



**Aboriginal Business  
Service Network**



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## Starting a Business in a First Nation Community

Starting a business is exciting! It also requires a lot of research and planning **before** you open your business.

The Aboriginal Business Service Network works with people who want to start a business, buy a business, or grow their business. We can help you access business information and resources, programs and services, assistance with business plan preparation, possible funding sources and more. Our services are free.

Use this booklet as a guide to starting a business in a First Nation Community. On the next page there is a checklist of things you need to consider when starting a business. It is a general list, so not all will apply to your business. Keep this handy and you can check off the items as you complete them or cross them off if they do not apply. You do not have to complete the tasks in the order they appear.

In the pages following the checklist, each item is described in more detail. We also provide you with websites and phone numbers you can call for more information.

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# Checklist for Starting a Business:

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## Choose Your Form of Business

Before you begin your business, you need to decide how you will set it up. The most common forms of business are: sole proprietorship, partnership or incorporation. We'll also talk about franchises.

It is important to look at your options carefully. If you are a Status Indian, there may be tax implications under Section 87 of the *Indian Act*<sup>1</sup>. We recommend getting legal advice and calling the **Canada Revenue Agency at 1-800-959-5525**.

Table 1 compares the three forms of business ownership.

**TABLE 1: Forms of Ownership**

	Pros	Cons
<b>Sole Proprietor</b>		
<ul style="list-style-type: none"> <li>• You are the only owner of the business</li> <li>• You have no separate legal status from the business</li> </ul>	<ul style="list-style-type: none"> <li>• Any profits are yours</li> <li>• Easy to set up</li> </ul>	<ul style="list-style-type: none"> <li>• You are responsible for all losses</li> <li>• For example, if your business is sued, you are sued</li> </ul>
<b>Partnership</b>		
<ul style="list-style-type: none"> <li>• You and one or more people own the business</li> </ul>	<ul style="list-style-type: none"> <li>• Easy to set up</li> <li>• All partners have something to contribute (skills, time, money, etc.)</li> <li>• There may be tax benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Disagreements between partners can cause problems</li> <li>• All partners are responsible for the debt. This means a bad decision made by one partner could mean you all pay for it</li> <li>• A written partnership</li> </ul>

<sup>1</sup> As stated on the Canada Revenue Agency's website:

Your business income is generally exempt from tax if the actual income-earning activities of the business take place on a reserve. If your business is operated entirely on a reserve, your business income is connected to a reserve and is exempt under Section 87 of the *Indian Act*. If your business activities are mostly carried on off a reserve, your business income is taxable because the exemption under section 87 does not apply.

Section 87 does not apply to corporations or trusts, even if they are owned or controlled by an Indian. A corporation or trust is treated as a separate taxpayer. As such, neither would be considered an Indian for purposes of exemption.

	Pros	Cons
		agreement is strongly recommended
<b>Corporation</b>		
<ul style="list-style-type: none"> <li>You are separate from your business</li> <li>Your business is considered its own "person" by law</li> </ul>	<ul style="list-style-type: none"> <li>Because you are a separate person from your business, you are protected if your company is sued</li> </ul>	<ul style="list-style-type: none"> <li>More expensive and complicated to set up</li> <li>A corporation is a separate legal entity which is not considered a Status Indian for purposes of tax exemption</li> </ul>

## The Franchise

Very briefly, we'll talk about franchises. This is a different form of business where you purchase the rights to operate the local division of an existing business. You are known as the "franchisee" and the company that owns the franchise is called the "franchisor". The business itself is the "franchise". The cost to purchase a franchise can be as low as \$5,000 and as high as a million dollars. Examples of well-known franchises include Tim Hortons, McDonalds, Esso, and Chicken Chef.

In a sense you own the business – you run the day-to-day operations, hire staff, and can make good profit. However, the owner of the franchise still has control of certain aspects of the business. For example, the franchisor may be in charge of the advertising campaign for all the franchises and which suppliers you must use.

## Band Council Resolution (BCR)

A Band Council Resolution (BCR) is required to start a business in a First Nation community. It is a recorded decision made by a First Nation band council. This decision requires the support of a majority of chief and councillors, at a meeting of the council.

When approaching your band for a BCR, it is best to contact them to determine what information they need from you. Some suggestions include:

- Full formal name and Indian membership registry number
- Certificate of Entitlement (if you are not registered under the *Indian Act* but are entitled to be)
- Business Summary
- Land description of where you want to locate your business

## Location, Zoning and the Land Designation Process

Starting a business on reserve land requires a lot of research. First Nation land is held in trust by the Crown (federal government), which has its own set of rules that may have an impact on your business. In addition, band policies and community by-laws may also have an impact on your business. Remember, all communities are different so it would be advisable to consult with local band council representatives or the local economic development officer.

It is important to be aware land designation policies that are administered by Aboriginal Affairs and Northern Development Canada (AANDC). The land designation process is complex and takes time to complete and requires a lot of preparation, planning and research.

It is also important to note that if you are applying for Federal Government funding to start your business on reserve lands that have not been designated you will not be able to access these funds until this process is completed.

### **For more information contact:**

Administrative Coordinator

Indigenous Northern Affairs Canada - Manitoba Region

Phone: (204) 983-0907

## Naming Your Business and Registering the Name

### **Step 1: Choose Your Business Name**

There are a few things to consider when choosing and registering your business name. Most people have to register their business name with the province of Manitoba. Registering your name ensures that no one else can do business in Manitoba under the same name as you.

### **Step 2: Do I Have to Register my Business Name?**

The **only** situation whereby you do not need to register a business name is:

- You will be a sole proprietor (one owner) **and**
- The name of your business will be your full given name (**first and last name**) and the type of business you will operate **and**
- You display signage for the public to see.

Table 2 shows some examples:

**TABLE 2: Do I Have to Register My Business Name**

<b>Scenario</b>	<b>Do I have to register my business name? (Yes/No)</b>
Your name is Jane Smith. You are a hairdresser. You want to name your business Jane Smith's Salon. You will put up a sign in the window of your business.	No
Your name is Jane Smith. You are a hairdresser. You want to name your business Salon XYZ.	Yes
You and your dad want to open a mechanic shop together. You will be partners in the business.	Yes
You want to start a construction company. You will be incorporating your business.	Yes

**Step 3: Registering the Name**

As indicated in Table 2, in most cases you will need to register your business name whether you are a sole proprietorship, a partnership or a corporation. Table 3 sets out the steps you need to take:

**TABLE 3: Registering the Name**

<b>Sole Proprietorships and Partnerships</b>		
<b>Steps</b>	<b>Cost</b>	<b>Contact</b>
<p><b>1. Reserve the business name</b> (search to see if it is available)</p> <ul style="list-style-type: none"> <li>Fill out the “Request for Name Reservation” form available online at <a href="http://www.companiesoffice.gov.mb.ca/forms/namersrv.pdf">www.companiesoffice.gov.mb.ca/forms/namersrv.pdf</a></li> <li>You can submit the form in person or by mail</li> </ul>	\$45	<p><b>Companies Office</b> Woodsworth Building 1010-405 Broadway Winnipeg, MB R3C 3L6</p> <p>Toll Free: 1-888-246-8353 Ph: 204-945-2500 Fax : 204-945-1459 Email: companies@gov.mb.ca Web : <a href="http://www.companiesoffice.gov.mb.ca">www.companiesoffice.gov.mb.ca</a></p> <p>Forms and fee schedule can be found at: <a href="http://www.companiesoffice.gov.mb.ca/forms.html">www.companiesoffice.gov.mb.ca/forms.html</a></p>
<p><b>2. Register the business name</b></p> <ul style="list-style-type: none"> <li>If the name you selected is available, you will have 90 days to register the name you reserved.</li> <li>Do not print business cards, etc. until you know if the name is available.</li> <li>If the name you selected is not available, you will have to do another name search and pay another \$60.</li> <li>You must renew your registration every three years.</li> </ul>	\$60	
<b>Corporations – Provincial Incorporation (Manitoba Only)</b>		
<p><b>1. Reserve the business name</b> <b>(Same as step one above)</b></p> <ul style="list-style-type: none"> <li>Note: If you are applying for a numbered corporation, you do not need to reserve a business name.</li> </ul>	\$45	<p>Companies Office (see above)</p>
<p><b>2. Incorporation</b></p> <ul style="list-style-type: none"> <li>Submit Articles of Incorporation form</li> <li>Submit Request for Service form</li> </ul>	\$350 Free	
<b>Corporations – Federal Incorporation</b>		
<p>Incorporating federally gives your company the right to conduct business anywhere in Canada.</p> <p>For more information visit the Guide to Federal Incorporation at <a href="http://www.strategis.ic.gc.ca">www.strategis.ic.gc.ca</a></p>		

**TIP:**

Before starting the name registration process (Step 1), you can get a preliminary unofficial business name search done at the

Entrepreneurship Manitoba  
t +1 204-945-8200 or +1 855-836-7250  
[EMBinfo@gov.mb.ca](mailto:EMBinfo@gov.mb.ca)

They can't guarantee if the name will be approved by the Companies Office but they can give you an indication if it is already taken. This may save you time and money. This service is free.

## **Get Your Business Number (BN) – “One Business, One Number”**

### **What is the business number?**

Your Business Number (BN) identifies your business. You will be assigned a unique nine digit business number followed by six characters which identify the account. Think of it as a Social Insurance Number (SIN) for your business. Unless you change the structure of the business, the number will stay with it for the life of the business.

#### **Examples:**

You will use your business number:

- when buying items that you will resell
- to file GST or PST returns to the government

This is called “One Business, One Number” because each account you have with both the federal and provincial governments will use the same nine numbers plus additional numbers call “account identifiers”. Account identifiers at the end of your business number show whether the number is for the Companies Office, GST, RST, etc.

### **How do I get my business number?**

You will be assigned a business number **the first time** you register with a participating government program. Examples of participating programs in Manitoba include:

- Companies Office (when you register your business name)



- Canada Revenue Agency (when you register for GST, payroll deductions, etc)
- Manitoba Taxation (Retail Sales Tax)

**Example:**

You registered your business name as Ruth’s Diner with the Companies Office. Because this is the first thing you registered for, the Companies Office assigned a business number to your business. Your business number is 12345 6789.

Then you registered for GST and RST. The table below lists the business numbers for Ruth’s Diner.

<b>Business Number</b>	<b>Type of Account</b>
12345 6789 MC001	Companies Office (Name registration)
12345 6789 RT001	GST
12345 6789 MT001	RST (commonly known as PST)

**For more information contact:**

Manitoba Business Links

Phone: 204-945-0514

Toll-free: 1-866-205-1657

Email: [onenumber@gov.mb.ca](mailto:onenumber@gov.mb.ca)

Website: [www.gov.mb.ca/business/onenumber/index.html](http://www.gov.mb.ca/business/onenumber/index.html)

## **Taxation**

### **Taxation Exemption for First Nations**

Section 87 of the *Indian Act* states, “personal property of an Indian or band situated on a reserve” is exempted from tax. To know if you are tax exempted under Section 87 may depend on earnings and/or purchases made on-reserve.

Because of the different rules on taxation for First Nations, we recommend you get advice from a professional and contact the Canada Revenue Agency at 1-800-959-5525 or visit them online at [www.cra-arc.gc.ca/brgnls/ndns-eng.html](http://www.cra-arc.gc.ca/brgnls/ndns-eng.html).

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

The Goods and Services Tax (GST) is a tax at a rate of 5% that is charged on most goods and services in Canada. A “good” is something that your customers can use or consume, like food, CDs, books or a car. A “service” is something that you do for someone, like give them a haircut, fix their car, or do their bookkeeping.

There are forms to fill out that will determine if you owe the government for GST collected or they owe you. The basic formula is set out in Table 4:

**TABLE 4: Basic Formula for GST**

<b>GST charged to your customers</b>	<b>-</b>	<b>GST you paid on your business expenses</b>	<b>=</b>	<b>Amount you owe gov't or amount gov't owes you</b>
\$100	-	\$80	=	You owe \$20
\$80	-	\$100	=	You get a refund of \$20

***Do I have to register for GST?***

You must register for GST if your sales are \$30,000 or more in four consecutive calendar quarters even if your business is located on a reserve and/or sells goods or services to Status Indians.

**Example:**

You started your business on January 1, 2013. Your quarterly sales are listed in the table below.

After one full year of being in business, your sales are \$27,000. Because your sales are less than \$30,000 you do not have to register for GST.

In January to March of 2013, your sales are \$10,000. Your sales in the last four calendar quarters total \$35,000 (\$5,000 + \$10,000 + \$10,000 + \$10,000). By law, because your sales are \$30,000 or more in four consecutive calendar quarters, you must register for GST.

	<b>Sales</b>	<b>Total Sales (of last 4 quarters)</b>	<b>Do I have to register for GST?</b>
January to March 2013	\$ 2,000		No
April to June 2013	\$ 5,000		No
July to September 2013	\$10,000		No
October to December 2013	\$10,000	\$27,000	No
January to March 2014	\$10,000	\$35,000	Yes

### ***I don't have to register for GST - should I register anyway?***

You may choose to register for GST even if your sales are less than the minimum, especially if you buy things for your business that are not shipped directly to a reserve. This is because you can get a refund on GST that you pay to your suppliers.

#### **Example:**

You are in Winnipeg and you buy inventory (gum, drinks) to resell in your store worth \$2000. You do not get the inventory shipped to you on a reserve. You will pay \$100 in GST ( $\$2,000 \times 5\% = \$100$ ).

- If you are registered for GST, you can claim the GST your business paid as a credit (see table 4).
- If you are not registered for GST, you will still have to pay \$100 in GST and you will not be able to get it back!

### ***How do I register my business for GST?***

You can register for GST in a number of ways:

- **Online:** [www.cra.gc.ca/bn](http://www.cra.gc.ca/bn) (click on "Business Registration Online" at the bottom of the page)
- **Mail or Fax:** Download Form RC1 from [www.cra.gc.ca/bn](http://www.cra.gc.ca/bn) (click on "Form RC1: Request for a Business Number (BN)")
- **By Phone:** Call the toll free number 1-800-959-5525

### ***Do I have to charge my customers GST?***

GST does not apply to goods bought on a reserve by Indians, Indian bands, and unincorporated band-empowered entities. Therefore, in general, if you are selling goods or providing a service to a Status Indian on a reserve, you do not need to charge your customer GST. However, you must keep records of sales made to a Status Indian, including their name, band, and treaty number.

If you are selling to a non-status person or corporation, even if it is on a reserve, you must charge GST<sup>2</sup>.

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<sup>2</sup> **As stated on the Canada Revenue Agency's website:**

As a vendor, you have to keep adequate evidence that the sale was made to an Indian and, if applicable, delivered to a reserve. For instance, on the sales invoice you should write the registry number or band name and family number from the Certificate of Indian Status. You should also keep proof of delivery to a reserve, such as a waybill, postal receipt, freight bill, dispatch record, or mileage log.

## **RST (Retail Sales Tax) - commonly known as PST**

Retail Sales Tax (RST) and Provincial Sales Tax (PST) are the same thing. The Retail Sales Tax is an 8% tax added to the retail sale or rental of most goods and certain services in Manitoba.

The RST system works differently than GST. With GST, your business will pay GST on items purchased off reserve and claim an input tax credit (ITC) to determine if you owe GST or you are owed a refund. In other words, you pay the GST and then claim the money back from the government.

RST is not calculated the same way. If your business is buying goods or services to resell, you do not pay RST. To avoid paying RST, you must provide the seller with your RST number. The only one who pays RST is the final user or “end user” of a product or service (unless the end user is tax exempt).

### **Example:**

You are a mechanic. You purchase auto parts from a company called “Parts-R-Us”. You sell and install these parts to your customers when you fix their cars.

To avoid paying RST, you would give Parts-R-Us your RST number when you purchase the parts. You are exempt from paying RST because you are not the end user. You are using them to fix someone else’s car.

However, when you provide your bill to your customer, you must charge RST because they are the end user, or are the ones who will be using the car (unless your customer is tax exempt). You would then remit the RST to the government.

### ***Do I have to register for RST?***

You are required to register for RST if:

- You carry on business in Manitoba selling goods or services at retail
- You are a wholesaler, manufacturer, or importer in Manitoba
- You bring or receive taxable goods in Manitoba to be used by your business

Basically, if your business will be selling, manufacturing or using a taxable good or service, you have to register for RST. If you are a crafter, hobbyist or operate a home-based business you may not have to register for RST.

## ***Crafters, Hobbyists and Small Home-based Businesses***

Crafters, Hobbyists and other small home-based businesses that sell goods and services in Manitoba may not be required to register for RST if:

- Gross annual sales are \$10,000 or less;
- The sale is not made from commercial premise; and
- The sale is not publicly advertised.

### **Examples:**

- You are a crafter who sells your goods outside of your home once in a while at temporary events such as community craft sales or school events. You do not have to register for RST.
- You are a crafter that attends trade shows, craft shows, festivals or fairs. You must register for RST.

## ***How do I register my business for RST?***

You can register for RST in a number of ways:

- **Online:** [www.manitoba.ca/taxcess](http://www.manitoba.ca/taxcess)
- **Mail or Fax:** Download Form # MBT-RL1 from [www.gov.mb.ca/finance/taxation/forms.html](http://www.gov.mb.ca/finance/taxation/forms.html)
- **By Phone:** Call the toll free number 1-800-782-0318

## ***Do I have to charge my customers RST?***

Some goods and services are tax exempt. They are listed in the Retail Sales Tax Act. Common examples include: basic groceries, children's clothing, prescription drugs, and books. You can check the Government of Manitoba website on RST for further information: [www.gov.mb.ca/finance/taxation/taxes/retail.html](http://www.gov.mb.ca/finance/taxation/taxes/retail.html)

Taxable goods sold to Status Indians and Bands are exempt if they are purchased on a reserve or delivered to a reserve<sup>3</sup>. Most taxable services (such as getting a hair cut) must be performed on a reserve to be tax exempt. This exemption does not apply to first nation or band-owned corporations.

## **Other Taxes**

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<sup>3</sup> As the vendor (seller) you must retain proof of delivery to a reserve, which includes the purchaser's name, the address on reserve where the goods have been delivered, and the band and Certificate of Indian Status card number or Band number (if the purchaser is a Band).

Your business may have to register for other taxes.

### ***Other Provincial Taxes***

If your business involves any of the following activities, certain provincial taxes may apply.

- Gasoline, propane, diesel and heating fuel
- Electricity
- Natural and manufactured gas
- Coal
- Interprovincial trucking
- Tobacco products

You should obtain important information and application forms from Manitoba Finance – Taxation Division:

#### **Manitoba Finance – Taxation**

General Office

Phone: 204-945-6444

Toll-free: 1-800-564-9789

### ***Other Federal Taxes***

Other federal taxes such as Excise tax is imposed on a limited number of items including cigarettes and other tobacco products, gasoline, automotive air conditioners, jewellery, wines and goldsmith's and silversmith's products. For more information, visit the Canada Revenue Agency's website at [www.cra-arc.gc.ca/tx/bsnss/sm/menu-eng.html](http://www.cra-arc.gc.ca/tx/bsnss/sm/menu-eng.html) or call them at 1-800-959-5525.

### **Seminars on Taxation**

Canada Revenue Agency and Manitoba Department of Finance offer free information seminars for business owners so you can get more information and ask questions about GST, PST (RST), Payroll Deductions and more.

Business Information Centre offers Business Seminars and Training Workshops:

- 100+ free Seminars per year for entrepreneurs
- Sessions in English and French
- The possibility to attend remotely from your computer/tablet/smartphone

Email: [cbn@wtcwinnipeg.com](mailto:cbn@wtcwinnipeg.com)

Phone+1.204.984.2272 / +1.800.665.2019

Provencher Boulevard, 3<sup>rd</sup> Floor

Winnipeg, Manitoba, Canada R2H 0G4

Business hours are Monday to Friday, 8:30 am – 4:30pm

## Licences & Permits

The government is responsible for passing laws and regulations to protect consumers. Businesses in First Nation communities may be required to observe certain laws and regulations depending on the products or services they offer. These laws and regulations may include applying for certain licenses designed to protect public safety and meet standards established by government.

The issue of First Nation legislative jurisdiction is often a complicated one. Federal, provincial, or band legislation may apply to you depending on your business. You are encouraged to contact the appropriate federal and provincial contacts as well as your band council, in order to help you determine which licenses and permits you require for your business.

### Example:

If you want to start a restaurant you will need a Food Handler's Certificate among other licences and permits.

## Employees

If your business is located on-reserve, and you employ status or registered Indians, the income and income-related contributions and deductions, such as CPP, Employment Insurance, of your employees may be considered tax exempt under section 87 of the *Indian Act*.

For more information, visit the Canada Revenue Agency Website site at: <http://www.cra-arc.gc.ca/brgnls/stts-eng.html#hdng4> or call **1-800-959-8281**.

### Labour Legislation and Employment Standards

If you have employees, you will need information on payroll requirements and employment standards such as paid holidays, vacation leave, minimum wage, and so on.

The *Employment Standards Code* is the provincial *Act and Regulations*, and the *Canada Labour Code* is the federal *Act and Regulations*. It is important to know which one applies to your business because they may have different rules.

Usually, if the band owns a business, it is regulated under the federal *Canada Labour Code*. Most private businesses fall under the provincial *Employment Standards Code*. However, there are exceptions so it is important to contact provincial Employment Standards when you start your business.

They will ask you questions about who owns the business, what type of business it is, and where you will be doing business. They will then tell you which law you should follow. If they say that you are under federal law, you can then contact the Canada Labour Program. Contact information for both departments is provided below.

**Provincial Information:**

Manitoba Labour and Immigration  
Research, Legislation and Policy Branch  
6<sup>th</sup> Floor 401 York Ave, Norquay Building  
Winnipeg MB R3C 0P8

Phone: 204-945-3352  
Toll-free: 1-800-821-4307  
Email: [employmentstandards@gov.mb.ca](mailto:employmentstandards@gov.mb.ca)  
Website: <http://www.gov.mb.ca/labour/standards/index.html>

**Federal Information:**

Canada Labour Program  
P.O. Box 4600  
Winnipeg, Manitoba  
R3C 0S1  
Phone: 1-800-641-4049  
Website: <https://www.canada.ca/en/employment-social-development/programs/employment-standards/federal-standards.html>

**Payroll Deductions**

If your business is located on-reserve, and you employ status Indians, the income and other deductions such as Canadian Pension Plan may be tax-exempt under Section 87 of the *Indian Act*.

There are now guidelines to help you determine whether your employees will be tax exempt. The form is called "Form TD1-IN, *Determination of Exemption of an Indian's Employment Income*". The Canada Revenue Agency (CRA), the federal agency governing taxation, recommends that you keep a separate form on file for each employee because the CRA may ask to review them. You can download the guidelines from this website: [www.cra-arc.gc.ca/E/pbg/tf/td1-in/README.html](http://www.cra-arc.gc.ca/E/pbg/tf/td1-in/README.html)



It is a good idea to also contact the Canada Revenue Agency yourself to make sure you are making the right deductions from payroll.

**Canada Revenue Agency**

Toll-free: 1-800-959-5525

Website: [www.cra-arc.gc.ca/brgnls/stts-eng.html#heading13](http://www.cra-arc.gc.ca/brgnls/stts-eng.html#heading13)

## Insurance

Whether you are starting a bakery, a construction company or mechanic shop, it is important to determine what types of insurance your business will need.

Insurance is one way to minimize risk. Think of every possible risk your business could encounter. Then consider what would happen to your business if you did not have insurance.

**Examples:**

1. You own a convenience store. There is a fire in your store. How will you rebuild your store, replace the contents and pay the bills while your store is not open?
2. You own a construction company. One of your employees gets hurt on the job. Who will pay your employee's wages and rehabilitation while they are off work?

Talk to an insurance broker about coverage for your business and its operations. Do you need insurance coverage for:

- Employees (Workers Compensation)
- Building(s) and contents
- Vehicle(s)
- Liability
- Business Interruption
- Life and disability insurance for the owner(s) of the company

### Workers Compensation

Workers Compensation is an injury and disability insurance system for workers and employers, paid for by employers. If you are a Status Indian and you will be operating your business on reserve lands only, you are not required to register for Workers

Compensation. If you will be conducting any of your business off-reserve, in most cases, Workers Compensation coverage is mandatory.

Even if you do not have to register for Workers Compensation, it is a good idea to do so anyway. This system protects employees by providing income if they are hurt on the job, and protects employers from lawsuits due to employee injuries. For more information or to register:

**Example:**

You own a construction company that builds roads. Part of the road is on-reserve and part is off-reserve. You would be required to register for Workers Compensation. If your construction company is building roads only within the reserve, you would not be required to register for Workers Compensation.

**Workers Compensation Board of Manitoba**

Assessment Services Department

Phone: 204-954-4505

Toll Free: 1-855-954-4321 ext.4505

## **Business Plan**

A business plan is a written summary of your business idea. It contains all the steps you will take to start your business. By writing a business plan, you will make sure you have thought everything through. This will include things like your competitors, how you will make money, your employees, how your business will be run. Basically it will show people how and why your business will be successful.

Starting a business without a business plan is like visiting a foreign country without a map. It also shows lenders (bankers), suppliers and investors that you have a plan to succeed.

There are workbooks available to help you write your business plan. To get a copy of the “Business Planning Workbook for Aboriginal Entrepreneurs”, call the **Aboriginal Business Service Network** at 1-888-303-2232 or **204-944-8438** or download one at [www.absnmanitoba.ca](http://www.absnmanitoba.ca).

## **Money to Start Your Business**

Once you have completed your business plan, you will know how much money you need to start your business.

When thinking about where to get money from consider:

- How much of your own money you can invest
- Whether you have friends or family that can invest money
- If there funding programs or grants you can access
- If it is better to rent/lease or buy what you need to start
- Contacting your bank, credit union or Community Futures Office

For a list of funding programs please contact the Aboriginal Business Service Network at 1-888-303-2232 or 204-944-8438

## **Other Things to Consider**

### **Business Bank Account Opened**

Opening a separate bank account for your business is very important, even if you are a sole proprietor. It helps you to separate what money is yours and what belongs to your business. It also makes it much easier to do your bookkeeping and keep financial records.

Most banks and credit unions will require that you have a business number before opening a business bank account (see page 8).

### **Bookkeeping**

Bookkeeping is very important for your business. Your “books” or financial records can help you make decisions about how to run your business. If your books are kept properly and up to date you will be able to:

- Analyze your sales to see if you are making money
- Quickly see who owes you money and how much
- Produce financial statements that are usually required by your lenders (bankers) and other people who lend you money

Who will do your bookkeeping? If you do not have the skills will you hire someone to do this for you?

## **Lawyer, Accountant**

Lawyers, Accountants and other professionals can give you advice in areas such as:

- Choosing your form of business
- Taxation
- Setting up your bookkeeping system

## **Office – Computer, Phone, Fax Machine**

You may need to think about where your business office will be. Will you have a separate computer, phone and fax machine for your business?

## **Vehicle**

Do you need a vehicle for your business? If so, will you buy a vehicle or lease one?

## **Website**

Will you create a website for your business? Will you sell products and services online?

## **Chamber of Commerce**

Have you considered joining your local Chamber of Commerce? Among Chambers located in your region, you may want to consider joining the Aboriginal Chamber of Commerce. Networking at Chamber events helps you meet potential customers, clients, and vendors. It provides great opportunities to get to know other business people and increase your customers.

### **Aboriginal Chamber of Commerce**

208-1075 Portage Avenue  
Winnipeg, MB, R3G 0R8

Phone: 204-237-9359

Fax: (204) 947-0145

Email: [admin@aboriginalchamber.ca](mailto:admin@aboriginalchamber.ca)

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**DISCLAIMER:**

Information contained in this document is of a general nature only and is not intended to constitute advice for any specific fact situation. Users concerned about the reliability of the information should consult directly with the source or seek legal counsel.

Some of the websites lead to non-federal government sites which are not subject to the Official Languages Act and the material is available in one language only.

## Address Book

### Aboriginal Business Service Network

**We can help with:**

Information on Starting a Business

Address: 559 -167 Lombard Ave.  
Winnipeg, MB R3B 0V3

Phone: 204-944-8438

Toll Free: 1-888-303-2232

Web: [www.absnmanitoba.ca](http://www.absnmanitoba.ca)

### Aboriginal Chamber of Commerce

**We can help with:**

Networking

Address 208-1075 Portage Avenue  
Winnipeg, MB, R3G 0R8

Phone: 204-237-9359

Email: [admin@aboriginalchamber.ca](mailto:admin@aboriginalchamber.ca)

Web: [www.aboriginalchamber.ca](http://www.aboriginalchamber.ca)

### Entrepreneurship Manitoba- Business Services Division

**We can help with:**

Information on Starting a Business  
Business Seminars  
Research for your business  
Business Counselling

Address: 250 - 240 Graham Ave.  
Winnipeg, MB R3C 4B3

Phone: 204-945-8200

Toll Free: 1-855-836-7250

Email: [EMBinfo@gov.mb.ca](mailto:EMBinfo@gov.mb.ca)

Web: [www.entrepreneurshipmanitoba.ca](http://www.entrepreneurshipmanitoba.ca)

### Canada Revenue Agency

**We can help with:**

Business Enquiries, GST, Payroll

Toll Free: 1-800-959-5525

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

### Canada Revenue Agency

**We can help with:**

Information for Status Indians

Toll Free: 1-800-959-8281

Web: [www.cra-arc.gc.ca/brgnls/ndns-eng.html](http://www.cra-arc.gc.ca/brgnls/ndns-eng.html)

### Community Futures Manitoba

**We can help with:**

Business Information  
Business Seminars  
Business Counselling  
Loans Programs

There are 16 offices in Manitoba. Contact us to find the office in your region

Toll Free: 1-888-303-2232

Email: [info@cfmanitoba.ca](mailto:info@cfmanitoba.ca)

Web: [www.cfmanitoba.ca](http://www.cfmanitoba.ca)

**Companies Office (Entrepreneurship  
Manitoba)**

**We can help with:**

Business Name Registration

Address: 1010 - 405 Broadway  
Woodsworth Building  
Winnipeg, MB R3C 3L6

Phone: 204-945-2500

Toll Free: 1-888-246-8353

Email: [companies@gov.mb.ca](mailto:companies@gov.mb.ca)

Web: [www.companiesoffice.gov.mb.ca](http://www.companiesoffice.gov.mb.ca)

**Canada Labour Program**

**We can help with:**

Employees

Address: Canada Labour Program  
P.O. Box 4600  
Winnipeg, Manitoba  
R3C 0S1

Toll Free: 1-800-641-4049

Web: <http://www.labour.gc.ca/eng/home.shtml>

**Manitoba Business Links**

**We can help with:**

Business Number

Phone: 204-945-0514

Toll Free: 1-866-205-1657

Email: [onenumber@gov.mb.ca](mailto:onenumber@gov.mb.ca)

Web: [www.gov.mb.ca/business/onenumber/index.html](http://www.gov.mb.ca/business/onenumber/index.html)

**Manitoba Department of Finance -  
Retail Sales Branch**

**We can help with:**

RST (PST)

Address: 101 - 401 York Avenue  
Winnipeg, MB R3C 0P8

Phone: 204-945-6444

Toll Free: 1-800-564-9789 or 1-800-782-0318

Email: [MBTax@gov.mb.ca](mailto:MBTax@gov.mb.ca)

Web: [www.gov.mb.ca/finance/taxation](http://www.gov.mb.ca/finance/taxation)

**Manitoba Labour and Immigration  
Research, Legislation and Policy Branch**

**We can help with:**

Employees

Address: 6<sup>th</sup> Floor 401 York Ave  
Winnipeg MB R3C 0P8

Phone: 204-945-3352

Toll Free: 1-800-821-4307

Email: [EmploymentStandards.gov.mb.ca](mailto:EmploymentStandards.gov.mb.ca)

Web: [www.gov.mb.ca/labour/standards/](http://www.gov.mb.ca/labour/standards/)

**Workers Compensation Board of Manitoba**

**We can help with:**

Workers Compensation

Phone: 204-954-4505

Toll Free: 1-800-362-3340 ext.4505

Fax -

Toll Free: 1-866-245-0796

Web: [www.wcb.mb.ca](http://www.wcb.mb.ca)