



WORLD TRADE CENTRE®
WINNIPEG

Serving all of Manitoba
Au service de tous les Manitobains

YOUR GUIDE TO STARTING A BUSINESS IN MANITOBA

GUIDE

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One of the most common questions when starting a business is: “Where do I start?” The [World Trade Centre Winnipeg](#) can provide you with information, seminars and resources to help you start and grow your business. To request your personalized Start-Up Kit, [click here](#).

Contact: [World Trade Centre Winnipeg](#)
219 Provencher Boulevard, 3rd floor
Winnipeg, Manitoba R2H 0G4
Phone: 204.253.4888 | Toll free: 1.800.665.2019
Email: info@wtcwinnipeg.com

PLAN YOUR BUSINESS

Evaluate your Idea

Can you make money from this business? Is there a market for your product/service?

Market research

Conduct research on the market, the industry and your competition.

The WTC Winnipeg also offers one (1) free secondary market research request for Manitoba residents annually. This research includes precise demographic statistics, market reports and analysis from multiple industry-leading databases, as well as granular data on consumer goods. If interested, please submit your Secondary Market Research Request online by [clicking here](#).

Develop a business plan

Your business plan will help you determine start-up costs, identify your customers, understand your market potential, determine which strategies you will use to promote your business and develop financial projections. A business plan is usually required to access funding.

Business plan templates

Templates for business planning can be found [online](#), on the [Futurpreneur Website](#), or even through your financial institution.

Business plan samples

- > [World Trade Centre Winnipeg Business Plan Template request](#)
- > [Bplans.com](#)
- > [Futurpreneur Canada](#)
- > [Writing your business plan \(CBN\)](#)

Financing your business

How will you finance your business? Along with your own money, additional funding may be provided through commercial loans and other financial programs.

Review the following links on the Canada Business Network website for Federal and Provincial programs and services for Manitoba, [searched by purpose](#).

Choose a business structure

Understand the differences between: sole proprietorship, partnership and corporation.

Innovation, Science and Economic Development: [Choose Your Business Structure-Sole proprietorship, partnership, corporation or co-operative](#)

Develop your business skills

Attend workshops and seminars offered by:

- > [World Trade Centre | Events and Seminars](#)
- > [World Trade Centre Winnipeg | Online Training Series](#)
- > [World Trade Centre Winnipeg | Online Start-up Tools](#)
- > Canada Revenue Agency: [CRA | Videos and recorded webinars for businesses](#)

GETTING STARTED

Register a business name

If you choose to carry on a **business under a name other than your own first and last name**, you must register with the Companies Office. Partnerships and corporations must be registered with the [Companies Office](#).

Step 1: Business name reservation

- > Submit a “Request for Business Name Reservation” for approval online or in person.

Step 2: Register a business

- > Register the business with your chosen business structure using the name that was approved.

Once your business is registered, the Companies Office will issue you a 9-digit Business Number (BN).

Contact: [Companies Office](#)
1010 – 405 Broadway
Winnipeg MB R3C 3L6
Phone: 204.945.2500 | Toll Free: 1.888.246.8353 (in Manitoba)

Open a business bank account

Visit your local financial institution to open a business bank account. You will have to provide your Business Number (BN), a copy of your business registration documentation and partnership agreement if applicable.

Register a domain name (URL)

Consider reserving a domain name for your business to create your website and get a custom email address. Visit the Canadian Internet Registration Authority at www.cira.ca to see if your **.ca** website name is available.

Apply for a business license

Contact your local municipal office to determine whether you need a business license.

[BizPal](#) (Business Permit and License Information for Manitoba businesses - on-line)

Contact: City of Winnipeg, [License Branch](#)
Unit 18 – 30 Fort Street
Winnipeg MB R3C 4X3

Phone: 204.986.2234 or 311

Apply for a building and/or occupancy permit

Contact the City of Winnipeg to determine if you need a home or building occupancy permit.

[Home Based Business](#)

[Guidelines Building Occupancy Permit](#)

Contact: City of Winnipeg, One Stop Shop Permit Branch
Unit 31 – 30 Fort Street
Winnipeg MB R3C 4X3
Phone: 204.986.5410 or 311

If you are outside of the City of Winnipeg, please contact your local municipal office.

[BizPal](#) (Business Permit and Licence Information for Manitoba businesses - on-line)

Apply for a direct sellers/vendors license

You may be required to obtain a provincial direct sellers/vendors license if you are planning to sell door-to-door or advertise in the form of business cards, flyers, on a vehicle, etc. Apply for registration in Manitoba as a manufacturer, renovator or home hobby/craft operator of bedding and other upholstered or stuffed articles.

Contact: [Consumer Protection Office](#)
Winnipeg: 204.945.3744 | Toll free: 1.866.626.4862

Register for tax accounts

> **RST OR PST** – The Retail Sales Tax (RST or PST) is a tax applied to the retail sale or rental of most goods and certain services in Manitoba.

Contact: [Manitoba Finance, Taxation Division](#)
Winnipeg: 204.945.5603 | Toll Free: 1.800.782.0318

> **GST** – The Goods and Services Tax (GST) is a tax that applies to most supplies and services in Canada.

Contact: [Canada Revenue Agency](#)
Toll Free: 1.800.959.5525

> **BUSINESS TAXES:** Contact the municipality where you plan to open your business.

> **CORPORATION CAPITAL TAX:** Contact Manitoba Finance

> **SOLE PROPRIETOR:** As a sole proprietor, you may have to pay your tax by instalments. You may also need to make instalment payments for Canada Pension Plan (CPP) contributions on your own income. For more information, go to [Paying Your Income Tax by Instalments](#).

Maintain business records

You are required by law to keep records of all your transactions to support your [income and expenses](#). Tax documents must be kept for the current year plus six years. Other documents may have other retention periods. It is best to consult with an accountant, lawyer, HR professional industry professional, or ARMA International for further guidance.

Business and payroll records: [Keeping Records](#)

Employee records: [Paying Wages and Keeping Records](#)

Insurance

In addition to insuring your property and business assets, consider other forms of insurance such as liability, disability, business interruption, errors & omissions, inventory and bonding.

Open an import/export account

If you plan to import or export commercial goods, you will need to add an Import/Export account to your Business Number by contacting [Canada Revenue Agency](#). There are several other factors you must consider when importing or exporting including: import/export controls, packaging and labelling requirements, international trade agreements.

[Canada Border Services Agency \(CBSA\)](#)

- > [Step-by-Step Guide to Importing Commercial Goods into Canada](#)
- > [Step-by-Step Guide to Exporting Goods from Canada](#)
- > Toll Free: 1.800.461.9999 (in Canada)

[World Trade Centre Winnipeg](#): 204.253.4888 | Toll free: 1.800.665.2019 | info@wtcwinnipeg.com

Know your industry

Know the laws and regulations of your industry

Determine which municipal, provincial or federal government department regulates your industry.

Join local affiliations

Consider joining a Chamber of Commerce or industry association to network with other business owners and get the most up-to-date information on your industry.

Support your employees

Comply with Manitoba Employment Standards

Ensure that you are aware of your requirements as an employer under the Employment Standards Act.

Contact: [Employment Standards Manitoba](#)

Winnipeg: 204.945.3352

Toll Free: 1.800.821.4307

Remit payroll deductions

As an employer, you are responsible for deducting Canada Pension Plan (CPP) contributions, employment insurance (EI) premiums and income tax from employee salaries, wages or any other type of income and remitting them to Canada Revenue Agency. Using your Business Number, open a Payroll Deductions account and remit these deductions monthly.

Contact: [Canada Revenue Agency - Payroll](#)

Phone: 1.800.959.5525

Register with the Workers Compensation Board of Manitoba

The workers compensation system is an injury and disability insurance for workers and employers, paid by employers. As an employer, you must register for Workers Compensation from the moment you have your first employee, whether you are paying wages or not. Self-employed individuals can also obtain personal coverage.

Contact: [Workers Compensation Board of Manitoba](#)
Winnipeg: 204.954.4321 | Toll Free: 1.855.954.4321
Brandon: 204.571.4870 | Toll Free: 1.877.437.4870

Maintain a safe and healthy workplace

As an employer, it is your responsibility to ensure that you are providing a safe and healthy work environment for your employees. Canada Business Network: [Hiring and managing employees](#)

Contact: [Workplace Safety and Health](#)
Phone: 204.957.SAFE (7233) | Toll Free: 1.855.957.SAFE (7233)
[SAFE Work Manitoba](#) SAFE Work Manitoba is the public agency dedicated to the prevention of workplace injury and illness.

Build your team of experts

Bookkeeper:	Manta list of Bookkeepers
Accountant:	Chartered Professional Accountants Manitoba
Lawyer:	The Law Society of Manitoba
Insurance Broker:	Insurance Brokers Association of Manitoba
Manitoba Business Support Services Directory:	Biz Grid

For more information, please contact the World Trade Centre Winnipeg:
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Note to reader:

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