

# ***Business Start-Up Guide***



# Introduction

The Town of Gander is pleased to present this informative and easy to use Business Start-Up Guide to assist you in the planning and growing of your new business. We hope you will find this guide to be useful and informative as you prepare to make Gander the home of your business.

The Town of Gander is a progressive community that acts as the service hub for over 100 communities in the Central Newfoundland region. With its full service International Airport, Gander will also connect your business to the rest of the world.

The purpose of this guide is to lead you through the first steps in starting a business and inform you about Municipal, Provincial and Federal regulations, permits, taxation and processes respecting the operation

of a business. The guide includes an informative Start-Up Checklist and a Business Contact Directory. The Start-Up Checklist is a convenient resource to help guide your business through the licensing and start-up process. The Business Contact Directory provides a list of other agencies that can help you achieve your business goals.

Please remember, this publication is a guide only and anyone planning on starting their own business should personally contact all offices and agencies listed herein to receive further guidance and up-to-date regulations.

If you have any comments or suggestions to improve this Business Start-Up Guide please forward them by email to [dquinton@gandercanada.com](mailto:dquinton@gandercanada.com) or call the Economic Development Department at 709-651-5910.





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*Information contained in this booklet is intended only as a general guide. Information presented is deemed to be as accurate as possible. It is recommended that you seek professional advice or contact the governing body regarding specific issues as they relate to your business.*

# Planning Your Business

Starting a new business is both exciting and rewarding, but it is also full of challenges. The level of commitment you will need should not be underestimated. The success of your business will partly depend on your attitude and skills. This means being honest about a range of issues - your knowledge, your financial status and the personal qualities that you can bring to your new business. Commitment, drive, perseverance and support from family and friends will go a long way towards transforming your business idea into reality and will be especially important during the early days.

Developing your business idea into a viable product or service is a critical part of building a business. There are a number of issues that need to be considered and pursued before a business idea can become a reality.

## Creating a Business Plan

Every business should have a realistic working business plan. A business plan is a written document that describes the business, its objectives, its strategies, the market it is in and its financial forecasts. It has many functions, from securing external funding to measuring success within your business. Most lending institutions and funding agencies will require a Business Plan before any loans or funding can be approved.

Many people think of a business plan as a document predominantly used to secure external funding. This is important - as potential investors, including banks, may invest in your idea, work with or lend you money as a result of the strength of your plan. But there are other benefits to creating and managing a realistic business plan. It can:

- help you spot potential pitfalls
- structure the financial side of your business efficiently
- focus your development efforts
- work as a measure of your success

The following people or institutions may request to see your business plan at some stage:

- banks
- external investors (friends, family or venture capitalist firms)
- grant providers
- anyone interested in buying your business
- potential partners

You should also bear in mind that a business plan is a living document that will need updating and changing as your business expands. And regardless of whether you intend to use your plan internally, or as a document for external people, it should still take an objective and honest look at your business. Failing to do this could mean that you and others have unrealistic expectations of what can be achieved.

Your business plan should provide details of how you are going to develop your business, when you are going to do it, who's going to play a part and how you will manage the money. Clarity on these issues is particularly important if you're looking for finance or investment. The process of building your plan will also focus your mind on how your new business will need to operate to give it the best chance of success. Your plan should include:

- An executive summary
- A short description of the business opportunity
- Your marketing and sales strategy
- Your management team and personnel
- Your operations
- Financial forecasts

There are many excellent web sites that can assist you in preparing a business plan. A number of these are listed in the "Useful Links" section of this guide.

## Creating a Marketing Plan

A strong sales and marketing plan will give you a clear idea of how to get your products and services to the consumer. Your plan will need to provide answers to the following questions:

- Who are your customers?
- What is your pricing policy?
- How will you promote your product or service?
- How will you reach your customers?
- How will you do your selling?

# Planning Your Business

## Financing Your Business

Preparing a business plan will identify the amount of capital required. You will need start-up capital for building and/or leasehold improvements, licences, equipment, legal and incorporation fees, and materials. You will also need operating capital for rent, utilities, wages and salaries, benefits, telephone, and transportation.

### Term Financing

Term financing which normally has repayment terms of one-to-five years, is required to fund the purchase of long-term assets such as equipment or initial franchise fees. A long-term mortgage is required for very large expenditures such as land or facilities.

### Working Capital

Working capital is money needed for everyday operations such as rent, utilities, wages, and office supplies. Many working capital needs are funded by the cash surplus of a business. During start up, and at times when cash requirements outpace contributions from sales, there

may not be enough cash on hand to cover the day-to-day operating needs. In this case, businesses may acquire working capital either by borrowing money for a short time at fixed interest rates and repayment schedules, or by establishing a line of credit at a bank or other financial institution.

### Line of Credit

A line of credit is a negative bank balance, with flexible interest rates and repayment schedules. Normally, the amount of credit allowed is predetermined by the bank and the borrower. You will require the services of a bank to provide for cheques and deposits

and to keep a separate record of your business transactions.

In addition to banks and other financial institutions, there may be other sources of funding you can access. These include personal equity, family and friends (usually called love money), informal investors (called angels), venture capital companies (private firms that invest in high risk/high return ventures, usually by acquiring large shares of the business and providing management assistance), supplier credit, equity funding from its many sources shareholders, and government departments and agencies.

## Types of Business Organization

The ownership of a company may be arranged in several ways. The most commonly found arrangements in the Province of Newfoundland and Labrador are the sole proprietorship, partnership, the corporation, and the co-operative.

### Sole Proprietorship

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

Income earned by a sole proprietor is treated as personal income and subject to federal and provincial personal income taxes. This type of business comes under provincial jurisdiction.

#### ADVANTAGES

- Low start-up costs
- Greatest freedom from regulation
- Decision-making freedom
- Minimal working capital required
- Tax advantage to owner
- All profits to owner

#### DISADVANTAGES

- Unlimited liability
- Lack of continuity in business organization in absence of owner
- Difficulty raising capital

# Planning Your Business

## Partnership

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

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

A limited partnership may involve limited partners who contribute capital only. Limited partners do not contribute to the management of the business and are personally responsible only for the amount of capital they have contributed.

A limited partnership may also involve general partners. They are fully liable for the debts and obligations of the business, but may be entitled to a greater share of the profits. Partnerships also come under provincial jurisdiction.

### ADVANTAGES

- Ease of formation
- Low start-up costs
- Additional sources of investment
- Possible tax advantage
- Limited regulation
- Broader management base

### DISADVANTAGES

- Unlimited liability
- Lack of continuity
- Divided authority
- Difficult to raise new capital
- Difficult to find partners
- Possible partner conflict

## Corporation

A corporation is a legal entity separate from its owners - the shareholders of the company. Each shareholder has limited liability, meaning that a creditor with claims against the assets of the company would normally have no rights against its shareholders.

Federal incorporation involves the completion and filing of the Articles of Incorporation, a Notice of Registered Head Office Address and a Notice of Directors. These documents, which are available in a kit from the Corporations Directorate, Consumer and Corporate Affairs Canada, must be accompanied by a filing fee. Applicants must also submit a Newly Upgraded Automated Name Search (NUANS) system report. This report, which relates to the name specified in the Articles of Incorporation, must be dated within 90 days of submission and may be found in the Corporations Directorate kit.

If a company intends to operate solely in Newfoundland and Labrador, it may be preferable (and cheaper) to incorporate provincially. In either case, it is recommended to obtain the services of a lawyer to assist in the process.

### ADVANTAGES

- Limited liability
- Specialized management
- Ownership is transferable
- Continuous existence
- Separate legal entity
- Possible tax advantage
- Easier to raise capital

### DISADVANTAGES

- Closely regulated
- Most expensive to organize
- Charter restrictions
- Extensive record keeping
- Diluted ownership
- Double taxation of dividends

## Co-operative

The co-operative is another form of business organization found in the province. Co-operatives are incorporated provincially under the Co-operatives Act. Co-operatives are financed by the purchase of shares by members who receive a vote on the operation of the co-operative and a limited return on their shares. Profits are returned to members in proportion to the use the member makes of the co-operative through products or services sold or purchased. For more information on the formation of co-operatives, contact the Newfoundland and Labrador Federation of Co-operatives at 1-877-726-9431.

### Additional Information

Phone: (709) 729-3317 (St. John's)

Visit the department website

[www.servicenl.gov.nl.ca/registries/cooperatives.html](http://www.servicenl.gov.nl.ca/registries/cooperatives.html)

# Planning Your Business

## Bookkeeping

Your bookkeeping system is a tool that lets you know how well your business is operating. It provides the information that is needed to prepare financial statements, submit tax returns, apply for bank loans or government assistance, and allows you to make sound decisions about every area of the business. Unless there is a way of keeping track of commitments, income, and expenses, there is a good chance money will disappear or be wasted on needless penalties or foregone discounts.

If you don't have the skills within your organization to set up a bookkeeping system, there are several alternatives. You can contact an accountant or enlist the help of an experienced friend or counsellor to get the system started and show you how to maintain it. You can enroll in one of the many courses available in basic bookkeeping and do-it-yourself accounting. You can contract a bookkeeping service to update your records on a regular basis. Or you can purchase one of the commercially-available bookkeeping software programs for use on a computer.

The advice of a professional accountant will be extremely important in matters of taxation, financial planning, joint-venture negotiations, financing, expansion, and major capital asset acquisition. If you plan to incorporate your business, yearly financial statements will need to be audited by an accredited professional accountant.

## Insuring Your Business

There is a wide variety of insurance products tailored to the needs of small business. These include the standard insurance policies covering fire, theft, and vandalism which can offset a potentially serious loss of buildings, equipment, or inventories. It is likely that a lending institution will insist that adequate property insurance be carried as a condition of a loan.

Specialized types of insurance are also available. For example, business liability insurance will help protect business operations against legal action. Certain important assets of the business, such as plate glass or expensive molds, may be specifically insured against loss or damage. Business interruption insurance guarantees income during downtime. Plans which can guarantee a level of personal income in the event of temporary or permanent disability are widely available.

Life insurance on key individuals in an organization minimizes the impact on the business in the event of death. Insurance coverage is often structured to fund buy-sell agreements among principal shareholders. Proceeds of the insurance policy are used to purchase the deceased person's shares in the business from his or her estate, eliminating the possibility of those shares passing on to someone unacceptable to the surviving shareholders.

# Municipal Requirements

## Business Licenses

The Town of Gander only requires a business license for the following types of businesses:

- Home Based Business
- Taxicab Operator
- Bus Operator
- Mobile Food Vendor (hot dog carts, ice cream trucks, etc.)
- Vendor (fresh produce, seafood, Christmas trees, etc.)

## Licenses Issued by the Economic Development Department

### HOME BASED BUSINESS

The Town of Gander Zoning Bylaw allows occupants of dwellings to conduct certain businesses from their homes. The standards for home based businesses are intended to seek a balance between supporting a quiet, safe, and aesthetic residential environment while supporting the aspirations of home based entrepreneurs. Business activities which do not meet home based development standards must locate in commercial or industrial areas.

Home based businesses are permitted at the discretion of Council in all residential districts. A home based business requires that notification be sent by mail to all owners of property wholly or partially located within a distance of 50 metres of the boundary of the site and a “Notice of Discretionary Use” is to be advertised on the Town of Gander’s web site. All objections are noted and referred to Council for consideration.

Home based businesses are subject to an annual taxation rate. This rate may be altered on an annual basis by the Town of Gander.

*For more information on how to license your Home Based Business or to pick up an application please contact the Economic Development Department at 651-5910.*

## Licenses Issued by the Town Clerk’s Office

### TAXICAB OPERATOR

All dispatched taxicab vehicles are licensed by the Town of Gander.

### BUS OPERATOR

All buses applying for hire, used or operated, within the Town of Gander are required to have a license from the Town.

### MOBILE FOOD VENDOR

Food vendors operating from a push cart, bicycle, motorcycle or motorized vehicle must obtain a Mobile Food Vendors License from the Town Clerk’s Office.

### VENDOR

Businesses involved in transient or kiosk style sales or farmers markets are issued a temporary business license by the Town Clerk’s office.

*Please contact the Town Clerk’s office at 651-5900 for applicable fees and licensing procedures.*

*PLEASE NOTE: Being granted a Town of Gander Business License does not relieve the applicant from complying with all Municipal Bylaws, or with Provincial or Federal legislation.*

# Municipal Requirements

## Zoning Approvals

Whether you are building a new structure or moving into an existing one, you should contact the Engineering Department at 651-5915 to determine if the location is zoned for the type of business you are planning to establish.

The proposal may be a permitted use, a discretionary use or may not be permitted at all. For this reason it is important to contact the Town Office as soon as possible. A discretionary use approval may take up to three weeks to complete. If the use does not fall within the permitted or discretionary use classes of the proposed zone, Council may consider a plan amendment. This is a comprehensive process and could take up to six months to implement.

## Site Development Proposal

A Site Development Proposal is required for commercial developments which include the construction of a new building or addition to an existing building. At the time of application a Site Plan including the proposed construction of the building or addition and a detailed landscaping plan must be submitted to the Town of Gander. When it is confirmed that all building and zoning requirements are met the plans can then be submitted for a Building Permit. If the submitted proposal conforms to zoning bylaws, the Engineering Department may approve it. If, however, the proposed development is a discretionary use in the zone, the proposal must be approved by the Town Council.

Contact the Economic Development Department at the Town of Gander for more information on the Site Development Proposal. Contact the Engineering Department at the Town of Gander for more information on Development Regulations, Site Plans and zoning requirements.

## Building Permits

Building permits are required for all aspects of construction, commercial & residential, with the exception of painting, landscaping, asphaltting and concrete walks. One set of building plans is required by the Engineering Department. Please allow 3-4 weeks for processing of building permits and review of submitted drawings. Approval must be received from the Provincial Government Service Centre prior to the town issuing a building permit.

## Sign Permits

Persons wishing to erect a sign within the boundaries of the Town of Gander must do in accordance with the Town's Sign Regulations. Building Permit fees apply to all sign permits. Please contact the Engineering Department at 651-5915 for detailed information.

## Occupancy Permits

A Commercial Occupancy Permit is required prior to the occupancy of any new building, when the use of the building is changed, when there is a change of ownership of the building, or when a building has been vacant for more than six months.

## Fire Regulations

If you are buying or leasing a building, it would be a good strategy to meet with fire and building officials prior to making an offer to purchase or lease to ensure fire systems are up to standards and the building meets all current standards. You may contact the Fire Inspector at 256-8887 or the Building Inspector at 651-5915 for information or to arrange an inspection.

## Taxation

All business operations in the Town of Gander are subject to taxation. There are three main categories of taxation that are applicable to commercial property:

**COMMERCIAL PROPERTY TAX** which is applied to the owner of the property in which the commercial operation exists.

**BUSINESS TAX** which is applied to the actual business operation.

**WATER AND SEWER TAX** which is applied to the owner of the property in which the commercial operation exists.

If you are the owner of a commercial property, and also the business operator within that property, you will be assessed all three taxes. If you are not the owner of the property where your business is located, you will pay only the Business Tax.

## Land Purchase

The Town of Gander has various parcels of commercial land for sale throughout the community. For more information on pricing and conditions please call the Economic Development Department at 651-5912/5910.

# Provincial Requirements

## Taxation Issues

Newfoundland and Labrador has one of the most favourable business tax climates in Canada. Our Corporate Income Tax rates are amongst the lowest in the country. The Harmonized Sales Tax has resulted in the removal of tax on business inputs. Unlike many provinces, Newfoundland and Labrador does not impose a general capital tax. While Newfoundland imposes a 2% payroll tax, the exemption threshold relieves virtually all small businesses from this tax. A number of credits and incentives are designed to encourage economic growth in strategic areas.

The Department of Finance is responsible for the implementation and administration of most provincial taxes. In terms of business taxes, these include:

- Corporate Income Tax
- Health and Post Secondary Education Tax (Payroll Tax)
- Financial Corporations Capital Tax
- Insurance Companies Tax
- Mining and Mineral Rights Tax
- Sales Tax on Insurance Premiums
- Utilities and Cable Television Tax
- Gasoline Tax

*Additional Information*  
Phone: (709) 729-3166  
Visit the department website  
[www.fin.gov.nl.ca/fin](http://www.fin.gov.nl.ca/fin)

## Labour Relations Agency

If you're planning on hiring employees for your business, you should make yourself familiar with all relevant legislation:

- Minimum Wage Legislation
- Shops Closing Act
- Labour Standards Act and Regulations
- Occupational Health and Safety Act and Regulations
- Labour Relations Act & Regulations

*Additional Information*  
Phone: (877) 563-1063 (toll-free)  
Email: [labour@gov.nl.ca](mailto:labour@gov.nl.ca)  
Visit the department website  
[www.gov.nl.ca/lra/index.html](http://www.gov.nl.ca/lra/index.html)

## Service NL

The provincial Department of Government Services operates Government Service Centres throughout Newfoundland and Labrador. These are one-stop centres that dispense licenses, certificates, permits and crown land approvals. The staff of the Government Service Centres also arrange and conduct inspections (e.g. health inspections, building accessibility, etc.). If you plan on offering food and/or beverage services to your clientele, the Government Service Centres are also responsible for issuing Food Establishment Licenses and Liquor Licenses. In addition, the Government Service Centre can assist business owners in complying with Accessibility Regulations. Approval must be received from the Government Service Centre prior to the town issuing a building permit.

*Additional Information*  
Phone: (709) 256-1420  
Visit the department website  
[www.servicenl.gov.nl.ca](http://www.servicenl.gov.nl.ca)

## Workplace, Health, Safety and Compensation Commission

Every business with one employee or more must register with the Commission. The Commission administers the Workplace, Health Safety & Compensation Commission Act and the Occupational Health & Safety Act which protects both the employer and the employee in the event of a work-related injury. Some exceptions are professional sports competitors and people working in a private residence for a resident home owner, e.g. baby-sitters; home care workers; and constructors/renovators. If you are self-employed, you can apply for optional personal coverage.

*Additional Information*  
Phone: (709) 256-1420  
Visit the department website  
[www.whscc.nl.ca/default.whscc](http://www.whscc.nl.ca/default.whscc) or  
[www.servicenl.gov.nl.ca](http://www.servicenl.gov.nl.ca)

# Federal Requirements

## Federal Business Number

The Business Number (BN) is a numbering system that simplifies and streamlines the way businesses deal with the federal government. The BN includes the four major CRA business accounts:

- corporate income tax
- import/export
- payroll deductions, and
- goods and services tax/harmonized sales tax (GST/HST).

If you need at least one of these four CRA business accounts, you will need a Business Number. As well, you should note that many suppliers prefer to do business with companies that have a Business Number.

Before registering for the BN, you should make some important decisions about the business you plan to operate. For instance, you should know the name of the business, its location, its legal structure (e.g., sole proprietorship, partnership, or corporation) and its fiscal year-end. You also need to estimate your business's sales.

A Business Number is not necessary if your business

- (i) makes \$30,000 or less per year, or
- (ii) does not plan to hire employees.

If you are a sole proprietor or a partner in a partnership, you will continue to use your social insurance number (SIN) to file your individual income tax return, even though you may have a BN for your GST/HST, payroll deductions, and import/export accounts.

## Employer Registration Number

In conjunction with the BN, set up an Employer Registration Number with Canada Revenue Agency. This step is required for all employers who make payroll deductions for Employment Insurance, Income Tax and Canada Pension Plan contributions.

## Harmonized Sales Tax (HST)

Three provinces - Nova Scotia, New Brunswick, and Newfoundland and Labrador - harmonized their provincial sales tax with GST to create HST. Most persons and organizations engaged in commercial activities in Canada, who have over four consecutive calendar quarters worldwide taxable sales of more than \$30,000, must register for and collect the Harmonized

Sales Tax (HST). All taxi operators must register for HST, regardless of their revenues.

Businesses and organizations required to, or who voluntarily choose to, register for the HST are referred to as registrants. Registrants can claim a credit to recover the HST that is paid or payable on purchases used to provide taxable goods and services. This credit is called an input tax credit and can be claimed for the HST paid or payable for goods or services acquired or imported for use, consumption or supply in their commercial (taxable) activities.

HST registrants who provide taxable goods or services have to charge and collect the HST on their sales. If the HST collected is greater than the HST paid or payable, the difference is sent to the CRA. If the HST collected is less than the HST paid or payable, a refund can be claimed.

*Additional Information*

*Phone: (800) 959-5525*

*Visit the Canada Revenue Agency website*

*[www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)*

## Import/Export Permit

As an importer and/or exporter, you have to keep accurate books and records in Canada. The main objective of the required reporting is to obtain strategic market information, which is vital to Canada's export growth, to control the export of strategic, embargoed and dangerous goods and control the outbound movement of goods in transit through Canada.

*Additional Information*

*Phone: (800) 461-9999*

*Visit the Canada Border Services Agency website*

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

## Federal Incorporation (optional)

Businesses in Newfoundland and Labrador can choose to incorporate Federally and Provincially. For a detailed overview on the processes and fees involved please visit the Corporations Canada website.

*Additional Information*

*Phone: (866) 333-5556*

*Visit the Corporations Canada website*

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

# Special Requirements

This section covers additional requirements for starting a specific type of business. Please review the list and ensure action has been taken for all necessary approvals that apply to your business.

## **Restaurants**

If operating a restaurant or any other type of food vendor service, contact the Government Service Centre to arrange for a proper inspection of the food preparation facilities and to obtain a Provincial food establishment licence.

## **Nightclubs, Bars, Taverns, Pubs and Lounges**

Any establishments serving alcoholic beverages will require a Liquor License from the Government Service Centre.

## **Video Lottery Terminals (VLTs)**

Video Lottery Terminals (VLTs) are regulated by the provincial government and administered by the Atlantic Lottery Corporation. Any establishment setting up Video Lottery Terminals must contact the Atlantic Lottery Corporation at 1-800-561-3942.

## **New or Used Motor Vehicle Dealerships**

All automobile, snowmobile, or motorcycle dealers are required to obtain an Automobile Dealers Licence from the Trade Practices and Licensing Division of the Government Service Centre.

## **Bingos, Raffles, Lotteries**

Any establishment wishing to operate a bingo hall or sell tickets will require a licence from the Government Service Centre.

## **Registered Massage Therapist**

Any person wishing to provide massage therapy in the province must be registered with the College of Massage Therapists of Newfoundland & Labrador and members of the Newfoundland and Labrador Massage Therapists' Association. For more information call 1-888-739-7181 or visit their website at [www.nlmtdb.ca](http://www.nlmtdb.ca).

## **Funeral Homes**

Any person wishing to operate a funeral home must obtain a licence from the Embalmers and Funeral Directors Board of Newfoundland & Labrador.

## **Day Care Centres**

Any person planning to operate a day care service either from their home or as an agency must be licensed by the provincial government. For further information please call the local Regional Health Authority at 709-651-6334.

## **Bed and Breakfast**

Any person wishing to operate a bed and breakfast as a tourism establishment must be licensed with the Provincial Government. For more information contact the Department of Tourism, Culture & Recreation at 709-256-1479.

## **Direct Sellers**

The Direct Sellers Act requires that all vendors operating in the province of Newfoundland & Labrador be licensed and bonded. For more information contact the Government Service Centre.

## **Collection Agencies, Consumer Reporting, Insurance Providers, Mortgage Brokers, Private Investigation, Security, Salvage Dealers and Charitable Fund-Raising Businesses**

These businesses must contact the Government Service Centre to obtain proper provincial licenses.

# Utilities & Civil Services

Utility hook-ups may be arranged by contacting the applicable offices.

## **Newfoundland Power (electrical)**

6 Magee Road  
Gander, NL  
A1V 1W2  
709-651-6642  
1-800-663-2802  
[www.newfoundlandpower.com](http://www.newfoundlandpower.com)

## **Municipal Works Department (water)**

Town of Gander  
PO Box 280  
Gander, NL  
A1V 1W6  
709-651-5915  
[www.gandercanada.com](http://www.gandercanada.com)

## **Rogers Cable Inc. (cable & internet)**

141 Airport Boulevard  
Gander, NL  
A1V 1T5  
709-651-2652  
1-888-ROGERS1  
[www.rogers.com](http://www.rogers.com)

## **Bell Aliant (telephone & internet)**

185 Airport Boulevard  
Gander, NL  
A1V 1K7  
709-256-5280  
[www.bellaliant.ca](http://www.bellaliant.ca)

The Town of Gander provides many civic services to assist business development in Gander. Important civic contacts are listed below.

## **Building Permits**

709-651-5915

## **Discretionary Use Approval**

709-651-5918

## **Fire Regulations**

709-256-8887

## **Home Based Business License**

709-651-5910

## **Land Inquiries/ Site Development**

709-651-5912/5910

## **Occupancy Permits**

709-651-5915

## **Sign Permits**

709-651-5915

## **Taxation**

709-651-5900

## **Taxicab, Bus or Vendors License**

709-651-5900

## **Zoning Review**

709-651-5918

# Business Resource Directory

There are other business agencies and associations that may be of assistance to you when planning your business. This list is intended to be a resource to assist you in locating available sources of information. Direct contact should be made with the individual agencies and associations to obtain detailed information and advice.

## **Atlantic Canada Opportunities Agency**

The Atlantic Canada Opportunities Agency (ACOA) is a federal government agency headquartered in the Atlantic region and is the main contact for federal government programs, services and policies. They can be contacted by calling their office in Gander at 709-651-4457 or online at [www.acoa.ca](http://www.acoa.ca).

## **Gander & Area Chamber of Commerce**

The Gander & Area Chamber of Commerce is a non-profit organization made up of businesses, professionals, community groups and interested individuals. The Chamber is organized to advance the area's commercial, industrial, civic and general interests, so that all areas of the business community will prosper. They provide information and referrals to businesses and the general public on a wide range of issues such as economic development, community activities, shopping areas, demographics and professional services. They can be reached by calling 709-256-7110.

## **Canada Business Network**

Most businesses require financial assistance at some point, whether during start-up or during an expansion. A Business Plan is the best tool to assist you in securing funding for your business. The Canada Business Network can assist you with interactive business planning tools which are available on their web site. They also carry a broad array of programs and services which can be invaluable when starting a new business. For more information contact them by calling toll free 888-576-4444 or online at [www.canadabusiness.ca](http://www.canadabusiness.ca).

## **Business, Tourism, Culture & Rural Development**

In partnership with individuals, communities, businesses and other levels of government, Business, Tourism, Culture & Rural Development is responsible for creating and maintaining a competitive economic environment that encourages and supports private sector business growth and long term sustainable employment opportunities for Newfoundlanders and Labradorians. They can be reached by calling 709-256-1480.

## **Gander & Area Community Development Corporation**

Community Business Development Corporations (CBDC's) are autonomous, not-for-profit corporations which serve rural regions of Atlantic Canada supported by the Atlantic Canada Opportunities Agency (ACOA). The types of assistance offered by the Gander & Area Community Development corporation are information, counseling and advice on small business related matters. Financial assistance is usually in the form of a loan but may include loan guarantees. They can be reached by calling 709-651-4738.

## **Newfoundland & Labrador Organization for Women Entrepreneurs**

NLOWE plays a lead role in assisting women entrepreneurs develop and grow successful, leading edge businesses that capitalize on emerging economic development opportunities in the province. For more information contact the organization toll-free at 1-877-754-0555 or on their website at [www.nlowe.org](http://www.nlowe.org).

## **Business Development Bank of Canada**

BDC is a financial institution wholly owned by the government of Canada. BDC plays a leadership role in delivering financial, investment and consulting services to Canadian small businesses, with a particular focus on the technology and export sectors of the economy. They can be contacted by calling their office in Grand Falls/Windsor at 709-489-2181.

# Useful Links

## **Financing Links**

Atlantic Canada Opportunities Agency .....	<a href="http://www.acoa.ca">www.acoa.ca</a>
Community Business Development Corporation .....	<a href="http://www.cbdc.ca">www.cbdc.ca</a>
Business Development Bank of Canada.....	<a href="http://www.bdc.ca">www.bdc.ca</a>
Business, Tourism, Culture & Rural Development .....	<a href="http://www.btcrd.gov.nl.ca">www.btcrd.gov.nl.ca</a>
Royal Bank of Canada.....	<a href="http://www.rbcroyalbank.com">www.rbcroyalbank.com</a>
Bank of Montreal .....	<a href="http://www.bmo.com/business">www.bmo.com/business</a>
Canadian Imperial Bank of Commerce .....	<a href="http://www.cibc.com">www.cibc.com</a>
Scotia Bank .....	<a href="http://www.scotiabank.com">www.scotiabank.com</a>
Toronto Dominion Bank.....	<a href="http://www.tdcanadatrust.com">www.tdcanadatrust.com</a>
Newfoundland & Labrador Credit Union .....	<a href="http://www.nlcu.com">www.nlcu.com</a>

## **Sample Business Plans**

Canada Business Network .....	<a href="http://www.canadabusiness.ca/eng/page/2752/">www.canadabusiness.ca/eng/page/2752/</a>
Aboriginal Business Service Network.....	<a href="http://www.absn.ca">www.absn.ca</a>
Business Development Bank of Canada.....	<a href="http://www.bdc.ca">www.bdc.ca</a>

## **Regulatory Agencies**

Canada Revenue Agency .....	<a href="http://www.cra-arc.gc.ca">www.cra-arc.gc.ca</a>
Government of Canada.....	<a href="http://www.canadabusiness.gc.ca">www.canadabusiness.gc.ca</a>
Government of Newfoundland & Labrador .....	<a href="http://www.gov.nf.ca/Services">www.gov.nf.ca/Services</a>

# Business Start-Up Checklist

## Steps to Be Completed

## Notes

- Pick a business idea that interests you and develop your Business Plan.
- Conduct market research and develop a marketing strategy.
- Determine the financial needs for start-up and identify financial sources.

## Municipal Requirements

- Determine a business location and satisfy zoning requirements.
- Apply for any Town of Gander licenses that may be required.
- Apply for a Building Permit before starting construction, or altering structure or changing the use of an existing building.
- Ensure the fire systems at your business location are up to standards.
- Apply for a Sign Permit if you are installing a permanent or portable sign.

## Provincial Requirements

- Register your business name and decide on a corporate entity (Sole Proprietorship, Partnership or Incorporation) with the Registry of Companies.
- Obtain information on labour standards from Provincial Labour Relations Agency.
- Obtain all provincial licenses and permits required for the type of business being conducted.
- Register your company with Workplace, Health, Safety and Compensation Commission before hiring any employees.
- Ensure all health regulations that relate to your business have been investigated (i.e. public eating establishments).

## Federal Requirements

- If applicable, set up a Business Number (BN) with Canada Revenue Agency.
- Set up an Employer Registration Number for Employee Source Deductions.
- Obtain an HST Number in order to charge, collect and remit GST.
- Obtain Import/Export Permit if transporting goods in and out of Canada.

## Other Recommended Steps

- Contact all applicable offices to arrange for utility hook-ups.
- Open a separate bank account specifically for your business activities.
- Purchase a business insurance policy from an insurance company or broker.
- Seek advice from an accountant or bookkeeper on how to manage your business finances and corporate income taxes.
- Arrange for advertising to get your business name out there.



For more information contact:

**Town of Gander  
Economic Development Department**

Town Hall, 100 Elizabeth Drive  
Gander, NL A1V 1G7

Phone: (709) 651-5912  
Fax: (709) 256-5809

Website: [www.gandercanada.com](http://www.gandercanada.com)  
Email: [rjlocke@gandercanada.com](mailto:rjlocke@gandercanada.com)

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This guide has no legal status and cannot be used as an official interpretation of the various codes and regulations currently in effect. Users are advised to contact the Economic Development Department for assistance, as the Town of Gander accepts no responsibility to persons relying solely on this information.