



Expedited Business Start Project Research and Analysis

Report of Findings

**The Institute for Citizen-Centred Service on behalf of
The Public Sector Service Delivery Council**

February 5, 2016

The views and opinions expressed in this research report do not necessarily reflect those of PSSDC, ICCS or participating jurisdictions.

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EXECUTIVE SUMMARY

A vibrant growing economy requires a healthy, supported small business sector. Canada's small businesses, including sole proprietorships, partnerships and corporations are critical to Canada's success. But starting a business is not easy. Navigating municipal, provincial / territorial and federal business start requirements can be complex. Simplifying this navigation and enabling these small businesses to start faster and easier is in everyone's best interests.

The Public Sector Service Delivery Council Service to Business Task Group initiated the Expedited Business Start (EBS) Project to support entrepreneurs (sole proprietorships, partnerships and corporations) in starting and growing businesses easier and faster by developing a business start service bundle. To inform this development, MNP was retained to conduct research and analysis to identify best-in-class business start practices, tools and systems. This information will be used to develop a blueprint that can be used by participating jurisdictions to improve their business start processes and develop an EBS service bundle. MNP utilized several methods to collect and document the services and processes that are being considered in the Expedited Business Start bundle including review of existing documentation, direct access to services that are available to the general public, interviews with identified participating jurisdictional and program resources to validate / expand upon and/or fill in gaps in information and validation of the information by jurisdictional and program representatives. MNP developed the criteria that would be used to evaluate the current practices by considering the guiding principles from the Business Services Bundling Blueprint document, the attributes of the service experience from the 2013 Taking Care of Business report and the conditions of citizen centered service. The following criteria, with related indicators and measures, were used to evaluate the jurisdictional services to business:

- Access
- Ease of use
- Timeliness
- Accountability and transparency
- Value-added service

MNP found that there has been significant effort expended by federal and provincial/ territorial jurisdictions regarding the coordinated/ integrated delivery of business services but the service delivery remains primarily organized within jurisdictional boundaries. The establishment of the Public Sector Service Delivery Council and the Services to Business Task Group implies a desire to improve the access to and ease of use of business services but it is unclear whether there is a willingness to truly integrate services. Some jurisdictions are implementing their own Expedited Business Start Bundles. In addition, there are a wide variety of structures and models for the delivery of services to entrepreneurs and businesses across Canada that reflect jurisdictional government policy and priorities. These differences limit the extent of integration and commonality across jurisdictions.

The ability to easily find information about business services delivered or brokered by public sector organizations varies significantly across the jurisdictions. Most individuals today use an on-line search vehicle to find information. Using a simple search result such as "want to start a business in Canada (or a specific province or territory)" produced a wide range of results when MNP initiated on-line searches as part of this project. Some search processes yielded results on the first page while others were on the second or third. As many private sector organizations will use search optimization techniques to keep their organizations and services on the first pages, it may be difficult for public sector organizations to maintain primacy. However, it also makes it challenging for entrepreneurs to find the information they need about how to access the services.

All jurisdictions provide information about *what* the services are and *how* to access them but no jurisdiction provides thorough explanations about 'why' you would want to use the services. The organization of the information on-line and the instruction about how to access and/or use the services ranges from simple clear language and step by step instructions to technical terms and general statements. A few jurisdictions have attempted to articulate the benefits of using the services (such as federal incorporation) but no jurisdiction is clear and straight forward about the consequences of not registering for some of the programs.

BizPaL was developed through a partnership and collaborative effort of all provinces and territories but it is unclear whether it is intended to be a foundational, unifying service or a tool in the tool box. The 'completeness' of this service relies on the willingness of jurisdictions to participate. All provincial / territorial jurisdictions participate but the number of participating municipalities varies significantly across jurisdictions.

There is a wide variation in the level of true service integration through sharing and use of information across the jurisdictions within the scope of this project. There are significant differences in information sharing practices using technology. This impacts the efficiency of some processes and the level of convenience experienced by the customer. There is also a wide range in the fees charged for business services to entrepreneurs across the jurisdictions and in the processing times for the services being considered in the Expedited Business Start bundle.

Rather than complete an assessment that evaluated each jurisdiction in comparison to each other, it was decided that there would be greater value if an optimum model was described. MNP drafted a conceptual model and has included it in the full report. This model could be used by the Service to Business Task Group to establish a long-term vision for integrated service delivery and/or by jurisdictions in planning for future changes. MNP also recommends that:

- A long term vision for the delivery of services to business within Canada is developed and the necessary conditions established for collective impact planning
- A more comprehensive review be conducted that identifies and analyzes the governance structures and operational frameworks in which business services are delivered
- Business name reservation, business registration (sole-proprietorships partnerships, corporations, etc), GST/HST, PST, payroll, municipal license, WCB and Canadian Companies Capability Database are incorporated in a core business bundle (Expedited Business Start bundle).
- Ensure Provincial and federal incorporation is included as a component of the business registration to use systems in the delivery of the core services are used to promote other programs and services for business
- Each jurisdiction should take steps to improve their performance using the criteria articulated in the report and the evaluation tool

Further detail about the findings, optimum model and recommendations are included in the detailed report.

1. INTRODUCTION AND BACKGROUND

A vibrant growing economy requires a healthy, supported small business sector. Canada's small businesses, including sole proprietorships and partnerships are critical to Canada's success. But starting a business is not easy. Navigating municipal, provincial / territorial and federal business start requirements can be complex. Simplifying this navigation and enabling these small businesses to start faster and easier is in everyone's best interests.

Most jurisdictions across Canada have similar business start requirements. Governance, organizational structures, programs and processes may differ but research has shown that citizens (businesses) want easy access to the programs and services that will help them meet their needs, regardless of the government or department that provide them.

The Institute of Citizen-Centred Service (ICCS), a not-for-profit organization, pursues partnerships and coordinates initiatives focused on innovative public sector service delivery and IT / IM initiatives. It provides secretariat services to two National Councils – the Public Sector Service Delivery Council (PSSDC) and the Public Sector Chief Information Officers Council (PSCIOC). Most jurisdictions across Canada are seeking ways to reduce 'red tape', streamline and enhance access to services and either integrate or bundle services to businesses and citizens. The Public Sector Service Delivery Council established the Service to Business (S2B) Task Group. This group, consisting of jurisdictional representatives across Canada, has been working on several initiatives designed to enhance government service to business.

The results of Taking Care of Business reports (based on a pan-Canadian survey commissioned by a group of provincial and municipal governments for the purpose of gathering information to help measure governments' performance in the delivery of public service) have informed their work. In July of 2012, the Service Bundling Sub Team of the Service to Business Task Group developed a Business Services Bundling Blueprint document. Service bundling is the packaging of two or more services oriented in a client-centred manner (by client need, activity-based or industry sector-based). It encompasses the tools, systems, policies, approaches and processes that jurisdictions utilize to organize and deliver services in a client-centred and integrated manner. It expanded on the original 2010 "Event-Based Bundling Blueprint-Business Events" work. This blueprint presented two sample bundles designed to reflect the requirements that existed at that time and was intended to promote, guide and help standardize the development of business event bundles across Canada. The Generic Business Start-Up represents a common business start-up scenario and the Restaurant Start-Up illustrates the process a business client would go through to determine which permits, licenses, registration or approvals are required to operate their new restaurant. During the development of this document, a "Service Bundling-Jurisdiction Survey" was conducted with British Columbia, Manitoba, Nova Scotia, Ontario, Saskatchewan and Canada Revenue Agency. It explored:

- Existing and planned projects on service bundling for business
- Information on notable examples, best practices and promising opportunities for service bundling
- Challenges to service bundling and where identified, potential solutions
- Current and future integration points

A subsequent survey, conducted between February and April 2014, updated and expanded upon the 2012 survey. It provided information about Service Bundling Initiatives for Businesses and Red Tape Reduction Approaches for Business.

The Service to Business Task Group initiated the Expedited Business Start (EBS) Project to support entrepreneurs in starting and growing businesses easier and faster by developing a business start service bundle. To inform this development, MNP was retained to conduct research and analysis to identify best-in-class business start practices, tools and systems. This information will be used to develop a blueprint that can be used by participating jurisdictions to improve their business start processes and develop an EBS service bundle. This document is the result of the research and analysis.

1.1. PROJECT SCOPE AND OBJECTIVES

The overarching goal of this collective work is easier and faster business start-ups. The specific objectives of this engagement are:

- To conduct research and document / map current state jurisdictional processes / practices
- To identify best practices and best-in-class business start practices, tools and systems
- To identify opportunities for improvement
- To develop a benchmarking methodology and tools that jurisdictions can apply to measure, benchmark and expedite their respective business start practices

1.1.1. SCOPE

The following jurisdictions were included in the research and analysis:

- | | | |
|---|-------------------------------|--------------------|
| • Federal (F) | • Provincial/Territorial (PT) | • Municipal (M) |
| – Canada Revenue Agency | – British Columbia | – City of Toronto |
| – Innovation, Science and Economic Development (ISED) | – Saskatchewan | – City of Winnipeg |
| – Service Canada | – Manitoba | |
| | – Ontario | |
| | – Quebec | |
| | – New Brunswick | |
| | – Nova Scotia | |

The following components were explored within the scope of this work:

- Business name reservation (PT)
- Business registration (F/PT), which outlines the registration of different business entities*. These could include:
 - Sole-proprietorships
 - Partnerships (limited and otherwise)
 - Corporations
- Business licence (M)

- GST/HST registration (F)
- PST registration (PT)
- Occupancy permit (M)
- Payroll account registration (F)
- Workers compensation registration (PT)
- Business Number (F/PT/M)
- Corporate income tax registration

**Upon registration, incorporation or other structures may require some businesses to pay corporate income tax*

MNP was also asked to identify additional services that could be considered for inclusion in the Expedited Business Start Bundle.

2. PROJECT APPROACH, METHODOLOGY AND WORKPLAN

MNP approached the process of identification and analysis from the perspective of an entrepreneur who is attempting to meet their business start requirements. We also identified steps in the process that would be invisible to the entrepreneur.

MNP drew the following guiding principles from the Business Services Bundling Blueprint document to be considered in our approach and analysis:

- The solution should be designed and implemented with the business client in mind
- Business clients do not need to understand different areas of government and their respective mandates
- Business clients require a consistent experience regardless of the channel used
- The solution should offer the ability to share information, thus minimizing the amount of redundant data entry required by business clients
- Appropriate solutions should be put in place to provide security and protect private / confidential information
- Program owners will have the opportunity to maintain autonomy over legislation, regulation, policies and procedures specific to their programs and have flexibility concerning the implementation and use of the solution

MNP found it challenging to confine its analysis to only the services considered in the Expedited Business Start bundle. A bundling of services that ensures entrepreneurs can quickly understand, access and complete business start-up requirements, is ideal. MNP believes there is a lost opportunity if access to expedited business start services does not also ensure promotion and connection to other services that assist entrepreneurs as they start and grow their businesses.

2.1. ASSESSMENT CRITERIA

For an individual who wants to start a business and believes they need assistance, there are two primary initial concerns:

- How do I find the information about the help I might be able to access and about what is required from a regulatory perspective?
- When I do find the information, how easy is it to access, understand and use the services?

More specifically, the following are questions MNP believes may be asked by entrepreneurs:

- How do I find out what my specific obligations are when I want to start a business?
- What do I have to do to ensure the name of my business can be used by me and no one else?
- Where do I go to and what do I need to provide to meet my various tax obligations?
- What are my obligations if I am going to hire someone?
- Where do I go and what do I have to do if I want to set up my business in my home or in a location outside of my home?

Government services to business are generally designed to provide information, to provide advice and guidance or to provide permission to do something (regulatory). The 2013 *Taking Care of Business* report examined various attributes of the service experience grouped into five Client Satisfaction (CSat) sub-indices:

- Issue resolution- how problems and complaints are addressed
- Delivery timeliness- the amount of time it takes to get access and receive the service
- Service design- the actual process of accessing and receiving a service
- Staff interaction- staff qualities, such as knowledge, courtesy and fairness in the in-person and telephone channels
- Channel satisfaction- the overall personal experience in the context of the primary method used to receive a service

The very nature of the past and current work of the Public Sector Service Delivery Council, Service to Business Task Group and initiatives like BizPaL, suggests a desire by several levels of government to have collective impact on the success of small businesses in Canada. Stanford Social Innovation Review suggests there are five conditions necessary for successful collective impact:

Common Agenda	<ul style="list-style-type: none"> • All participants have a shared vision for change <ul style="list-style-type: none"> – Common understanding of the problem – Joint approach to solving it through agreed upon actions
Shared Measurement	<ul style="list-style-type: none"> • Collecting data and measuring results consistently across all participants • Ensures efforts remain aligned and participants hold each other accountable
Mutually Reinforcing Activities	<ul style="list-style-type: none"> • Participant activities must be differentiated while still being coordinated through a plan
Continuous Communication	<ul style="list-style-type: none"> • Consistent and open communication across the many players
Backbone Support	<ul style="list-style-type: none"> • Creating and managing collective impact requires dedicated staffing with specific skill sets to serve as the backbone

MNP developed the criteria that would be used to evaluate the current practices by considering:

- The guiding principles from the Business Services Bundling Blueprint document
- The attributes of the service experience from the 2013 Taking Care of Business report
- The conditions of citizen centered service

The following are the criteria, indicators and measures that MNP used in the evaluation of jurisdictional practices and that are reflected in the optimum model and benchmarking tool.

Criteria

Entrepreneurs / Small Business	
Access	<ul style="list-style-type: none"> The ability to find out about the services, access them when and how you want and at an appropriate cost
Ease of Use	<ul style="list-style-type: none"> The level of effort, and pre-requisites required to complete the process
Timeliness	<ul style="list-style-type: none"> The amount of time it takes to fulfill the entrepreneur's need
Accountability and Transparency	<ul style="list-style-type: none"> The extent to which service standards are publicized and performance against the standards are reported The ability to track progress of your transaction
Value-Add	<ul style="list-style-type: none"> The extent to which the services connect to and/or promote other services that may assist the entrepreneur or small business beyond basic compliance

Indicators

Criteria	Indicators	Measure
Access	Quality of Information	<ul style="list-style-type: none"> Why you need to do this What you need to do How you need to do this
	Search optimization	<ul style="list-style-type: none"> Placement of information in Google search results
	Channels of service delivery	<ul style="list-style-type: none"> Number of channels/ types of channels Reach of channels Number of service delivery partnerships Channel support
	Hours of operation of each channel	<ul style="list-style-type: none"> Extent of hours per channel
	Cost and payment	<ul style="list-style-type: none"> Fee per service / output Means of payment Mode of payment
Ease of Use	Search-ability	<ul style="list-style-type: none"> Amount of time from the home page to locate the registration page / form Number of clicks from search results on Google to locate the registration page / form
	Level of effort	<ul style="list-style-type: none"> Form completion online or downloadable pdf Number of processes and/or steps from initiation to service fulfillment Level of prefilled information once initiated Ability to change information in one system prefilled to others
	Pre-Requisites	<ul style="list-style-type: none"> Number of requirements before initiation of registration
Timeliness	Processing Time	<ul style="list-style-type: none"> Number of days from submission to required output
Accountability and Transparency	Published Standards	<ul style="list-style-type: none"> Clear indication of standard through all channels
	Reporting against standards	<ul style="list-style-type: none"> Frequency of reporting performance against standards
Value-Add	Connection to other programs and services for entrepreneurs	<ul style="list-style-type: none"> Number of 'marketing' touchpoints at various stages in the process and upon delivery of the output Actual connections to the programs and services

2.2. OPTIMUM MODEL, CONTINUUM AND BENCHMARKING TOOL

MNP has completed an assessment for each jurisdiction using the criteria described in the earlier section. This assessment is reflected in later sections of this report. However, it is believed that there would be greater value if an optimum model was described. This model could be used by the Service to Business Task Group to establish a vision for integrated service delivery and / or by jurisdictions in planning for future changes.

Please note that this is an optimum model. The following are critical success factors:

- Governments at all levels place a high priority on providing quality services to business and will provide the funding and other resources to ensure this quality
- All jurisdictions participate fully, believe in the value of service integration and are prepared to organize in a way that is effective and efficient with no duplication or overlap
- The service provided to business clients is similar across jurisdictions (e.g. business name reservation – not required in all jurisdictions)
- The required security to protect information can be put in place.
- A single 'backbone' organization can be established to lead, organize and co-ordinate

When developing an ideal model, you must begin with the assumption that the individual(s) wanting to start a business will have little or no knowledge of what they need to do and / or where they can go for assistance. Therefore there is both an information and service transaction component to the model.

Having a 'single source of truth' for information that does not rely on an understanding of the different levels of government or even that there are different levels of government, would be invaluable to an entrepreneur. Ensuring the information is complete in terms of obligations as well as programs and services that can help, requires that all municipal, provincial and federal governments as well as related agencies are fully participating and believe in complete service integration.

In addition, having clear, simple information about what the service is, why you would want to access it and in terms of compliance what the consequences of not complying are and how you access and use the service are especially important. BizPaL was designed so that anyone who wants to start a business in Canada can access the tool and by answering two questions: where is your business? And what is your business? will receive a checklist outlining permits and licenses that may be required in the designated province or territory. However, almost every jurisdiction has branded it for their province or territory.

MNP believes there is an opportunity to design a system where an online search for information by using the phrase "want to start a business in Canada" or "want to start a business in a specific province or territory" will take you to a landing page (on a first page search result) that provides great information about starting business or growing a business. This could provide comprehensive but easy to understand information about how compliance and business support services are organized in Canada, contact information as well as generic tools and information that when collectively developed would provide the 'best of the best'.

This information service will allow the entrepreneur to find information specific to their destination province or territory and business sector, and provide the option of in-person or on-line service, assuming that both would still be an option. More and more, as on-line services evolve, assisted service will actually be helping individuals to use an on-line service.

The bundling of core services that are common to all businesses should allow the individual to 'register' for one service and the core information about the entrepreneur, partnership or incorporated business, be automatically transferred to all other services within the bundle. Ideally, in the future, with a 'referral' system that identifies both core and industry / business specific requirements for all jurisdictions, the initial registration will pre-fill required registrations for the unique business. MNP believes the business registration process is actually a combination of business name reservation and business registration (in most jurisdictions) with the output of business number. A common business number, regardless of jurisdiction, used in each jurisdiction is the foundation to an optimum model

This 'central account' based on a common identifier (hosting etc. would have to be determined) will allow for:

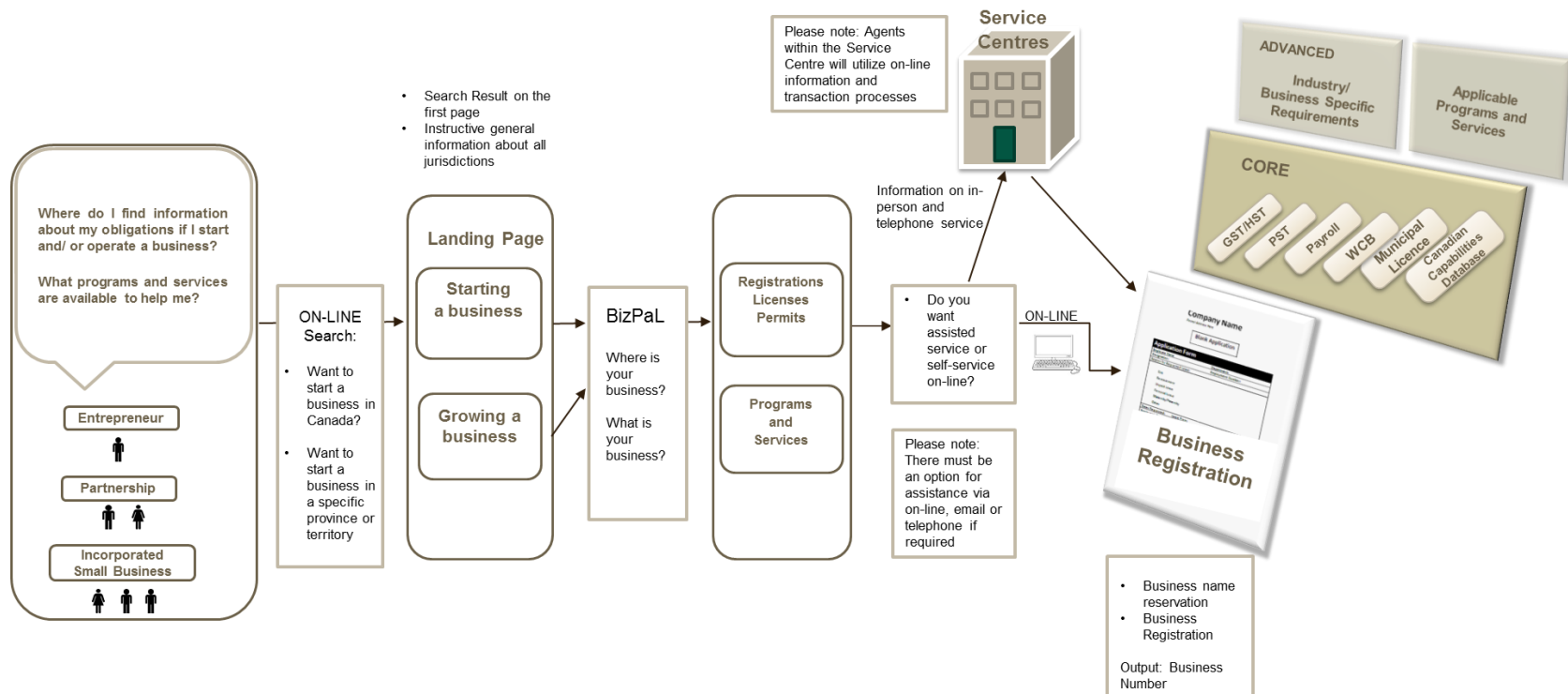
- Information changes in one system, changing all others
- Client ability to access and check their information and transaction history
- Client ability to check status of transactions

A key component of client satisfaction is an understanding of how long it will take for your service need to be satisfied. Being able to publish the service standard, meet it and report on your performance gives the business client confidence in the service you are providing. A two day turnaround would be considered an acceptable transaction time for core services. There will be some services such as licenses that require inspections that will not be able to meet this standard.

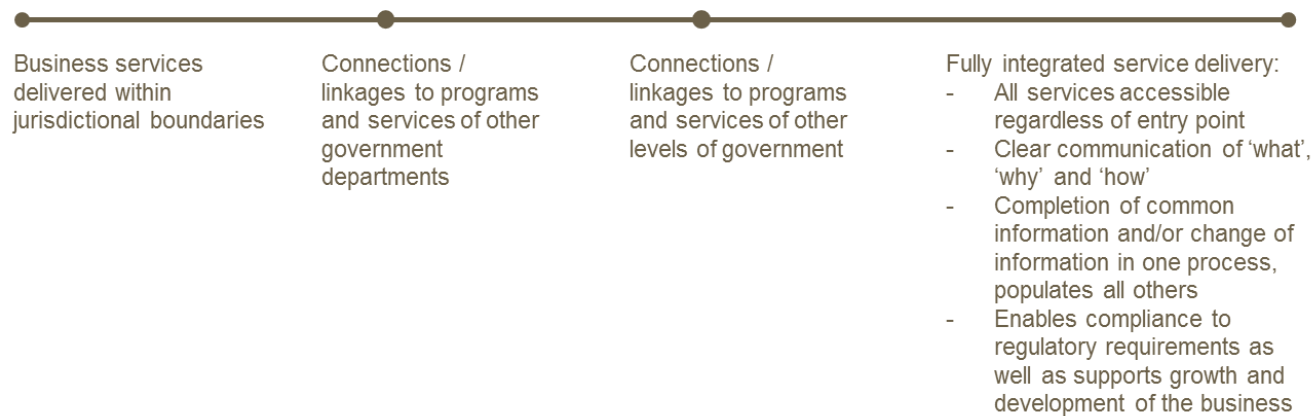
The graphic on the following page depicts the concepts described above.

Information

Service Transaction



Currently, business service delivery in each jurisdiction will fall somewhere on the following continuum:



Based on the continuum, MNP has developed a benchmarking tool that can be used by each jurisdiction to assess their delivery of services included in the proposed Expedited Business Start bundle as well as their general service to business model and delivery. The tool describes the stages of the customer service experience, mirroring the stages on the continuum.

The tool uses a 5 point scale. The table on the next page provides descriptions of each of the points of the scale. A rating of 5 would be closer to the optimum model but does not fully represent the components of the optimum model. This table as well as an abbreviated benchmarking tool is attached in Appendix.

Expedited Business Start Benchmarking Tool					
	1	2	3	4	5
Information about how to access the services (all channels) is easy to find and easy to understand	Not easy to find or understand. Poor Search Engine Optimization (SEO). Government-centric design. Inconsistent experience across channels. Explains what, how, and why to obtain service.	Somewhat easy to find but not easy to understand. Some improvements in SEO, design, experience, and information.	Easy to find and but not easy to understand. Noticeable improvements in SEO, design, experience, and information.	Easy to find and somewhat easy to understand. Improvements in SEO, design, experience, and information are visible in most places.	Easy to find and to understand. Realized ideal in SEO, design, experience, and information.
The service transaction is efficient and timely for the business client	Services are not integrated, well explained, or end-to-end and are mostly offline. The transaction point and pre-requisites are unclear.	Some online services exist but they are not end-to-end, integrated, timely or well explained. The transaction point and pre-requisites are clear for a few services.	Some end-to-end, integrated, online services are available and explained well. The transaction point and pre-requisites are clear for most services.	Most services are explained well and are end-to-end, integrated, and online as well as relatively timely. The transaction point and pre-requisites are clear for nearly all services.	Client understands what is required and receives complete end-to-end, integrated, online services quickly. Transaction point and pre-requisites are clear for all services.
The business client knows what to expect from the service and can track the progress of the transaction	No service standards are available or reported on. Client progress cannot be tracked.	Service standards are available but are not reported on to the public. Client progress is trackable for few services.	Service standards are clearly defined and reported on for some services and channels. Client progress is trackable for most services.	Service standards are clearly defined and reported on for most services across all channels. Client progress is trackable for nearly all services.	Service standards are clearly defined and reported on for all services across all channels. Client progress is trackable for all services.
The cost of the service is based on the value of the service and is not prohibitive to access for the business client	The cost and payment methods available are prohibitive to the business client	Cost is aligned to value of most services. Traditional payment methods are available	Cost is aligned to value of most services and some new payment methods are available	Cost is aligned to the value of all services and some new payment methods are available	Cost is aligned to the value of the service. Traditional and new payment methods available
Each contact with the business client is treated as an opportunity to provide information about other resources and supports available to help them	No additional information or links to other resources or services are available. Layout of information is illogical.	Some additional information or links to other resources are available. Layout of information is logical in some places.	Additional information, resources, or links to other services are available for most services and may be displayed consistently. Information is laid out in a fairly logical manner.	Each service has supporting information, resources, and links to other services but they are not displayed consistently. Information follows the same logical flow across most services.	Each service has supporting information, resources, and links to other services displayed in a clear way. Information follows the same logical flow across all services.

2.3. METHODOLOGY

The purpose of this report is to identify potential opportunities for improvement in the current-state experience when customers decide to start a business in a participating jurisdiction. MNP utilized several methods to collect and document the services and processes that are being considered in the Expedited Business Start bundle. This included the review of existing documentation, direct access to services that are available to the general public, interviews with identified participating jurisdictional and program resources to validate / expand upon and/or fill in gaps in information, and validation of the information by jurisdictional and program representatives

2.3.1. INTERVIEW PARTICIPANTS

Jurisdiction	Jurisdictional Representatives	Program Representatives	Validated
British Columbia	Ian Armstrong (Service BC)	Debbie Turner (Service BC) Tim Monaghan (BC Registry Services) Brenda Sturgess (Worksafe BC)	Yes
Saskatchewan	Peter Gosselin (First Nations, Metis and Northern Economic Development)	Amin Bardestani (Director of Corporations) Sheri Hupp (Director of Corporations) Sharon Acres (WCB Saskatchewan) Bill Huber (Saskatchewan Finance)	Yes
Manitoba	Jacqueline Ratte-Kohut (Entrepreneurship Manitoba)	Teresa Francis-Shah (Manitoba Finance) Steve Armstrong (WCB Manitoba) Sheldon Hummel (WCB Manitoba) Gail Carter (Companies Office)	Yes
Ontario	Sandy Vizely (Ministry of Government Services)	Angela Gaskas (WSIB) Lisa Slanic (WSIB) Andrew Bonisteel (Companies And Personal Property Policy and Regulatory Services Unit)	Yes
Quebec	Sonya Trudeau (Services Quebec)	Guy Larose (Service Quebec) Luc Guilbaud-Fortin (Service Quebec) Remi Gauthier (CSST) Pierre-Luc Jette (Revenu Quebec)	Yes
Nova Scotia	Elky Hanlon (Service Nova Scotia)	Susan Grandy (WCB Nova Scotia) Noreen Zakhia (Service Nova Scotia)	Yes
New Brunswick	Andrew MacNeil (Service New Brunswick)	Debby Foster (Corporate Registry) Jean Landry (WorkSafe NB) Brent Marr (WorkSafe NB)	Yes
City of Toronto	Sandro Magnone	Sandro Magnone	Yes
City of Winnipeg	Sara Cianflone	Sara Cianflone Stan Dueck Deyan Momtchilov Marcia Fifer	Yes
ISED	Christian Laverdure	Michel Duchesneau Bastiaan Munsch	Yes
Canada Revenue Agency	Rob Schumacher	Reshad Mantah	Yes
Service Canada	Ahmed Hammad	Annette Vermaeten Geneviève Proulx	Yes

MNP developed the following:

- Business service descriptions (including process descriptions) by jurisdiction
- Detailed process maps for each service by channel by jurisdiction

Using a service description data gathering tool, MNP completed preliminary service descriptions and initial process maps in draft by reviewing existing information and accessing publicly available online services. These documents were used in subsequent interviews with jurisdictional representatives. We consulted with jurisdictional and program representatives, validated our understanding, accessed additional information and filled in any gaps. The processes mapped in each jurisdiction are displayed in the following table:

2.3.2. SUMMARY OF EBS REQUIREMENTS MAPPED BY JURISDICTION

	ISED	Serv. CAN	CRA	BC	MB	NB	NS	ON	QC	SK	TOR	WPG
Business name reservation (PT)				X	X		X		X	X		
Business number (F/PT/M)			X	X	X	X	X	X	X	X		
Business registration (F/PT)	X			X	X	X	X	X	X	X		
GST/HST registration (F)			X									
Payroll account registration (F)			X									
Corporate income tax registration (F/PT)			X									
PST registration (PT)				X	X				X	X		
Workers compensation registration (PT)				X	X	X	X	X	X	X		
Business licence (M)											X	X
Occupancy permit (M)												X

MNP identified the processes involved in:

- Business name registration (PT) and its variations:
 - Business name reservation
 - Business registration
 - Business name registration
- Business number (F / PT / M)
- Business license (M)
- GST registration (F)
- PST registration (PT)
- HST registration (PT)
- Occupancy permit (M)
- Payroll account registration (F)
- Workers compensation registration (PT)

Please note: Federal and provincial incorporation are a form of business registration

*For the defined service we identified:

- Jurisdiction
- Name of the service / process
- Process owner
- Delivery partners
- General description of the service
- Trigger (action that begins the service)
- Positions involved
- Delivery channels
- Volume of transactions by channel
- Cost to client of the service
- Processing time
- Output
- Estimated reach
- Additional metrics
- Systems
- Forms
- Business Number (BN9/15)
- Related services

2.3.2.1. Definitions

As part of our analysis, MNP found it useful to group similar concepts together into themes in order to convey the findings of this research more clearly. The table below contains a list of abbreviations or terms and their definition.

Term	Definition
1st result	The service was the first Google result when searching for “service name + jurisdiction” (ex: business registration + Manitoba)
BN9	9 digit business number used by CRA and its partners as primary identifier in the One Business, One Number program
BN15	15 digit business account number used by CRA and its partners to identify program accounts registered under the BN9
BRO	Business Registration Online – CRA’s business registration website
Carried forward	Information transferred from one service to the next
Clicks from search to form	The number of clicks it took to go from the Google search result to the downloadable form if the service is not offered online
Clicks from search to service	The number of clicks it took to go from the Google search result to the first step of the online registration for that service
CRA	Canada Revenue Agency
Fillable PDF	A PDF with built-in fields in the electronic copy that can be populated and saved
How	Term used when describing the quality of information available about a given service. Services that satisfy the ‘how’ fully explain how a business obtains the service, step-by-step, from start to finish.
Online submission	A business can apply for this service online
To navigate	An estimate of the time it took MNP personnel* to search for and navigate to the service
Traditional payment	Commonly used payment options of cash, credit card, debit card, and money order. The opposite of newer payment technologies like PayPal or eTransfer.
What	Term used when describing the quality of information available about a given service. Services that satisfy the what fully explain the service being provided, its requirements, and its outcomes
Why	Services that satisfy the why fully explain the need and benefits for a business to acquire a given service and the consequences for not doing so or complying.

*Please note: MNP personnel may not represent an average entrepreneur. Some entrepreneurs may not have a lot of on-line search experience.

Utilizing the Process Maps

Processes define ‘the way things get done’ in an organization. By identifying ‘how’ and ‘why’ things are done, the following can be revealed:

- Interactions and dependencies between departments, units, functions and external organizations
- Duplication and overlap of services

- Leading practices that can be introduced
- Inefficiencies that can be designed out
- Unique characteristics that cannot be addressed by a 'one size fits all' approach
- Creative ideas on how to optimize processes and practices
- The enablers required to support the effective execution of the processes and practices

MNP used the process maps to inform the high level evaluation of jurisdictional practices. These process maps can be used in the future state design of the Expedited Business Start bundle as well as by jurisdictions in identifying opportunities for improvement in the delivery of their services.

3. CONTEXT – OVERARCHING FRAMEWORK AND ENVIRONMENT

As stated earlier, the entrepreneur isn't aware and isn't really interested in what level of government delivers the services and programs they need. The very nature of multi-jurisdictional programs, services, legislation, regulations and business requirements, necessitates the development of partnerships. As no one jurisdiction has authority over another, the willingness to engage and the belief that integration of services will result in a better experience for the client are critical foundations for initiatives such as the Expedited Business Start project.

There have been significant efforts and investment of time over the past few years in better co-ordinating and / or integrating the services to business. The optimum model described earlier in this document, envisions information resources that will easily guide the entrepreneur to the service(s) they need, planned and executed from a national 'single window' perspective. The concept of a 'central account' from which federal, provincial and municipal services to business are both accessed and transaction information stored, envisions complete integration.

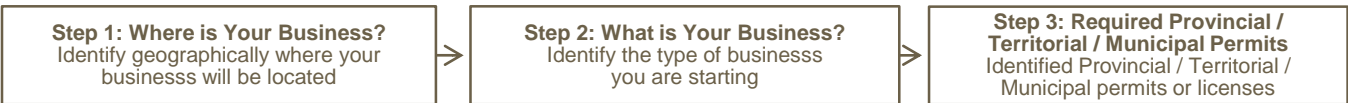
Having said that, the policy environment and structures continue to support jurisdictional delivery. There does not appear to be a national vision for the delivery of services to business and it is unclear whether there is the will or desire to explore and implement true integration of services. The one initiative that has enjoyed multi-jurisdictional participation and support is BizPaL. It would seem that this could be built on to enhance services and promote further service integration.

BizPaL

BizPaL is an online source of information on permits and licenses and a service provided by the federal, provincial/territorial and municipal governments. Launched in 2005, it is jointly managed by a partnership involving governments at the federal, territorial and municipal levels. Provinces, territories and hundreds of municipalities have collaborated together to provide potential entrepreneurs with the permits and licenses that may be required to start and grow your business. The following jurisdictions have partnered British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Quebec, New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, Northwest Territories, Nunavut, Yukon and more than 800 municipalities. It is intended to help entrepreneurs navigate government requirements specific to their business type and identify which permits and licenses are needed. The front online page for BizPaL can be tailored to each province and territory.



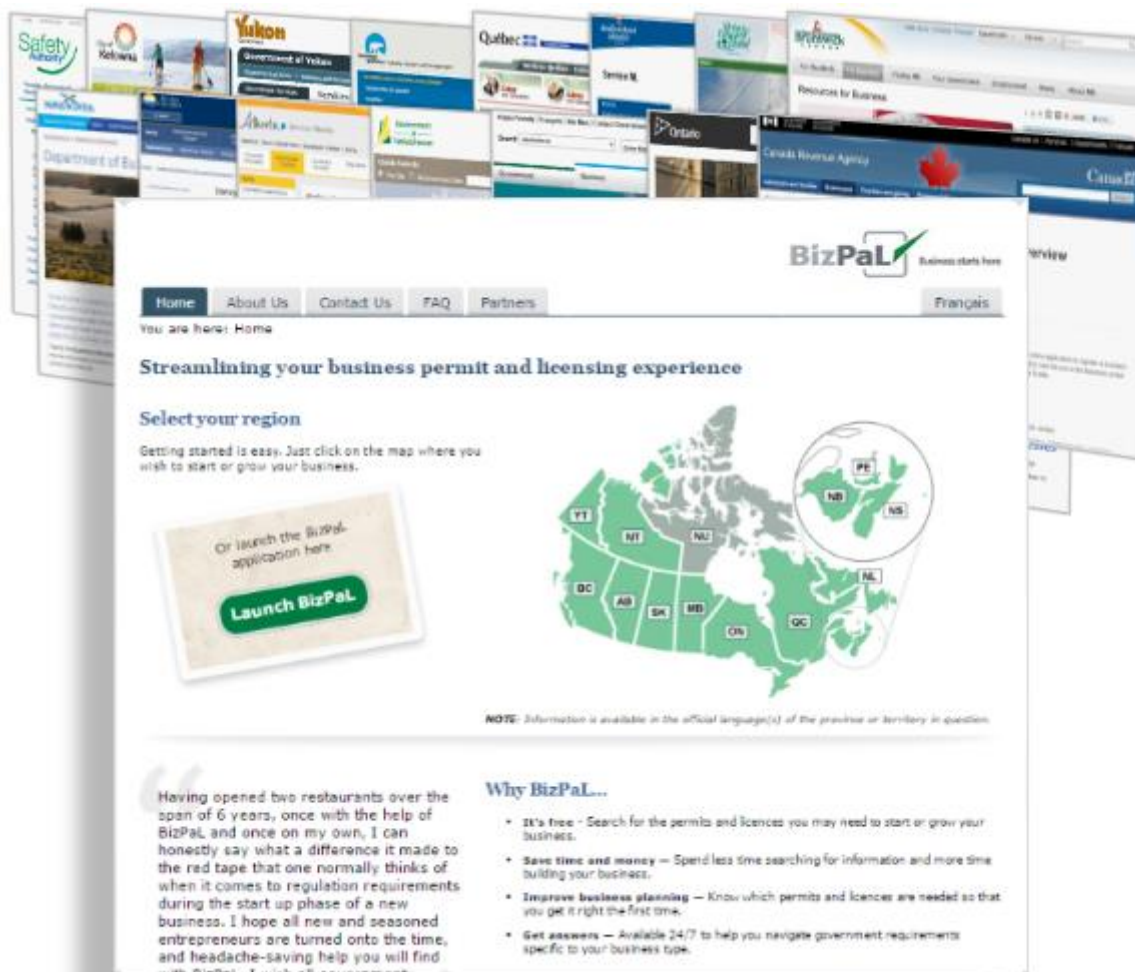
There are three major steps involved in using this service:



It is unclear to MNP whether BizPaL is intended as a foundational, unifying service that jurisdictions will build their services on, or a tool in the toolbox. If BizPaL is intended to be a primary foundational piece, it should be one of the first services to appear when entrepreneurs are searching for information. When MNP googled "want to start a business in Canada", BizPaL does not appear on the front page of search results. However, conducting the same search using a provincial name, normally produces a better search result.

As mentioned previously, the 'completeness' of this service relies on the willingness of jurisdictions to participate. All provincial / territorial jurisdictions participate but the number of participating municipalities varies significantly across jurisdictions.

In our interviews with jurisdictional participants, all supported the functionality and value of BizPaL services. Many jurisdictions have branded BizPaL with provincial logos, etc., making it appear to be a provincial service. As BizPaL is initiated at the national level (you must first identify the geographic location of your business), it would seem clearer and more appropriate to 'market' it as a service available nationally that 'connects' the entrepreneur to appropriate jurisdictional services.



4. JURISDICTIONAL FINDINGS

MNP has presented jurisdictional findings in this section in the following order:

- 4.1 Federal
- 4.2 Provincial / Territorial (alphabetical)
- 4.3 Municipal

Please note: MNP will identify the integration / intersection between jurisdictions. These have been identified in the text and business service descriptions.

4.1. FEDERAL

4.1.1. INNOVATION, SCIENCE AND ECONOMIC DEVELOPMENT CANADA

With a mission to foster a growing, competitive, knowledge-based Canadian economy, Innovation, Science and Economic Development (ISED) Canada works with Canadians in all areas of the economy and all parts of the country to improve conditions for investment, enhance Canada's innovation performance, increase Canada's share of global trade and build a fair, efficient and competitive marketplace. It provides services related to:

- Bankruptcy
- **Incorporation**
- Intellectual property and measurement
- Financing
- Industry research to help businesses develop, import and export
- Scientific research
- Protecting and promoting the interests of Canadian consumers



Businesses can incorporate at the federal level to gain the right to carry on business anywhere in Canada. It also protects the business name across the country.

ISED also manages the Canadian Companies Capabilities database. It is a marketing tool offered free of charge to companies operating in Canada. Businesses are able to exhibit their products and services to a global audience, via the website. Over 500,000 domestic and international companies browse the database per month looking for Canadian businesses.

Canadian Companies Capabilities database is a centrally maintained current searchable database of Canadian businesses. It includes hundreds of specialized manufacturing, service and product specific business directories. Each directory has powerful advanced search and reporting capacity. Business profiles contain comprehensive information on contacts, products, services, trade experience and technology. Search results can be presented and printed in comprehensive, short or custom reports.

Companies can register directly online at www.ic.gc.ca/cdncc. There are three registration options:

- Basic – this is mandatory and provides basic information on the company and its products and services
- Procurement Profile (optional)
- Promotional Profile (optional)

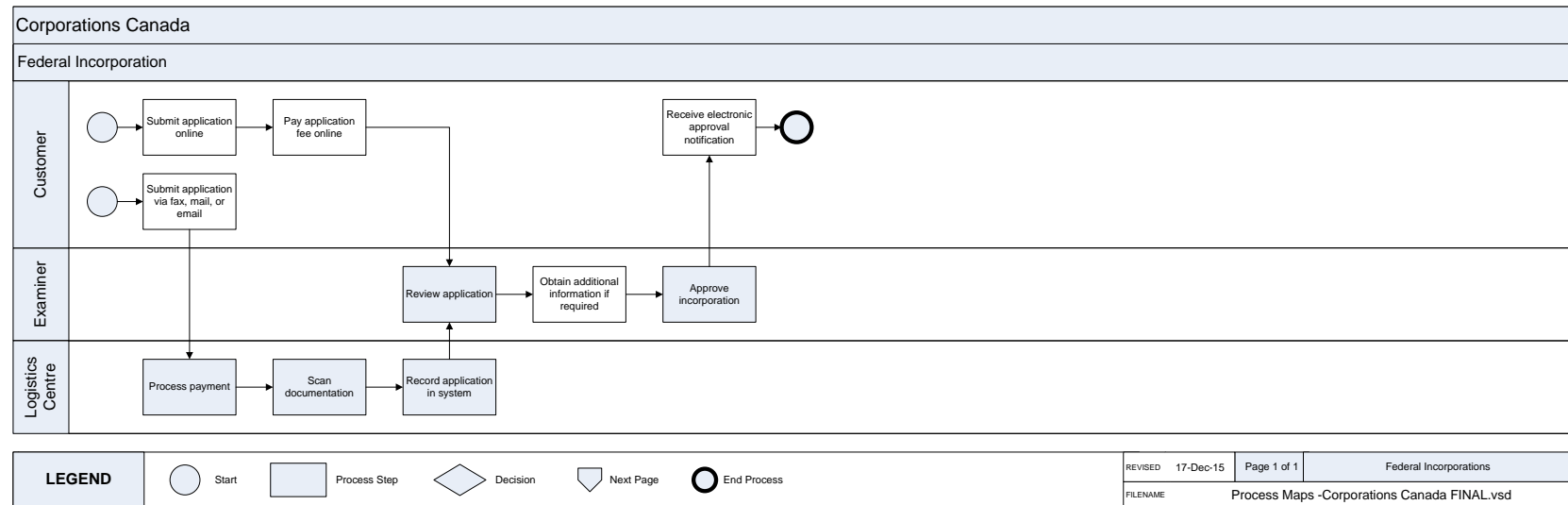
4.1.1.1. Corporations Canada

Corporations Canada operates under ISED and regulates business incorporations at the federal level across Canada. Corporations Canada offers a robust online system to search business names, reserve a business name, and filing for incorporation of a business. In addition to providing a federal incorporation service through their Online Filing Centre service, they also accept annual returns for companies that have incorporated federally and provide several official certificates and documents on request.

Corporations Canada administers federal incorporations primarily through its Online Filing Centre. Nearly 99% of all incorporations are completed through the on-line channel annually. The agency still accepts applications via fax, mail, and email, but has ceased in-person delivery and does not have any existing partnerships that provide it. Corporations Canada does have partnerships with several provinces in order to facilitate extra-provincial registrations. This means that incorporating federally will also incorporate a given business in the jurisdiction it intends to operate in simultaneously by submitting the necessary information.



Processes	Federal Incorporation
Jurisdiction	Federal
Process Owner	Corporations Canada
Delivery Partners	Extra provincial registrations are available for Saskatchewan, Ontario, Nova Scotia, and Newfoundland and Labrador when completing this service.
Description	Once you have decided to incorporate, you must file completed forms with Corporations Canada. The easiest way to file is through the Online Filing Centre on Corporations Canada's website. When Corporations Canada receives your Articles of Incorporation, they make sure that they have been properly completed and that the proposed name is acceptable. They send a Certificate of Incorporation, showing the name of the corporation, the corporation number and the date of incorporation, along with Articles of Incorporation.
Customer	Business owners who wish to incorporate at the federal level.
Requirements	Articles of Incorporation Initial Registered Office Address and First Board of Directors form Newly Upgraded Automated Name Search (NUANS) report Corporate Name Information Form.
Trigger	Receipt of application
Positions Involved	Logistics Centre: Processes manual applications Examiner: Reviews and approves applications
Locations	None
Delivery Channels	Online Email Mail Fax
Cost	\$200 – online \$250 – Email, mail or fax
Volume	42,533 online applications (annual, 98.89%) <ul style="list-style-type: none"> • 242 via email (0.57%) • 86 via courier (0.20%) • 75 via mail (0.18%) • 45 via fax (0.11%) • 25 in-person (0.06%, this option has been discontinued)
Processing Time	Immediate for online/phone/partner applications 10 business days for paper applications
Output	Electronic approval notice
Estimated Reach	Nationally
Additional Metrics	None
Systems	Online Filing Centre
Forms	Initial Registered Office Address and First Board of Directors form Corporate Name Information Form.
CRA BN9/15	Completing this service generates the requisite BN9 and BN15 account numbers for the customer.
Related Services	
Notes	None



4.1.1.2. Criteria Evaluation

Federal Incorporation	
Access	
Quality of Information	Why the service is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows
Search optimization	1 st result
Number of channels of service delivery and hours of operation	Online (24/7) Email (24/7) Mail (24/7) Fax (24/7)
Cost and Payment	\$200-250
Ease of Use	
Search-ability	Less than 1 minute to navigate 3 clicks from search to service
Level of effort	Online submission
Requirements	Contact information Basic business information Business name Information regarding legal structure of business
Timeliness	
Target processing time	Immediate for online/phone/partner applications 10 business days for paper applications
Actual processing time	Targets achieved
Accountability and Transparency	
Published standards	None
Reporting against standards	None
Value-Add	
Connection to other programs and services for entrepreneurs	Guides and publications Enquiries line

4.1.2. SERVICE CANADA

Service Canada was established in 2005 as the face of the Government of Canada for service delivery. When first established, the service delivery model utilized a “no wrong door” approach. This meant that the same service options for both basic and specialist services were available through multiple channels. At the time, Service Canada’s online presence was limited to program descriptions and was not interactive. Over the last 10 years, Service Canada still utilizes a “no wrong door approach”, but has expanded its phone and online channels to the point where they are now the primary way customers access its service offerings.

Services to business currently account for a very small portion of visits due to the scope of non-business service offerings. Roughly 500,000 visits across all channels are related to business services out of 9 million total customer interactions. Service Canada has established the Employer Contact Centre, or a business-specific contact centre that is dedicated solely to assisting business customers.

While Service Canada does not offer services to business that would be considered business start-up services, it does have a large selection of business service offerings. The largest service to business is the submission of Records of Employment (ROE), which must be completed for all employees whenever there is an interruption of earnings. All employers in Canada must submit an ROE to Service Canada when there has been an interruption of earnings experienced by their employee (namely layoff or termination). Employers can submit an ROE electronically or via email. This service mainly utilizes electronic service delivery channels, with up to 80% of submissions now coming electronically. Service Canada is not involved in the collection of EI premiums from employers and only administers the delivery of funds to workers if they are no longer employed and qualify for the benefit.



In addition to ROE submissions, businesses can also contact the Service Canada Social Insurance Registration Office to verify the Social Insurance Number (SIN) data of prospective and current employees. This service uses a link between the SIN database and provincial vital events databases that allows confirmation of individuals either being alive or deceased, providing identity management services to employers.

Additional services provided by Service Canada to businesses include voluntary programs such as EI Premium Reductions, event driven services such as work-sharing and wage subsidy programming, the Canada Job Bank, and the administration of numerous grants and contributions on behalf of many Government of Canada ministries and departments, such as Innovation, Science and Economic Development (ISED)..

4.1.3. CANADA REVENUE AGENCY

4.1.3.1. Purpose and Service Delivery Model

The Canada Revenue Agency (CRA) is a federal agency tasked with the administration of tax laws for the Government of Canada and the majority of provinces and territories. Canada Revenue Agency administers the Business Number (BN), a nine-digit number that businesses use to identify themselves when dealing with participating federal, provincial and municipal program areas. The nine-digit business number (referred to as BN9 internally) acts as the primary identifier for the business, while a separate fifteen-digit number (BN15) is created for each program account required by the business.

When a business registers for any one of these accounts (e.g.: GST/HST registration), the BN15 is created by using the BN9 and attaching a two character program identifier and four-digit account number. This is done for every additional account registration completed by a business. While many BN15s may be created, the business will always use its BN9 number to identify itself.

A program account is an account you register for with the CRA to deal with specific programs. The most common program accounts a business will need are GST/HST, payroll deductions, corporation income tax, and import-export. The CRA delivers this portfolio of services to businesses in two ways.

First, the CRA offers a universal registration for all the services either online using its website, over the phone, or by completing an application form and sending it in via mail or fax. Revenu Québec administers the GST/HST program on behalf of CRA in the province of Québec, allowing businesses in that jurisdiction to create BN9 and BN15 accounts through GST/HST registration.

The CRA's website follows the Government of Canada's common web design language and uses a series of hot-links on most of its pages to direct visitors to related topics. It is designed from a customer-centric view, and organizes its online service delivery options based on common customer requests. A business can register for all of CRA's services at one time by answering a series of questions using its Business Registration Online (BRO) page. Detailed requirements for registration are listed in the service description below. For those businesses choosing to obtain their business number over the telephone, a representative from the CRA would ask a business owner or representative the same questions over the phone in order to complete the registration process. The universal BRO service is replicated for businesses registering by mail or fax through the RC1 form, which allows a business to register for a business number (BN9) and program accounts (BN15) by completing a single form.

Second, the CRA has established partnerships with various jurisdictions through the One Business One Number program. Participating jurisdictions agree to use the BN9 as the primary identifier for their interaction with business. As a result, select programs offered by those jurisdictions are also assigned BN15 account numbers. This partnership allows a business to use one number to identify themselves to both federal and jurisdictional governing bodies for a select number of programs and offers greater convenience. The CRA works with the jurisdictions to establish a regional hub, or an IT solution that shares information between jurisdictional participants and the CRA. However, the level of integration with the hub, and therefore the conveniences passed on to the business, varies based on jurisdiction and program/service.

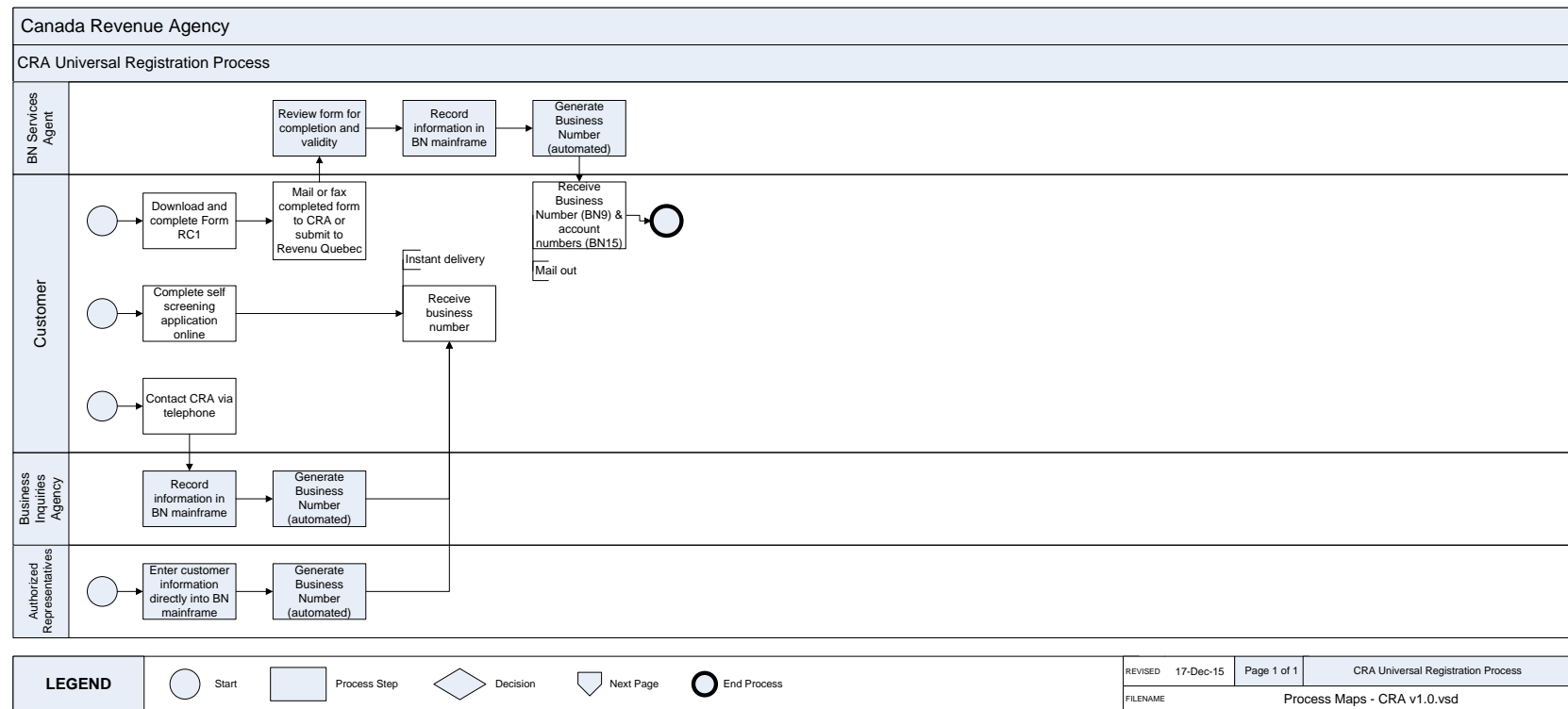


Because of the IT solution/hub with the CRA, changes in business account information (e.g., address) can be shared across partners and updated through a single interaction with the business. This eliminates the need to contact representatives from each program the business uses. It also streamlines online registrations for the business. With 3 jurisdictions, businesses can be routed from the CRA's website to complete additional jurisdictional registrations without re-entering basic business information. The reverse is also true in that, it also allows jurisdictions to register businesses for CRA programs such as Payroll and GST/HST. Further information about the level of integration with the CRA is contained in the following service description as well as the service descriptions prepared for each jurisdiction in this report.

4.1.3.2. Universal Application (Business Number, GST/HST, and Payroll Registration)

Processes	Business Number Registration GST/HST Account Registration Payroll Account Registration (ex: EI and CPP) Corporate Income Tax Registration
Jurisdiction	Federal
Process Owner	Canada Revenue Agency
Delivery Partners	Province of British Columbia (BN) Province of Saskatchewan (BN) Province of Manitoba (BN) Province of Ontario (BN) Province of Quebec (BN, administer GST/HST on behalf of CRA in Quebec only) Province of New Brunswick (BN) Province of Nova Scotia (BN)
Description	Business Registration Online (BRO), a one stop, free self-serve online application to register a business number and four major Canada Revenue Agency (CRA) program accounts. BRO can link you to the business online registries of some provincial programs for British Columbia, Ontario, and Nova Scotia. If registering by a traditional application form, the customer can obtain all the same services by completing one form (RC1)
Customer	Business owners who require a GST/HST, Payroll, Corporate Income Tax, Import/Export, or other program account with the CRA Business owners who register their business in partner jurisdictions
Requirements	Legal Name, Physical and Mailing Address, Language preference, Client ownership type, Client operation type Social Insurance Number (SIN) (for sole proprietors registering for a GST/HST account)
Trigger	Receipt of application
Positions Involved	None (automated)
Locations	None
Delivery Channels	Online Phone Mail Fax
Cost	No cost
Volume	410,336 applications (annual) <ul style="list-style-type: none"> 94,354 through phone 57,957 online

	<ul style="list-style-type: none"> • 178,768 through BN partners • 63,906 paper (mail and fax) • 15,351 in-person (Revenu Quebec only)
Processing Time	Immediate for online/phone/partner applications 10 business days for paper applications
Output	BN9 account number BN15 account numbers for each program <ul style="list-style-type: none"> • GST/HST registration • Payroll account registration (includes EI and CPP deductions)
Estimated Reach	Nationally
Additional Metrics	Unknown
Systems	BN Mainframe
Forms	RC1
CRA BN9/15	Completing this service generates the requisite BN9 and BN15 account numbers for the customer.
Related Services	<p>After registering your business number and any of the four major CRA program accounts, BRO lets you transfer to one of the following provinces that have an online business registry service:</p> <ul style="list-style-type: none"> • British Columbia - OneStop Business Registry • Nova Scotia – Access to Business • Ontario - ONe-Source For Business <p>If you click the Transfer button, you will leave BRO to connect to one of the three provinces listed above. These provinces may charge a fee to register for a provincial program. If you pay by credit card, the province does not give your credit card information to the CRA.</p>
Notes	Registering for corporate income tax will register a business for both provincial and federal income tax as applicable.



4.1.3.3. Criteria Evaluation

	Business Number	GST / HST Registration	Payroll Account Registration
Access			
Quality of Information	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows
Search optimization	1 st result	1 st result	1 st result
Number of channels of service delivery and hours of operation	Online (21/7) Phone (09:00-18:00 Mon-Fri) Mail Fax (24/7)	Online (21/7) Phone (09:00-18:00 Mon-Fri) Mail Fax (24/7)	Online (21/7) Phone (09:00-18:00 Mon-Fri) Mail Fax (24/7)
Cost and Payment	No cost	No cost	No cost
Ease of Use			
Search-ability	Less than 1 minute to navigate 3 clicks from search to service	Less than 1 minute to navigate 3 clicks from search to service	Less than 1 minute to navigate 3 clicks from search to service
Level of effort	Online submission Fillable PDF Contact information carried forward	Online submission Fillable PDF Contact information carried forward	Online submission Fillable PDF Contact information carried forward
Requirements	Legal Name, Physical and Mailing Address, Language preference, Client ownership type, Client operation type Social Insurance Number (SIN) (for sole proprietors registering for a GST/HST account)	Legal Name, Physical and Mailing Address, Language preference, Client ownership type, Client operation type Social Insurance Number (SIN) (for sole proprietors registering for a GST/HST account)	Legal Name, Physical and Mailing Address, Language preference, Client ownership type, Client operation type Social Insurance Number (SIN) (for sole proprietors registering for a GST/HST account)
Timeliness			
Target processing time	Immediate online and phone 10 business days for paper applications	Immediate online and phone 10 business days for paper applications	Immediate online and phone 10 business days for paper applications
Actual processing time	Targets achieved	Targets achieved	Targets achieved
Accountability and Transparency			
Published standards	None	None	None
Reporting against standards	None	None	None
Value-Add			
Connection to other programs and services for entrepreneurs	Guides and publications Enquiries line	Guides and publications Enquiries line	Guides and publications Enquiries line

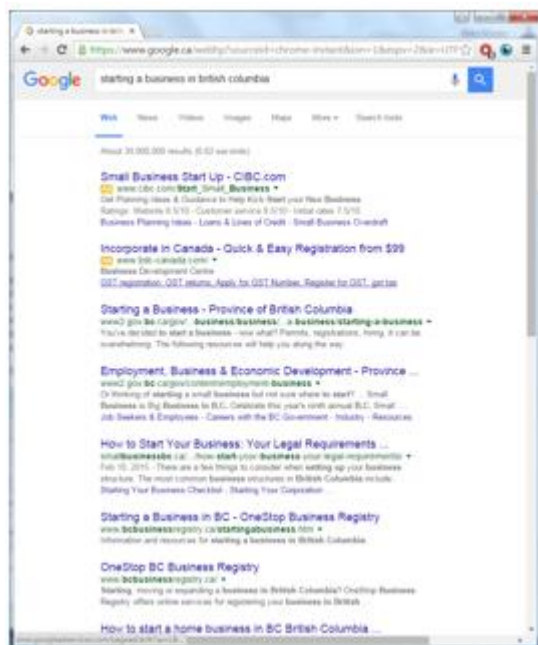
4.2. PROVINCIAL / TERRITORIAL

4.2.1. BRITISH COLUMBIA

4.2.1.1. Purpose and Service Delivery Model

The Province of British Columbia has several different ministries and corresponding departments with authority over the business processes that fall under the scope of this project. The province established Service BC in order to simplify service delivery by offering a single face of government to the public. Instead of obtaining services by visiting multiple government offices and encountering approval processes that reach across multiple ministries or departments, Service BC offers a selection of more than 700 services on behalf of provincial ministries, agencies, Crown Corporations, other levels of government and private sector organizations through a single window.

Googling “starting a business in British Columbia” has the OneStop BC Business Registry site on the first page.



BizPaL available in 113 of the 156 municipalities



For businesses, British Columbia has extended the Service B.C. philosophy online through the OneStop BC Business Registry. OneStop is a public sector partnership that offers business registration and licensing services from federal, provincial, and municipal entities. OneStop exists to:

- Bundle common registrations and services
- Promote the use of the Business Number
- Ensure good data across multiple systems
- Facilitate business access to government
- Reduce red tape
- Contribute to economic prosperity in B.C.



7 options:

- Find information on starting your business
- Choose your business name and get it approved
- Ready to register your business
*has a sole proprietorship or general partnership option
- Incorporate your company
- Liquor Control and Licensing Branch
- Change your business address
- Find more business information

The business registration and licensing services include Business Name Reservation, Business Registration, PST Registration, Workers Compensation Registration, and Business Licenses. The website presents registration as a 7 Step journey for businesses and provides complimentary information explaining who must register for specific services, why they would register, and how to do it. Businesses register for services by answering a series of questions designed to help customers self-select for the correct services. Registration is broken into two phases. The business must first successfully reserve a business name using Name Requests Online and then complete the remainder of the registration once they have received a name reservation number. This means a business must visit the site at least twice in order to complete registration.

B.C. Registry Services administers four registries:

- Corporate Registry
- OneStop Business Registry
- Manufactured Homes Registry
- Personal Property Registry

The Corporate Registry provides the legal framework within which all businesses, not-for-profit societies, cooperative associations and financial institutions operate in B.C. and files documents for the incorporation, registration, maintenance and dissolution of these entities.

OneStop Business Registry provides online access to common business registrations and transactions with all three levels of government. It involves 13 different registrations and three levels of government. There are 83 local government partners and 100 service delivery partners.

Regarding in-person service delivery, Service BC Centres, in 61 communities across the province, are equipped with Community Access Terminals (CATs). These computer stations provide businesses with free Internet and allow centre staff to guide businesses through the registration process in-person along with answering any questions they may have.

British Columbia is a One Business, One Number partner with CRA. As a result, completing the OneStop online application allows a business to obtain a Business Number (BN9) from the CRA and create GST/HST and Payroll programs accounts (BN15) as part of the same online submission. Further, BN15 account numbers are used by

provincial entities for PST and Payroll account registration, respectively. The partnership is fully integrated from a customer experience perspective, meaning the interaction with CRA occurs without redirecting the customer to CRA's website. Instead, the information CRA would usually obtain during its own registration is incorporated into the self-selection part of the OneStop website and is sent to them automatically through the regional hub. The same information-sharing applies to all jurisdictional partners who utilize the hub.

The level of integration currently established in British Columbia means that address changes completed with one partner will update the records of the other partner. It is important to note that municipalities who offer business licenses through OneStop are not partners in One Business, One Number and therefore do not benefit from this information sharing. Businesses are also able to register for a single service even if they have already obtained one or several other services in OneStop. A Business Number Harmonization working group is currently focusing on expanding the use of the Business Number.



There are two exceptions to the single-window service delivery model. The Ministry of Finance offers PST Registration online through its eTaxBC website. WorkSafeBC offers Workers Compensation Registration online through its website.

Some municipal governments require additional information beyond what is supplied by the client via the OneStop business licence registration. For these local governments, the client is provided with an additional application as part of their receipt package that must be manually completed and returned to the local governments within 7 days of their OneStop submission.

B.C. is reporting that 82% of the benefits of OneStop's services accrue to the business community. Each entrepreneur saves 5 to 5 ½ hours on average using business registration services and between 6 to 7 hours on average using business address change services. Total estimated savings for the business community in FY 2012/13 was \$3.6 million. The benefits to business are considered:

- Less red tape and duplication of effort
- Basic startup necessities all in one place
- Simultaneous electronic application in one location
- Easy-to-use program and easy to understand instructions
- Simplified online services that advise users about requirements as they proceed
- Done from home, office or service delivery location

The benefits to government are considered:

- Increased efficiency
- Increased voluntary compliance by business
- Better service to business clients
- Complete and concise applications = reducing administrative time
- Early notification of business activity e.g. changes in business name, mailing or physical address

BN Hub is the main messaging centre that receives, converts and sends messaging. It uses the WebMethods platform. There were over 3.1 million messages between BN Partners last year. The BN Index is the main partner BN database. It is a searchable database.

Governance

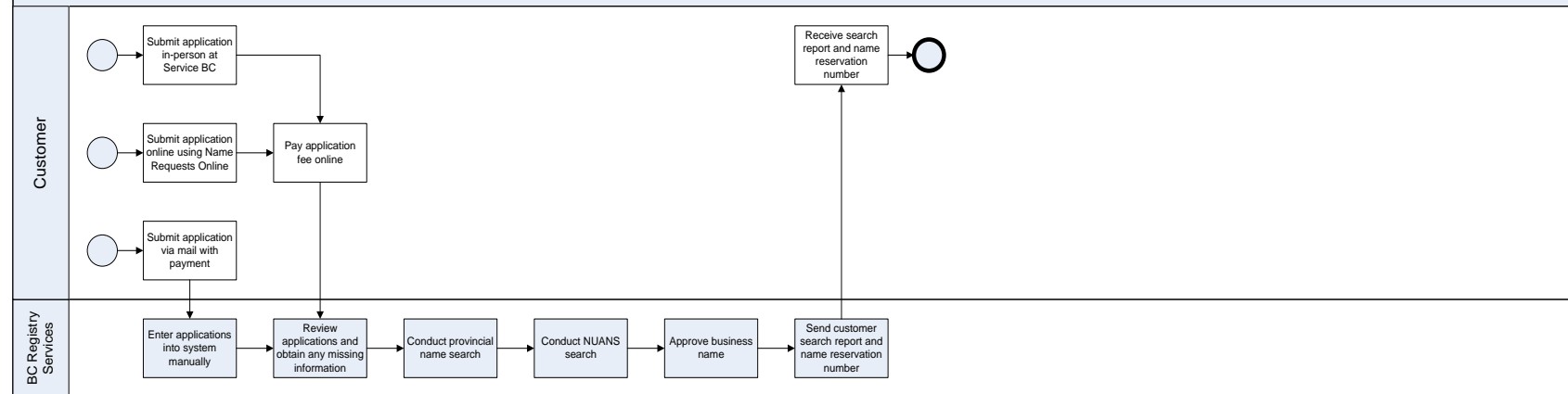
OneStop operates within a governance model of a Partnership Board, an Advisory Board that includes business representatives and a Small Business Advisory Forum. The Partnership Board meets quarterly and focuses on strategic issues. An operational Business and Technical User Forum meets monthly. In terms of reporting, there is a daily response to a survey and comments, monthly activity reporting and semi-annual performance reporting.

4.2.1.2. Business Name Reservation

Process	Business Name Reservation
Jurisdiction	Provincial
Process Owner	BC Registry Services
Delivery Partners	Service BC OneStop
Description	The first step in the incorporation of a company, society, cooperative association or, financial institution, or the registration of a sole proprietorship, general partnership or, extra provincial company is the approval of the name. Customers are not required to submit a name approval request if their company is federally incorporated.
Trigger	Receipt of application
Positions Involved	BC Registry Services: Approves business names
Locations	Service BC (62) OneStop service delivery locations (98)
Delivery Channels	Online In-person Mail
Cost	\$30
Volume	unknown
Processing Time	unknown
Output	Approval notice Name search results
Estimated Reach	Province of British Columbia
Additional Metrics	Likely 95%+ of business name reservations occurring through OneStop
Systems	OneStop
Forms	Name Approval Request form (REG708B)
CRA BN9/15	Not applicable
Related Services	None
Notes	Customers can check the status of their application online using their Name Request (NR) number or by calling BC Registry Services. Once the name is approved, it is reserved for a period of 56 calendar days.

British Columbia

Business Name Reservation



LEGEND



Start



Process Step



Decision



Next Page



End Process

REVISED 17-Dec-15

Page 1 of 1

Business Name Reservation

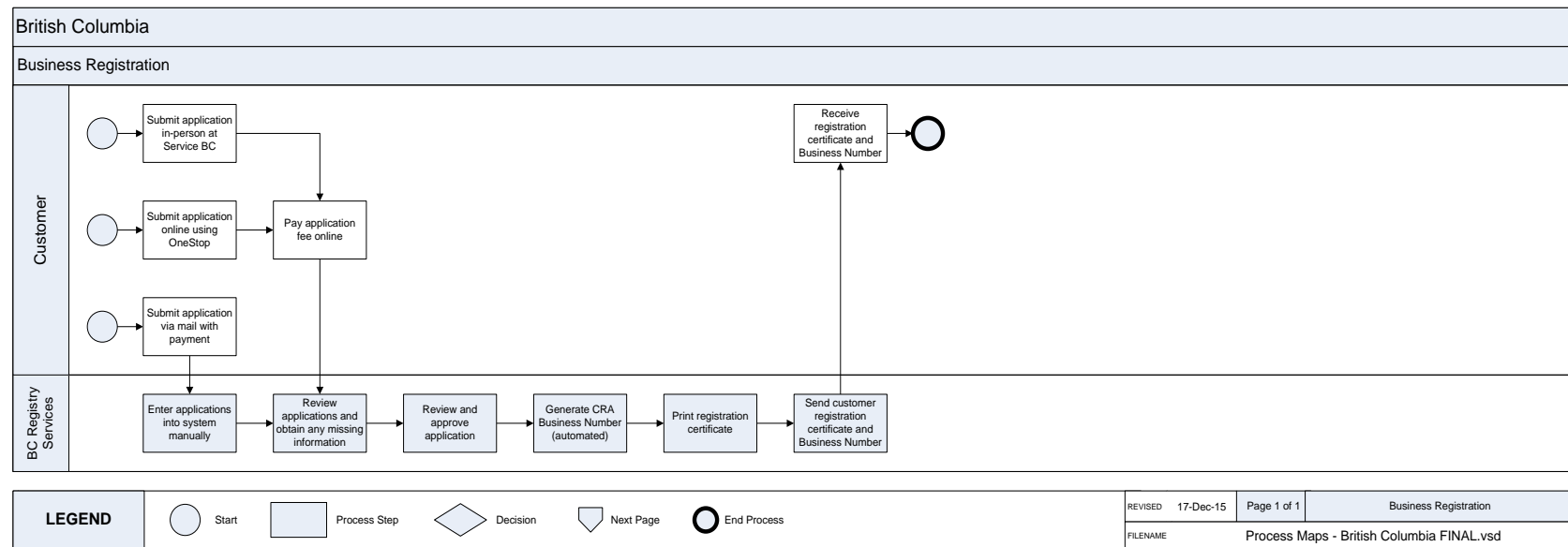
FILENAME

Process Maps - British Columbia FINAL.vsd

Please note: The business registration process for this jurisdiction as well as the subsequent jurisdictions is used for sole proprietorships, general partnerships and corporations

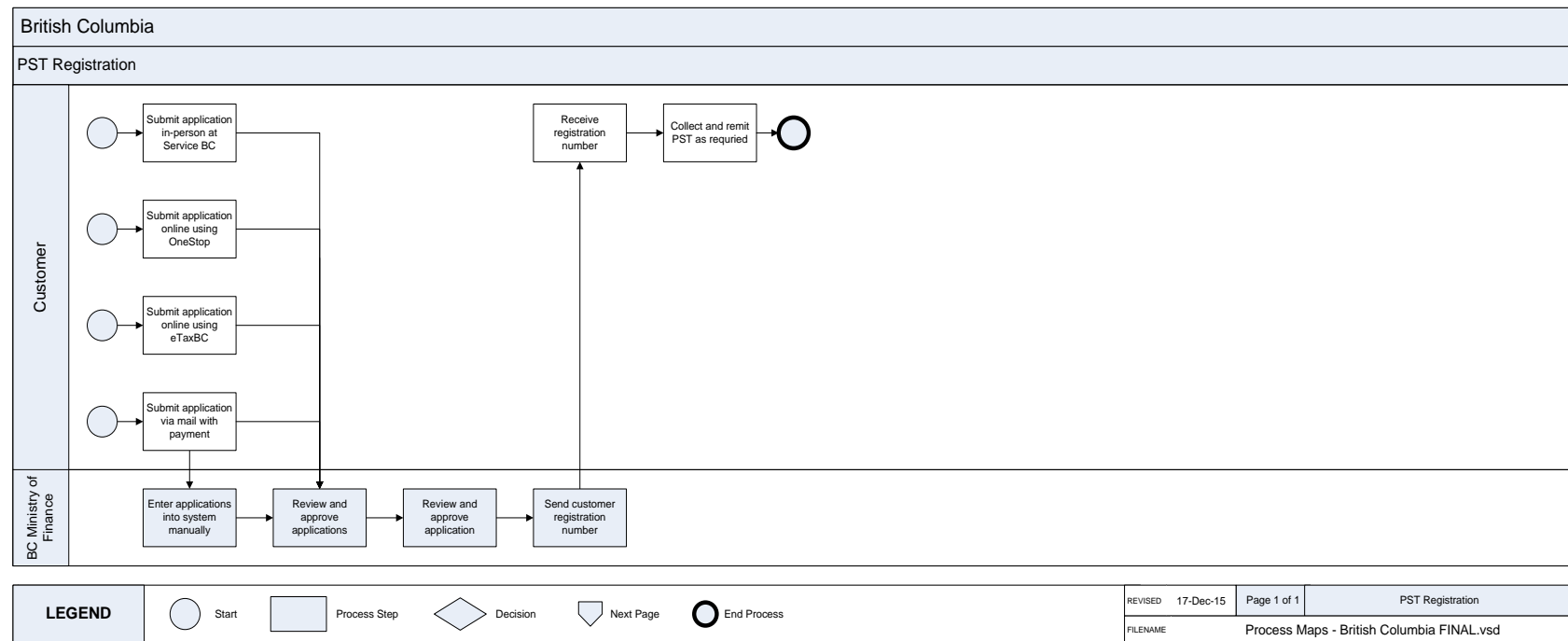
4.2.1.3. Business Registration

Process	Business Registration
Jurisdiction	Provincial
Process Owner	BC Registry Services
Delivery Partners	Service BC OneStop
Description	<p>The Corporate Registry provides the legal framework within which all businesses, not-for-profit societies, cooperative associations and financial institutions operate in British Columbia and files documents for the incorporation, registration, maintenance and dissolution of these entities. This information is made available to the public. The oldest, still active, domestic corporation was incorporated in November of 1860.</p> <p>The Corporate Registry administers all matters related to approximately 325,000 active domestic corporations; 25,000 not-for-profit societies; 479,000 partnerships and proprietorships; and 550 cooperative associations. It also registers and keeps a record of 23,000 entities incorporated elsewhere but doing business in the province, referred to as extra-provincial companies.</p>
Trigger	Receipt of application
Positions Involved	BC Registry Services: approves registrations
Locations	Service BC (62) OneStop service delivery locations (98)
Delivery Channels	Online In-person Mail
Cost	\$40 – sole proprietorship or general partnership \$100 - societies \$350 - corporations
Volume	3,540 (general partnerships, 2014) 21,528 (sole proprietorships, 2015)
Processing Time	Immediate approval online 3 business days for paper registrations
Output	Registration certificate
Estimated Reach	Province of British Columbia, Alberta, Saskatchewan
Additional Metrics	Approximately 96.5% of applications through OneStop
Systems	OneStop
Forms	Sole Proprietorship: Statement of Registration Sole Proprietorship (REG 706) General Partnership: Statement of Registration General Partnership (REG 707)
CRA BN9/15	Business Registration through OneStop is completely integrated with the CRA using the BN9 and BN15 identification numbers. A single registration of a business can register business for the programming of BC's partners.
Related Services	Business Number registration, GST/HST registration, PST registration, Payroll Account registration, Workers Compensation registration, and Business Licensing
Notes	



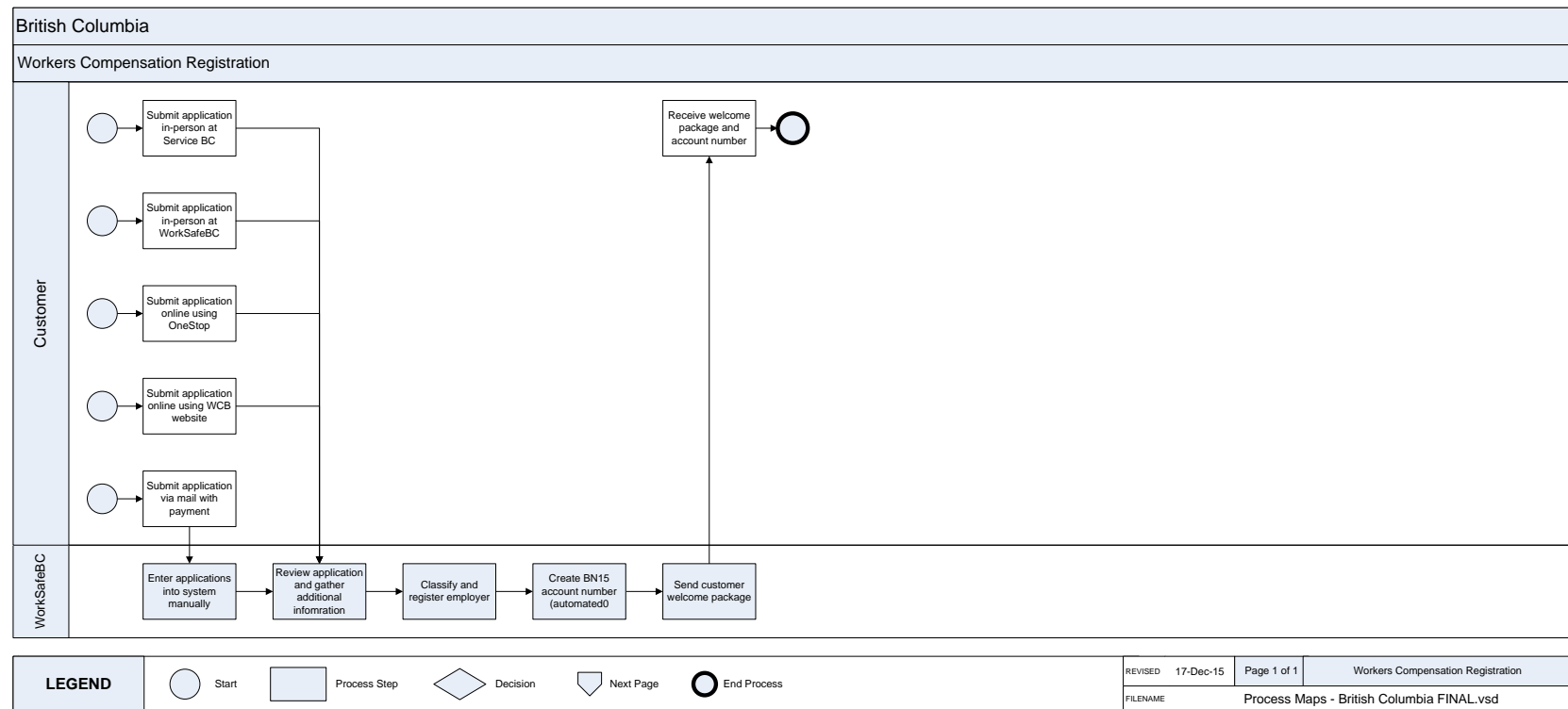
4.2.1.4. PST Registration

Process	PST Registration
Jurisdiction	Provincial
Process Owner	Ministry of Finance
Delivery Partners	Service BC OneStop
Description	Provincial sales tax (PST) is a retail sales tax that applies when a taxable good or service is purchased, acquired or brought into B.C., unless a specific exemption applies. If a business is required to register to collect PST, it must charge and collect PST at the time the tax is payable, unless a specific exemption applies. It reports and pays the PST it collects as well as the PST it may owe on items the business uses.
Trigger	Receipt of application
Positions Involved	Ministry of Finance: approve registrations
Locations	Service BC (62) OneStop service delivery locations (98)
Delivery Channels	Online (OneStop and eTaxBC) In-person Mail Fax
Cost	No cost
Volume	5,199 applications per year (2014/15)
Processing Time	Unknown
Output	Confirmation number PST Account Number
Estimated Reach	Province of British Columbia
Additional Metrics	53% of PST registrations occur through OneStop
Systems	OneStop
Forms	Application for Registration for Provincial Sales Tax (FIN 418)
CRA BN9/15	Business Registration through OneStop is completely integrated with the CRA using the BN9 and BN9 identification numbers. A single registration of a business can register than business for the programming of BC's partners.
Related Services	Business Number registration, Business Registration GST/HST registration, Payroll Account registration, Workers Compensation registration, and business Licensing
Notes	None



4.2.1.5. Workers Compensation Registration

Process	Workers Compensation Registration
Jurisdiction	Provincial
Process Owner	WorkSafeBC
Delivery Partners	Service BC OneStop
Description	Virtually all employers in British Columbia are required to register with WorkSafeBC (Workers' Compensation Board of B.C.) as soon as they hire workers. Individuals who are not automatically covered by WorkSafeBC (a partner in a business, a proprietor, or the spouse of a proprietor) can apply for optional coverage through Personal Optional Protection.
Trigger	Receipt of application
Positions Involved	WorkSafeBC: Processes and approves employer registrations
Locations	WorkSafeBC (15) Service BC (62) OneStop service delivery locations (98)
Delivery Channels	Online In-person Phone Mail
Cost	No cost
Volume	964 applications per year (2014/15)
Processing Time	Unknown
Output	Registration certificate
Estimated Reach	Province of British Columbia
Additional Metrics	7.2% of workers compensation registrations come through OneStop
Systems	OneStop
Forms	Employer's Registration Application (R14/12)
CRA BN9/15	Business Registration through OneStop is completely integrated with the CRA using the BN9 and BN9 identification numbers. A single registration of a business can register than business for the programming of BC's partners.
Related Services	Business Number registration, Business Registration GST/HST registration, Payroll Account registration, Workers Compensation registration, and Business Licensing
Notes	None



4.2.1.6. Criteria Evaluation

	Business Name Reservation	Business Registration	PST Registration	Workers Compensation Registration	Business Licenses (through OneStop BC)
Access					
Quality of Information	Why the services is provided and how the business will benefit is noted on another website What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows
Search optimization	1 st result	1 st result	1 st result	1 st result	1 st result
Number of channels of service delivery and hours of operation	Online (06:00-22:00 Mon - Sat) In-person (08:30 – 16:30 Mon – Fri) Mail (24/7)	Online (24/7) In-person (08:30 – 16:30 Mon – Fri) Mail (24/7)	Online (24/7) In-person (08:30 – 16:30 Mon – Fri) Mail (24/7)	Online (24/7) In-person (08:30 – 16:30 Mon – Fri) Phone (08:30 – 16:30 Mon – Fri) Mail (24/7)	Online (24/7) In-person varies by municipality Mail (24/7)
Cost and Payment	\$30 (In-person or mail) \$31.50 (Online) Traditional payment	\$40 (sole proprietorship or general partnership) \$100 (societies) \$350 (corporation) Traditional payment	No cost	No cost	Cost varies by municipality
Ease of Use					
Search-ability	Less than 1 minute to navigate 1 click from search to service	Less than 1 minute to navigate 3 clicks from search to service	Less than 1 minute to navigate 2 clicks from search to service	Less than 1 minute to navigate 3 clicks from search to service	Less than 1 minute to navigate 4 clicks from search to service
Level of effort	Online submission Fillable PDF Contact information carried forward	Online submission Fillable PDF Contact information carried forward	Online submission Fillable PDF Contact information carried forward if OneStop is used	Online submission Fillable PDF Contact information carried forward if OneStop is used	Online submission Different PDFs for each municipality Municipalities are not partners
Requirements	Basic business information	Basic business information Approved name request number BCeID	Basic business information Business Number Anticipated sales	Basic business information Business owner information Business Number Estimated payroll Anticipated start date	Basic business information Anticipated start date Total floor area Municipalities in which the business will operate
Timeliness					
Target processing time	1 business day	Immediate to 3 business days	Immediate	Unknown	Unknown

	Business Name Reservation	Business Registration	PST Registration	Workers Compensation Registration	Business Licenses (through OneStop BC)
Actual processing time	Unknown	Unknown	Unknown	Unknown	Unknown
Accountability and Transparency					
Published standards	Yes	Yes	Yes	Yes	None
Reporting against standards	Yes	Yes	Yes	Yes	None
Value-Add					
Connection to other programs and services for entrepreneurs	Guides and publications Enquiries line Links to other programs	Guides and publications Enquiries line Links to other programs	Guides and publications Enquiries line Links to other programs	Guides and publications Enquiries line Links to other programs	Guides and publications Enquiries line Links to other programs

4.2.2. MANITOBA

4.2.2.1. Purpose and Service Delivery Model

If you Google “starting a business in Manitoba”, the government results come up on the first page. The Business *Starting Smart* takes you to a page on the government’s Business Portal that allows you to search for business information and provides brief information and links to what are considered to be prime services, business start programs and tools. The Starting Smart has been branded to reflect **on-ramping for the road to success**.

Prime Services

- Entrepreneurship Manitoba
- Manitoba Business Gateways
- Companies Office
- One Business, One Number
- Growing Opportunities- Rural Communities
- Guide to Laws and Regulations for Franchised Business
- Workers Compensation Board
- Employment Manitoba Centres
- Employment Standards
- Taxation Division
- Safe Work Manitoba



Business Start Programs

- Starting a Small Business in Manitoba
- Manitoba Business Start Program

Tools

- BizPaL
- BizPaS (Programs and Services) Directory
- TAXcess
- BizSearch (Google search for business-oriented websites)



<http://bizpalmanitoba.ca/>

The sidebar titled Get Started includes the following topics under Starting a Business:

- Business
- Starting a Business
- Business Research
- Business Counseling and Mentoring
- Financing a Business
- Registration, Legal and Licensing
- Taxes and Tax Incentives

- Doing Business with Government
- Conduct Business Online
- Business Development
- Human Resources for Employers
- Exporting
- Entrepreneurs
- Investing in Manitoba
- Manufacturing
- Operating a Business

Registration, Legal and Licensing

Defined as *“things you need to know when starting, operating, changing or expanding your business”*

- BizPaL
- Companies Office
- Companies Office online name reservation
- Guide to Laws and Regulations for Franchised Business
- Taxation Division
- TAXcess
- Workers Compensation Board of Manitoba

In Manitoba, Entrepreneurship Manitoba, a special operating agency has been established to provide an integrated suite of programs and innovative service improvements for entrepreneurs and businesses. Although planning to physically integrate offices and services in the near future, the Companies office, Small Business Development Branch and Competitiveness Initiatives Branch operate in separate locations. Service centres are located in Winnipeg, Brandon, and across the province throughout several Manitoba Business Gateways, which offer information and computer access to online services.

Business Name Reservation and Business Registration are administered by the Companies Office. The Companies office offers online Business Name Reservations through the Manitoba Online website. PST Registration falls under the domain of the department of Finance, who administers the service online using its TAXcess online service. Workers Compensation Registration is administered by the Workers Compensation Board of Manitoba, who offer employer registrations on their website.

These sites are connected via a series of hot-links. However, there is no common design language used from site-to-site, or even page-to-page. The same information is presented in a multitude of styles. There is no overarching narrative guiding business through the necessary steps to register themselves. This is a reflection of the traditional service delivery



channels, which require businesses to visit several service windows via phone, email, mail, fax, or in-person to obtain service. MNP was advised by Manitoba representatives that Entrepreneurship Manitoba was established to help create a single window for accessing business services.

Manitoba is a partner in CRA's One Business, One Number program. At this time, the level of integration among partners with the Manitoba Hub is limited. Completing a Business Registration with the Companies Office will generate a Business Number (BN9) for the customer. If the customer has their business number, some information about their business will be forwarded through the regional hub to the Workers Compensation Board during the time of registration.



The CRA does not direct businesses to the various Manitoba web portals at the completion of its own registration process. Changes to the address of a business are not shared among partners at this time. The Province's Business Portal does not provide a link to CRA's website or provide contact information that would allow a business to obtain a Business Number or register for a GST/HST or Payroll account number.

Manitoba has recently invested in an online service delivery web portal called AccessManitoba. AccessManitoba was conceptualized as a way for the Province to deliver services to individuals and to businesses online using a single window. Since its inception and initial two-phase launch, AccessManitoba has not expanded to include additional services to business as originally envisioned.

In October of 2015, Entrepreneurship Manitoba introduced a new website to improve the online presence of services that are available to entrepreneurs. The new website sports several improvements over the older version, including a more modern look and feel and features numerous how-to articles under the Starting Your Business section of the site. The site also features several service packages which can be obtained by entrepreneurs for little to no cost. The site appears to be oriented more-so to entrepreneurs who are considering starting a business opposed to those who have made the decision to start a business and now need to register with government.

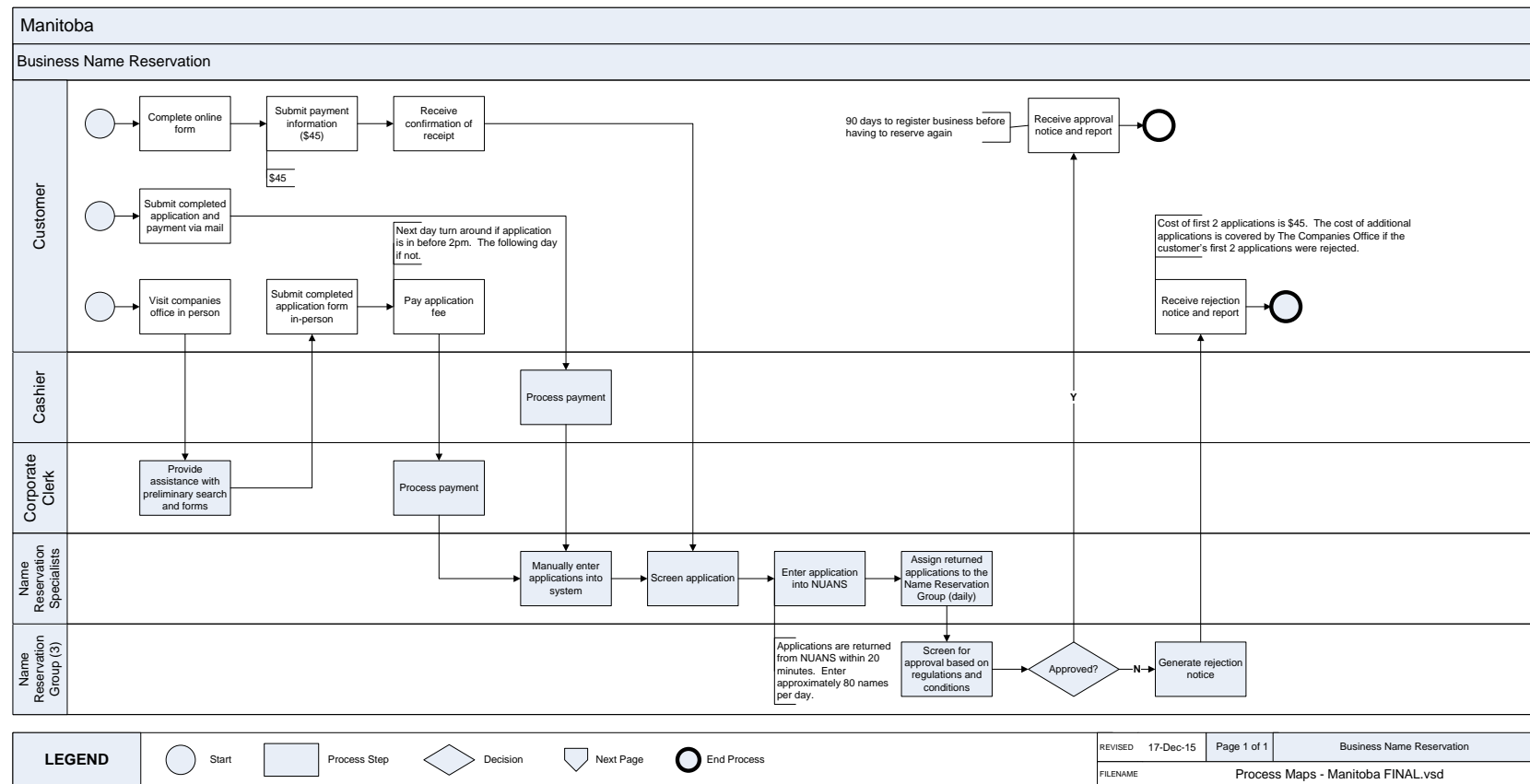
The revamped site still has several limitations. Visitors are not oriented to the purpose or audience for the website on the main page. Information about starting a business is split between *Programs & Services* and *Business Information* tabs. The site still prominently features many links to older Government of Manitoba websites, such as the Companies Office. Online service delivery has improved, as visitors can register for one of the many workshops using the site. However, the site itself does not deliver any specific services within the scope of this project with the same look and feel, and instead links to online service delivery options provided by the Companies Office and BizPaL. BizSearch – a



customized Google search engine that searches and returns results focussed exclusively on Manitoba's information, programs and services for business and entrepreneurs.

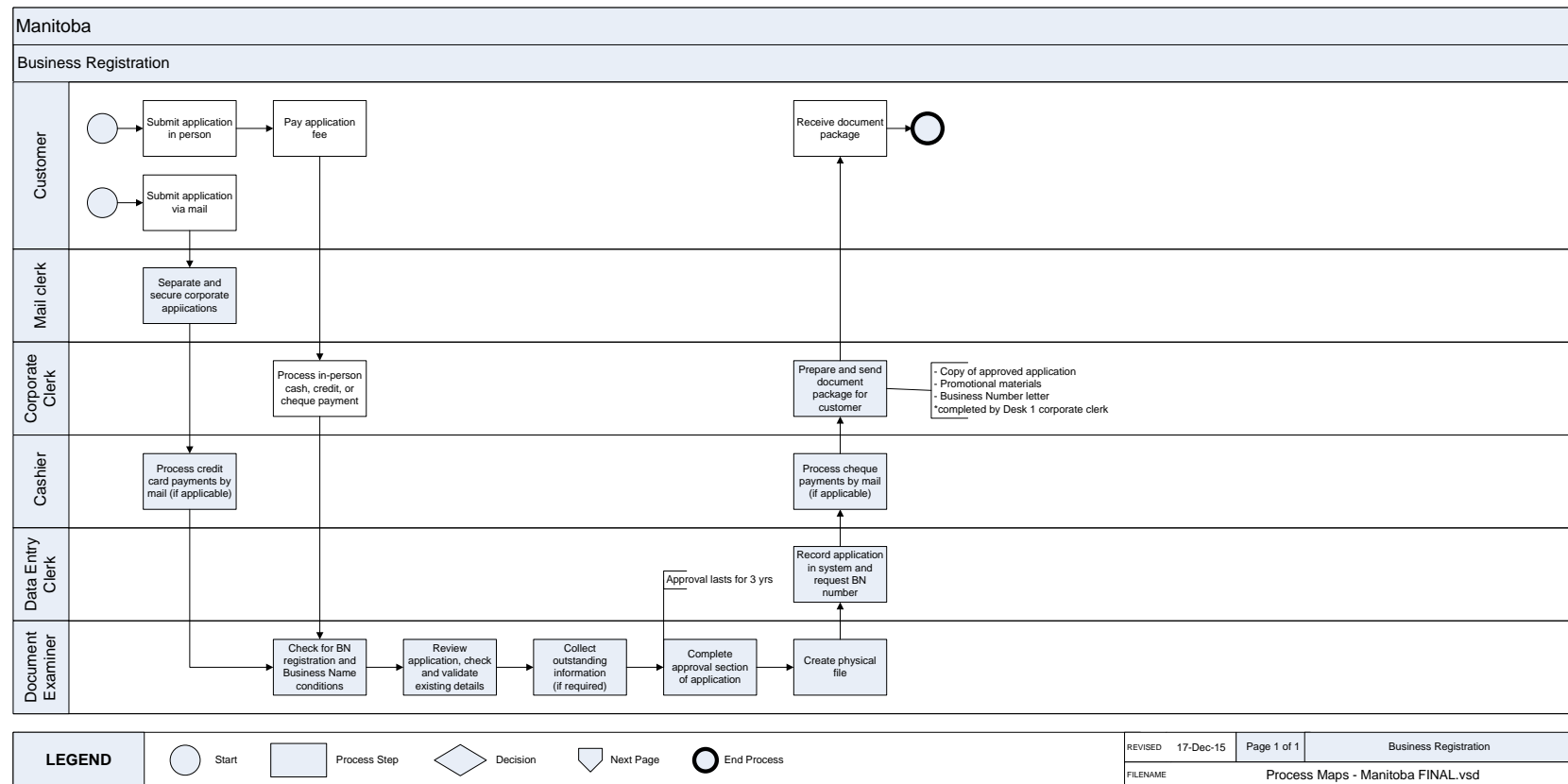
4.2.2.2. Business Name Reservation

Process	Business Name Reservation
Jurisdiction	Provincial
Process Owner	Companies Office
Delivery Partners	None
Description	The Companies Office registers information about corporations and business names. The public may search the registry to obtain information (for example, who is doing business under the trade name, where the business is located, and to get a list of officers and directors).
Trigger	Receipt of application
Positions Involved	Head Cashier: Processes payments Corporate Clerk: Assists customers with preliminary searches, processes payments Name Reservation Specialists: Manually enters applications into the Name Reservation Application after reviewing forms for accuracy; reviews and approves or rejects names based on Companies Office guidelines Name Reservation Group: Reviews and approves applications
Locations	Companies Office (1)
Delivery Channels	Online In-Person Mail
Cost	\$45 (No cost after two applications have been rejected)
Volume	17,010 applications per year (2014) <ul style="list-style-type: none"> 5,746 online (34%) 11,264 in-person and by mail (66%)
Processing Time	1 business day
Output	Approval or rejection notice is sent to client by email, fax, mail or pick-up Name search report
Estimated Reach	Province of Manitoba
Additional Metrics	13,982 approved (88%, 2014) 1,952 rejected (12%, 2014)
Systems	Manitoba Online Newly Upgraded Automated Name Search (NUANS)
Forms	Request for Name Reservation
CRA BN9/15	Not applicable
Related Services	None
Notes	Business name reservation lasts for 90 days



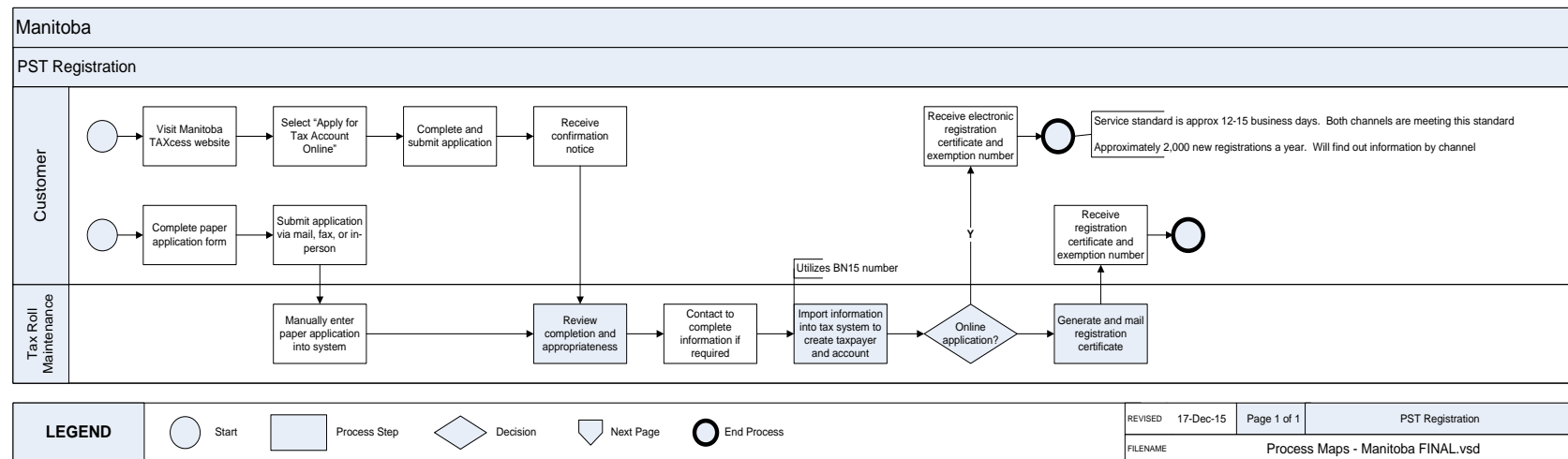
4.2.2.3. Business Registration

Process	Business Registration
Jurisdiction	Provincial
Process Owner	Companies Office
Delivery Partners	None
Description	<p>Under the Business Name Registration Act, the following persons must register their business with the Companies Office:</p> <ul style="list-style-type: none"> • Every person carrying on, or intending to carry on, business, in the case of an individual under a name or style other than his family name or surname, and in the case of a corporation under a name or style other than its corporate name. • Every person associated in partnership and carrying on or intending to carry on, business; • Every person, including a person carrying on business under his own family name or surname, who carries on or intends to carry on business under a name or description that indicates a plurality of persons in the business.
Trigger	Receipt of application
Positions Involved	<p>Cashier: Processes payments</p> <p>Corporate Clerk: Assists clients in completing documents, processes payments and retrieves files for clients</p> <p>Document Examiner: Reviews and approves applications and creates physical file.</p> <p>Date Entry Clerk: Records applications in system and requests CRA BN number.</p> <p>Mail Clerk: Sorts applications</p>
Locations	Companies Office (1)
Delivery Channels	In-Person Mail
Cost	\$60 (Sole-proprietors) \$120-\$350 (Corporations)
Volume	6,614 applications per year (2014, applications not tracked by channel)
Processing Time	5 business days targeted delivery time (No metrics kept on actual performance)
Output	Copy of processed application Promotional materials CRA Business Number (BN9) letter
Estimated Reach	Province of Manitoba
Additional Metrics	6,414 approved (97%, 2014) 200 rejected (3%, 2014, not believed to be accurately tracked)
Systems	Companies Mainframe
Forms	Registration of Business Name Form # 1 - Articles of Incorporation (share) \$350.00 Form # 2 - Articles of Incorporation (non-profit) \$120.00 Form #19 – Request for Service
CRA BN9/15	Registering a business in Manitoba through this process will generate a BN 9/15 for the customer unless they already have one. Registering will create a BN15 for the companies office in both circumstances.
Related Services	Completing the business registration for a new business can simultaneously complete BN 9/15 registration in one step.
Notes	Registration of a business lasts for 3 years



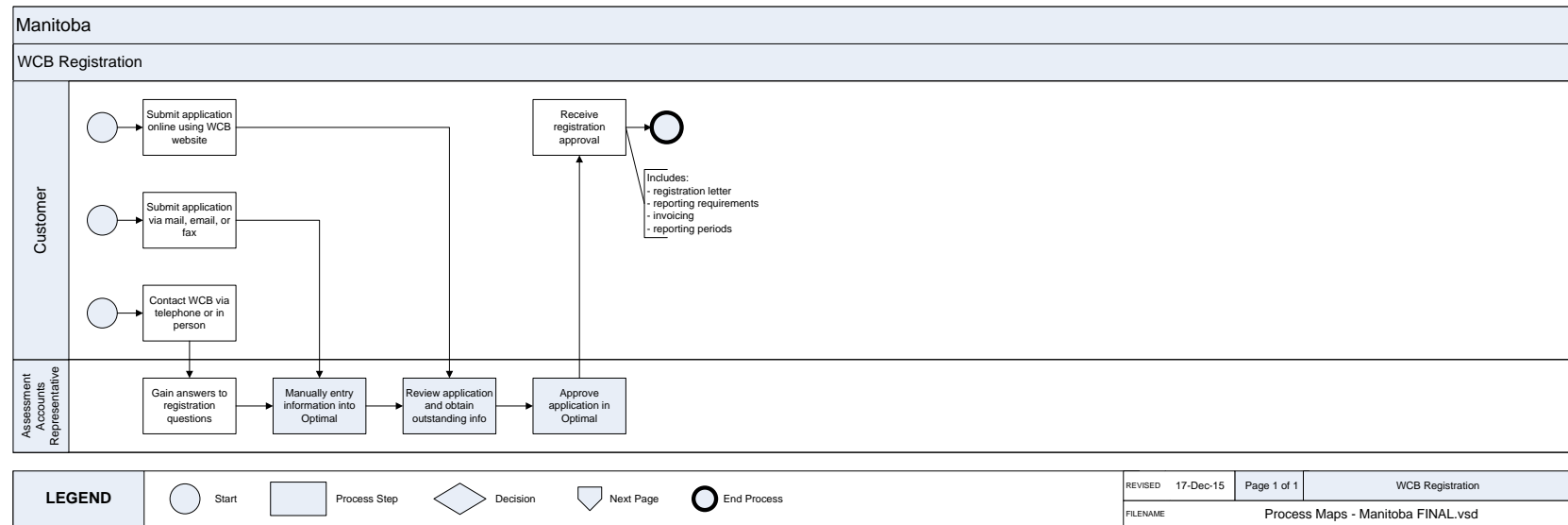
4.2.2.4. PST Registration

Process	PST Registration
Jurisdiction	Provincial
Process Owner	Manitoba Finance, Taxation Division
Delivery Partners	None
Description	The Provincial Sales Tax is an 8% sales tax which applies to the purchase, importation, or rental of certain goods and services. Businesses that sell taxable goods or services in the Province are required to obtain a Provincial Sales Tax vendor's license.
Trigger	Receipt of application or receiving notification through the Manitoba Business Number Hub
Positions Involved	Tax Roll Maintenance: Enters paper applications into system, reviews applications, gathers outstanding information, creates taxpayer and account in system, and creates registration certificates.
Locations	Taxation Division (1)
Delivery Channels	Online In-Person Mail Fax
Cost	No cost
Volume	2,000 new registrations per year, 3,500 online applications per year
Processing Time	5-10 business days for paper applications; 3-5 business days for on-line
Output	Registration certificate Exemption number
Estimated Reach	Province of Manitoba
Additional Metrics	All channels are meeting the 12-15 business day service standard
Systems	TAXcess (online application)
Forms	Application for Registration/Dealer's License
CRA BN9/15	PST Registration utilizes a BN15 variant of the customers BN 9/15. Primary identifier is own internal number currently.
Related Services	None
Notes	Conduct workshops for customers to learn about PST at the World Trade Centre in Winnipeg. Offered a few times per year and applications forms are distributed.



4.2.2.5. Workers Compensation Registration

Process	Workers Compensation Registration
Jurisdiction	Provincial
Process Owner	Workers Compensation Board of Manitoba
Delivery Partners	None
Description	Under The Workers' Compensation Act all employers operating in industries covered under Manitoba's legislation, who hire workers on a regular, casual or contractual basis, must register and create an account with WCB.
Trigger	Receipt of application Notice of new business published in the Government Gazette
Positions Involved	Assessment Accounts Representative: Enters employer information into Optimal, and reviews and approves applications.
Locations	Workers Compensation Board of Manitoba (1)
Delivery Channels	Online Phone In-Person Mail Email Fax
Cost	No cost
Volume	3,168 applications per year (2014) <ul style="list-style-type: none"> • 1638 by phone (52%) • 872 online (28%) • 287 by mail (9%) • 227 by fax (7%) • 105 in-person (3%) • 26 via email (1%)
Processing Time	95% of applications process within 48 hours of receipt
Output	Registration letter Reporting requirements Invoicing Reporting periods
Estimated Reach	Province of Manitoba and business outside province that will be conducting business in Manitoba
Additional Metrics	Application process is meeting the required standard 95% of phone calls ; 80% answered without delay (within the first 3 rings) Currently meeting standard (97.3%, 2014)
Systems	Optimal
Forms	Employer Registration Request
BN9/15	WCB Manitoba utilizes a BN15 variant of the customers BN 9/15. Primary identifier is own internal number currently. Can search by CRA BN number.
Related Services	None
Notes	Registration currently covers approximately 70% of industry.



4.2.2.6. Criteria Evaluation

	Business Name Reservation	Business Registration	PST Registration	Workers Compensation Registration
Access				
Quality of Information	What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	No information about how this is different from Business Name Reservation	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows
Search optimization	1 st result	1 st result	4 th result	1 st result
Number of channels of service delivery and hours of operation of each channel	Online (24/7) In-person (08:00 - 16:30 Mon - Fri) Mail (24/7) Fax (24/7)	In-person (08:00 - 16:30 Mon - Fri) Mail (24/7) Fax (24/7)	Online (24/7) In-Person (08:00 – 16:30 Mon – Fri) Mail (24/7) Fax (24/7)	Online (24/7) In-person (08:30 – 16:30 Mon – Fri) Phone (08:30 – 16:30 Mon – Fri) Email (24/7) Mail (24/7) Fax (24/7)
Cost and Payment	\$45 Traditional payment	\$60-\$350 Traditional payment	No cost	No cost
Ease of Use				
Search-ability	Less than 1 minute to navigate 4 clicks from search to service	Less than 1 minute to navigate 4 clicks from search to forms	Less than 1 minute to navigate 2 clicks from search to service	Less than 1 minute to navigate 2 clicks from search to service
Level of effort	Online application Regular PDF form available on separate website No information carried forward too registration	No online application Regular PDF No information carried forward to partners Government-centric website	Online application Fillable PDF No information forwarded from partners Websites use inconsistent design language	Online application PDF not available online Information forwarded from Business Number registration
Requirements	Basic business information Application fee	Basic business information Partnership information Articles of incorporation	Basic business information Anticipated sales	Basic business information Business number Anticipated start date Estimated payroll
Timeliness				
Target processing time	1 business days	5 business days	12-15 business days	2 business days
Actual processing time	7-8 business days (24 Sept, 2015)	7-8 business days (24 Sept, 2015)	12-15 business days	Target achieved
Accountability and Transparency				

Published standards	Yes	Yes	No	No
Reporting against standards	Yes	Yes	No	No
Value-Add				
Connection to other programs and services for entrepreneurs	Guides and publications Enquiries line Links to other programs	Guides and publications Enquiries line Links to other programs	Guides and publications Enquiries line	Guides and publications Enquiries line

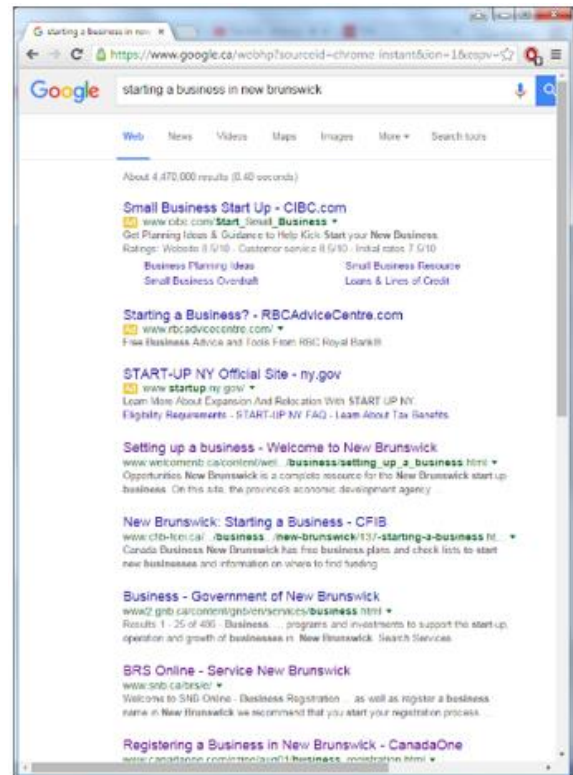
4.2.3. NEW BRUNSWICK

Googling “starting a business in New Brunswick” brings up *Setting up a business – Welcome to New Brunswick* on the front page. Landing page is *Setting up a business*, which includes links to:

- Opportunities New Brunswick
- BizpaL
- Canada Business – New Brunswick
- The Small Business Investor Tax Credit Program

The same page lists the steps for starting a business as a series of decisions, which includes:

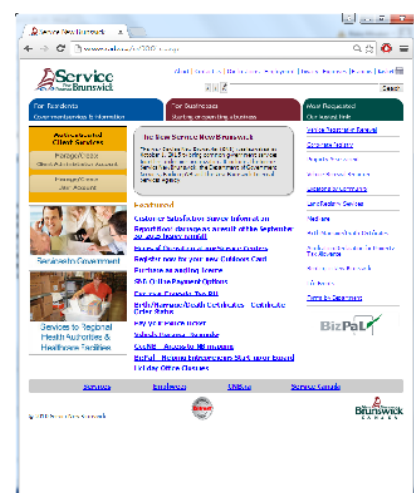
- Choose a business structure;
- Choose and register your business name;
- Learn about the permits and licenses you are going to need;
- If you want to hire staff, learn about being an employer in New Brunswick;
- If you want to hire staff, learn about recruiting employees;
- Choose a location for your business;
- Complete your business plan;
- Obtain business insurance;
- Learn about safety and security; and
- Market your business.



Information about support organizations, tax obligations, and the local real estate market for commercial property is provided in the form of links to other websites.

4.2.3.1. Purpose and Service Delivery Model

The Province of New Brunswick has several different Ministries and corresponding departments with authority over the business processes that fall under the scope of this project. However, New Brunswick has undertaken a single-window service delivery model initiative called Service New Brunswick. The province established Service New Brunswick in 2000 in order to simplify service delivery by offering a single face of government to the public. In 2015 SNB was redefined to also include central services to both the public and government departments. Instead of obtaining services by visiting multiple government offices and encountering approval processes that reach across multiple ministries or departments, Service New Brunswick offers a wide variety of services on behalf of provincial ministries, agencies, Crown Corporations, other levels of government and private sector organizations through a single window. They offer these services through two main channels.



First, the Service New Brunswick website offers online registration for some services. The website has a common branding, look and feel over all pages, and uses a series of hot-links on most of its pages to direct visitors to related topics. Unlike most other jurisdictions, New Brunswick does not oversee the reservation of a business name, which is instead administered by third-party providers. This means that registration is a one step process, with entrepreneurs being referred to other organizations for other services, such as when the customer is directed to the website of the Workers Compensation Board of New Brunswick to complete Workers Compensation Registration.

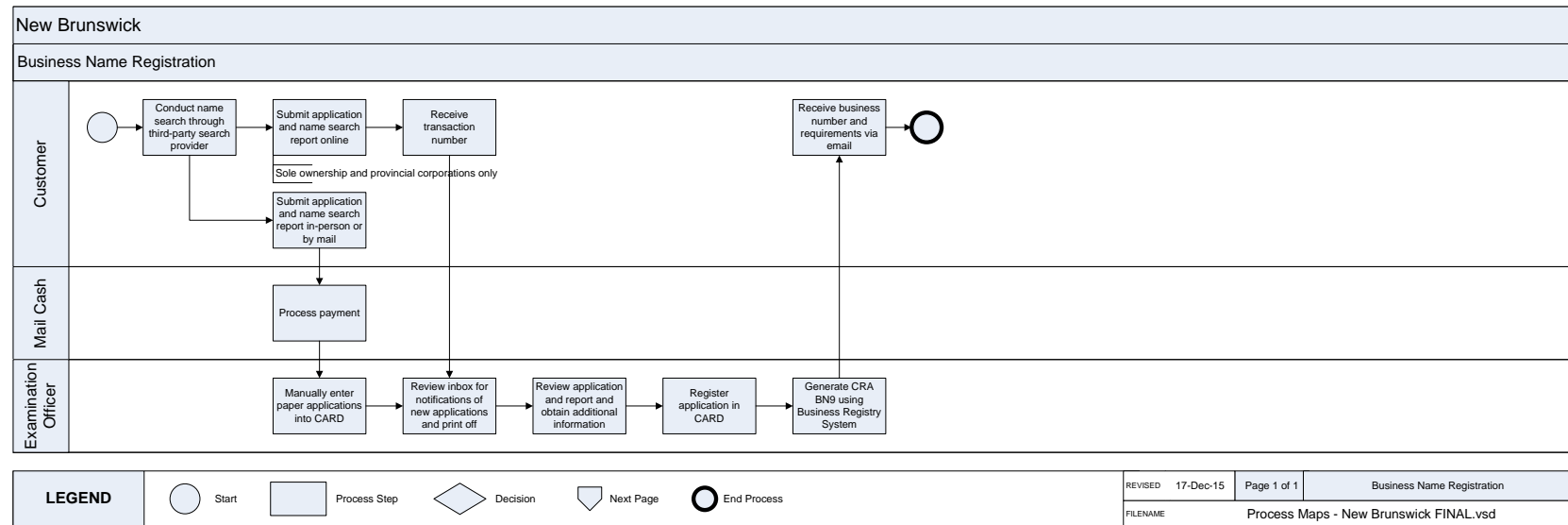
Second, Service New Brunswick has established 34 Service New Brunswick customer service centres across the province. These service centres act as an in-person extension of the online component of Service New Brunswick and offer registration for all of the same services offered online. Some locations offer limited hours and are open on a seasonal basis only.

New Brunswick is a One Business, One Number partner with CRA. As a result, completing business registration allows a business to obtain a Business Number (BN9) from the CRA. This partnership is not fully integrated, meaning that while CRA may direct the customer to Service New Brunswick the online service for business does not currently allow businesses to sign up for CRA programs like GST/HST and payroll accounts without a separate visit to the CRA website. A BN15 account is created at the completion of Workers Compensation Registration.



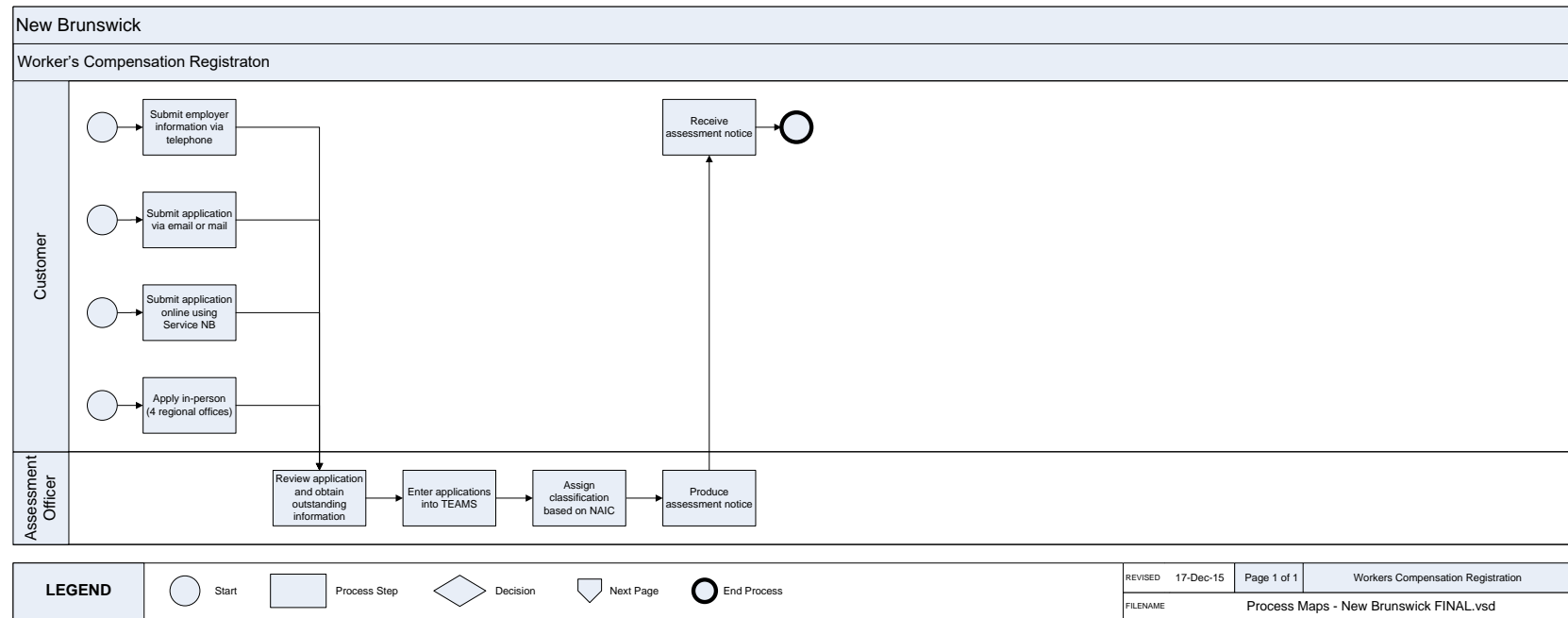
4.2.3.2. Business Name Registration

Process	Business Name Registration
Jurisdiction	Provincial
Process Owner	Corporate Registry
Delivery Partners	Service New Brunswick
Description	Corporate Registry incorporates New Brunswick-based business corporations and non-profit companies, and registers partnerships and business names under which sole proprietorships and partnerships operate. In addition, extra-provincial corporations and businesses conducting business in New Brunswick are normally required to register with Corporate Registry. Corporate Registry maintains publicly available, up-to-date information on business and non-profit corporations and unincorporated business entities.
Trigger	Receipt of application
Positions Involved	Mail Cash: Processes payments for mail or in-person applications. Examination Officer: Reviews and registers applications, generates business number.
Locations	Corporate Registry (1)
Delivery Channels	Online (sole-ownership and provincial corporations only) In-Person Mail
Cost	\$112 (Sole ownership and partnerships, both online and paper) \$262 (Corporations, online) \$362 (Corporations, paper)
Volume	5,510 applications per year (2014) <ul style="list-style-type: none"> 3,554 online (65%) 1,956 by paper application (35%)
Processing Time	2 business days for online applications 5-10 business days for paper applications
Output	Post-registration requirements CRA Business Number (BN9)
Estimated Reach	Province of New Brunswick and Nova Scotia
Additional Metrics	None
Systems	CARD
Forms	Form 1 – Certificate of Partnership Form 1 - Articles of Incorporation Form 2 - Notice of Registered Office Form 4 - Notice of Directors
CRA BN9/15	Registering a business in New Brunswick through this process will generate a BN 9/15 for the customer unless they already have one. Registering will create a BN15 for the Corporate Registry in both circumstances.
Related Services	Completing the business registration for a new business can simultaneously complete BN 9/15 registration in one step. Extra-provincial registrations are delivered in partnership with Nova Scotia.
Notes	New Brunswick has outsourced the business name search function to third-party search providers. Customers must conduct their own name search independent of government then include the report of the search in their application.



4.2.3.3. Workers Compensation Registration

Process	Workers Compensation Registration
Jurisdiction	Provincial
Process Owner	WorkSafeNB
Delivery Partners	None
Description	WorkSafeNB is a Crown corporation charged with overseeing the implementation and application of the New Brunswick Occupational Health and Safety Act, the Workers' Compensation Act of New Brunswick, the Workplace Health, Safety and Compensation Commission Act of New Brunswick, and the Firefighters' Compensation Act. WorkSafeNB administers no-fault workplace accident and disability insurance for employers and their workers, funded solely through employer assessments. WorkSafeNB is committed to preventing workplace injuries and illness through education and the enforcement of the Occupational Health and Safety Act. Coverage is mandatory when an employer has more than 3 workers.
Trigger	Receipt of application
Positions Involved	Assessment Accounts Representative: Enters employer information into Optimal, and reviews and approves applications.
Locations	WorkSafe NB (5)
Delivery Channels	Online In-Person Mail Email Phone
Cost	No cost
Volume	1,011 applications per year (2014) <ul style="list-style-type: none"> 432 online (43%) 579 through all other channels (57%)
Processing Time	Morning applications are processed the same business day Afternoon applications are processed by the next business day
Output	Assessment Notice
Estimated Reach	Province of New Brunswick
Additional Metrics	Most applications are processed within targeted timeframes. Delays are mostly caused by incomplete applications and missing information.
Systems	Optimal
Forms	Employer Registration Request
BN9/15	No relationship at the present time.
Related Services	The WorkSafeNB registration page is linked to from the Service New Brunswick website
Notes	WorkSafeNB currently has no way of communicating securely online. As a result, it cannot use its email system to send anything that might fall under the domain of FIPPA.



4.2.3.4. Criteria Evaluation

	Business Registration	Workers Compensation Registration
Access		
Quality of Information	What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows
Search optimization	1st result	1 st result
Number of channels of service delivery and hours of operation of each channel	Online (24/7) In-person (9:00-17:00 M-F) Mail (24/7)	Online (24/7) In-person (8:00-16:30 M-F) Phone (8:00-17:00 M-F) Mail (24/7) Fax (24/7)
Cost and Payment	\$112-362 Traditional payment	No cost
Ease of Use		
Search-ability	Less than 1 minute to navigate 3 clicks from search to service	Less than 1 minute to navigate 4 clicks from search to service
Level of effort	Online application Fillable PDF form No information carried forward to other services	Online application Fillable PDF form Tombstone information filled-in by business registration
Requirements	Basic business information	Basic business information Business number Start date Employee wages Estimated payroll
Timeliness		
Target processing time	2-10 business days	1-2 business days
Actual processing time	Most applications processed within timeframe	Most applications processed same or next day
Accountability and Transparency		
Published standards	None	None
Reporting against standards	None	None
Value-Add		
Connection to other programs and services for entrepreneurs	Guides and publications Enquiries line Links to other programs	Guides and publications Enquiries line Links to other programs

4.2.4. NOVA SCOTIA

Googling “starting a business in Nova Scotia” brings up *Starting a Business/ Access Nova Scotia/ Government of Nova Scotia* on the front page. Landing page is Starting a Business. The sidebar on this page lists Services for Businesses as

- Online Service
- Thinking about starting a business
- Starting a business:
- What licenses and permits will I need?
- What do I need to know about taxes?
- I still have business startup questions
- Ready to register my business
- Choose my business name and get it approved
- What do I need to know about Occupational Health and Safety and Workers Compensation

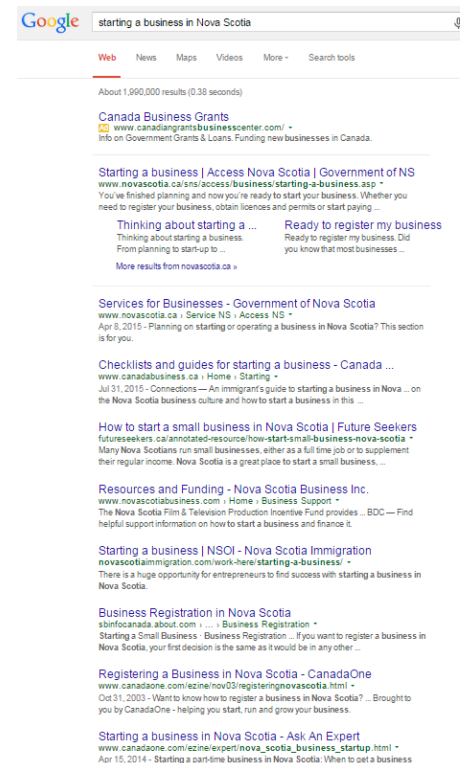
Sole proprietorships and partnerships can use the online service for business. From the “What licenses and permits will I need?” it describes the online service for business. The online services allows you to take care of business with government any time of the day or week. Once registered you can:

- Search for a customized list of licenses and permits that you may need from the municipal, provincial and federal governments
- Apply on-line for certain licenses, permits, registrations and certificates
- Pay via a secure online payment service
- Renew your Registry of Joint Stock Companies and your other licenses and permits on-line

Nova Scotia also maintains a **Nova Scotia Permits Directory** that includes information on who needs the permit, what agency or department issues it, how to apply, how much it costs and how long it lasts and how long it takes to get it.

Expedited Business Bundle

Service Nova Scotia has indicated their intention to implement their own Expedited Business Start service as part of their online service. This will also provide input of implementation into the PSSDC Bundle Blueprint. This new service will have the same look and feel as existing Industry Sector Bundle (e.g. Restaurant and Accommodations) service and potentially grant online access to businesses registered online. They will also identify opportunities such as end-to-end population of business registration data and make business start-up related documentation available online.



4.2.4.1. Purpose and Service Delivery Model

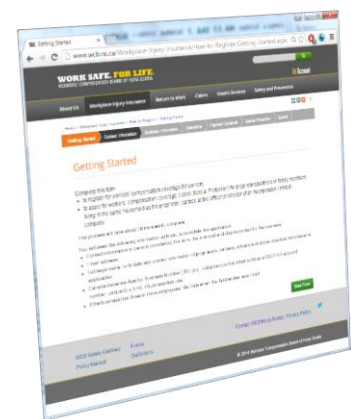
The Province of Nova Scotia has several different departments with authority over the business processes that fall under the scope of this project. However, Nova Scotia has undertaken a single-window service delivery model initiative called Service Nova Scotia. The province established Service Nova Scotia in order to simplify service delivery by offering a single face of government to the public for many government programs and services. Instead of obtaining services by visiting multiple government offices and encountering approval processes that reach across multiple departments, Service Nova Scotia offers a wide variety of services on behalf of provincial departments, agencies, Crown Corporations, other levels of government and private sector organizations through a single window. They offer these services through two main channels.

First, the Access Nova Scotia website offers online registration for a number of services. The website has a common branding, look and feel over all pages, and uses a series of hot-links on most of its pages to direct visitors to related topics. The website provides customers with important information about starting their business. It also provides customers with information explaining who must register for specific services, why they would register, and how to do it. Business registration is broken into three phases. The business must first successfully reserve a business name through the Registry of Joint Stock Companies and then continue the registration using the online service for business. Last, the customer is directed to the website of the Workers Compensation Board of Nova Scotia to complete Workers Compensation Registration.



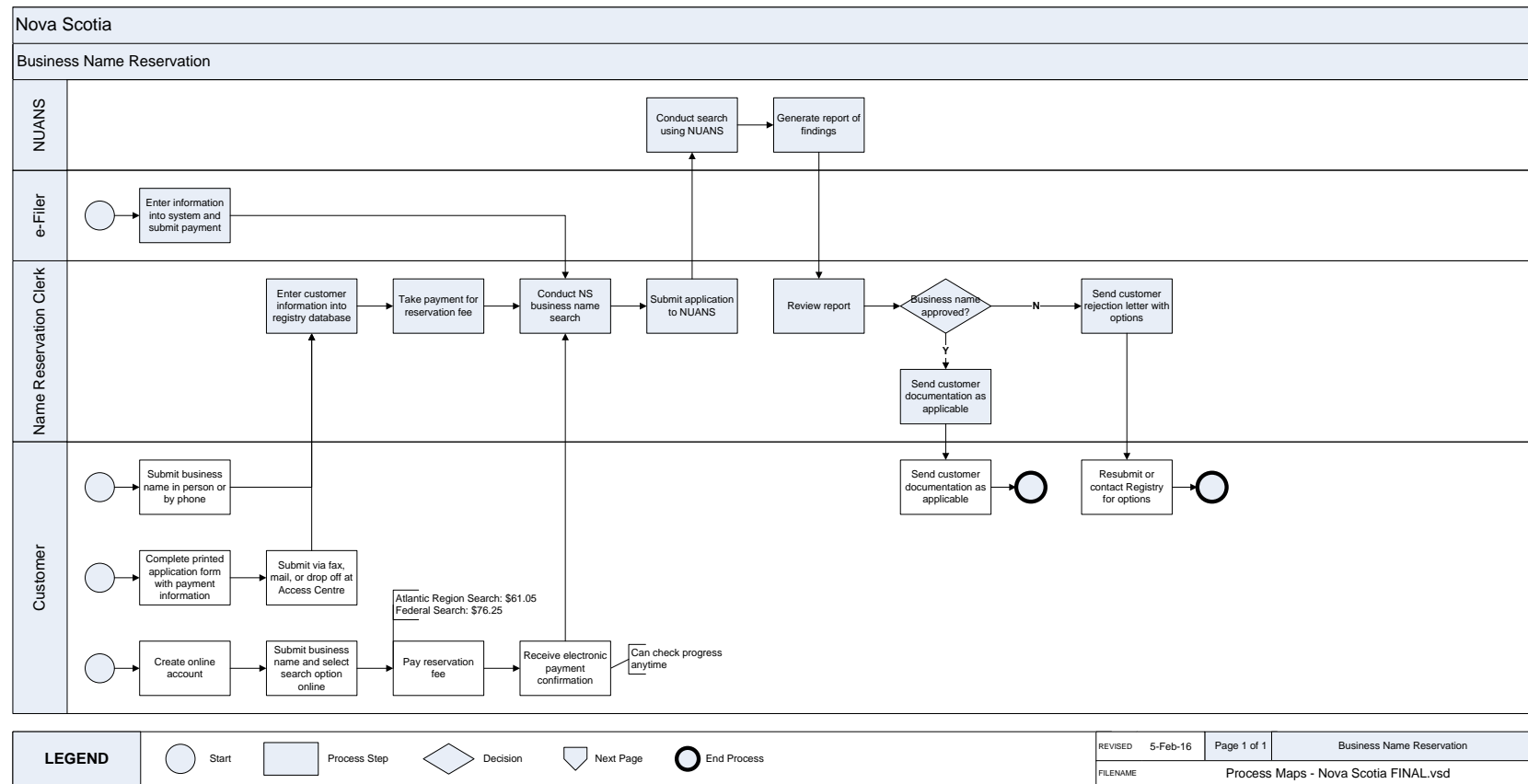
Second, Service Nova Scotia has established 13 Access Nova Scotia customer service centres across the province. These service centres act as an in-person extension of the online component of Access Nova Scotia, and offer registration or drop-off service for all of the same services offered online. Paper applications received by Access Nova Scotia staff will be processed by Access Nova Scotia personnel or sent to head office for processing.

Nova Scotia is a One Business, One Number partner with CRA. As a result, all businesses that register in Nova Scotia, regardless of channel, will receive a Business Number (BN15). If a business begins its registration with CRA, it can be directed into the Access Nova Scotia business registration website and forward the business information without having to re-enter it. This partnership is not fully integrated, meaning that while CRA may direct the customer to Access Nova Scotia, the online service for business does not currently allow businesses to sign up for CRA programs like GST/HST and payroll accounts without a separate visit to the CRA website. A BN15 account is created at the completion of Workers Compensation Registration.



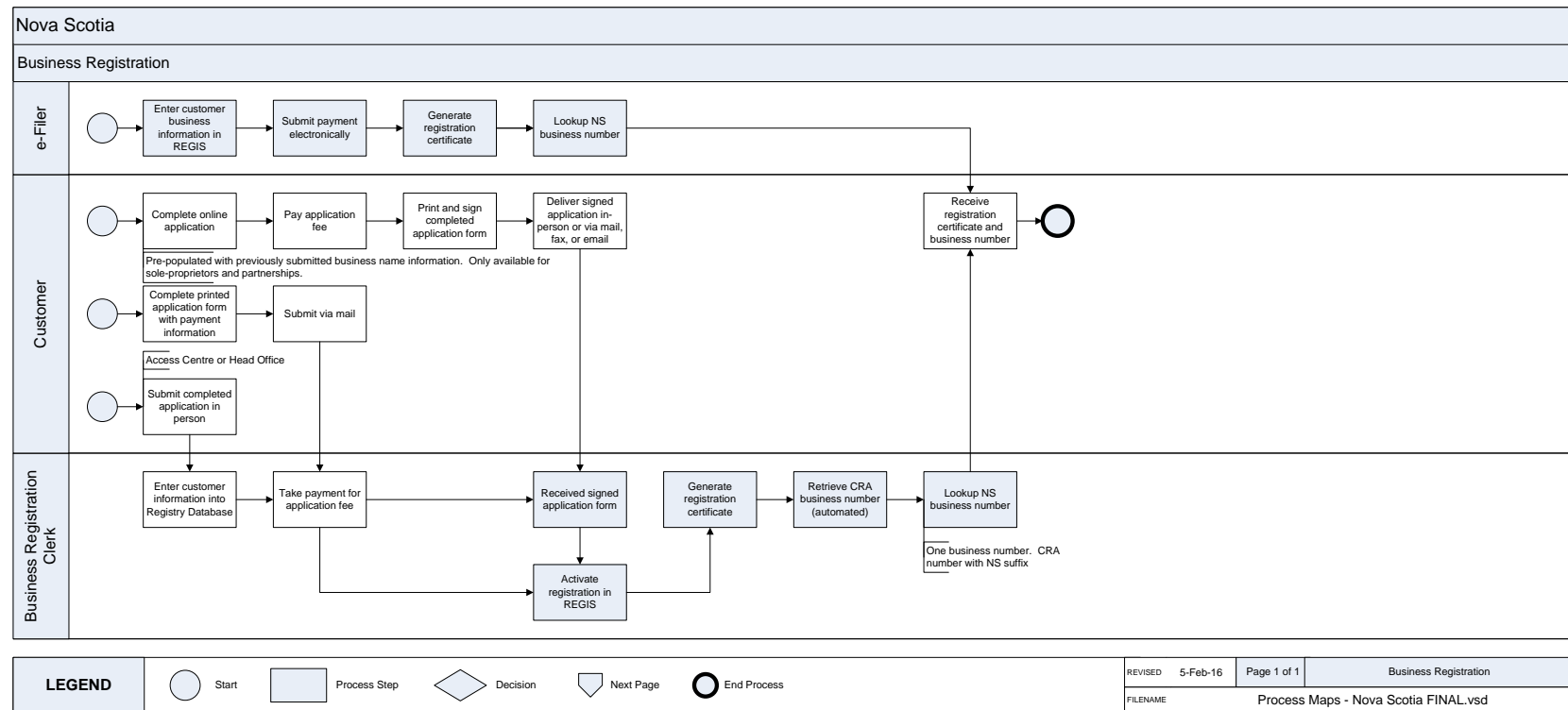
4.2.4.2. Business Name Reservation

Process	Business Name Reservation
Jurisdiction	Provincial
Process Owner	Registry of Joint Stock Companies
Delivery Partners	Access Nova Scotia Approved e-Filers
Description	In Nova Scotia, having a business name reserved by the Registry of Joint Stock Companies is the first step in registering that business name for use in Nova Scotia
Trigger	Receipt of application
Positions Involved	Name Reservation Clerk: Assists customer with preliminary search, processes applications, takes payment, conducts name searches, and approves business names. Approve e-Filers: Pre-approved law offices who submit applications on behalf of customers.
Locations	Access Nova Scotia Service Centres (13) Registry of Joint Stock Companies Head Office (1)
Delivery Channels	Online In-person Mail Fax
Cost	\$61.05 (Atlantic region search) \$76.25 (Federal search)
Volume	13,194 applications per year (2014) <ul style="list-style-type: none"> 1,381 online (10%) 11,814 through mail, fax, and in-person (90%)
Processing Time	2 business days
Output	Approval or rejection letter Name search report Registration form
Estimated Reach	Provinces of Nova Scotia and New Brunswick
Additional Metrics	Target 2 business day processing time is being achieved.
Systems	Registry Database (REGIS) Newly Upgraded Automated Name Search (NUANS)
Forms	Name Reservation Request
BN9/15	Not applicable
Related Services	None
Notes	Name requests to Newly Upgraded Automated Name Search (NUANS) are uploaded in batches daily and are not automated.



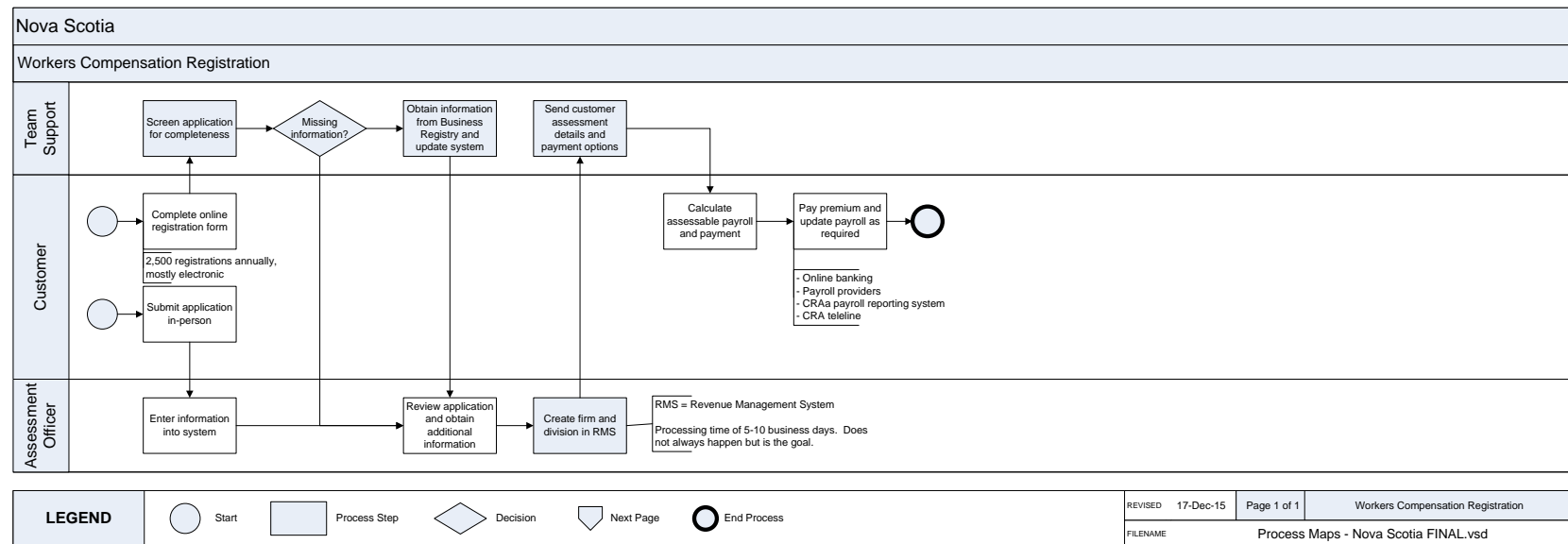
4.2.4.3. Business Registration

Process	Business Registration
Jurisdiction	Provincial
Process Owner	Registry of Joint Stock Companies
Delivery Partners	Access Nova Scotia Approved e-Filers
Description	Business Registration applies to anyone who wants to carry on business in Nova Scotia, either in their own or with partners, and who wants to operate without legally incorporating the business; and to use a business name that is different from their personal name(s). This process includes incorporated companies which are business with one or more shareholders, often called a company or corporation. A company offers a separate legal identity for its shareholders, where company debts or personal liability may be limited to the amount a shareholder contributes.
Trigger	Receipt of application
Positions Involved	Business Registration Clerk: Processes applications, registers business, activates applications, and generates registration certificate. Approve e-Filers: Pre-approved law offices who submit applications on behalf of customers.
Locations	Access Nova Scotia Service Centres (13) Registry of Joint Stock Companies Head Office (1)
Delivery Channels	Online (sole proprietors and partnerships only) In-person Mail Fax
Cost	\$68.55 (sole proprietors and partnerships) \$336.40 plus \$118.35 (incorporate companies)
Volume	2,614 applications per year (2014) <ul style="list-style-type: none"> 509 online (19%) 2,105 through mail, fax, and in-person (81%)
Processing Time	6-10 business days
Output	Registration certificate CRA Business Number
Estimated Reach	Provinces of Nova Scotia and New Brunswick
Additional Metrics	Most applications are processed immediately upon receipt.
Systems	REGIS Amanda
Forms	Application for Registration of a Business Name, Sole Proprietorship or Partnership in Nova Scotia
CRA BN9/15	The service is integrated with the CRA. Registering a business through this process will automatically generate a BN 9/15 for the customer.
Related Services	Completing the online business registration for a new business can simultaneously complete the BN 9/15 registration in one step.
Notes	



4.2.4.4. Workers Compensation Registration

Process	Workers Compensation Registration
Jurisdiction	Provincial
Process Owner	Workers' Compensation Board of Nova Scotia
Delivery Partners	None
Description	Most employers in Nova Scotia are required by law through the Workers' Compensation Act and Regulations to register their business/firm with the Workers' Compensation Board of Nova Scotia and pay premiums. Generally, registration is mandatory if you are an employer conducting business in a mandatory industry and you have three or more workers at one time.
Trigger	Receipt of application
Positions Involved	Team Support: Sorts and forwards applications by type, and prepares welcome package Assessment Officer: reviews application, classifies and registers business in system, and generates remittances.
Locations	Workers' Compensation Board of Nova Scotia (1)
Delivery Channels	Online In-person Email Mail Fax
Cost	No cost
Volume	2,500 applications per year
Processing Time	5-10 business days
Output	Welcome package Remittances (invoices for premiums on scheduled period)
Estimated Reach	Provinces of Nova Scotia
Additional Metrics	Unknown
Systems	Revenue Management System
Forms	None
CRA BN9/15	WCB Nova Scotia is a One Business number partner. They create a BN15 at registration and the customers BN9 can be used to retrieve their account.
Related Services	None
Notes	Access Nova Scotia was a delivery partner until recently. Customers are now directed to WCB website in order to register. WCB Nova Scotia does not bill or invoice employers. They generate remittances for the employer's premiums and the employer is responsible for paying and reporting on time and is penalized for late or under-reporting.



4.2.4.5. Criteria Evaluation

	Business Name Reservation	Business Registration	Workers Compensation Registration
Access			
Quality of Information	What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information
Search optimization	1 st result	2 nd result	1 st result
Number of channels of service delivery and hours of operation of each channel	Online (24/7) In-person (8:30-16:30 M-F) Mail (24/7) Fax (24/7)	Online (24/7) In-person (8:30-16:30 M-F) Mail (24/7) Fax (24/7)	Online (24/7) In-person (8:00-16:30 M-F) Mail (24/7) Fax (24/7)
Cost and Payment	\$61.05 - \$76.25 Traditional payment	\$68.55 Traditional payment	No cost
Ease of Use			
Search-ability	Less than 1 minute to navigate 2 clicks from search to service	Less than 1 minute to navigate 2 clicks from search to service	Less than 1 minute to navigate 3 clicks from search to service
Level of effort	Online application Fillable PDF form No information carried forward to other services	Online application Fillable PDF form No information carried forward to other services	Online application Fillable PDF form Tombstone information filled-in by business registration
Requirements	Basic business information	Basic business information Articles of incorporation Partnership details	Basic business information Business number Start date Employee wages Estimated payroll
Timeliness			
Target processing time	2 business days	6-10 business days	5-10 business days
Actual processing time	Most applications processed immediately upon receipt	Most applications processed immediately upon receipt	Most applications processed within timeframe
Accountability and Transparency			
Published standards	None	None	None
Reporting against standards	None	None	None
Value-Add			
Connection to other programs and services for entrepreneurs	Guides and publications Enquiries line Links to other programs	Guides and publications Enquiries line Links to other programs	Links to other programs

4.2.5. ONTARIO

Googling “starting a business in Ontario” brings up *Small business: advice, support services, regulations* on the front page. Landing page is a single-pane format. The page breakdown of information is as follows

- Business support services and advice
- Government regulations
- Search business permits/licences
- Questions

Under Business support services and advice, the website provides information on the following:

- Small Business Enterprise Centres with links to locations nearby
- Business Advisory Services with links to locations nearby
- An e-business toolkit

Government regulations outlines how different regulatory structures could affect your business. *Search business permits and licenses* is a link to BizPaL. *Questions* directs the customer to contact the Ministry of Economic Development, Employment and Infrastructure.



4.2.5.1. Purpose and Service Delivery Model

The Province of Ontario has several different Ministries and corresponding departments with authority over the business processes that fall under the scope of this project. The province established Service Ontario in order to simplify service delivery by offering a single face of government to the public. Instead of obtaining services by visiting multiple government offices and encountering approval processes that reach across multiple ministries or departments, Service Ontario offers a wide variety of services on behalf of provincial ministries, agencies, Crown Corporations, other levels of government and private sector organizations through a single window.

For businesses, Service Ontario's online presence acts as more of a database of informational supports, applications forms, and links to other websites with a customer-focused narrative that helps direct the customer through the various steps necessary to establish their business. With the exception of Business Name Registration, Service Ontario does not provide any of the services within the scope of this project online. For example, the Service Ontario website provides a link to the CRA's Business Registration Online service opposed to offering an integrated online experience.



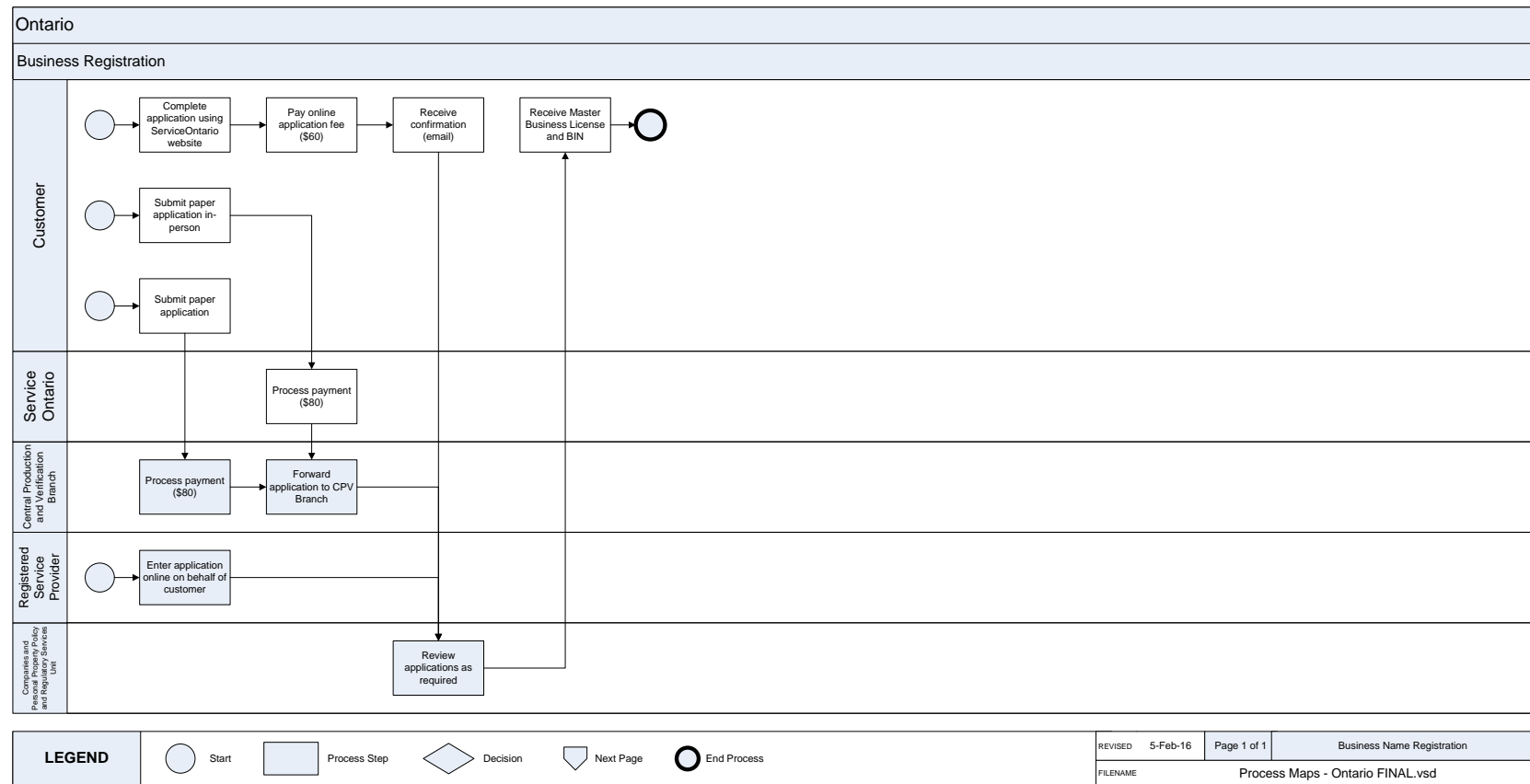
Service Ontario offers Business Name Registration as service both in-person and online. This service is an amalgamation of Business Name Reservation and Business Registration. Ontario administers this service under a 'right of approval' philosophy, meaning all business names are approved if they meet the minimum basic criteria. The Central Protection and Verification Branch conducts regular quality screenings of approved names.

However, the onus is on the business owner to perform the due diligence required to operate under that name and accept the risks that could come with using a name similar or identical to another business in the province. Upon registering, businesses receive an Ontario Business Information Number (BIN). This number is similar to the CRAs BN9, except that it is used to share information and be a primary identifier among Ontario based organizations only.



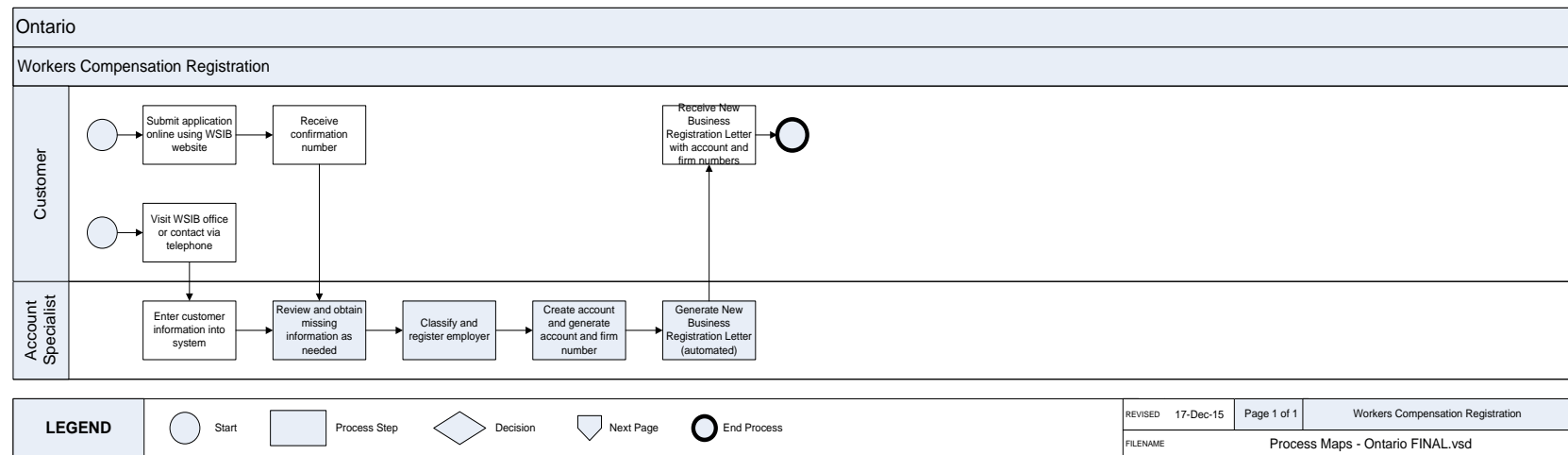
4.2.5.2. Business Registration

Process	Business Registration
Jurisdiction	Provincial
Process Owner	Central Production and Verification Services Branch (CPVSPB)
Delivery Partners	Service Ontario
Description	Business names for sole proprietorships, partnerships, and corporations are registered with the Central Production and Verification Services Branch (CPVSPB) of the Ministry of Government and Consumer Services (MGCS) and are placed on the Public Record maintained by CPVSP B for public disclosure. Anyone may search business name information contained on the Public Record for a fee to find the owners or principals behind a business name.
Trigger	Receipt of application
Positions Involved	Service Ontario: Receives applications in person and processes payment Central Protection and Verification Branch: Processes paper applications Regulatory Services Unit: Conducts quality checks of name registrations Registered Service Provider: Three professional services firms who submit applications on behalf of businesses.
Locations	16 locations across the province
Delivery Channels	Online In-person
Cost	\$60 when registering online \$80 when submitted in-person or by email
Volume	Unknown
Processing Time	Instant approval online 20 business days via mail
Output	Master Business License Business Information Number (BIN)
Estimated Reach	Province of Ontario
Additional Metrics	Unknown
Systems	Unknown
Forms	Registration of a Sole Proprietorship/General Partnership (Form 1 under the BNA) Registration of a Business Name for a Corporation (Form 2 under the BNA) Registration of a Business Name for a Partnership/Limited Partnership (Form 5) Ontario Limited Liability Partnership, Extra-Provincial Limited Liability Partnership, Extra-Provincial Limited Liability Company (Form 6)
CRA BN9/15	No affiliation. Customers must register for a CRA Business Number separate from this process.
Related Services	None.
Notes	Business Name Registration is automatically approved without search in Ontario. The onus is put on the business owner and the market to conduct the need research and settle disputes. A selection of approvals are screen for quality by the Regulatory Services Unit. Completion of a business registration in Ontario automatically generates Ontario's own Business Information Number (BIN)



4.2.5.3. Workers Compensation Board Registration

Process	Workers Compensation Board Registration
Jurisdiction	Provincial
Process Owner	Workplace Safety and Insurance Board (WSIB)
Delivery Partners	None
Description	The WSIB is an independent trust agency that administers compensation and no-fault insurance for Ontario workplaces. The WSIB provides wage loss benefits, medical coverage and help getting back to work – the best possible outcome following an injury or illness on the job.
Trigger	Receipt of application
Positions Involved	Employer Service Centre: Processes applications and registers employers for coverage
Locations	WSIB offices (15)
Delivery Channels	Online Telephone In-person
Cost	No cost
Volume	Approximately 33,000 applications per year
Processing Time	2-5 business days
Output	New business registration letter with account and firm numbers
Estimated Reach	Province of Ontario
Additional Metrics	None
Systems	Not applicable
Forms	None
CRA BN9/15	No affiliation
Related Services	None
Notes	None



4.2.5.4. Criteria Evaluation

	Business Registration	Workers Compensation Registration
Access		
Quality of Information	What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows
Search optimization	1st	1st
Number of channels of service delivery and hours of operation of each channel	Online (24/7) In-person (08:00 – 17:00 M-F) Email (24/7)	Online (24/7) In-person (08:30 – 16:30 M-F)
Cost and Payment	\$60 when registering online \$80 when submitted in-person or by email	No cost
Ease of Use		
Search-ability	Less than 1 minute to navigate 5 clicks from search to service	Less than 1 minute to navigate 5 clicks from search to service
Level of effort	Online application Fillable PDF form	Online application Regular PDF form
Requirements	Basic business information	Legal name Ownership type Business number Date of employment Business activity Ownership info Estimated payroll
Timeliness		
Target processing time	Instant for online 20 business days for in-person and email	2-5 business days
Actual processing time	Target achieved	Target achieved
Accountability and Transparency		
Published standards	None	None
Reporting against standards	None	None
Value-Add		
Connection to other programs and services for entrepreneurs	Guides and publications Enquiries line Links to other programs	Guides and publications Enquiries line Links to other programs

4.2.6. QUÉBEC

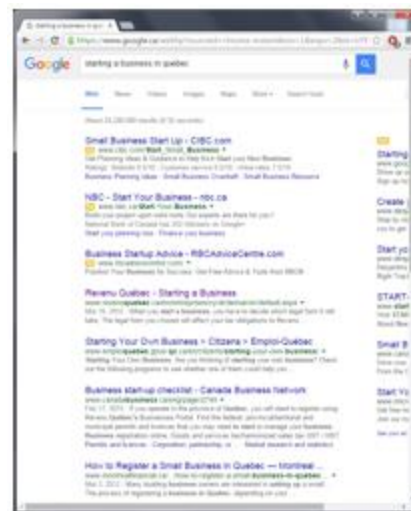
Googling “starting a business in Quebec” in English brings up *Revenu Quebec – Starting a business* on the front page. The results are different when the search is launched in French. Landing page presents the process for starting a business:

- The business life cycle
- Consumption taxes
- Source Deductions & Contributions
- Income Tax
- Types of Businesses
- Obligations by Sector

From *Life Cycle*, the page describes the online service for business. This frames the decision to start a business as linked to deciding its legal form. The page indicates prospective owners may be required to:

- Register your business with the Registraire des entreprises
- Register your business for certain Revenu Québec files
- Obtain permits, licences, decals or registration certificates
- Comply with other administrative formalities

The sample page also links to services for new business, which outlines Centre locaux de développement plus online services and an RSS feed.



4.2.6.1. Purpose and Service Delivery Model

Quebec has a unique partnership with the CRA. Revenu Quebec administers GST/HST registration along with QST registration on behalf of the CRA in the Province of Quebec. In doing so, it registers businesses for a Business Number (BN9) with CRA. Although Quebec is a partner in the One Business, One Number program, this is the extent of their relationship.

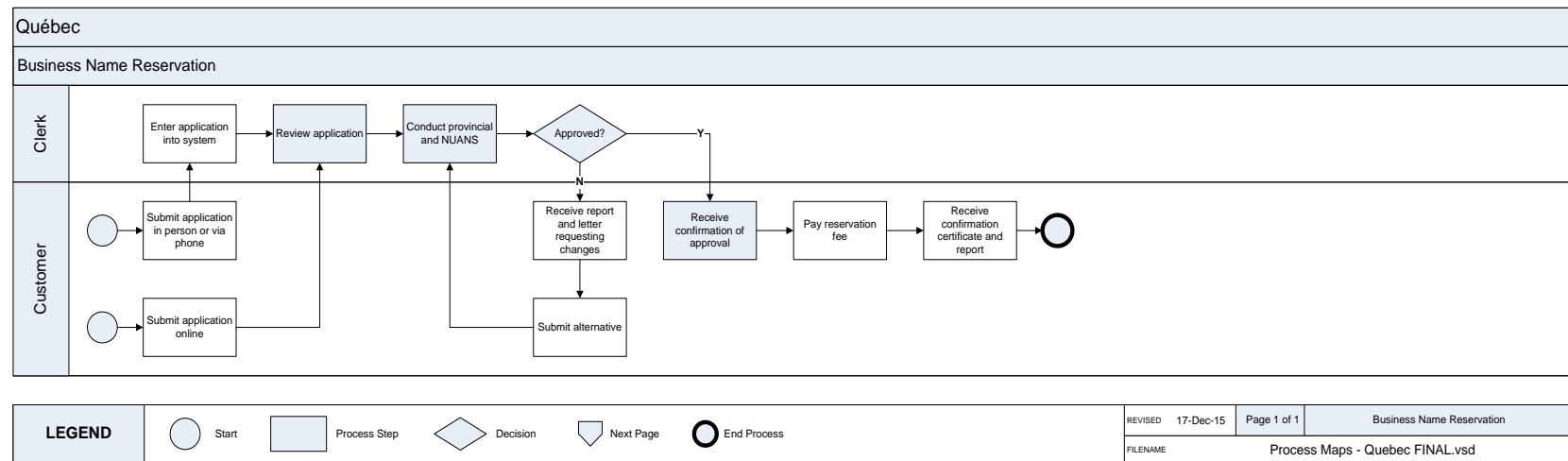
For example, once a business has completed the Business Registration process in Quebec, they are assigned a Quebec Enterprise Number (NEQ). This number acts as the primary identifier for the business when dealing with the provincial government, much like the CRA BN9.

Quebec intends to launch an online business registration website similar to other provinces (British Columbia, Nova Scotia, etc) in November 2016. No other information regarding this change was available at the time of this report's creation.



4.2.6.2. Business Name Reservation

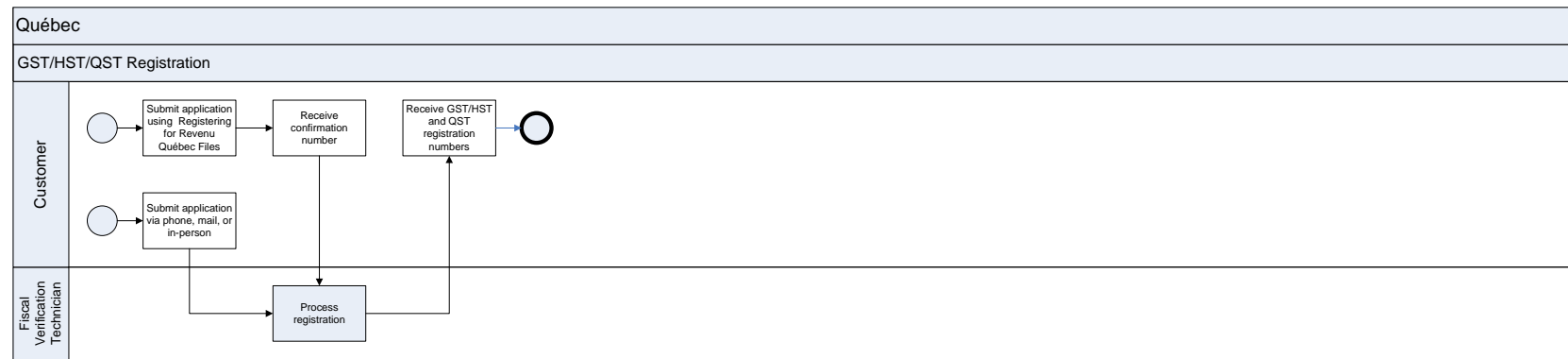
Process	Business Registration
Jurisdiction	Provincial
Process Owner	Registraire des Entreprises
Delivery Partners	Services Québec
Description	The business name reservation service is intended for any person wishing to file a name reservation application with the Registraire des Entreprises, in particular to constitute, continue the existence of, amalgamate or reconstitute a business corporation in. It is also possible to obtain a name reservation in order to constitute or modify a Québec legal person.
Trigger	Receipt of application
Positions Involved	Clerk: Interacts with customer to obtain additional information, conducts name search, and approves business names.
Locations	Services Québec (2)
Delivery Channels	Online Phone In-Person Mail
Cost	\$22.00 regular application \$33.00 express application
Volume	Unknown
Processing Time	Unknown
Output	Confirmation of name reservation Name search report
Estimated Reach	Province of Quebec
Additional Metrics	Unknown
Systems	Newly Upgraded Automated Name Search (NUANS)
Forms	Unknown
CRA BN9/15	Not applicable
Related Services	None
Notes	None



4.2.6.3. Business Registration

Process	Business Registration
Jurisdiction	Provincial
Process Owner	Registraire des Entreprises
Delivery Partners	Services Québec
Description	In Québec, the majority of business (such as cooperatives, personal societies, partnerships and corporations) must, upon their creation, register with the Registraire des Entreprises by filing a declaration of registration. The purpose of registration is to collect, in the enterprise register, information pertaining to enterprises and persons doing business in Québec. Such information is essential for individuals, business partners and government agencies that have dealings with these enterprises.
Trigger	Receipt of application
Positions Involved	Clerk: Enters applications into system, reviews applications, obtains missing information, generates certificates, and generates NEQ.
Locations	Services Québec (2)
Delivery Channels	Online Phone In-Person Mail
Cost	Personne physique <ul style="list-style-type: none"> • \$34.00 regular application • \$51.00 express application Association et autre groupement de personnes <ul style="list-style-type: none"> • \$34.00 regular application • \$51.00 express application Société de personnes <ul style="list-style-type: none"> • \$51.00 regular application • \$76.50 express application Personne morale à but lucratif et fiducie <ul style="list-style-type: none"> • \$322.00 regular application • \$483.50 express application Personne morale sans but lucrative <ul style="list-style-type: none"> • \$34.00 regular application • \$51.00 express application Coopérative <ul style="list-style-type: none"> • \$34.00 regular application • \$51.00 express application
Volume	Unknown
Processing Time	Unknown
Output	Registration Certificate Quebec Enterprise Number (NEQ)
Estimated Reach	Province of Quebec
Additional Metrics	Unknown
Systems	Unknown
Forms	Produire la déclaration d'immatriculation d'une personne morale Produire la déclaration d'immatriculation d'une personne physique

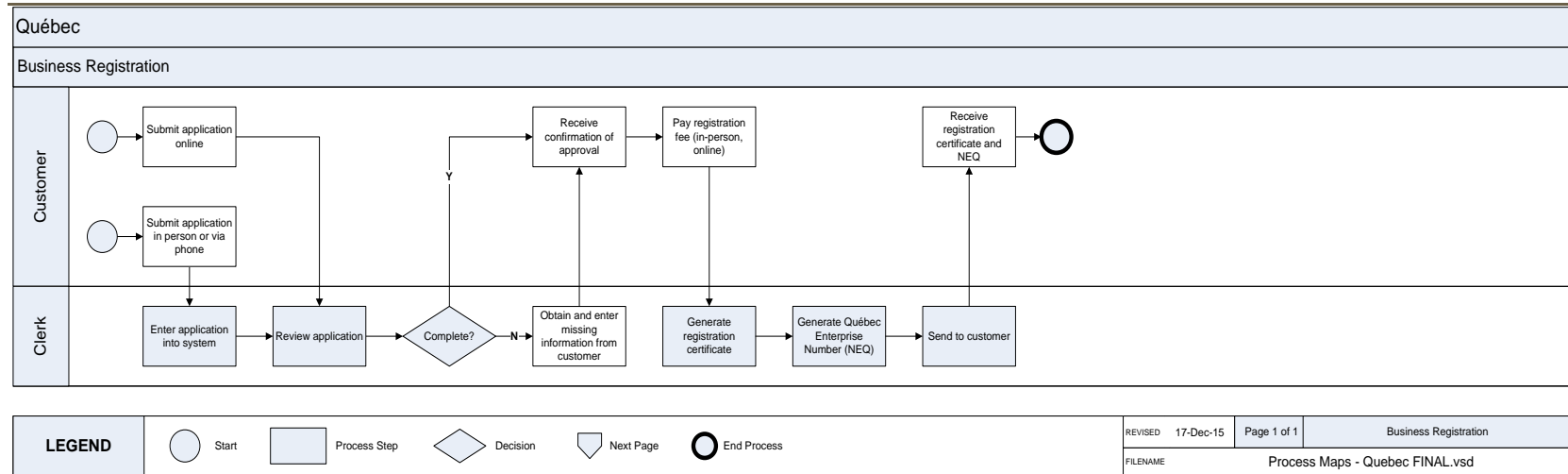
	Produire la déclaration d'immatriculation d'une société de personnes Produire la déclaration d'immatriculation d'une association ou d'un groupement de personnes
CRA BN9/15	No affiliation. Customers must still register with the CRA to obtain their BN9.
Related Services	At the time of registration, the Registraire des entreprises assigns a Québec enterprise number (NEQ) to the enterprise. The enterprise uses its NEQ to identify itself with the Registraire des entreprises, as well as other government agencies.
Notes	



LEGEND	Start Process Step Decision Next Page End Process				REVISED 17-Dec-15	Page 1 of 1	GST/HST/QST Registration
					FILENAME Process Maps - Quebec FINAL.vsd		

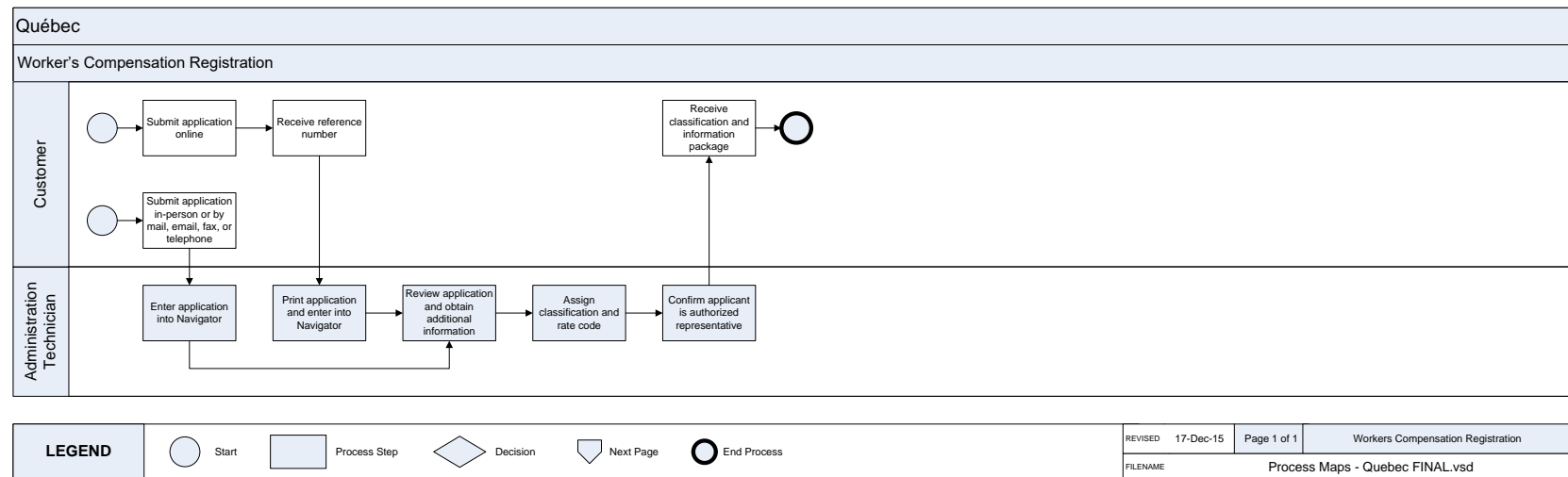
4.2.6.4. GST/HST/QST Registration

Process	GST/HST/QST Registration
Jurisdiction	Provincial
Process Owner	Revenu Québec
Delivery Partners	None
Description	As a rule, you must register for the GST and QST if you carry on commercial activities in Québec. Specifically, you must register for and collect the GST and the QST if your total worldwide taxable supplies (including sales, rentals, leases, exchanges, transfers, barter transactions, etc.) exceed \$30,000 in a given calendar quarter (This link will open a new window) or in the four calendar quarters that precede the given calendar quarter you offer a taxi or limousine service, or you are no longer resident in Québec but you charge admission directly to the public for activities or events that take place in Québec. If you are registered for the GST, you are also registered for the HST.
Trigger	Receipt of application
Positions Involved	Fiscal Verification Technician: Processes registrations
Locations	Revenu Québec (2)
Delivery Channels	Online Phone In-person Mail
Cost	No cost
Volume	56,000-57,000 applications (annual) <ul style="list-style-type: none"> • 42% via phone • 30% in-person • 10% via mail • 10% online
Processing Time	Within 48 hours if by phone, in-person, or online 35 days via mail
Output	QST registration number GST/HST account number
Estimated Reach	Province of Québec
Additional Metrics	Meeting service targets
Systems	In-house application developed in Cobalt
Forms	LM-1-V Application for Registration
CRA BN9/15	Revenu Québec will register business for a GST/HST account number on behalf of CRA as part of the same process.
Related Services	None
Notes	None



4.2.6.5. Workers Compensation Registration

Process	Workers Compensation Registration
Jurisdiction	Provincial
Process Owner	Commission de la santé et de la sécurité du travail (CSST)
Delivery Partners	None
Description	The CSST is a Quebec government agency created in 1979 to administer government compensation programs. Its primary mandate is the application of the law on health and safety at work, but it is also responsible for the compensation of crime victims (IVAC) or citizenship. Under Quebec law, employers with 3 or more employees must register for workers compensation insurance.
Trigger	Receipt of application
Positions Involved	Administration technician: Processes applications and assigns classifications
Locations	Commission de la santé et de la sécurité du travail (20)
Delivery Channels	Online In-Person Mail Email Phone Fax
Cost	No cost
Volume	20,000 applications per year <ul style="list-style-type: none"> 15,000 new employers 5,000 changes of ownership 98% of applications online
Processing Time	Unknown
Output	Classification and information package
Estimated Reach	Province of Quebec
Additional Metrics	Unknown
Systems	Navigator
Forms	Unknown
CRA BN9/15	No partnerships. NEQ is used as the primary account identifier.
Related Services	None
Notes	Some in-person delivery locations, specifically those in rural communities are unable to process in-person applications. These applications can be accepted but will be sent to an urban centre for processing. Information package contains information on industry obligations. Business in 5 sectors have the obligation to pay for safety associations.



4.2.6.6. Criteria Evaluation

	Business Name Reservation	Business Registration	GST/HST/QST Registration	Workers Compensation Registration
Access				
Quality of Information	What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows
Search optimization	1 st result	1 st result	1 st result	1 st result
Number of channels of service delivery and hours of operation of each channel	Online (24/7) Phone (8:30-16:30 M-F) In-Person (8:30-16:30 M-F) Mail (24/7)	Online (24/7) Phone (8:30-16:30 M-F) In-Person (8:30-16:30 MTThF, 10:00-16:30 W) Mail (24/7)	Online (24/7) Phone (8:30-16:30 M-F) Email (24/7) Mail (24/7)	Online (24/7) In-Person (8:00-17:00 M-F) Mail (24/7) Email (24/7) Phone (8:30-16:30 M-F) Fax (24/7)
Cost and Payment	\$22-\$33 Traditional payments	\$34-\$483 Traditional payments	No cost	No cost
Ease of Use				
Search-ability	Less than 1 minute to navigate 3 clicks from search to service	Less than 1 minute to navigate 3 clicks from search to service	Less than 1 minute to navigate 3 clicks from search to service	Less than 1 minute to navigate 4 clicks from search to service
Level of effort	Online application Regular PDF form No information carried forward to other services	Online application No PDF form Information carried forward for use with other services	Online application Fillable PDF form Information carried forward for use with other services	Online application
Requirements	Basic business information	Basic business information Business number Articles of incorporation Partnership details	Basic business information Business number Business activity Legal information	Basic business information Ownership type Business number Date of employment Business activity Ownership info Estimated payroll
Timeliness				
Target processing time	Unknown	Unknown	2-35 business days	Unknown
Actual processing time	Unknown	Unknown	Unknown	Unknown
Accountability and Transparency				

Published standards	Yes	Yes	No	No
Reporting against standards	No	No	No	No
Value-Add				
Connection to other programs and services for entrepreneurs	Guides and publications Enquiries line Links to other programs	Guides and publications Enquiries line Links to other programs	Guides and publications Enquiries line Links to other programs	Guides and publications Enquiries line Links to other programs

4.2.7. SASKATCHEWAN

4.2.7.1. Purpose and Service Delivery Model

Googling “starting a business in Saskatchewan” has the government site on the first page. It lists the following on its landing page Starting a Business in Saskatchewan:

- Establishing a Business In Saskatchewan
- Resource Links for Entrepreneurs
- First Nations, Metis and Northern Economic Development
- BizPaL- Business Permits and Licenses
- Square One, Saskatchewan's Business Resource Centre
- Women Entrepreneurs of Saskatchewan Inc.
- Futurpreneur Canada



The Province of Saskatchewan has several different Ministries and corresponding departments with authority over the business processes that fall under the scope of this project. However, Saskatchewan's model for delivering these services is unique. While the Ministry of Justice has oversight and responsibility for the Corporate Registry, Information Services Corporation (ISC), a publicly traded company, is the service provider for the management and operation of the Corporate Registry, delivering specific services through a single window delivery model. The majority of Saskatchewan's business name reservations and business registrations are completed through the corporate Registry either on-line or by paper or fax to the Corporate Registry in Regina.

Business Registration Saskatchewan, is an alternative on-line site where an applicant may obtain a business name reservation and business registration as well as a PST registration and Worker's Compensation registration. Most applicants deal directly with Finance or WCB. The website has a common ISC branding, look and feel over all pages, and uses a series of hot-links on most of its pages to direct visitors to related topics. The website presents registration as a 5 Step journey for businesses and provides complimentary information explaining who must register for specific services, why they would register, and how to do it. Businesses register for services by answering a series of questions designed to help self-select customers for the right services. Registration is broken into two phases. The business must first successfully reserve a business name using Business Registrations Saskatchewan and then complete the remainder of the registration. This means a business must visit the site at least twice in order to complete a registration.

Second, ISC has established 8 customer service centres across the province. These service centres act as an in-person extension of the Business Registrations Saskatchewan site. However, these locations do not offer PST or WCB registration services. Paper applications received by ISC staff are either processed at their central office in Regina or forwarded to the correct organization (ex: Saskatchewan Workers' Compensation Board) to be processed. In-person applications through the Regina office account for the majority of transactions.

Saskatchewan is a One Business, One Number partner with CRA. As a result, completing the online Business Registrations Saskatchewan online application



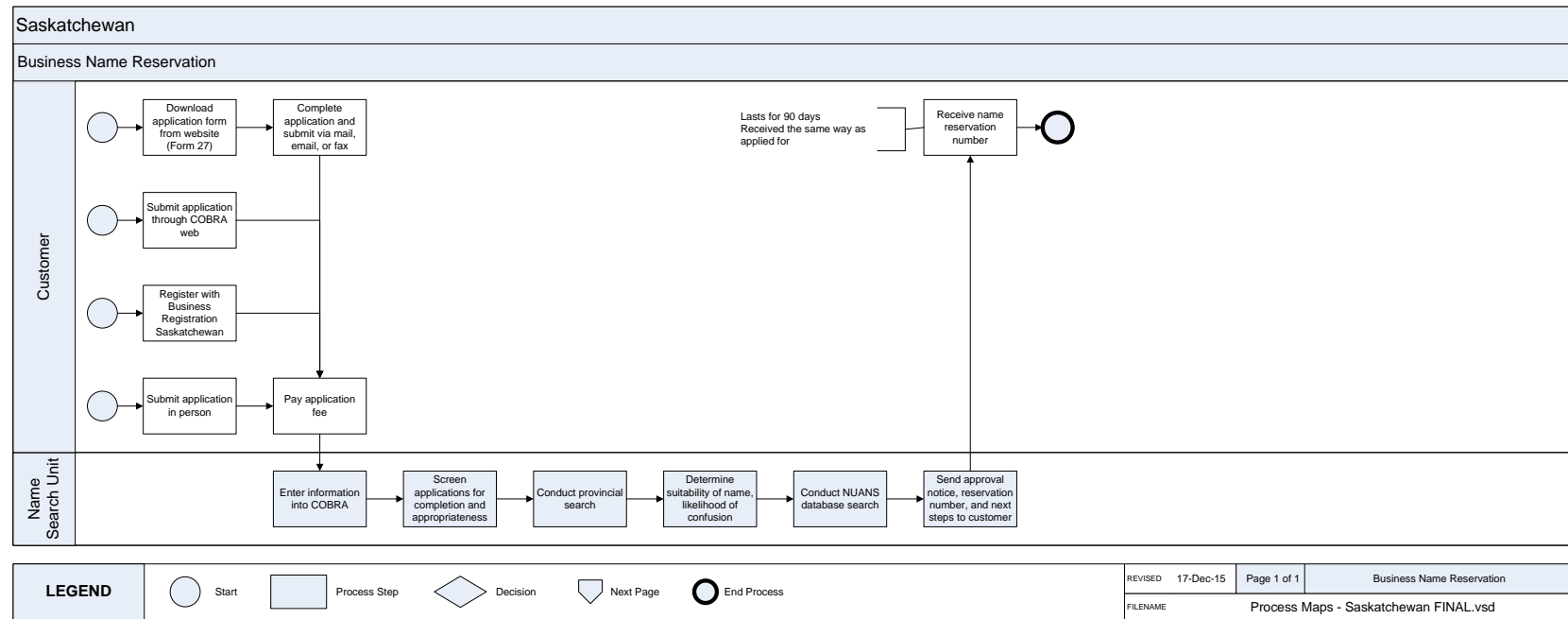
allows a business to obtain a Business Number (BN9) from the CRA and create GST/HST and Payroll programs accounts (BN15) as part of the same online submission. This partnership is fully integrated from a customer experience perspective, meaning the interaction with CRA occurs without redirecting the customer to CRA's website. Instead, the information CRA would usually obtain during its own registration is incorporated into the self-selection part of ISC's website and is sent to them automatically through the regional hub.

Despite the increased convenience offered by ISC's registration options, Saskatchewan does not utilize a true single-window service delivery model at this time. ISC offers a separate Corporate Registry online registration solution on another website (Corporate Registration Online, or COBRA), which also allows businesses to register as a corporation extra-provincially under the New West Partnership Trade Agreement. COBRA accounts for the majority of registrations done online, and also creates a Business Number, but does not incorporate PST or WCB registration. Finally, the Saskatchewan Workers' Compensation Board allows employers to register for coverage through the WCB website.



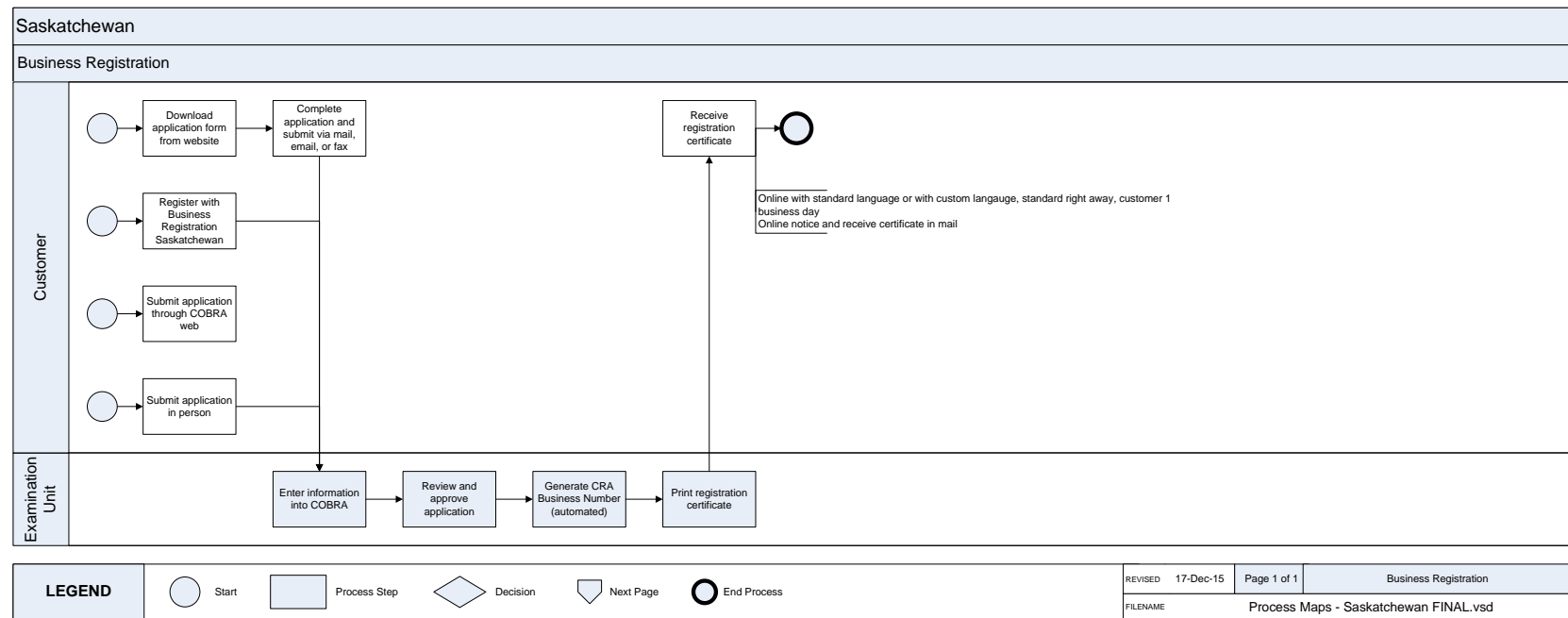
4.2.7.2. Business Name Reservation

Process	Business Name Reservation
Jurisdiction	Provincial
Process Owner	Corporate Registry
Delivery Partners	Information Services Corporation (ISC) Authorized Law Firms
Description	Before you incorporate a Saskatchewan business corporation or register a business name, the proposed name must be searched against all other registered names in Saskatchewan, as well as federal corporations and registered trademarks. The search ensures that no other business has an identical or very similar name to the one you want to use for your business.
Trigger	Receipt of application
Positions Involved	Name Search Unit: Inputs paper applications, conducts name searches, and approves business names.
Locations	ISC Customer Service Centres (8)
Delivery Channels	Online In Person Mail Fax
Cost	\$20.77 – non-profit corporation \$51.94 – sole proprietorship, partnership, or corporation
Volume	21,029 total <ul style="list-style-type: none"> 17,034 online (81%) 3,995 in-person, mail, and fax (19%)
Processing Time	5-10 business days from time of receipt
Output	Name search report Name reservation number
Estimated Reach	Province of Saskatchewan
Additional Metrics	None
Systems	COBRA, Newly Upgraded Automated Name Search (NUANS)
Forms	Form 27
CRA BN9/15	Not applicable
Related Services	None
Notes	ISC is a publically traded entity and delivers the service on behalf of the Province of Saskatchewan. They deliver the service directly through the Corporate Registry (by paper or fax or online through COBRA Web) and through Business Registration Saskatchewan. Reservation of a business name lasts for 90 days.



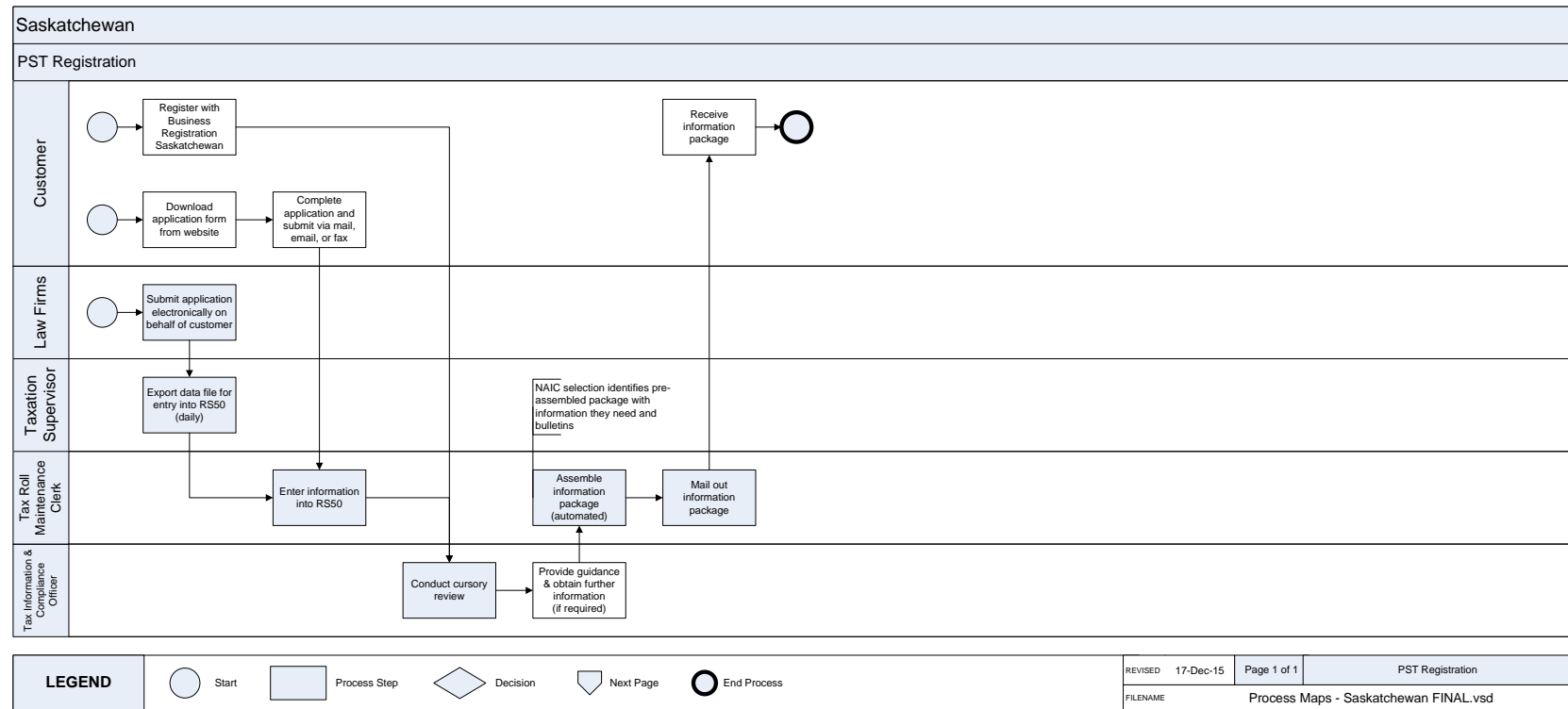
4.2.7.3. Business Registration

Name	Business Registration
Jurisdiction	Provincial
Process Owner	Corporate Registry
Delivery Partners	Information Services Corporation (ISC)
Description	All sole proprietorships, partnerships, non-profits, and corporations must register with the Province of Saskatchewan unless they are operating a sole proprietorship under your personal name or practicing a profession regulated by a governing body and your firm is operating under the name of a current or former associate.
Trigger	Receipt of application
Positions Involved	Examination Unit: Inputs paper applications, reviews applications, and creates registration certificates.
Locations	ISC Customer Service Centres (8) All applications are mailed to and processed in Regina if received at other service centres.
Delivery Channels	Online In Person Mail Fax
Cost	\$56.55 – sole proprietorship or partnership \$66.94 – non-profit corporation \$222.75 - corporation
Volume	13,844 applications per year (2014) <ul style="list-style-type: none"> • 80% online • 4,680 sole-proprietorships • 1,142 partnerships • 6,086 Saskatchewan incorporations, 1,579 extra-provincial incorporations • 326 Saskatchewan non-profit incorporations, 24 extra provincial • 2 Saskatchewan co-operatives, 5 extra-provincial
Processing Time	1 business day if submitted online with standard language 12-20 business days if submitted by mail, fax, or in-person or online with custom language
Output	Registration certificate
Estimated Reach	Province of Saskatchewan
Additional Metrics	None
Systems	COBRA
Forms	Form A
BN9/15	The service is integrated with the CRA. Registering a business in Saskatchewan through this process will automatically generate a BN9/15 for the customer.
Related Services	Completing the online business registration for a new business can simultaneously complete the PST registration, GST/HST registration, BN 9/15 registration, payroll account registration, and WCB Saskatchewan registration in one step.
Notes	ISC is a publically traded entity and delivers the service on behalf of the Province of Saskatchewan. They deliver the service directly through the Corporate Registry (by paper or fax or online through COBRA Web) and through Business Registration Saskatchewan. Registration of a business lasts for 3 years.



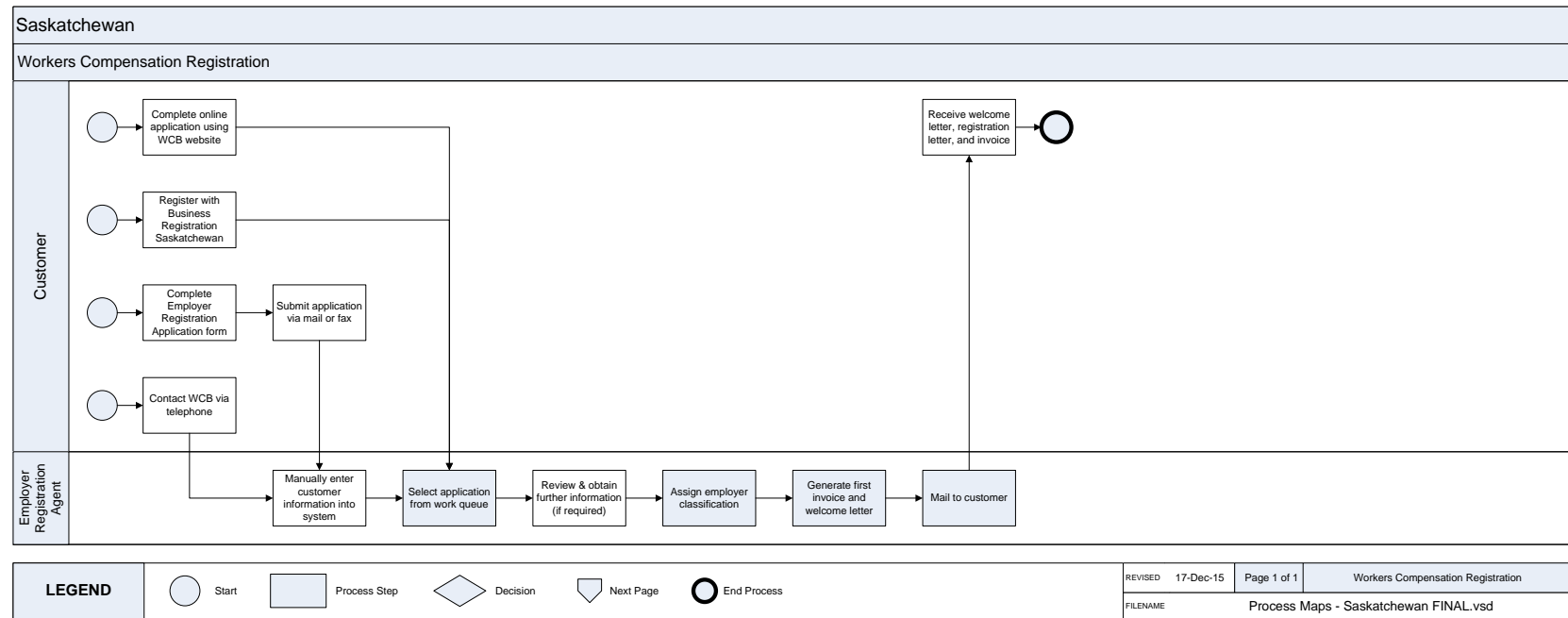
4.2.7.4. PST Registration

Process	PST Registration
Jurisdiction	Provincial
Process Owner	Ministry of Finance
Delivery Partners	Information Services Corporation (ISC)
Description	The Provincial Sales Tax is a 5% sales tax which applies to the purchase, importation, or rental of certain goods and services. Businesses that sell taxable goods or services in the Province are required to obtain a Provincial Sales Tax vendor's license.
Trigger	Receipt of application
Positions Involved	Taxation Supervisor: Exports daily applications submit by Authorized Law Firms for entry into COBRA. Tax Roll Maintenance Clerk: Manually enters applications into COBRA and assembles information packages. Tax Information & Compliance Officer: Conducts a cursory review and guides customer to obtain additional information as required.
Locations	None
Delivery Channels	Online Mail Email Fax
Cost	No cost
Volume	6,000 applications per year processed by ISC (2014): <ul style="list-style-type: none"> • 15% from Business Registration Saskatchewan • 50% from mail, email, or fax • 35% from Authorized Law Firms
Processing Time	5 business days
Output	Information package
Estimated Reach	Province of Saskatchewan
Additional Metrics	None
Systems	RS50
Forms	Application for a Vendor's License/Consumer Registration
CRA BN9/15	BN9/15 is not established at this time. Government is working to use BN as primary identifier for customers in the future.
Related Services	Service can be delivered by completed ISC's online business registrations
Notes	ISC is a publically traded entity and delivers the service on behalf of the Province of Saskatchewan. They deliver the service directly through the Corporate Registry (by paper or fax or online through COBRA Web) and through Business Registration Saskatchewan.



4.2.7.5. Workers Compensation Registration

Process	Workers Compensation Registration
Jurisdiction	Provincial
Process Owner	Saskatchewan Workers' Compensation Board
Delivery Partners	Information Services Corporation (ISC)
Description	Workers' compensation protects both employers and workers from the results of workplace injuries. Employers are protected against lawsuits and injured workers receive benefits. Under The Workers' Compensation Act, 2013, all employers operating in industries covered under Saskatchewan's legislation, who hire workers on a regular, casual or contractual basis, must register and create an account.
Trigger	Receipt of application
Positions Involved	Employer Registration Agent: Enters applications into system, assigns classifications, generates invoices, and interacts with customer.
Locations	Saskatchewan Workers' Compensation Board (1)
Delivery Channels	Online Phone Mail Fax
Cost	No cost
Volume	5,000 applications per year <ul style="list-style-type: none"> • 50-60% online, using WCB website • 25-30% via phone • 10-25% via mail or fax • Low volume online, using ISC Business Portal
Processing Time	10 business days
Output	WCB account number Welcome letter Registration letter First invoice
Estimated Reach	Province of Saskatchewan
Additional Metrics	Service standard is 90% of applications processed within 10 business days.
Systems	Claims system
Forms	Employer Registration Application
CRA BN9/15	BN9/15 is not used, and a unique WCB account number is used as the primary identifier at this time. The BN is captured and recorded in the system
Related Services	Service can be delivered by completing ISC's online business registration
Notes	ISC is a publically traded entity and delivers the service on behalf of the Province of Saskatchewan. They deliver the service directly through the Corporate Registry (by paper or fax or online through COBRA Web) and through Business Registration Saskatchewan.



4.2.7.6. Criteria Evaluation

	Business Name Reservation	Business Registration	PST Registration	Workers Compensation Registration
Access				
Quality of Information	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows	Why the services is provided and how the business will benefit What the service is, who it applies to, and related regulatory information How the service is obtained and through what windows
Search optimization	3 rd result	1 st result	Business Registrations Saskatchewan not on first page Ministry of Finance Registration 2 nd result	Business Registrations Saskatchewan not on first page Saskatchewan WCB 1 st result
Number of channels of service delivery and hours of operation of each channel	Online (24/7) In-person (8:00-5:00 M-F) Mail (24/7) Fax (24/7)	Online (24/7) In-person (8:00-5:00 M-F) Mail (24/7) Fax (24/7)	Online (24/7) Email (24/7) Mail (24/7) Fax (24/7)	Online (24/7) Phone (8:00-4:47 M-F) Mail (24/7) Fax (24/7)
Cost and Payment	\$20.77 (non-profit corporation) \$51.94 (sole proprietorship, partnership, or corporation)	\$56.55 (sole proprietorship or partnership) \$66.94 (non-profit corporation) \$222.75 (corporation)	No cost	No cost
Ease of Use				
Search-ability	Less than 1 minute to navigate 3 clicks from search to service	Less than 1 minute to navigate 3 clicks from search to service	Less than 1 minute to navigate 4 clicks from search to service	Less than 1 minute to navigate 2 clicks from search to service
Level of effort	Online application Regular PDF form	Online application Regular PDF form Tombstone information carried forward to other services	Online application Regular PDF form Tombstone information filled-in by business registration	Online application Fillable PDF form Tombstone information filled-in by business registration
Requirements	Contact and business information Application fee	Business reservation number Basic business information Estimated payroll Anticipated sales	Basic business information Business number Anticipated sales	Basic business information Business number Start date Employee wages Estimated payroll
Timeliness				
Target processing time	5-10 business days	1 business day if submitted online with standard language 12-20 business days if submitted by mail, fax, or in-person or online with	5 business days	10 business days

		custom language		
Actual processing time	Target achieved	Unknown	Unknown	95% of applications processed within 10 business days
Accountability and Transparency				
Published standards	None	None	None	None
Reporting against standards	None	None	None	None
Value-Add				
Connection to other programs and services for entrepreneurs	Links to other programs	Links to other programs	Links to other programs	Links to other programs

4.3. MUNICIPAL

4.3.1. CITY OF TORONTO

4.3.1.1. Summary and Service Delivery Model

The City of Toronto administers business licenses at a single location. Businesses must apply for the service in-person, and the City does not currently allow submission of applications via email, mail, fax, or online application. Business licenses are not offered in partnership with services from any other government body or private entity. It regulates licensing for 91 different business types.

The City of Toronto's website follows the consistent common web design language and uses a series of hot-links on most of its pages to direct visitors to related topics. It is designed around a customer-centric view, and organizes its various licences and permits information and downloadable forms based on common customer requests. The website offers in-person wait times in real time. The City has no affiliation with the CRA or the One Business, One Number Program.

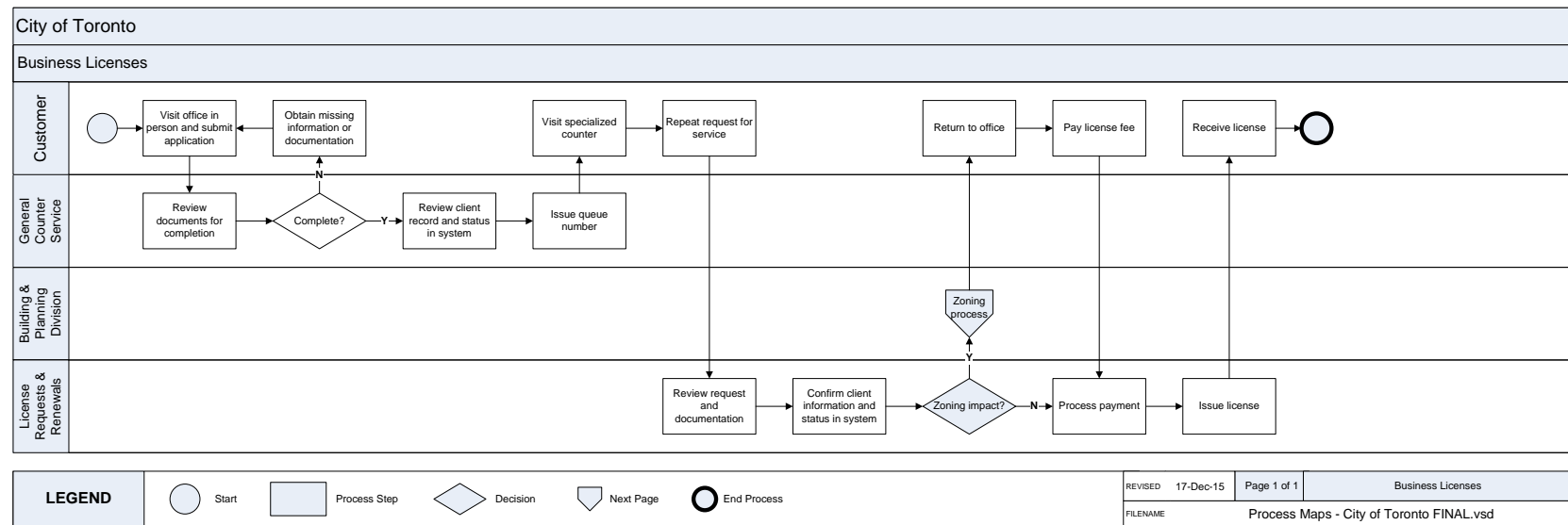


4.3.1.2. Business Licenses

Process	Business License
Jurisdiction	Municipal
Process Owner	Municipal Licensing and Standards
Delivery Partners	None
Description	As per Municipal Code Chapter 545, a business license or permit is required to operate a variety of different businesses in Toronto.
Trigger	Receipt of application
Positions Involved	Counter Services: Screens applications for required documentation and issues number for queue License Requests and Renewals: Building and Planning Divisions:
Locations	Municipal Licensing and Standards (1)
Delivery Channels	In-person
Cost	\$295.26 - Holistic Practitioner \$339.67 - Retail Store (Food) \$339.68 - Advertising \$339.68 - Bill Distributor \$339.68 - Boats For Hire \$339.68 - Laundry \$339.68 - Personal Service Settings \$339.68 - Temporary Sign Provider \$371.77 - Driving Instructor (D) \$371.77 - Horse Drawn Vehicle Driver \$371.77 - Pedicab Driver \$371.77 - Pedlar Assistant \$371.77 - Refreshment Vehicle Assistant \$371.77 - Refreshment Vehicle Driver \$371.77 - School Bus Driver \$371.77 - Tow Truck Driver \$372.98 - Auctioneer \$372.98 - Building Cleaner \$372.98 - Driveway Paving Contractor \$372.98 - Heating Contractor \$372.98 - Insulation Installer \$372.98 - Master Heating Installer \$372.98 - Master Plumber \$372.98 - Plumbing Contractor \$376.69 - Adult Entertainment Club Designated Manager \$376.69 - Body Rubber \$376.69 - Entertainer \$389.01 - Bath House \$389.01 - Bowling House \$389.01 - Carnival \$389.01 - Circus \$389.01 - Motor Vehicle Racing \$389.01 - Public Hall \$389.01 - Swimming Pool

	\$389.01 - Theatre
	\$392.73 - Drive-Self Rental Owner
	\$392.73 - Driving School Operator (B)
	\$392.73 - Horse Drawn Vehicle Owner
	\$392.73 - Limousine Service Company
	\$392.73 - Non-Motorized Refreshment Vehicle Owner
	\$392.73 - Pedicab Owner
	\$392.73 - Private Parking Enforcement Agency
	\$392.73 - Public Garage - Parking Lot
	\$392.73 - Taxicab Broker
	\$432.98 - Building Renovator
	\$432.98 - Chimney Repairman
	\$465.55 - Driving Instructor (V)
	\$465.55 - Driving School Operator (V)
	\$478.22 - Holistic Centre
	\$490.21 - Taxicab Owner (Accessible)
	\$492.97 - Drain Contractor
	\$492.97 - Drain Layer
	\$505.94 - Clothing Drop Box Operator
	\$569.14 - Plumbing & Heating Contractor
	\$593.87 - Collector Of Second Hand Goods
	\$593.87 - Hawker/Pedlar On Foot
	\$593.87 - Pawn Shop
	\$593.87 - Pet Shop
	\$593.87 - Precious Metal Shop
	\$593.87 - Second Hand Dealer
	\$593.87 - Second Hand Salvage Shop
	\$593.87 - Second Hand Salvage Yard
	\$593.87 - Second Hand Shop
	\$593.87 - Smoke Shop
	\$593.87 - Special Sale
	\$593.87 - Transient Trader
	\$608.98 - Billiard Hall
	\$608.98 - Place Of Amusement
	\$612.70 - Public Garage
	\$648.17 - Taxicab Driver
	\$667.70 - Entertainment Establishment/Nightclub
	\$680.54 - Eating Establishment
	\$807.46 - Limousine Driver
	\$1,059.44 - Taxicab Owner (Ambassador)
	\$1,118.22- Hawker/Pedlar With Motor Vehicle
	\$1,118.22- Hawker/Pedlar With Push Cart
	\$1,118.22- Motorized Refreshment Vehicle Owner
	\$1,118.22- Tow Truck Owner
	\$1,553.91- Limousine Owner
	\$4,733.39- Taxicab Owner (Ttl)
	\$4,860.83- Taxicab Owner (Standard)
	\$12,744.86 - Body Rub Parlour
	\$12,826.29 - Adult Entertainment Club
Volume	Unknown

Processing Time	20-45 minutes for applications without zoning impact 6-8 weeks for applications with zoning impact
Output	Business license
Estimated Reach	City of Toronto
Additional Metrics	None
Systems	Progress Application System
Forms	Unknown
CRA BN9/15	Not applicable
Related Services	None
Notes	None



4.3.1.3. Criteria Evaluation

	Business License
Access	
Quality of Information	What, how
Search optimization	1 st result
Number of channels of service delivery and hours of operation of each channel	In-person (08:30-16:00 Mon-Fri)
Cost and Payment	\$295.26- \$12,826.29
Ease of Use	
Search-ability	Less than 1 minute to navigate 5 clicks from search to form
Level of effort	In-person service delivery only Regular PDF form No information sharing
Requirements	Criminal Background Check. A lease agreement or letter of cancellation from the previous owner with their licence Two pieces of government-issued identification A valid photo ID. Letter of employment Certificate of insurance (\$1 to 2 million as outlined in the bylaw) Certificate of qualification (C of Q) Driving record abstract check Food handler's certificate Holistic practitioner membership letter/certificate Medical certificate Photo of vehicle/trailer/cart Plan/sketch of cart or trailer Provincial driving instructor's licence Toronto Public Health inspection report TSSA certificate (Technical Standards and Safety Authority) Vehicle storage location letter Vehicle ownership
Timeliness	
Target processing time	20-45 minutes for applications without zoning impact 6-8 weeks for applications with zoning impact
Actual processing time	Unknown
Accountability and Transparency	
Published standards	Yes
Reporting against standards	Yes
Value-Add	
Connection to other programs and services for entrepreneurs	Guides and publications Enquiries line Links to other permits and licenses

4.3.2. CITY OF WINNIPEG

4.3.2.1. Purpose and Service Delivery Model

The City of Winnipeg administers both business licenses and occupancy permits through a single-service window location. At this time, it does not utilize any online service delivery options for occupancy permits and instead relies on paper applications delivered via mail, fax, or in-person to its customer service centre in downtown Winnipeg.

The City has recently changed its administration of business licenses. While it once administered the issuing of over 100 different license types, the 'Doing Business in Winnipeg Bylaw' and subsequent revisions have reduced the number of business types requiring a license to 16. The regulation of these types of business is in place to reduce the level of risk to the public where there is a risk to public safety or health or to assist in crime prevention.

City of Winnipeg occupancy permits are tied to the building permit and other permits in Winnipeg. Occupancy with construction that requires a permit is processed at the same time, meaning that a building permit must be applied for and granted under satisfactory conditions, work completed, and work inspected before the occupancy permit application can be requested, inspections completed and issued.

The City of Winnipeg provides basic information about these services, including information sheets and PDF versions of the application forms on the City's website. The website uses a common design language with some exceptions, but more closely resembles a list of forms and information packages in PDF format than a customer-oriented site that guides businesses through the process of obtaining these services.

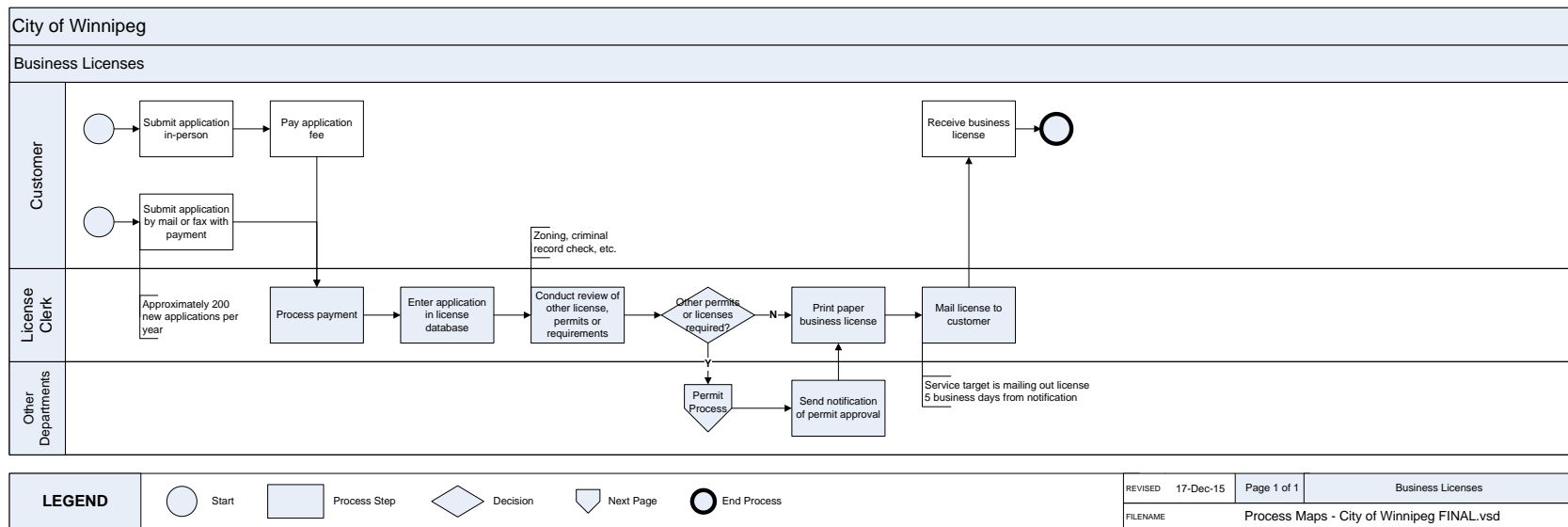
The City of Winnipeg introduced its own 311 service that provides telephone, fax, email and Twitter access to request for information or services from the City of Winnipeg. This easy-to-remember telephone number provides direct access to over 500 City services and operates 24 hours a day, 7 days a week and 365 days per year.

The CRA refers to the City of Winnipeg as its first municipal partner in the One Business, One Number program. However, while the City does record the BN9 number in their system while processing applications, no formal connection or use for the number exists. The City of Winnipeg has no link to the regional hub, does not share information with any other entity, and does not offer any services on behalf of CRA or its jurisdictional partners.



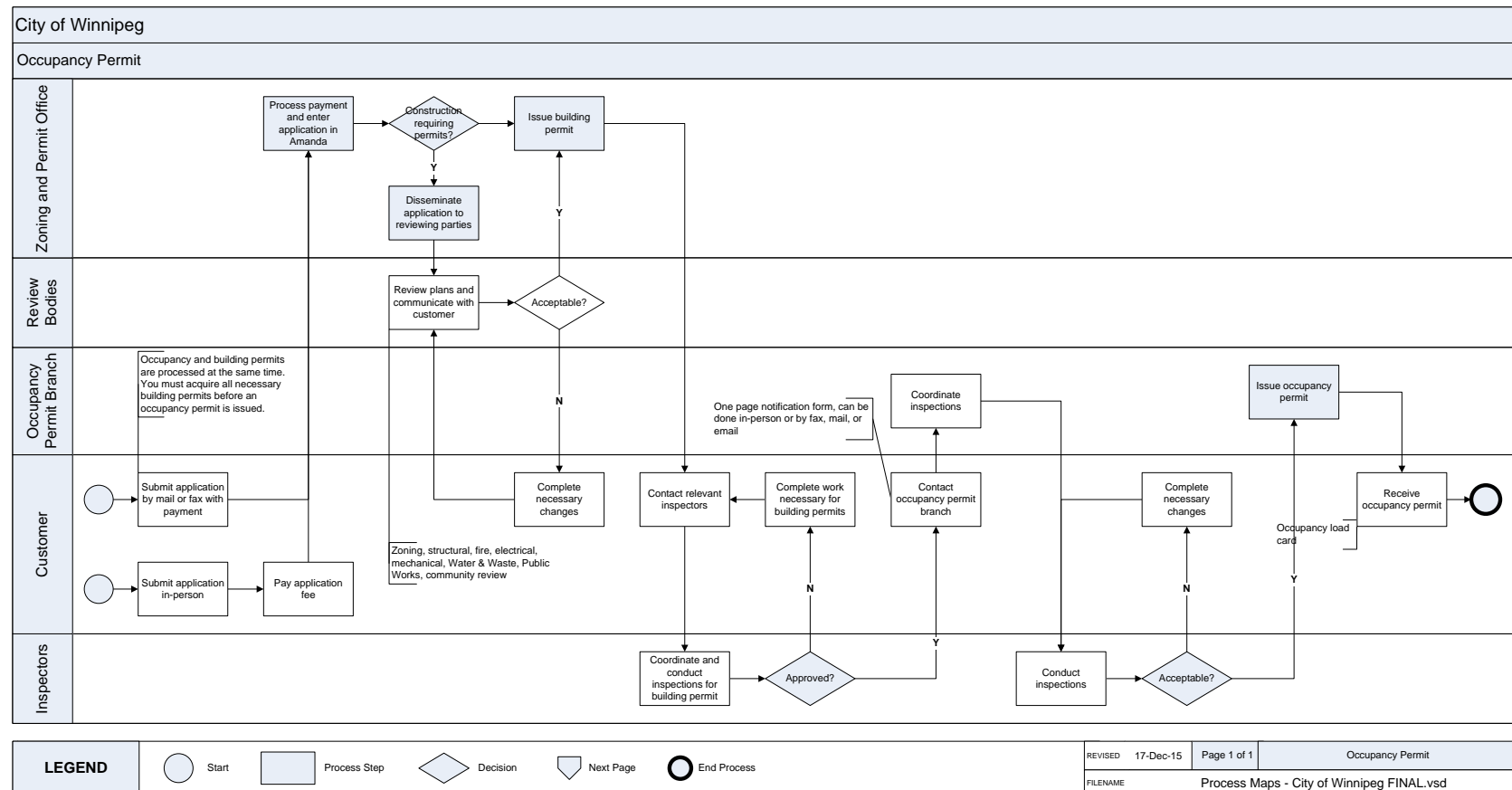
4.3.2.2. Business Licenses

Process	Business Licenses
Jurisdiction	Municipal
Process Owner	City of Winnipeg, Community By-Law Enforcement Services
Delivery Partners	Manitoba Taxicab Board
Description	The Doing Business in Winnipeg By-law was passed by Council on April 23, 2008, and implemented on June 1, 2008. The By-law had three key principles for licensing businesses in Winnipeg: Public Health Protection; 2) Fire Safety; and Crime Prevention, and licence fees were structured to recover costs associated with providing regulatory oversight by the City. After a series of amendments, the bylaw now has 16 different license types
Trigger	Receipt of application
Positions Involved	License Clerk: Reviews applications, distributes to other departments, issues licenses. Reviewing Bodies: Zoning and Fire Prevention Areas Inspectors: Conduct inspections
Locations	Community By-Law Enforcement Services (1)
Delivery Channels	In-person Mail Fax
Cost	\$63.00 - Taxicab (Taxicab Licence Fee By-law No. 6123/93) \$334.00 - Body Rub Practitioner \$334.00 - Escort \$442.00 - Bicycle Dealer (only if paying cash for used bikes) \$490.00 - Shared Facilities Dwelling (i.e. rooming house-type set up in apartment block) \$499.00 - Hostel (i.e. rooming house-type set up with guests stays of less than 28 days) \$550.00 - Flea Market \$575.00 - Temporary Trade Show \$580.00 - Converted Residential Dwelling (i.e. triplex/fourplex) \$695.00 - Used Material Yard \$720.00 - Converted Residential Dwelling with Shared Facilities (i.e. rooming house) \$875.00 - Precious Metals Dealer (only if paying cash for used jewellery) \$1,240.00 - Used Goods Dealer \$2,276.00 - Independent Escort Agency \$4,552.00 - Escort Agency \$4,552.00 - Body Rub Parlour
Volume	200 new applications per year, 1800 annual renewals
Processing Time	5 business days after application is approved (contingent on other approvals)
Output	Business license
Estimated Reach	City of Winnipeg
Additional Metrics	None
Systems	Amanda
Forms	Application for License
CRA BN9/15	System imports data regarding customer's BN9. The customer BN9 is not used as primary identifier as majority of licenses issued are to individual persons, not companies. E.g., Landlords for rooming houses and individual taxicab drivers
Related Services	None
Notes	Application is contingent on approvals from other City Departments (zoning, police, fire, etc). Therefore, processing time is measured from the time the final approval is received to the time the customer receives their license.



4.3.2.3. Occupancy Permit

Process	Occupancy Permit
Jurisdiction	Municipal
Process Owner	City of Winnipeg, Development and Inspections Division
Delivery Partners	Liquor and Gaming Authority, Manitoba Public Insurance, Manitoba Health
Description	Under Winnipeg Building By-law No. 4555/87, it is the business owners responsibility and duty to obtain a Building Occupancy Permit before occupying the premises or allowing others to occupy it. It is also the property owner's responsibility to obtain an occupancy permit prior to occupying or allowing others to occupy a space.
Trigger	Receipt of request for occupancy following issuance of Building Permit
Positions Involved	<p>Zoning and Permits Office: Processes payments, disseminates applications and issues building permits</p> <p>Reviewing Bodies: Provide subject matter expertise for applications involving construction in the areas of zoning, structural engineering, fire planning, electrical planning, mechanical engineering, water and waste, and public works.</p> <p>Occupancy Permit Branch: Coordinate inspections and issue occupancy permits</p> <p>Inspectors: Conduct inspections.</p>
Locations	Development and Inspections Division
Delivery Channels	In-person Mail Fax
Cost	\$320 for occupancy permit Costs for other permits are proportional to the scope of work
Volume	1,500 applications per year
Processing Time	Variable depending on scope of work
Output	Building Occupancy Permit Occupancy Load Card(for assembly occupancy only)
Estimated Reach	City of Winnipeg and surrounding areas
Additional Metrics	None
Systems	Amanda
Forms	Request for an Occupancy Permit
CRA BN9/15	No affiliation. System imports customer's BN9. The customer's BN9 is not used as a primary identifier, as the business owner is often not the permit applicant. eg. Contractor, Designer, or other professional
Related Services	None
Notes	The occupancy permit is tied to the building permit and other permits in Winnipeg. Occupancy with construction that requires a permit is processed simultaneously, meaning that the other permits must be applied for and granted under satisfactory conditions, work completed, and work inspected before the occupancy permit is issued.



4.3.2.4. Criteria Evaluation

	Business License	Occupancy Permit
Access		
Quality of Information	How the service is obtained and through what windows	How the service is obtained and through what windows
Search optimization	3rd result	2 nd result
Number of channels of service delivery and hours of operation of each channel	In-person (08:30-16:30 Mon-Fri) Mail (24/7) Fax (24/7)	In-person (08:30-16:30 Tue-Fri) Mail (24/7) Fax (24/7)
Cost and Payment	\$63.00 - \$4,522.00	\$320.00
Ease of Use		
Search-ability	Less than 1 minute to navigate 4 clicks from search to form	Less than 1 minute to navigate 2 clicks from search to form
Level of effort	No online application Regular PDF form No information sharing Website layout challenging	No online application Regular PDF form No information sharing Website layout challenging
Requirements	Dependent on license type	Dependent on permits required for occupancy
Timeliness		
Target processing time	Renewal -- New applications - Dependent on type of license	5 business days 5 business days
Actual processing time	Dependent on type of license	Dependent on quality of submission and scope of work
Accountability and Transparency		
Published standards	OMBI	None
Reporting against standards	None	None
Value-Add		
Connection to other programs and services for entrepreneurs	Guides and publications Enquiries line Links to other permits and licenses	Guides and publications Enquiries line Links to other permits and licenses

5. FINDINGS

MNP used the criteria articulated in the first section of this report and provided information for each jurisdiction about the 'current state' of business services within the scope of the proposed Expedited Business Start Bundle. This was not intended to be an evaluation of each jurisdiction in comparison to each other. MNP has provided a summary of our overall findings in this section. Some of these findings will be directly related to the Expedited Business Start bundle and others will speak to broader elements.

1. There has been significant effort expended by federal and provincial/ territorial jurisdictions regarding the coordinated/ integrated delivery of business services but the service delivery remains primarily organized within jurisdictional boundaries.

The establishment of the Public Sector Service Delivery Council and the Services to Business Task Group implies a desire to improve the access to and ease of use of business services but it is unclear whether there is a willingness to truly integrate services. Some jurisdictions are implementing their own Expedited Business Start Bundles.

2. There are a wide variety of structures and models for the delivery of services to entrepreneurs and businesses across Canada that reflect jurisdictional government policy and priorities.

For example, several jurisdictions have established service centres across their provinces that provide in-person access in addition to on-line services. Others have developed systems that allow completion of several registrations through one application process. One jurisdiction does not require government approval of a business name, leaving responsibility for ensuring there is no duplication, with the client. These differences limit the extent of integration and commonality across jurisdictions.

3. The ability to easily find information about business services delivered or brokered by public sector organizations varies significantly across the jurisdictions.

Most individuals today use an on-line search vehicle to find information. Using a simple search result "such as want to start a business in Canada (or a specific province or territory)" produced a wide range of results when MNP initiated on-line searches as part of this project. Some search processes yielded results on the first page while others were on the second or third. As many private sector organizations will use search optimization techniques to keep their organizations and services on the first pages, it may be difficult for public sector organizations to maintain primacy. However, it also makes it challenging for entrepreneurs to find the information they need about how to access the services.

4. All jurisdictions provide information about *what* the services are and *how* to access them but no jurisdiction provides thorough explanations about 'why' you would want to use the services.

The organization of the information on-line and the instruction about how to access and/or use the services ranges from simple clear language and step by step instructions to technical terms and general statements. A few jurisdictions have attempted to articulate the benefits of using the services (such as federal incorporation) but no jurisdiction is clear and straight forward about the consequences of not registering for some of the programs.

5. **BizPaL was developed through a partnership and collaborative effort of all provinces and territories but it is unclear whether it is intended to be a foundational, unifying service or a tool in the tool box.**

If BizPaL is intended to be a primary foundational piece, it should be one of the first services to appear when entrepreneurs are searching for information. When MNP googled “want to start a business in Canada”, BizPaL does not appear on the front page of search results. However, conducting the same search using a provincial name, normally produces a better search result.

The ‘completeness’ of this service relies on the willingness of jurisdictions to participate as well as the users understanding of the requirements associated with their type of business, site location, and government services. All provincial / territorial jurisdictions participate but the number of participating municipalities varies significantly across jurisdictions.

6. **There is a wide variation in the level of true service integration through sharing and use of information across the jurisdictions within the scope of this project.**

There are significant differences in information sharing practices using technology. This impacts the efficiency of some processes and the level of convenience experienced by the customer. For example, only three of the jurisdictions route businesses from the CRA on-line channel to complete additional jurisdictional registrations without reentering basic business information. Further analysis would require review of Freedom of Information Practices, system and license limitations and organizational security practices.

7. **There is a wide variation in municipal participation across the federal, provincial and territorial jurisdictions.**

While being able to identify permits and licenses in the municipal realm is a good service, the limited participation in many jurisdictions may have the opposite effect. Clients may become frustrated if they believe what is available online is a comprehensive, all-inclusive listing of municipal permits and licenses.

8. **There are significant ranges in the fees charged for business services to entrepreneurs across the jurisdictions.**

Although many services are provided at no cost, business name reservations, business registrations and business licenses require payment of a fee to the applicable level of government. The fees for business name reservation range from \$20 to \$76, while business registration fees range from \$60 to \$483 depending upon the type of registration.

Although only two municipalities were involved within the scope of this project the fees for business licenses range from \$60 to \$12000 depending upon the type of business license required.

9. **There are significant variations in the processing time for registrations between types of registrations within jurisdictions and between similar registration processes across the jurisdictions.**

Timelines range from immediate on-line processing of different types of registrations for up to 20 days for mail in applications.

10. **Only one jurisdiction publishes, to the general public, its performance against defined standards.**

Although most jurisdictions have established targets for processing time and most will let the entrepreneur know when to expect a completed transaction, only one jurisdiction publishes its performance against published standards on their web-site.

6. RECOMMENDATIONS

In addition to the optimum model described in section 3.2, MNP has presented the following recommendations for consideration.

1. Develop a long term vision for the delivery of services to business within Canada and establish the necessary conditions for collective impact planning described in section 3.1.

Given the nationalization and globalization of markets, a common approach to the delivery of services to business across Canada with the ability to easily discover, at the first point of contact, the programs and services available to assist entrepreneurs and businesses and to seamlessly register in one or more jurisdictions and/or program areas through one process, would be ideal.

2. Conduct a more comprehensive review that identifies and analyzes the governance structures and operational frameworks in which business services are delivered.

To ensure that the information contained in this report is as valuable as possible, MNP believes that more context about the service delivery model, government direction, governance and policy would be helpful. This could inform future decisions either within jurisdictions as they evolve or to support a larger vision moving forward.

3. Incorporate business registration (including business name registration), GST/HST, PST, payroll, corporate income tax registration, municipal license, WCB and Canadian Companies Capability Database as a core business bundle (Expedited Business Start Bundle),

The services originally identified for the Expedited Business Start Bundle should be included. MNP believes that the Canadian Companies Capability Database should also be offered as it is essentially free marketing and if the advanced versions are utilized a method of accessing procurement and promotional opportunities.

4. Ensure provincial and federal incorporation is a component of the business registration.

MNP believes that information about incorporation at the provincial and federal levels should be part of the bundle as many entrepreneurs and partnerships will incorporate.

5. Use the systems in the delivery of the core services to promote other programs and services for business.

However, we also believe that the Expedited Business Start bundle can be a conduit to other programs and services that may assist the entrepreneur in successfully starting and growing their business.

6. Each jurisdiction should take steps to improve their performance using the criteria articulated in the report and the evaluation tool

Although MNP is recommending significantly more integration, it is recognized that this will take time and resources and may never achieve the optimum model as described. Improvements are possible within the current service delivery.

APPENDIX - EXPEDITED BUSINESS START BENCHMARKING TOOL

Expedited Business Start Evaluation Tool				
1	2	3	4	5
Information about how to access the services (all channels) is easy to find and easy to understand				
Not easy to find or understand	Somewhat easy to find but not easy to understand	Easy to find and but not easy to understand	Easy to find and somewhat easy to understand	Easy to find and to understand
The service transaction is efficient and timely for the business client				
Services are not integrated, well explained, or end-to-end and are mostly offline	Some online services exist but they are not end-to-end, integrated, timely or well explained.	Some end-to-end, integrated, online services are available and explained well	Most services are explained well and are end-to-end, integrated, and online as well as relatively timely	Client understands what is required and receives complete end-to-end, integrated, online services quickly
The business client knows what to expect from the service and can track the progress of the transaction				
No service standards are available or reported on	Service standards are available but are not reported on to the public	Service standards are clearly defined and reported on for some services and channels	Service standards are clearly defined and reported on for most services across all channels	Service standards are clearly defined and reported on for all services across all channels
The cost of the service is based on the value of the service and is not prohibitive to access for the business client				
The cost and payment methods available are prohibitive to the business client	Cost is aligned to value of most services. Traditional payment methods are available	Cost is aligned to value of most services and some new payment methods are available	Cost is aligned to the value of all services and some new payment methods are available	Cost is aligned to the value of the service. Traditional and new payment methods available
Each contact with the business client is treated as an opportunity to provide information about other resources and supports available to help them				
No additional information or links to other resources or services are available	Some additional information or links to other resources are available	Additional information, resources, or links to other services are available for most services and may be displayed consistently	Each service has supporting information, resources, and links to other services but they are not displayed consistently	Each service has supporting information, resources, and links to other services displayed in a clear way

Expedited Business Start Benchmarking Tool					
	1	2	3	4	5
Information about how to access the services (all channels) is easy to find and easy to understand	Not easy to find or understand. Poor Search Engine Optimization (SEO). Government-centric design. Inconsistent experience across channels. Explains what, how, and why to obtain service.	Somewhat easy to find but not easy to understand. Some improvements in SEO, design, experience, and information.	Easy to find and but not easy to understand. Noticeable improvements in SEO, design, experience, and information.	Easy to find and somewhat easy to understand. Improvements in SEO, design, experience, and information are visible in most places.	Easy to find and to understand. Realized ideal in SEO, design, experience, and information.
The service transaction is efficient and timely for the business client	Services are not integrated, well explained, or end-to-end and are mostly offline. The transaction point and pre-requisites are unclear.	Some online services exist but they are not end-to-end, integrated, timely or well explained. The transaction point and pre-requisites are clear for a few services.	Some end-to-end, integrated, online services are available and explained well. The transaction point and pre-requisites are clear for most services.	Most services are explained well and are end-to-end, integrated, and online as well as relatively timely. The transaction point and pre-requisites are clear for nearly all services.	Client understands what is required and receives complete end-to-end, integrated, online services quickly. Transaction point and pre-requisites are clear for all services.
The business client knows what to expect from the service and can track the progress of the transaction	No service standards are available or reported on. Client progress cannot be tracked.	Service standards are available but are not reported on to the public. Client progress is trackable for few services.	Service standards are clearly defined and reported on for some services and channels. Client progress is trackable for most services.	Service standards are clearly defined and reported on for most services across all channels. Client progress is trackable for nearly all services.	Service standards are clearly defined and reported on for all services across all channels. Client progress is trackable for all services.
The cost of the service is based on the value of the service and is not prohibitive to access for the business client	The cost and payment methods available are prohibitive to the business client	Cost is aligned to value of most services. Traditional payment methods are available	Cost is aligned to value of most services and some new payment methods are available	Cost is aligned to the value of all services and some new payment methods are available	Cost is aligned to the value of the service. Traditional and new payment methods available
Each contact with the business client is treated as an opportunity to provide information about other resources and supports available to help them	No additional information or links to other resources or services are available. Layout of information is illogical.	Some additional information or links to other resources are available. Layout of information is logical in some places.	Additional information, resources, or links to other services are available for most services and may be displayed consistently. Information is laid out in a fairly logical manner.	Each service has supporting information, resources, and links to other services but they are not displayed consistently. Information follows the same logical flow across most services.	Each service has supporting information, resources, and links to other services displayed in a clear way. Information follows the same logical flow across all services.



ABOUT MNP

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By Aon Hewitt

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