



# Business Start-Up Checklist

## Municipal Office Questions:

- Zoning:** Present zoning and future zoning?  
If it must be re-zoned, what time span is involved and at what cost?
- Building:** Outside and inside appearance?  
Layout, lighting, heating, floors, acoustic, comfort, waste disposal, landscape, snow removal
- Parking:** Are there parking restrictions?
- Signage:** Can you have a sign? What size? Where? Height restrictions?
- Permits:** Do you need a permit, license, or a registration?
- Taxes:** Present and future assessment for property taxes and nosiness taxes?
- Home-Based Business:** Is it permitted? What are the by-laws?

## Municipal Offices

Municipality of Bancroft	(613) 332-3331
Municipality of Belleville	(613) 968-6481
Municipality of Brighton	(613) 475-0670
Municipality of Trent Hills	(705) 653-1900
Municipality of Deseronto	(613) 396-2440
Municipality of Greater Napanee	(613) 354-9338
Municipality of Quinte West	(613) 392-2841
Municipality of Stirling-Rawdon	(613) 395-3380
Municipality of Tyendinaga	(613) 396-1944
Municipality of Prince Edward County	(613) 476-2148

## Registering Your Business

Registering Your Business (Help Line)

TF: 1-800-267-8097  
[www.serviceontario.ca](http://www.serviceontario.ca)

- Employee Deductions- Register with Canada Customs & Revenue Agency

24-Hour Business Information Service

- Registration
- Payroll
- HST/ Excise Taxes/ Duties/ Other Levies
- Corporations

Business Inquiries  
P: 800-959-5525  
Individual Inquiries  
P: 800-959-8281

- Worker's Safety & Insurance Board (WSIB) – see if your business requires registration

234 Concession St., Suite 304  
P: 416-344-1000  
Kingston ON K7K 6W6  
[www.wsib.on.ca](http://www.wsib.on.ca)

P:416-344-4684  
TF: 1-800-387-0750  
F: 1-888-313-7373

- HST - If applicable, register with Revenue Canada

Belleville  
General Business Inquiries

TF: 1 800-959-8281

## Legal Requirements: Regulations

- Health Regulations (Ministry of Health)

Health Unit  
499 Dundas Street West  
Trenton, ON K8V 6C4  
613-394-4831

Hastings And Prince Edward  
Counties Health Unit  
179 North Park Street,  
Belleville, ON K8P 4P1  
613-966-5500

- Packaging & Labelling (Competition Bureau of Canada)  
[www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

P: 800-348-5358

- Ministry of Transportation (Service Ontario Transportation Info Line)  
[www.servicecanada.ca](http://www.servicecanada.ca)

P:800-268-686  
TF:866-471-8929

- Labour Laws (Ontario Ministry of Labour Employment Standards Program  
Information Centre)  
[www.labour.gov.on.ca/english/es](http://www.labour.gov.on.ca/english/es)

P:800-531-5551

- Liquor Licensing & Registration (Alcohol and Gaming Commission of Ontario)  
 90 Sheppard Ave E., Suite 200  
 Toronto, ON, M2N 0A4  
[www.agco.ca](http://www.agco.ca)
P: 416-326-8700  
F: 416-326-8711
  
- Obtain a copy of “A Guide to the Employment Standards Act”  
 Service Ontario Publications
 P: 800-668-9938
  
- Franchises/Consumer Information Centre  
 Ministry of Government Services General Inquiry  
 Service
 P: 800-668-9938
  
- Contact an insurance broker about required coverage for your business.
  
- Have a lawyer review all lease and purchase agreements before you sign them.
  
- Develop a good relationship with your banker and lawyer.
  
- Obtain the services of a qualified attendant to develop workable systems of records management for all areas of the business i.e. accounting, payroll, taxation, credit, payables
  
- Do you require any protection against your unique invention?  
 patents, trademarks, industrial design, and copyrights  
  
 Canadian Intellectual Property Office
 P: 866-997-1936  
[www.cipo.ic.gc.ca](http://www.cipo.ic.gc.ca)
TF: 866-442-2476  
F: 819-953-2476

## Funding Sources

### Loans from Banks:

- Futurpreneur Canada  
[www.futurpreneur.ca](http://www.futurpreneur.ca)
- Canada Small Business Financing Program (Chartered Banks) P: 866-959-1699
- Business Improvement Loans (BIL) (Chartered Banks) P: 866-959-1699

### Other Funding Sources:

Business Development Bank of Canada  
1000 Gardiners Road Suite 201,  
Kingston, ON K7P 3C4  
[www.bdc.ca](http://www.bdc.ca)  
P: 1-888-463-6232  
F: 613-389-2543

Trenval Business Development Corporation  
284B Wallbridge-Loyalist Rd,  
Belleville, ON K8N 5B3  
[www.trenval.on.ca](http://www.trenval.on.ca)  
P: 613-961-7999  
F: 613-961-7998

CFDC of North & Central Hastings & Algonquin  
26 Chemaushgon Road,  
Bancroft, ON, KL0L 1C0  
[www.community-futures.ca](http://www.community-futures.ca)  
P: 613-332-5564  
F: 613-332-5628

Northumberland CFDC  
600 William Street, Suite 600  
Cobourg, Ontario K9A 3A5  
[www.financingandstrategy.com](http://www.financingandstrategy.com)  
P: 905-372-8315  
TF: 1-866-670-1191  
F: 905-372-2238

Prince Edward & Lennox & Addington CFDC  
Picton Office  
280 Main St, Suite 103  
Picton, ON, K0K 2T0  
P: 613-476-7901 ext. 200  
TF: 1-877-337-2193  
F: 613-476-7235

Napanee Office  
47 Dundas St East  
Napanee, ON, K7R 1H7  
[www.pelacfdc.ca](http://www.pelacfdc.ca)  
P: 613-354-0162  
TF: 1-800-354-5830  
F: 613-354-2361

## Training Assistance for Employees

### Loyalist Training & Knowledge Centre

284B Wallbridge-Loyalist Road,  
P.O. Box 4200, Belleville, ON  
K8N 5B9

P: 613-969-1913 ext. 2294  
TF: 1-888-569-2547  
F: 613-966-5945

### Community Employment Services – Loyalist College

54 Dundas Street East,  
Belleville, ON K8N 1B8

P: 613-966-0205  
TF: 1-866-860-5652  
F: 613-966-6318

### Service Canada

Belleville Office  
1 North Front Street  
Belleville, ON K8P 5G9

P: 800-622-6232

Trenton Office  
50 Dundas Street West,  
Trenton, ON K8V 6R5

P: 800-622-6232

### Career Edge

Campbellford Office  
65 Bridge Street East,  
Campbellford, ON K0L 1L0

P: 705-632-0218  
TF: 1-866-859-9222

Napanee Office  
2 Dairy Avenue Unit 9,  
Napanee, ON K7R 3T1

P: 613-3540425  
TF: 1-866-859-9222

Picton Office  
103-141 Main Street,  
Picton, ON K0K 2T0

P: 613-476-6456  
TF: 1-866-859-9222

Trenton Office  
81 Dundas Street,  
Trenton, ON K8V 3P4

P: 613-392-9157  
TF: 1-866-859-9222

### Hastings County

235 Pinnacle Street, P.O. Box 4400,  
Belleville, Ontario, K8N 3A9

T: 613-966-1319  
TF: 1-800-510-3306

## Information

### Canada Business/Ontario Business Information Line

(Collaboration: Service Ontario & Industry Canada)  
Provincial and Federal services, programs & regulations  
[www.cbo-eco.ca](http://www.cbo-eco.ca)

P: 800-567-2345

248-B Wallbridge-Loyalist Road (Pioneer Building – Loyalist College Belleville)



*Federally funded by Federal Economic Development for Southern Ontario, to be the catalyst in the Quine area to increase job creation. Trenval provides business information, counselling and financing.*

**Small Business Centre**

Belleville | Hastings County | Lennox & Addington | Prince Edward County | Quinte West



*Assist entrepreneurs with small business Start-up and expansion and youth entrepreneurship programs.*



*Jointly promotes economic development on behalf of multiple partners in the Quinte region. Also oversees the new Manufacturing Resource Centre.*



*Supporting the manufactures in the Countries of: Hastings, Lennox & Addington, Northumberland, and Prince Edward and the separated municipalities of Belleville and Quinte West.*



*Provides small and medium- sized businesses with flexible financing, affordable consulting services and venture capital.*



*Training and Knowledge Centre provides customized training for the areas work force and employers.*



*We provide advisory services by pairing entrepreneurs with our team of experienced business owners from Kingston and most of southeastern Ontario for one-on-one mentorship and guidance.*



**Royal Bank**

*Starting a business is both exciting and challenging. If you're thinking about starting a business, we can help you every step of the way.*

**Trenval Business Development Corporation**

P: 613-961-7999

F: 613-961-7998

[www.trenval.on.ca](http://www.trenval.on.ca)

**Small Business Centre**

P: 613-961-0590

F: 613-961-7998

[www.smallbusinessctr.com](http://www.smallbusinessctr.com)

**Quinte Economic Development Commission**

P: 613-961-7990

TF: 1-866-961-7990

F: 613-961-7998

[www.quintedevelopment.com](http://www.quintedevelopment.com)

**Manufacturing Resource Centre**

P: 613-966-0113

F: 613-961-7998

[www.manufacturingrc.ca](http://www.manufacturingrc.ca)

**Business Development Bank of Canada**

P: 613-969-4009

F: 613-969-4018

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

**Loyalist Training & Knowledge Centre**

P: 613-969-1913 ext. 2294

TF: 1-888-569-2547

F: 613-966-5945

**Launch Lab The Innovation Centre**

P: 613-533-3300

[www.launchlab.ca](http://www.launchlab.ca)

**Royal Bank of Canada**

P: 613-966-5411

F: 613-966-5839

