

# Small Business Access

**ontario.ca/smallbusiness**  
***#SmallBusinessAccess***

# Agenda

- Introduction
- Small business in Ontario
- Overview of Small Business Access
- Programs targeted for small businesses
- Key changes to the Employment Standards Act
- Questions / discussion

# Ontario Chamber of Commerce



The Ontario Chamber of Commerce is a business network of over 130 local chambers of commerce and boards of trade in Ontario. Through this network, we are the voice of 60,000 members that range from small businesses to major corporations and industry associations. Together, our members employ over two million people and produce nearly 17 percent of Ontario's GDP.

Visit our new website at [occ.ca](http://occ.ca) and follow us on Twitter [@OntarioCofC](https://twitter.com/OntarioCofC).

# Small businesses form the backbone of the Ontario economy, and contributes to vibrant communities

**98%**

Small businesses represent 98% of all businesses in Ontario

**3M**

Small businesses provide jobs for 3 million Ontarians (two-thirds of all private sector jobs)

**28%**

Small businesses generate 28% of Ontario's GDP

\*Small businesses employ less than 100 employees and/or generates between \$30,000-\$5M in revenue.

# Challenges facing small businesses

**Finding talent**

**Rising costs of  
doing business**

**Navigating  
government  
services**

**Understanding  
laws and  
regulations**

# Small Business Access brings together resources targeted for small business owners



**awareness  
campaign**



**24/7 online  
access**



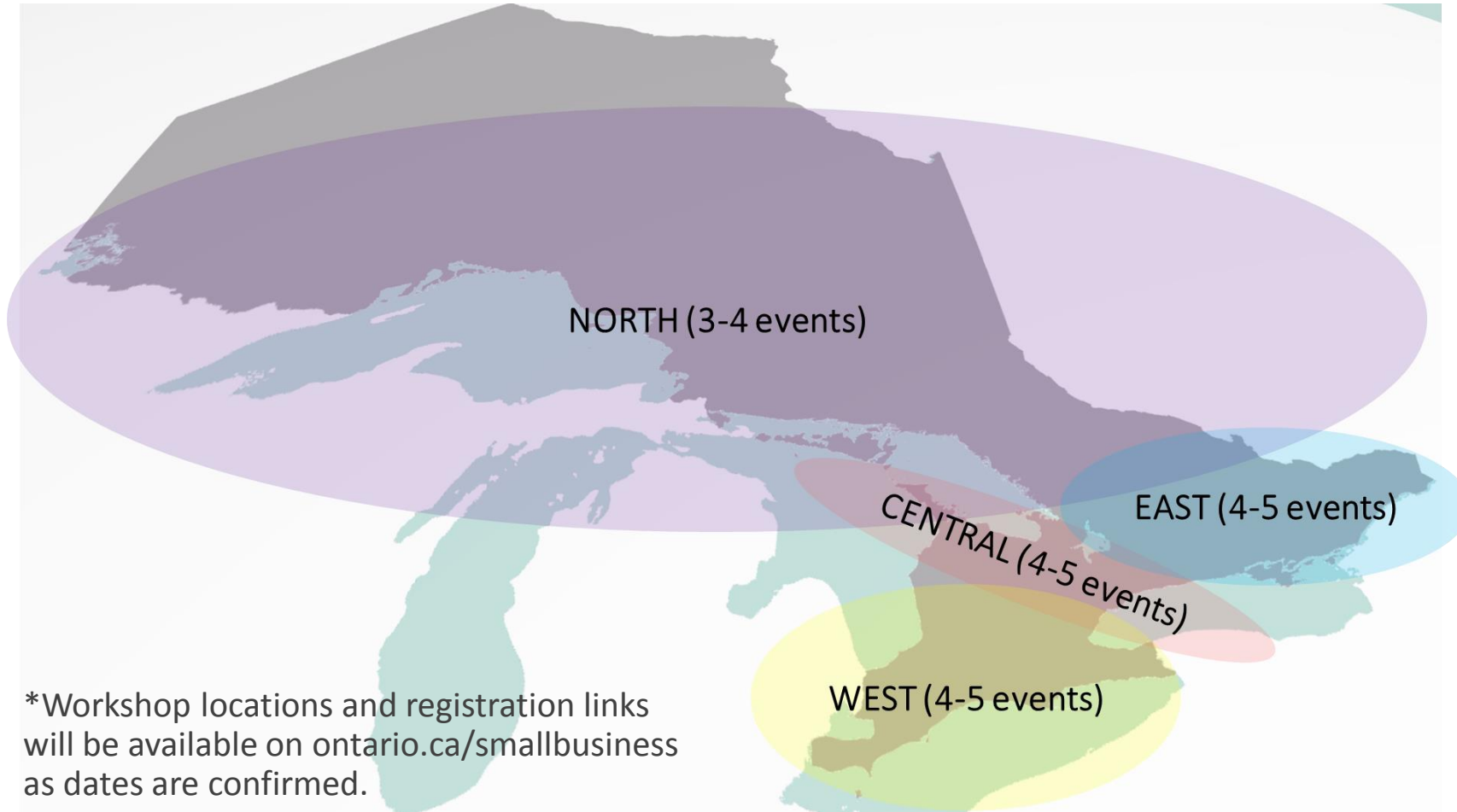
**dedicated  
hotline**

# Education and awareness campaign led by the Ontario Chamber of Commerce

- Education and awareness campaign to promote Small Business Access
- A trusted conduit for dialogue between small business owners and the Province
- Leverage OCC members, the chamber network, and the broader business community to raise the level of understanding of government programs and services, cost-saving opportunities, and new policies and regulations
- Engage the small business community to learn about their challenges, concerns and needs, and collect feedback for the Province
- New Small Business Engagement Manager an additional resource



# OCC will engage with small businesses and host workshops in local communities





# ontario.ca/smallbusiness – your stop for small business information and resources

- Developed with feedback from small business owners
- “Single point of access” service provides targeted information and resources most relevant to small business owners
- Links take you to the right place, to the best resource available
- Highlights new information and valuable opportunities
- Subscribe to news and updates
- Up-to-date with new content added regularly





[ontario.ca/smallbusiness](https://ontario.ca/smallbusiness)

# Small Business Access

Get support, information and advice to run your small business.

Have a question? Call us toll-free within Ontario - Monday to Friday 8:30 a.m. to 5:00 p.m. Eastern Time: [1-888-999-5970](tel:1-888-999-5970)



Get funding



Get business advice



Grow your business



Learn about the laws  
that affect your  
business

## Recent Announcements



### Attend a workshop

Learn more about resources, programs, and funding available to small businesses. (Coming soon.)



### \$124m additional funding to hire youth

The additional funding is available through existing programs for hiring young people ages 15-29.



### Small business income tax cut

The corporate income tax rate on the first \$500,000 of active business income has been lowered from 4.5% to 3.5% effective January 2018.

### Sign-up for updates

Get updates on new resources including when and how to apply for funding.



## Get funding

### Hire a young person

Receive up to \$2,000 when you hire a person between 15 and 29 years of age.

### Indigenous Economic Development Fund

Apply for grants and financing for Indigenous businesses, communities and organizations.

### Hire and train an apprentice

Get up to \$19,200 to train an apprentice in over 100 eligible trades.

### Northern Ontario Heritage Fund

Apply for programs that support your small businesses in northern Ontario.

### Reduce your energy costs

Take advantage of programs and rebates to reduce your energy costs.

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## Get business advice

### Connect with your municipality

Reach out to your local Economic Development Office, which works with your small business to help you grow.

Contact your local Business Improvement Area, which organizes, finances and carries out physical improvements to your downtown core.



### Start a business

Call or visit a Small Business Enterprise Centre or community-based provider to find the tools to help you start and grow your business.

### Find employees

Reach out to Employment Ontario for help finding workers.

### Have a worker's compensation or safety issue?

Get free, expert, and confidential advice, representation and education.

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## Grow your business

### Take your business global

Learn how to sell outside of Canada, grow your business through exports and get financial help and resources.

### Connect with a growth expert

Business advisors from the Ontario Network of Entrepreneurs (ONE) Centres can help you weigh your financing options, and improve your business plan before you present to lending institutions.

### Sell to the Ontario government

We buy goods, services and construction from 51,000 vendors. Learn how to become one of these vendors.

### Get federal government support

Explore what federal government support programs can do for your business through Innovation Canada.

### Register your business

Search for, register and renew a business name online.

## Learn about the laws that affect your business

### Changes to employment and labour laws effective January 1, 2018

The [Fair Workplaces and Better Jobs Act, 2017](#), also known as Bill 148, became law on January 1, 2018. Some of the changes include:

- raising the [minimum wage](#)
- changing the rules for [public holiday pay](#)
- giving employees 10 days of [personal emergency leave](#) (including two paid days) and three weeks of [vacation time](#) after five years

### Corporate income tax

Learn more about the changes we recently made to the small business corporate income tax rate.

### Permits and licenses

Use BizPal to find the permits and licenses you need for your business.

### Environmental approvals

Find out which approvals, permits and licenses you need to operate your business.

## Know the important regulations

### *Employment Standards Act*

Covers minimum wage, hours of work, termination of employment, public holidays, pregnancy and parental leave, severance pay, vacation and more.

### *Occupational Health and Safety Act*

Covers the rights and duties of all people in the workplace, as well as the procedures for dealing with workplace hazards and enforcement as needed.

### *Accessibility for Ontarians with Disabilities Act*

There are workplace standards for meeting the needs of employees and job applicants with disabilities. Learn how to meet the standard and [make your workplace accessible](#).

### *Consumer Protection Act*

Covers consumer rights in Ontario which has implications for your business.

# New telephone support number

- Have questions about running or growing your business?
- New dedicated telephone number to help you find ways to grow your business in Ontario
  - Information Officers are able to have in-depth conversations with business owners based on the businesses' needs
  - Available Monday to Friday from 8:30 am – 5:00 pm
  - Service in English and French

**1-888-999-5970**



# What can the hotline help my business with?

- Over 300 calls since launch in early February 2018
- Information Officers have helped small businesses with questions such as:
  - How do I start a: mechanic business, home daycare, tree cutting business, hummus factory, online crafts business, etc.
  - If I start a tattoo parlour, what regulations do I need to follow?
  - How can I find assistance with hiring youth or an apprentice?
  - What opportunities are there to bid on government procurements?
  - Questions about HST and incorporation
  - How do I attract clients?



# Free legal advice with Pro Bono Ontario (PBO)

- The Province has partnered with PBO to provide free, “just-in-time” over the phone legal advice to small business owners with financial need
- Callers to the Small Business Access hotline will be referred to PBO if eligible
- PBO is a charity created in 2001 to bridge the gap between low-income Ontarians who cannot afford a lawyer and volunteer lawyers who want to donate their services
- PBO is able to provide:
  - Legal advice on topics such as business structure, contracts, intellectual property, risk management, etc.
  - Brief services such as help drafting and reviewing documents like contracts, leases, and legal applications (e.g. trademarks)
  - Help to self-employed contractors struggling to collect monies owed





A young man with a beard, wearing a white t-shirt and a white hairnet, is focused on his work in a food processing facility. He is standing at a counter, and his hands are visible as he works with a green surface. The background shows industrial equipment and another person in a white uniform. A dark green speech bubble with a white border is overlaid on the right side of the image, containing the text 'How do I hire an apprentice?'.

**How do I hire an  
apprentice?**

# Programs to help small businesses

- Searching for talent?
  - Hire a young person
  - Hire and train an apprentice
- Want to reduce your energy costs?
  - Energy efficiency programs for small businesses
- Looking to go global?
  - Ontario Export Services
  - Export Market Access
- Need help building your digital footprint?
  - Digital Main Street Initiative \*coming soon\*

# Employing Young Talent Initiative (EYTI)

WHO	WHAT	HOW
<p>Employers who want to hire and retain youth ages 15-29</p> <p>Are able to offer a minimum of 20 hours of work per week</p>	<p>Employers can receive up to \$2,000 in taxable incentives per employee split across two payments:</p> <p>\$1,000 after hiring \$1,000 after retaining</p> <p>New hires eligible until March 31, 2020</p>	<p>Request an appointment with Employment Ontario to find a suitable match through Employment Service or Youth Job Connection</p>

# Graduated Apprenticeship Grant for Employers (GAGE)

WHO	WHAT	HOW
<p>Employers who want to train an apprentice and:</p> <ul style="list-style-type: none"><li>• Have the facilities, people and equipment for training</li><li>• Can give the apprentice time off for classes</li><li>• Meet regulations for the trade</li></ul>	<p>Employers can receive up to \$19,200 per apprentice</p> <p>Amount is split across five payments as the apprentice successfully completes each level of training or receives a Certificate of Apprenticeship/Qualification</p>	<p>Find an apprentice through the Ontario Youth Apprenticeship Program or the Ontario College of Trades</p> <p>The apprentice registers through the Employment Ontario apprenticeship office, listing the sponsor business</p>

# Over 120 trades are eligible for GAGE

- Appliance service technician
- Auto body repairer
- Baker-pâtissier
- Brick and stone mason
- Cement (concrete) finisher
- Cook
- Die designer
- Draftperson – mechanical
- Drywall finisher and plasterer
- Electrician
- Electronic service technician
- Elevating device mechanic
- Facilities mechanic
- Floor covering installer
- General carpenter
- General Machinist
- Hairstylist
- Hazardous materials worker
- Heavy duty equipment technician
- Heavy equipment operator
- Hoisting engineer
- Industrial electrician
- Industrial mechanic millwright
- IT – hardware technician
- IT – network technician
- Instrumentation and control technician
- Ironworker – generalist
- Locksmith
- Micro electronics manufacturer
- Painter and decorator
- Plumber
- Powered lift truck technician
- Precision metal fabricator
- Roofer
- Terrazzo, tile and marble setter
- Tire wheel and rim mechanic
- Tool and die maker
- Truck-trailer service technician
- Welder
- [And many more...](#)

# Graduated Apprenticeship Grant for Employers (GAGE)

- The former Apprenticeship Training Tax Credit (ATTC) has transformed into GAGE and now includes an expanded number of eligible trades, including bakers, cooks and hairstylists
- Additional incentive if apprentice comes from an underrepresented group (women, Indigenous peoples, Francophones, people with disabilities, newcomers, racialized people)
- Employers that sponsor apprentices will be enrolled automatically and payments will be made directly to employers as their apprentice completes each level of training

	Level 1	Level 2	Level 3	Level 4*	C of A/Q**	Total
Grant amount	\$2,500	\$2,500	\$3,500	\$3,500	\$4,700	\$16,700
Underrepresented bonus	\$500	\$500	\$500	\$500	\$500	\$2,500
Total per level	\$3,000	\$3,000	\$4,000	\$4,000	\$5,200	\$19,200

\* If applicable

\*\* Certificate of Apprenticeship/Qualification

# Apprenticeship Completion Employer Bonus

WHO	WHAT	HOW
<p>Employers who:</p> <ul style="list-style-type: none"><li>• Trained an eligible apprentice but are not eligible for GAGE</li><li>• Pay corporate or personal income tax in Ontario</li></ul>	<p>Employers can receive a \$1,000 taxable cash grant</p> <p>Employers apply after their apprentice completes all required classroom and on-the-job training and receives a Certificate of Apprenticeship/Qualification</p>	<p>An application is sent to the employer once they become eligible</p> <p>The employer has 180 days from the date of the letter to return the completed application</p>

# Energy efficiency programs for small business

- Programs offered by your local electric and natural gas utilities can help you save on energy costs
- Incentives for assessments, equipment and installation are available through Save on Energy, natural gas conservation, and GreenON programs
- New GreenON funded programs are being developed – check back regularly



[yourpower.ca](http://yourpower.ca)



An agency of the Government of Ontario



# Save Money, Fight Climate Change

Take advantage of Ontario programs and rebates to reduce your energy costs and fight climate change.



Show me energy-saving programs for:



**my Home**

Homeowners and renters



**my Small Business**

Proprietor-owned/small scale business



**my Organization**

Medium and large manufacturing, institutional  
and commercial operations

Enter your Postal Code

A1A1A1

**Find programs in my  
area**

Why do we need your postal  
code?

Because some programs are  
location specific and administered  
by different companies depending  
on jurisdiction.

[Don't know your Postal Code?](#)

Close

# Save Money, Fight Climate Change

Take advantage of Ontario programs and  
reduce your energy costs and fight climate



Show me energy-saving programs for:



**my Home**

Homeowners and renters



**my Small Business**

Proprietor-owned/small scale business



**my Organization**

Medium and large manufacturing, institutional  
and commercial operations

## Programs for my Small Business

[my Home](#)   [my Organization](#)

Your Local Hydro Company is [Toronto Hydro](#)   Your Natural Gas Program Provider is [Enbridge](#)

M5T1L4   [Change Location](#)

All Programs

Simple Solutions

Equipment & Operations

Equipment Upgrades

GREENON CHALLENGE

### Funding for small businesses with big ideas

By Green Ontario Fund

Receive funding to turn innovative proposals for reducing your business' greenhouse gas emissions into a reality.

GREENON FOOD MANUFACTURING PROGRAM

### Helping food and beverage processors reduce greenhouse gas pollution

By Green Ontario Fund

Funding is now available to support Ontario food and beverage processors with projects designed to help them reduce greenhouse gas (GHG) pollution and adopt low-carbon technologies.

GREENON AGRICULTURE PROGRAM

### Increase your farm's energy efficiency and grow your savings

By Green Ontario Fund

Receive funding to increase the energy efficiency of your farm through technology retrofits or by taking part in pilots for new greenhouse gas reducing technologies.

SMALL BUSINESS LIGHTING

### Rebates for LED lights and installation

By Save on Energy

A one-stop program for lighting upgrades for small business, including a professional lighting assessment and installation of up to \$2,000 in lighting measures.

SMART GREEN

### Get funding to make your manufacturing facility energy efficient

By Government of Ontario

Receive up to \$500,000 to implement equipment, technology and process improvements to reduce greenhouse gas emissions.

HEATING AND COOLING

### Save on efficient heating and cooling upgrades

By Save on Energy

Upgrade your heating and cooling system and save up to \$325 a year in energy costs.

RETROFIT PROGRAM FOR SMALL BUSINESS

### Save on efficient lighting, motors, controls and HVAC upgrades

By Save on Energy

Make upgrades to your business easy, with the Retrofit Program. Receive up to 50 per cent of costs on new energy-efficient equipment and upgrades.

BUSINESS REFRIGERATION INCENTIVE PROGRAM

### Tune up your commercial refrigeration system

By Save on Energy

Increase reliability, cut costs and reduce food spoilage with up to \$2,500 in refrigeration upgrades.

FIXED COMMERCIAL INCENTIVES FOR SPACE HEATING

### Get up to \$600 for new high-efficiency heating equipment

By Enbridge

Boost your small business savings, with incentives to switch out inefficient heating systems for new equipment that works better for your bottom line.

# Small Business Lighting Incentive

## Overview

- Turn-key solution for energy efficient lighting
- Free onsite professional lighting assessment
- Up to \$2,000 in incentives

## Who's eligible?

- Average annual demand of less than 100 kW
- Previous participants of Power Saving Blitz or Direct Install are also eligible

How to participate: contact your local electric utility



# Heating and Cooling Incentive

## Overview

- Save up to \$850 with furnace and air conditioning rebates
- Get up to \$5,800 in air source heat pump rebates from Save on Energy and the Green Ontario Fund
- Upgrade your heating and cooling system and save up to \$325 a year in energy costs

## Who's eligible?

- Businesses with residential-type systems who have purchased and installed eligible HVAC equipment through a participating contractor

How to participate: find a participating contractor





# Business Refrigeration Incentive

## Overview

- Up to \$2,500 for commercial equipment upgrades
- Save an average of \$100 per month on energy costs
- Free energy assessment

## Who's eligible?

- Owners or lessees of a facility:
  - Using commercial-grade refrigeration
  - With average peak demand of less than 250 kW annually
  - That has not participated in a previous business refrigeration program

How to participate: contact your local electric utility



# Fixed Commercial Incentives for Food Services

## Overview

- Up to \$600 for high-efficiency ENERGY STAR® kitchen equipment, like dishwashers, gas fryers, steam cookers, and broilers
- up to \$5,000 towards an energy-saving kitchen ventilation system

## Who's eligible?

- Commercial food service operator

How to participate: contact your local natural gas utility



# Ontario Export Services

- Sign up for the [Magnet Export Business Portal](#) to access customized resources about funding, training, trade missions and advisory services from all levels of government
- Calendar of events provides information about upcoming trade missions and exhibitions, incoming buyers missions, and workshops
- Attend a free workshop:
  - [Developing A Global Mindset](#) workshop shows you what it takes to become a successful exporter and provides an overview of the key export support resources and partners that can help you get ready to go global
  - [Accelerate to International Markets \(AIM\)](#) workshop guides you through the complete export process and provides practical one-on-one advice
- Talk to an advisor for free personalized export consulting at [1-800-GO-TRADE](#)



# Export Market Access (EMA)

- To help SMEs seek out, access and expand reach in global markets
- EMA supports 50% of costs of eligible activities up to \$30,000
  - Direct contacts: international trade shows, fairs and exhibits
  - Marketing tools: developing promotional materials to increase awareness of applicant's goods and services for potential international buyers
  - Market research: conducting market research for more precise international market targeting
- Eligibility
  - Between 3 and 500 full-time employees
  - Minimum annual sales of \$300,000
  - A registered company for at least 2 years



[exportaccess.ca](http://exportaccess.ca)

# Digital Main Street Initiative \*coming soon\*

- Expanding the existing Digital Main Street program run by Toronto Association of Business Improvement Areas (TABIA) and City of Toronto to deliver a province-wide program
- Program includes:
  - Web platform – digital assessment, case studies, vetted providers
  - Digital training – online and in-person
  - Digital service squad – one-on-one support for digital assessments
  - Digital transformation program – training and grants
- Program details coming soon!

A woman with short dark hair, wearing a white sweater, is smiling while talking on a silver smartphone. She is standing behind a counter in what appears to be a shop or pharmacy. In the background, there is a brick wall, shelves with various products, and a cash register. On the counter, there is a computer monitor, a keyboard, and some green folders. A speech bubble is overlaid on the right side of the image, containing the text: 

**How do I know which regulations to apply to my business?**

# Key changes to the Employment Standards Act

- The Fair Workplaces, Better Jobs Act, 2017 (Bill 148) became law on January 1, 2018:
  - General minimum wage increased to \$14/hr on January 1, 2018 and will increase to \$15/hr on January 1, 2019
  - Paying casual, part-time, temporary and seasonal employees, who are doing substantially the same work as full-time/permanent employees, the same rate of pay as full-time/permanent employees (effective April 1, 2018)
  - Giving all employees 10 personal emergency leave days per year, including two paid days if the employee has been employed for 7 days or longer
  - Giving employees three weeks of paid vacation after five years with the same employer
- For more on the Fair Workplaces, Better Jobs Act, 2017, visit [ontario.ca/fairworkplaces](https://ontario.ca/fairworkplaces)
- For more on Ontario's employment standards rules, visit Your Guide to the Employment Standards Act, 2000 at [ontario.ca/ESAguide](https://ontario.ca/ESAguide) or call 1-800-531-5551

# Ministry of Labour seminars

- Personal emergency leave webinar
  - <https://www.facebook.com/OntarioMinistryofLabour/videos/1998181160207001/>
- Equal pay for equal work webinar
  - <https://www.facebook.com/OntarioMinistryofLabour/videos/2082423338449449/>
- Employment Standards Act overview sessions
  - Brockville, April 11, 5:00-7:00 pm
    - <https://www.lgsbec.com/events/event/bill-148-what-does-it-mean-for-small-business-owners/>
  - Whitby, May 16, 9:30-11:00 am
    - <https://bacd.ca/event/employment-standards-overview-2/>



# Takeaways

- The partnership between the OCC and the Province is designed to increase awareness of initiatives that benefit small businesses
- The workshops shall be used as a trusted conduit to convey perspectives and views of the small business community back to the Province
- There is a suite of programs available for small businesses to help them succeed
- Bookmark, favourite, remember [ontario.ca/smallbusiness](https://ontario.ca/smallbusiness) – your stop to finding information and resources for small businesses

# Questions?

# Small Business Access

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**ontario.ca/smallbusiness**

***#SmallBusinessAccess***