-325-2929 or Toll-free: 1-800-387-5514  
Fax: 416-325-6348 E-mail: [info@edu.gov.on.ca](mailto:info@edu.gov.on.ca)  
Website: [www.edu.gov.on.ca](http://www.edu.gov.on.ca)

### English as a Second Language (ESL) Programs

Many school boards offer **English as a Second Language (ESL)** programs for students and adults who are immigrants from countries in which English is not the first language or where it is spoken differently from Canadian English. These programs also help students born in Canada but who do not have an adequate knowledge of English, usually because English is not spoken at home. Please contact your local school board for more information.

## International Languages Programs

**International languages programs** allow elementary school students the opportunity to develop and maintain the ability to read, write and speak in languages other than English or French. These programs (often called “Heritage Languages” programs) are provided by many Ontario school boards. They are offered outside of the school day and/or on weekends.

To find out about international languages programs in your community, please contact your local school board.

## Government in Canada

There are three levels of government in Canada: federal, provincial and municipal. Responsibilities are divided among the three levels of government.

The **federal government** is responsible for areas such as citizenship, foreign policy, defence and national finance policies. Access the federal government’s main website at [www.canada.gc.ca](http://www.canada.gc.ca).

The **provincial governments** are responsible for areas such as education, health, social services and provincial economic development. Access the Ontario government’s website at [www.gov.on.ca](http://www.gov.on.ca).

Canada and the provinces have concurrent jurisdiction in such areas as immigration and taxation.

**Municipal governments** are responsible for services such as water, street lighting, parks, plus local roads and transportation. Many municipalities have set up websites at [www.city.name of city.on.ca](http://www.city.name of city.on.ca). For example, access [www.city.hamilton.on.ca](http://www.city.hamilton.on.ca).

For more information on government, order a free copy of the booklet, *How Canadians Govern Themselves*. It is available from the **Library of Parliament**.

Telephone 613-992-4783 or 1-866-599-4999

## Health Care

Most residents of Ontario are covered by the **Ontario Health Insurance Plan (OHIP)** for a wide range of medical and hospital services. The Ontario government’s Ministry of Health and Long-Term Care administers this comprehensive health insurance plan.

Complete the application form, *Registration for Ontario Health Coverage*, in order to obtain coverage. Fill out one form for every member of the immediate family living with you in Ontario.

After the form or forms have been processed you will receive one **Ontario Health Card** for each member of the family for whom a form was filled out. On the card will be one name, plus that individual's OHIP number.

Whenever you visit a doctor, a hospital or a drop-in medical clinic, you should take your Ontario Health Card with you, to verify that you are eligible for health coverage. (A parent should bring the child's Health Card when bringing him or her for a medical visit.)

If you would like more information on Ontario health coverage, contact the **Ontario Ministry of Health and Long-Term Care**:

Tel: 416-314-5518 Toll-free: 1-800-268-1154  
Website: [www.health.gov.on.ca](http://www.health.gov.on.ca)

Look in the blue pages of the telephone book, under *Health and Long-Term Care*, for the office in your area.

Some of Ontario's health insurance plan is funded by the employer health tax (see Section 9). The plan provides a wide range of benefits for medical and hospital services; additional benefits also are provided for the services of other health practitioners.

#### **Attention new immigrants:**

You and your family are not insured under the **Ontario Health Insurance Plan (OHIP)** until after you have landed and lived in Ontario for three months. You should apply for private insurance before emigrating from your home country or shortly after your arrival in Canada. Please be warned that some private insurance plans may not cover immigrants who wait too long to apply.

Note that OHIP does not cover all medical related expenses such as prescription drugs, some optometrist services and most chiropractic services and you may want to purchase a private benefit plan to help cover the costs of these services.

Usually Ontario health coverage does not cover visits to dentists and related dental services. For information about dentists and dental services contact the **Ontario Dental Association**:

Ontario Dental Association  
4 New Street  
Toronto ON M5R 1P6

Tel: 416-922-3900 Fax: 416-922-9005  
E-mail: [info@oda.on.ca](mailto:info@oda.on.ca) Website: [www.oda.on.ca](http://www.oda.on.ca)

## Insurance Coverage

Different types of insurance are available, including car insurance, mortgage insurance, life and health insurance, homeowners' or tenants' insurance, as well as commercial and business insurance. Before buying any insurance it is advisable to check and compare several insurance companies regarding their prices for policies and coverage.

For more information contact the **Financial Services Commission of Ontario**

Tel: 416-250-7250 or Toll-free: 1-800-668-0128  
Fax: 416-590-7070 Website: [www.fsco.gov.on.ca](http://www.fsco.gov.on.ca)

## Legal Information

The **Lawyer Referral Service (LRS)** at the Law Society of Upper Canada assists those requiring legal help.

The LRS refers members of the public in need of legal assistance to a local lawyer who is registered with the LRS and practises the kind of law they require. The lawyer will provide up to 30 minutes of consultation at no charge. Currently more than 2,000 lawyers across Ontario participate in the LRS.

The LRS is available from 9 a.m. to 5 p.m., Monday to Friday, from anywhere in Ontario. The number is 1-900-565-4LRS (4577). You also can find information about the LRS on the Law Society's Website at [www.lsuc.on.ca](http://www.lsuc.on.ca).

It is a toll service, and a \$6 charge will appear on the caller's telephone bill the month following the call. Individuals who are in a crisis—such as domestic abuse situations or those who are incarcerated or are under the age of 18—may call 416-947-3330 or 1-800-268-8326 (toll-free).

## Leisure Activities

Contact **Ontario Travel** to receive information on recreational and cultural activities throughout Ontario:

Tel: 1-800-ONTARIO (1-800-668-2746)  
Website: [www.ontariotravel.net](http://www.ontariotravel.net) or [www.tourism.gov.on.ca](http://www.tourism.gov.on.ca)

For more information on activities in your own neighborhood, contact the local community centre, public library, arts council or historical society.

If you are interested in programs such as ice skating, swimming, arts and crafts courses or fitness programs, contact your municipal recreation department for information. Telephone numbers for neighborhood recreation centres and departments are found in the blue pages of the telephone book, under *Municipal*

*Government Parks and Recreation or Recreation*. If you live within Metropolitan Toronto, contact 416-392-1111.

Many municipalities now have websites linking to a description of ongoing leisure activities. These may be accessed through a Website address in the following format:

[www.city.name of city.on.ca](http://www.city.name of city.on.ca)

For example, [www.city.hamilton.on.ca](http://www.city.hamilton.on.ca).

## Multicultural Associations and Organizations: Ethnic Media

Community information centres often can provide lists of local associations and organizations with ethno-cultural ties.

The Findhelp Information Services can be reached as follows:

425 Adelaide Street West, 2nd Floor  
Toronto ON M5V 3C1

Tel: 416-392-4605 Fax: 416-392-4404  
E-mail: [cit@web.ca](mailto:cit@web.ca) Website: [www.findhelp.ca](http://www.findhelp.ca) or [www.211toronto.ca](http://www.211toronto.ca)

Another information source is the Directory of Associations in Canada, which lists many of the ethnic organizations across the country. Information on the various ethnic media in Canada may be found in the book Bowdens Information Service. Most local public libraries stock reference copies of these publications.

## Real Estate

### Commercial

If you are planning to lease or buy property for your business, consult a qualified and reputable real estate firm that specializes in commercial real estate. To find a real estate firm, look in the Yellow Pages under Real Estate Brokers or contact the **Ontario Real Estate Association (OREA)**:

99 Duncan Mill Road  
Don Mills ON M3B 1Z2

Tel: 416-445-9910 Fax: 416-445-2644  
E-mail: [info@orea.com](mailto:info@orea.com) Website: [www.orea.com](http://www.orea.com)

The **Ontario Investment and Trade Service (OITS)** has information to assist potential investors, including a database of available commercial properties, at [www.2ontario.com](http://www.2ontario.com).

## Residential

A variety of accommodation is available in Ontario, including houses, townhouses, rental apartments and condominiums. Listings of available accommodations can be found in the classified sections of local newspapers. Many buildings also post signs to indicate units for rent. In urban areas, free listings magazines are often available in street boxes, stores, banks and financial institutions.

The Residential Tenancies Act, Part II, provides for certain rights and responsibilities of both tenants and landlords. Further information is available from the **Ontario Ministry of Municipal Affairs and Housing, Ontario Rental Housing Tribunal**:

Tel: 416-645-8080 or Toll-free: 1-888-332-3234  
E-mail: mininfo@mah.gov.on.ca Website: www.mah.gov.on.ca or  
www.orht.gov.on.ca

If you plan to buy a residential property obtain a free copy of the book *How to Buy Your Home*, produced by the **Ontario Real Estate Association**

If you plan to buy a condominium and have questions contact the **Ontario Ministry of Government Services**:

Tel: 416-326-8555 or Toll-free: 1-800-268-1142  
E-mail: cbsinfo@cbs.gov.on.ca Website: www.cbs.gov.on.ca

Whenever you plan to purchase residential property, it is wise to deal with a real estate firm that is a member of a local real estate board. Contact the **Ontario Real Estate Association (OREA)**, as listed above. OREA can provide you with a list of real estate boards in Ontario, as well as other free information of use to potential homebuyers.

Homebuyers also should consult a lawyer—preferably one who specializes in real estate—before signing an Offer to Purchase. To find a lawyer, look in the Yellow Pages under Lawyers.

You may also contact the **Lawyer Referral Service** at the **Law Society of Upper Canada**:

Tel: 416-947-3300 or Toll-free: 1-800-668-7380  
E-mail: lawrefer@lsuc.on.ca Website: www.lsuc.on.ca

## Settling in Ontario: Customs Issues

### Sending Effects to Ontario

The **Canada Border Services Agency** strictly enforces its regulations regarding duties and the importation of all goods, including commercial goods. Commercial goods may not be included in the personal and household effects category. For

example, when shipping household effects any items that are for a commercial or resale purpose must be declared separately. The result of an illegal declaration can involve a financial penalty, seizure of the goods or even more serious results.

As long as household items are declared upon landing (or shortly thereafter) the goods may be shipped to Ontario at any time.

For more information contact the **Canada Border Service Agency's Automated Customs Information Service** at 1-800-461-9999 or for more information visit its website at [www.cbsa-asfc.gc.ca](http://www.cbsa-asfc.gc.ca).

### **Bringing Your Pets to Ontario**

The **Canadian Food Inspection Agency (CFIA)** is responsible for establishing import requirements for animals and animal products coming into Canada, including pets.

The Canadian Food Inspection Agency has prepared basic guidelines for frequently imported pets. Before importing any animal, people should verify the conditions with a local CFIA office or headquarters contact.

For more information, please contact the Canadian Food Inspection Agency, at:

59 Camelot Drive  
Ottawa ON K1A 0Y9

Tel: 613-225-2342 or Toll-free: 1-800-442-2342  
Fax: 613-228-6601 Website: [www.inspection.gc.ca/english/animal/heasan/import/petse.shtml](http://www.inspection.gc.ca/english/animal/heasan/import/petse.shtml)

### **Social Services: Sources of Information**

Community information centres can be found in the majority of cities and towns across Ontario.

These centres provide information about available community services, including counselling, childcare, English as a Second Language (ESL), training, employment services, plus recreational activities. To find your nearest community information centre check out [www.informontario.on.ca](http://www.informontario.on.ca).

In addition, there are immigrant agencies throughout Ontario, where assistance is provided to immigrants who have recently settled in Ontario. Information can be accessed online at [www.settlement.org](http://www.settlement.org).

Community Information Toronto maintains information on various services offered in the Toronto area. This information can be accessed through the telephone by dialing 211 in Toronto or 416-397-4636 from outside Toronto. It is also available on the Internet at [www.211toronto.ca](http://www.211toronto.ca).

## **Newcomers' Information Centres**

### **Toronto (YMCA)**

42 Charles Street East, 3rd Floor, Toronto

Tel: 416-928-6690

### **Brampton**

263 Queen Street East, Unit #14, Brampton

Tel: 905-595-0722 ext 4000

### **Mississauga**

2 Robert Speck Parkway, Suite 800, Mississauga

Tel: 905-279-0024 ext 1266

## **Social Insurance Number (SIN)**

Individuals who work in Canada must obtain a **Social Insurance Number (SIN)** and card, which is issued by the federal government. Both the government and employers have a number of uses for the SIN card.

### **Attention New Immigrants:**

The **SIN** card is a vital piece of documentation and should be applied for immediately after landing in Canada.

Apply for a social insurance number and card at a **Human Resource Centre**. Centres are listed in the blue pages of the telephone book under *Employment and Unemployment, Human Resources and Social Development Canada, Human Resource Centres*. Visit its website at **[www.hrsdc.gc.ca](http://www.hrsdc.gc.ca)**.

## Section 2: Sources of Business Information

### Business Directories

A variety of business directories exist, designed to assist individuals who operate a business in Ontario.

Usually directories are found at your local public library, chamber of commerce or municipal economic development office.

Examples of directories available include *Scott's Directory*, *Canadian Automotive Exporters Directory*, plus many other sectors and business association directories. Several worthwhile databases of information also exist, such as Industry Canada, produced by Canadian Company Capabilities.

### Business Reports

A number of companies provide reporting services. An example is Dun and Bradstreet's report, which provides financial information on businesses. This information is available to subscribers, which must be accredited businesses.

Dun and Bradstreet's website can be accessed at **www.dnb.com**.

Banks and other financial institutions also may be a source of financial information.

### Canada-Ontario Business Service Centre (COBSC)

The **Canada-Ontario Business Service Centre (COBSC)** is a joint venture between the Government of Canada and the Government of Ontario. It provides access to accurate, timely and relevant business information on federal and provincial government services, programs and regulations. The COBSC information agents identify key government information and resources to help you run a business more effectively.

Tel: 416-775-3456 or Toll-free: 1-800-567-2345  
Fax: 416-954-8597 E-mail: ontario@cbssc.ic.gc.ca  
Website: [www.cobsc.org/en](http://www.cobsc.org/en) (English) or [www.cseco.org/fr](http://www.cseco.org/fr) (French)

At the COBSC's website you can also link to the **Canada Business Service Centres** website, which provides access information for all Canadian provinces and territories, including the Province of Ontario.

For more information on establishing a business in Canada, refer to Small Business Enterprise Centres in Section 3.

### Chambers of Commerce and Boards of Trade

Both the local chamber of commerce and board of trade provide a wide range of information and services, with the aim of promoting Canadian businesses and trades.

Local chambers of commerce organize seminars and conferences. These events allow business people to learn new information and establish networks of helpful contacts.

For more information, contact your local chamber of commerce or board of trade (listed in your telephone book). The Board of Trade of Metropolitan Toronto can be reached at:

Tel: 416-366-6811

Website: [www.bot.com](http://www.bot.com)

## Credit Bureaus

Operating under Canada's consumer credit laws, credit bureaus confirm information that creditors—such as banks, mortgage companies or oil companies—have obtained from individuals requesting consumer credit.

Other information is derived from the public record, such as judgments, non-responsibility notices, registered chattel mortgages, conditional sales and bankruptcies.

To have access to the services of a credit bureau, a business must register as a member. Once it is registered, a business can receive a verbal or written report, for a small fee. Additionally, your banker may be able to conduct these searches on your behalf, for a small fee.

## Personal Properties Security Registration

When buying used personal property (e.g., a car or equipment) it is generally useful and wise to verify that the item is free and clear of liens and is not pledged as security for a debt.

Obtain more information prior to purchasing personal property by contacting the Personal Property Registration Branch of the **Ministry of Government Services**

Tel: 416-325-8847 (Toronto) or 1-800-267-8847 (outside Toronto)

Fax: 416-325-0487

Website: [www.cbs.gov.on.ca](http://www.cbs.gov.on.ca)

## Industry Sector Profiles

**Industry Canada** produces profiles of domestic industry sectors, market studies and business research projects. These can be accessed on the Strategis website located at [www.strategis.gc.ca](http://www.strategis.gc.ca).

For more information contact the **Canada-Ontario Business Service Centre (COBSC)**:

Tel: 416-775-3456 or

Toll-free: 1-800-567-2345

E-mail: [ontario@cbosc.ic.gc.ca](mailto:ontario@cbosc.ic.gc.ca)

Website: [www.cbosc.org/ontario](http://www.cbosc.org/ontario)

Ontario-specific industry information can be found on the provincial government's website at [www.ontario-canada.com](http://www.ontario-canada.com) and at [www.2ontario.com](http://www.2ontario.com).

## Libraries

Consult the telephone book to find the address and telephone number of your local public library.

The **Toronto Metro Reference Library** is located at 789 Yonge Street. Call 416-393-7131 for both general and specific inquiries about business and social services. The reference librarians can help you research information required, including recommending applicable trade magazines, directories, statistics, etc.

Information about the Toronto Metro Reference Library can be accessed through The Toronto Public Library's website at [www.tpl.toronto.on.ca](http://www.tpl.toronto.on.ca).

## Professional, Industrial and Trade Associations

Professional, industrial and trade associations often provide their membership with a variety of services, including professional development, statistical information, promotion, feasibility studies and consultations.

Professional, industrial and trade associations also provide opportunities for business people to network with their peers. A complete list of associations can be found in publications such as the *Directory of Associations in Canada*. It can be found in the reference section of most libraries.

Here are examples of professional and trade associations based in Toronto:

### Canadian Manufacturers and Exporters

Tel: 905-568-8300 Fax: 905-568-8330  
Website: [www.cme-mec.ca](http://www.cme-mec.ca)

### Canadian Venture Capital Association (CVCA):

Tel: 416-487-0519 Fax: 416-487-5899  
Website: [www.cvca.ca](http://www.cvca.ca)

### Canadian Bankers Association

Tel: 1-800-263-0231 E-mail: [inform@cba.ca](mailto:inform@cba.ca)  
Website: [www.cba.ca](http://www.cba.ca)

### Canadian Federation of Independent Business

Tel: 416-222-8022 Fax: 416-222-7593  
E-mail: [cfib@cfib.ca](mailto:cfib@cfib.ca) Website: [www.cfib.ca](http://www.cfib.ca)

### Canadian Franchise Association

Tel: 905-625-2896 or Toll-free: 1-800-665-4232  
Fax: 905-625-9076 Website: [www.cfa.ca](http://www.cfa.ca)

### **Canadian Association of Importers and Exporters**

Tel: 416-595-5333 Fax: 416-595-8226  
E-mail: info@iecanada.com Website: www.iecanada.com

### **Canadian Restaurant and Foodservices Association**

Tel: 416-923-8416 or Toll-free: 1-800-387-5649  
Fax: 416-923-1450 E-mail: info@crfa.ca  
Website: www.crfa.ca

### **Certified General Accountants of Ontario**

Tel: 416-322-6520 or Toll-free: 1-800-668-1454  
E-mail: info@cga-ontario.org Website: www.cga-ontario.org

### **Financial Planners Standards Council**

Tel: 416-593-8587 Toll-free: 1-800-305-9886  
Fax: 416-593-6903 E-mail: inform@cfp-ca.org  
Website: www.cfp-ca.org

### **Institute of Chartered Accountants of Ontario**

Tel: 416-962-1841 or Toll-free: 1-800-387-0735  
Fax: 416-962-8900 E-mail: custserv@icao.on.ca  
Website: www.icao.on.ca

### **Retail Council of Canada**

Tel: 416-922-6678 or Toll-free: 1-888-373-8245  
Fax: 416-922-8011 Website: www.retailcouncil.org

### **Retail Merchants Association of Canada**

Tel: 905-764-0893 Fax: 905-764-8312  
Website: www.rmacanada.com

### **Society of Management Accountants of Ontario**

Tel: 416-977-7741 or Toll-free: 1-800-387-2991  
Fax: 416-977-6079 Website: www.cma-ontario.org

### **Toronto Real Estate Board**

Tel: 416-443-8100 Fax: 416-443-0797  
Website: www.torontorealestateboard.com

## **Publications**

The Ministry of Small Business and Entrepreneurship produces a book called *Your Guide to Small Businesses*. This publication is designed to assist people in business start-ups and business planning.

The booklet is available in English or French, from private sector partners or your nearest Business Self-Help Office or Enterprise Centre. Alternatively, you can access the booklet online at [www.sbe.gov.on.ca/ontcan/sbe/en/st\\_yrguide\\_en.jsp](http://www.sbe.gov.on.ca/ontcan/sbe/en/st_yrguide_en.jsp).

Note that many banks, accounting firms, lawyers and associations—such as the **Certified General Accountants of Ontario**—produce a variety of free information booklets and brochures as a public service.

### Provincial Publications

There are two provincially operated bookstores in Ontario, which provide a walk-in service. These bookstores offer Ontario government publications. Some are free; others are available for a modest price.

**Publications Ontario** can be accessed via the main website for the government of Ontario at [www.gov.on.ca](http://www.gov.on.ca).

Send mail orders to:

Publications Ontario  
Mail Order Service  
50 Grosvenor Street, Toronto ON M7A 1N8

Toll-free: 1-800-668 9938  
Fax: 613-566-2234

Provincial bookstores are located at:

Publications Ontario Bookstore  
880 Bay Street  
Toronto ON M7A 1N8  
Tel: 416-326-5300

Access Ontario  
161 Elgin Street, Level 2  
Ottawa ON K2P 2K1  
Tel: 613-238-3630

### Federal Publications

Most federal publications can be ordered from the **Canadian Government Publishing (CGP)**, located in Ottawa. Orders can be taken over the telephone, as a request sent by fax or over the Canadian Government Publishing's website.

Canadian Government Publishing (CGP)

Tel: 613-941-5995 or Toll-free: 1-800-635-7943  
Fax: 613-954-5779 or 1-800-565-7757 (toll-free)  
E-mail: [publication@pwgsc.gc.ca](mailto:publication@pwgsc.gc.ca) Website: <http://publications.gc.ca>

Additionally, federal publications are available from the following:

Renouf Publishing Co.  
1-5369 Canotek Road, Unit 1  
Ottawa ON K1J 9J3

Tel: 613-745-2665 or Toll-free: 1-888-551-7470  
Fax: 613 745-7660 Website: [www.renoufbooks.com](http://www.renoufbooks.com)

Federal Publications  
165 University Avenue  
Toronto ON M5H 3B8

Tel: 416-860-1611 or Toll-free: 1-888-433-3782  
E-mail: [info@fedpubs.com](mailto:info@fedpubs.com) Website: [www.fedpubs.com](http://www.fedpubs.com)

**The Government Book Service** is a privately run book-finding service that can locate most federal and provincial government publications.

This service can locate out-of-province publications as well, including ones published in the Northwest Territories and the Yukon, plus publications from the United States' federal government.

Please send requests by mail to:

The Government Book Service  
Box 6274, Station A  
Toronto ON M5W 1P7

Telephone and fax number: 416-756-4225  
E-mail: [gbsbooks@rogers.com](mailto:gbsbooks@rogers.com)

## Company Information

Firms and organizations may obtain information about Ontario-based suppliers of manufactured products through the federal government's office of **Canadian Company Capabilities**. The Canadian Company Capabilities' database, <http://strategis.ic.gc.ca/cndcc>, is part of Industry Canada's Strategis website located at <http://strategis.ic.gc.ca>. This online database profiles more than 50,000 Canadian companies and their products and services. The database is used globally to find Canadian supply services, investment partners, agents and joint venture projects. The 50,000 visitors to the website each day have access to half a million company profiles.

Industry Canada promotes companies in the database at various trade shows around the world. Among other services available to registered users is the opportunity to receive notices of proposed government procurement.

For more information, contact:

Tel: 613-954-5031 or

Toll-free: 1-800-328-6189

E-mail: [strategis@ic.gc.ca](mailto:strategis@ic.gc.ca)

Website: <http://strategis.ic.gc.ca>

## **Statistics Canada: Small Business and Surveys Division**

Small business owners and potential owners can gather financial information on many different types of businesses via **Small Business Profiles**.

The profiles, as well as a variety of other statistical materials, are available from **Statistics Canada**:

Toll-free: 1-800-263-1136

Fax: 1-877-287-4369 (toll-free, Canada and U.S. only)

Website: [www.statcan.ca](http://www.statcan.ca)

Some of this information is available, free of charge, at larger municipal public libraries.

## Section 3: Programs of Interest to New Businesses

### Small Business Enterprise Centres

Small Business Enterprise Centres focus on providing support to start-up and small- to medium-sized enterprises (SMEs) during their first through fifth years of operation. Entrepreneurs are provided with easy access to business consulting services and information covering management, marketing, technology and financing.

Each Small Business Enterprise Centre offers one-stop convenience for a wide variety of support resources, including:

1. Free start-up consultations with a qualified business consultant.
2. Review of business plans.
3. Consultations through its lawyer/accountant referral service.
4. Up-to-date, leading-edge information—booklets, pamphlets, brochures, articles—all geared to the needs of the entrepreneur.
5. Access to current resource materials, including directories, trade indexes and books that can be perused on-site.
6. Workshops and seminars.
7. Guidance on licences, permits, registration, regulations and other forms and documents required to start and build a business.
8. Import and export information.
9. Information on patents, copyright and trademarks.
10. Mentoring and networking opportunities.
11. Internet and computer access for business research and planning.

The Ministry of Small Business and Entrepreneurship and the Ministry of Agriculture, Food and Rural Affairs, in partnership with local municipalities, operate Small Business Enterprise Centres in communities across Ontario. In Northern Ontario, the offices are co-ordinated by the Ministry of Northern Development and Mines.

Contact the nearest Small Business Enterprise Centre to make an appointment with a business consultant, or walk in and browse material in the resource centre.

To locate the nearest Small Business Enterprise Centre, visit the Ministry's website at [www.sbe.gov.on.ca](http://www.sbe.gov.on.ca) or contact the Canada-Ontario Business Service Centre at:

Tel: 416-775-3456 or Toll-free: 1-800-567-2345  
E-mail: [ontario@cbosc.ic.gc.ca](mailto:ontario@cbosc.ic.gc.ca) Website: [www.cbosc.org/ontario](http://www.cbosc.org/ontario)

### Franchising

In a franchise operation, a company (the franchisor) licences to the franchisee the right to sell a product or service according to practices developed by the franchisor. The franchisee also has the right to use the franchisor's trade name or other designation (e.g., a pizza franchise with a recognized name, advertising slogan and product).

Franchisors use many methods to attract new people to invest in additional branches (franchises). If this kind of operation is of interest, check the classified and display advertising in newspapers and magazines, inquire about the possibility of being placed on a direct mail/e-mail list, learn about upcoming exhibitions and trade shows, etc.

To obtain a listing of available franchises, contact **The Canadian Franchise Association** at 905-625-2896. **www.cfa.ca**. (Refer to Section 2: Professional Associations, for full contact information.)

The costs, obligations and requirements of a franchisor/franchisee vary from company to company. The rules for registering a franchise are similar to other types of businesses. For more details please refer to Section 5: Forms of Business Organizations and How to Register.

## Interpreters

Many of the community information centres in Ontario have multilingual individuals on staff. Usually a community information centre's database includes information on local groups or individuals that are able to provide interpretation services and document translation.

The telephone number of the nearest community information centre can be found in the blue pages of your telephone directory. The number for the centre that serves Metropolitan Toronto is 416-397-4636.

The *Yellow Pages* also contain a listing of private firms that offer translation services. (Look under *Translators and Interpreters*.)

## International Investment Services

The **International Investment Services Section** of the Ontario Ministry of Economic Development and Trade provides comprehensive, investor assistance for international investors involved in manufacturing and other trade-oriented services.

Its services include timely, client-specific information on Ontario's business climate, regulations, costs, markets, labour (skills availability and cost), infrastructure and general living conditions; federal, provincial and local business assistance programs; and municipal and site data, including industrial real estate sites.

This service also provides investors with liaison and advocacy support with the federal, provincial and local government agencies, to assist in the approval processes and to access services.

For more information contact:

International Investment Services, Investment Branch  
Ministry of Economic Development and Trade  
Hearst Block, 5th Floor  
900 Bay Street, Queen's Park  
Toronto ON M7A 2E1

Tel: 416-325-6833

Fax: 416-325-6814

For more information on establishing a business in Ontario access *The Essential Guide to Establishing a Business in Ontario*, located at [www.2ontario.com](http://www.2ontario.com).

## Canadian Business Resource Centre

The Canadian Business Resource Centre assists immigrants who are establishing a business. For more information contact:

The Canadian Business Resource Centre  
Centre for Creative Communications  
951 Carlaw Avenue, Room 107  
Toronto ON M4K 3M2

Tel: 416-289-5000 ext 8632

Fax: 416-463-7943

E-mail: [info@cbrc.com](mailto:info@cbrc.com)

Website: [www.cbrc.com](http://www.cbrc.com)

## Ombudsman Ontario

**Ombudsman Ontario** helps citizens resolve problems they have with government ministries, agencies, boards, commissions and tribunals (e.g., licences, workers' compensation, rent geared to income, family benefits). The Ombudsman is an officer of the Provincial Legislature and is independent of the government.

Ombudsman Ontario is a place of last resort when all other approaches to solve complaints have been attempted and failed. The office cannot deal with matters regarding federal or municipal government, the courts, school boards and the private sector.

Any resident of Ontario is eligible to file a complaint with the Ombudsman. It provides its services free of charge and complaints are kept strictly confidential. Complaints can be made in writing, by fax, e-mail, by telephone or through a cassette recording. If you do not speak English or French an interpreter can be arranged to help lodge a complaint.

There are six Ombudsman Ontario offices located across the province. For more information contact the head office, located in Toronto:

Ombudsman Ontario  
125 Queen's Park  
Toronto ON M5S 2C7

Tel: 416-586-3300 or Toll-free: 1-800-263-1830  
Fax: 416-586-3485 Website: [www.ombudsman.on.ca](http://www.ombudsman.on.ca)

## Seminars and Courses

The **Ministry of Small Business and Entrepreneurship**, offers seminars throughout Ontario, on topics such as “Starting a Small Business” and “Marketing for Profit and Growth.” Most seminars are three hours in length and (usually) participants pay a small fee to attend. For more information on these seminars contact the nearest Business Self-Help Office, Enterprise Centre or Entrepreneurship Centre listed in the local telephone directory.

Additionally, you may call the Canada-Ontario Business Service Centre at 416-775-3456 (Toronto) or 1-800-567-2345 (outside Toronto). This centre can provide entrepreneurs with information on business regulations, licences and available services.

The **Business Immigration Section** of MEDT hosts pre-immigration seminars; these sessions provide detailed information on the Business Immigration Program and economic climate in Ontario.

Seminars on “Doing Business in Ontario” are offered for recently landed business immigrants. These seminars are presented in a number of languages and are designed particularly for immigrant entrepreneurs who have terms and conditions on their visas. The “Doing Business in Ontario” seminars provide information on starting a business, Canadian tax and banking systems, as well as the removal of terms and conditions. The Business Immigration Section works with its partners in the Passport to Business Success Program (PBS) to co-ordinate “Networking Sessions” for recently landed entrepreneurs. Please see Section 7, Passport to Business Success (PBS).

Contact the Business Immigration Section for more information:

Tel: 416-325-6777 Fax: 416-325-6653  
Website: [www.2ontario.com/bi](http://www.2ontario.com/bi)

If you would like to study a topic in greater depth, consider registering for a business course at one of the colleges or universities across Ontario. Most Ontario universities offer specialized business studies at either the undergraduate or master's degree levels. Many community colleges offer business studies programs, which include courses in marketing, accounting and human resources management.

## Section 4: Professional/Consultancy Services

### Professional Accounting Associations

In Canada, there are three professional accounting bodies. If you would like a list of firms in Ontario or you would like to hire a professionally designated accountant for either full- or part-time work or for consultancy services, contact one of the following provincial associations:

Certified General Accountants of Ontario

Tel: 416-322-6520 or Toll-free: 1-800-668-1454

Website: [www.cga-ontario.org](http://www.cga-ontario.org) (general)

Accountant Referral Service: [www.cga-ontario.org/applications/accountantreferral/default.aspx](http://www.cga-ontario.org/applications/accountantreferral/default.aspx)

Employment Referral Service: [www.cga-ontario.org/contentfiles/services/ers\\_nonmembers.aspx](http://www.cga-ontario.org/contentfiles/services/ers_nonmembers.aspx)

Certified Management Accountants of Ontario

Tel: 416-977-7741 or Toll-free: 1-800-387-2991

Fax: 416-977-6079 Website: [www.cma-ontario.org](http://www.cma-ontario.org)

Institute of Chartered Accountants of Ontario

Tel: 416-962-1841 or Toll-free: 1-800-387-0735

Website: [www.icao.ca](http://www.icao.ca)

The **Certified General Accountants of Ontario** produces an information pamphlet, *Selecting a Professional Accountant*, as well as a series of information booklets on topics such as personal tax planning, basic accounting terms, the role of an estate trustee and how to conduct a meeting. A copy of one or more of these publications may be obtained, free of charge, by contacting:

Tel: 416-322-6520, ext. 246 or Toll-free: 1-800-668-1454, ext. 246

E-mail: [booklets@cga-ontario.org](mailto:booklets@cga-ontario.org) Website: [www.cga-ontario.org/newfiles/public/publications/booklets.htm](http://www.cga-ontario.org/newfiles/public/publications/booklets.htm)

For more professional association contact numbers, please refer to Section 2: Professional Industrial and Trade Associations.

### Management Consultants

If you would like to obtain a listing of consultants based in Ontario see the Website of the **Canadian Association of Management Consultants (CAMC)**, at [www.camc.com](http://www.camc.com). Alternatively, contact CAMC at:

Tel: 416-860-1515 or Toll-free: 1-800-268-1148

Fax: 416-860-1535 or 1-800-662-2972 (toll-free)

E-mail: [consulting@camc.com](mailto:consulting@camc.com)

## Business Development Bank of Canada (BDC)

The **Business Development Bank of Canada (BDC)** is a financial institution wholly owned by the Government of Canada. BDC plays a leadership role in delivering financial and consulting services to Canadian small business, with a particular focus on the technology and export sectors of the economy.

BDC financing includes term loans, innovation financing, productivity plus loans, subordinate financing and venture capital. In addition, **BDC Consulting Group** helps entrepreneurs implement effective strategies in the area of growth, quality, export and e-business.

For more information, contact BDC:

Tel: 1-877-BDC-BANX (1-877-232-2269)  
Fax: 1-877-329-9232 Website: [www.bdc.ca](http://www.bdc.ca)

## University Small Business Counselling

Numerous Ontario universities provide consulting services to small businesses, primarily during the summer months.

This program involves senior level university students in a business program—supervised by a professor—who provide counselling services to small businesses. Areas of consulting include research and analysis, the preparation of marketing and business plans, as well as feasibility studies.

This program offers counselling services at a competitive rate. The following universities provide this service:

### Metropolitan Toronto

Ryerson Polytechnic University: 416-979-5036  
University of Toronto: 416-978-4343  
York University: 416-736-5069

### Central and Southern Ontario

Brock University: 905-688-5550, ext. 4154  
University of Guelph: 519-824-4120, ext. 6471  
University of Western Ontario: 519-661-3717  
University of Windsor: 519-253-4232, ext. 7015  
Wilfred Laurier: 519-884-0710, ext. 6997

### Eastern Ontario

Queen's University: 613-533-2309  
Trent University: 705-743-0523

### Northern Ontario

Lakehead University: 807-343-8660  
Laurentian University: 705-675-1151, ext. 2170  
Nipissing University: 705-474-3450, ext. 4329

## Section 5: Forms of Business and How to Register

Often it is advisable to consult a professional accountant and a lawyer before deciding on the form that your business organization will take.

### Sole Proprietorship

A sole proprietor has complete control over a business, and is entitled to all of the profits from that business. The sole proprietor is personally liable for all of the debts and liabilities of that business, and this liability extends beyond his or her investment in the business to personal assets. Usually the only legislative requirement for a sole proprietorship is for the proprietor to obtain a business licence or register the name of the business with the appropriate authorities.

If the name of the business consists of only the owner's full name, there is no need to register the business. However, if the business uses a name other than that of the owner, or adds other words to the owner's name, a declaration must be filed under the Business Names Act within 60 days. Registered names are valid for five years.

Register your business name with:

Information Services  
Companies and Personal Property Security Branch  
Ministry of Government Services (MGS)  
375 University Avenue, 2nd Floor  
Toronto ON M5G 2M2

Tel: 416-314-8880 or Toll-free: 1-800-361-3223 or  
Fax: 416-314-0102 Website: [www.cbs.gov.on.ca](http://www.cbs.gov.on.ca)

### Ontario Business Connects

**Ontario Business Connects** is the government's province-wide (and online) service, which helps to simplify registration processes and procedures for Ontario businesses. These include provincial areas such as: business name registrations, business name searches, retail sales tax, employer health tax, workplace safety insurance; as well as federal registrations such as federal sales tax, payroll deductions and corporate income tax.

Ontario Business Connects workstations are located throughout the province. For more information on exact locations, contact Ontario Business Connects:

Tel: 416-314-9151 or Toll-free: 1-800-565-1921  
E-mail: [obcinfo@cbs.gov.on.ca](mailto:obcinfo@cbs.gov.on.ca) Website: [www.cbs.gov.on.ca/obc](http://www.cbs.gov.on.ca/obc)

### Partnership and Limited Partnership

In a general partnership all partners are entitled to participate in ownership and management of the enterprise. Each partner assumes unlimited liability for the debts and liabilities of that partnership.

In a limited partnership, partners are liable only to the extent of the capital they have contributed to the business. There must be at least one managing partner in a limited partnership, and the managing partner has unlimited liability. A limited partner becomes a general partner if he or she takes part in the management of the partnership.

The Limited Partnership Act describes the rights, powers, and obligations of limited partners. It is available in print at **Publications Ontario**, located at:

Ontario Government Bookstore  
880 Bay Street  
Toronto ON M7A 1N8

Tel: 416-326-5300 or Toll-free: 1-800-668-9938

Access Ontario  
Ottawa Court House  
161 Elgin Street, Level 2  
Ottawa ON K2P 2K1

Tel: 613-238-3630 or Toll-free: 1-800-268-8758  
Website: [www.e-laws.gov.on.ca](http://www.e-laws.gov.on.ca)

Registration of partnerships under the Partnership Registration Act involves filing a declaration, within 60 days, with:

Companies and Personal Property Security Branch  
Ministry of Government Services (MGS)  
375 University Avenue, 2<sup>nd</sup> Floor  
Toronto ON M5G 2M2

Tel: 416-314-8880 or Toll-free: 1-800-361-3223  
Fax: 416-314-0102 Website: [www.cbs.gov.on.ca](http://www.cbs.gov.on.ca)

## Corporations

A corporation is a legal entity, distinct from its shareholders. A corporation is subject to general laws respecting the regulation of contracts, the holding and transfer of property, the payment of taxes and criminal law. This form of business is more highly regulated than sole proprietorships or partnerships. Therefore, it is advisable to consult a lawyer before establishing a corporation in Canada.

Canadian companies may be incorporated either federally or provincially. If a company that is incorporated in one province wishes to transact business in other Canadian provinces, the company may be required to have an extra-provincial licence or registration.

A company is subject to the general laws of the province in which it operates, regardless of where it is registered.

Articles of incorporation must be accompanied by a name search report. A number of private companies provide this service for a fee (consult the *Yellow Pages*, under *Searchers of Records*). Name searches may also be undertaken at select **Ontario Business Connects (OBC)** Service Locations throughout Ontario.

Articles of incorporation for provincial incorporation, a name search and an *Initial Notice* or *Notice of Change Form 1, Corporations Information Act*, must be filed within 60 days of incorporation. File these with:

Companies and Personal Property Security Branch  
Ministry of Government Services (MGS)  
375 University Avenue, 2<sup>nd</sup> Floor  
Toronto ON M5G 2M2

Tel: 416-314-8880  
Fax: 416-314-0102

Toll-free: 1-800-361-3223  
Website: [www.cbs.gov.on.ca](http://www.cbs.gov.on.ca)

Articles of incorporation also may be delivered to the **Land Registry** offices in the following municipalities:

Barrie	Ottawa	Sudbury
Hamilton	Peterborough	Thunder Bay
Kingston	Sarnia	Whitby
Kitchener	Sault Ste. Marie	Windsor
London	St. Catharines	

(Consult the blue pages of the telephone directory for the address and telephone number.)

Federally incorporated companies conducting business in Ontario, must file an *Initial Notice* or *Notice of Change* form, within 60 days of entering the province.

Federal incorporation is effected under *The Canada Business Corporations Act*; however, before eligibility to file for incorporation a company must conduct a name search. The search may be done through one of the private search companies located in the *Yellow Pages* of the telephone book, under the heading, *Searchers of Records*. Once a name search is completed, companies should file their articles of incorporation with Industry Canada at:

Jane Edmonds Tower South  
365 Laurier Avenue West, 9th Floor  
Ottawa ON K1A 0C8

Tel: 613-941-9042  
E-mail: [strategis@ic.gc.ca](mailto:strategis@ic.gc.ca)

Fax: 613-941-0601  
Website: [www.strategis.gc.ca](http://www.strategis.gc.ca)

## Section 6: Licences

### Provincial Licences

Provincial licences are required for some businesses. For example, licences are usually required for businesses involved in food, drugs, alcoholic beverages and retail sales. As well, companies engaged in the services sector—such as real estate, travel and motor vehicles—require licences.

People operating a business that sells products or services to the public should be aware of the 19 regulatory acts, administered by the Ontario Ministry of Government Services.

Here are some examples of regulatory acts:

- Business Practices Act
- Consumer Protection Act
- Consumer Protection Bureau Act
- Consumer Reporting Act
- Collection Agencies Act
- Motor Vehicle Dealers Act
- Motor Vehicle Repair Act
- Paperback and Periodical Distributors Act
- Prepaid Services Act
- Real Estate and Business Brokers Act
- Travel Industry Act
- Condominium Act
- Discriminatory Business Practices Act
- Debt Collectors Act

Business people should be especially aware of the **Business Practices Act**. This Act describes prohibitions (and resulting penalties) of a wide range of unfair practices in consumer sales and services.

### Municipal Licences

Many, but not all, types of businesses require a municipal licence.

For regular business licences, check with the municipal licensing board, commission or by-law officer. In Toronto telephone the **Municipal Licensing and Standard Division** at 416-392-3051 or Fax: 416-392-3196.

Businesses and industries also must comply with zoning and by-law regulations. In addition, most municipalities require a building permit before alterations or new construction can take place.

For details on fees and application requirements, contact the building department or by-law officer in the area in which the business is located. The contacts for divisions within Metropolitan Toronto are listed below:

## Toronto:

Buildings and Inspection Department  
Applications, Permits and Zoning Information  
Tel: 416-392-7539  
Website: [www.city.toronto.on.ca](http://www.city.toronto.on.ca)

North District: 416-395-7100	South District: 416-392-7559
East District: 416-396-7304	West District: 416-394-8002

## Liquor Licences

If a business owner wishes to obtain a licence to operate an establishment where alcoholic beverages will be served, a formal application including the operational plan must be submitted to the Alcohol and Gaming Commission of Ontario. For more information contact:

Tel: 416-326-8700 or Toll-free: 1-800-522-2876  
Website: [www.agco.on.ca](http://www.agco.on.ca)

## Import-Export Licences

The **Customs and Excise Division** of the **Canada Revenue Agency** provides special information services to import/export companies on a variety of topics, including documentation procedures, business numbers and restricted imports. Inquiries can be directed to the Canada Revenue Agency's Customs Information Service:

Tel: 1-800-461-9999 Website: [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

## Special Regulatory Licences

**Food and Drug Act and Regulations** inquiries should be directed to **Health Canada** and to the **Canadian Food Inspection Agency (CFIA)**. Questions concerning drugs, cosmetics and medication should be directed to Health Canada in Toronto at 416-973-1600.

The Canadian Food Inspection Agency delivers all federal inspection services related to food. Primarily, this means verifying that manufacturers, importers, distributors and producers regulated by the Government of Canada meet standards for safety, quality, quantity, composition, handling, identity, processing, packaging and labelling. Questions about federal food regulations can be directed to the Ontario regional offices of the CFIA, as listed below:

Belleville: 613-969-3750	Guelph: 519-837-9400
London: 519-691-1300	Toronto: 416-665-5055

Website: [www.inspection.gc.ca](http://www.inspection.gc.ca)

**Medical Device Act and Regulations** inquiries should be directed to Health Canada at 416-973-1600. Alternatively, check its website at [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca).

For information about radiation protection call 613-954-0309 or 1-800-261-6689. Questions about **product safety** should be directed to the **Product Safety Office of Health Canada**. Locations as follows:

Hamilton: 905-572-2845

Toronto: 416-973-4705

**Technical standards** inquiries should be directed to the **Technical Standards and Safety Authority**:

Public Information Services  
Corporate Services Division  
Technical Standards and Safety Authority  
3300 Bloor Street West  
4th Floor, West Tower  
Toronto ON M8X 2X4

Tel: 1-877-682-8772

Fax: 416-325-2000

Website: [www.public-safety-first.com](http://www.public-safety-first.com)

**Building codes** inquiries should be directed to:

Ontario Ministry of Municipal Affairs and Housing  
Ontario Development and Buildings Branch  
777 Bay Street, 2nd Floor  
Toronto ON M5G 2E5

Tel: 416-585-6666

E-mail: [codeinfo@mah.gov.on.ca](mailto:codeinfo@mah.gov.on.ca)

Website: [www.mah.gov.on.ca](http://www.mah.gov.on.ca)

**Weights and measures** inquiries can be made by calling the number in the blue pages of the telephone book under *Information – Government of Canada*, for the office nearest you. Otherwise, visit the website at <http://mc.ic.gc.ca> for a description of services and contact information. In the city of Toronto numbers are as follows:

Ontario Regional Office: 905-943-8730

Fax: 905-943-8738

Toronto District Office: 905-943-8700

Fax: 905-943-8717

**Measurement Canada**, an agency of Industry Canada, provides services to ensure that consumers and businesses can purchase or sell goods and services on the basis of measurement with confidence.

Services provided by Measurement Canada include certifying the accuracy of measurement systems, such as gasoline pumps, scales and electricity and natural gas meters, as well as investigating complaints received from businesses or consumers who suspect they may have received an inaccurate measurement.

## Section 7: Government Assistance Programs and Services

Government offices and services are listed in the blue pages of the telephone book. The **Government of Canada** (also referred to as the federal government) is listed as “**F.**” The **Ontario Government** (also referred to as the provincial government) is listed as “**P.**” Local **municipal governments** (also referred to as the town or city governments) are listed as “**M.**”

### Meeting Entrepreneur Terms and Conditions as Required by Citizenship and Immigration Canada

It is important to understand which immigration regulations apply to the terms and conditions imposed on your landing. Which terms and conditions apply depends on when you **applied** for your immigration to Canada, not when you landed in Canada. We are providing a summary of the basic terms and conditions and would suggest consulting with Citizenship and Immigration Canada’s website at [www.cic.gc.ca](http://www.cic.gc.ca) to get the full text of the terms and conditions, mail-in cards, and any updated instructions on reporting and removal of terms and conditions.

**Entrepreneurs immigrating to Canada under the 1976 Immigration Act** have **two** years to meet the following terms and conditions imposed on landing:

1. Must establish, purchase or make a substantial investment in a business that makes a significant contribution to the Canadian economy. Must be actively involved on an on-going basis in the management of the business.
2. The business must create or continue at least one job for a Canadian citizen or permanent resident of Canada (other than self and dependants).
3. Must report your address and telephone number to your local Citizenship and Immigration Canada office within six months after landing in Canada (mail-in card)
4. You must report on your business progress between six to 12 months, 12-18 months and 18-24 months, after landing in Canada.

**Entrepreneurs immigrating to Canada under the Immigration and Refugee Protection Act, 2002** have **three years** to meet the following conditions imposed on landing:

1. Must have controlled and actively managed a “qualifying Canadian business” (as defined in the Immigration regulations) in which one-third ownership is held for at least one year after becoming a permanent resident. Must provide proof to Citizenship and Immigration Canada.
2. The business must have created at least one full-time job equivalent for a Canadian citizen or permanent resident (other than self and family members).
3. Must report your address and telephone number to a Citizenship and Immigration Canada office within six months of landing in Canada (mail-in card).
4. Must report on business efforts between 18 to 24 months after landing in Canada.

If you reside in the Greater Toronto Area, please mail your reports to the following office:

Citizenship and Immigration Canada  
Greater Toronto Area (GTA) Central  
Business Immigration Unit  
55 St. Clair Avenue East, Suite 200  
Toronto ON M4T 1M2

Tel: 416-954-7029 (voicemail)

Fax: 416-954-6579

Website: [www.cic.gc.ca](http://www.cic.gc.ca)

## Documentation to Support Compliance with Terms and Conditions

### A) Establish or Purchase a Business:

1. Purchase agreement/ bill of sale.
2. Business incorporation documents (e.g., articles of incorporation, shareholders' certificates, a book for minutes of meetings, etc.).
3. Business registration:
  - city/municipal business licences
  - federal/provincial sales tax licences
  - interior and exterior photographs of the business
  - partnership agreements; and
  - lease of business premises.

### B) Substantial Investment:

1. Documents should include the cancelled cheque for initial investment.
2. Additionally:
  - receipts/invoices for equipment, leasehold improvements, vehicle, inventory, etc.
  - financial statements; and
  - business bank statements.

### C) Employment Opportunities in Canada for One or More Canadians:

- payroll documents
- Canada Revenue Agency remittances
- employee registration number; and
- Summary Report with attached employer copies of T4s issued.

### D) Participant's Activity in the Management of the Business/Commercial Venture:

- letters from partners attesting to entrepreneur's role and responsibilities
- business correspondence addressed to/signed by the entrepreneur
- signed purchase orders; and
- contract negotiations.

For more information please contact the business immigration counsellor at the nearest **Citizenship Immigration Centre** listed in the blue pages of the telephone book under *Citizenship and Immigration Canada* or on the website **www.cic.gc.ca**.

## Permanent Resident Card

Effective December 31, 2003, it was determined that all permanent residents must have a Permanent Resident Card for return travel to Canada by commercial carrier. New permanent residents do not have to apply for Permanent Resident Cards, as the issuance of the cards is part of the process of becoming a permanent resident. However, persons who were granted permanent residence before June 28, 2002 must apply for the card.

Applications may be obtained by contacting the Permanent Resident Card Call Centre at 1-800-255-4541 or by accessing the CIC website at **www.cic.gc.ca**.

## Business Development Bank of Canada (BDC)

The **Business Development Bank of Canada (BDC)** is a financial institution, wholly owned by the Government of Canada. BDC plays a leadership role in delivering financial and consulting services to Canadian small business, with a particular focus on the technology and export sectors of the economy.

For more information, call 1-888-463-6232 (toll-free), visit **www.bdc.ca**, or contact the local BDC office listed in the blue pages of the telephone book. (For more detailed information on BDC and its business solutions and financial products, refer to Section 4: Professional/ Consultancy Services, Business Development Bank of Canada.)

## Industry Canada (IC)

**Industry Canada (IC)** is a federal government department with a mandate to promote and encourage the development of Canadian industry and international trade. Inquiries about the federal government's programs and services should be directed to the **Canada-Ontario Business Service Centre**:

Tel: 416-775-3456 or Toll-free: 1-800-567-2345  
E-mail: ontario@cbssc.ic.gc.ca Website: www.cbssc.org/ontario

## Ministry of Agriculture, Food and Rural Affairs (OMAFRA)

The **Ministry of Agriculture, Food and Rural Affairs** provides support and referrals to anyone interested in establishing a farm or food business in Ontario.

The various divisions including Innovation and Competitiveness and Rural Development support the investment activities of farms and small rural businesses. Offices are located across Ontario. For more information call 519-826-4080.

Investment Development Officers and the Investment Development Unit support new food investment opportunities. Services include site selection, joint ventures and infrastructure. For more information call 519-826-4454.

General information is available by contacting:

Ministry of Agriculture, Food and Rural Affairs  
1 Stone Road West  
Guelph ON N1G 4Y2

Tel: 1-888-466-2372 (Ontario Only)  
519- 826-3100 (outside Ontario)

E-mail: [ag.info@omaf.gov.on.ca](mailto:ag.info@omaf.gov.on.ca)

Website: [www.omafra.gov.on.ca](http://www.omafra.gov.on.ca)

## Ministry of Economic Development and Trade (MEDT)

The **Ontario Ministry of Economic Development and Trade (MEDT)** provides leadership in promoting Ontario's economic growth and competitiveness. The Ministry does this by:

1. Supporting commercial efforts that bring innovative ideas to the market.
2. Supporting sector competitiveness and clusters.
3. Pursuing increased investment in Ontario.
4. Helping to facilitate opportunities to boost Ontario exports.
5. Providing advice and support services to small- and medium-sized businesses in Ontario.

## Ontario Investment and Trade Services (OITS)

The **Ontario Investment and Trade Services (OITS)** promotes, markets and showcases Ontario as an investment location through a "one-stop" investment information service, which includes a comprehensive investment database and an interactive multimedia system.

Investors should visit the website located at **[www.2ontario.com](http://www.2ontario.com)** for a wide range of information, such as economic indicators, demographics, real estate listings, competitive comparisons and quality of life data. For a comprehensive listing of government programs, access the Member Services section on the OITS website.

## Business Immigration Consulting

The government of Ontario participates with the Government of Canada to encourage international business people to immigrate and invest their entrepreneurial expertise, technical skills and investment capital in Ontario's economy, through the Business Immigration Program.

Business immigration consultants provide information and advice on procedures for applying to immigrate to Canada. While preparing to immigrate, you may have questions about doing business in Ontario. Again, business immigration consultants are available to provide information, referrals and introductions to other organizations and individuals that can assist in structuring your plans.

Post-immigration, business immigration consultants continue to assist you, concerning settlement and business establishment issues. This personal counselling is specifically tailored to each individual's needs.

The Business Immigration Section's multilingual staff offers assistance in:

- personal settlement issues
- doing business in Ontario
- export services
- product sourcing; and
- sources of market information.

Additionally, business immigration consultants can introduce you to a range of services, both inside and outside the Ontario ministry, such as:

- sectoral experts
- municipal economic development offices
- site location services for businesses
- Statistics Canada; and
- other government agencies.

## General Information Seminars

The **Business Immigration Section** of the **Ministry of Economic Development and Trade** offers information seminars the first and third Tuesday of each month (except on holidays) for individuals interested in immigrating to Ontario, under the Business Immigration Program. Seminars detail the immigration process, the economic situation, and the services available to business immigrants. Clients can register online at [www.2ontario.com/bi/bi\\_seminars.asp](http://www.2ontario.com/bi/bi_seminars.asp).

Tuesday seminars are held at:

Ontario Investment and Trade Services (OITS)  
Canada Trust Tower  
161 Bay Street, Suite 4040 (40th Floor), Toronto

Tel: 416-325-6976 (to register by telephone)  
Fax: 416-325-6653  
E-mail: [bis@edt.gov.on.ca](mailto:bis@edt.gov.on.ca)  
Website: [www.2ontario.com](http://www.2ontario.com) (to register online)

## Doing Business in Ontario (DBIO) Seminars

Seminars on **Doing Business in Ontario** are provided for recently landed business immigrants. Presented in a number of languages, these seminars are particularly designed for immigrant entrepreneurs with terms and conditions on their visas. Sessions provide information on starting a business, Canadian tax and banking systems, business opportunities and the removal of terms and conditions. Clients can register online at [www.2ontario.com/bi/bi\\_seminars.asp](http://www.2ontario.com/bi/bi_seminars.asp).

Specialists, such as bankers and professional accountants, speak at these seminars to explain regulations and services applicable to business in Ontario. Seminar leaders are available to answer questions. Additionally, these sessions allow recent business immigrants to meet one another and share ideas, issues and successes.

## Corporate Immigration Services

The **Business Immigration Section** of the **Ministry of Economic Development and Trade** offers corporate immigration services to assist both Ontario and multinational companies with business needs that relate directly to immigration.

Generally, this involves assisting with the transfer of senior executives or skilled personnel into the province, on either a temporary or permanent basis.

To access the Business Immigration Section, contact:

Business Immigration Section  
Ministry of Economic Development and Trade  
900 Bay Street, Queen's Park  
Hearst Block, 3<sup>rd</sup> Floor  
Toronto ON M7A 2E

Tel: 416-325-6777 Fax: 416-325-6653  
E-mail: [bis@edt.gov.on.ca](mailto:bis@edt.gov.on.ca) Website: [www.2ontario.com](http://www.2ontario.com)

## Passport to Business Success (PBS)

**Passport to Business Success** is an initiative of the federal, provincial and municipal governments to encourage entrepreneurship and new business start-ups for immigrant entrepreneurs to Ontario.

## How can Passport to Business Success Help?

A wide range of services are available for recently arrived business to assist them in settling their family and establishing a business throughout Ontario. Passport Business Success wants to ensure that business immigrants have access to local business solutions no matter where they establish in Ontario.

This program is designed to help with:

1. Gaining knowledge of Canadian business practices.
2. E-mail notification of upcoming business events/seminars.
3. Establishing a business sooner.
4. Saving time and money.
5. Making use of the unique business skills of entrepreneurs.
6. Getting valuable professional assistance.

“Networking/Information Sessions” are held several times a year to assist newly landed entrepreneurs under **Passport to Business Success**.

Contact one of the offices below to learn more about Passport to Business Success:

### **Citizenship and Immigration Canada**

Tel: 416-954-7029 Toll-free: 1-888-242-2100

Fax: 416-954-6579 Website: [www.cic.gc.ca](http://www.cic.gc.ca)

### **Ontario Ministry of Economic Development and Trade, Business Immigration Section**

900 Bay Street  
3<sup>rd</sup> Floor, Hearst Block  
Toronto ON M7A 2E1

Tel: 416-325-6777

Fax: 416-325-6653

E-mail: [bis@edt.gov.on.ca](mailto:bis@edt.gov.on.ca)

Website: [www.2ontario.com](http://www.2ontario.com)

## **Ministry of Small Business and Entrepreneurship**

The Ministry of Small Business and Entrepreneurship champions the small business community and enables the development of small- and medium sized firms along a continuum of growth to long-term economic prosperity.

The Ministry produces publications and guides, plus operates 44 Small Business Enterprise Centres across the province. All of these resources provide information on how to establish and manage a business successfully. There are also 12 Business Advisory Offices that provide small- and medium-sized businesses with a variety of services.

For more information contact:

8th Floor, Hearst Block  
900 Bay St.  
Toronto ON M7A 2E1  
Toll-free: 1-866-668-4249 or 1-866-ONT4BIZ  
In Toronto: 416-325-6666  
Fax: 416-325-6688  
E-mail: [info@edt.gov.on.ca](mailto:info@edt.gov.on.ca)  
Website: [www.sbe.gov.on.ca](http://www.sbe.gov.on.ca)

## Ministry of Environment

The ministry is responsible for the development, administration and enforcement of Ontario's environmental legislation. The goal is to protect and enhance the quality of the environment for the present and future well-being of the people of Ontario. The ministry develops programs and policies that protect air, water and land under the regulations set out by the Environmental Protection Act, the Ontario Water Resources Act and the Pesticides Act. In addition, the Environmental Assessment Act ensures that public and designated private sector projects that affect the environment are planned and implemented according to environmentally acceptable principles and procedures.

For additional information, contact:

Ontario Ministry of Environment  
135 St. Clair Avenue West, 2<sup>nd</sup> Floor  
Toronto ON M4V 1P5  
Tel: 416-325-4000 or 1-800-565-4923  
Website: [www.ene.gov.on.ca](http://www.ene.gov.on.ca)

## Ministry of Energy

The Ministry of Energy promotes the development of a cost-effective energy market that provides a safe, sustainable, reliable and secure energy supply. Ontario's electricity market—previously a monopoly—was successfully opened to enhance competition in October 2003.

### Ontario Energy Board

A separate, independent tribunal—the **Ontario Energy Board**—regulates the transmission, distribution and retailing of electricity and natural gas and ensures consumer protection. Also, the **Independent Electricity Market Operator (IMO)** oversees the operation of the electricity market and the safety and reliability of the electricity system.

For more information, contact:

Ontario Ministry of Energy  
4<sup>th</sup> Floor, Hearst Block  
900 Bay Street  
Toronto ON M7A 2E1

Tel: 416-327-6758

Website: [www.energy.gov.on.ca](http://www.energy.gov.on.ca)

## Ministry of Tourism

### Investment and Development Office (IDO)

The **Investment and Development Office (IDO)** is dedicated to helping the tourism, culture and recreation industry increase its competitiveness by supporting new product development and investment in Ontario.

IDO works with the industry to develop high-quality, innovative products and destinations; improve service quality; establish dynamic and compelling gateways and friendly and exciting tourism information centres that will encourage extended stays and return visits; and provide support to improve the investment climate and increase investment in Ontario.

For more information contact:

Investment Development Office  
Ministry of Tourism  
Hearst Block, 9<sup>th</sup> Floor  
900 Bay Street  
Toronto ON M7A 2E1

Tel: 416-325-5306

Fax: 416-327-2506

Website: [www.2ontario.com/tourism](http://www.2ontario.com/tourism)

## Municipal Economic Development Offices

Responsibilities of the **Economic Development** offices of municipalities include providing assistance in the expansion of existing businesses, as well as attracting new investment to the municipality.

For the telephone number of economic development offices in a particular municipality, contact the local municipal government's office found in the blue pages of your telephone book.

## Provincial Citizens' Inquiry Bureau

Contact the **Citizens' Inquiry Bureau** to obtain information on services offered by the Ontario government.

Inquiries can be made by telephone, mail or in person.

Citizens' Inquiry Bureau  
Room M1-52, MacDonald Block  
900 Bay Street  
Toronto ON M7A 1N3

Tel: 416-326-1234

Toll-free: 1-800-267-8097

Website: [www.cbs.gov.on.ca](http://www.cbs.gov.on.ca)

## Reference Canada

### **1-800-0-Canada (1-800-622-6232)**

**Reference Canada** operates a **telephone referral service** that provides information and telephone numbers on the programs and services of all departments in the federal government.

For more information call 1-800-622-6232 or visit [www.canada.gc.ca](http://www.canada.gc.ca).

## Section 8: Sources of Financing

### Business Development Bank of Canada (BDC)

The **Business Development Bank of Canada (BDC)** offers financial services to small businesses. These services include term loans, subordinate financing and venture capital.

For more information, contact BDC as follows:

Tel: 1-888-463-6232

E-mail: [info@bdc.ca](mailto:info@bdc.ca)

Website: [www.bdc.ca](http://www.bdc.ca)

Check the blue pages of your telephone book for the number of your nearest BDC office.

### Canada Small Business Financing (CSBF) Program

The **Canada Small Business Financing (CSBF)** program was created to help small businesses reach their potential, by making it easier to get term business loans to finance the purchase or improvement of capital assets for new or expanded operations.

As of April 2002, the CSBF program also helps small firms access financing to lease new or used equipment, through its five-year **Capital Leasing Pilot Project**.

Most small businesses starting up or operating in Canada are eligible for loans and leases, as long as their estimated gross revenues do not exceed \$5 million during the fiscal year in which they apply. Not eligible are farming and charitable or religious enterprises. Small business can access a maximum of \$250,000.

Administered under the *Canada Small Business Financing Act*, the program is a joint initiative of the Government of Canada, private sector lenders and participating leasing companies. To find out more about how your small business can expand with a CSBF loan or lease, contact your financial institution or a participating leasing company:

### Canada-Ontario Business Service Centre (COBSC)

Tel: 416-775-3456 or

Toll-free: 1-800-567-2345

Fax: 416-954-8597

E-mail: [ontario@cbcs.ic.gc.ca](mailto:ontario@cbcs.ic.gc.ca)

Website: [www.cbcs.org/ontario](http://www.cbcs.org/ontario)

### Canada Small Business Financing Program

Industry Canada

235 Queen Street

Ottawa ON K1A 0H5

Tel: 613-954-5540

Toll-free: 1-866-959-1699

Fax: 613-952-0290

E-mail: [csbfa-lfpec@ic.gc.ca](mailto:csbfa-lfpec@ic.gc.ca)

Website: <http://strategis.gc.ca/csbfa>

## Chartered Banks

**Chartered banks** provide a full range of personal and business services, including commercial and personal operating lines of credit, term loans, mortgages, letters of credit, as well as the provision of market and credit information.

Additionally, chartered banks offer personal and business deposits, investment banking (including private banking services) and foreign exchange services.

Trust companies and credit unions also provide many of these services.

## Federal Economic Development Initiative for Northern Ontario (FedNor)

The **Federal Economic Development Initiative for Northern Ontario (FedNor)** works in partnership with Northern Ontario businesses, entrepreneurs, economic development stakeholders and community organizations, to ensure that northern residents enjoy full access to the information and services they need to be successful. FedNor supports self-sustaining communities through its initiatives in innovation, investment, connectedness, trade and local partnerships.

These include support for:

1. A network of Community Futures Development Corporations (CFDCs) in Northern Ontario, which provide a wide variety of programs and services in support of community economic development and small business growth.
2. Telecommunication infrastructure and networks.
3. Applied research and development.
4. Expansion of exports and domestic markets.
5. Work experience for northern youth.
6. Northern co-operative tourism marketing initiatives.

For more information, contact:

Tel: 1-877-333-6673

Website <http://fednor.ic.gc.ca>

## Institutional Sources of Financing

Financial services are provided by a variety of specialized financial institutions. The list includes insurance companies, trust companies, credit unions, commercial credit and acceptance companies and factoring companies. Commercial credit and acceptance companies provide commercial loans. Factoring companies purchase the account receivables of manufacturers and wholesalers.

## Northern Ontario Heritage Fund Corporation

The **Northern Ontario Heritage Fund Corporation (NOHFC)** is a Crown corporation with a focus on funding infrastructure improvements in order to develop opportunities in Northern Ontario. Specifically, NOHFC directs its financial resources toward:

- telecommunications, community and transportation infrastructure improvements
- the development and marketing of destination and regional tourism projects; and
- strategic partnerships that are thought to be of benefit to Northern Ontario's economy.

The types of assistance available from the NOHFC include conditional contributions, forgivable performance loans, incentive term loans and loan guarantees. To qualify, projects must be located within the territorial districts of Northern Ontario.

Contact any **Ministry of Northern Development and Mines** office in your area (consult the telephone book) or call the NOHFC at 1-800-461-8329.

## Venture Companies

Venture capital is risk capital. Typically, a venture capital investment involves equity or quasi-equity participation in an enterprise and is expected to be a long-term investment requiring active involvement by the investors in the financed companies until they are sufficiently developed for disposition.

Because a minority position is usually taken, normally the venture capital company prefers firms that have management with proven ability, and where the lack of long-term financing appears to be the major factor inhibiting the establishment or growth of the enterprise.

The **Canadian Venture Capital Association (CVCA)** issues a list of member firms:

Tel: 416-487-0519

Fax: 416-487-5899

Website: [www.cvca.ca](http://www.cvca.ca)

E-mail: [cvca@cvca.ca](mailto:cvca@cvca.ca)

## Section 9: Labour

Standards for employment and for health and safety in the workplace are established and enforced by the Ontario Ministry of Labour.

For general information contact the Ontario Ministry of Labour:

Employment Standards: 416-326-7160 or 1-800-531-5551

Occupational Health and Safety: 416-326-7770 or 1-800-268-8013

Website: [www.gov.on.ca/lab](http://www.gov.on.ca/lab)

### Employment Standards Act, 2000

The **Employment Standards Act** establishes standards on employment issues, including hours of work, minimum wage, public holidays, overtime and vacation pay, parental leave, equal pay for equal work, benefits plans, termination of employment and severance pay.

General information can be found in A Guide to the Employment Standards Act. Further information about the Act can be obtained from the **Employment Practices Branch** of the **Ontario Ministry of Labour**. To receive a copy of the guide in English or Chinese, or for more information on the office located nearest to you, call 416-326-7160 or 1-800-531-5551.

The **Employment Standards Act, 2000 (ESA 2000)**, established minimum employment standards, including hours of work, minimum wage, public holidays, overtime pay, vacation time and vacation pay, emergency, pregnancy and parental leave, termination of employment and severance pay, equal pay for equal work and benefits plans.

For inquiries and general information about the ESA 2000, please call the Ministry of Labour's Employment Standards Information Centre at 416-326-7160 in Toronto or toll-free throughout Ontario at 1-800-531-5551. Contact the Ministry of Labour by e-mail through its Website at [www.gov.on.ca/lab/mol/esmaile.htm](http://www.gov.on.ca/lab/mol/esmaile.htm).

Information and other publications about the ESA 2000 are also available through the following Ministry of Labour contact points:

Website: [www.gov.on.ca/lab](http://www.gov.on.ca/lab)

Fax-on-Demand: 416-326-6546

Telephone Ministry of Labour Publications: 1-800-809-4731

Publications Ontario  
880 Bay Street, 5<sup>th</sup> Floor  
Toronto ON M7A 1N8

Tel: 416-326-5300 or Toll-free 1-800-668-9938

Hearing Impaired: 1-800-268-7095 (TTY)

Publications Ontario Online: [www.gov.on.ca/MBS/english/publications/index.html](http://www.gov.on.ca/MBS/english/publications/index.html)

Information on employment standards can be found online at [www.gov.on.ca/lab/es/ese.htm](http://www.gov.on.ca/lab/es/ese.htm).

## Occupational Health

With only a few exceptions, the **Occupational Health and Safety Act (OHS)** is applicable to all workers and workplaces in Ontario. Its purpose is to prevent injuries and illness before they occur. This legislation includes:

1. Who is affected by OHS?
2. Duties and responsibilities of employers, supervisors, owners, suppliers and workers.
3. Joint labour and management health and safety committee requirements.
4. The steps to follow if a worker refuses to do unsafe work.
5. Worker protection against reprisal by the employer.
6. Control of worker exposure to toxic substances.
7. Notification of fatalities, critical injuries and other occurrences.
8. Powers of inspectors.

Information on occupational health and safety can be found on the Ministry of Labour's website [www.gov.on.ca/lab/ohs/ohse.htm](http://www.gov.on.ca/lab/ohs/ohse.htm).

For additional information, contact your local office of the Ministry of Labour. The offices are listed in the blue pages of your phone book and also on the Ministry of Labour's Website at [www.gov.on.ca/lab/mol/minoffice.htm](http://www.gov.on.ca/lab/mol/minoffice.htm).

## Employer Health Tax (EHT)

The **employer health tax (EHT)**, which funds the **Ontario Health Insurance Plan (OHIP)**, is paid by the majority of employers providing wages and salaries to employees reporting for work at a permanent establishment in Ontario. Employers with a permanent establishment in Ontario are required to pay employer health tax based on remuneration paid to their employees. For more information, contact the Ontario Ministry of Finance **Employer Health Tax Branch** at 1-800-265-9005.

## Ontario Human Rights Code

The **Ontario Human Rights Code** protects people in Ontario against discrimination and harassment in employment, accommodation, goods, services and facilities, as well as membership in vocational associations and trade unions.

There are 16 grounds of discrimination under the *Code*: race; ancestry; place of origin; colour; ethnic origin; citizenship; creed (religion); sex (including pregnancy); sexual orientation; handicap; age (18 to 65 in employment, and 16 and over in occupancy of accommodation); marital status; family status; same-sex partnership status; receipt of public assistance (in accommodation only); and record of offences (in employment circumstances only).

The **Ontario Human Rights Commission** was established in 1961 to administer the *Code*. The Commission is an arm's length agency of government accountable to the Provincial Legislature through the Minister of Citizenship and Immigration.

The Commission's mandate under the *Code* includes: investigating complaints of discrimination and harassment; attempting to settle complaints between parties through mediation and conciliation; preventing discrimination through public education and public policy; and looking into situations where discriminatory behaviour exists.

Where an investigation results in a finding of discrimination and no settlement has been achieved, the Commissioners can refer a case to an independent body separate from the Commission, called the Board of Inquiry (Human Rights), which makes the ultimate decision in a complaint and can order restitution.

Ontario Human Rights Commission  
180 Dundas Street, 7<sup>th</sup> Floor  
Toronto ON M7A 2R9

Tel: 416-326-9511 or Toll-free: 1-800-387-9080  
Fax: 416-326-9520 TTY: 416-314-6526 or 1-800-308-5561  
E-mail: info@ohrc.on.ca (outside of the Toronto area)  
Website: www.ohrc.on.ca

## Pay Equity

The **Pay Equity Act** requires all public sector employers in Ontario and private sector employers with 10 or more employees to establish and maintain pay equity. Pay equity is equal pay for work of equal or comparable value. It involves comparing jobs usually done by women, for example cashier, childcare worker or secretary, with different jobs usually done by men, in the same establishment of an employer. If a female job class is of equal or comparable value to a male job class in an employer's establishment, the female job class must be paid at least as much as the male job class. The *Pay Equity Act* was made law in Ontario in 1988, to narrow the portion of the difference between women and men's wages that is due to this undervaluing of women's work.

For additional information, please contact:

The Pay Equity Commission  
400 University Avenue, 11th Floor  
Toronto ON M7A 1T7

Tel: 416-314-1896 or Toll-free: 1-800-387-8813  
Fax: 416-314-8741 E-mail: pecinfo@mol.gov.on.ca  
Website: www.gov.on.ca/lab/pec

## Workplace Safety and Insurance Board (WSIB)

The **Workplace Safety and Insurance Board (WSIB)** is committed to the prevention of workplace injuries and illnesses. It plays a key role in Ontario's occupational health and safety system; promoting workplace safety and administering no-fault workplace insurance for employers and their workers.

The WSIB provides loss-of-earnings benefits, pays for and monitors the quality of health care, and assists in early and safe return to work and labour market re-entry for workers who are injured on the job or contract an occupational disease. The WSIB also provides benefits to survivors of workers who die due to workplace injuries or illnesses.

The WSIB is funded entirely by premiums paid by Ontario employers. **Most employers in Ontario must register** with the Workplace Safety and Insurance Board **within 10 days** of hiring their first employee.

New employers should contact the Workplace Safety and Insurance Board and request a registration and information kit. This kit includes information on premiums, insurance benefits, reporting of injuries and illnesses, and appeals processes.

For more information, contact the office in your local area:

Guelph	519-826-7490 or 1-888-259-4228
Hamilton:	905-523-1800 or 1-800-263-8488
Kingston:	613-237-8840 or 1-800-267-9461
Kitchener/Waterloo:	519-576-4130 or 1-800-265-2570
London:	519-663-2331 or 1-800-265-4752
North Bay:	705-472-5200 or 1-800-461-9521
Ottawa:	613-237-8840 or 1-800-267-9601
St. Catharines:	905-687-8622 or 1-800-263-2484
Sault Ste. Marie:	705-942-3002 or 1-800-461-6005
Sudbury:	705-675-9301 or 1-800-461-3350
Thunder Bay:	807-343-1710 or 1-800-465-3934
Timmins:	705-235-6130 or 1-800-461-9856
Toronto:	416-344-1007 or 1-800-387-0080
Windsor:	519-972-4254 or 1-800-265-7380

The Workplace Safety and Insurance Board maintains a website, which provides helpful information for both employees and employers, at **[www.wsib.on.ca](http://www.wsib.on.ca)**.

## Office of the Employer Adviser

The **Office of the Employer Adviser** is an independent agency of the Ontario Ministry of Labour. It helps employers with claims and revenue issues arising under the Workplace Safety and Insurance Act and Workplace Safety and Insurance Board (WSIB) policy. In doing this work it helps employers manage and reduce the cost of injuries in their workplaces and reduce adversity in the Workplace Safety Insurance Board's system. The services are provided at no cost to the employer, and include the following:

- **Advice:** Through a central advice centre, professional advisers give independent advice to employers across Ontario. Employers can reach the central Advice Centre through the Office of the Employer Advisers' toll free number.
- **Education:** Educating employers through the website, fax-on-demand service, publications and through casework.
- **Representation:** Representation services are provided to employers with fewer than 100 employees. This includes representing clients in negotiations, mediations and appeals at the WSIB and Workplace Safety and Insurance Appeals Tribunal (WSIAT).

For more information, contact:

Office of the Employer Adviser  
151 Bloor Street West, Suite 704  
Toronto ON M5S 1S4

Tel: 416-327-0020 or Toll-free: 1-800-387-0774  
Fax: 416-327-0726 Website: [www.gov.on.ca/lab/oea](http://www.gov.on.ca/lab/oea)

## Section 10: Human Resources and Skills Development

### Service Canada

**Service Canada** offers a variety of information and links to services of interest to employers and businesses. They include:

1. Labour market information (e.g., information about the supply of labour in various provinces and communities).
2. Assistance with recruitment and selection, including an electronic labour exchange.
3. A foreign worker recruitment program.
4. Employer incentives to hire youth and other workers who are having difficulty obtaining or maintaining employment.
5. Assistance for employers in managing labour force adjustments necessitated by economic factors.

For more information about Service Canada and other Government of Canada programs and services contact:

Tel: 1-800-0-Canada

Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

### National Research Council of Canada – Industrial Research Assistance Program (IRAP)

The **National Research Council of Canada**, through its **Industrial Research Assistance Program (IRAP)**, helps support small- and medium-sized enterprises (SMEs) in Ontario and Canada with advice, technical and financial assistance and networking services that enables such companies to hire new employees and extend their research and development capacity. IRAP maintains a network of some 260 industrial technology advisers across Canada, with more than 60 of them located in Ontario.

Contact the nearest IRAP adviser for more details:

Tel: 416-973-4484 or Toll-free: 1-877-994-4727

Website: <http://irap-pari.nrc-cnrc.gc.ca/>

In other areas of the province consult the blue pages of the telephone book, under *Research, National Research Council of Canada*.

### Language Instruction for Newcomers to Canada (LINC)

**Language Instruction for Newcomers to Canada (LINC)** is a federally funded language training program, designed to teach adult newcomers one of Canada's two official languages.

Students learn to speak English or French at a basic level, through a varied study program. This can include computer work, field trips and guest speakers. Classes are free of charge.

Depending on the program, students may attend day or evening sessions. Child minding and transportation initiatives are ongoing aspects of the program. LINC courses are offered through local community organizations, including school boards, colleges, universities, private businesses and immigrant support agencies.

For more information on the LINC program in your community, contact the local community organizations or the main office in Toronto:

LINC Assessment Centre/Newcomer Centre  
YMCA  
42 Charles Street East, 3<sup>rd</sup> Floor  
Toronto ON M4Y 1T4

Tel: 416-925-5462

Website: [www.ymcautoronto.org](http://www.ymcautoronto.org)

## JobGrow and Training Hotlines

The Ministry of Training, Colleges and Universities, JobGrow and **Training Hotlines** are assessment, information and referral services, which act as central points of access to Ontario's training and employment initiatives. Information counsellors assess each caller's needs and circumstances to determine the full range of appropriate programs and services. Counsellors provide direction, detailed program information and referrals. Related printed materials can be requested by mail. Services and programs are geared towards youth, students and other individuals seeking work experience. The JobGrow and Training Hotlines programs include:

- youth employment counselling centres
- Job Connect Career and Employment Preparation Program (delivered by colleges, youth employment centres and help centres, this service assists individuals in finding and keeping jobs)
- year-round programs, including Job Connect, Literacy and Basic Skills, apprenticeship, and the Ontario youth apprenticeship programs
- summer employment programs; and
- summer job search guides.

The training programs geared to employers and their employees include apprenticeship. The Ontario government has also designed a web-site to assist employers who want to introduce an apprenticeship program into their workplace. It provides information on the supports and programs available. For more information on apprenticeship opportunities for employers visit: [www.edu.gov.on.ca/eng/general/postsec/openingdoors/employers/tips.html](http://www.edu.gov.on.ca/eng/general/postsec/openingdoors/employers/tips.html)

The Training Hotlines also provide information on worker adjustment training, through:

- apprenticeship
- Job Connect (help centres)
- adult basic literacy/numeracy programs; and
- access to professions and trades.

To obtain more information on these programs contact JobGrow and Training  
Hotlines as follows:

Tel: 416-326-5656 or Toll-free: 1-800-387-5656 or 1-888-562-4769  
Fax: 416-325-6348 E-mail: [info@edu.gov.on.ca](mailto:info@edu.gov.on.ca)  
Website: [www.edu.gov.on.ca](http://www.edu.gov.on.ca)

## Section 11: Access to Professions and Trades for Internationally Trained Individuals

Each year Ontario welcomes more than 100,000 immigrants. More than half of these newcomers are highly educated and trained, yet many need to become licensed or certified in order to practise their profession or trade in Ontario.

### Regulated Professions

In Ontario, certain professions are regulated by self-governing bodies established under provincial laws to protect the public by setting standards of practice and competence. These professions are called regulated professions.

Each regulated profession has its own regulatory body with the authority to:

- set entry and training requirements
- set standards of practice
- assess qualifications and credentials
- register qualified applicants; and
- discipline members.

To enter a regulated profession, apply to the organization responsible for regulating that profession. The regulatory body will assess your qualifications and if you qualify, will license or certify you to practise in your profession in Ontario.

### Registration Process

The registration process is different in each province and for each profession. If documents related to your education and work experience are not in English usually you will need to have them translated. Organizations that can translate your documents include community settlement agencies and private translation agencies.

In some cases your documents must be notarized or authorized by a notary public or a lawyer. You must send your translated documents and an application form to the regulatory body responsible for your profession.

The regulatory body also may ask for your resumé to assess your work experience.

In most cases you will have to write one or more professional examinations. You may also have to take some retraining or upgrading courses. Note that although regulatory bodies try to provide examinations in both English and French, many of them are available in English only, so you must have functional English before you apply.

The assessment process takes time and costs money, so it is important for you to understand the process before you begin.

## Regulatory Bodies

### Architect

Ontario Association of Architects  
111 Moatfield Drive  
Toronto ON M3B 3L6

Tel: 416-449-6898

Toll-free: 1-800-565-2724

Fax: 416-449-5756

E-mail: [oaamail@oaa.on.ca](mailto:oaamail@oaa.on.ca)

Website: [www.oaa.on.ca](http://www.oaa.on.ca)

### Audiologist and Speech Pathologist

College of Audiologists and Speech-Language  
Pathologists of Ontario  
160 Bloor Street East, Suite 1125  
Toronto ON M4W 1B9

Tel: 416-975-5347 or

Toll-free: 1-800-993-9459

Fax: 416-975-8394

E-mail: [caslpo@caslpo.com](mailto:caslpo@caslpo.com)

Website: [www.caslpo.com](http://www.caslpo.com)

### Certified Financial Planner

1600 - 505 University Avenue  
Toronto ON M5G 1X3

Tel: 416-593-8587

Toll-free: 1-800-305-9886

Fax: 416-593-6903

E-mail: [inform@cfp-ca.org](mailto:inform@cfp-ca.org)

Website: [www.cfp-ca.org](http://www.cfp-ca.org)

### Certified General Accountant

Certified General Accountants of Ontario  
240 Eglinton Avenue East  
Toronto ON M4P 1K8

Tel: 416-322-6520 or

Toll-free: 1-800-668-1454

Fax: 416-322-6481

E-mail: [info@cga-ontario.org](mailto:info@cga-ontario.org)

Website: [www.cga-ontario.org](http://www.cga-ontario.org)

### Certified Management Accountant

The Society of Management Accountants of Ontario  
70 University Avenue, Suite 300  
Toronto ON M5J 2M4

Tel: 416-977-7741

Fax: 416-977-6079

E-mail: [info@cma-ontario.org](mailto:info@cma-ontario.org)

Website: [www.cma-ontario.org](http://www.cma-ontario.org)

### **Chartered Accountant**

The Institute of Chartered Accountants of Ontario  
69 Bloor Street East  
Toronto ON M4W 1B3

Tel: 416-962-1841 Toll-free: 1-800-387-0735  
Fax: 416-962-8900 E-mail: [custserv@icao.on.ca](mailto:custserv@icao.on.ca)  
Website: [www.icao.on.ca](http://www.icao.on.ca)

### **Chiropodist**

College of Chiropodists of Ontario  
180 Dundas Street West, Suite 2102  
Toronto ON M5G 1Z8

Tel: 416-542-1333 or Toll-free: 1-877-232-7653  
Fax: 416-542-1666 E-mail: [info@cocoo.on.ca](mailto:info@cocoo.on.ca)  
Website: [www.cocoo.on.ca](http://www.cocoo.on.ca)

### **Chiropractor**

College of Chiropractors of Ontario  
130 Bloor Street West, Suite 902  
Toronto ON M5S 1N5

Tel: 416-922-6355 Fax: 416-925-9610  
E-mail: [cco.info@cco.on.ca](mailto:cco.info@cco.on.ca) Website: [www.cco.on.ca](http://www.cco.on.ca)

### **Dental Hygienist**

College of Dental Hygienists of Ontario  
69 Bloor Street East, Suite 300  
Toronto ON M4W 1A9

Tel: 416-961-6234 Toll-free: 1-800-268-2346  
Fax: 416-961-6028 E-mail: [admin@cdho.org](mailto:admin@cdho.org)  
Website: [www.cdho.org](http://www.cdho.org)

### **Dental Surgeon**

Royal College of Dental Surgeons of Ontario  
6 Crescent Road  
Toronto ON M4W 1T1

Tel: 416-961-6555 or Toll-free: 1-800-565-4591  
Fax: 416-961-5814 E-mail: [rlees@rcdso.org](mailto:rlees@rcdso.org)  
Website: [www.rcdso.org](http://www.rcdso.org)

### **Dental Technologist**

College of Dental Technologists of Ontario  
2100 Ellesmere Road, Suite 260  
Scarborough ON M1H 3B7

Tel: 416-438-5003 or Toll-free: 1-877-391-2386  
Fax: 416-438-5004 E-mail: info@cdto.ca  
Website: www.cdto.ca

### **Denturist**

College of Denturists of Ontario  
180 Bloor Street West, Suite 903  
Toronto ON M5S 2V6

Tel: 416-925-6331 or Toll-free: 1-888-236-4326  
Fax: 416-925-6332 E-mail: info@denturists-cdo.com  
Website: www.denturists-cdo.com

### **Dietician**

College of Dieticians of Ontario  
438 University Avenue, Suite 1810 (BOX 40)  
Toronto ON M5G 2K8

Tel: 416-598-1725 or Toll-free: 1-800-668-4990  
Fax: 416-598-0274 E-mail: mihum@cdo.on.ca  
Website: www.cdo.on.ca

### **Engineer**

Professional Engineers Ontario  
25 Sheppard Avenue West, Suite 1000  
Toronto ON M2N 6S9

Tel: 416-224-1100 or Toll-free: 1-800-339-3716  
Fax: 416-224-8168 or 1-800-268-0496 (toll-free)  
E-mail: webmaster@peo.on.ca Website: www.peo.on.ca

### **Engineering Technician or Technologist:**

Ontario Association of Certified Engineering  
Technicians and Technologists  
10 Four Seasons Place, Suite 404  
Etobicoke ON M9B 6H7

Tel: 416-621-9621 Fax: 416-621-8694  
E-mail: admin@oacett.org Website: www.oacett.org

### **Funeral Director**

Board of Funeral Services  
777 Bay Street, Suite 2810, Box 117  
Toronto ON M5G 2C8

Tel: 416-979-5450 or Toll-free: 1-800-387-4458  
Fax: 416-979-0384 E-mail: info@funeralboard.com  
Website: www.funeralboard.com

### **Geoscientist**

Association of Professional Geoscientists of Ontario  
Suite 1500, 67 Yonge Street  
Toronto ON M5E 1J8

Tel: 416-203-2746 Fax: 416-203-6181  
E-mail: info@apgo.net Website: www.apgo.net

### **Insurance Broker**

Registered Insurance Brokers of Ontario  
401 Bay Street, Suite 1200  
P.O. Box 45  
Toronto ON M5H 2Y4

Tel: 416-365-1900 or Toll-free: 1-800-265-3097  
Fax: 416-365-7664 E-mail: lilian@ribo.com  
Website: www.ribo.com

### **Land Surveyor**

Association of Ontario Land Surveyors  
1043 McNicoll Avenue  
Toronto ON M1W 3W6

Tel: 416-491-9020 Toll-free: 1-800-268-0718  
Fax: 416-491-2576 E-mail: admin@aols.org  
Website: www.aols.org

### **Lawyer**

Law Society of Upper Canada  
Osgoode Hall, 130 Queen Street West  
Toronto ON M5H 2N6

Tel: 416-947-3300 or Toll-free: 1-800-668-7380  
Fax: 416-947-5263 E-mail: lawsociety@lsuc.on.ca  
Website: www.lsuc.on.ca

### **Massage Therapist**

College of Massage Therapists of Ontario  
1867 Yonge Street, Suite 810  
Toronto ON M4S 1Y5

Tel: 416-489-2626 or Toll-free: 1-800-465-1933  
Fax: 416-489-2625 E-mail: [cmto@cmto.com](mailto:cmto@cmto.com)  
Website: [www.cmto.com](http://www.cmto.com)

### **Medical Laboratory Technologist**

College of Medical Laboratory Technologists of Ontario  
36 Toronto Street, Suite 950  
Toronto, ON M5C 2C5

Tel: 416-861-9605 Toll-free: 1-800-323-9672  
Fax: 416-861-0934 E-mail: [mail@cmlto.com](mailto:mail@cmlto.com)  
Website: [www.cmlto.com](http://www.cmlto.com)

### **Medical Radiation Technologist**

College of Medical Radiation Technologists of Ontario  
170 Bloor Street West, Suite 1001  
Toronto ON M5S 1T9

Tel: 416-975-4353 or Toll-free: 1-800-563-5847  
Fax: 416-975-4355 E-mail: [mtompkins@cmrto.org](mailto:mtompkins@cmrto.org)  
Overseas Applicants: [achang@cmrto.org](mailto:achang@cmrto.org)  
Website: [www.cmrto.org](http://www.cmrto.org)

### **Midwife**

College of Midwives of Ontario  
55 St. Clair Avenue West, Suite 812  
Toronto ON M4V 2Y7

Tel: 416-327-0874 Fax: 416-327-8219  
E-mail: [admin@cmo.on.ca](mailto:admin@cmo.on.ca) Website: [www.cmo.on.ca](http://www.cmo.on.ca)

### **Naturopath**

Board of Directors of Drugless Therapy – Naturopathy  
112 Adelaide Street East  
Toronto ON M5C 1K9

Tel: 416-866-8383 Toll-free: 1-877-361-1925  
Fax: 416-866-2175 E-mail: [office@BDDTN.on.ca](mailto:office@BDDTN.on.ca)  
Website: [www.boardofnaturopathicmedicine.on.ca/index.html](http://www.boardofnaturopathicmedicine.on.ca/index.html)

### **Nurse**

College of Nurses of Ontario  
101 Davenport Road  
Toronto ON M5R 3P1

Tel: 416-928-0900                      Toll-free: 1-800-387-5526  
Fax: 416-928-6507                      E-mail: [cno@cnomail.org](mailto:cno@cnomail.org)  
Website: [www.cno.org](http://www.cno.org)

### **Occupational Therapist**

College of Occupational Therapists of Ontario  
20 Bay Street, Suite 900  
Toronto ON M5J 2N8

Tel: 416-214-1177                      or                      Toll-free: 1-800-890-6570  
Fax: 416-214-1173                      E-mail: [registration@coto.org](mailto:registration@coto.org)  
Website: [www.coto.org](http://www.coto.org)

### **Optician**

College of Opticians of Ontario  
85 Richmond Street West, Suite 902  
Toronto ON M5H 2C9

Tel: 416-368-3616                      or                      Toll-free: 1-800-990-9793  
Fax: 416-368-2713                      Fax toll-free: 1-800-990-9698  
E-mail: [mail@coptont.org](mailto:mail@coptont.org)                      Website [www.coptont.org](http://www.coptont.org)

### **Optometrist**

College of Optometrists of Ontario  
6 Crescent Road, 2<sup>nd</sup> Floor  
Toronto ON M4W 1T1

Tel: 416-962-4071                      or                      Toll-free: 1-888-825-2554  
Fax: 416-962-4073                      E-mail: [registration@collegeoptom.on.ca](mailto:registration@collegeoptom.on.ca)  
Website: [www.collegeoptom.on.ca](http://www.collegeoptom.on.ca)

### **Physiotherapist**

College of Physiotherapists of Ontario  
230 Richmond Street West, 10th Floor  
Toronto ON M5V 1V6

Tel: 416-591-3828                      or                      Toll-free: 1-800-583-5885 (Canada and U.S.)  
Fax: 416-591-3834                      E-mail: [info@collegept.org](mailto:info@collegept.org)  
Website: [www.collegept.org](http://www.collegept.org)

### **Pharmacist**

Ontario College of Pharmacists  
483 Huron Street  
Toronto ON M5R 2R4

Tel: 416-962-4861                      Toll-free: 1-800-220-1921  
Fax: 416-847-8200                      E-mail: [jmckee@ocpinfo.com](mailto:jmckee@ocpinfo.com)  
Website: [www.ocpinfo.com](http://www.ocpinfo.com)

### **Physician or Surgeon**

College of Physicians and Surgeons of Ontario  
80 College Street  
Toronto ON M5G 2E2

Tel: 416-967-2603                      Toll-free: 1-800-268-7096  
Fax: 416-961-3330                      Website: [www.cpso.on.ca](http://www.cpso.on.ca)

### **Psychologist**

College of Psychologists of Ontario  
110 Eglinton Avenue West, Suite 500  
Toronto ON M4R 1A3

Tel: 416-961-8817                      Toll-free: 1-800-489-8388  
Fax: 416-961-2635                      E-mail: [cpo@cpo.on.ca](mailto:cpo@cpo.on.ca)  
Website: [www.cpo.on.ca](http://www.cpo.on.ca)

### **Real Estate Agent**

Real Estate Council of Ontario  
3250 Bloor Street West, Suite 600, East Tower  
Toronto ON M8X 2X9

Tel: 416-207-4800                      or                      Toll-free: 1-800-245-6910  
Fax: 416-207-4820                      E-mail: [registration@reco.on.ca](mailto:registration@reco.on.ca)  
Website: [www.reco.on.ca](http://www.reco.on.ca)

### **Respiratory Therapist**

College of Respiratory Therapists of Ontario  
180 Dundas Street West, Suite 2103  
Toronto ON M5G 1Z8

Tel: 416-591-7800                      or                      Toll-free: 1-800-261-0528  
Fax: 416-591-7890                      E-mail: [crto@crto.on.ca](mailto:crto@crto.on.ca)  
Website: [www.crto.on.ca](http://www.crto.on.ca)

### **Social Worker**

Ontario College of Social Workers and Social Service Workers  
250 Bloor Street East, Suite 1000  
Toronto, Ontario M4W 1E6

Tel: 416-972-9882 or Toll-free: 1-877-828-9380  
Fax: 416-972-1512 E-mail: registration@ocswssw.org  
Website: www.ocswssw.org

### **Teacher**

Ontario College of Teachers  
121 Bloor Street East, 6th Floor  
Toronto ON M4W 3M5

Tel: 416-961-8800 or Toll-free: 1-888-534-2222  
Fax: 416-961-8822 E-mail: info@oct.on.ca  
Website: www.oct.ca

### **Veterinarian**

College of Veterinarians of Ontario  
2106 Gordon Street  
Guelph ON N1L 1G6

Tel: 519-824-5600 or Toll-free: 1-800-424-2856  
Fax: 519-824-6497 E-mail: inquiries@cvo.org  
Website: www.cvo.org

## **Trade Certification**

Many skilled occupations in Ontario require that employees hold a **certificate of qualification**. Other skilled trades have only voluntary certification. For more information, see Section 12: Certification.

## **Academic Credential Assessment**

Newcomers to Ontario who have a diploma or degree from another country may need to have their academic credentials recognized in order to join the labour market, enter a training or educational program or obtain recognition of prior professional training.

A number of assessment services are available; all charge fees for an assessment. These assessments are mainly for employment purposes and not necessarily for obtaining professional certification, licensure or admission to a post-secondary institution. Educational institutions and regulatory bodies generally do their own assessments.

Verify requirements with the organization in which you want to obtain recognition before beginning the assessment process.

## Assessment Services in Ontario

World Education Services (WES)  
45 Charles Street East, Suite 700  
Toronto ON M4Y 1S2

Tel: 416-972-0070 or Toll-free: 1-866-343-0070  
Fax: 416-972-9004 E-mail: [canada@wes.org](mailto:canada@wes.org)  
Website: [www.wes.org/ca](http://www.wes.org/ca)

WES is the authorized credential evaluation service of the Ontario Government.

### Ontario Comparative Education Service

University of Toronto  
Admissions and Awards  
315 Bloor Street West  
Toronto ON M5S 1A3

Tel: 416-978-2190 416-978-2185  
Fax: 416-978-7022 Website: [www.adm.utoronto.ca/ces/](http://www.adm.utoronto.ca/ces/)

### International Credential Assessment Service of Canada (ICAS)

147 Wyndham Street North, Suite 409  
Guelph ON N1G 4E9

Tel: 519-763-7282 or Toll-free: 1-800-321-6021  
Fax: 519-763-6964 E-mail: [info@icascanada.ca](mailto:info@icascanada.ca)  
Website: <http://icascanada.ca>

## Ontario Ministry of Citizenship and Immigration

The ministry works with partners to assist skilled immigrants to enter and practise their occupations in Ontario. Partners include occupational regulatory bodies, employers, community groups and educational institutions.

For more information about the various programs and services for internationally trained professionals, contact:

Global Experience Ontario  
Ontario Ministry of Citizenship and Immigration  
285 Victoria St., 7<sup>th</sup> Floor Victoria Building  
Toronto ON M7A 2H6

Tel: 416-327-9694 or Toll-free: 1-866-670-4094  
TTY (Teletypewriter users only)  
416-327-9710 or 1-866-388-2262  
Fax: 416-327-9711 E-mail: [GEO@ontario.ca](mailto:GEO@ontario.ca)  
Website: [www.OntarioImmigration.ca](http://www.OntarioImmigration.ca)

## Section 12: Certification

### Trade Certification

In a number of skilled occupations in Ontario there is a requirement that employees hold a **certificate of qualification**. Other skilled trades only have voluntary certification.

For more information on trade certification, contact the **Ministry of Training, Colleges and Universities** at 416-326-5800. Or look in the blue pages of your local telephone directory under *Training and Apprenticeship, Ministry of Training, Colleges and Universities, Apprenticeship and Client Services*. Information on the Ministry of Training, Colleges and Universities can also be found on the government website **[www.edu.gov.on.ca](http://www.edu.gov.on.ca)**.

### Product Certification

Certification and/or approval are required for building installations, especially those involving electricity, gas or plumbing.

The **Electrical Safety Authority** is responsible for maintaining and increasing compliance with the **Ontario Electrical Safety Code**. This involves working to increase the number of electrical installations and electrical product, which meet the safety requirements as defined in the Ontario Electrical Safety Code. Electrical products that are promoted, sold, installed or disposed of in Ontario must bear the marking of a recognized certification agency. These agencies are defined by the Electrical Safety Authority, and can be accessed by visiting the website at **[www.esa-safe.com](http://www.esa-safe.com)**.

All electrical installations completed in Ontario must be inspected by an electrical safety authority inspector. To arrange an application for inspection call 1-877-372-7233.

For specific information regarding product certification requirements for Ontario and Canada, contact:

#### **Electrical Safety Authority**

Tel: 1-877-372-7233

Website: [www.esa-safe.com](http://www.esa-safe.com)

#### **CSA International**

Tel: 416-747-4000 or

Toll-free: 1-866-797-4272

Fax: 416-747-4149

E-mail: [certinfo@csa-international.org](mailto:certinfo@csa-international.org)

Website: [www.csa-international.org](http://www.csa-international.org)

#### **Underwriter Laboratories of Canada**

Tel: 416-757-3611 or

Toll-free: 1-866-937-3852

Fax: 416-757-8727

E-mail: [customerservice@ulc.ca](mailto:customerservice@ulc.ca)

Website: [www.ulc.ca](http://www.ulc.ca)

**Canadian Gas Association**

Tel: 613-748-0057

E-mail: [info@cga.ca](mailto:info@cga.ca)

Fax: 613-748-9078

Website: [www.cga.ca](http://www.cga.ca)

**Standards Council of Canada**

Tel: 613-238-3222

E-mail: [info@scc.ca](mailto:info@scc.ca)

Fax: 613-569-7808

Website: [www.scc.ca](http://www.scc.ca)

## Section 13: Packaging and Labelling

### Packaging and Labelling

The federal government is responsible for the packaging and labelling of drugs and medical devices, through its **Health Canada, Health Protection Branch**. For more information on the Food and Drug Act telephone 416-973-1600 in Toronto or contact the nearest Health Protection Branch office of the Ontario Ministry of Health and Long-Term Care.

The **Competition Bureau of Industry Canada** regulates the **labelling** of other products through its **Fair Business Practices Branch**. The directorate can assist in meeting the following labelling requirements:

- packaged consumer goods (except food products)
- clothing and other consumer textile articles; and
- gold and silver jewelry or other items made of precious metals.

Additionally, information can be obtained on:

- CA numbers (numbers representing dealer identification) and their application on textile articles
- Canadian care labelling
- environmental labelling for consumer goods; and
- guidelines for the marketing of diamonds, coloured gemstones and pearls.

Two offices provide on-site assistance:

151 Yonge Street, 4<sup>th</sup> Floor  
Toronto ON M5C 2W7

Tel: 416-954-5324 or Toll-free: 1-800-348-5358  
Fax: 416-954-1470 Website: <http://competition.ic.gc.ca>

and

55 Bay Street North, 9<sup>th</sup> Floor  
Hamilton ON L8R 3P7  
Toll-free: 1-800-348-5358  
Fax: 1-819-997-0324

The **Fair Business Practices Branch** can be contacted as follows:

Tel: 1-800-328-6189 E-mail: [compbureau@ic.gc.ca](mailto:compbureau@ic.gc.ca)  
Website: [www.competition.ic.gc.ca](http://www.competition.ic.gc.ca)

Other general packaging and labelling inquiries should be directed to the **Canada-Ontario Business Service Centre** at 416-775-3456 or 1-800-567-2345.

The **Canadian Food Inspection Agency (CFIA)** is responsible for the administration of **food labelling policies** related to misrepresentation and fraud in respect to food labelling, packaging and advertising, and the general agri-food and fish labelling provisions respecting grade, quality and composition.

The CFIA's "**Single Access**" **Food Labelling Service** consolidates and co-ordinates federal food label reviews and is particularly directed to facilitating market entry for new businesses for label reviews. In Ontario, you can access this service by calling:

CFIA Single Access Food Labelling Service: 1-800-667-2657

Labelling Information on CFIA's website: [www.inspection.gc.ca/english/toc/labelie.shtml](http://www.inspection.gc.ca/english/toc/labelie.shtml)

## Section 14: Inventions

### Canadian Innovation Centre

The **Canadian Innovation Centre** is an independent, not-for-profit organization aimed at assisting inventors, entrepreneurs and innovative companies. Based in Waterloo (Ontario), the Innovation Centre provides people with product or service ideas, with a wide range of services, at a low cost. Among its many helpful services to innovators, the Centre can:

- conduct market research assessments
- evaluate a new product or service's commercial potential; and
- provide help with product and process engineering.

Contact the Canadian Innovation Centre for a full listing of its services:

Tel: 519-885-5870 or Toll-free: 1-800-265-4559  
Fax: 519-885-5729 E-mail: [info@innovationcentre.ca](mailto:info@innovationcentre.ca)  
Website: [www.innovationcentre.ca](http://www.innovationcentre.ca)

### Inventors' Alliance of Canada

The **Inventors' Alliance of Canada** is a not-for-profit organization dedicated to helping inventors develop their businesses through recognition, friendship and support. Monthly meetings for members and guests feature professional educators and successful inventors. The Alliance also runs a program showcasing Canadian innovation and presents awards to achievers on an annual basis.

For more information contact the Inventors' Alliance of Canada at 416-410-7792.  
Website: [www.inventorsalliance.com](http://www.inventorsalliance.com)

## Section 15: Intellectual Property

### Copyright

Copyright can be acquired for creation of an original work. However, one important provision is that at the time of registration the author must have met specific citizenship criteria (i.e., the author is from a country that has a reciprocal agreement with Canada).

Canadian copyrights are valid in all countries that are members of either the Berne Copyright Convention or the Universal Copyright Convention. This includes most countries in the world, with the notable exception of China.

There is no requirement to register the copyright, but registration can be used later to establish ownership. A fee is charged for the examination and registration of a copyright.

Generally, the duration of the copyright is the author's lifetime, plus an additional 50 years. Exceptions are made for unknown authors, Crown copyrights, a device of a mechanical or electronic nature, photographs, posthumous works and works of joint authorship.

For more information contact:

Industry Canada  
Copyright and Industrial Design Office  
Canadian Intellectual Property Office  
Place du Portage I  
50 Victoria Street, Room C-229  
Gatineau Quebec K1A 0C9

Tel: 819-997-1936

Fax: 819-953-7620 (enquiries only)

E-mail: [cipo.contact@ic.gc.ca](mailto:cipo.contact@ic.gc.ca)

Website: <http://cipo.gc.ca>

### Industrial Design

An industrial design is any original shape, pattern or ornamentation applied to an article manufactured and created by an industrial process. Without registration there is no protection of an industrial design.

Registration of an industrial design must be completed within 12 months after the design is made public in Canada. The protection offered by registration covers a five-year period and it is only valid in Canada. The registration may subsequently be renewed for an additional five years. A small fee is charged for both the initial registration of an industrial design—\$160—and the registration renewal. It costs \$215 if renewed *before* a five-year period elapses and \$250 if renewed *after* a five-year period (that is, the registration has expired).

It is suggested that a **registered patent agent** or **attorney** be hired to handle the registration process.

For more information, contact:

Industry Canada  
Copyright and Industrial Design Branch  
Industrial Design Office  
Place du Portage I  
50 Victoria Street, Room C-229  
Gatineau Quebec K1A 0C9

Tel: 819-997-1936

Fax: 819-953-7620

Website: <http://cipo.gc.ca>

## Patents

Canadian law provides a patent holder with the exclusive rights to the manufacture, use and sale of a patented invention. Under the Patent Act a patent comes into force when the Commissioner of Patents grants it. The patent expires 20 years after the first filing of the application in Canada. No extensions are allowed to the patent period.

Foreign patents do not provide protection for inventions in Canada, unless also registered as a patent in this country. Likewise, Canadian patents do not provide protection for inventions in other countries, unless the patent also is registered in those countries.

Patent applications should be made as early as possible, as patents in Canada will not be granted if they have either been made public or described before filing. The average time to receive a patent from the date of application is three years. A fee is charged for a patent application.

Protection of the patent is the responsibility of the patent holder. The Patent Office does not defend a patent holder charged with infringement, nor will it prosecute others who infringe the patent holder's rights.

Persons interested in obtaining a patent are advised to consult a qualified registered patent agent, as it is a complex process. For more information contact:

Patent Office  
Industry Canada  
Place du Portage I  
50 Victoria Street  
Gatineau Quebec K1A 0C9

Tel: 819-997-1936

Fax: 819-953-7620

E-mail: [cipo.contact@ic.gc.ca](mailto:cipo.contact@ic.gc.ca)

Website: <http://cipo.gc.ca>

## Trademarks

A trademark is a word, symbol or design (or any combination thereof) used to distinguish the goods and services of a person, organization or corporation in the marketplace.

Trademarks are valid only in the country in which they have been registered, and are valid for 15 years after the date of registration. Trademarks can be renewed at the end of the initial 15-year period, as well as every 15 years following, without limitation.

Although it is not mandatory to register a trademark, it is advised since it provides proof of ownership. Application for registration may be prepared by the individual or by a registered trademark agent.

For more information, contact:

Registrar of Trademarks  
Industry Canada  
Place du Portage I  
50 Victoria Street  
Gatineau Quebec K1A 0C9

Tel: 819-997-1936

Fax: 819-953-7620

Website: <http://cipo.gc.ca>

## Section 16: Taxation

### Federal Taxes

#### Federal Corporations Income Tax

Corporations based in Canada are taxed on their worldwide income. The foreign tax credit, however, protects companies against double taxation, by reducing the amount of Canadian tax owed by the lower of the Canadian tax payable on foreign-source income and foreign tax paid on such income.

Corporate tax rates are determined by the source of income. For example, property income (including interest, rent and dividends) attracts a higher rate of tax than general business income.

When calculating income any reasonable expenses incurred to earn that income are generally deductible. There are restrictions on capital expenditures, in that the amounts must be capitalized and only a portion deducted each year in the form of capital cost allowance (depreciation).

Several tax credits are available to reduce taxes payable, including the investment tax credit and the scientific research and development tax credit.

For more information, consult a professionally designated accountant (see Section 4: Professional/Consultancy Services, Professional Accounting Associations).

Although an income tax return is due six months after a corporation's year-end, any taxes payable are due within two months (three months for most Canadian-controlled private corporations with active business income) of the corporate year-end period. A corporation may initially choose its fiscal year, but once chosen, the year-end cannot be changed without the Canada Revenue Agency's permission.

There are procedures for assessments, audits and reassessments of federal tax returns, as well as the right to object or appeal. If you need more information on federal taxes contact an office of the Canada Revenue Agency. To obtain the telephone number of the local office, consult the blue pages of the telephone book, under *Customs, Canada Revenue Agency – Taxation*.

The Canada Revenue Agency's website can be accessed at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca).

#### Federal Goods and Services Tax (GST)

The majority of goods and services, sold or provided in Canada, are subject to the federal government's goods and services tax (GST). Effective July 1, 2006, the GST tax rate is six per cent.

The GST is not charged on goods and services, which are categorized as either zero-rated (e.g., groceries or exports) or tax-exempt (e.g., certain health care or financial services).

A business or organization must be registered for the GST if it is engaged in a commercial activity, with annual sales and revenues of GST taxable goods and services of **more than \$30,000 per year**. A registered business can claim a credit for the GST paid or payable on business purchases that is applied against the GST charged on sales.

For additional information, call 1-800-959-5525 (for all locations) or contact a regional GST office (see your telephone book for the closest office).

The Canada Revenue Agency devotes a section of its website to small businesses and the goods and services tax. Access the information at [www.cra-arc.gc.ca/tax/business/topics/gst/menu-e.html](http://www.cra-arc.gc.ca/tax/business/topics/gst/menu-e.html)

### **The Apprenticeship Job Creation Tax Credit**

The Apprenticeship Job Creation Tax Credit was introduced in the last Federal budget. It is effective for salaries and wages that are paid to qualifying apprentices on or after May 2, 2006. Eligible employers will receive a non-refundable tax credit equal to 10 per cent of the salaries and wages paid to qualifying apprentices, to a maximum credit of \$2,000 per year, per apprentice. This tax credit is available for the first two years of employment of each new person hired in prescribed trades.

### **Partnership Income Tax**

For tax purposes income is calculated at the partnership level, but the individual partners report it as income in their personal tax returns.

Partners are each taxed on his or her share of the partnership's sources of income, whether or not there has been any distribution of profit. Losses of the partnership flow through to the partners, in proportion to an agreed-upon allocation of profits.

A partnership may initially choose any date for its fiscal year-end; however, once chosen the year-end cannot be changed without Canada Revenue Agency's permission.

An interest in a partnership generally is considered to be capital property. Therefore, any gain or loss associated with the disposition of an interest in a partnership is considered to be a capital gain or loss.

### **Federal and Provincial Personal Income Tax**

Residents of Canada are subject to Canadian income tax on their worldwide income. As of December 1996, the federal government enacted changes to the Income Tax Act that require residents of Canada to declare certain worldwide assets in excess of \$100,000 (Canadian). There are special rules for part-year residents and non-residents of Canada who earn income in Canada.

"Worldwide income" includes employment income, income from self-employment, income from investments (including rental income), taxable capital gains and a number of additional miscellaneous sources of income.

With the exception of residents in the province of Quebec, everyone submits his or her federal and provincial taxes together, on the same income tax return, which is due April 30 (June 15 if self-employed or the spouse of a self-employed person) following each calendar year. Quarterly instalments of income tax are required in some circumstances. The Canada Revenue Agency will advise on these circumstances on an individual basis.

For additional information on personal income taxes contact the nearest Canada Revenue Agency office. Consult the blue pages of the telephone book, under *Canada Revenue Agency*. Alternatively, dial an automated telephone service at 1-800-959-8281.

For more information or assistance on preparing income tax returns contact a designated accountant. (Refer to Section 4: Professional/Consultancy Services, Professional Accounting Associations.)

### Source Deductions

Businesses that employ workers normally are required to remit Canada Pension Plan contributions, Employment Insurance contributions and income tax once a month, although it can be as often as each pay period. The government allows organizations with a small employee base, with an average monthly remittance of less than \$1,000, to remit quarterly.

The frequency of the remittance depends upon the size of the average remittance. The **Forms Department** at the **Canada Revenue Agency** supplies an **Employers' Kit**, which contains information and the applicable forms, to new business people.

For more information about source deduction requirements, contact a local Canada Revenue Agency's district taxation office. Look in the blue pages of the telephone book under *Customs, Canada Revenue Agency, Deductions and Customs Registration* or telephone 1-800-959-5525. (This telephone number automatically transfers the call to the closest office.)

The Canada Revenue Agency also maintains an information website at **[www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)**.

## Provincial Taxes

### Corporations Tax

Corporations tax is levied and collected by the Province of Ontario under the authority of the Ontario Corporations Tax Act. Corporations tax comprises two elements: income tax that is levied on taxable income; and capital tax, that is levied on taxable paid-up capital. There are special Ontario incentives, ones that may affect a corporation's tax rate. Every corporation that is liable to pay the tax should file an **Ontario Corporations – Tax Return** within six months of its taxation year-end; however, any taxes payable are due, depending on the type of corporation within two

or three months of the corporate year-end. Numerous tax incentives and credits are available to qualifying corporations. If the corporation's Ontario tax liability for either the preceding or current year is less than \$2,000, no instalments are required. If the corporation's Ontario tax liabilities for both the preceding and current year are each between \$2,000 and \$10,000, quarterly instalments are required. If the corporation's Ontario tax liabilities for both the preceding and current year are each more than \$10,000, monthly instalments are required. Interest and penalties are charged for late or deficient payments.

There are procedures for assessments, audits and reassessments for Ontario tax returns, as well as the right to object or appeal. For more information on tax rates and payment schedules, contact:

Ontario Ministry of Finance  
Corporations Tax Branch  
33 King Street West, 4th Floor  
P.O. Box 622  
Oshawa ON L1H 8H6

Tel: 1-800-263-7965

Website: [www.gov.on.ca](http://www.gov.on.ca)

For more information or assistance in preparing income tax returns, contact a professionally designated accountant. (Refer to Section 4: Professional/Consultancy Services, Professional Accounting Associations)

### **Employer Health Tax (EHT)**

The Employer Health Tax (EHT) is a payroll tax paid by employers on remuneration paid to employees who report for work at a permanent establishment (PE) in Ontario, and to employees who do not report for work at a PE of the employer but are paid from the employer's Ontario PE.

For 1999 and subsequent years, eligible employers are exempt from EHT on the first \$400,000 of their annual payroll. With the introduction of this annual exemption, about 88 per cent of the private-sector employers in Ontario no longer pay EHT. Associated employers are required to share the \$400,000 exemption.

In general, eligible employers for the tax exemption include:

- private sector employers, and
- organizations that were considered part of the Ontario public sector for the purposes of the *Social Contract Act, 1993* and are funded by the Ontario Government but are not controlled by it.

Eligible employers are not required to pay tax until their cumulative payroll exceeds the exemption for the year. Eligible employers who are associated are required to share the exemption among members of the associated group.

An eligible employer whose payroll for the year does not exceed the exemption amount is not required to file an Annual Return. However, associated employers

must file an Annual Return regardless of their annual Gross Total Ontario Remuneration amounts.

If annual payroll exceeds \$400,000, the employer pays EHT at the top rate of 1.95 per cent.

Effective January 1, 2000, employers with annual Ontario payroll of \$600,000 or less were no longer required to make instalment payments and would remit tax owing once a year, with their EHT annual returns. Employers with annual payroll in excess of \$600,000 continue to remit monthly instalment payments.

For more information or to register for EHT, contact the Ministry of Finance office closest to you. Copies of any EHT information bulletins are also available from the Ministry of Finance website at: [www.rev.gov.on.ca/tare/html/trieitrp.htm](http://www.rev.gov.on.ca/tare/html/trieitrp.htm).

### **Fuel Tax**

Ontario imposes fuel tax of 14.3 cents per litre on all clear middle distillate fuel sold or delivered in Ontario. The tax is collected by retailers and remitted through their suppliers. Middle distillate fuel includes diesel fuel, stove oil, furnace oil and kerosene.

Untaxed middle distillate fuel is dyed red for non-taxable uses. Use of coloured fuel in a licenced motor vehicle is prohibited.

For more information contact:

Ontario Ministry of Finance  
Motor Fuels and Tobacco Tax Branch  
33 King Street West  
P.O. Box 625  
Oshawa ON L1H 8H9

Tel: 905-433-6393

Toll-free: 1-800-263-7965

### **Gasoline Tax**

Ontario imposes gasoline tax of 14.7 cents per litre on the sale or delivery in Ontario of all gasoline and propane used to generate power by means of internal combustion. Aircraft fuel is taxed at 2.7 cents per litre. The tax is collected by retailers and remitted through their suppliers.

For more information contact:

Ontario Ministry of Finance  
Motor Fuels and Tobacco Tax Branch  
33 King Street West  
P.O. Box 625  
Oshawa ON L1H 8H9

Tel: 905-433-6393

Toll-free: 1-800-263-7965

## **Land Transfer Tax**

Every individual or corporation obtaining an interest in land located in Ontario is liable for land transfer tax. An interest in land includes full or partial ownership in land, an option to purchase land, and a long-term lease in land. The definition of land includes the land itself and all buildings, structures, fixtures and other improvements (sewers, landscaping, paved parking lots) which exist or are to be built on the land. The rates vary depending upon the value of the property.

An exemption may be available where the transfer of land is from an individual to his or her family business corporation. Conditions exist and refunds or credits may also be available under some circumstances.

For more information contact:

Ontario Ministry of Finance  
Motor Fuels and Tobacco Tax Branch  
Land Transfer Tax Section  
33 King Street West  
P.O. Box 625  
Oshawa ON L1H 8H9

Tel: 905-433-6361 Toll-Free: 1-800-263-7965

## **Provincial Sales Tax (PST)**

The provincial sales tax (PST) is a consumption tax which is imposed on the consumer or user of most goods, certain services, prices of admission over \$4 and certain insurance premiums. The current PST rate is eight per cent.

Most goods and equipment used in a business—other than certain categories of production machinery and materials used in manufacturing—are taxable. Purchases such as food products and children's clothing are exempt from retail sales tax; however, prepared foods over \$4 are taxable.

A business that sells taxable goods, provides a taxable service, sells insurance or charges admission for more than \$4 must obtain a Vendor Permit. Non-resident contractors doing business in Ontario and manufacturing contractors are also required to obtain a Vendor Permit. The business is responsible for charging, collecting and remitting PST on a regular basis. A Vendor Permit can be obtained from any Ontario Ministry of Finance Tax Office or from an Ontario Business Connects computer workstation. (To find out more on the Ontario Business Connects workstations, please refer to Section 5: Forms of Business Organizations and How to Register, Ontario Business Connects).

For more information, contact the nearest Ontario Ministry of Finance Tax Office listed below:

Hamilton:	905-521-7504 or 1-800-263-9229
Kitchener:	519-576-8400 or 1-800-265-2303
London:	519-433-3901 or 1-800-265-1540
Mississauga:	905-273-9490 or 1-800-265-9969
North Bay:	705-474-4900 or 1-800-461-1564
North York:	416-222-3226 or 1-888-565-6433
Oshawa:	905-433-6000 or 1-800-263-7965
Ottawa:	613-746-9200 or 1-800-461-4909
Sudbury:	705-564-6118
Thunder Bay:	807-625-5840 or 1-800-465-6699
Whitby:	905-432-3332 or 1-800-668-5810
Windsor:	519-250-0066 or 1-800-465-4021
TAX FAX:	1-877-482-9329 or 1-877-4-TAX-FAX

### **Tobacco Tax**

A business engaged in retail sales of cigarettes and other tobacco products must hold a valid Vendor Permit, which is issued under the Retail Sales Tax Act (see above).

The tobacco tax is remitted through wholesale suppliers. In addition, retailers will collect and remit the retail sales tax on all tobacco products sold by the business.

Wholesalers of tobacco products must hold a Wholesale Dealer's Permit. It is illegal to stock or sell cigarettes that do not bear Ontario tax markings, or to buy tobacco products for resale from anyone other than a holder of a Wholesale Dealer's Permit.

For more information contact:

Ontario Ministry of Finance  
 Motor Fuels and Tobacco Tax Branch  
 33 King Street West  
 P.O. Box 625  
 Oshawa ON L1H 8H9

Tel: 905-433-6393

Toll-free: 1-800-263-7965

### **Municipal Taxes**

Local municipalities levy property taxes and flat-rate business taxes. The monies collected from these taxes help to fund municipal services and schools.

The telephone numbers of the local municipal offices can be located in the blue pages of the telephone book. For information about municipal tax offices in Toronto, contact 416-338-4829.

## Section 17: Export Assistance

### Federal Government

#### Enquiries Service

The **Department of International Trade, Enquiries Service** provides counselling, publications and referral services to Canadian exporters. Trade-related information can be obtained by contacting the Enquiries Centre:

Tel: 1-800-267-8376 or 613-944-4000 (Ottawa region)  
Fax: 613-996-9709 E-mail: [enqserv@dfait-maeci.gc.ca](mailto:enqserv@dfait-maeci.gc.ca)  
Website: [www.dfait-maeci.gc.ca](http://www.dfait-maeci.gc.ca)

Companies interested in export opportunities can showcase their company's capabilities to foreign buyers by registering in the client database of the Trade Commissioner Service (WIN Exports). To register, visit this website: **[www.infoexport.gc.ca/registration/RegistrationMain.jsp?lang=en](http://www.infoexport.gc.ca/registration/RegistrationMain.jsp?lang=en)** or call 1-800-551-4946.

The communications services division produces a bimonthly trade newsletter, **CanadExport**, available to interested exporters and business-oriented people. *CanadExport* is published in print format, electronically as a regularly updated online publication and as an e-mail edition to those who subscribe by accessing the Website. To be placed on its distribution list, contact:

CanadExport  
Department of International Trade  
Communications Services Division  
125 Sussex drive  
Ottawa ON K1A 0G2

Tel: 613-992-7114 Fax: 613-992-5791  
E-mail: [canad.export@dfait-maeci.gc.ca](mailto:canad.export@dfait-maeci.gc.ca)  
Website: [www.infoexport.gc.ca/canadexport](http://www.infoexport.gc.ca/canadexport)

#### Program for Export Market Development (PEMD)

The **Program for Export Market Development (PEMD)** is the federal government's primary international business development program. This program is designed to increase export sales of Canadian goods and services, as PEMD encourages Canadian companies to become exporters. PEMD also helps existing Canadian exporters develop new markets.

PEMD supports companies by sharing the costs of export market development activities (ones that such companies normally would not attempt on their own). By sharing the costs, PEMD reduces a firm's risk when entering a foreign market.

For more information contact the International Trade Centre (see below for address and contact numbers).

### **International Trade Centres (ITC)**

**International Trade Centres (ITC)** are operated by **Industry Canada** and deliver the Department of International Trade's international business development activities in the provinces. Trade Commissioners at your local ITC are skilled in providing a full range of trade development services and assistance to Canadian small- and medium-sized enterprises (SMEs), including:

- export counselling and market entry support
- information on international markets
- "pathfinding" for export programs and services
- recruitment of participants for trade fairs and missions abroad
- recommendations for trade-related conferences and seminars; and
- trade publications produced by Team Canada Inc. and others.

Contact the International Trade Centre in Toronto at:

Tel: 416-973-5053 Fax: 416-973-8161

E-mail: [itc-toronto@ic.gc.ca](mailto:itc-toronto@ic.gc.ca)

Website [www.infoexport.gc.ca/regions/menu-en.html](http://www.infoexport.gc.ca/regions/menu-en.html) (English) or  
[www.infoexport.gc.ca/regions/menu-fr.html](http://www.infoexport.gc.ca/regions/menu-fr.html) (French)

### **Export Development Canada (EDC)**

The **Export Development Canada (EDC)** helps Canadian exporters compete and succeed in foreign markets by providing a wide range of financial and risk management services, including:

- accounts receivable insurance, which protects against 90 per cent of losses if foreign buyers fail to pay their bills
- export financing, whereby EDC sets up loans with foreign buyers of Canadian capital goods and related services
- bonding and guarantee services
- foreign market expertise; and
- foreign investment insurance.

EDC has established a telephone hotline for small exporters. Specialists can identify, quickly, how EDC can deliver its financial services over the phone, assist or refer companies to other sources of export assistance. Small businesses should contact 1-866-283-2957. Larger exporters can contact the Ontario offices of EDC in Toronto at 416-640-7600 or London at 519-963-5400.

Access EDC's website at [www.edc.ca/index\\_e.htm](http://www.edc.ca/index_e.htm).

### **Canadian Commercial Corporation (CCC)**

The **Canadian Commercial Corporation (CCC)** acts as the prime contractor when foreign governments and international agencies wish to purchase goods and services from Canadian sources, on a government-to-government basis.

For more information, contact the Canadian Commercial Corporation at:

1100-50 O'Connor Street  
Ottawa ON K1A 0S6

Tel: 613-996-0034 or Toll-free: 1-800-748-8191  
Fax: 613-995-2121 Website: [www.ccc.ca](http://www.ccc.ca)

### **Canada Border Services Agency**

The Canada Border Services Agency should be contacted for up-to-date information on Canadian duties and rules of origin applying to your products. For more information, contact:

Tel: 1-800-461-9999 Website: [www.cbsa-asfc.gc.ca](http://www.cbsa-asfc.gc.ca)

## **Provincial Government**

### **Ministry of Economic Development and Trade – Ontario Exports Inc. (OEI)**

As the province's lead trade agency, **Ontario Exports Inc. (OEI)** works with Ontario companies to develop new exporting opportunities and assists foreign buyers in finding Ontario suppliers for their purchasing requirements. OEI accomplishes this through a series of initiatives, including international trade missions and exhibitions, seminars and by providing market information and export consulting services.

OEI's clients are Ontario-based firms that manufacture products or provide value added services, are currently exporting and wish to expand into new markets (or have the capacity to export but do not know how to get started). For more information contact:

Tel: 416-314-8200 or Toll-free: 1-877-468-7233  
Fax: 416-314-8222 E-mail: [trade.officer@eoi.gov.on.ca](mailto:trade.officer@eoi.gov.on.ca)  
Website: [www.ontarioexportsinc.com/oei/](http://www.ontarioexportsinc.com/oei/)

### **Ontario Ministry of Agriculture, Food and Rural Affairs**

The **Innovation and Competitiveness Division** of the **Ontario Ministry of Agriculture, Food and Rural Affairs** offers a wide range of export services geared towards assisting Ontario's agriculture and food producers and processors in their export marketing efforts. These services are designed to help industry in developing and responding to international marketing opportunities. Services include organizing export missions, incoming trade delegations, trade shows, seminars, providing market intelligence and other pertinent market information.

For more information call 519-826-3100 or 1-888-466-2372 or by e-mail at [aboutomafra@omaf.gov.on.ca](mailto:aboutomafra@omaf.gov.on.ca). Information also can be found on the Ministry of Agriculture, Food and Rural Affairs website at [www.omafra.gov.on.ca](http://www.omafra.gov.on.ca)

## Non-Governmental Agencies and Organizations

Ontario exporters may find the following organizations helpful in obtaining more information:

### Canadian Manufacturers and Exporters

Tel: 905-568-8300 Fax: 905-568-8330  
Website: [www.cme-mec.ca](http://www.cme-mec.ca)

### Canadian Bankers Association

Tel: 416-362-6092 Fax: 416-362-7705  
Website: [www.cba.ca](http://www.cba.ca)

### Canadian Chamber of Commerce:

Tel: 416-868-6415 Fax: 416-868-0189  
E-mail: [info@chamber.ca](mailto:info@chamber.ca) Website: [www.chamber.ca](http://www.chamber.ca)

### Ontario Chamber of Commerce

Tel: 416-482-5222 Fax: 416-482-5879  
E-mail: [info@occ.on.ca](mailto:info@occ.on.ca) Website: [www.occ.on.ca](http://www.occ.on.ca)

For information on your local board of trade contact the Ontario Chamber of Commerce (see above).

### Toronto Board of Trade

Tel: 416-366-6811 Fax: 416-366-8406  
E-mail: [info@bot.com](mailto:info@bot.com) Website: [www.bot.com](http://www.bot.com)

## Section 18: Import Assistance

### Federal Government

#### Canada Border Services Agency

To obtain information on duties, tariffs, and procedures, contact the Border **Information Service** of the Canada Border Services Agency:

Tel: 1-800-461-9999

Website: [www.cbsa-asfc.gc.ca](http://www.cbsa-asfc.gc.ca)

**Foreign Affairs and International Trade Canada** has been split into two separate departments. **Foreign Affairs Canada** promotes peace, prosperity and Canadian values around the world. **International Trade Canada (ITCan)** helps large and small Canadian companies expand and succeed internationally, promotes Canada as a dynamic place to do business and negotiates and administers trade agreements. ITCan supports the development of trade by providing services to exporters, developing policy, and by attracting investment in the Canadian Economy.

Tel: 613-944-4000 (in the National Capital Region and outside Canada)

Toll-free: 1-800-267-8376 (toll-free in Canada. Ask for Export and Import Controls Bureau)

Website: [www.dfait-maeci.gc.ca/eicb/eicbintro-en.asp](http://www.dfait-maeci.gc.ca/eicb/eicbintro-en.asp)

#### Industry Canada

Information on areas such as labelling and packaging or weights and measures, can be obtained from **Industry Canada**. The **Canada-Ontario Business Service Centre** answers questions on these topics and others.

Tel: 416-775-3456 or

Toll-free: 1-800-567-2345

Website: [www.ic.gc.ca](http://www.ic.gc.ca)

#### Canadian Food Inspection Agency (CFIA)

Questions on the importation of animals and animal products, and plants and plant products, should be directed to the **Canadian Food Inspection Agency (CFIA)** at:

CFIA Central Import Service Centre

7 a.m. to 11:30 p.m. (local time)

Tel: 416-661-3039

1-800-835-4486 (inside Canada or the U.S.) or

1-416-661-3039 (all other countries)

Fax: 416-661-5767

Import Information on CFIA's website [www.inspection.gc.ca/english/toc/importe.shtml](http://www.inspection.gc.ca/english/toc/importe.shtml).

## Health Canada

The **Health Protection Branch** of **Health Canada** can answer questions relating to the importation of goods, regulated by Canada's Food and Drug Act

Tel: 416-973-4389 (Toronto) or 1-866-999-7612  
613-957-2991 (Ottawa) or 1-866-225-0709  
Fax: 416-973-1423 or 613-941-5366 (Ottawa)  
Website: [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca)

## Non-Governmental Agencies and Organizations

The following agencies and organizations can provide assistance to importers.

### Toronto Board of Trade

This organization services importers based in the Toronto area.

Tel: 416-366-6811 Fax: 416-366-8406  
E-mail: [info@bot.com](mailto:info@bot.com) Website: [www.bot.com](http://www.bot.com)

### Canadian Chamber of Commerce:

The largest and most representative business organization, it speaks on behalf of 170,000 members through more than 360 community chambers of commerce and boards of trade across Canada.

	Ottawa	Toronto
Tel:	613-238-4000	416-868-6415
Fax:	613-238-7643	416-868-0189
E-mail:	<a href="mailto:info@chamber.ca">info@chamber.ca</a>	
Website:	<a href="http://www.chamber.ca">www.chamber.ca</a>	

### Canadian Association of Importers and Exporters

This association sells publications such as *Import Canada*.

Tel: 416-595-5333 Fax: 416-595-8226  
E-mail: [info@iecanada.com](mailto:info@iecanada.com) Website: [www.iecanada.com](http://www.iecanada.com)

### Canadian Standards Association International

This Association sets the quality standards for products sold in Canada.

Tel: 416-747-4000 or 416-747-4058 or  
Toll-free: 1-866-797-4272 Fax: 416-747-4149  
Website: [www.csa-international.org](http://www.csa-international.org)

### International Banking Divisions of Chartered Banks

These divisions should be able to provide information on trade financing. Contact the local branch of your chartered bank for more information.

### **Ontario Chamber of Commerce**

The Ontario Chamber of Commerce has a listing of all the boards of trade across Ontario.

Tel: 416-482-5222

Fax: 416-482-5879

E-mail: [info@occ.on.ca](mailto:info@occ.on.ca)

Website: [www.occ.on.ca](http://www.occ.on.ca)

### **Trade Representatives of Foreign Governments in Canada**

Most are located in Toronto or Ottawa. Check the telephone directory assistance for the Toronto or Ottawa area.

# Suggestions for the Next Booklet

The **Ministry of Economic Development and Trade** and the **Certified General Accountants of Ontario** anticipate publishing future editions of this booklet. Readers are encouraged to offer suggestions for the next version.

Please fill in the form below and send it by mail or fax to:

Ministry of Economic Development and Trade  
Business Immigration Section  
Hearst Block, 3<sup>rd</sup> Floor  
900 Bay Street  
Toronto ON M7A 2E1

Tel: 416-325-6777

Fax: 416-325-6653

E-mail: bis@edt.gov.on.ca

## *Resource Guide for Business Immigrants to Ontario*

What topics/areas did you find the most useful in this booklet?

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What topics/areas in this booklet would you like to see more information on?

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What topics/areas would you recommend be added to the next version of this booklet?

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Errors or omissions?

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**Thank you for your suggestions!**

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Certified General Accountants of Ontario

240 Eglinton Avenue East

Toronto ON M4P 1K8

416-322-6520

or 1-800-668-1454

E-mail: [info@cga-ontario.org](mailto:info@cga-ontario.org)

Website: [www.cga-ontario.org](http://www.cga-ontario.org)

Ministry of Economic Development and Trade

Business Immigration Section

Hearst Block, 3<sup>rd</sup> Floor, 900 Bay Street

Toronto ON M7A 2E1

416-325-6777

E-mail: [bis@edt.gov.on.ca](mailto:bis@edt.gov.on.ca)

Website: [www.2ontario.com/bi](http://www.2ontario.com/bi)

Certified General  
Accountants  
of Ontario

