

Business **START-UP** **GUIDE**



**A CONVENIENT RESOURCE FOR
STARTING YOUR BUSINESS**

4th Edition



City of
Saskatoon
Planning & Development Branch

THE BUSINESS LICENSE PROGRAM

INTRODUCTION

The City of Saskatoon encourages and promotes business development in all areas of the City. To assist entrepreneurs with the start-up process, the Community Services Department has produced the *Business Start-Up Guide*. This guide includes a helpful Checklist and a Business Contact Directory. The Checklist is a convenient resource to help guide your business through the licensing and start-up process. The Business Contact Directory provides an extensive list of agencies that can provide additional help with the start-up process.



Registering your business is now just a **click away.**

The **Business Registrations Saskatchewan** website is an easy and convenient way to register your new business in Saskatchewan. Register online at www.isc.ca/businessregistrations.


Information Services Corporation

City of Saskatoon
Planning & Development Branch

Comments or suggestions to improve this Business Start-Up Guide can be emailed to business.license@saskatoon.ca, or by calling the Planning & Development Branch at 975-7710 or 975-2658.

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

PLANNING YOUR BUSINESS

Before starting a business, be sure to consider developing a **Business Plan**. A business plan is a recognized management tool used to identify business objectives, identify how these objectives will be attained and to determine which funding sources will be utilized.

Here are some general guidelines to follow in developing a business plan:

- Choose a business venture and evaluate the feasibility of the business operations.
- Start with an Executive Summary, which is a broad overview of the business plan with an emphasis on the major goals of the business.
- Describe in detail the Business Profile of your company and its long-term objectives.
- Conduct market research and develop a marketing strategy.
- Determine financial needs to start and operate your business. This will include initial start-up costs, such as licenses and registrations, and everyday expenses, such as rent and supplies to keep the business operating smoothly.
- Consider supplemental financial sources and investments if needed.
- Identify ownership and management of the business operations.

Additional recommendations for growing your business:

- Consult your financial institution to discuss your banking needs.
- Consult an insurance broker or agent to discuss insurance requirements.
- Consult a marketing firm for information on promoting your business.

business infosource (Canada-Saskatchewan Business Service Centre) is an excellent source of information for anyone starting a business. Their library includes a series of books and software containing a wide selection of sample business plans. For anyone putting together a business plan there are excellent government market research tools available online. The *business infosource* website, www.canadabusiness.ca/sask, offers market research and statistical resources. For example, a great resource is Industry Canada's *SME Benchmarking Tool*, which can help you create an accurate financial profile of your business.

If you're having trouble piecing your research together to paint an accurate picture of your business, try brainstorming with a skilled professional. Consider consulting a Business Information Officer at *business infosource* who can help find the information to create a solid business plan. There is no charge for any of the services at *business infosource*.

Additional Information

business infosource/ Canada-Saskatchewan Business Service Centre
Phone: 956-2323 / Toll Free: 1-800-667-4374
345 - 3rd Avenue South, Saskatoon, SK
Email: saskatchewan@canadabusiness.sk.ca
Website: www.canadabusiness.ca/sask/

MUNICIPAL REQUIREMENTS

1. BUSINESS LICENSES

All businesses operating within city limits must obtain a City of Saskatoon Business License. The types of Business Licenses include:

- Commercial Business License (all businesses operating from commercial and industrial properties);
- Home Based Business License;
- Municipal Direct Sellers License;
- Transient Traders License;
- Farmers Market License;
- Trade Show License;
- Mobile Food Vendors License;
- General Business License (Non-Resident);
- Contractors License;
- Taxicab License, and
- Wheelchair Accessible Taxicab License.

a) Licenses Issued by the Planning & Development Branch

Commercial/Industrial and Home Based Business Licenses

The Business License Bylaw requires all businesses operating from a commercial/industrial property and all home based businesses within city limits to obtain a City of Saskatoon Business License from the Planning & Development Branch.

A Business License is only valid for the location specified on the license and is non-transferable between locations. A license must be obtained for each location.

Application forms for Commercial and Home Based Businesses are available at the Planning & Development Branch on the 3rd floor, City Hall, or can be downloaded and printed from www.saskatoon.ca (*look under 'B' for Business License*).

Completed application forms for new businesses and those changing locations must be submitted with a \$95.00 application fee to the Planning & Development Branch. Cheques or money orders are payable to the City of Saskatoon. Your application package can be mailed or dropped off to the Planning & Development Branch, 3rd Floor, City Hall. Your application will be reviewed for compliance with relevant City bylaws and land use regulations.

Additional Information

City of Saskatoon, Planning & Development Branch

Phone: 975-7710 or 975-2658

Website: www.saskatoon.ca (look under 'B' for Business License)

MUNICIPAL REQUIREMENTS

b) Licenses Issued by the Revenue Branch

Direct Sellers, Transient Traders, Farmers Markets and Trade Show Licenses

Businesses involved in direct sales of merchandise or services, transient or kiosk style sales, farmers markets or trade shows are issued a Business License by the Revenue Branch. Please call 975-2400 regarding the application process and fees, as they may vary for each business type.

Mobile Food Vendors License

Food vendors operating from a push cart, bicycle, motorcycle or motorized vehicle must obtain a Mobile Food Vendors License from the Revenue Branch. Fees for each operation type vary, so please call 975-2400 for more information. Additional permits will be required (see page 11 - **Specialized Requirements** for more information).

General Business License and Contractor's License (Non-Resident)

Businesses that do not have a permanent address in Saskatoon, but are conducting business within the city are required to obtain a Business License prior to operating. Non-resident businesses may contact the Revenue Branch at 975-2400 to obtain a General Business License (non-resident). If the business primarily engages in contracting work, then a Contractor's License (non-resident) will be issued.

For example, if your business is located in Martensville, SK, but you want to do business in Saskatoon, a license through the Revenue Branch is required. If the business exists and operates outside city limits, contact your local municipal office for any applicable licensing requirements.

Taxicab License

All dispatched taxicab and wheelchair accessible taxicab vehicles are licensed by the City of Saskatoon. Please contact the Revenue Branch at 975-2400 for licensing procedures.

Additional Information

City of Saskatoon,
Revenue Branch
Phone: 975-2400
Website: www.saskatoon.ca
(look under 'C' for Customer Service - Revenue)

PLEASE NOTE: The application is not approved until you receive your Business License from the Planning & Development Branch or the Revenue Branch. Being granted a City of Saskatoon Business License does not relieve the applicant from complying with all Municipal Bylaws, or with Provincial or Federal regulations.

MUNICIPAL REQUIREMENTS

2. HOME BASED BUSINESSES

The City of Saskatoon Zoning Bylaw permits occupants of dwellings to conduct certain businesses from their homes. The Planning & Development Branch reviews all business license applications and related issues prior to approval. The standards for home based businesses are intended to seek a balance between a quiet, safe and aesthetic residential environment and the aspirations of home based entrepreneurs. Business activities which disturb neighbourhood peace are not permitted, and therefore must locate in commercial or industrial areas.

Additional Information

City of Saskatoon, Planning & Development Branch

Phone: 975-7710 or 975-2658

Website: www.saskatoon.ca (look under 'B' for Business License)

3. ZONING APPROVALS

Whether you are building a new structure or moving into an existing one, you should contact the Planning & Development Branch to determine if the location is zoned for the type of business you are planning to establish.

Additional Information

City of Saskatoon, Planning & Development Branch

Phone: 975-2645

Website: www.saskatoon.ca (look under 'Z' for Zoning Regulations & Requirements - click on Zoning Address Maps [ZAMs] to check the zoning district for your proposed development)

4. SIGN PERMITS & REGULATIONS

The City of Saskatoon regulates the use of all forms of signs in Saskatoon for safety and aesthetic reasons. The goal is to ensure that the use and placement of signs does not create a hazard for pedestrians or motorists, that signs are well maintained and that the number of signs does not affect the attractiveness of the City.

Permanent and portable signs require a Sign Permit in accordance with the Sign Regulations. Home based businesses are not permitted to erect signs on or within the vicinity of the site.

Additional Information

City of Saskatoon, Planning & Development Branch

Phone: 975-2684

Website: www.saskatoon.ca (look under 'S' for Sign Permits)

MUNICIPAL REQUIREMENTS

5. BUILDING PERMITS

Existing Buildings - If structural alterations are planned, or a change of use to the building will occur, a Building Permit is required.

New Buildings - A Building Permit from the City of Saskatoon Building Standards Branch is required prior to the start of construction. Contact the City of Saskatoon Building Standards Branch for more information.

Additional Information

City of Saskatoon, Building Standards Branch

Phone: 975-2645

Website: www.saskatoon.ca (look under 'B' for Building Standards)

6. PLUMBING PERMITS

A plumbing system may not be constructed, altered, extended, renewed or repaired unless a Plumbing Permit has been obtained for the work. Permits are not required to clear a stoppage in a drainage system, repair a leak in a water distribution system, replace a fixture without any change to the drainage system or to replace existing faucets, water heaters or valves.

Plumbing installations are governed by the Saskatchewan Plumbing Regulations, as adopted and enforced by the City of Saskatoon Building Standards Branch Plumbing Inspectors.

To obtain a permit, a licensed plumber acting on your behalf must apply for a plumbing permit at the Building Standards Branch office. Inspections of the plumbing system are then carried out, with a final inspection being required before a new system can be put into service.

Additional Information

City of Saskatoon, Building Standards Branch

Phone: 975-2645

Website: www.saskatoon.ca (look under 'B' for Building Standards)

7. FIRE REGULATIONS

If you are buying or leasing a building, we suggest meeting with fire officials prior to making an offer to purchase or lease to ensure fire systems are up to standards. For more information or to arrange an inspection, contact the Fire Marshal.

Additional Information

City of Saskatoon, Fire & Protective Services

Phone: 975-2520

Website: www.saskatoon.ca (look under 'F' for Fire & Protective Services)

PROVINCIAL REQUIREMENTS

1. BUSINESS NAME

Provincial legislation requires the registration of a business name if it is different than your own personal name.

Select a business name that best suits your business and register it with the Corporate Registry. Before you register a business with the Corporate Registry, you must conduct a province wide name search to ensure that no other business has an identical or very similar name to the one you want to use for your business. A nation-wide business name search is also an available option.

Additional Information

Corporate Registry - Information Services Corporation (ISC)

Phone: (306) 787-2962 (in Regina) Fax: (306) 787-8999

Email: corporateregistry@isc.ca

Website: www.isc.ca/corporateregistry

2. BUSINESS TYPE

A major decision as you start your new business is the type of ownership it will take. There are three basic structures any business can take: Sole Proprietorship, Partnership, or Corporation. Each form of ownership has different implications for liability, taxation and succession.

Sole Proprietorship

An unincorporated business is owned by one person, called a proprietor. The owner does not have separate legal status from the business (although the business name itself may need to be registered) and pays personal income tax on the net taxable income generated by the business.

Partnership

An association or relationship between two or more individuals or corporations that join together to operate a business for profit. Partners include their share of income or losses on personal or corporate tax returns.

Corporation

A corporation is a separate legal entity which can enter into contracts and own property separately and distinctly from its owners, the shareholders. A corporation has to pay tax on its net taxable income and files a separate income tax return. A corporation can be federally or provincially incorporated.

Registering your business is now just a click away! The Business Registrations Saskatchewan website is an easy and convenient way to register your new business in Saskatchewan. Visit www.isc.ca/businessregistrations to find out more!

Additional Information

Business Registrations Saskatchewan

Toll free: 1-866-275-4721

Email: businesssupport@isc.ca

Website: www.isc.ca/businessregistrations

PROVINCIAL REQUIREMENTS

3. VENDOR'S LICENSE (PST NUMBER)

All businesses are required to register with Saskatchewan Finance. They then determine who is required to collect and remit PST. This is a separate process from registering your business name.

The Provincial Sales Tax (PST) is a sales tax that applies to taxable goods and services consumed or used in Saskatchewan.

It applies to goods and services purchased in the Province, as well as goods and services that are imported for consumption or use in Saskatchewan. The GST is excluded in calculating the amount of PST payable.

The new Business Registrations Saskatchewan website (www.isc.ca/businessregistrations) allows you to register with the Corporate Registry, Saskatchewan Finance, and the Workers' Compensation Board in one easy and convenient process.

Additional Information

Saskatchewan Finance

Toll Free: 1-800-667-6102

Website: www.finance.gov.sk.ca/taxes

4. SASKATCHEWAN WORKERS' COMPENSATION BOARD

Most businesses in Saskatchewan that employ workers must register with the Workers' Compensation Board (WCB) before hiring any employees.

Registering with the WCB provides workplace insurance coverage for all of your workers and gives you access to experts in health and safety for your business sector.

If you are a sole proprietor, partner or executive officer, you are not automatically covered under the WCB insurance plan. You can apply for optional insurance by calling the WCB.

Additional Information

Saskatchewan Workers' Compensation Board (WCB)

Phone: (306) 787-4370 (in Regina)

Toll Free: 1-800-667-7590

Website: www.wcbask.com (visit the WCB website to view rates for your business type)

5. SASKATCHEWAN ADVANCED EDUCATION, EMPLOYMENT & LABOUR

Contact Saskatchewan Advanced Education, Employment & Labour for labour and safety standards, and follow the recommendations set out by Occupational Health and Safety to ensure the safety of all employees.

Additional Information

Saskatchewan Advanced Education, Employment & Labour

Toll Free: 1-800-667-1783

Website: www.labour.gov.sk.ca

FEDERAL REQUIREMENTS

1. FEDERAL BUSINESS NUMBER

Contact the Canada Revenue Agency to set up a Business Number (BN) for your business. The Business Number is a 9-digit federal client identification number to which businesses can register account programs. Your unique BN will be the same whether you have accounts set up for one or all of the following: Goods and Service Tax (GST), Payroll Source Deductions, Import/Export Account and Corporate Income Tax.

Additional Information

Canada Revenue Agency

Toll Free: 1-800-959-5525 8:15 a.m.-8:00 p.m. local time Mon-Fri

Website: www.cra-arc.gc.ca/business

2. EMPLOYER REGISTRATION NUMBER

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

Additional Information

Canada Revenue Agency

Toll Free: 1-800-959-5525 8:15 a.m.-8:00 p.m. local time Mon-Fri

Website: www.cra-arc.gc.ca/business

3. GOODS AND SERVICE TAX (GST)

The Goods and Service Tax (GST) is a tax on the sale of most goods and services sold in Canada. Every person or business engaged in a commercial activity with total worldwide gross revenue greater than \$30,000 in any four consecutive calendar quarters (12 month period) is required to register, collect and remit the GST.

Additional Information

Canada Revenue Agency

Toll Free: 1-800-959-5525 8:15 a.m.-8:00 p.m. local time Mon-Fri

Website: www.cra-arc.gc.ca/business

Even if you are not required to register for GST, you may want to weigh the pros and cons when deciding if you will voluntarily register. If you choose not to register, the GST you pay on your business purchases becomes a cost for which you cannot claim Input Tax Credits.



FEDERAL REQUIREMENTS

4. IMPORT/EXPORT ACCOUNT

As an importer and/or exporter in Canada, you are required to keep accurate records. For information on how to apply for an Import/Export Account, contact the Canada Revenue Agency (see page 8). For information on access of goods to and from Canada, contact the Canada Border Services Agency.

Additional Information

Canada Border Services Agency

Toll Free: 1-800-461-9999

Website: www.cbsa-asfc.gc.ca/import/rb-ee-eng.html

5. FEDERAL INCORPORATION (optional)

Businesses in Saskatchewan can choose to incorporate Federally and Provincially. For a detailed overview on the processes and fees involved, please visit the Corporations Canada website for the Guide to Federal Incorporation.

Additional Information

Corporations Canada

Toll Free: 1-866-333-5556

Website: www.corporationscanada.ic.gc.ca

SPECIALIZED REQUIREMENTS

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

- ❑ **Agricultural Implements Dealers:** These licenses are issued by the Ministry of Saskatchewan Agriculture. Contact (306) 787-4693 (in Regina) for forms and additional information.
- ❑ **Auction Companies, Collection Agents, Credit Reporting Companies, Film and Video Outlets, Cemetery Operators, Training Course Providers and Charitable Fund-Raising Businesses:** These businesses must contact the Consumer Protection Branch at 1-888-374-4636 to obtain proper Provincial licenses. Visit www.justice.gov.sk.ca/cpb for more information.
- ❑ **Bed and Breakfast:** These overnight accommodations located in Saskatoon must have the approval of the Saskatoon Health Region (655-4605) and may require approval from City Council prior to operating. Visit the City of Saskatoon Planning & Development Branch website at www.saskatoon.ca (*look under 'P' for Planning & Development*) or call 975-2645 for more information.
- ❑ **Casinos, Bingos, Raffles and Horse Racing:** All gambling operations should contact Saskatchewan Liquor and Gaming Authority for appropriate licenses and approvals at Toll Free 1-800-667-7565.
- ❑ **Caterers:** Caterers will only be issued a Business License provided the food is prepared and cooked in a commercial kitchen approved by the Saskatoon Health Region (655-4605). Catering directly from a residential kitchen is not permitted as a home based business.
- ❑ **Child Care Centres:** Child Care Centres do not require a City of Saskatoon Business License and instead are licensed by the Ministry of Saskatchewan Education, Early Learning & Child Care Branch (933-6071). Family child care homes are permitted (maximum of 8 children under care); however, child care centres with more than 8 children under care may require City Council approval. Contact the Planning & Development Branch at 975-7889 or visit www.saskatoon.ca (*look under 'P' for Planning & Development*) for more information.
- ❑ **Direct Sellers:** Direct Sellers must contact the Consumer Protection Branch at 1-888-374-4636 to obtain a Provincial Direct Sellers License. Visit www.justice.gov.sk.ca/direct-sellers for more information. A Municipal Direct Sellers License is also required and can be obtained through the Revenue Branch (975-2400).
- ❑ **Environmental Issues:** Ensure that all environmental issues that affect your business have been investigated, specifically those businesses that involve recycling or waste management. For more information, contact Saskatchewan Environment at 1-800-567-4224, City of Saskatoon Waste Management at 975-2486 and Environmental Services at 975-2534.

SPECIALIZED REQUIREMENTS

- **Funeral Services, Cremation Services and Transfer Services:** These businesses must obtain provincial licensing through the Funeral and Cremation Services Council. Visit www.fcscs.ca or contact (306) 584-1575 (in Regina) for more information.
- **Gas and Electrical Licensing:** These types of businesses must ensure that the individual or contractor performing gas or electrical installations has been properly licensed by Saskatchewan Corrections, Public Safety and Policing. A journeyperson's certificate can be obtained from Saskatchewan Apprenticeship and Trade Certification Commission (see page 19 for more information).
- **Hair Salons:** Hair Salons must employ at least one journeyperson hairstylist holding a valid trade certificate. For a Home Based Business, the primary resident conducting the business in his or her own home must hold a valid trade certificate. The business is allowed one non-resident employee with a maximum of eight client visits per day. Contact the Planning & Development Branch at 975-7710 or visit www.saskatoon.ca (*look under 'P' for Planning & Development*) for more information.
- **Limousines, Shuttles and Related Transportation Services:** The limousine policy is currently under review. Please contact the Business License section for up-to-date information at 975-7710 or 975-2658.
- **Mobile Food Vendors (food carts):** Mobile Food Vendors require a provincial health license from the Saskatoon Health Region (655-4605), a Business License from the Revenue Branch (975-2400), a potential Right of Way Access permit from Infrastructure Services (975-2454), as well as letters of consent to operate in any of the Saskatoon Business Improvement Districts (BID). See pages 23-25 for contact information for each BID office.
- **New Home Builders (contractors):** To purchase residential lots from the City of Saskatoon Land Branch you must hold a valid Business or Contractors License and be a registered business with the Corporate Registry (see page 6 for more information). Contact the Land Branch at 975-3277 for more information about contractor eligibility to purchase City-owned lots. Trailers stored on the street may require a right of way permit; please contact Infrastructure Services at 975-2454 for more information.
- **New or Used Motor Vehicle Dealerships:** In addition to a City of Saskatoon Business License, all automobile, snowmobile or motorcycle dealers are required to obtain a Motor Dealer License from Saskatchewan Justice, Consumer Protection Branch (1-888-374-4636) before any motor vehicle sales transactions can occur. Visit www.justice.gov.sk.ca/motor-dealers for more information. Motor Vehicle Dealerships are prohibited in all residential zoning districts.

SPECIALIZED REQUIREMENTS

- **Nightclubs, Bars, Taverns, Pubs and Lounges:** Any food establishments serving alcoholic beverages will require a Liquor License from the Saskatchewan Liquor and Gaming Authority Toll Free at 1-800-667-7565.
- **Plumbing:** Businesses engaged in plumbing work must employ at least one journey person holding a valid plumber's trade certificate. Plumbing Permits will not be issued unless the company has been approved for a Business License or Contractor's License (see page 5 for more information).
- **Registered Massage Therapist (RMT):** Registered Massage Therapists must provide proof of certification before a Business License can be issued. Contact the Massage Therapist Association of Saskatchewan at 384-7077 for more information.
- **Restaurants:** Prior to opening a restaurant or any other type of food vendor service, you must contact the Saskatoon Health Region at 655-4605 to arrange for a proper inspection of the food preparation facilities and to obtain a provincial health license.
- **Tattoo and Body Piercing Parlours:** Tattoo and Body Piercing Parlours must contact the Saskatoon Health Region at 655-4605 prior to opening for business to arrange for a Public Health inspection for approval of the commercial facility. Tattoo and Body Piercing Parlours are not permitted as home based businesses.
- **Taxis:** Taxis must contact SGI at (306) 775-6599 (in Regina) for provincial approval. Taxis also require a municipal license through the Revenue Branch (975-2400).
- **Transient Traders, Trade Show Operators and Non-Resident (out-of-town) Contractors:** These types of businesses must contact the Revenue Branch at 975-2400 to obtain the proper Business Licenses.
- **Video Lottery Terminals (VLTs):** Public places setting up Video Lottery Terminals (VLTs) must contact Saskatchewan Liquor and Gaming Authority for approval Toll Free at 1-800-667-7565.

Additional Information

City of Saskatoon, Planning & Development Branch

Phone: 975-7710 or 975-2658

Email: business.license@saskatoon.ca

Website: www.saskatoon.ca (look under 'P' for Planning & Development)

or

business infosource / Canada-Saskatchewan Business Service Centre

Phone: 956-2323

Toll Free: 1-800-667-4374

Website: www.canadabusiness.ca/sask

VACANT LOT AND ADAPTIVE REUSE STRATEGY

INCENTIVE PROGRAM

The Vacant Lot and Adaptive Reuse Strategy includes an incentive program intended to encourage the reuse of vacant sites as well as chronically vacant buildings within established neighbourhoods of the city, including Downtown, all areas within the boundary of Circle Drive, Sutherland, Forest Grove, Sutherland Industrial and Montgomery Place. The amount of incentive provided is based on a point system. This point system provides incentives to those development projects that meet a variety of policy objectives contained in the City's Official Community Plan, Strategic Plan, Downtown Plan, and Housing Business Plan. These objectives are applied to specific development features that encourage the intensification of vacant and underutilized sites. Some of these features include residential and mixed-use development, adaptive reuse of existing buildings, public accessibility, and transit-oriented development.

VACANT LOT INVENTORY

The Planning & Development Branch has developed an inventory that focuses on vacant sites in established neighbourhoods (infill sites only), and excludes any sites that are considered to be undevelopable (e.g. walkways, rights-of-way, and other residual parcels). The inventory is available on the City's website and will be updated regularly, as part of the property assessment cycle. The inventory contains no personal information.

The public vacant lot inventory is for reference only and is not intended as a list of properties for sale or as a development opportunity. The sites are assumed to have no permanent structures on them and the site may or may not be available or suitable for re-development purposes.

HOW DO I APPLY?

Applicants will need to submit an application/full development proposal for a vacant or brownfield site, or an adaptive reuse project that is in an established neighbourhood of the City of Saskatoon.

TO FIND OUT MORE

Visit the City of Saskatoon website at www.saskatoon.ca (look under 'V' for Vacant Lot and Adaptive Reuse Strategy) or call 975-2842.

UTILITIES & HOOK-UPS

Contact all applicable offices to arrange for utility hook-ups.

Utilities Services Department - Water Hook-Up

City of Saskatoon

222 3rd Avenue North

Saskatoon, SK S7K 0J5

Phone: 975-2400

Website: www.saskatoon.ca (*look under 'W' for Water*)

Saskatoon Light and Power - Electrical Hook-up

222 3rd Avenue North

Saskatoon, SK S7K 0J5

Phone: 975-2400

Website: www.saskatoon.ca (*look under 'S' for Saskatoon Light and Power*)

or

SaskPower

1370 Fletcher Road,

Box 1560

Saskatoon, SK S7K 3R3

Toll Free: 1-888-SKPOWER (1-888-757-6937)

Fax: 934-7786

Website: www.saskpower.com

SaskTel

123 2nd Avenue South

Saskatoon, SK S7K 5A6

Toll Free: 1-800-SASKTEL (1-800-727-5835)

Website: www.sasktel.com

SaskEnergy

408 36th Street East

Saskatoon, SK S7K 6K8

Phone: 975-8505

Toll Free: 1-800-567-8899

Website: www.saskenergy.com

ExpressAddress

Website: www.expressaddress.com

Are you moving? ExpressAddress offers residential customers a convenient way to notify multiple Saskatchewan organizations of your move. A notice for address change goes to services such as natural gas, telephone, electricity, water and motor license all at once.

CIVIC SERVICES DIRECTORY

The City of Saskatoon provides many civic services to assist business development in Saskatoon. Important civic contacts are listed below. The hours of operation for most civic offices are from 8:00 a.m. to 5:00 p.m., Monday through Friday (excluding holidays). For Library hours, it is best to contact your local branch for hours of operation.

COMMUNITY SERVICES DEPARTMENT

Do you want to develop property or operate a business in Saskatoon? The Community Services Department reviews and issues commercial and home based Business Licenses and Building Permits, and facilitates the orderly use and development of property.

Building Permits

Phone: 975-2645

Website: www.saskatoon.ca (look under 'B' for Building Standards)

Business Licenses

Phone: 975-7710 or 975-2658

Website: www.saskatoon.ca (look under 'B' for Business License)

Discretionary Use Approval

Phone: 975-2645

Website: www.saskatoon.ca (look under 'Z' for Zoning Regulations & Requirements)

Environmental Services

Phone: 975-2534

Website: www.saskatoon.ca (look under 'E' for Environmental Services)

Home Based Businesses

Phone: 975-7710 or 975-2658

Website: www.saskatoon.ca (look under 'B' for Business License)

Infrastructure Services

Phone: 975-2454

Website: www.saskatoon.ca (look under 'I' for Infrastructure Services)

Plumbing Permits

Phone: 975-7631

Website: www.saskatoon.ca (look under 'B' for Building Standards)

Sign Permits

Phone: 975-2684

Website: www.saskatoon.ca (look under 'S' for Sign Permits)

Subdivision Applications

Phone: 975-2647

Website: www.saskatoon.ca (look under 'Z' for Zoning Regulations & Requirements)

Vacant Lot and Adaptive Reuse Strategy

Phone: 975-2842

Website: www.saskatoon.ca (look under 'V' for Vacant Lot and Adaptive Reuse Strategy)

Zoning Review

Phone: 975-2645

Website: www.saskatoon.ca (look under 'Z' for Zoning Regulations & Requirements)

CIVIC SERVICES DIRECTORY

OTHER CIVIC SERVICES

Infrastructure Services Department

Municipal Engineering Branch

City of Saskatoon

222 3rd Avenue North

Saskatoon, SK S7K 0J5

Phone: 975-2454

Website: www.saskatoon.ca (look under 'I' for Infrastructure Services)

Infrastructure Services is responsible for the planning, operation and maintenance of many of the City's assets.

Revenue Branch (formerly Office of the City Treasurer)

City of Saskatoon

222 3rd Avenue North

Saskatoon, SK S7K 0J5

Phone: 975-2400

Website: www.saskatoon.ca (look under 'C' for Customer Service - Revenue)

To obtain Business Licenses for Direct Sellers, Mobile Food Vendors, Transient Traders, Trade Show Operators, Taxis, Non-Resident (out-of-town) Contractors and all other businesses that do not have a physical premise in Saskatoon, but are conducting business in the city, contact the Revenue Branch.

Saskatoon Fire & Protective Services

City of Saskatoon

125 Idylwyld Drive South

Saskatoon, SK S7K 2H6

Phone: 975-2520 (Fire Marshal)

Website: www.saskatoon.ca (look under 'F' for Fire & Protective Services)

Find out if your home, property and/or business meets inspection guidelines, or use the Health and Safety Hotline to inform us about a property you would like inspected.

Saskatoon Public Library

311 23rd Street East

Saskatoon, SK S7K 0J6

Phone: 975-7555

Website: www.saskatoonlibrary.ca

Check the business pages of your local telephone book for a library in your area.

The "Whose Job Is It?" brochure gives a listing of the various civic services citizens need most, along with a contact phone number. It is translated in 14 different languages and is available at the Newcomer Information Centre, City Hall or online at www.saskatoon.ca (look under 'W' for Whose Job Is It?).

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ADDITIONAL INFORMATION

BUSINESS RESOURCE DIRECTORY

There are other business requirements outside of municipal licenses and permits. Refer to this agency list for Provincial and/or Federal requirements. Direct contact should be made with the individual agencies to obtain detailed information and advice.

BizPaL.ca - Business Licenses & Permits

Industry Canada

Website: www.bizpal.ca

BizPaL is a web-based service that will allow clients to easily generate a customized list of the permits and licenses they require from all levels of government.

business infSOURCE / Canada-Saskatchewan Business Service Centre

2 - 345 3rd Avenue South

Saskatoon, SK S7K 1M6

Phone: 956-2323

Toll Free: 1-800-667-4374

Website: www.canadabusiness.ca/sask

business infSOURCE / Canada-Saskatchewan Business Service Centre is your gateway to the world of information about business. Their role is to help you find the facts you need to start or grow a business in Saskatchewan - Your First Stop For Business Information. All services at business infSOURCE are free.

Canada Border Services Agency (formerly Canada Customs)

2130 Airport Drive

Saskatoon, SK S7L 6M6

Phone: 975-4755

Toll Free: 1-800-461-9999

Website: www.cbsa-asfc.gc.ca/import/rb-ee-eng.html

Contact for all Import/Export Inquiries.

Canada Revenue Agency

340 3rd Avenue North

Saskatoon, SK S7K 0A8

Toll Free: 1-800-959-5525

Website: www.cra-arc.gc.ca

The Canada Revenue Agency (CRA) administers tax laws for the Government of Canada and for most provinces and territories; as well as various social and economic benefit and incentive programs delivered through the tax system. The CRA can also set up a Business Number for your company through an online registration process. The CRA provides service by appointment only.

BUSINESS RESOURCE DIRECTORY

Enterprise Saskatchewan

206 15 Innovation Boulevard

Phone: 933-7200

Toll Free: 1-800-265-2001

Website: www.enterprisesaskatchewan.ca

Enterprise Saskatchewan advances a transformative sustainable economic growth agenda and develops a culture of innovation and entrepreneurship that encourages investment and population growth, creating prosperity for all Saskatchewan residents.

Entrepreneurial Foundation of Saskatchewan

207 116 Research Drive

Saskatoon, SK S7N 3R3

Phone: 964-2010

Toll Free: 1-888-964-2010

Fax: 964-2014

Email: info@efsk.ca

Website: www.efsk.ca

The Entrepreneurial Foundation of Saskatchewan (EFS) is a member-based, non-profit organization formed to provide advisory services, training and mentorship to entrepreneurs seeking access to investment capital to start-up, expand, turnaround and/or transition their business. EFS also assists immigrants admitted to the Saskatchewan Immigrant Nominee Program – Entrepreneur category to evaluate opportunities and successfully start, acquire or actively invest in a Saskatchewan business.

Highway Traffic Board

1550 Saskatchewan Drive

Regina, SK S4P 0E4

Phone: (306) 775-6672

Fax: (306) 775-6618

Website: www.highwaytrafficboard.sk.ca

The Highway Traffic Board is the provincial approving agency for limousines, shuttles and related transportation services.

Industry Canada, Consumer Products Division

7th Floor, 123 2nd Avenue South

Saskatoon, SK S7K 7E6

Phone: 975-4896

Toll Free: 1-877-783-7757

Website: www.ic.gc.ca

Regulations for consumer products that are manufactured, sold or imported.

BUSINESS RESOURCE DIRECTORY

Innovation Place

114 - 15 Innovation Boulevard

Saskatoon, SK S7N 2X8

Phone: 933-6295

Website: www.innovationplace.com

Innovation Place, located in Saskatoon, has a mandate to encourage the growth of Saskatchewan's science and technology sector and is one of the most rapidly growing and successful university-related research parks in North America.

Newcomer Information Centre

106 - 129 3rd Avenue North

Saskatoon, SK S7K 2H4

Phone: 343-8303

Email: abaig.nic@sasktel.net

The Newcomer Information Centre (NIC) provides up-to-date information and referrals to various programs and services in the community to meet the needs of new immigrants and refugees arriving in Saskatoon. Appointments and testing for the Canadian Language benchmark assessments (English) are provided through the centre.

Saskatchewan Apprenticeship and Trade Certification Commission

1630 Quebec Avenue

Saskatoon, SK S7K 1V7

Phone: 933-8476

Toll Free: 1-877-363-0536

Website: www.saskapprenticeship.ca

Apprenticeship combines hands-on learning where experts in a trade (called journeypersons) pass on their knowledge and expertise to employees (called apprentices) right on the job.

Saskatchewan Government Insurance (SGI)

Phone: (306) 775-6599 (in Regina)

Website: www.sgi.sk.ca

SGI is the provincial approving agency for taxis.

Saskatchewan Liquor & Gaming Authority

201 1st Avenue South, 2nd floor Tower at Midtown

Saskatoon, SK S7K 2H6

Toll Free: 1-800-667-7565

Website: www.slga.gov.sk.ca

The Saskatchewan Liquor and Gaming Authority (SLGA) is responsible for the distribution, control and regulation of liquor and most gaming across the province. SLGA licenses and regulates most forms of gaming including: bingo, raffles, casinos, breakopen tickets and horse racing, as well as food service establishments serving alcoholic beverages.

BUSINESS RESOURCE DIRECTORY

Saskatchewan Ministry of Advanced Education, Employment & Labour

Occupational Health & Safety (OHS) and Labour Standards

122 3rd Avenue North

Saskatoon, SK S7K 2H6

Phone: 933-5052 (OHS) or 933-5042 (Labour Standards)

Toll Free: 1-800-667-5023 (OHS) or 1-800-667-1783 (Labour Standards)

Website: www.labour.gov.sk.ca

Saskatchewan Labour works with Saskatchewan people to prevent work related injuries and illness, as well as promotes and enforces the basic rules for work in Saskatchewan.

Saskatchewan Ministry of Corrections, Public Safety & Policing

Gas & Electrical Licensing

330 - 1855 Victoria Avenue

Regina, SK S4P 3T2

Phone: (306) 787-4508

Website: www.cpsp.gov.sk.ca

Corrections, Public Safety & Policing's mandate is to promote safe communities by delivering programs for individuals in conflict with the law through emergency planning and communication, monitoring of building standards, licensing and inspections services, and the delivery of fire prevention and disaster assistance programs.

Saskatchewan Ministry of Finance, Provincial Sales Tax (PST) Branch

2350 Albert Street

Regina, SK S4P 4A6

Toll Free: 1-800-667-6102

Website: www.finance.gov.sk.ca/taxes

The Revenue Division is Saskatchewan's primary tax collection agency (setting up a PST number).

Saskatchewan Ministry of Justice and Attorney General,

Consumer Protection Branch

500 - 1919 Saskatchewan Drive

Regina, SK S4P 4H2

Phone: (306) 787-5550

Toll Free: 1-888-374-4636

Website: www.justice.gov.sk.ca/cpb

Provincial licenses are required for Auctioneers, Charitable Fundraising Businesses, Collection Agents, Credit Reporting Agencies, Direct Sellers (direct solicitors), Film and Video Outlets, Motor Dealers, Cemetery Operators and Training Course Providers. The Consumer Protection Branch will investigate consumer complaints and provides direction/information to the public to assist them in addressing their problems.

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ADDITIONAL INFORMATION

BUSINESS RESOURCE DIRECTORY

Corporate Registry - Information Services Corporation

1301 - 1st Avenue

Regina, SK S4R 8H2

Phone: (306) 787-2962

Website: www.isc.ca/corporateregistry

The Corporate Registry maintains a registry of legal entities to protect the public, facilitates economic and social development and conducts Business Name Searches and Registration.

Saskatchewan Ministry of Environment

Environmental Assessment Review

142 - 3211 Albert Street

Regina, SK S4S 5W6

Phone: (306) 787-6132

Website: www.environment.gov.sk.ca

Saskatchewan Environment will review the potential environmental effects of a proposed development. By assessing the potential environmental impacts of developments, we can ensure developments in Saskatchewan are sustainable.

Saskatchewan Tourism Education Council

Suite 102, 202 4th Avenue North

Saskatoon, SK S7K 0K1

Phone: 933-5900

Toll Free: 1-800-331-1529

Website: www.stec.com

The Saskatchewan Tourism Education Council (STEC) is a non-government, non-profit, award-winning division of Tourism Saskatchewan. STEC is committed to the provision of education and training that supports professional growth and human resource development in Saskatchewan's tourism sector.

Saskatchewan Workers' Compensation Board

115 24th Street East

Saskatoon, SK S7K 0K3

Phone: (306) 787-4370 (in Regina)

Toll Free Claims: 1-800-667-7590 or

Website: www.wcbsask.com

The Saskatchewan Workers' Compensation Board's mandate is to protect workers and employers against the result of work injuries. Their responsibility is to provide a high quality of service and to be fair to employers and workers. Vision Statement: Working together, we will excel in the development and delivery of workers' compensation and injury prevention programs and services.

BUSINESS RESOURCE DIRECTORY

Saskatoon Police Services

P.O. Box 1728, 130 4th Avenue North

Saskatoon, SK S7K 3R6

Phone: 975-8300

Website: saskatoonpoliceservices.ca

Saskatoon Police Services publishes a guide for small businesses, titled "Preventing and Reporting Crime." Hard copies are available free of charge at the Planning & Development office.

Saskatoon Health Region

Public Health Inspection - Food Services & Personal Services

101 - 310 Idylwyld Drive North

Saskatoon, SK S7L 0Z2

Phone: 655-4605

Website: www.saskatoonhealthregion.ca

Working in harmony for healthy people and healthy communities.

Saskbiz - Community Profiles

Enterprise Saskatchewan

Website: www.saskbiz.ca

This site provides comprehensive economic and quality of life information for communities and regions in Saskatchewan.

BUSINESS ASSOCIATIONS DIRECTORY

Want to know more about Saskatoon or how to join one of the many business associations available? This contact list is intended to be a resource to assist you in locating available sources of information. Direct contact should be made with the individual agencies to obtain detailed information and advice.

Better Business Bureau

980 Albert Street

Regina, SK S4R 2P7

Phone: (306) 352-7601

Toll Free: 1-888-352-7601

Website: www.sask.bbb.org

The Better Business Bureau... developing, encouraging and promoting ethical business practices in the marketplace.

Broadway Business Improvement District

813 Broadway Avenue

Saskatoon, SK S7N 1B5

Phone: 664-6463

Website: www.onbroadway.ca

Greater Saskatoon Chamber of Commerce

104 - 202 4th Avenue North

Saskatoon, SK S7K 0K1

Phone: 244-2151

Website: www.eboardoftrade.com

North Saskatchewan Independent Living Centre

237 5th Avenue North

Saskatoon, SK S7K 2P2

Phone: 665-5508

Website: www.nsilc.com

The NSILC provides the Entrepreneurs with Disabilities Program offering business and accessibility counselling, access to business loans tailored to meet your needs, one-on-one consulting to help you develop a business plan, peer support and networking opportunities.

North Saskatoon Business Association

9 - 1724 Quebec Avenue

Saskatoon, SK S7K 1V9

Phone: 242-3060

Website: www.nsba-sk.com

The NSBA is a member-driven and focused organization that serves, promotes and protects businesses throughout Saskatoon and beyond.

BUSINESS ASSOCIATIONS DIRECTORY

Riversdale Business Improvement District

344 20th Street West
Saskatoon, SK S7M 0X2
Phone: 242-2711
Website: www.riversdale.ca

Saskatchewan Home-Based Business Association

Box 500, 8B - 3110 8th Street East
Saskatoon, SK S7H 0W2
Toll Free: 1-877-887-4222
Website: www.shbba.sk.ca

The Saskatchewan Home-Based Business Association (SHBBA) promotes opportunities for successful home-based businesses in Saskatchewan.

Saskatoon Regional Economic Development Authority (SREDA)

103 - 202 4th Avenue North
Saskatoon, SK S7K 0K1
Phone: 664-0720
Toll Free: 1-800-706-1977
Website: www.sreda.com

SREDA works with companies that are considering locating to the Saskatoon Region.

Sutherland Business Improvement District

1000 Central Avenue
Saskatoon, SK S7N 2G9

The Partnership - Downtown Business Improvement District

242 3rd Avenue South
Saskatoon, SK S7K 1L9
Phone: 665-2001
Website: www.downtownsaskatoon.com

Tourism Saskatoon

101 - 202 4th Avenue North
Saskatoon, SK S7K 0K1
Phone: 242-1206
Toll Free: 1-800-567-2444
Website: www.tourismsaskatoon.com

Tourism Saskatoon is the area's primary tourism marketing agency. Tourism Saskatoon assists with convention, sport and event marketing and bid procurement. Tourism Saskatoon also acts as a catalyst and facilitator for growth in the tourism industry, and is a main provider of information on Saskatoon as a destination.

BUSINESS ASSOCIATIONS DIRECTORY

Women Entrepreneurs of Saskatchewan Inc.

108 - 502 Cope Way

Saskatoon, SK S7T 0G3

Phone: 477-7173

Toll Free: 1-800-879-6331

Website: www.womenentrepreneurs.sk.ca

Women Entrepreneurs of Saskatchewan offers a wide range of programs and services including business advising and resources, business loans, publications, networking and mentoring opportunities, youth initiatives, as well as training workshops and seminars.

FREQUENTLY ASKED QUESTIONS

Starting a business can be a very daunting process. The Business License Program has put together a list of common questions and answers to make the process a little easier.

What is a business?

The City of Saskatoon defines a business as:

- (i) a commercial, merchandising or industrial activity or undertaking;
- (ii) the carrying on of a profession, trade, occupation, calling or employment or;
- (iii) an activity providing goods or services.

Is it legal to run a business from the location I have chosen?

The City of Saskatoon Planning & Development Branch can provide you with the information on the zoning requirements for the area in which you wish to set up business.

Please call 975-2645 to speak with a development officer to see if your location is compliant with the Zoning Bylaw and/or to speak to a building inspector to find out if any Building Permits may be required - prior to moving in.

What do I need to know before starting a home based business?

It is advisable to research the regulations for the area where you live. Some types of businesses may not be permitted. Home based businesses are intended to seek a balance between a quiet, safe and aesthetic residential environment and the aspirations of home based entrepreneurs. Business activities which do not meet home based development standards must locate in commercial or industrial areas. Please call the Planning & Development Branch at 975-7710 or 975-2658 for more information.

What is the purpose of a Business License?

Business licenses are required for the following reasons: to ensure compliance with land-use and building regulations; to minimize land-use conflicts; to gather land-use information upon which commercial and industrial policies are based; and to facilitate effective planning decisions.

How much does a Business License cost?

The fee to process a new Business License application or a change of location is \$95 for home based and commercial/industrial businesses operating in the city. For other business types, please call for fee information.

How much does it cost to renew my Business License?

The annual fee to process a renewal notice is \$70 for home based and commercial/industrial businesses operating in the city. For other business types, please call for more information. A Business License is only valid for the location for which it is issued. Separate Business Licenses are required for additional business locations.

FREQUENTLY ASKED QUESTIONS

How long is a Business License valid for?

A Business License is valid for one year from the date it is issued, unless otherwise stated on the license.

Will registering my business protect its name?

Registering your business name with the Corporate Registry as a sole proprietorship, a partnership or a corporation provincially will protect that name in the province of Saskatchewan. Registering your corporation federally will protect your name across Canada, but you will also have to register that corporation in the province of Saskatchewan as an extra-provincial corporation. *Contact the Corporate Registry at (306) 787-2962 (in Regina) for more information on business name registration.*

Do I need to register my Business Name?

If you plan to operate a self-employed, non-incorporated business under your own name, without adding anything to your name (e.g.: John Smith), then there is no need to register the business name with the corporate registry. Keep in mind that in order to open a business bank account, most banks require proof that your business is registered either as a sole proprietorship or as a corporation. If you decide to add a business description to your name (e.g.: John Smith Services), then you would need to register it.

I plan on working as a contractor. Do I need a Business License?

Yes, a City of Saskatoon Business License is required for any work done within the city. To become an eligible contractor undertaking new home construction, a Business License from the city and incorporation of the business is required. If you are from out of town please contact the Revenue Branch to obtain a proper license at 975-2400.

How do I register for GST (Goods and Services Tax)?

It is possible to register a GST number at any time, however it becomes mandatory at the point that you reach \$30,000 worth of gross sales within four consecutive quarters. You cannot charge GST unless you are registered to do so. *Contact the Canada Revenue Agency at 1-800-959-5525 for more information.*

Do I need to register for PST?

Yes, all businesses are required to register with the Provincial Vendors License office. They then determine who is required to collect and remit PST. See page 7 for more details. Please contact Saskatchewan Finance for more information on collection or PST exemptions at 1-800-667-6102.



BizPaL is an innovative online project designed to help Canadian businesses save time when accessing licensing and permit information from multiple levels of government. Simply answer a series of questions on the type of business you want to start, and BizPaL will automatically generate a list of all required permits and licenses from the three levels of government, along with basic information on each.

For more information, visit www.saskatoon.ca
(look under 'B' for BizPaL).



Planning & Development Branch

For more information contact:

Planning & Development Branch
Community Services Department
222 3rd Avenue North
Saskatoon, Saskatchewan S7K 0J5

Phone: 975-2645

Fax: 975-7712

Website: www.saskatoon.ca

(look under 'B' for Business License)

Email: business.license@saskatoon.ca

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

April 2011

