



Small Business Assistance Information Package

212 King Street, Unit 9, Midland, Ontario Canada L4R 3L9

Tel: 705-527-7246. www.downtownmidland.ca



Small Business Assistance Information Package

www.downtownmidland.ca

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Town of Midland

The Town of Midland is located on the Southern end of Georgian Bay's 30,000 Islands. Midland is the main town within the Southern Georgian Bay area. Its population can reach upwards of one hundred thousand people during the summer months because of tourism, cottagers, parks, and the surrounding areas such as Penetanguishene, Tiny, and Tay Township.

The Town of Midland was founded in 1871. A main aspect helping convey people to this area was the Midland Railway. Georgian Bay's shipping of lumber and grain through trades helped the area thrive. Since the 1890s, numerous industrial companies have become developed. Tourism also contributes towards the enlargement of the area.

Council and staff are focused on providing quality services to the public in the most efficient and effective manner possible. This is based on an accepted mission statement with a realization that government cannot provide everything or be all things to all people. Services are delivered using alternative methods; including forming partnerships with non-profit agencies and neighbouring municipalities where practical to do so. A large portion of the Town's Capital budget is spent on maintaining and enhancing the town's infrastructure investment.

Reasons to do Business in Midland

1. ShopMidland.com is the #1 website in the area, with more than 30,000 visits per month. The site contains a directory of more than 3,000 local businesses, thousands of products and services and a comprehensive selection of coupons, deals and gift certificate offerings. Of these businesses, there are 100+ businesses in the BIA area.
2. Many of these businesses are locally owned or operated "independent" businesses.
3. By having the significant amount of businesses, the opportunity for local citizens to receive essential products and services has become an increasingly simpler task.
4. There are approximately 17,000 people living in Midland. The number highly increases during the summer; making more potential customers.
5. The downtown area is filled with glorious murals which were painted by the deceased Fred Lenz. The largest of these murals is a painting that depicts a local Native having a meeting with Jesuit Jean de Brebeuf which overlooks the main harbour. These murals are an attraction to both locals and tourists, thereby bringing in people towards the area.
6. In 2006, a median was taken to determine the average house income. The result was \$41,401 for full time employed citizens of the surrounding area.



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Before Starting a Business

You want to start your own business, but have you done your homework? Consider some things first: What kind of business do you want? Will you want to partner with someone? Will you buy an existing business? Or start a new one from the ground up? Do you have a sound business idea and data to reinforce it? Proper research and planning will help you get ready to start your new business.

Being an entrepreneur can be very rewarding but may not suit everyone. Before initializing your first step, take some time to discover if being an entrepreneur would be well-suited for you. By doing so, you will understand the benefits of entrepreneurship and learn about your chances of success.

If deciding to start a new business, time is needed to develop your business idea. A great benefit of being an entrepreneur is the ability to work in something that intrigues you and something that you feel strongly about. Unfortunately, however, sometimes passion does not transfer into profits.

Research is key. The more information you obtain about this potential product or service of yours, the better. You will need information about your competitors as well as the needs and wants of your prospective customers. This can help determine the chances you will have at being successful.

Before starting a business, you need to evaluate your idea and determine the odds of you making profit based off this idea. This document lists some things to consider and provides links to additional information to help you assess the idea.

You must discover what market research is and how to create an effective market research campaign. You will also find significant informational resources and statistics that you can use to familiarize yourself with your industry, your customers, and the markets you serve. This information can ultimately help you make informed decisions that can maximize the potential of your business.

Starting a business from the ground up can be overwhelming for first time entrepreneurs. If you have a great business idea and are accepting to work hard to build it, then you may wish to start your own business. However, if you want to start and avoid some of the common start-up pitfalls, then buying an existing business or a successful franchise may be a better option for you.



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Start Your Own Business or Buy an Existing Business

Starting your own business

Benefits

- Complete freedom to design and manage the business according to your vision.
- Not bound to anyone else's rules, history, or assets.
- Opportunity to carve out a new niche in the market.
- Can be less expensive than buying a successful business.

Challenges

- Can take time to become profitable.
- No guarantee of business success and a high rate of failure for new businesses.
- Can be more difficult to get financing because lenders or investors are taking a risk with your idea.

Buying an existing business or franchise

Benefits

- Benefit from the work that has already been on building a brand, developing customer relationships, developing business processes and acquiring assets.
- Can start bringing in profits at a faster rate.
- Can be easier to get financing because the business model is proven.

Challenges

- Upfront investment is often higher than if you were starting your own business.
- The previous owner and/or franchiser's business model and way of doing business may not be a perfect match with that of your own envision; creating difficulties while getting started.

Determine a Legal Structure

Now that you have decided to start your own business, you must determine what business structure or form of organization suits your needs. The structure of your business depends on whether you want to run your business yourself or with a partner/associate(s). There are four types of business structures: Sole Proprietorships, Corporations, Partnerships, and Cooperatives.

Sole Proprietorship



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With this type of business organization, you will be fully responsible for all debts and obligations related to your business and all profits would be yours alone to keep. As a sole owner of the business, a creditor can make a claim against your personal or business assets to pay off any debt.

Advantages

- Easy and inexpensive to form a sole partnership (you will only need to register your business name provincially, except Newfoundland and Labrador).
- Relatively low cost to start your business.
- Lowest amount of regulatory burden.
- Direct control on decision making.
- Minimal working capital required to start-up.
- Tax your advantages if your business is not doing well, for example, deducting your losses from your personal income, lower tax bracket when profits are low, and so on.
- All profits will go to you directly.

Disadvantages

- Unlimited liability (if you have business debts, personal assets would be used to pay off the debt).
- Income would be taxable at your personal rate and, if your business is profitable, this may put you in a higher tax bracket.
- Lack of continuity for your business, if you need to be absent.
- Difficult raising capital on your own.

Partnerships

A partnership is a good business structure if you want to carry on a business with a partner and do not wish to incorporate your business. With a partnership, you would combine your financial resources with your partner into the business. You can establish the terms of your business with your partner and protect yourself in case of a disagreement or dissolution by drawing up a specific business agreement. As a partner, you would share in the profits of your business according to the terms of your agreement.

You may also be interested in a limited liability partnership in the business. This means that you would not take part in the control or management of the business, but would be liable for the debts to specified extent only.

When establishing a partnership, you should have a “partnership agreement” drawn up with the assistance of a lawyer, to ensure that:

- You are protecting your interests.
- That you have clearly established the terms of the partnership with regards to issues like profit sharing, dissolving the partnership, and more.
- That you meet the legal requirements for a limited partnership (if applicable).



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Advantages

- Easy to start-up a partnership.
- Start-up costs would be shared equally with you and your partner.
- A share in the management, profits and assets of the business in accordance with the terms of the partnership agreement.
- Tax advantage, if income from the partnership is low or loses money (you and your partner include your share of the partnership in your individual tax return).

Disadvantages

- Similar to sole proprietorship, as there is no legal difference between you and your business.
- Unlimited liability (if you have business debts, personal assets would be used to pay off the debt).
- Hard to find suitable partner.
- Possible development of conflict between you and your partner.
- You are held financially responsible for business decisions made by your partner (i.e. contracts that are broken).
- Liability of partners is “Joint and Several”. I.e. should a company with two equal partners fail, and one partner cannot be traced or has no assets, creditors may pursue the remaining partner for 100% of the company’s liabilities, regardless of the terms of the partnership agreement.

Corporations

Another type of business structure is in corporation. It can be done at federal or provincial level. When you incorporate your business, it is considered a legal entity that is separate from the owners and shareholders. As shareholder of a corporation, you will not be personally liable for the debts, obligations, or acts of the corporation. There are two classifications:

Private Corporations- A Private Corporation can be formed by one or more persons. A majority of its directors must be Canadian residents. A private corporation cannot sell shares or securities to the general public.

Public Corporations- Generally, a Public Corporation is one that offers its securities to the public. If a corporation intends to distribute securities to the public of Ontario, it must comply with the prospectus requirements outlined in the Ontario Securities Act.

When making such decisions, it is always wise to seek legal advice before incorporating:

Advantages

- Personal liability is limited to the shares, or equality, held by the owners.
- Ownership is transferable.
- Continuous existence.



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- Separate legal entity.
- Easier to raise capital (private corporation).
- Possible tax advantage as taxes may be lower for an incorporated business.

Disadvantages

- A corporation is closely regulated.
- More expensive to incorporate than partnership or sole proprietorship.
- Extensive corporate records required, including shareholder and director meetings, and documentation filled annually with the government.
- Possible problem with residency of directors.
- Banks may require personal guarantees before extending credit.
- Officers and directors could be personally liable for not exercising due diligence.
- Public corporations must comply with the prospectus requirements outlined in the Ontario Securities Act to issue shares, which can be complex and costly.

Cooperatives

With a Cooperative, you have a business that would be owned by an association of members. This is the least common form of business, but can be appropriate in situations where a group of persons or businessmen decide to pool their resources to provide access to common needs; such as the delivery of products or services, the sale of products or services, employment, and more. The Financial Services Commission of Ontario website provides detailed information on setting up a cooperative. <http://www.fSCO.gov.on.ca/en/coops>

Advantages

- Owned and controlled by members.
- Democratic control (one member, one vote).
- Limited liability.
- Profit distribution.

Disadvantages

- Possible conflict between members.
- Longer decision-making processes.
- Participation of members needed for success.
- Extensive record keeping.
- Less incentive to invest additional capital



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Registering for a Business Number (BN)

Take care of all your registration and licensing requirements with your municipal, provincial, and federal governments early on in the process. Once you complete these steps, you will have the necessities such as a Business Number, registered business name and a GST/HST account.

Canada Revenue Agency's Business Registration Online is the one-stop-shop for all of your federal business registration requirements. If you operate in the province of Quebec, you will need to register using Revenue Québec's Businesses Portal.

Business Name Search, Registration, and Renewal Service Ontario's integrated Business Services Application allows you to:

- Search for business names that have been registered.
- Register or renew your business name, get a Master Business License and if eligible, apply for additional accounts with different government bodies.

To search for, register, or renew a business name, you will need:

- A printer to print the receipt, Summary Registration, Profile Summary, Master Business License, and/or the Enhanced Business Name Report.
- If you are registering online, a valid credit card (VISA, MasterCard, or American Express) is necessary.

Registering in person:

Companies and Personal Property Security Branch

Ministry of Government and Consumer Services

375 University Avenue, Second Floor

Toronto, ON

M5G 2M2

Registering by mail:

Companies and Personal Property Security Branch

Ministry of Government and Consumer Services

393 University Avenue Suite 200

Toronto, ON



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www.downtownmidland.ca

M5G 2M2

Registering Online:

www.serviceontario.ca

Forms available at:

North Simcoe Community Futures Development Corporation

105 Fourth Street

Midland, ON

L4R 4K6

Registering For A Business HST/GST Number

Most persons and organizations engaged in commercial activities in Canada who have worldwide, taxable sales of more than \$30,000 over any four or fewer consecutive calendar quarters must register for and collect the Harmonized Sales Tax (HST). All Taxi and Limousine operators must register for HST, regardless of their revenues.

While it is not mandatory for most businesses to register and collect HST until 29 days following the single calendar quarter, or four consecutive calendar quarters in which they exceed worldwide sales of \$30,000, we generally recommend that any business register as soon as possible.

In order to register for a GST/HST Account, you will need the following:

- Business or organization structure.
- The legal name of the business or organization.
- If the business or organization is incorporated, provide the following information from the certificate:
 - Corporate name.
 - The Certificate number.
 - The date of incorporation.
 - Who has jurisdiction.
 - The operating, trading, or partnership name of your business or organization. The operating name is the name you use in your day-to-day activities and to advertise your business or organization. You only need to provide your operating name if it is different in any way from your legal name.



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- The effective date of registration for GST/HST is important because it helps set up your reporting requirements, and it establishes the date that you become both liable to collect GST/HST and eligible to claim input tax credits.
- The full name of at least one owner, partner, or director/officer of the business organization. If you are a sole proprietor (self-employed individual), you have to provide your social insurance number (SIN) when you register for a BN.

Registration in Person:

Canada Revenue Agency

81 Mulcaster Street

Barrie, ON

L4M 6T7

Registering by Telephone:

1-800-959-8281

Register Online:

www.cra-arc.gc.ca

Other Registrations

Open a Business Bank Account

Contact a local bank to open a business bank account. You will need a copy of your business registration in order to open the bank account.

Local Financial Institutions

<u>Name</u>	<u>Address</u>	<u>Telephone #</u>
Scotia Bank	291 King Street Midland, ON L4R 3M5	705-526-2237
TD Canada Trust	295 King Street Midland, ON L4R 3M5	705-526-5475
Bank of Montreal	243 King Street Midland, ON L4R 3M4	705-526-5491
Royal Bank of Canada	271 King Street Midland, ON L4R 3M4	705-526-4221
National Bank of Canada	9281 Hwy 93 Midland ON, L4R 4K4	705-526-2273
Desjardins Bank	9293 Hwy 93 Midland, ON L4R 4K4	705-526-4900



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Retail Sales Tax

If you plan to purchase goods for resale, call 1(866) 668-8297 for the Ontario Ministry of Revenue.

Workers Compensation (Workers Safety and Insurance Board- WSIB)

In order to enroll employees, you are required to contact workers compensation and request enrollment call 1(800) 387-0750.

Ministry of Labour

Contact the Ministry for an employment Standards Information Book, call 1(800) 531-5551.

Small Business Information Line

For information on Provincial services and the rules and regulations to start your own business call 1-(800)-268-7095 or visit the website at www.ontario.ca/page/small-business-advice-support-services-regulations.

Business Programs Offered in Midland

The Southern Georgian Bay Chamber of Commerce promotes and improves the commercial, professional, industrial, economic, agricultural, civic, and social well-being of the district it serves; being the Town of Midland and Penetanguishene, as well as the Townships of Tiny and Tay.

Shop Locally Programs

- Attract consumers to your business (Exclusive program for Midland based on a sufficient number of participants).
- Business referrals.

Affordable Advertising

- Southern Georgian Bay Chamber of Commerce offers an APP for Smart Phones.
- Online (i.e. www.shopmidland.com, www.collaborativehausmarketing.com).
- E-blasts.
- Publications (i.e. Visitor Guidebooks, Directories).
- Sponsorships.

FREE Business Promotion (Targets various population markets)

- Professional online directory linking to www.Shopcity.com.
- Radio advertisements.
- Social media (i.e. www.facebook.com, www.twitter.com).

Savings

- Low interact, Visa, and MasterCard Rates.



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- Travel program.

Interaction

- Business meetings encourage personal introduction to your business
- Events to meet and greet clients.
- Engage community to work together.

Contact

Southern Georgian Bay Chamber of Commerce

208 King Street (Upper Level)

Tel: 705-526-7884

Midland, ON

L4R 3L9

North Simcoe Community Futures Development Corporation

North Simcoe Community Futures Development Corporation (NSCFDC) is supported by the government of Canada and is governed by a local volunteer Board of Directors. It is concentrated on:

- Helping both small and medium businesses access services and capital.
- Enhancing the community's economic and employment growth through community-based planning and economic development initiatives.

Services and Program of the NSCFDC are:

Financing

The NSCFDC has assisted over one thousand small businesses in their start-up or expansion phase. It provides customized financing for viable business projects in the start-up, relocation, stabilization, or expansion stage. Repayable loans, loan guarantees and equity investments in amounts of up to two hundred fifty thousand dollars (\$250,000) are available to new and existing businesses located in North Simcoe region.

Business Counselling

- One-on-one consulting with a member of NSCFDC's knowledgeable staff on a fee for service basis, if time permits.
- A referral will be made to another business counselling organization within the community.

Business Planning

Appointments with staff can be arranged for business owners requesting guidance in the preparation of a market study and/or business plan. The initial interview is free. Detailed assistance will be referred to other organizations in our community.



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Self-Employed Benefit Program (SEB)

A program that is delivered by NSCFDC in partnership with Employment Ontario is the Self-Employment Benefit (SEB) program. The SEB program is a tool that helps individuals create jobs for themselves by providing them with various ways of support up to a 42-week period of time. Assistance can include business development workshops, business planning sessions, business coaching, and financial assistance. Coaching is tailored to individual needs with topics that include marketing, customer service, networking, and understanding of financial statements.

Contact

North Simcoe Community Futures Development Corporation

105 Fourth Street, P.O. Box 8

Tel: 1-705-526-1371

Midland, ON

Fax: 1-705-526-4993

L4R 4K6

Permits, Licences, and Regulations

You are required to contact the town of Midland to inquire about or obtain a permit for the following:

Building, Construction, Development, and Zoning

- Signs, billboards and other advertising.
- Changing building occupancy or building use.
- Constructing roads, including road cuts.
- Constructing, renovating, demolishing, or moving buildings.
- Road and highway access, entrances, allowances.
- Electrical installations or changes, including electricity transmission.
- Elevators.
- Plumbing, water connections, drainage, sewage, and septic.

The Town of Midland

Planning and Community Development

Terry Paquette

Wes Crown

Chief Building Official

Director of Planning & Building Services

705-526-4275 Ext. 2222

705-526-4275 Ext. 2216

Email: planning@midland.ca

Roads, Sidewalks and Public Facilities

- Closing or obstructing or changing access to a street, road or highway.
- Municipal or city property use, including public halls and parks.



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- Parking. Owning or operating road vehicles, off-road or farm vehicles.

The Town of Midland

Operations/Engineering Department

Andy Campbell

Director of Engineering

705-526-4275 Ext. 2267

Email: engineering@midland.ca

By-Law

The Town of Midland

Municipal Law Enforcement/Recreation and Community Services Department

Jim Reichheld

Municipal Law Enforcements Officer

705-526-4275 Ext. 2227

Natural resources

- Forestry and tree cutting.
- Open fires and other burning.

The Town of Midland

Fire Department

Paul Ryan

Director of Fire Service/Fire Chief

705-526-42275 Ext. 2234

BizPal

BizPal was launched in 2005. It is jointly managed by a partnership involving governments at a federal, provincial, territorial, and municipal level. Provinces, territories, and hundreds of municipalities have collaborated to provide business owners with the permits and licences that may be required to start and grow your business. It allows businesses to search for permits and licenses required based on their location, industry, activities, and topics. Based on the criteria



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provided, the directory will provide a listing of the permits and licenses required in the specified municipality.

Tel:

1-888-576-4444

(9:00am-5:00pm in every time zone)

Fax:

1-888-417-0442

TTY:

1-800-457-8466 (For hearing impaired)

(8:30am-6:00pm eastern time)

Web Site:

www.bizpal.ca

Selecting a Site

Contact the Town of Midland municipal office to find out about up to date information on vacant commercial properties. Use the link below to see the open properties in Downtown Midland.

Downtown Midland Recruitment Information

www.downtownmidland.ca/recruitmentinfo

Town of Midland

Planning and Community Development

Terry Paquette

Chief Building Official

705-526-4275 Ext. 2222

Wes Crown

Director of Planning & Building Services

705-526-4275 Ext. 2216

Planning Department Responsibilities

- Land use planning functions, including the maintenance and upkeep of the Town's Official Plan and General Zoning By-Law.
- Processing of commercial and industrial site plan applications.
- Processing of applications for Plans of Subdivision/ Condominiums, including the negotiation and preparation of all related agreements.
- Processing of site-specific applications and amendments to the Official Plan and Zoning By-Law, including the preparation and circulation of all required statutory notices and the drafting of related By-laws.
- Processing applications of Consent and Minor Variance Applications including the preparation and circulation of all required notices.
- Provides general information to the public in response to telephone, counter, and written inquiries.

Building Department Responsibilities

- Enforcement of the Ontario Building Code.
- Processes applications for Building Permits including the examination of plans and specifications and reviewing applications for compliance with the Zoning By-Law and Subdivision Agreement conditions.
- Undertakes field inspections of construction projects including enforcement action, as required, to gain compliance.



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- Provides information to the public in response to telephone, counter, and written inquiries.

By-Law Department Responsibilities

- The Municipal Law Enforcement Officer issues licenses for Taxis, Bed and Breakfast, Hawker and Peddler and other miscellaneous licenses.
- The Municipal Law Enforcement Officer addresses the requirements of the following Municipal By-Law:
 - Animal control
 - Dog licensing
 - Garbage collection
 - Property standards
 - Clean yards
 - Fence viewing act
 - Noise control
 - Smoking
 - Signs

Development Charges

Development charges are imposed on new development in the Town as a means of funding the necessary infrastructure such as roadways, water and wastewater capacity, which must be added to support future development.

Development charges assist in financing capital projects required to meet the increased need for service resulting from growth and development.

- Development charge funds may only be used for the purpose for which they are collected.
- Residential development charges (calculated on the number and type of units) are imposed upon all land within the County of Simcoe.
- The development charge is payable in full upon issuance of a building.

Development charges have been imposed for the following categories of Country services in order to pay for the increased capital costs required as a result of increased needs for services arising from development.

- Library Services.
- Paramedic Services.
- Long Term Care.
- Social Housing.
- Public Works.
- General Government.
- Roads and Related.

Development charges are applied municipally as well as County wide. Commercial development charges are charged by square footage.

Exemptions:

General Commercial and Industrial buildings are exempt from development charges in the Town of Midland.

A number of exemptions to the payment of development charges are established under the Development Charges Act, S.O. 1997 and By-Law No. 6038. These include hospitals,



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government agencies, schools, colleges and universities, places of worship, farm building, and certain residential expansions.

Contact the Town of Midland municipal office to find out more about development charges.

Planning and Community Development

Web site: www.midland.ca

Terry Paquette

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Chief Building Official

Director of Planning & Building Services

705-526-4275 Ext. 2222

705-526-4275 Ext. 2216

Façade Improvement Program

Façade Program:

www.downtownmidland.ca/FacadeProgram

CIP (community application form) application form:

www.shopmidland.com/tools/files/10041894_99031381.pdf

The Downtown Midland Business Improvement Area (BIA) is pleased to introduce the new façade program to stimulate improvements to the exterior of downtown buildings. The program offers a grant that will cover 50% of the total cost project up to a maximum cost of \$3,000 depending on the project. The purpose is to assist downtown business owners and tenants with the financing of street-oriented building façade improvements.

Background Information

The façade program offers the opportunity for business owners, tenants, or together with property owners to bring their front and rear façade (customer entrances or highly visible areas) up to a standard set forth and approved by the BIA. Improvements requested by a property owner will be considered, and with BIA approval, the property owner will receive a grant. Applicants must match the grant amounts dollar for dollar.

Eligible Work

- Repainting or re-facing of façades.
- Repair or restoration of façade masonry, brickwork or wood.
- Replacement, repair or restoration of cornices, eaves, parapets and other architectural features.
- Replacement or repair of windows or doors.
- Entranceway modifications that improve the appearance and/or access to the commercial units.
- Redesign and reconstruction of the store front.



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- Installation of appropriate new signage or improvements to existing signage.
- Installation or repair of canopies and awnings.
- Installation or repair of exterior lighting.

How it works

The program is a 2-way split:

- 50% - Property owner and/or Business owner.
- 50% - Downtown Midland BIA.
- Business owners and/or tenants of a structure located within the Midland BIA area may apply for the façade program.
- All applicants must be accompanied by 2 justifiable quotes in writing from a reputable supplier/contractor and a rendering of the work to be completed.
- \$15,000 per year is available from the Midland BIA for approved projects submitted from applicants. As a result, the Midland BIA has the potential to release \$30,000 in improvements into our downtown per year.
- Funding is generally available on a first-come, first-served basis. Priority may be given to urgently needed improvements.
- All improvements must be in accordance with criteria laid out by the BIA. Enhancements beyond those laid out by the program will not be considered for funding.
- Minimum project funded will be in the amount of \$500 per building.
- Maximum project funded will be in the amount of \$3,000 per building.
- Application and funding must be approved, in writing, by the BIA before the work is commenced.
- All projects must be approved, by the property owner, in writing.
- Funding for continuation of the façade program in subsequent years is uncertain.
- Buildings which benefitted from funding in previous years will be considered after all other applications have been reviewed.
 - Awnings \$2,500.
 - Signs \$1,000.
 - Lights \$1,000.
 - Façade \$2,500.
 - Windows and doors \$2,000.
- Any work being done by the building or business owner will be subject to consideration of material reimbursement. Example 50% of paint cost.

Deadlines

All applications for the program are to be submitted by April 30th each year. Failure to commence work before December 31st of the same year will result in an immediate forfeit of project funding.

Reimbursement



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Payment will be made upon satisfactory completion of the work undertaken and on presentation of paid final invoice. Payment will be 50% of best quote regardless of which contractor is chosen, with a minimum of \$500 and up to a maximum of \$3,000 per building.

Back Entrance Façade Program

The Downtown Midland Business Improvement Area (BIA) is pleased to introduce a Back Entrance façade program to stimulate improvements to the exterior of downtown buildings. The program offers a grant that will cover 50% of the total cost project up to a maximum cost of \$1,000 depending on the project. The purpose is to assist downtown business owners and tenants with the financing of street oriented building façade improvements in preparation for the King Street Rejuvenation Project beginning in Spring 2020.

The BIA will help with 50% of the funding (the other 50% covered by the building/business owner) for projects under \$2,000 (minimum project amount \$300).

For projects over \$2,000 the Town of Midland is offering a Community Improvement Program (CIP) grant. Eligible improvements include: interior work (up to 3 meters maximum from the doorway), pedestrian access, improved accessibility, appearance, signage, landscaping and drainage, and waste management. The CIP grant program will cover 100% of the first \$2,000 eligible costs and 50% of costs between \$2,000 and \$10,000.

Background Information

The façade program will offer the opportunity for business owners, tenants, or together with property owners to bring their rear façade (customer entrances or highly visible areas) up to a standard set forth and approved by the BIA. Improvements requested by a property owner will be considered, and with BIA approval, the property owner will receive a grant. Applicants must match the grant amounts dollar for dollar. Business owners must be Downtown Midland for a minimum of one (1) year in order to apply for our façade program.

Eligible Work

- Repainting or re-facing of façades (ex. murals).
- Interior work (up to 3 meters maximum from the doorway - ex. drywall, ramp).
- Repair or restoration of façade masonry, brickwork or wood.
- Replacement, repair or restoration of cornices, eaves, parapets and other architectural features.
- Replacement or repair of windows or doors.
- Entranceway modifications that improve the appearance and/or access to the commercial units.
- Redesign and reconstruction of the store back entrance.
- Installation of appropriate new signage or improvements to existing signage.
- Installation or repair of canopies and awnings.
- Installation or repair of exterior lighting.



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- Waste management improvements.
- Traffic/parking lot upgrades (ex. signage, paint, parking stops, etc.).
- Greenery & Landscaping.
- Pedestrian access & accessibility improvements.

How it works

The program is a 2-way split:

- 50% - Property owner and/or Business owner.
- 50% - Downtown Midland BIA.
- Business owners and/or tenants of a structure located with the Midland BIA area may apply for the façade program.
- All applicants must be accompanied by 2 justifiable quotes in writing from a reputable supplier/contractor and a rendering of the work to be completed.
- \$35,000 is available from the Midland BIA for approved projects submitted from applicants. As a result, the Midland BIA has the potential to realise \$70,000 in improvements into our downtown of the course leading up to, during, and after the King Street Rejuvenation Project.
- Funding is generally available on a first-come, first-served basis. Priority may be given to urgently needed improvements.
- All improvements must be in accordance with criteria laid out by the BIA. Enhancements beyond those laid out by the program will not be considered for funding.
- Minimum project funded will be in the amount of \$300 per building.
- Maximum project funded will be in the amount of \$1,000 per building.
- Application and funding must be approved, in writing, by the BIA before the work is commenced.
- Funding for continuation of the back entrance façade program after the \$35,000 is distributed is uncertain.
- Buildings which benefitted from funding in previous years will be considered after all other applications have been reviewed.
- Any work being done by the building or business owner will be subject to consideration of material reimbursement. Example 50% of paint cost.

Deadlines

The program will remain open until all funding has been distributed. Failure to commence work 365 days after approval will result in an immediate forfeit of project funding. All work is to be completed 6 months after work has commenced.



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Reimbursement

Payment will be made upon satisfactory completion of the work undertaken and on presentation of paid final invoice. Payment will be 50% of best quote regardless of which contractor is chosen, with a minimum of \$300 and up to a maximum of \$1,000 per building.

Local Commercial Listing Service

How do listings get posted?

Every listing on CLS.ca is developed from information provided by a local real estate board or association. The Canadian Real Estate Association does not alter the data in any way. If you have a question about the specific property listing, please refer to the Listing Broker contact information on that specific page. Please also note that CREA is not responsible for the contents of any off-site pages or any other sites linked to this site, including links to PDF or other web-based marketing tools used by the REALTOR.

What is available online (and what is not)?

This website is designed to provide basic marketing information about commercial properties across Canada. The content of each property listing is determined by the Listing Broker, or a local real-estate board. The Listing Broker may have additional details about the property or may have also developed a unique marketing brochure. These are usually linked to the CLS.ca listing through “brochure” button on each page.

Local Real Estate Brokers:

Name	Address	Telephone #
Suttone Bayside Realty Inc.	362 Balm Beach Road West, unit 1 Tiny, ON L0L 2J0	705-361-9283
RE/MAX Georgian Bay Realty	833 King Street P.O Box 416 Midland, ON L4R 4L1	705-526-9366
RE/MAX Georgian Bay Realty	9457 Highway 93 Midland, ON L4R 4L9	705-527-8977
Royal LePage In-Touch Realty Inc.	9293 Highway 93 P.O. Box 757	705-526-4271



Small Business Assistance Information Package

www.downtownmidland.ca

Midland, ON L4R 4K4

Economic Development Corporation of North Simcoe (EDCNS)

Economic development is essential for the future of the four municipalities that make up Huronia: Town of Midland, Town of Penetanguishene, Township of Tay, and Township of Tiny. Accordingly, the four mayors have initiated the creation of the Huronia Economic Alliance (HEA) in the pursuit of joint economic development efforts.

The business community in Huronia is growing. There are nearly 2,000 companies already located here that are supported by the Southern Georgian Bay Chamber of Commerce and the North Simcoe Community Futures Development Corporation.

Huronian is also home to internationally known institutions like the Central North Correctional Centre and the Waypoint Centre for Mental Health Care. Furthermore, it is also connected to businesses like Raytheon Elcan Optional Technologies, ADM Milling, Kindred Industries Canada, General Mills Canada, Industrial Filter Manufacturing, NEBS Business Products, Techform Products, Weber Manufacturing, and many others.

For more information please visit www.edcns.ca.

Shop Midland

Shop Midland is a unique online advertising model. ShopMidland.com is the #1 website in the area, with more than 30,000 visits per month. The site contains a directory of more than 3000 local businesses, thousands of products and services and a comprehensive selection of coupons, deals and gift certificate offerings. We built a local online marketplace and directory that features local businesses and the products and services they offer. The site is accessible from both computers and smart phones via a mobile version.

ShopMidland.com has a community marketplace which enables consumers to do such things as: buying online for in-store pick-up or delivery, read and write business reviews, purchase online gift certificates, view restaurant menus, find out when businesses are open and how they can be paid, and contact business owners via email.

To put your local business on this website or for more information, please visit: <http://www.shopmidland.com/add>

Helpful Contacts

Beausoleil First Nation



Small Business Assistance Information Package

www.downtownmidland.ca

11 O'Gemma Miikaan

Christian Island, ON L9M 0A9

Tel: 705-247-2051

Website: www.chimnissing.ca

- The Beausoleil First Nation is committed to supporting local Economic Development through the delivery of the Community Economic Development Program (CEDP) to members of the First Nation.

Better Business Bureau of Mid-Western Ontario

903 – 30 Duke Street West

Kitchener, ON N2H 3W5

Tel: 1-519-579-3080

Website: www.bbb.org

- Promotes relationships between businesses and the public through consumer and business education and voluntary self-regulation.

Business Development Bank of Canada (BDC)

126 Wellington St W, Suite 201

Barrie, ON L4N 1K9

Tel: 1-888-463-0467

Website: www.bdc.ca

- Promotes and assists small and medium sized businesses in Canada.
- Provides loans and loan guarantees, venture capital, and management services.

Business Retention and Expansion (BR+E)

Tel: 1-877-424-1300

Website: www.ontario.ca

BR+E is a community based, volunteer-driven tool to encourage the growth and stability of local business in rural Ontario.

- Improves competitiveness of local business by evaluating and addressing needs and concerns.

CALDECH

63, Rue Main, C.P. 5099



Small Business Assistance Information Package

www.downtownmidland.ca

Penetanguishene, ON L9M 2G3

Tel: 705-549-3116

- Promotes job creation and reduces under-employment; particularly for women and youth in the community.
- Assists in creating or expanding local business (whether private, co-operative or non-profit).
- Ensures greater participation for area francophones in the local economy.
- Strengthens the local francophone community and its organizations; in particular, the area of financial self-sufficiency.
- Provides services to the local economy, then eventually to communities throughout the province (training, consulting others).
- Proposes a model that meets our objectives and those of francophone in Ontario, community economic development in Ontario. CALDECH is, to our knowledge, the only francophone Economic Development in Corporation (EDC) in Ontario. There are others such as the CCO (Conseil de la Coopération de l'Ontario/ cooperative counsel of Ontario) who complement our work and with whom we intend to work.

Canadian Association of Management Consultants (CAMC)

33 Yonge Street Suite 320

Toronto, ON M5E 1G4

Tel: 416-214-6047

Toll Free: 1-877-262-2519

Website: www.cmcoutperform.com

- Supports the development of management consulting as a profession.
- Promotes excellence in the practice of consulting for the benefits of clients, and other management consultants.
- Offers a free referral service to business.

Canadian Consumer Information Gateway

Industry Canada

235 Queen Street 6th Floor West

Ottawa, ON K1A 0H5

Tel: 613-946-2576

Website: www.consumerinformation.ca

- File a complaint.
- Consumer challenges & solutions.
- Know your rights.
- Consumer policy & research.
- Resources for business.

Canadian Innovation Centre (CIC)



Small Business Assistance Information Package

www.downtownmidland.ca

295 Hagey Boulevard, Suite 15

Waterloo, ON N2L 6R5

Tel: 519-885-5870

Website: www.innovationcentre.ca

- Assists in the commercialization of technical innovations that create economic benefits.
- Education programs.
- Investor assistant programs.
- Marketing services.
- Product engineering services.

Canadian Institute for Scientific and Technical Information (CISTI)

1200 Montreal Road, Building M-55

Ottawa, ON K1A 0S2

Tel: 613-998-8544

Toll Free: 1-800-668-1222

Website: www.nrc.canada.ca

- World leader in circulating information (scientific/technical/medical).
- New developments in research.
- Online catalogue.
- Web consulting services and training.

Canadian Business Ontario (CBO)

151 Yonge Street, 14th floor

Toronto, ON M5C 2W7

Tel: 416-775-3456

Business Information Line: 1-888-576-4444

Website: www.canadabusiness.ca or www.cbo-eco.ca

- Federal and Provincial government information.
- Provides information on business start-up, financing, management, expansion, exporting, and taxation.

Canadian Intellectual Property Office- Trademarks

Place du Portage 1

50 Victoria Street, Room C-114

Gatineau Quebec K1A 0C9

Tel: 1-866-997-1936

Website: www.ic.gc.ca



Small Business Assistance Information Package

www.downtownmidland.ca

Community Small Business Investment Funds (CSBIF) Program

Tel: 1 800 567-2345

Website: www.rev.gov.on.ca/en/credit/csbif/index.html

- CSBIF encourages communities to develop a partnership with local small businesses.

Downtown Business Improvement Area (BIA)

212 King Street, Unit 9

Midland, ON L4R 3L9

Tel: 705-527-7246

- Business Improvement Area (BIA) is an association of property owners, and tenants within a specified district who join together with official approval of the city, in a self-help program aimed at stimulating business.
- Approximately 120 businesses.

Website: www.downtownmidland.ca

Alcohol and Gaming Commission of Ontario

90 Sheppard Avenue East Suite 200

Toronto, ON M2N 0A4

Tel: 416-326-8700

Toll Free: 1-800-522-2876

Website: www.agco.on.ca

- Liquor License Act.
- Gaming Control Act, 1992.
- Wine Content and Labeling Act, 2000.
- Liquor Control Act (Section 3(1) b, e, f, g and 3(2) a, b).
- Charity Lottery Licensing Order-in-Council 2688/93.

Industry Canada

Tel: 613-954-5031

Toll free: 1-800-328-6189

Website: www.ic.gc.ca

- Source of contacts for business management advice, skills development, and software tools.
- Hosts online discussion forums.
- Directory of businesses that can help you develop your business.
- “How to” guides, “Small Business” articles.

Industry Research Assistance Program (IRAP)

1200 Montreal Road M58

Ottawa, ON K1A 0R6



Small Business Assistance Information Package

www.downtownmidland.ca

Tel: 613-993-9101

Toll Free: 1-877-672-2672

Website: www.nrc-cnrc.gc.ca

- Assistance in defining technical needs.
- Locating and making use of technology from foreign sources.
- Assists financially in product testing, process design, or development.

Industry Partnership Proposal Program

Ontario Tourism Marketing Partnership Corporation

900 Bay Street

Toronto, ON M7A 2E1

Tel: 416-212-8005

Toll Free: 1-888-576-4444

Website: www.canadabusiness.ca

- Ontario Tourism Marketing Partnership supports the creation of new marketing programs and tactics with the help of the Ontario tourism industry.

Institute of Certified Management Consultants of Ontario (ICMCO)

2 St. Clair Avenue West, 18th Floor

Toronto, ON M4V 1L5

Tel: 416-860-1515

Toll Free: 1-800-268-1148

Website: www.cmc-canada.ca

- Assists to advance and support the development of management consulting as a profession and to promote excellence in the practice of consulting for the benefits of clients and management consultants.
- Offers management seminars, professional development, networking, special events and free referral service to businesses.

Ministry of Government Service- Central Production and Verification Services Branch

393 University Avenue Suite 200

Toronto, ON M5G 2M2

Tel: 416-314-8880

Toll Free: 1-800-361-3223

Website: www.ontario.ca

North Simcoe Community Futures Development Corporation

105 Fourth Street P.O. Box 8



Small Business Assistance Information Package

www.downtownmidland.ca

Midland, ON L4R 4K6

Tel: 705-526-1371

Website: www.nscfdc.on.ca

- Offers financial assistance.
- Assists with business start-up.
- Business resource library.

Ontario Government Information Centre

34 Simcoe Street Unit 102

Barrie, ON L4N 6T4

Tel: 705-737-0823

Toll Free: 1-800-267-8097

Website: www.gov.on.ca

- Ontario Government Publications.
- Information on business start-up and taxation.
- Contact information for ministries and agencies.

Ontario Ministry and Tourism/Ontario Ministry of Economic Development trade (MEDT)

2284 Nursery Road

Midhurst, ON L0L 1X0

Tel: 705-739-5860

Toll Free: 1-800-380-3163

Website: www.ontario.ca

- Assistance to investors.
- Exporting marketing assistance.
- Small business assistance.
- Offers financial assistance.

Simcoe Muskoka District Health Unit

15 Sperling Drive

Barrie, ON L4M 6K9

Tel: 1-705-721-7520

Toll Free: 1-877-721-7520

Website: www.simcoemuskokahealth.org

- Investigation of food complaints and suspect food poisoning.
- Implementing food recalls.
- Providing food safety education and consultation.



Small Business Assistance Information Package

www.downtownmidland.ca

- Enforcement of the Food Premises Regulation.

Southern Georgian Bay Chamber of Commerce

208 King Street

Midland, ON L4R 3L9

Tel: 705-526-7884

Email: info@sgbchamber.ca

Website: www.southerngeorgianbay.ca

- The Southern Georgian Bay Chamber of Commerce is your number one business link. It is a reputable non-profit organization that is the voice of the business community.
- The Chamber of Commerce helps to promote, support, and engage the businesses in the four municipalities of Midland, Penetanguishene, Tiny, and Tay.
- The Chamber of Commerce is a Membership based organization offering its members many cost saving programs; networking, opportunities, and assistance in promoting its businesses in the community.
- The Chamber of Commerce promotes tourism through its Website, Social Media, Visitor Guidebook, and Smart Phone APP.
- The Chamber of Commerce is 500 members strong.

Statistics Canada

150 Tunney's Pasture D

Ottawa, ON K1A 0T6

Toll Free: 1-800-263-1136

Website: www.statcan.gc.ca

- National statistical agency.
- Collects, compiles, analyzes, abstracts, and publish statistical information.
- Information available on 2011 census.

Contacts for Tax Information on Starting a Business

Canada Customs and revenue Agency

Tel: 1-800-959-5525

Website: www.canada.ca/en/revenue-agency.html

- Both Federal and provincial levels of government levy.
- A tax on income from all sources inside and outside of Canada for individual residents in Ontario.
- Taxes are payable annually and the Federal government administers and collects the provincial personal income tax at the same time as the federal tax.

Federal Corporation Income Tax- Government of Canada, Department of National Revenue



Small Business Assistance Information Package

www.downtownmidland.ca

Tel: 1-800-959-5525

Website: www.canada.ca

- The Canadian government levies an income tax on corporation's resident in Canada based on income from all sources inside and outside of Canada.
- These taxes are payable quarterly to the Department of National Revenue in Ottawa.

Federal Excise Tax

Tel: 1-800-959-5525

Website: www.canada.ca

- A federal tax is imposed on specific goods, such as jewelry, cigarettes, and alcoholic beverages that are either manufactured in or imported in Canada.

Federal Goods and Services Taxes

Tel: 1-800-959-5525

Website: www.canada.ca

- The Federal Goods and Services Tax (GST) of 5% apply to all goods and services except basic groceries, prescription drugs, and medical devices.

Land Transfer Tax- Government of Ontario, Ministry of Revenue

Tel: 1-800-263-7776

Website: www.fin.gov.on.ca

- Acquisitions of land by person or corporation are subject to a land transfer tax.

Ontario Sales Tax/Retail Sales Tax Branch- Government of Ontario, Ministry of Finance

Tel: 1-800-263-7776

Website: www.fin.gov.on.ca

- A sales tax is levied by the provincial government on certain goods consumed, used, or sold within the province.
- Retail vendors are required to obtain and license and maintain adequate sales records.

Provincial Corporation Income Taxes- Government of Ontario, Ministry of Finance

Tel: 1-800-263-7776

Website: www.fin.gov.on.ca

- Provincial corporation income taxes are calculated on the same basis as federal tax.



Small Business Assistance Information Package

www.downtownmidland.ca

Provincial Sales Tax (PST) - Government of Ontario, Ministry of Finance

Tel: 1-800-263-7776

Website: www.fin.gov.on.ca

- 8% is added, where applicable, to the retail price before the GST is added.

Town of Penetanguishene- Finance Department

705-549-7453

Website: www.penetanguishene.ca

Town of Midland- Treasury Department

705-526-4275

Website: www.midland.ca

Township of Tay- Treasury Department

705-534-7248

Website: www.tay.ca

Township of Tiny- Treasury Department

705-526-4204

Website: www.tiny.ca

- Collects property taxes, responsible for local regulations.
- Property tax is based on assessed value of the real estate owned and is paid for by the property owner.

Contacts Exporting

Canadian Manufacturers and Exporters

National Office

270 Albert Street Suite 402

Ottawa, ON K1P 6E6

Tel: 613-238-8888

Website: www.cme-mec.ca

Corporate Office

55 Standish Court Suite 620

Mississauga, ON L5R 4B2

Tel: 905-672-3466

Toll Free: 1-800-268-9684

- The Canadian Manufacturers and Exports is a business network working to strengthen the competitiveness of the Canadian industry by delivering timely and relevant information.

Canadian Tourism Commission

600-55 Metcalfe Street

Ottawa, ON K1N 6L5



Small Business Assistance Information Package

www.downtownmidland.ca

Tel: 613-946-1000

Website: www.canadatourism.com

- Promotes orderly growth of tourism in Canada.
- Delivers world-class cultural and leisure experiences year-round.

Department of Foreign Affairs & International Trade (DFAIT)

125 Sussex Drive

Ottawa, ON K1A 0G2

Toll Free: 1-800-267-8376

Website: www.international.gc.ca/gac-amc/index.aspx?lang=eng

- Represents Canada through a network of embassies and offices around the world.
- Promotes trade and supports jobs and economic activity in Canada.

International Financial Network (IFInet)

125 Sussex Drive

Ottawa, ON K1A 0G2

Tel: 613-944-4000

Toll Free: 1-800-267-8376

- Business opportunities related to the projects of seven IFI's in 18 sectors, such as agriculture, energy, and transportation.
- Business guides for Canadian exporters.

International trade Centres (ITC)

Website: www.ontario.ca

- One stop shopping for services to Canadian firms interested in international business.
- Export counseling and market opportunity information.
- Assists business in development marketing plans.
- Supports export awareness initiatives.

Ontario Exports INC

International Trade Branch

6th Floor, Heart Block, 900 Bay Street

Toronto, ON M7A 2E1

Tel: 416-314-8200

Toll Free: 1-877-468-7233

Website: <http://www.ontla.on.ca/library/repository/mon/10000/238403.pdf>

- Can help Ontario firms begin to export or expand markets.



Small Business Assistance Information Package

www.downtownmidland.ca

- Can assist foreign buyers to find Ontario suppliers for their purchasing requirements.
- Creates permanent, high quality jobs by strengthening export industries in Ontario.

Program for Export Market Development (PEMD)

125 Sussex Drive

Ottawa, ON K1A 0G2

Tel: 613-944-4000

Toll Free: 1-800-267-8376

Website: www.international.gc.ca

- Incentives for Canadian firms to enter or expand foreign markets.

The Canadian Trade Commissioner Service

125 Sussex Drive

Ottawa, ON K1A 0G2

Tel: 613-944-4946

Toll Free: 1-800-551-4946

Website: https://www.tradecommissioner.gc.ca/trade_commissioners-delegues_commerciaux/contact-us-contactez-nous.aspx?lang=eng

- Provides individual counseling, market information, and intelligence.
- Facilitates access to contacts worldwide through the TCS network.
- Computer database of Canadian exporters and their capabilities.