



1. Market Research: Is There Opportunity?

The journey of entrepreneurship is one that usually begins with an idea. Someone sees a problem in the world around them and they come up with a creative solution.

Identify and evaluate an opportunity: [can it make money?](#)

Do some market research into the business: is there competition? How big are they? Can they do what you do? How much are they charging? How much will you charge? Is there enough customers for both of you?

Market Research Resources:

[Small Business Services' Secondary Market Research Service](#)

Primary research is research you do yourself; secondary research builds from research already collected by someone else. The Government of Canada provides a secondary market research service for free! Call 1-888-576-4444 to make your free request today.

[Practical Guide to Market Research](#)

Business Development Canada has written an excellent guide on how to conduct market research right here in Canada. They list common mistakes and how to avoid making them. The BDC also details different methods of doing the research, some being better suited to some industries than others.

[9 common mistakes to avoid when starting a new business](#)

An article produced by the Government of Canada about some of the most common mistakes people make when starting their business and how to avoid making them. A must-read for anyone thinking of entering the world of entrepreneurship.

[How to Price Your Product: What You Need to Know About Pricing Before You Launch](#)

Figuring out how much you need to charge for your product or service is important. This article by Desirae Odijek for online retail giant Shopify will walk you through the pricing process.



2. Identifying A Reasonable Customer Base

The next step is to find out if other people have the same problem, and to be able to figure out a way to deliver and sell that solution to them.

- Are they reachable?
- Are they local or will you be [exporting](#) your product outside of Canada?
- Do they have [disposable income](#)?
- Are they consistent?
- Are they of an age group that supports the above?

Market Research Resources:

[The Government of Canada's Steps for Identifying A Customer Base for Export](#)

An in-depth resource that helps guide you through identifying a customer base internationally as well as listing the types and importance of doing market research.

[Consumer Trends Information](#)

Produced by Innovation, Science and Economic Development Canada, this consumer trend information can help businesses predict where the trend is now and where it is going in the future. This helps companies to stay competitive in an ever-changing economy.

[Choose Cornwall Resources](#)

A great list of resources that includes demographic information on Cornwall residents, a helpful tool to help you on your journey of identifying a local customer base.



2.1. To Build or Buy?

Sure, some people have a vision for what they want to do in business, but some might not want to start from the ground up. You can always [buy a business](#) that has already been created by someone else. As well, there is the option of [purchasing franchise rights](#) so that you can run your very own franchise location of a popular brand!

Another way to locate businesses for sale in your community is by reaching out to owners- with a large generation set to retire in the next few years, many flourishing businesses will be coming up for sale. By making contact and expressing interest, you might be able to snag a great business before anyone even knows it might be up for sale.

Resources for Buying a Business:

[A Comprehensive Guide to Buying a Business in Canada](#)

This article by author Michelle Collins details what you need to know before you buy a business. She lists everything you might need to research or ask yourself before you take the plunge.

[Canada Franchise Opportunities](#)

Listing many opportunities, this page also has related articles and franchise news which can make doing your franchising research easier.



3. Make a Prototype and Test It

Depending on whether you offer a product or service, you might need to develop a [prototype](#), which is a working representation of what your final product will look like. A [soft launch](#) is the first look for your potential customers so that you can gauge reactions and ensure that the price point is on target for your [segment of consumers](#). This can help work out some unforeseen problems that might arise.

Separating the huge field of potential customers down into smaller groups is called targeting and targeting helps a business focus all their efforts on the segment of customers that they want to attract the most. If you are trying to sell electric stairlifts, you probably will not be advertising in a teen magazine. More likely, you might want to advertise in a magazine for older adults who would be more likely to need your stairlifts.

Prototype Resources:

[Government of Ontario's Digital Prototype Playbook](#)

The Government of Ontario has created a guide for entrepreneurs looking to build a digital prototype for their technology-based companies.

[What Is A Prototype?](#)

Virginia Ramirez wrote a great article for Medium on what a prototype is, breaking down why they are so important to the design process and how to get started.

[How to Create Your First Prototype](#)

The Shark Tank's Lori Greiner wrote a book called "Invent It, Sell It, Bank It!". Lori dives into why it is important to do your research before and during the prototype stage, how it can save time, money, and lots of headaches, in this article by the Globe and Mail.



4. Sourcing Raw Materials

Whether one is manufacturing a tangible product or selling an intangible good, both need to be able to be provided to their customers in a timely fashion. The logistics of both may differ greatly, however in the end the basic premise is that the product can be delivered to the customer efficiently, reliably, and at a cost that is acceptable to both parties.

- Take stock of the resources you have on hand. Will you need more? How often and how quickly?
- Source your raw materials: Where can you get them reliably, quickly, and at a cost you can tolerate?

Managing your inventory Resources:

[How to Avoid a Bottleneck in Production](#)

Bottlenecks are caused when one part of the process is going faster than another- one cause can be lack of enough ready raw materials to create finished products for customers. This article talks about this scenario and others which might cause a bottleneck in your production.

[What is Raw Materials Inventory Management? The Complete Guide](#)

This guide published in 2019 by the inventory management software company Katana gives the basics of why it is important to know how much inventory you have on hand at any time, and how that can save or cost you money.



4.1. Do You Have A Permit for That?

Each town in the SD & G area has its own set of laws regarding permits, licenses, and registrations needed to properly operate as a business. Your local City Hall can tell you just what you need and some like the City of Cornwall offer that information online.

Products can be tangible goods (something you can touch like a brick) or intangible goods (something you cannot touch like a computer program, or an idea). If your product is a new idea no one has ever seen before, you will need to protect your [Intellectual Property Rights](#). This can be done with a lawyer, or on your own.

Permit and Licensing Resources:

[BizPal.ca](#)

BizPal is funded by federal, provincial/territorial, municipal governments, and First Nations. It contains a database of permits and licenses for every industry which is user-friendly and comprehensive.

[City of Cornwall Business License Resource](#)

The City of Cornwall has put together an easy-to-use resource for applying for a business license and any applicable by-law requirements for the City of Cornwall of each business license.

[Law Society of Upper Canada](#)

The Law Society of Upper Canada is a Government-mandated organization that ensures the quality and proper standards of legal professionals in Ontario. They can help you find a lawyer or paralegal suitable for your needs in your area and offer a free half-hour consultation for Ontario residents.

[Choosing A Business Name](#)

The Government of Canada's 3-step guide to choosing a name for your new company and making sure it stays yours. By registering your company name, you make sure no one else can use that name which is an advantage when trying to set yourself apart in an industry.



5. Make A Business Plan

Once the [intellectual property](#) has been secured and a [business entity](#) has been created, next comes the stage where one looks at developing a strong business plan. The shape of the company overall and how it will be managed going forth is an important decision. Whether the company will be a [corporation](#), a [sole proprietorship](#), or a [partnership](#), the company will need to have a strong foundation to support its ongoing efforts. Your choice can also have an impact on liability and tax obligations, so it is important to choose wisely and do your research.

- What will your company look like? Who will be in charge?
- Your business will need to be registered which includes a name search to ensure that your company is as unique as you are.
- What will your overhead or operating costs look like?
- How quickly will you be able to turn a profit?
- What is your vision for the first 6 months, 1 year, 2 years, 5 years?

Business Plan Resources:

[Startup Cost Calculator](#)

Smallbiztrends.com offers a free start-up cost calculator that can help you get a better idea of what your costs might look like. They also offer some excellent questions that a new entrepreneur needs to ask themselves as they establish what their organization will look like and how to take the next steps.

[Cornwall Business Enterprise Centre](#)

Offering free business consultations by appointment, the CBEC also has a library of resource materials and topical pamphlets. They also have support programs for businesses and young entrepreneurs. The CBEC also offers seminars and workshops as well as other opportunities for networking with the local business community.

[Government of Canada Business Resources](#)

A comprehensive collection of resources from the Government of Canada featuring information on permits, licenses, intellectual property, business support and how to sell to the Government.

[Launch Lab Regional Innovation Centre](#)

A launchpad supporting local entrepreneurs through a network of community affiliates who can provide business advice, help guide ideas, and building a sound business plan.



5.1. Payroll & Bookkeeping

Paying yourself might seem easy if you run your own business, but it is not always that simple. It is important to follow the laws and practice good bookkeeping. If you do not know how to do that yourself, there are always professionals who can help you get the job done right.

Payroll:

Will you be doing payroll yourself manually, or with software? There are [paid](#) and [free options](#) available. Check out this [guide for start-ups on how to set up and process your payroll](#). If you choose to hire a certified payroll professional, you can rest assured that they will get the job done right and make the likelihood of being fined for mistakes much lower.

Bookkeeping:

Bookkeepers are certified professionals who know how to make sure your businesses' books are kept orderly. This can help you make better decisions about your business based on the money coming in and going out.

Payroll Resources:

[The Difference Between Accountants & Bookkeepers](#)

Cameron McCool of Bench.com shares the distinctions between the two fields of Accounting and Bookkeeping, in a thorough article complete with comparison charts of the two groups.



5.2. Hope for The Best, Plan for The Worst

Liability is not something most people want to think about when they are starting a new business, but it is important that while you hope for the best, you also need to plan for the worst. Insurance can protect your business from unforeseen problems like if an employee or customer is hurt in your store or other unfortunate events.

Finding a good insurance representative can make a big difference in your search for the right insurance for your business. They can help educate you on the various types of insurance and help you select the policies that are the best for you.

Main Types of Insurance:

- General Liability
- Officers & Directors
- Commercial Vehicle
- Home-Based Business
- Riders for USA Import/Export

Insurance Experts in Cornwall & Area:

[McDougall Insurance Cornwall](#)

Eastern Ontario's Largest Insurance Brokerage, McDougall is an Insurance and Financial organization driven by a high level of customer service. Their site is an excellent resource for Insurance information for businesses.

[Rozon Insurance Brokers Cornwall](#)

A locally grown company, Rozon Insurance has many options for your business Insurance needs for a variety of industries.

Contingency Planning Resources:

[How to Make a Contingency Plan](#)

An article by Kris Hughes from ProjectManager.Com which explains Contingency Plans in detail and how to develop your own Contingency Plan so that you are prepared before disaster strikes.

[Develop your contingency plan: Who is your next-in-command? | Guide and template](#)

MARSDD.Com has developed a guide and a usable template with which you can create your own Contingency Plan for critical roles, ensuring a smooth transition that will not disrupt business.



6. Seeking Financing

Many small businesses and start-ups struggle in the financing stage if they do not know where to go to secure it or who to ask. Cash flow issues are cited as the top reason for up to 90% of start-up failures.

The Governments of Canada and Ontario both offer options for entrepreneurs to encourage business growth. They offer a range of loans and grants depending on the age of the applicant and industry of choice. These loans and grants can be readily accessed personally via Government websites and through various local non-profit organizations.

[Break-Even Analysis Calculator](#)

A break-even analysis is an important tool for a business owner to have because it can help you understand how much product you need to sell to be profitable. This calculator can provide a good jumping-off point for doing more research or adjusting spending to better meet your business goals.

[Small Business Financial Literacy Resources](#)

The skilled professionals of the Chartered Professional Accountants of Canada have put together a great resource to build your small business financial literacy. They have podcasts, webinars, and more designed to help small business owners understand their finances.

Financing Resources:

[Cornwall & The Counties Community Futures Development Corporation](#)

Funded by the Federal Government, the CFDC of Cornwall and the Counties works with local entrepreneurs and small business owners to help grow business. They do that by providing guidance and funding opportunities as well as programs and networking with local contacts in the community.

[Canada Small Business Financing Program](#)

This program provided by Innovation, Science, and Economic Development Canada works by helping entrepreneurs and small for-profit business owners secure financing through loans that are backed by the Federal Government. These loans are more secure for the lenders because of the Government backing which can help small business owners who might have a hard time finding financing through more traditional means.

[Mohawk Council of Akwesasne Small Business Grants](#)

Tehotienawakon Department offers small business grants to help Indigenous people to start or grow their businesses in Akwesasne. They will work with you to help grow the local economy and secure a better economic future for the residents of Akwesasne.

[Business Development Bank of Canada Loans](#)

The BDC offers financing for every stage of your business. Venture capital to take your idea to the next stage, start-up financing for revenue-generating businesses who have been at the start-up phase for 12 months or more, even IP-backed financing which uses your intellectual property to secure funds for your next stage of growth.

[Futurpreneur.ca](#)

Working with the BDC, Futurpreneur focuses on bridging the gap for young people 18-39 who wish to make their start-up dreams a reality. They provide access to collateral-free loans at competitive rates as well as mentorship every step of the way.

[Black Entrepreneurship Program](#)

Loans of up to \$250,000 will be available to Black-led business owners and entrepreneurs in Canada through a partnership with Canadian financial institutions, Black-led businesses, and the Canadian Federal Government.



7. Location, Location, Location

Choosing a location for your business is not easy. Some people can [operate from their homes](#) and that is enough for their business, some people need a brick-and-mortar location for their customers to visit or space for a shop to make their products. Whatever your business requirements, it is important to select a [good location](#).

Within the boundaries of the City of Cornwall, Cornwall city bylaws apply, the same for the Mohawk Territory of Akwesasne which sits south of Cornwall. Outside of Cornwall are the United Counties of Stormont, Dundas & Glengarry which have created a [unified zoning by-law code](#) under which all the counties fall under.

When operating a business at home, it is important to know the bylaws for your specific area. While some counties take a more laid-back approach to their residents operating businesses from their homes, other counties in SD & G have their own set of bylaws governing the running of home-based businesses in their areas, in addition to those imposed under the SD & G zoning bylaws.

Resources for Local By-Laws Related to Home Businesses:

[City of Cornwall By-Law Search](#)

The City of Cornwall has a comprehensive list of by-laws available to search right on their website.

[North Dundas By-Law](#)

North Dundas allows for Home Occupation (Home-based Business) if it adheres to SD & G zoning by-laws.

[South Dundas By-Laws:](#)

South Dundas allows for Home Occupation (Home-based Business) as long as it adheres to SD & G zoning by-laws.

[North Stormont Business By-Laws](#)

North Stormont allows for Home Occupation (Home-based Business) as long as it adheres to their relevant by-laws and SD & G zoning by-laws. [\(See PDF\)](#)

[South Stormont By-Law Search](#)

The Township of South Stormont does not have a business licensing program or business registration. However, South Stormont does have a list of by-laws for home-based commercial businesses, as well as follow all SD & G zoning bylaws. ([See Document](#))

[North Glengarry By-Laws](#)

North Glengarry allows for Home Occupation (Home-based Business) as long as it adheres to SD & G zoning by-laws.

[South Glengarry By-Laws](#)

The Township of South Glengarry does not have any by-laws specific to businesses/home-based businesses. For additional information about the zoning by-law, contact the South Glengarry Planner Joanne Haley at mjhaley@southglengarry.com.

[Mohawk Council of Akwesasne By-Laws](#)

The Mohawk Territory of Akwesasne does not fall under the United Counties, thus they have their bylaws which govern businesses in their area.

Resources for Location Research:

[Renting Commercial Property in Ontario](#)

The Government of Ontario has created a guide to assist you in learning about commercial leases, conflict resolution, and ending a commercial tenancy.

[Commercial Properties in Cornwall](#)

Choose Cornwall has a listing of commercial properties available in Cornwall complete with pictures of the properties and information on the listings.

[Commercial Tenancies Act of Ontario](#)

The Commercial Tenancies Act is the law that governs commercial tenancies in Ontario. It is a good idea to read up on the laws so that you know your rights and responsibilities as a commercial tenant.

[Home-Based Business Advantages and Disadvantages](#)

Is it worth it to operate out of your house, or will you need something more to support your business? This article helps ask the questions you need to figure it all out.

[Tax Advantages of Operating a Home-Based Business](#)

If you decide to operate out of your home, you might have some tax advantages. This blog by Farm & Small Business can tell you some of the tax implications of operating your small business from your home.

[The Advantages of Opening a Store in a Busy Area](#)

Should you decide to open brick and mortar location for your business, where it is positioned can make a difference. This article is all about choosing a good location for your business.



8. The Importance of Networking

Networking is one of the most valuable tools in any businessperson's toolbox and it never stops. Your network of family, friends, and business associates can help point you to different resources and offer your own experiences. Knowing the right people is not always easy, especially when you are trying to break into a specialized or niche industry. Some of the traditional methods of networking are:

- Trade Shows
- Workshops
- Classes
- Professional Associations
- Clubs

Given the realities of COVID19, some of these options are no longer available, however many have simply moved online. Some of these online alternative networking methods are listed below:

Networking Resources:

[Biz Warriors](#) and Other Industry Message Boards

Every industry has web pages that often contain a message board where you can go to ask questions or network with other people in the same field. It is a handy tool because it can be accessed from almost anywhere, at any time. Other times, they are purpose-built forums for sharing information on a common topic.

[Cornwall & Area Chamber of Commerce](#)

No one knows the Cornwall area better than the Cornwall & Area Chamber of Commerce. An invaluable tool for any business owner small or large, the Chamber provides a list of resources and networking opportunities you just cannot find anywhere else.

[LinkedIn.com](#)

Often called the Facebook of the business world, LinkedIn has grown to become the site for online networking. You can look up a specific person or business for more information and can send messages.

[The Fishbowl App](#)

Fishbowl is an app you can download on your phone. Used extensively by the business world, Fishbowl works like LinkedIn but provides a more secure method of business communication and networking.

[MeetUp Professional groups](#), WhatsApp Networking groups, and other Business Group Chats:

Group chats based on business activities are an excellent way to network with people not only in your specific company but also with other companies that are in the same industry. There are often in-person meetups which are great networking opportunities because you can meet people in your industry that you might not otherwise get a chance to meet. Some, like the WhatsApp groups, might require an invitation.



9. The Value of Mentorship

Working at building a start-up or small business is also very hard emotionally and mentally. The long hours and the uncertainty can combine to cause intense stress. Remember to take time for your health. Having a mentor to help guide you through the process of starting a journey in entrepreneurship can make a huge difference in how prepared you are for whatever comes your way. Seeking out someone to be your mentor has countless benefits including vastly expanding your network, ability to learn from their hard-earned experiences, and knowledge of the industry you are trying to break into.

Mentorship Resources:

[Futurpreneur.ca Mentorship Program](#)

The wonderful people at Futurpreneur.ca have put together a marvelous mentorship program for businesspeople. Whether you are new to the world of entrepreneurship and in search of guidance, or an experienced businessperson with the knowledge to offer and a willingness to give back to the community, this program brings people together.

[Mentoring Canada](#)

This organization was developed with the Boys & Girls Club of Canada to help empower the youth in Canada. Connecting Mentors with Mentees, Mentoring Canada strives to provide tools for young Canadians to help achieve their goals.

[The Value of Mentorship In Running A Successful Business](#)

Paula Conway writes for Forbes about how vital it can be for a new entrepreneur to have someone to talk to who has been there. Navigating the world of business is not easy, especially when you are new to it.



10. Learning Never Ends

Every great businessperson knows that learning is a life-long journey. You might need to become familiar with new technology, or just want to brush up on your existing skills. There are many options right here in Cornwall, SD & G, and Akwesasne to help you reach your educational goals.

Learning Resources:

[St Lawrence College](#)

Offering many courses at each of the three campuses and online, SLC is a great resource for anyone looking to become more knowledgeable on a wide variety of topics and industry certifications. With a talented staff of teachers, SLC knows how to point you in the right direction to achieve your goals and ensure that no door is off-limits to your future.

[Eastern Ontario Training Board](#)

Focused on connecting local employers with skilled staff, the EOTB helps to enrich the local labour force and educate employers to ensure their employees are well trained and prepared to succeed.

[BDC's Entrepreneur's Learning Centre](#)

The Business Development Corp's own Learning Centre has links to many free courses and other learning materials handpicked just for entrepreneurs. Whether you want to brush up on your financial knowledge or want to figure out a plan to get off the ground, they have you covered.

[JobZone](#)

Offering virtual workshops and seminars, the Cornwall JobZone is an excellent place to go for help looking for a job or becoming more qualified through training. They can help find jobs, assist with writing resumes, and even give career advice through their staff advisors.

[LinkedIn Learning](#)

This online resource has a huge library of video seminars and interactive learning opportunities. Having recently merged with another well-known online learning resource called Lynda.com, LinkedIn Learning now has an even bigger library of resources to help you achieve your learning goals. Some programs even offer certification! \$24.99/month.

[MasterClass](#)

Another online learning resource, MasterClass has gathered a large group of well-known professionals in their fields to teach you what you need to know about a large variety of topics and industries. There is a fee of \$20/month.

[Khan Academy](#)

A free online learning resource, Khan Academy believes everyone has the right to a quality education that is accessible from anywhere. This non-profit organization has made its mark by offering quality learning for free, to anyone willing to learn.



11. Technology in Business

It is undeniable that technology plays a large part in the day-to-day operation of any business these days- large or small. Technology can make things much simpler, smoothing out your operation and helping to make sure you serve your customers to the fullest of your ability.

Being online as a business is important in the modern economy. Having a website can mean your customers can buy your product at any time of the day or night, regardless of your store hours. Creating and maintaining a website can be expensive but it does not have to be.

There are several talented website builders right here in Cornwall.

Website Building Resources:

[Google Free Website Builder](#)

Google offers a free website builder that makes it easy to produce a page that can get your idea out there. According to Google, businesses with a web presence are much more likely to generate sales than those without one.

[Squarespace](#)

An alternative to Google, Squarespace is another free website service that helps you make a page quickly and easily. With more themes to choose from than Google, Squarespace also offers better [Search Engine Optimization](#) options.

[WordPress](#)

Considered to be the most popular webpage building tool, WordPress helps you build your online presence easily. With many eye-catching themes to choose from, WordPress helps you ease into online marketing.



11.1. Building A Social Media Presence

Having a social media presence can help your company be identified by your customers and push your brand into their awareness. Companies that try to reach out to their customers through social media are using an inexpensive method of advertising. Making sure your company has an Instagram or Facebook account can open a huge new pool of potential customers.

Social Media Resources:

[How to Build a Social Media Strategy for Your Startup](#)

Startupgrind.com article that walks you through the why and how of social media advertising. Sometimes it is better to focus on one area rather than trying every type of social media at once- after all, you will need to update them all regularly.

[Five Steps to Creating a Facebook Ad from Your Page](#)

Facebook breaks down the steps on how to advertise on their platform in an easy-to-understand way, via a quick 5-minute video.

[25 Ways to Grow Your Social Media Presence](#)

John Rampton writes in an article for Forbes about how to grow your new social media presence. Offering 25 ways to grow your audience, Rampton breaks down some of the methods used by big businesses that can also be used by small businesses.



12. Marketing Essentials

Making sure your business is seen by the people that want to use it is essential. Once you have your target market, how are you going to make sure that you have reached them effectively? Advertising takes many forms. Newspapers, magazines, radio, television, the internet, billboards, press releases, the possibilities are endless. Depending on who you want to reach, some advertising media are better than others. Some things to consider before you spend your money on advertising:

- Who are you trying to reach?
- What is your budget?
- What is the message you want to send, and can it be interpreted easily?
- How widely do you want to cast your message? Locally, regionally, or nationally?

Cornwall Area Marketing Resources:

[Spark SLC](#)

A venture from the bright minds of the students at St Lawrence College Kingston, this student-run firm helps generate professional-quality content for the local business community.

[Choose Cornwall](#)

With a wide audience, Choose Cornwall offers an outlet for Press Releases related to your business. They can make sure that your grand opening or product launch is news in the Stormont, Dundas & Glengarry area.

PivotPoints

Placeholder

Newspapers:

[The Cornwall Seaway News](#)

A free locally distributed newspaper, the Seaway News is a great avenue for local newspaper advertising.

[The Standard-Freeholder](#)

One of the first newspapers in Cornwall, the Standard has the largest circulation for any local newspaper making it an easy choice for marketing in the paper.

[Cornwall NewsWatch](#)

An online-based news aggregate, NewsWatch focuses on news and events in the Greater Cornwall Area.

TV/Radio:

[Corus Entertainment](#)

With a range of advertising media which includes television, digital, and radio, Corus can meet your marketing needs.

[94.7HITS FM](#)

Based out of Montreal, this radio station serves all the hits and popular favourites.

[Wild Country 96.5 FM](#)

Playing modern country music favourites, Wild Country is a staple in the SD & G area.

[BOOM101.9 FM](#)

Featuring adult contemporary music, BOOM 101.9 FM plays classics from yesterday and hits from today.

[104.5 FRESH FM](#)

Pop hits and chart-toppers are the staples of 104.5 FM.

Location-Based Marketing Resources:

[Bus Ads](#)

Either on the interior or exterior, the buses in Cornwall can carry your brand's message all around town. Interior bus ads are excellent because they have an audience that is stuck in one place for a while, known in marketing as a "captive audience".

[Billboards/Place-Based Marketing](#)

Fixed to a location such as a sign or a billboard, place-based advertising is available in the Cornwall Area through companies like Pattinson. It can be as simple as a sign or an interactive high-tech display.

[PubliSac](#)

Distributed with the [Seaway News](#), PubliSac can be a great way to reach many potential customers. A bundled package of paper-based marketing materials, AdBag brings value to its readers with coupons.

Other Marketing Resources:

[Google Analytics](#)

Harnessing the force of Google's powerful search engine, Google Analytics makes tracking your business's advertising strategy easier than ever before. By using [keywords](#), you can put your company on the top of the search list every time someone searches certain words that you have chosen. For more information on using keywords for advertising, [click here](#).



13. Women in Business

Being a woman starting a business has never been easier, however, there is still a long way to go in terms of bridging the divide between the number of successful male and female-led start-ups. From having [trouble securing funding](#), obtaining childcare, or just being taken seriously in their industry, women face unique challenges in the business world.

Resources for Women:

[City of Cornwall Child Care Fee Subsidy](#)

For those who need childcare but struggle to afford it, the City of Cornwall offers subsidized childcare based on income. Depending on how much you earn, you might be eligible for a subsidy.

[Dress for Success Foundation Canada](#)

Providing women all over Canada with the attire and tools to succeed in their careers. Dress for Success makes it their mission to ensure that women are not disadvantaged by what they wear to an interview or first day of the job.

[Women Entrepreneurship Fund](#)

The Government of Canada has committed to encouraging women in business through providing grants for projects led by women.

[Funding for Businesswomen](#)

A list of funding available exclusively to women from the Federal Government of Canada.

[Female Entrepreneur Grants \(2020\): 18 Current Programs for Women-Owned Businesses](#)

A comprehensive list of 18 different programs offered to women-owned businesses in Canada. Different funding options and mentorship programs, as well as start-up help and awards.

[“Distinguished” women entrepreneurs in the digital economy and the multitasking whirlpool](#)

Often caught in a whirlpool of multitasking, this paper examines how woman entrepreneurs adapt and overcome the challenges unique to being a woman in business, through challenging traditional roles and shifting the image of what success looks like.

[How to Start a Successful Business: 17 Women Entrepreneurs Share Their Stories](#)

An [Inc.com](#) article about how 17 very successful businesswomen got their start in business. These people share their first taste of running a business and how it left them with a thirst for more.

[3 Rules for Business Success as A Woman Entrepreneur](#)

These three rules from [Forbes.com](#) can help steer you to a path of success as a woman in business. When faced with challenges and uncertainty, remaining focused and assertive about your goals can make a difference.

[10 Ways Female Entrepreneurs Can Take Charge with Social Media](#)

Women are more active commenters on the internet- use it to your advantage in business! This article explores how women can use their social media to channel more customers into their business.



Home-Based Business shall mean an occupation, or enterprise trade, business, profession or craft carried on as an accessory use within part of a dwelling unit for pursuits conducted by the occupants thereof provided that:

- i) the use is clearly secondary to the use of the dwelling unit as a private residence;
- ii) the use may include the following: the use includes one or more of the following:
 - (a) instruction in or businesses involving music, academic subjects, dancing, Private Day Nursery, arts and crafts such as pottery, weaving, painting or sculpting, sewing, hairdressing or similar uses;
 - (b) businesses including offices involving work conducted primarily in other locations, such as those operated by electricians, plumbers, carpenters, or operators of commercial vehicles, provided that the storage of commercial vehicles, equipment or materials does not take place at the residence except in accordance with the provisions of the By-law;
 - (c) businesses involving the repair of small appliances, radios, televisions and similar items, skate or knife sharpening or similar uses;
 - (d) an office used by a physician, dentist or other medical practitioner, a registered massage therapist, an insurance agent, accountant, engineer, sales person, travel agent, or a person engaged in a similar occupation; or
 - (e) a bed and breakfast, which provides a maximum of four (4) bedrooms for commercial public use, but which does not contain individual cooking facilities.
- iii) the use does not include or permit, any wholesale store or vending outlet, restaurant, kennel, veterinary establishment, eating establishment, convalescent home, mortuary, funeral home, or any use of a storage yard or plant or any of the trades, contractors yard, adult entertainment use, automotive body shop, automotive repair garage, automotive sales or rental establishment, or automotive service station.

Home-Based Businesses shall be permitted accessory to any residential use in accordance with the following provisions:

- (a) The business is conducted by the permanent residents of the dwelling;
- (b) The total amount of floor area used and devoted for the home-based business shall not exceed 25% or 40m² of the floor area of the dwelling, whichever is lesser;
- (c) There shall be no external display or advertising of the home occupation home based-business, with the exception of a small unlit facial sign, not to exceed 0.5 m²;
- (d) Where instruction is carried on, no more than six (6) pupils are in attendance at one time;
- (e) The activity shall not create or become a nuisance, in regard to noise, odour, vibration, traffic or parking;
- (f) No mechanical or electrical equipment shall be used except that reasonably consistent with the use of a dwelling;
- (g) No open storage of materials shall be permitted;
- (h) No storage of hazardous materials such as paints or other flammable corrosive or explosive substance shall be permitted except that reasonably consistent with the use of a dwelling;
- (i) Not more than two (2) motor vehicles used for commercial purposes are kept on the premises but no such vehicle, in whole or in part, shall be located on any public road allowance;
- (j) The only retail sales permitted shall be for those products substantially made on site or which are accessory and essential to the business. Retail sales shall not occupy more than 10m² of the maximum 40m²;
- (k) No more than two (2) people, other than the permanent residents of the dwelling, shall be engaged employed in the business; and
- (l) Off-street parking shall be located on the same lot and shall conform to the minimum standards required for uses in the zone. An additional parking space shall be provided for each non-resident employee.

Zoning Designations where Home-Based Business are Permitted

1. RS1
2. RS2
3. RS3
4. RSS1
5. RSS2
6. RH1
7. RH2
8. RR1
9. RR2
10. MR
11. A
12. RU



Group Benefits

Employers are required to offer certain benefits to their employees by law in Ontario. These include things like general workplace insurance which depends on the industry, as well as Employment Insurance and Canada Pension Plan, to which both the employee and employer contribute to together.

To make sure business owners attract and retain the right people, some employers choose to purchase Group Insurance Benefits. Group Benefits are private health insurance options paid by the business on behalf of the employees. Some benefits might require a portion paid by the employees, while others provide full coverage with no extra out of pocket cost.

These benefits provide coverage for a wide range of medical services such as Prescription, Dental, or even something called Paramedical Coverage. Plans differ greatly on what they can offer, so it is very important for the business owner to do their research and talk to their insurance broker or agent to find out which plan is right for them.

Group Benefits Resources:

[Questions to Ask About Benefits](#)

The Financial Services Commission of Ontario is responsible for the Insurance Industry in Ontario and they have lots of useful information on their website about how to find the right coverage, a list of licensed agents and companies, and where to go to make a report.

[Employee benefits and benefits packages: What Ontario employers should know](#)

An excellent guide by MARSDD on how to create a benefits package for your employees. What to know, where to go, who to ask, and what not to forget.

[Cost Plus Insurance PDF](#)

An informative brochure about Cost Plus insurance- a great way to keep you and your staff covered above and beyond traditional health and dental benefits.

Business Plan Resources:

- [Startup Cost Calculator](#)
 - Smallbiztrends.com offers a free start-up cost calculator that can help you get a better idea of what your costs might look like. They also offer some excellent questions that a new entrepreneur needs to ask themselves as they establish what their organization will look like and how to take the next steps.
- [Cornwall Business Enterprise Centre](#)
 - Offering free business consultations by appointment, the CBEC also has a library of resource materials and topical pamphlets. They also have support programs for businesses and young entrepreneurs. The CBEC also offers seminars and workshops as well as other opportunities for networking with the local business community.
- [Government of Canada Business Resources](#)
 - A comprehensive collection of resources from the Government of Canada featuring information on permits, licenses, intellectual property, business support and how to sell to the Government.
- [Launch Lab Regional Innovation Centre](#)
 - A launch pad supporting local entrepreneurs through a network of community affiliates who can provide business advice, help guide ideas and building a sound business plan.

Financing Resources:

- [Cornwall & The Counties Community Futures Development Corporation](#)
 - Funded by the Federal Government, the CFDC of Cornwall and the Counties works with local entrepreneurs and small business owners to help grow business. They do that by providing guidance and funding opportunities as well as programs and networking with local contacts in the community.
- [Canada Small Business Financing Program](#)
 - This program provided by Innovation, Science and Economic Development Canada works by helping entrepreneurs and small for-profit business owners secure financing through loans which are backed by the Federal Government. These loans are more secure for the lenders because of the Government backing which can help small business owners who might have a hard time finding financing through more traditional means.
- [Mohawk Council of Akwesasne Small Business Grants](#)
 - Tehotienawakon Department offers small business grants to help Indigenous people to start or grow their business in Akwesasne. They will work with you to help grow the local economy and secure a better economic future for the residents of Akwesasne.

- [Business Development Bank of Canada Loans](#)
 - The BDC offers financing for every stage of your business. Venture capital to take your idea to the next stage, start-up financing for revenue-generating businesses who have been at the start-up phase for 12 months or more, even IP-backed financing which uses your intellectual property to secure funds for your next stage of growth.
- [Futurpreneur.ca](#)
 - Working with the BDC, Futurpreneur focuses on bridging the gap for young people 18-39 who wish to make their start-up dreams a reality. They provide access to collateral-free loans at competitive rates as well as mentorship every step of the way.
- [Black Entrepreneurship Program](#)
 - Loans of up to \$250,000 will be available to Black-led business owners and entrepreneurs in Canada through a partnership with Canadian financial institutions, Black-led businesses, and the Canadian Federal Government.

Resources for Women:

- [City of Cornwall Child Care Fee Subsidy](#)
 - For those who need childcare but struggle to afford it, the City of Cornwall offers subsidized childcare based on income. Depending on how much you earn, you might be eligible for a subsidy.
- [Women Entrepreneurship Fund](#)
 - The Government of Canada has committed to encouraging women in business through providing grants for projects led by women.
- [Funding for Businesswomen](#)
 - A list of funding available exclusively to women from the Federal Government of Canada.
- [Female Entrepreneur Grants \(2020\): 18 Current Programs for Women-Owned Businesses](#)
 - A comprehensive list of 18 different programs offered to women-owned businesses in Canada. Different funding options and mentorship programs, as well as start-up help and awards.
- [“Distinguished” women entrepreneurs in the digital economy and the multitasking whirlpool](#)
 - Often caught in a whirlpool of multitasking, this paper examines how woman entrepreneurs adapt and overcome the challenges unique to being a woman in business, through challenging traditional roles and shifting the image of what success looks like.
- [How to Start a Successful Business: 17 Women Entrepreneurs Share Their Stories](#)
 - An Inc.com article about how 17 very successful businesswomen got their start in business. These people share their first taste of running a business and how it left them with a thirst for more.

- [3 Rules for Business Success as A Woman Entrepreneur](#)
 - These three rules from Forbes.com can help steer you to a path of success as a woman in business. When faced with challenges and uncertainty, remaining focused and assertive of your goals can make the difference.
- [10 Ways Female Entrepreneurs Can Take Charge with Social Media](#)
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Hiring

One of the most important things that you can do as a business owner is hiring the right people. It is not an easy task for someone who has never hired someone before. How can you be sure that you get the right people for the job? It all starts when you decide to place an ad for your job. You need to make sure the job description is accurate, the education required is applicable, and that you are not violating any employment laws by requesting things which might be inappropriate such as age or gender. These types of requirements are against Canadian Human Rights legislation and are not permitted.

Hiring Resources:

[Employment Standards Act](#)

The Ontario Government has put the whole ESA online and made it easier than ever to search for specific words and jump right to subsections. Learn what laws apply to your business and if your employees are exempt from certain provisions.

[Ontario Human Rights Laws](#)

The Ontario Human Rights Commission is responsible for overseeing Human Rights legislation in Ontario. This page includes policies and updates on the Ontario Human Rights Code in relation to employment.

[A 5-step Recruitment Plan for Small Businesses](#)

The Business Development Bank of Canada loves to help support entrepreneurs which is why they have offered this wonderful 5-step recruitment plan just for small Canadian businesses

[Hiring Smart: 10 Do's and Don'ts for Hiring](#)

This Business.com article by Evaytar Sagie highlights some important points a business owner should consider about who, and how many people you might need to employ.

[Hiring Employees for Your Small Business](#)

Monster.com has a great list of resources for helping you find the right people for your business. Everything from how to write an offer letter to a prospect, where to find them in the first place, even

how to make sure your hiring aligns with your business goals. All of these can be found in this list of articles.

[Are You Paying Your Employees Enough?](#)

SmallBizTrends.com author Rieva Lesonsky outlines how to figure out how much to pay your employees. There is a fine line between too much or too little if you want to attract the right talent.

SECTION 2 – DEFINITIONS

For the purpose of this By-Law, the definitions and interpretations given in this Section shall apply:

- 2.158 HOME INDUSTRY** means a small-scale use providing a service primarily to the local community and which is accessory to a single detached dwelling or agricultural operation, and which use which is clearly incidental or secondary to the residential use of a single detached dwelling and is conducted entirely within a single detached dwelling or in an accessory building to a single detached dwelling, by an inhabitant thereof. Such use may include a carpentry shop, cabinet maker, craft shop, electrical shop, a small engine repair shop, a welding shop, metal working shop, blacksmith or similar use, but does not include any activity relating to the operation or maintenance of a motor vehicle or any activity requiring the use of toxic chemicals.
- 2.159 HOME OCCUPATION** shall mean an occupation, trade, business, profession or craft carried on as an accessory use to the use of the dwelling and shall include the following:
- (a) instruction in or business involving music, academic subjects, religion, dancing, arts and crafts such as pottery, weaving, painting or sculpting, sewing, hairdressing or similar use;
 - (b) business involving work conducted primarily in other locations, such as those operated by electricians, plumbers, carpenters or operators of commercial vehicles, including school buses, provided that the storage of commercial vehicles, equipment or materials does not take place at the residence except in accordance with the provisions of the By-law;
 - (c) business involving work conducted primarily in other locations, such as those operated by electricians, plumbers, carpenters, caterers or operators of commercial vehicles, equipment or materials does not take place at the residence except in accordance with the provisions of the By-law;
 - (d) business involving the repair of small appliances, radios, televisions and similar items, skate or knife sharpening or similar uses;
 - (e) an office used by a physician, dentist or other medical practitioner, an insurance agent, accountant, engineer, sales person, or a person engaged in a similar occupation;
 - (f) business involving catering;
 - (g) a bed and breakfast.

- 2.289** **RURAL HOME OCCUPATION** shall mean an occupation, business, trade or craft which is accessory to a farming operation. This definition may include the servicing or repair of merchandise or equipment, the grading of produce, a retail outlet for farm supplies and machinery, a farm produce outlet or similar activities.

SECTION 3 – GENERAL PROVISIONS

3.20 **HOME INDUSTRY**

Notwithstanding the yard and setback provision of this By-law to the contrary, no home industry shall be erected or established, after the day of the passing of this By-law, within three hundred metres (300 m [984.3 ft.]) of a dwelling located on another lot. Notwithstanding this section, a dwelling may be constructed within three hundred metres (300 m [984.3 ft.]) of an existing home industry if all other provisions of this By-law are complied with.

- (1) A maximum of two (2) non-resident employees may be permitted for the operation of the home industry.
- (2) Not more than twenty-five percent (25%) of the gross floor area of the dwelling unit may be used for the Home Industry. In addition, an accessory building or attached garage may be used for the Home Industry, in accordance with the provisions for accessory buildings and uses, provided the maximum gross floor area of such accessory buildings does not exceed hundred square meters (100 m² [1076.4 ft²]).
- (3) Open storage of equipment, vehicles or supplies related to the Home Industry may be used provided such storage is not visible from any street or adjacent property.
- (4) The Home Industry shall not change the residential character of the dwelling and no exterior alterations shall be made to the dwelling which are not customarily found on a dwelling.
- (5) A non-illuminated and non-animated sign of not more than six square metres (6 m² [65 ft²]) in area shall be permitted in accordance to any provisions of this By-law or other By-law of the Municipality relating to Signs.

3.21

HOME OCCUPATIONS

A home occupation clearly accessory and secondary to a residential dwelling may be established in the dwelling in a Residential Zone or Rural Residential Zone provided home occupations are listed as a permitted use and comply with the following provisions:

- (1)** A maximum of one home occupation shall be permitted except where a minor variance has been granted by the Committee of Adjustment provided all the provisions of this section are satisfied, including maximum floor area restrictions.
- (2)** The home occupation shall be clearly secondary to the use of the dwelling as a residence. The home occupation shall be the type and scale of activities compatible with a residential neighbourhood by virtue of minimal external evidence of significant noise, traffic generation, parking, odour, vibration, fumes, dust, illumination and glare, radiation, magnetic fields or electronic or communications interference, fumes and smoke and particulate matter, gaseous emissions, dust and heat, production of refuse and waste materials, hazardous storage, regular use of trucks or service and delivery vehicles, operation of mechanical or heavy equipment and machinery, fire hazards, use of multiple signage and similar external effects beyond that which normally results from a dwelling and such effects shall be in accordance with By-laws established by the Corporation and applicable Provincial and Federal legislation or policy. The home occupation shall be of a scale so as to not require additional water, sewer, or drainage or public utilities capacity beyond the normal capacity provided to a dwelling.
- (3)** A maximum of one (1) non-resident employee may be permitted for the operation of the home occupation.

- (4) Not more than twenty-five percent (25%) of the gross floor area of the dwelling unit may be used for the purpose of the home occupation.
- (5) The home occupation shall be conducted wholly within the main dwelling and shall not use any part of an accessory building for its operation and there shall not be any open storage or outdoor display of equipment, goods, vehicles or supplies associated with the home occupation
- (6) The home occupation shall not change the residential character of the dwelling and no exterior alterations shall be made to the dwelling which are not customarily found on a dwelling.
- (7) Where the home occupation is used for a private day nursery, day care nursery school or instruction, not more than five (5) pupils may be in attendance at any one time. A private home daycare may provide services for a maximum of five (5) non-resident children.
- (8) A non-illuminated and non-animated sign of not more than one-half of one square metre (0.5 m^2 [5.33 ft^2]) in area shall be permitted in accordance to any provisions of this By-law or other By-law of the Municipality relating to Signs.
- (9) Off street parking shall be located on the same lot and shall conform to the minimum standards required for the uses in the zone. An additional parking space shall be provided for a non-resident employee.
- (10) There shall be no goods, wares, or merchandise, other than arts, crafts, antiques, household or personal items such as cosmetics or kitchen wares and the limited production of baked goods and homemade preserves produced on the premises, for sale or rent on the premises. The limited sale of items related to a personal service establishment and the sale of antique items whether or not originating on the property may be permitted. Temporary storage of products produced by a caterer for delivery to a client may also be permitted. Nothing shall prevent a mail order business from operating as a home occupation as long as goods and merchandise are not stored on the property.

- (11) The office of a doctor, dentist or another health care practitioner may be permitted provided there is not more than one such practitioner and subject to compliance with all the provisions of this Section.
- (12) No home occupation shall involve the keeping, boarding, treatment, training, breeding and selling, or medical or personal care of any animals or birds as a commercial enterprise.
- (13) No home occupation shall involve the keeping or parking of a commercial vehicle on the property beyond that permitted in a Residential zone.
- (14) Home occupations shall not include, a machine or auto repair shop, a retail or wholesale store or vending outlet, a restaurant, a tourist establishment, a convalescent home, a mortuary, a funeral parlour, a storage yard or a contractor's yard.

3.22

RURAL HOME BUSINESS

A Rural Home Business may be permitted as an accessory and secondary use to a dwelling located in a Rural Zone or Agricultural Zone provided the following provisions are satisfied:

- (1)** A maximum of two (2) non-resident employee may be permitted for the operation of the Rural Home Business.
- (2)** Not more than twenty-five percent (25%) of the gross floor area of the dwelling unit may be used for the Rural Home Business. In addition, an accessory building or attached garage may be used for the home occupation, in accordance with the provisions for accessory buildings and uses.
- (3)** Open storage of equipment, vehicles or supplies related to the Rural Home Business may be used provided such storage is not visible from any street or adjacent property.
- (4)** The Rural Home Business shall not change the residential character of the dwelling and no exterior alterations shall be made to the dwelling which are not customarily found on a dwelling.
- (5)** Where the Rural Home Business is used for a day care nursery school or instruction, not more than five (5) pupils may be in attendance at any one time. A private home daycare may provide services for a maximum of five (5) non-resident children.

- (6) The office of a doctor, dentist or another health care practitioner may be permitted provided there is not more than one such practitioner and subject to compliance with all the provisions of this Section.
- (7) A Rural Home Occupation may include an antique shop, artists studio and art gallery as defined within Section 2 of this By-law.
- (8) The home business shall be the type and scale of activities compatible with the area by virtue of minimal external evidence of significant noise, traffic generation, parking, odour, vibration, fumes, dust, illumination and glare, radiation, magnetic fields or electronic or communications interference, fumes and smoke and particulate matter, gaseous emissions, dust and heat, production of refuse and waste materials, hazardous storage, regular use of trucks or service and delivery vehicles, operation of mechanical or heavy equipment and machinery, fire hazards, use of multiple signage and similar external effects beyond that which normally results from a dwelling and such effects shall be in accordance with By-laws established by the Corporation and applicable Provincial and Federal legislation or policy. The home occupation shall be of a scale so as to not require additional water, sewer, or drainage or public utilities capacity beyond the normal capacity provided to a dwelling.
- (9) A non-illuminated and non-animated sign of not more than six square metres (6 m² [65 ft²]) in area shall be permitted in accordance to any provisions of this By-law or other By-law of the Municipality relating to Signs.

SECTION 4 – PARKING AND LOADING PROVISIONS

- 4.1** In any zone, the owner of any lot, building or structure erected, altered, enlarged or changed in use after the passing of this By-law, shall provide off-street parking accessory to a principal use in accordance with the following provisions:

USE	MINIMUM NUMBER OF REQUIRED PARKING SPACES
Residential:	
Single detached, Semi-detached or duplex, Converted dwelling, Street townhouse (freehold)	2 spaces per dwelling unit which may include. 1 space in a garage or carport and 1 space in front of a garage or carport
Triplex, fourplex, Apartment dwellings Townhouse condominium project	1.5 spaces per dwelling unit, 15% of which will be clearly marked and reserved for visitor parking
Garden Suite, in-law suite or accessory apartment	1 space per unit
Group home	1 for each non-resident staff plus 3
Other uses:	
Home Occupation or Rural Home Business	1 space for each nonresident employee, plus the required number of spaces for a residential dwelling

Interview with Andrew Seguin

@ Seguin Financial

By Tana Allers

1. What is the scope of your bookkeeping work?

We work mainly with small to medium enterprises in the Cornwall-Akwesasne-SDG area, however, we now serve clients right across Canada. We try to make the client's life easier by helping them manage the data side of their business.

2. What is the most common question small business owners ask you?

It usually has to do with the GST rate. when do I charge it? The answer is usually if you have under \$30,000 of sales no you do not need to charge HST and GST however it can be beneficial to charge HST because it helps you look more professional to those that you are billing. Another way that it can be beneficial is that you can claim the GST HST on your taxes.

3. Can every small business benefit from a bookkeeper?

That depends on the size of your business and what you need to do. If it is a matter of just recording receipts, that is not enough value. It is beneficial when you are spending a few hours a month doing your bookkeeping, and perhaps it is no longer worth it to you timewise.

If you are a business that is just growing, do it yourself. you can develop a better understanding of your finances and develop an appreciation for the process. The best time to hire a bookkeeper is when you need to know: Is your business profitable? Do you want or need to know on a weekly or monthly basis? That is when it is time to invest in a bookkeeper.

4. How does one make sure their bookkeeper is the right one for them?

Can you get a hold of them? The biggest thing is communication. We want to be a part of your team and grow with you. Does your bookkeeper understand your business? Another thing is that bookkeepers need to evolve with the times and keep up with modern methods.

5. How do bookkeepers become qualified to do bookkeeping?

There is no real qualifier to become a bookkeeper, but most bookkeepers have at least some college, and at least a few years of experience. They also must be knowledgeable in various accounting systems.

6. What information or documents should a small business owner provide to their bookkeeper?

If you have an existing accounting system in place, you are going to want to bring in those files. You will also want to bring in your last tax return, and whatever else is available for that year, bring everything in. You can send the files electronically, on USB, or bring physical copies. When we are moving a system from manual accounting over to digital, we can fully digitize all the files within a week. We run a paperless system.

7. What kind of systems of bookkeeping are better for small businesses?

I cannot recommend QuickBooks Online enough. There are free online resources and YouTube videos, and it is very agile. There is a free mileage tracker, and you can even take pictures of receipts to record them. You might have to pay a small monthly fee for the service, but it can be more than worth having to pay somebody to do this stuff for you. Most accountants and bookkeepers first learn on a system called Sage, but Sage is not as agile as QuickBooks. Being able to access it through an app wherever you are, for example, can be very useful.

8. What is the difference between an Accountant and a Bookkeeper?

Anyone can be a bookkeeper, but an accountant is designated, such as a chartered practical accountant. Accountants must pass exams to be certified.

Let us put it this way: A bookkeeper enters the data, and an accountant analyzes the data.

9. How can a bookkeeper help a business stay focused on its goals?

Bookkeepers can provide detailed quarterly analysis and meetings with the client to set up goals. It helps to keep you accountable. We can provide a deeper analysis of your business data so that you know where your business is at any point in time, financially. We have an ethical responsibility to support our clients.

10. What happens if I do my books, but I have messed them up and now I bring them to you?

We offer you support- it does not matter how messy it is, we are a judgment-free zone, we will not judge you. Trying it yourself and failing is better than someone who just gives up. We can help to teach you to do it better on your own, or we can do it for you, but the bottom line is we try to give good energy in a stressful time for our clients. When our clients are happy with the results, we are happy.

11. What methods of payment are available?

We offer payment through E-transfer, debit, credit, cash, as well as a pre-authorized debit agreement also known as PLOOTO. All our services are provided in one bill and there are no surprises.

12. Does your firm offer any other services for its clients beyond bookkeeping?

We are a one-stop shop that can do A-Z for you. We do data analysis, payroll, taxes, and much more. We can do consulting, where we will take on the role of what would be equivalent to a CFO (Chief Financial Officer) in your company, giving you the best financial information to support your decisions for your business. We offer budgeting, tax planning, webinars, training, forecasting, tax planning, software training, implementations, corporate taxes, migrations from one system to another.

13. How do bookkeepers protect the sensitive data of their clients?

We use ShareFile, which is an encrypted, secure portal that is housed on Canadian servers. Never, ever send sensitive information through email. If it is something sensitive, you should use a secured, encrypted platform. Sensitive things that you should never send through email include your SIN number, any account information, or any other information that you would not want to fall into the wrong hands.

14. Is there any other expert advice that you can give to the new entrepreneur just starting?

It is OK to fail, it is part of the process. Just make something positive out of the fail, learn from it. When you are managing your first staff member, no one has a manual on that. How you treat them is everything because you rely on their support. Just remember that things will get better as you move forward and keep being positive. Surround yourself with people that support you, be that people in the community, or other people in your life that you have relationships. Relationships are so important.

Interview with Jean Charlebois of McDougall Insurance

1. How long have you been in the insurance industry?

- I have around 12 years' experience in Insurance.

2. What is your favourite part of being in the insurance industry?

- It is never boring and always challenging.

3. What is the importance of an Insurance Broker?

- An insurance broker can negotiate on their client's behalf with the other insurance company. If something happens, the Broker is there to fight for their clients. If you do not have a broker, you will have to do that yourself. Brokers can help navigate price increases by taking your policy to many different companies and shopping around for the best rate for you.

4. What is the difference between a Broker and an Agent?

- An agent works for the Insurance Company, they will be looking out for the Company. Brokers work for their clients, looking out for the best interests of their clients.

5. Do Insurance professionals have industry specialties?

- Some focus on personal insurance and some also do business insurance.

6. Does your firm provide any other special services?

- While we provide personal and business insurance, our parent company can also guide you with investments and life insurance.

7. What are some of the things new business owners should consider when getting insurance?

- The specific type of insurance requirements they need for the kind of industry they are in, contractors for example need special insurance.

8. When is the best time to get Business insurance?

- It should be part of your business plan, right from day one, especially if your business is going to be going into people's homes. You need to think about your insurance needs and liabilities in the planning of your business.
- There is the legal liability if, for example, you decide to do trade shows or even rent certain spaces you might be asked for specific coverage. Don't wait for a customer to ask if you have it, that's too late.

9. What are the different types of insurance for businesses?

- The most common is Auto Insurance, but there is also Commercial General Liability which protects your business if someone gets hurt or property is damaged. That doesn't cover Professional work though, there is Professional Liability for that, which protects your work or opinion from malpractice claims. Contents and Tools insurance can cover your operating equipment if there is a fire or they get stolen. For non-profits, there's Director's and Officer's Insurance. There is even Cyber Coverage to help cover you in the event of a cyber attack like hacking or ransomware.
- There are many industry-specific types of insurance, you need Snow Removal Insurance to do Snow Removal and it must be in the contract.

10. What is the standard practice regarding renewals?

- Well, I usually contact my clients beforehand to ask them if anything has changed in their business. Are profits up or down? Has the size of the business changed, or the value of contents and equipment changed? These questions help me figure out any changes they might need to their policy to best suit their needs. If they are in an industry that has been hard-hit with increasing fees, we can seek alternative markets for better pricing, so they get the best value.

11. What are some of the common limitations of policies?

- It depends on the policy; the limitations are written into your policy so you need to read it and make sure you understand what it covers.

12. Do you offer payment options?

- Yes, there is one pay, three pay, and monthly. You can even use a credit card for one or three though there is a small fee sometimes. For example, the fee for Auto is 1.3% and 3% for Property Liability.

13. Is it possible to save money through bundling or are there other discounts available?

- No, Commercial insurance is not like personal insurance where you might save on a multi-policy when you have Auto Insurance. We can however take your policy to the market to get the best price.

14. Are there any misconceptions that you have come across about business insurance that you could clear up?

- General Liability doesn't cover everything, you need specific insurance to be protected from floods. Most people know they need extra coverage for sewer backups, but natural flooding is not covered. You need to look at your policy carefully to see what it covers and make sure it is current.

Interview with Kelsey @ BMO

Starting A New Business – Business Banking

By: Tana Allers

1. Can you tell me the difference between a Personal Account and Business Account?

A business account is usually tied to the business name which is not always a personal name. A personal account is tied to your personal name. There is more to it than that, but that is the basics. It also depends on the type of registration the business has.

2. Does every business need a Business Banking Account?

We recommend they do for tax purposes. It is to the business owner's advantage to be registered for tax purposes because businesses are taxed at a lower rate than individuals.

3. What are some benefits of having one?

It can help to easily separate business expenses from personal, which can make things easier for you or your accountant if you have one. Having a separate business account can help you distinguish it from personal revenue. We at BMO offer access to different platforms for business account holders, there is a higher level of banking. You can have access to higher transactional amounts, for example.

4. What kinds of Business Bank Accounts are available through BMO?

There are lots of different kinds of accounts available, based on the number of transactions needed per month. If you need access to a branch, then the E-business plan might not work for you. We also have a [whole range of industry-specific programs](#) for certain types of businesses and professionals.

5. What is the most common account for new small businesses?

The E-business plan is the most common account for new small businesses. These are companies that might not have a brick-and-mortar location. For companies that require in-person assistance with their bank, they might need more for example, if you need to use a debit terminal.

6. What are some things to consider when choosing a type of Business Account?

The big one is the number of transactions monthly; another is the minimum balance that you will be holding in the account. Depending on the balance of the account, you might be able to have the plan's monthly fees waived. A bank might be able to waive other fees too, you just need to ask.

7. What kinds of documents might I need when I sign up for an account?

It is dependent on the type of business. Different types of organizations will require different documents.

* For more information on specific documents you will need to open a business bank account, [click here](#).

8. Are there any linked service discounts?

There are different programs for different businesses we have a program for franchises for example A&W has a specific financing program. We also have programs for professionals such as lawyers, doctors, tradespersons, and such.

9. Does opening a Business Bank Account affect credit score?

No opening a business bank account does not affect your credit score. When you open a personal bank account it might affect your credit score, but it will not affect your credit score opening a business bank account.

10. How does one go about setting up Business Credit?

It depends on the kind of business and the kind of credit you are seeking. For a true start-up, we would need projections from 12 to 24 months, as well as annual revenues. We would need to analyze, to extend credit based on that.

For a small business credit card, we have a MasterCard tied to a personal account. For a corporate card, we would need the business to be in operation for a minimum of 2 years for liability purposes.

11. Are there ways to pay less or have fees waived, like maintaining a minimum monthly balance?

We have customized bank plans for businesses, and we can fully customize a bank plan for anyone. Larger businesses might benefit more from plans, but small businesses can too. Just have a conversation with your banker.

We need to know what is going on with your business. The business relationship with a bank is an ongoing dialogue where we work with the client *for* the business, more so than with a personal account holder. We're a part of your business.

12. Do you have any advice to give people starting a small business?

Have a business plan. Take the time to sit down to figure out your goals. Banks prefer to lend to someone with a minimum of 2 years under their belt.

For more information on why you should consider opening a business account for your business, check out this [video](#).

Documents required based on your business type:

- **Sole proprietor**
 - If operating under a registered Trade Name, bring one of the following:
 - Trade Name Registration
 - Master Business License
- **Partnership**
 - **General partnership**
 - Partnership registration (if applicable)
 - Partnership Agreement
 - If your business is operating under a registered Trade Name, bring one of the following:
 - Trade Name Registration
 - Master Business License
 - **Limited Partnership**
 - Limited Partnership Agreement
 - Certificate of Limited Partnership/Declaration of Limited Partnership/Application for Registration of a Limited Partnership
- **Corporations**
 - If your business has been in existence less than 18 months, bring one of the following
 - Complete Articles of Incorporation
 - Letters Patent/Company Charter
 - Articles of Amendment
 - Articles of Amalgamation
 - Corporate Profile Report
 - If your business has been in existence more than 18 months, in addition to the above documents, bring one of the following:
 - Annual/Statutory Return
 - Certificate of Status
 - Certificate of Compliance/Existence and any filings under the applicable provincial securities legislation, such as financial statements
 - Financial statement or annual report signed by independent accounting firm
 - Government Assessment
 - Corporate search

If your business operates under a registered Trade Name, bring one of the following:

- Trade Name Registration
- Master Business License
- Identification

Please bring the following identification:

- Name, address, and nature of primary business
- Percentage ownership and type of ownership (direct or indirect) for any person or company with an interest of 25 percent or more of your business

- Name, occupation, and date of birth information, along with personal identification, for up to three authorized signatories
- Name and occupation information for any directors or officers

Other required information when opening a business account:

- Name, address, occupation or nature of primary business
- Percentage ownership and type of ownership (direct or indirect) for any person or company with an interest of 25 per cent or more of your business
- Name, occupation, and date of birth information, along with personal identification, for up to three authorized signatories

Personal identification of the owner – **acceptable forms of ID:**

Valid original identification must be presented upon visiting the branch to open a new product and/or service. Conditions may differ depending on your province of residence.

Primary Identification:

- Certificate of Canadian Citizenship
- Certification of Indian Status
- Driver's Licence
- Firearms Licence
- Government Issued ID Card/Document
- Immigration Canada Documents
- NEXUS Card
- Passport
- Permanent Resident Card
- Provincial/Territorial Health Insurance Card (where permitted under provincial law)

You can find all of this information on the BMO Bank of Montreal website [here](#) just scroll down towards the bottom for 'what to bring to a branch meeting'.

Specific banking programs offered for different industries:

- **Healthcare:**
 - Pharmacists
 - Dentist
 - Veterinarians
 - Optometrists
 - Diagnostics Imaging Clinics
 - Chiropractors
 - Medical Doctors
 - Assisted Living
 - Other Practitioners (Naturopathic Doctors, Physiotherapy Clinics, Psychologists, Denturists, Osteopaths, Podiatrists)

- **Franchise**
 - This list is continually being updated but we have programs for most franchises (e.g., A&W, Canadian Tire, McDonald's, Pizza Pizza, Shopper's Drugmart, Subway, UAP/NAPA Group, and many more)
- **Diversified**
 - Funeral Services
 - Fisheries
 - Gas stations
- **Professional**
 - Lawyers
 - Professional accountants
 - Property & Casualty Insurance Brokers
 - Quebec Notaries
- **Agriculture**
- **Not-for-profits**
- **Commercial Real Estate**
- **Technology & Innovation**
- **Government Assistance**
 - BDC
 - CSBFA (Canada Small Business Financing Act/Program)
 - EDC

Interview with Lesley @ Cornwall & Counties CFDC

By Tana Allers

1. What is the CFDC?

The Community Futures Development Corporation of Cornwall & the Counties helps to support the needs of the local and rural community. For 34 years we have been an independent, non-profits organization that is just one of 267 in Canada. We provide financing that is complementary to bank finance and we are willing to take on a higher level of risk than banks will. We can provide loans and equity. There are repayment terms for the loans, but we can also do financing based on preferred shares, which means that we take an equity stake in the company. We are also a trusted delivery agent for federal and provincial grants.

2. What help can the CFDC offer a new entrepreneur in terms of funding?

We can offer funding from \$2500 up to 400,000 we offer flex strategies as well as open retail. For example, if you have a seasonal business, we might be able to work out a repayment plan that is seasonally based. We can also work with you on postponing or even forgiving repayment.

3. Are there any requirements to access the CFDC, who is eligible?

You just need to be living in the SDG, Akwesasne, or Cornwall area, however, for the Cross Border program, you must simply live in Ontario. That's it.

4. What are some of the things small business owners might want to consider before approaching the CFDC?

We can offer help at any stage; it is never too early to talk to us. From the idea stage, all the way up to a fully built business with many years under its belt. We can help you with the business plan, finding funding, and so much more.

5. How does a new business owner go about applying for grants and loans?

Usually, we would set up a meeting or call with an account manager. They would then get an understanding of the business and the possible security to be pledged. There is a pre-qualification process too. We work on a case-by-case basis. You would need to bring with you a budget, forecasted working capital, photo ID however other documents might be required depending on the type of business you run.

6. How long does the application process take typically?

Usually, it's the time it takes for the client to gather the necessary information. If you are buying a property, we would need the closing dates for the sale for example. It could be as little as three days or as many as three months, it depends on the complexity of the case.

7. What documents would someone need to apply for grants and loans?

You need to bring your application form, photo ID, articles of incorporation, forecasts, your budget, a business plan, financial statements, and any other supporting information.

8. What are the most common applications?

Usually, building purchases are the most common application, working capital can also help with equipment expenses. And you need contractors or if there is a change of ownership anything that a business needs money for.

9. What are some things people might not know about what the CFDC can do?

Really anything that our community sees as a priority, will help with those needs. We can help with best practices or write grants; we help with indigenous awareness and workforce recruitment too. Our Cross Border Program is becoming a regular fixture rather than just a program and we are excited about that.

10. Do you have any other expert advice for a new entrepreneur coming to you for the first time?

You are as strong as your network. Those who reach out are more successful and last, versus those that do not. Leverage existing resources in your community as much as you can. Focus on sales and financial management, many do not do that. We can help you do that with tools. Make the money and manage the money, make sure you do both.

Michael Galvin @ Computer Sense on Business Technology

By. Tana Allers

1. What kind of technology might be useful to someone starting a small business?
2. Can you explain what a point-of-sale device is?
3. What sorts of features should someone look for in a point-of-sale Device?
4. How can a small business mitigate technological security threats?
5. How can I backup my business files securely?
6. How do office licenses for software work?
7. Are there any ways that small businesses can save money on their technology costs?
8. How can I make sure my business technology is up to date?
9. Are there any common pitfalls with business technology that business owners should be aware of?
10. Do you have any advice for someone starting out in business?

Interview with Scott Runte @ Launch Lab

By Tana Allers

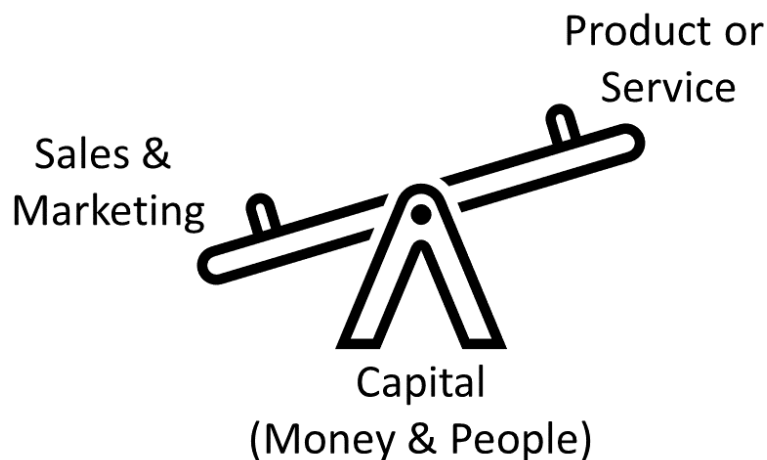
1. What can Launch Lab do for someone trying to start a business?

Usually, they would have an idea already. we are a group of entrepreneurs helping entrepreneurs, and we try to provide advice. We help people avoid making the same mistakes that we have, and benefit from our experience.

2. What is the most requested service of Launch Lab?

People will ask: how do I sell? How do I get in touch with customers, or how do I get financing? We have two prongs mainly: Financial, meaning our clients might not have a financial background for example, and we can help him with that aspect. The other is Marketing. The biggest nut to crack is marketing.

Every business is different, yet the same in the way that they operate. I like to use the analogy of 3 buckets, imagine a seesaw.



On one side of the seesaw, you have sales and marketing, and on the other side of the seesaw, you have the product or service. The fulcrum on which both of those balance is the capital, which is the money and the people. As you grow think about these three things, everything is balancing on that. If they get too out of balance, you are in trouble. If you do not have any capital, your fulcrum can be a knife's edge.

3. Is there a particular service your team offers that you feel is the most valuable?

Our advisory model. It is the structured advice that we give which is most valuable. We have been there, my team has done that, we can try to give you the benefit of that. It is about understanding your vision, what do you want out of it, what kind of work-life balance do you want? We can help you reach your goals, and we offer mentorship along the way.

4. Who is eligible for Launch Lab?

We like to see a business that is already formally set up. Businesses where there is an opportunity to grow, that have the idea of growing beyond their borders. Once they have a vision of selling either nationally, internationally, or even locally. We are happy to help local businesses and work with several. There is also a coachability factor, too.

Typically, we deal with product companies, but sometimes service companies but not nearly as often. If I don't think that our model is right for someone's business, I know that I can point them in the direction of somebody that can. We want to be a catalyst to help support innovative businesses to start growing or scaling in eastern Ontario.

5. How does a client connect initially with Launch Lab?

If you find us on our website, you can click a button and get in touch with us. We also have partnerships with organizations across eastern Ontario. It is very important for me to work with partners, and we deal with 100 to 150 businesses per year. I would say about 40 to 50 of those get more than 10 hours of our services.

A lot of the businesses we interact with for just a little bit of time, but about 40 consistent businesses we interact with monthly. We work out of Belleville and Kingston, and we work with Loyalist College, St. Lawrence college, and young entrepreneurs.

6. What documents are needed to start the process?

Just an idea. We would be happy to help you even if you just have an idea. You need no formal documents just to have decided to start a business.

7. Are there fees for Launch Lab's services?

Yes, there are fees for our services, however, we have grants that most businesses can use for the program which can offset the cost for coverage. We can also see about extending the grant, but we need to see that your company is progressing.

Some of the benchmarks of the progress we use to judge whether a company is progressing enough are revenue growth, employment numbers, and if it's a worthwhile use. It must be contributing to the community. Even when companies must pay for our services, it is still a great value, and that is why we have so many companies working with us who do not qualify for grants.

8. How important is mentorship to the entrepreneurial experience?

Mentorship is an important thing to do fundamental to gaining success. We tend to isolate ourselves but if you can go and seek out people that know what they're doing, you have a much higher chance of being successful.

9. Due to your experience in mergers and acquisitions, can I ask you what someone should look for when thinking of purchasing a business?

When you look to purchase a company, you need to have an understanding of the value of the asset and be on the lookout for undervalued assets and opportunities. Just like if you were buying a house.

We can help with the purchase process of a business and we can also help when it comes time to sell it. We can help you showcase the value of your company in the best way to ensure that you get the best possible price for it. But you always must be looking for those opportunities and looking for the value.

An important question to ask yourself is: Can the business run if you are not there? These businesses are the most valuable to those that want to buy them. Just do the analysis, lots of business owners are retiring and they are not handled handing it off to their kids. There are some good opportunities.

10. Do you have any more advice for someone starting a business for the first time?

You need to have a forward vision, what does success look like to you, in five years? As you grow you need to be ready with the confidence to adapt. Innovation happens in so many industries and like that quote says, "it was the best of times, it was the worst of times" and you have to be prepared for those worst times.

It can be a very lonely exercise sometimes, starting a business. Sometimes it is not going to go the way you think that it will, there are going to be curveballs. You must be able to weather those curveballs because that is what it takes to be an entrepreneur. If you worry about your income next year, entrepreneurship might not be for you. You still need to pay the bills at the end of the day.

Victoria Workman @ SLC – Hiring

By. Tana Allers

Victoria Workman has held many professional titles in Human Resources for various companies over her career, before settling at St Lawrence College Cornwall as a Professor of Human Resources where she instructs the next generation of Human Resources Professionals.

1. When is the right time for a new business owner to decide to bring an employee into the business?

Once your company is up and running successfully for about a year or so, depending on your business needs, you could hire your first employee. It could be part time or contract work, it doesn't always have to be full time.

2. What is the first step a new business owner needs to take when they have decided to hire someone?

They need to think about the job and how the job fits into the overall business strategy. They'll need at least a rudimentary job description, and there will be ID requirements for the candidate. Like many small business owners, many people like to talk to their friends and offer them work. We need to be very careful because these preliminary discussions could also count as an employment contract. They need to be careful what they might promise because an employment contract is a binding legal agreement, even discussing it might be considered a verbal contract.

3. Can you explain the difference between a job description and a job specification?

The job specification usually contains the skills, qualifications or traits needed to do the job, as well as the job description. The job description lists the working conditions which might be things such as: Is the job 7 days a week? Does it take place in a shop? Are there any hazards?

4. Would these be useful for a smaller business just starting up?

For a smaller business just the job description is fine. You can find templates available online there is no need to create it from scratch. Many of the templates have tools that can help you. The Federal Government of Canada has templates which have all the legal requirements specific to the federal and provincial laws.

5. How important is it to have a well-written job description?

A job description is a legal document, if it is improperly written, they could be sued. Using a template provided by the government can be a protection from that. It is a risk, and they must ask themselves what kind of risk they want as a business operator.

6. What are some dos and don'ts of writing a job description?

Do:

- Access the Canadian or Ontario template for the right legal protections.
- Connect it with the overall business strategy: you really want to make sure that that line of sight is available.
- Be thoughtful of each requirement listed.

Don't:

- overinflate the requirements because they could get into legal trouble.
- Keep looking for the ultimate candidate, you might pass up some excellent candidates while trying to find the "perfect" employee.

7. What are some things employers might fail to consider when looking to employ someone?

Employers focus too much on *who* referred the candidate. There can be higher expectations because of the referral. Some business owners might fail to do their due diligence to check whether the candidate has the right skills because they were referred by someone they trust. One should not overlook the basic steps, and always act professionally.

8. What should the small business owner be looking for in a candidate?

Just to generalize some of the things a small business owner might be looking for are employees who are able to deal with change, because that rapid resilience is very important in small businesses. Independent workers are very important as well in a small business. They need to be making decisions on their own and know the steps to take to decide. They will need to have a positive attitude. Another important factor when hiring one of their first employees, is the trustworthiness and reliability. They need to make sure that the employee is honorable and has integrity as they represent the business in the community.

9. What are some methods small business employers could use to screen their candidates effectively?

Telephone screenings are a great first step and certainly, that is one way you can do it yourself, and do screening interviews through the telephone. Obviously, a structured employment interview using some good behavioral questions is an excellent screening technique. There are skills testing available that you can find online as well. If you want to test for a certain skill, those are also available online. You can assess your candidate job references. You must be careful about reference checking. There are limits to what you can do in Canada legally, and not every job is appropriate to have certain referencing done so you have got to be thoughtful. Also, I would take all references that you get from previous employers with a grain of salt. They are helpful to a certain extent, but many companies have a policy not to provide references, and some that do may not be providing you with the most accurate information, so you should just be careful.

There are also job boards which one might have to pay a small fee for the service, but it is not expensive. If you want to have your applicants screened through a service, there is AI on LinkedIn which does a lot of pre-screening, and one could also hire an agency to do it all for them.

10. Are there any community-based resources that might help connect employers to prospective employees?

For job boards, probably the most popular one in our local area is [Indeed.ca](https://www.indeed.ca). They have a lot of locally based employment opportunities posted there and a lot of candidates search there regularly. Local schools are another great source including Saint Lawrence College. We also have our own job boards as well as connections with past graduates and students. Jobs can be posted for no cost on the College Job Board, and it is free for graduates to look at.

11. How can a small business owner make sure they attract the right talent?

social media is very big right now. They will want to be seen as an employer of choice and to do that they need to build their brand. Social media is a no cost or low-cost way to do that a business owner could even pay for a social media amplifier service to help get their message out some of these social media amplifier services even have free levels so you might not have to pay right away.

12. Do you have any other hiring advice for a new business owner in S D & G just starting out?

Something that many new employers might not be aware of is that we have so many international students in the area, and of course local domestic students too. As someone who has been teaching at the college for the past several years, we have many new international

students coming into our area and they are all looking for part time jobs. SLC international students all speak English and are for the most part incredibly hardworking and anxious to get a job in Canada.

Taking on a part time student can be a great way ultimately to then have a skilled full-time employee when they graduate. It can also be a great way to dip your toe in the water with employment and not commit full-time to someone. Hiring a student is a great way to train that perspective person and have them pretty much tailor ready for you when they graduate.

Interview with Wayne Runte

@ Business Law

By Tana Allers

1. How can a business lawyer help a new business owner?

The first service that a lawyer can perform for a business owner is right at the very beginning how to set up the company. There are several ways to organize set up a new company. Lawyers are specialized and there are special lawyers just for business practices you can usually find them at a "full-service law firm" which typically has several different kinds of lawyers on staff.

After the initial setup process, a lawyer can then again help to organize the business in the direction that the business owner wants to go, they can help with any filings that need to be done. There are several things that a business lawyer can help with organizing and record the minutes from meetings, they can help a business owner acquire property, navigating conditions of leases. they can help you with the buying and selling of a business. They also can help you with contracts, contract law is very complex.

2. When is a good time to seek out a Business Lawyer?

When someone has a concept, but they do not know how to go about organizing it, it is a good time for a business law firm or lawyer. You can hire them and use them as needed. They can help at any point in the process, even when you have just an idea.

3. How can I find a lawyer that knows my specific industry?

You can go online and look up business law firms. You can also find out about them through word of mouth. There are several big ones in Ottawa.

4. Is it ok to just use a notary?

I would not recommend it; I would say to an entrepreneur that they should just go to launch lab because launch lab has connections to law firms and let them hold your hand through the process.

5. What kinds of lawyers might a businessperson need?

There are several different lawyers that a business person might need, lawyers have many specialties that can benefit someone in business. Tax lawyers, IP, Contracts, if you need a specific kind of lawyer, chances are the one you are working with can find you one for what you need.

6. How do lawyer's fees work?

Lawyers usually charge on an hourly basis and they provide various resources, not just legal. A good law firm that has those resources will assign smaller tasks to a law clerk and for that, they will charge a lower fee.

7. Are there any low-cost legal resources for small business owners?

8. What do I need to know about choosing a name for my business?

The big thing to know when you are incorporating is that a name is composed of three key elements: the specific application, the descriptive application, and the legal application. If you use your name, it does not require registration; but if you use a different name other than your own, you need to register.

You can use an automated search called [N. U. A. N. S.](#) There are many specific rules for naming a business under the [Business Names Act](#). Some of the most important ones are it can't compete with an existing name of a product or company and it can't be confusing to the consumer.

Another great thing about larger law firms is that they keep a stable of [numbered companies](#) ready to go so you do not have to perform a name search. If you need a business up and running very quickly, you can go to your law firm and ask them for one of these numbered companies they will assign it to you for you to use for your company.

9. How do I minimize my risks as an employer?

Incorporate your company because it is a separate legal entity, so your personal assets are protected. If you do not incorporate, your personal assets will not be protected if things go wrong.

10. How do I protect my company's intellectual property?

You would need an Intellectual Property lawyer who specializes in that. [IP Law in Canada](#) covers Patents, Trademarks, and Copyrights.

11. Is incorporating a long legal process?

It is an involved legal process- you must complete a name search, complete and file the application, and then you have to get approved to be given a business ID number which the government uses to identify your business.

A lot of people do not consider this, but your law firm is often the first director of your company when you first start up. They can get it all set up, then they hand the company over to you.

12. Are there any other considerations a new business owner should have legally speaking, when starting a new venture?

Branding is extremely important, and do not sign any contracts before you have someone look them over.

13. Do you have any other advice for someone starting a new business?

Do not be afraid to get the help that you need. Knowing what you know and understanding what you do not know. Introducing yourself to the proper people can make a world of difference.

David Murray @ O'Farrell Financial on Group Benefits

By. Tana Allers

1. When should a business owner start looking at benefits for employees?

A business owner can start looking at benefits after their business has been open for 6 months and has become profitable. A business owner may be looking to grow their company, and group benefits is a great way to attract the right people.

2. What kinds of benefits can employers offer their employees?

An employer can offer Health and Dental coverage, which helps cover the cost of drugs, paramedical (which is your chiropractor, physiotherapist, and massage therapist to name a few). Your average dental plan will cover you for cleanings, x rays and teeth and gum maintenance, but there are many options to choose from.

Employers may also like to add some more protection for their employees by providing Long term disability coverage. This benefit is there to protect an employee if there in an accident on or off the job or get diagnosed with serious illness which could see them off work for longer than 3 months. This will give an employee and their family piece on mind not having to worry about how they are going to pay their bills when they are trying to recover.

Business owners may also look at adding a Critical Illness benefit, that will cover their employees if they ever have a heart attack, cancer, or a stroke. This benefit will pay out a lump some of money to help pay bills when they are recovering.

This best part about group benefits is that you do not need to provide medical evidence, so anyone can be covered.

3. Why should they offer these benefits?

Business owners should offer benefits to attract new people to work for them so they can grow their business. They also need to retain their current employees, so they don't lose good people to competitors. By putting a benefits plan in place, the employer can also show their employees that they care for them and their family's wellbeing by providing financial stability.

4. What are some things that business owners do not often consider when looking at group benefits for their employees?

Business owners sometimes investigate getting group benefits and get scared off by the total cost, without realising they can cost share the plan with their employees up to 50%. Also, the Health and Dental premiums are a taxable benefit to the business.

Business owners also do not realise they can tailor their benefits plan into tiers so that they can have a higher amount of coverage than their employees.

5. What is Cost Plus Insurance, and how does it work?

Cost plus is a great feature that comes with some Group Benefits plans, with no extra cost to your monthly group benefit fees, you only get charged a small administration fee if you use it. It is an exclusive benefit that can be used by the business owner as a tax effective way to cover the costs of Health, Dental and Vision which is not covered under your normal chamber group plan. It is CRA approved, and covers all supplies and services considered eligible medical expenses under the Canadian Income Tax Act. Cost Plus is quite like having a healthcare spending account on top of having your regular benefits plan.

6. Are there any drawbacks to Cost Plus?

I would say there are not really any draw back from using Cost plus, you are not using after tax dollars, instead the business pays for it and can deduct the expenses. The only draw back that some business owners get confused about is, they first must pay for the medical supplies or procedure out of their own pocket, then get their business to send a cheque for that amount to the Carrier plus an admin fee. So essentially, they have paid for it twice, then the carrier will send the business owner back a cheque for the full mount minus the admin fee, and the company will have then paid for the procedure.

7. How do I know which policy will suit my company?

My job as an advisor is to develop a plan tailored to your company, I will be there from start to finish giving you advice and will find you a plan that is suited to your companies needs and affordable.

8. What are the most offered types of benefits?

Extended health benefits, dental, small amount of life and a group RRSP to help employees save for retirement.

9. Has there been a shift in how employers are offering benefits over the years, or which benefits employees are asking for?

Over the years, Business owners have investigated more than just your normal health and dental plans to try to retain and attract employees. Adding a Group retirement savings plan, where the employer will match up to a specified amount of money as the employee puts away for retirement to help their employees save for retirement.

Recently, Health Care Spending Accounts have become more popular, employers will give employees an allotted amount of money to spend on whatever medical, dental or vision supplies or procedures they need.

Employee assistance programs are a great product to add to your group benefits plan, they have been especially helpful during Covid-19. They offer confidential support to employees and their families, if anyone is having any addiction, mental health issues, etc and don't know who to turn to seek support. This is a great tool that can help employees stay healthy and happy.

10. Do you have any other more general advice which you could offer to people starting a new business?

Keep it simple, and do not jump into anything until the business is ready and is making money. Bringing it back to group benefits, they are a great tool to help grow your business, but you need to make sure you can afford to provide group benefits.

Interview with Caroline Kuate @ EOHU

By Tana Allers

1. What do I need to know about operating a food or service business, regarding health permits and health codes?
2. Are there commercial kitchens available in the area?
3. What are some of the biggest mistakes new businesses make?
4. How do I apply for permits?
5. If I sell food from my home kitchen and people get sick, what happens?
6. Can you tell me about food labelling here in Ontario?
7. How do I schedule an inspection?
8. What is the best way to prepare for an inspection?
9. What happens if I fail an inspection?
10. Does every food and personal service providing business need to have permits?
11. Are there any other things that someone starting a food or service business should consider from a public health angle?
12. Do you have any other advice for someone starting a new business?

Intro Dialogue of 180 Characters:

1. Have an idea for a business or service, but not sure what next? You can obtain free high-quality market research from the Government of Ontario; our guide can show you how!
2. Who are you selling to, are they local or outside Canada? Are there enough customers to support your business? Where are the trends heading? Check out our resources to find out!
 - 2.1 Buying a business or franchise can be like buying a house. Doing the right research is essential. Franchises come in every shape and size, are they right for you?
3. Do you need support for your soft launch? What about building your prototype? Our resources have solutions for the next step in your journey to starting a business.
4. Have you thought about your raw materials? What if you need more, but you cannot get them in time to fill your orders? Inventory management can help save you time and money.
5. Business Plans are how you keep yourself on track toward your goals in business. Learn how to write a Business Plan yourself or find help with writing one, here.
 - 5.1 Every company needs to record their sales transactions and payroll, but when is it time to turn that job over to a professional? Find out more about Bookkeeping and Payroll here.
 - 5.2 What should you do when the unexpected happens? Solid Business Insurance can keep you covered and contingency planning can keep you running.
6. Finding financing for your new business can be challenging, but it does not have to be! Check out our resources for small business financing here!
7. Picking the perfect location for your business can be whole lot easier with our resources on choosing a good business location. A dedicated space for your venture offers many perks.
8. Networking is important for anyone just starting out. Find out why networking can make a difference, how to do it, and where to go to make connections that matter.
9. Finding a mentor to guide you can keep you from stumbling along in the dark. We can help you find a business mentor easily, here!
10. Business never stops changing which means business owners never stop learning. Check out our resources for education, including free online options!

11. Technology remains a driving force in business. Do you need to move your business online?
Learn how to create your own website [here!](#)

11.1 Social Media is the best way to connect to existing customers and find new one. Learn how to use Social Media to drive your sales, [here!](#)

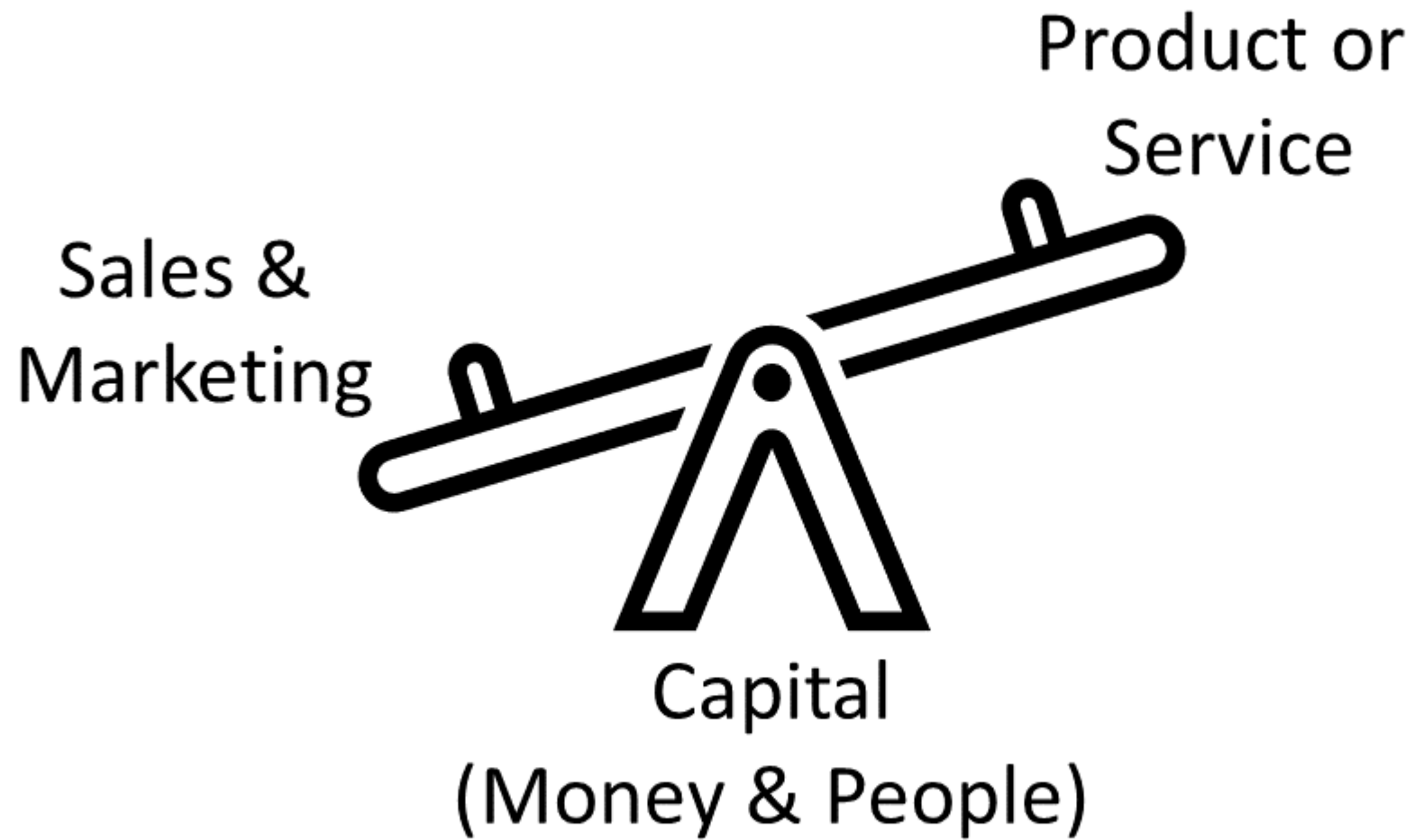
12. Marketing your business does not have to be expensive- targeting your customers is easier than ever using technology. Check out our information on marketing [here!](#)

13. Women in business face a challenging road, but there are lots of organizations to help navigate the way. Find out about non-profits and Government programs for Women in Business [here!](#)

14. Finding your first employees might seem overwhelming, but we have you covered. Find out where to get job description templates that conforms to Ontario Employment Laws and more, [here.](#)

15. We have you covered on what to know about group benefits for your business. Learn how offering benefits has many rewards, not just for your employees.





Your Journey to Starting a Business

By Tana Allers



1. Market Research: Is There Opportunity?

The journey of entrepreneurship is one that usually begins with an idea. Someone sees a problem and they come up with a creative solution.

- Identify and evaluate an opportunity: [can it make money?](#)
- Do some market research into the business: is there competition? How big are they? Can they do what you do? How much are they charging? How much will you charge?

Market Research Resources:

- [Small Business Services' Secondary Market Research Service](#)
 - Primary research is research you do yourself; secondary research builds from research already collected by someone else. The Government of Canada provides a secondary market research service for free! Call 1-888-576-4444 to make your free request today.
- [Practical Guide to Market Research](#)
 - Business Development Canada has written an excellent guide on how to conduct market research right here in Canada. They list common mistakes and how to avoid making them. The BDC also details different methods of doing the research, some being better suited to some industries than others.
- [9 common mistakes to avoid when starting a new business](#)
 - An article produced by the Government of Canada about some of the most common mistakes people make when starting their business and how to avoid making them. A must read for anyone thinking of entering the world of entrepreneurship.
- [How to Price Your Product: What You Need to Know About Pricing Before You Launch](#)
 - Figuring out how much you need to charge for your product or service is important. This article by Desirae Odijek for online retail giant Shopify will walk you through the pricing process.

2. Identifying A Reasonable Customer Base

The next step is to find out if other people have the same problem and to be able to figure out a way to deliver and sell that solution to them.

- Are they reachable?
- Are they local or will you be [exporting](#) your product outside of Canada?
- Do they have [disposable income](#)?
- Are they consistent?
- Are they of an age group that supports the above?

Market Research Resources:

- [The Government of Canada's Steps for Identifying A Customer Base for Export](#)
 - An in-depth resource that helps guide you through identifying a customer base internationally as well as listing the types and importance of doing market research.
- [Consumer Trends Information](#)
 - Produced by Innovation, Science and Economic Development Canada, this consumer trend information can help businesses predict where the trend is now and where it is going in the future. This helps companies to stay competitive in an ever-changing economy.
- [Choose Cornwall Resources](#)
 - A great list of resources which includes demographic information on Cornwall residents which can help you on your journey of identifying a local customer base.

2.1. To Build or Buy?

Sure, some people have a vision for what they want to do in business, but some might not want to start from the ground up. You can always [buy a business](#) that has already been created by someone else. As well, there is the option of [purchasing franchise rights](#) so that you can run your very own franchise location of a popular brand!

Another way to locate businesses for sale in your community is by reaching out to owners- with a large generation set to retire in the next few years, many flourishing businesses will be coming up for sale. By making contact and expressing interest, you might be able to snag a great business before anyone even knows it might be up for sale.

- Article - [A Comprehensive Guide to Buying a Business in Canada](#)

- This article by author Michelle Collins details what you need to know before you buy a business. She lists everything you might possibly need to research or ask yourself before you take the plunge.
- [Canada Franchise Opportunities](#)
 - Listing many opportunities, this page also has related articles and franchise news which can make doing your franchising research easier.

3. Make a Prototype and Test It

Often called a [soft launch](#), this is a first look for your potential customers so that you can gauge reactions and ensure that the price point is on target for your [segment of consumers](#). This can help work out some unforeseen problems that might arise.

Separating the huge field of potential customers down into smaller groups is called targeting and targeting helps a business focus all their efforts on the segment of customers that they want to attract the most. If you are trying to sell electric stair lifts, you probably will not be advertising in a teen magazine. More likely, you might want to advertise in a magazine for older adults who would be more likely to have a need for your stair lifts.

Prototype Resources:

- [Government of Ontario's Digital Prototype Playbook](#)
 - The Government of Ontario has created a guide for entrepreneurs looking to build a digital prototype for their technology-based companies.
- Medium Article: [What Is A Prototype?](#)
 - Virginia Ramirez wrote a great article on what a prototype is, breaking down why they are so important to the design process and how to get started.
- Globe & Mail Article: [How to Create Your First Prototype](#)
 - A useful excerpt from Lori Greiner of the Shark Tank wrote a book called "Invent It, Sell It, Bank It!". Lori dives into why it is important to do your research before and during the prototype stage, how it can save time, money, and lots of headaches.

4. Sourcing Raw Materials

Whether one is manufacturing a tangible product or selling an intangible good, both need to be able to be provided to their customers in a timely fashion. The logistics of both may differ greatly, however in

the end the basic premise is that the product can be delivered to the customer efficiently, reliably, and at a cost which is acceptable to both parties.

- Take stock of the resources you have on hand. Will you need more?
- Source your raw materials: Where can you get them reliably, quickly, and at a cost you can tolerate?

4.1. Do You Have A Permit for That?

Each town in the SD & G area has their own laws regarding permits, licenses and registrations needed to properly operate as a business. Your local City Hall can tell you just what you need and some like the City of Cornwall offer that information online.

Products can be tangible goods (something you can touch like a brick) or intangible goods (something you cannot touch like a computer program, or an idea). If your product is a new idea no one has ever seen before, you will need to protect your [Intellectual Property Rights](#). This can be done with a lawyer, or on your own.

Permit and Licensing Resources:

- [BizPal.ca](#)
 - BizPal is funded by federal, provincial/territorial, municipal governments and First Nations. It contains a database of permits and licenses for every industry which is user-friendly and comprehensive.
- [City of Cornwall Business License Resource](#)
 - The City of Cornwall has put together an easy-to-use resource for applying for a business licence and any applicable by-law requirements for the City of Cornwall of each business license.
- [Law Society of Upper Canada](#)
 - The Law Society of Upper Canada is a Government-mandated organization that ensures the quality and proper standards of legal professionals in Ontario. They can help you find a lawyer or paralegal suitable for your needs in your area and offer a **free half hour consultation** for Ontario residents.
- [Choosing A Business Name](#)
 - The Government of Canada's 3 step guide to choosing a name for your new company and making sure it stays yours. By registering your company name, you make sure no one else can use that name which is an advantage when trying to set yourself apart in an industry.

5. Make A Business Plan

Once the [intellectual property](#) has been secured and a [business entity](#) has been created, next comes the stage where one looks at developing a strong business plan. The shape of the company overall and how it will be managed going forth is an important decision. Whether the company will be a [corporation](#), a [sole proprietorship](#), or a [partnership](#), the company will need to have a strong foundation to support its ongoing efforts. Your choice can also have an impact on liability and tax obligations, so it is important to choose wisely and do your research.

- What will your company look like? Who will be in charge?
- Your business will need to be registered which includes a name search to ensure that your company is as unique as you are.
- What will your overhead or operating costs look like?
- How quickly will you be able to turn a profit?
- What is your vision for the first 6 months, 1 year, 2 years, 5 years?

Business Plan Resources:

- [Startup Cost Calculator](#)
 - Smallbiztrends.com offers a free start-up cost calculator that can help you get a better idea of what your costs might look like. They also offer some excellent questions that a new entrepreneur needs to ask themselves as they establish what their organization will look like and how to take the next steps.
- [Cornwall Business Enterprise Centre](#)
 - Offering free business consultations by appointment, the CBEC also has a library of resource materials and topical pamphlets. They also have support programs for businesses and young entrepreneurs. The CBEC also offers seminars and workshops as well as other opportunities for networking with the local business community.
- [Government of Canada Business Resources](#)
 - A comprehensive collection of resources from the Government of Canada featuring information on permits, licenses, intellectual property, business support and how to sell to the Government.
- [Launch Lab Regional Innovation Centre](#)

- A launch pad supporting local entrepreneurs through a network of community affiliates who can provide business advice, help guide ideas and building a sound business plan.

5.1. Payroll & Bookkeeping

Paying yourself might seem easy if you run your own business, but it is not always that simple. It is important to follow the laws and practice good bookkeeping. If you do not know how to do that yourself, there are always professionals who can help you get the job done right.

Payroll:

Will you be doing payroll yourself manually, or with software? There are [paid](#) and [free options](#) available. Check out this [guide for start-ups on how to set up and process your payroll](#). If you choose to hire a certified payroll professional, you can rest assured that they will get the job done right and make the likelihood of being fined for mistakes much lower.

Bookkeeping:

Bookkeepers are certified professionals who know how to make sure your businesses' books are kept orderly. This can help you make better decisions about your business based on the money coming in and going out.

- Article - [The Difference Between Accountants & Bookkeepers](#)
 - Cameron McCool of Bench.com shares the distinctions between the two fields in a thorough article complete with comparison charts of the two groups.

5.2. Hope for The Best, Plan for The Worst

Liability is not something most people want to think about when they are starting a new business, but it is important that while you hope for the best, you also need to plan for the worst. Insurance can protect your business from unforeseen problems like if an employee or customer is hurt in your store, or other unfortunate events.

Finding a good insurance representative can make a big difference in your search for the right insurance for your business. They can help educate you on the various types of insurance and help you select the policies that are the best for you.

Types of Insurance:

- General Liability

- Officers & Directors
- Riders for USA Import/Export

Insurance Experts in Cornwall & Area:

- [Rozon Insurance Brokers Cornwall](#)
- [McDougall Insurance Cornwall](#)

6. Seeking Financing

Many small businesses and start-ups struggle in the financing stage if they do not know where to go to secure it or who to ask. Cash flow issues are cited as the top reason for up to 90% of start-up failures.

The Governments of Canada and Ontario both options for entrepreneurs to encourage business growth. They offer a range of loans and grants depending on the age of applicant and industry of choice. These loans and grants can be readily accessed personally via Government websites and through various local non-profit organizations.

- [Break Even Analysis Calculator](#)
 - A break-even analysis is an important tool for a business owner to have because it can help you understand how much product you need to sell to be profitable. This calculator can provide a good jumping off point for doing more research or adjusting spending to better meet your business goals.
- [Small Business Financial Literacy Resources](#) ,
 - The skilled professionals of the Chartered Professional Accountants of Canada have put together a great resource to build your small business financial literacy. They have podcasts, webinars and more designed to help small business owners understand their finances.

Financing Resources:

- [Cornwall & The Counties Community Futures Development Corporation](#)
 - Funded by the Federal Government, the CFDC of Cornwall and the Counties works with local entrepreneurs and small business owners to help grow business. They do that by providing guidance and funding opportunities as well as programs and networking with local contacts in the community.
- [Canada Small Business Financing Program](#)

- This program provided by Innovation, Science and Economic Development Canada works by helping entrepreneurs and small for-profit business owners secure financing through loans which are backed by the Federal Government. These loans are more secure for the lenders because of the Government backing which can help small business owners who might have a hard time finding financing through more traditional means.
- [Mohawk Council of Akwesasne Small Business Grants](#)
 - Tehotienawakon Department offers small business grants to help Indigenous people to start or grow their business in Akwesasne. They will work with you to help grow the local economy and secure a better economic future for the residents of Akwesasne.
- [Business Development Bank of Canada Loans](#)
 - The BDC offers financing for every stage of your business. Venture capital to take your idea to the next stage, start-up financing for revenue-generating businesses who have been at the start-up phase for 12 months or more, even IP-backed financing which uses your intellectual property to secure funds for your next stage of growth.
- [Futurpreneur.ca](#)
 - Working with the BDC, Futurpreneur focuses on bridging the gap for young people 18-39 who wish to make their start-up dreams a reality. They provide access to collateral-free loans at competitive rates as well as mentorship every step of the way.
- [Black Entrepreneurship Program](#)
 - Loans of up to \$250,000 will be available to Black-led business owners and entrepreneurs in Canada through a partnership with Canadian financial institutions, Black-led businesses, and the Canadian Federal Government.

7. Location, Location, Location

Choosing a location for your business is not easy. Some people can [operate from their homes](#) and that is enough for their business, some people need a brick-and-mortar location for their customers to visit, or space for a shop to make their products. Whatever your business requirements, it is important to select a [good location](#).

Within the boundaries of the City of Cornwall, Cornwall city bylaws apply, the same for the Mohawk Territory of Akwesasne which sits south of Cornwall. Outside of Cornwall are the United Counties of Stormont, Dundas & Glengarry which have created a [unified zoning by-law code](#) which all the counties fall under.

When operating a business at home, it is important to know the bylaws for your specific area. While some counties take a more laid back approach to their residents operating businesses from their homes, other counties in SD & G have their own set of bylaws governing the running of home-based businesses in their areas, in addition to those imposed under the SD & G zoning bylaws.

Resources for Local By-Laws Related to Home Businesses:

[City of Cornwall By-Law Search](#)

The City of Cornwall has a comprehensive list of by-laws available to search right on their website.

[North Dundas By-Law](#)

North Dundas allows for Home Occupation (Home-based Business) as long as it adheres to SD & G zoning by-laws.

[South Dundas By-Laws:](#)

South Dundas allows for Home Occupation (Home-based Business) as long as it adheres to SD & G zoning by-laws.

[North Stormont Business By-Laws](#)

North Stormont allows for Home Occupation (Home-based Business) as long as it adheres to their relevant by-laws, and SD & G zoning by-laws. ([See PDF](#))

[South Stormont By-Law Search](#)

The Township of South Stormont does not have a business licensing program or business registration. However, South Stormont does have a list of by-laws for home-based commercial businesses, as well as follow all SD & G zoning bylaws. ([See Document](#))

[North Glengarry By-Laws](#)

North Glengarry allows for Home Occupation (Home-based Business) as long as it adheres to SD & G zoning by-laws.

[South Glengarry By-Laws](#)

The Township of South Glengarry does not have any by-laws specific to businesses/home-based businesses. For additional information about the zoning by-law, contact the South Glengarry Planner Joanne Haley at mjhaley@southglengarry.com .

[Mohawk Council of Akwesasne By-Laws](#)

The Mohawk Territory of Akwesasne does not fall under the United Counties, thus they have their own bylaws which govern businesses in their area.

Resources for Location Research:

- [Renting Commercial Property in Ontario](#)
 - The Government of Ontario has created a guide to assist you in learning about commercial leases, conflict resolution, and ending a commercial tenancy.
- [Commercial Properties in Cornwall](#)
 - Choose Cornwall has a listing of commercial properties available in Cornwall complete with pictures of the properties and information on the listings.
- [Commercial Tenancies Act of Ontario](#)
 - The Commercial Tenancies Act are the laws which govern commercial tenancies in Ontario. It is a good idea to read up on the laws so that you know your rights and responsibilities as a commercial tenant.
- [Home-Based Business Advantages and Disadvantages](#)
 - Is it worth it to operate out of your house, or will you need something more to support your business? This article helps ask the questions you need to figure it all out.
- [Tax Advantages of Operating a Home-Based Business](#)
 - If you decide to operate out of your home, you might have some tax advantages. This blog by Farm & Small Business can tell you some of the tax implications of operating your small business from your home.
- [The Advantages of Opening a Store in a Busy Area](#)
 - Should you decide to open brick and mortar location for your business, where it is positioned can make a difference. This article is all about choosing a good location for your business.

8. The Importance of Networking

Networking is one of the most valuable tools in any businessperson's toolbox and it never stops. Your network of family, friends, and business associates can help point you to different resources and offer their own experiences. Knowing the right people is not always easy, especially when you are trying to break into a specialised or niche industry. Some of the traditional methods of networking are:

- Trade Shows
- Workshops
- Classes
- Professional Associations

- Clubs

Given the realities of COVID19, some of these options are no longer available, however many have simply moved online. Some of these online alternative networking methods are listed below:

- Industry Message Boards
 - Every industry has webpages that often contain a message board where you can go to ask questions or network with other people in the same field. It is a handy tool because it can be accessed from almost anywhere, at any time.
- [Cornwall & Area Chamber of Commerce](#)
 - No one knows the Cornwall area better than the Cornwall & Area Chamber of Commerce. An invaluable tool for any business owner small or large, the Chamber provides a list of resources and networking opportunities you just cannot find anywhere else.
- [LinkedIn.com](#)
 - Often called the Facebook of the business world, LinkedIn has grown to become the site for online networking. You can look up a specific person or business for more information and can send messages.
- [The Fishbowl App](#)
 - Fishbowl is an app you can download on your phone. Used extensively by the business world, Fishbowl works like LinkedIn but provides a more secure method of business communication and networking.
- Business Group Chats: [MeetUp Professional Networking groups](#), WhatsApp Networking groups
 - Group chats based on business activities are an excellent way to network with people not only in your specific company, but also with other companies that are in the same industry. There are often im-person meet ups which are great networking opportunities because you can meet people in your industry that you might not otherwise get a chance to meet.

9. The Value of Mentorship

Working at building a start-up or small business is also very hard emotionally and mentally. The long hours and the uncertainty can combine to cause intense stress. Remember to take time for your own health. Having a mentor to help guide you through the process of starting a journey in entrepreneurship can make a huge difference in how prepared you are for whatever comes your way. Seeking out someone to mentor you has countless benefits including vastly expanding your network, ability to learn from their hard-earned experiences, and knowledge of the industry you are trying to break into.

Mentorship Resources:

- [Futurpreneur.ca Mentorship Program](#)
 - The wonderful people at Futurpreneur.ca have put together a marvelous mentorship program for businesspeople. Whether you are new to the world of entrepreneurship and in search of guidance, or an experienced businessperson with knowledge to offer and a willingness to give back to the community, this program brings people together.
- [Mentoring Canada](#)
 - This organization was developed with the Boys & Girls Club of Canada to help empower the youth in Canada. Connecting Mentors with Mentees, Mentoring Canada strives to provide tools for young Canadians to help achieve their goals.
- Forbes Article –[The Value Of Mentorship In Running A Successful Business](#)
 - Paula Conway writes about how vital it can be for a new entrepreneur to have someone to talk to who has been there. Navigating the world of business is not easy, especially when you are new to it.

10. Learning Never Ends

Every great businessperson knows that learning is a life-long journey. You might need to become familiar with new technology, or just want to brush up on your existing skills. There are many options right here in Cornwall, SD & G, and Akwesasne to help you reach your educational goals.

Learning Resources:

- [St Lawrence College](#)
 - Offering many courses at each of the three campuses and online, SLC is a great resource for anyone looking to become more knowledgeable on a wide variety of topics and industry certifications. With a talented staff of teachers, SLC knows how to point you in the right direction to achieve your goals and ensure that no door is off limits to your future.
- [Eastern Ontario Training Board](#)
 - Focused on connecting local employers with skilled staff, the EOTB helps to enrich the local labour force and educate employers to ensure their employees are well trained and prepared to succeed.
- [BDC's Entrepreneur's Learning Centre](#)
 - The Business Development Corp's own learning centre has links to many free courses and other learning materials handpicked just for entrepreneurs. Whether you want to brush up

on your financial knowledge or want to figure out a plan to get off the ground, they have you covered.

- [JobZone](#)
 - Offering virtual workshops and seminars, the Cornwall JobZone is an excellent place to go for help looking for a job or becoming more qualified through training. They can help find jobs, assist with writing resumes, and even give career advice through their staff advisors.
- [LinkedIn Learning](#)
 - This online resource has a huge library of video seminars and interactive learning opportunities. Having recently merged with another well-known online learning resource called Lynda.com, LinkedIn Learning now has an even bigger library of resources to help you achieve your learning goals. Some programs even offer certification! \$24.99/month.
- [MasterClass](#)
 - Another online learning resource, MasterClass has gathered together a large group of well-known professionals in their fields to teach you what you need to know about a large variety of topics and industries. There is a fee of \$20/month.
- [Khan Academy](#)
 - A free online learning resource, Khan Academy believes everyone has the right to a quality education that is accessible from anywhere. This non-profit organization has made their mark by offering quality learning for free, to anyone willing to learn.

11. Technology in Business

It is undeniable that technology plays a large part in day-to-day operation of any business these days—large or small. Technology can make things much simpler, smoothing out your operation and helping to make sure you serve your customers to the fullest of your ability.

Being online as a business is important in the modern economy. Having a website can mean your customers can buy your product at any time of the day or night, regardless of your store hours. Creating and maintaining a website can be expensive but it does not have to be.

There are several talented website builders right here in Cornwall.

Website Building Resources:

- [Google Free Website Builder](#)

- Google offers a free website builder that makes it easy to produce a page that can get your idea out there. According to Google, businesses with a web presence are much more likely to generate sales than those without one.
- [Squarespace](#)
 - An alternative to Google, Squarespace is another free website service that helps you make a page quickly and easily. With more themes to choose from than Google, Squarespace also offers better [Search Engine Optimization](#) options.
 -
- [WordPress](#)
 - Considered to be the most popular webpage building tool, WordPress helps you build your online presence easily. With many eye-catching themes to choose from, WordPress helps you ease into online marketing.

11.1. Building A Social Media Presence

Having a social media presence can help your company be identified by your customers and push your brand into their awareness. Companies that try to reach out to their customers through social media are using an inexpensive method of advertising. Making sure your company has an Instagram or Facebook account can open a huge new pool of potential customers.

Social Media Resources:

- [How to Build a Social Media Strategy for Your Startup](#)
 - Startupgrind.com article that walks you through the why and how of social media advertising. Sometimes it is better to focus on one area rather than trying every type of social media at once- after all, you will need to update them all regularly.
- [Five steps to create a Facebook ad from your Page](#)
 - Facebook breaks down the steps on how to advertise on their platform in an easy-to-understand way, via a quick 5-minute video.
- [25 Ways to Grow Your Social Media Presence](#)
 - John Rampton writes in an article for Forbes about how to grow your new social media presence. Offering 25 ways to grow your audience, Rampton breaks down some of the methods used by big businesses that can also be used by small businesses.

12. Marketing Essentials

Making sure your business is seen by the people that want to use it is essential. Once you have your target market, how are you going to make sure that you have reached them effectively? Advertising takes many forms. Newspapers, magazines, radio, television, the internet, billboards, press releases, the possibilities are endless. Depending on who you want to reach, some advertising media are better than others. Some things to consider before you spend your money on advertising:

- Who are you trying to reach?
- What is your budget?
- What is the message you want to send, and can it be interpreted easily?
- How widely do you want to cast your message? Locally, regionally, or nationally?

Cornwall Area Marketing Resources:

- [Spark SLC](#)
 - A venture from the bright minds of the students at St Lawrence College Kingston, this student-run firm helps generate professional quality content for the local business community.
- [Choose Cornwall](#)
 - With a wide audience, Choose Cornwall offers an outlet for Press Releases related to your business. They can make sure that your grand opening or product launch is news in the Stormont, Dundas & Glengarry area.
- PivotPoints
 - Placeholder

Newspapers:

- [The Cornwall Seaway News](#)
 - A free locally distributed newspaper, the Seaway News is a great avenue for local newspaper advertising.
- [The Standard Freeholder](#)
 - One of the first newspapers in Cornwall, the Standard has the largest circulation for any local newspaper making it an easy choice for marketing in the paper.
- [Cornwall NewsWatch](#)

- An online-based news aggregate, NewsWatch focuses on news and events in the Greater Cornwall Area.

TV/Radio:

- [Corus Entertainment](#)
 - With a range of advertising media which includes television, digital and radio, Corus can meet your marketing needs.
- [94.7HITS FM](#)
 - Based out of Montreal, this radio station serves all the hits and popular favourites.
- [Wild Country 96.5 FM](#)
 - Playing modern country music favourites, Wild Country is a staple in the SD & G area.
- [BOOM101.9 FM](#)
 - Featuring adult contemporary music, BOOM 101.9 FM plays classics from yesterday and hits from today.
- [104.5 FRESH FM](#)
 - Pop hits and chart toppers are the staples of 104.5 FM.

Location-Based Marketing Resources:

- Bus Ads
 - Either on the interior or exterior, the buses in Cornwall can carry your brand's message all around town. Local sign makers Jan's Signs has [more information](#) about this advertising. Interior bus ads are excellent because they have an audience which is stuck in one place for a while.
- Billboards/Place-Based Marketing
 - Fixed to a location such as a sign or billboard, place-based advertising is available in the Cornwall Area through companies like [Pattinson](#). It can be as simple as a sign or an interactive high-tech display.
- AdBag
 - Distributed with the [Seaway News](#), AdBag can be a great way to reach many potential customers. A bundled package of paper-based marketing materials, AdBag brings value to their readers with coupons.

Other Marketing Resources:

- [Google Analytics](#)
 - Harnessing the force of Google's powerful search engine, Google Analytics makes tracking your business's advertising strategy easier than ever before. By using [keywords](#), you can put your company on the top of the search list every time someone searches certain words that you have chosen. For more information on using keywords for advertising, [click here](#).

13. Women in Business

Being a woman starting a business has never been easier, however there is still a long way to go in terms of bridging the divide between the number of successful male and female-led start-ups. From having [trouble securing funding](#), obtaining childcare, or just being taken seriously in their industry, women face unique challenges in the business world.

Resources for Women:

- [City of Cornwall Child Care Fee Subsidy](#)
 - For those who need childcare but struggle to afford it, the City of Cornwall offers subsidized childcare based on income. Depending on how much you earn, you might be eligible for a subsidy.
- [Women Entrepreneurship Fund](#)
 - The Government of Canada has committed to encouraging women in business through providing grants for projects led by women.
- [Funding for Businesswomen](#)
 - A list of funding available exclusively to women from the Federal Government of Canada.
- [Female Entrepreneur Grants \(2020\): 18 Current Programs for Women-Owned Businesses](#)
 - A comprehensive list of 18 different programs offered to women-owned businesses in Canada. Different funding options and mentorship programs, as well as start-up help and awards.
- ["Distinguished" women entrepreneurs in the digital economy and the multitasking whirlpool](#)

- Often caught in a whirlpool of multitasking, this paper examines how woman entrepreneurs adapt and overcome the challenges unique to being a woman in business, through challenging traditional roles and shifting the image of what success looks like.
- [How to Start a Successful Business: 17 Women Entrepreneurs Share Their Stories](#)
 - An Inc.com article about how 17 very successful businesswomen got their start in business. These people share their first taste of running a business and how it left them with a thirst for more.
- [3 Rules for Business Success as A Woman Entrepreneur](#)
 - These three rules from Forbes.com can help steer you to a path of success as a woman in business. When faced with challenges and uncertainty, remaining focused and assertive of your goals can make the difference.
- [10 Ways Female Entrepreneurs Can Take Charge with Social Media](#)
 - Women are more active commenters on the internet- use it to your advantage in business! This article explores how women can use their social media to channel more customers into their business.