



A Venn diagram with two overlapping circles. The left circle is solid blue and labeled 'The world's most innovative companies'. The right circle is solid red and labeled 'The world's most ethical companies'. The overlapping area in the center is filled with a blue and red diagonal hatching pattern and is labeled 'The world's most innovative and ethical companies'.

# CALGARY IMMIGRANT WOMEN'S ASSOCIATION

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### **Disclaimer**

**The information provided in the Easy Reading Business Development Tool for Women is solely for the user's benefit. While thought to be accurate and functional, management and staff of the Calgary Immigrant Women Association (CIWA) will not be liable for changes in the contact information or delivery of services of institutions, agencies, and contacts mentioned in the tool.**

**The use of the Easy Reading Business Development Tool for Women does not guarantee business success. The tool is an information portal. It is critical that you consider your own unique circumstances and use the business development options best suited to you. This tool is one of the ways to learn about business development in Calgary and Alberta.**

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## 1.0 Getting Ready for Business

I need to have a clear business idea. I need to know my business. This will be my first step toward self-employment.

### 1.1 Business Idea

To develop a business idea, it is important to find answers to questions. Answering the questions below will help me:

|  |
|--|
| <b>PRODUCT:</b> What product or service I will sell?   |
|  |
| <b>PLACE:</b> Where will I set-up a business?  |
|  |
| <b>PRICE:</b> What price will I charge for the product or service?                                 |
|  |
| <b>PROMOTION:</b> How I will inform my customers that my product or service is available for sale? |
|  |

### Meet Sandy!

Sandy came to Canada with her husband, three children, and mother-in-law. Before coming to Canada, she had a small bakery in her home country. Her cupcakes were the most admired product in her bakery. Back home, she managed her business for almost ten years. She started her business at home and later moved it to a small shop. She remembers it as a simple and easy business set up. All she needed was to focus on her baking skills.

After coming to Canada, she always wanted to go back to her bakery business. She was confident because her children were independent, her husband had started working full time, and her mother-in-law was looking after the home. She was excited to plan her self-employment.

In one year, Sandy had made a few good friends in her neighborhood. She told her friends about her plans. She found out that to have a legal and operational business she would need certifications and a permit. With her friend's support, she made her self-employment plan. She followed her plan and today is a successful and satisfied businessperson.

Sandy is now sharing her pathway to success with other women in Calgary. She is sharing her plan with you, a user of the Easy Reading Business Development Tool.

**Week 1:** Take a notebook and write down thoughts about your business ideas. Look into the required skills. Find out if you need to upgrade your skills, plan for training or apprenticeship. Once you have sorted out your needed skills move to the other elements of self-employment.

**Month 1:** Who will buy your product or service? You need customers. Look for other similar businesses in the area where you want to open your business. If you find similar businesses, prepare yourself for competition. Plan how you will be different from your competition. Ensure that your product or service has something better to offer customers.

**Month 2:** Make a business budget. Arrange for the money to invest to start the business.

**Month 3:** Identify the location of your business. Where you will prepare the product? Where you will offer the service? Where you will meet your customers?

Go to the local registry office to register your business. For registration, you should have the name of your business, your identification, form to complete, and fee to pay to register your business. When you have your registration certificate go to the bank and open your business bank account.

Now you can prepare your business location by getting a permit from the City of Calgary. Apply for permit(s) and license at the city of the Calgary. Once you receive all of the permits, you are ready to go further in your business development.

**Month 4:** Now it is time to start the actual set up of the business space, purchase equipment and prepare your business space for customers. Consider how you will let people know about your business.

**Month 5:** Open your business for customers.

**Month 5 Onwards:** Ensure that you are paying your taxes on time and accurately. Always keep track of the renewal of your business permits and licenses. On a daily basis, you need to keep a record of your cash and manage your inventory. The most important aspect of your business success is to confirm that your customers are satisfied and you have repeated clientele.

**SANDY SAYS;** *"Self-employment is not difficult. It is different, systematic, and supportive. I have followed the pathway of planning, patience, and precision as a model for success"*

### Testing My Business Idea

Before starting the business, I need to test my idea. I will follow these steps:

1. I will **discuss** my business idea within my trusted social circle of friends and family. I will listen to their opinions and responses to improve my idea.
2. I will **record** the ideas, opinions, and observations in my notebook, as I will be refining my idea.
3. I will be **observing** the area where I am planning to start my business. I will look at what products and services are already available for customers. What gaps can my business fill?

Complete the table below to see that you have tested your initial idea.

|   |   |
|---|---|
| I have shared my business idea with:<br><input type="checkbox"/> Family members<br><input type="checkbox"/> Friends   | Opinion of my friends and family:             |
| <input type="checkbox"/> I have seen similar businesses ( <i>my competition</i> ) in my area of business  | How well are competitors doing?               |
|   | Is there a need for more of these businesses? |
| <input type="checkbox"/> Browse the internet to learn about business trends and business development. Check out the ALIS Alberta website. The website provides career, learning, and employment information. See the Links to Important Websites section.<br><input type="checkbox"/> Learn about the likes and dislikes of your future customers | Add your notes:                               |

## **1.2 Checking My Business Readiness**

1. Do I like excitement and change in my life?

- ☐ **A:** Yes, I like adventure and thrill all of the time
- ☐ **B:** No, I do not like risk-taking
- ☐ **C:** Sometimes, I like to take risks

2. Do I have a business idea that I have always wanted to do and feel strongly about?

- ☐ **A:** I have been thinking about my idea for some time. I have done some research about my idea and I now seriously want to start that business.
- ☐ **B:** I want to start a business just to be able to get out of my current job
- ☐ **C:** I have new ideas and I am not sure which one will work for me

3. How do I deal with criticism of my business idea?

- ☐ **A:** I like criticism as it pushes me to improve my plans
- ☐ **B:** I dislike comments as I know my idea is my own clear way of doing things right
- ☐ **C:** My reaction depends on the quality of feedback

4. Am I encouraged by the challenge?

- ☐ **A:** I like challenges as they help me improve my skills
- ☐ **B:** I am okay with challenges
- ☐ **C:** I may need help from others to take me out of challenging situations

5. Do I have any savings to start my business?

- ☐ **A:** More than \$10,000
- ☐ **B:** I want to find a loan to start my business
- ☐ **C:** I have savings but I am not sure if I want to use all of my savings for a business

6. Am I scared of starting my own business?

- ☐ **A:** I am frightened and curious too
- ☐ **B:** No, I am not scared



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☐ **C:** I am a little nervous

7. Do I like trying new things?

☐ **A:** I like to experiment and make new things. I always find creative tasks at home.

☐ **B:** No, I would rather ask someone else to work for me

☐ **C:** I do small projects and most of them are not a success

8. Can I handle cash and money easily?

☐ **A:** Yes, I can manage money and I understand finance

☐ **B:** No, I cannot manage money easily. At times, I ask for help.

☐ **C:** I have some idea about bills but cannot do banking on my own

9. Do I find it easy to ask for permission when needed?

☐ **A:** I always try to make the best decisions on my own

☐ **B:** By asking for permission, I try to avoid getting into trouble

☐ **C:** I am not sure, I like to leave the tough choices to others

10. Do I like to work outside my home and with other people?

☐ **A:** Yes a little bit. I sometimes prefer projects to people.

☐ **B:** Not at all, I already have friends and I prefer to stick with them for my social life

☐ **C:** Not really, I am a shy person

11. Do I have mentors and advisors for my business startup?

☐ **A:** I like networking and learning and seeking advice from others

☐ **B:** No, I already have friends and I prefer to seek advice from them when needed

☐ **C:** I am not sure whether I need any advice or mentorship for my business set up

12. How do I feel about failure in business?

☐ **A:** I know it is important to be successful. I will accept failure as part of my learning.

☐ **B:** Failure scares me. I am not okay with it.

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- ☐ **C:** I am not sure what business failure will be like.

### **KEY**

**I clicked mainly “A”s:** I have the personality for self-employment. I am now ready and motivated to start my own business. I already have a clear idea. This tool will give me an excellent step-by-step guide to set up my business.

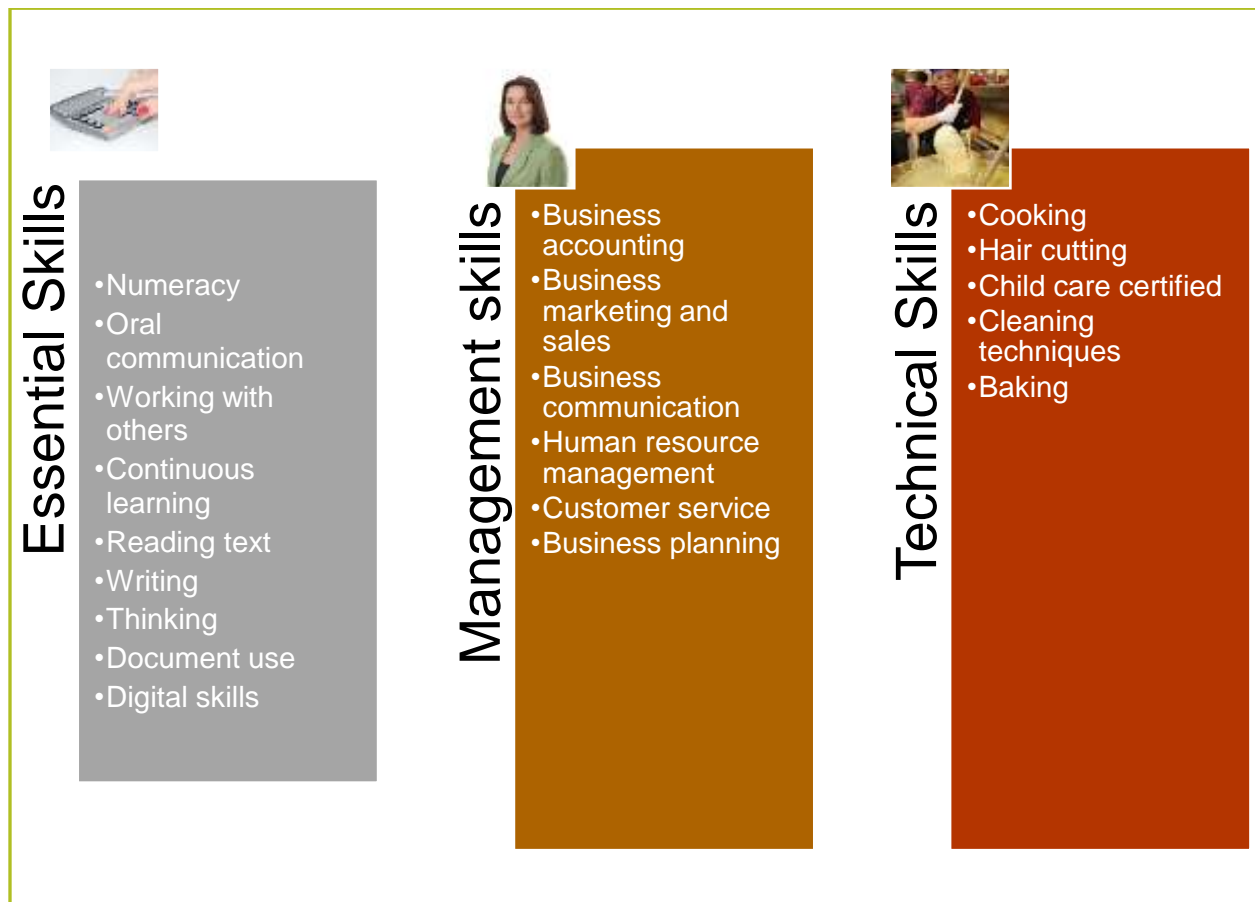
**I clicked mainly “B”s:** Self-employment may be in my future and this tool will give me guidance, however I ought to continue with employment and develop my preparedness.

**I clicked mainly “C”s:** I am still learning. This tool has many tips. Through them, I will learn the basics of business terms and management skills.

### 1.3 Checking My Skills

A skill is the ability to perform any task well. There are certain types of skills. For self-employment, I need to have particular skills. I will now review the skills I already have and the skills I need to learn.

- **Essential Skills:** In Canada, there are nine skills considered as basic skills for work and daily life. The Government of Canada and other national and international agencies have defined and adopted them for the workplace.
- **Management Skills:** These skills are required to manage day-to-day tasks, teams, and businesses
- **Technical Skills:** These are the abilities and knowledge to perform a specific task such as cooking or skills specific to an occupation



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Which skills do I have and which skills do I need to learn and improve? I will assess myself and ask others what they think of me.

| Essential Skills         | Already have             | Need to Develop          |
|--------------------------|--------------------------|--------------------------|
| 1. Numeracy              | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Oral communication    | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Working with others   | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Continuous learning   | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Reading text          | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Writing               | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Thinking              | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Document use          | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Digital skills        | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Management Skills</b> |                          |                          |
| <b>Technical Skills</b>  |                          |                          |

Certain technical skills such as trades in Alberta need certification and apprenticeship. I may have the skill but I may need certification to use it. See the Links to Important Websites section.

I will learn more about occupational skills. See the Links to Important Websites section.

### **Essential Skills**

The Government of Canada and other national and international agencies have identified and promote the development of nine key Essential Skills for the Workplace

The essential skills required for occupations are identified within the National Occupational Classification (NOC). See the Links to Important Websites section.

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

|    |                     |   |
|----|---------------------|---|
| 1. | Numeracy Skills     | Numeracy refers to workers' use of numbers and their capability to think in quantitative terms. This skill is required for: <ul style="list-style-type: none"> <li>• Numerical Estimating</li> <li>• Money math</li> <li>• Scheduling or budgeting math</li> <li>• Analyzing measurements or data</li> </ul>  |
| 2. | Oral Communication  | Oral Communication describes the use of speaking and listening to give and exchange thoughts and information by workers in an occupational group. This skill is required for: <ul style="list-style-type: none"> <li>• Greeting people, interacting with co-workers</li> <li>• Taking messages</li> <li>• Meetings</li> <li>• Seeking information and resolving conflicts</li> </ul>  |
| 3. | Working With Others | The extent to which business owners, employees, and customers work with others to carry out their tasks is significant. This skill is required for: <ul style="list-style-type: none"> <li>• Working as a member of a team or jointly with a partner</li> <li>• Engaging in supervisory or leadership activities</li> <li>• Learning as part of regular work</li> </ul>   |
| 4. | Continuous Learning | The ability to learn continually to keep or grow in business and employment is essential in modern workplaces. This skill depends on knowing how to learn and understanding one's learning style. It is required for: <ul style="list-style-type: none"> <li>• Ongoing skill development</li> <li>• Formal training</li> <li>• Knowing how to gain access to a variety of materials, resources and learning opportunities</li> </ul>  |
| 5. | Reading             | Reading refers to the ability to understand reading material in the form of sentences or paragraphs. It generally involves reading notes, letters, memos, manuals, specifications, regulations, books, reports, journals, forms, and labels both in print and non-print media. This skill is required to: <ul style="list-style-type: none"> <li>• Scan for information</li> <li>• Skim overall meaning</li> <li>• Evaluate what we read and integrate information from multiple sources</li> </ul> |
| 6. | Writing             | Writing refers to the ability to write text and documents including non-paper-based writing such as typing on a computer. This skill is required for: <ul style="list-style-type: none"> <li>• Organizing, recording and documenting</li> <li>• Provide information to persuade</li> </ul>  |

|    |                |  |
|----|----------------|--|
|    |                | <ul style="list-style-type: none"> <li>• Requesting information from others and justifying a request</li> </ul>  |
| 7. | Thinking       | <p>Thinking is the ability to engage in the process of evaluating ideas or information to reach a rational decision. Thinking can involve six different types of interconnected functions:</p> <ul style="list-style-type: none"> <li>• Problem-solving</li> <li>• Decision making</li> <li>• Critical thinking</li> <li>• Job task planning and organizing</li> <li>• Significant use of memory</li> <li>• Finding information</li> </ul>   |
| 8. | Document Use   | <p>Document Use involves a variety of information displays in which words, numbers, icons, and other visual characteristics (e.g. line, color, and shape) are given meaning by their spatial arrangement. We use this skill when we read and interpret graphs, charts, lists, tables, blueprints, schematics, drawings, signs and labels.</p> <ul style="list-style-type: none"> <li>• Print and non-print media (for example, computer screen or microfiche documents, equipment gauges, clocks, and flags)</li> <li>• Reading/interpreting and writing/completing/producing of documents, these two uses of documents often occur simultaneously as part of the same task, e.g., completing a form, checking off items on a list of tasks, plotting information on a graph, and entering information on an activity schedule</li> </ul> <p>For example: In the hospitality industry, line cooks use their document use skills when they read and enter data on the freezer temperature-recording chart or check off items and quantities on delivery checklists.</p> |
| 9. | Digital Skills | <p>Digital skills are those needed to understand and process information from digital sources, use digital systems, technical tools, and applications. Digital sources and/or devices include cash registers, word processing software, and computers to send emails, create and modify spreadsheets.</p> <p>In the trades and technology professions, people use digital skills to input, access, analyze, organize, measure, manufacture and communicate information and ideas using digital tools and other digital devices.</p> <p>Trade helpers and laborers such as roofers, welders, and carpenters need to use computer applications. For example, surveyor helpers use electronic field notebooks to complete</p>   |

|  |  |   |
|--|--|---|
|  |  | topographical surveys, specifying details of sites to create computer-generated diagrams. |
|--|--|---|

### **1.4 Get Certified**

Certain occupations in Alberta need certification and sometimes apprenticeship. I may have the skill but I may need certification to use it. Detailed certification requirement information is available at National Occupational Classification (NOC) or at, ALIS Alberta Occupational information. See the Links to Important Websites section.

Some trades are under red seal certification. Red seal certificates are acceptable in all provinces of Canada. See the Links to Important Websites section.

#### **Personal Care – Beauty Care**

| Occupation   | Regulations  | Requirements   |
|--|--|--|
| Hairstylist<br>Red Seal Trade  | <ul style="list-style-type: none"> <li>Apprenticeship and Training Act</li> <li>Hair Style Trade Regulation</li> </ul> | 2 years with a minimum of 1,400 hours of apprenticeship (on the job training) and 10 weeks of technical training each year |
| Personal Care <ul style="list-style-type: none"> <li>Makeup artist</li> <li>Esthetician</li> <li>Cosmetician</li> <li>Nail technician</li> </ul> | No direct regulation applies to these specific sub-sectors of personal care  | You need to have the skill. Experience is desirable.   |

#### **Childcare**

| Occupation               | Regulations  | Requirements   |
|--------------------------|--|--|
| Early Childhood Educator | <ul style="list-style-type: none"> <li>Child Care Licensing Act</li> <li>A childcare worker or Supervisor is eligible to open a childcare facility.</li> </ul> | Usually a 2-year diploma or 4-year degree program<br>Some alternatives are available;<br>See childcare staff certification See the Links to Important Websites section |

#### **Food Service**

| Occupation                            | Regulations  | Requirements  |
|---------------------------------------|--|---|
| Chef, Cook or Baker<br>Red Seal Trade | <ul style="list-style-type: none"> <li>Apprenticeship and Training Act</li> <li>Baker Trade Regulation</li> <li>Not mandatory but desirable for a successful self-employed person</li> </ul> | Usually 3 years minimum of 1,560 hours of on the job training and 8 weeks of technical training in a year<br>Employment in the foodservice sector does not require certification. |

## 2.0 My Business Market

I need to understand my customers, how to share business information, and how to run an online business if that is part of my plan.

### 2.1 Market Research

Market research is a process that will help me learn about business conditions. It is important to know about the market to improve my business Idea.

| My Customer's Profile            |   |                          |
|----------------------------------|---|--------------------------|
| Gender of my customers           | My business will serve women only   | <input type="checkbox"/> |
|                                  | My business will serve men only   | <input type="checkbox"/> |
|                                  | My business will serve customers of any gender  | <input type="checkbox"/> |
| Age of my customers              | My business will serve people of any age  | <input type="checkbox"/> |
|                                  | My business will serve youth  | <input type="checkbox"/> |
|                                  | My business will serve adults between 35-55 years of age  | <input type="checkbox"/> |
|                                  | My business will serve children   | <input type="checkbox"/> |
|                                  | My business will serve senior citizens  | <input type="checkbox"/> |
| Income status of my customers    | My customer's family income will be \$2,000-\$5,000/month   | <input type="checkbox"/> |
|                                  | My customer's family income will be \$5,001-\$8,000/month   | <input type="checkbox"/> |
|                                  | My customer's family income will be \$8,001-\$10,000/month  | <input type="checkbox"/> |
|                                  | My customer's family income will be above \$10,000/month  | <input type="checkbox"/> |
| Marital status of my customers   | My customer is married or has a common-law partnership  | <input type="checkbox"/> |
|                                  | My customer is unmarried or single  | <input type="checkbox"/> |
|                                  | My customers carry another marital status (widow, divorced, etc.)   | <input type="checkbox"/> |
| Education status of my customers | My customer has a high school or less   | <input type="checkbox"/> |
|                                  | My customer has a Bachelor's degree   | <input type="checkbox"/> |
|                                  | My customer has a Master's degree and above   | <input type="checkbox"/> |
|                                  | My customer has a technical skill certification   | <input type="checkbox"/> |
| Diversity among my customers     | My business will serve specific types of people from a certain religion, culture, or country.<br>Details Here:  | <input type="checkbox"/> |
|                                  | My business will serve people from any religion, culture, or country.   | <input type="checkbox"/> |
| Area of my business              | Where do my potential customers live in Calgary? The more specific the neighborhood selected, the easier it will be for you to position your business. See the Links to Important Websites section. |                          |



## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

|                                 |   |
|---------------------------------|---|
| Likes and dislikes of customers | What does my customer do in the evening?  |
|                                 | Do they live with their family?   |
|                                 | What do they like to eat?   |
|                                 | What do they like to listen to, watch, and read?                                      |
|                                 | What do they do for fun?  |
|                                 | How do they find the news?  |
|                                 | How do they find about the activities and events in Calgary?                          |
|                                 | What type of local activities and events do they like to be part of?                  |
| Shopping styles of customers    | Where do customers spend their extra money?   |
|                                 | Do they shop online?  |
|                                 | Where do they prefer to shop?   |
|                                 | What influences their shopping choices?   |
|                                 | Who influences their shopping choices?  |
|                                 | How often do they go shopping?  |
|                                 | Do they buy specific brands and shop at specific stores?                              |
| Business Competition            | How many similar businesses are there in an area where I want to start my business?   |
|                                 | What products or services is my competition is offering?                              |
|                                 | Do I have the same potential customers who are already served through my competition? |
|                                 | What things do my competition do well?  |

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

|  |  |
|--|--|
|  |  |
|  | What things do my competition do poorly?                                 |
|  | Overall, how is the business of my competition doing?                    |
|  | Is there a need for more of these businesses in the area?                |
|  | What is the market price of products or services similar to my business? |
|  | What can I do to compete with my competition?                            |
|  | How can I stand out among my competition?                                |
|  | Is my business idea good enough to meet market expectations?             |

## **2.2 Business Marketing**

Marketing your business is about the ways and means of letting potential customers know about your business. The scale and scope of marketing depend upon the business size.

Which of the following reasons for marketing are true for you:

- To let my customers know about the name, location, product or service, price, and exceptional features of my business
- To invite customers to visit my place of business
- To develop an interest in my business
- To please my customers

There are different ways to get your business known. These are called marketing channels. The tables below describe the common channels. I will choose marketing channels for my business and record notes about my business needs.

| <b>Social Media and Website</b>  |   |  |                 |
|--|---|--|-----------------|
| <b>Examples</b>  | <b>Advantages</b>   | <b>Important points</b>  | <b>My notes</b> |
| <ul style="list-style-type: none"> <li>• Facebook</li> <li>• Instagram</li> <li>• What's App</li> <li>• Twitter</li> <li>• YouTube</li> <li>• Website</li> </ul> | <ul style="list-style-type: none"> <li>• Most social media sites are free</li> <li>• Canadians like to buy online</li> <li>• Youth like social media</li> <li>• Using social media does not require great computer skills</li> <li>• Websites provide information to all potential customers</li> </ul> | <ul style="list-style-type: none"> <li>• Requires regular updates</li> <li>• Must have most updated information</li> </ul> |                 |

| <b>Business Signboards</b>  |  |   |                 |
|---|--|---|-----------------|
| <b>Examples</b>   | <b>Advantages</b>  | <b>Important points</b>   | <b>My notes</b> |
| <ul style="list-style-type: none"> <li>• Shop billboards</li> <li>• Roadside board</li> <li>• Display Advertisements</li> </ul> | <ul style="list-style-type: none"> <li>• Attract walk-in customers</li> <li>• Provides identity to the business</li> </ul> | <ul style="list-style-type: none"> <li>• Wrong placement can confuse customers</li> <li>• Permits from the City of Calgary are needed</li> <li>• There is a regular fee, which is approximately from \$100-\$1500/ month</li> <li>• Keep the signboard designs simple and readable</li> </ul> |                 |

| <b>Flyers, Business Cards</b>   |   |  |          |
|---|---|--|----------|
| Examples  | Advantages  | Important points   | My notes |
| <ul style="list-style-type: none"> <li>Flyers and business cards at the business for customers to take for free</li> <li>Flyers and business cards for door-to-door distribution</li> </ul> | <ul style="list-style-type: none"> <li>Customers like to have something to read</li> <li>The message goes directly to the customer</li> </ul> | <ul style="list-style-type: none"> <li>Dedicated time or cost is required for distribution</li> <li>Competitors may already use this type of marketing</li> <li>Customers may not pay attention to the information</li> <li>Approximate cost of 500 business cards is \$20, 100 flyers are \$30</li> </ul> |          |

| <b>Radio Advertisements</b>  |  |  |          |
|--|--|--|----------|
| Examples   | Advantages   | Important points   | My Notes |
| <ul style="list-style-type: none"> <li>There are about 28 different radio stations in Calgary</li> </ul> | <ul style="list-style-type: none"> <li>Radio listeners are attentive and retain information</li> </ul> | <ul style="list-style-type: none"> <li>In Calgary, the cost of making one radio advertisement is between \$300-\$1,000</li> <li>The monthly airtime cost of radio advertisement is between \$1,200-\$10,000</li> </ul> |          |

| <b>Newspaper Advertisements</b>   |  |   |          |
|---|--|---|----------|
| Examples  | Advantages   | Important points  | My Notes |
| <ul style="list-style-type: none"> <li>There are 9 major newspapers publishing daily, weekly, and monthly in Calgary</li> </ul> | <ul style="list-style-type: none"> <li>Readers are mostly middle-aged to elderly people</li> <li>People read newspapers in the morning when they are active and alert</li> </ul> | <ul style="list-style-type: none"> <li>In Calgary, the printing cost of a newspaper advertisement is from \$1,000-\$6000 for one day</li> </ul> |          |

| <b>Word-of-Mouth, Networks, Events and Trade Shows</b>  |   |   |          |
|---|---|---|----------|
| Examples  | Advantages  | Important points  | My Notes |
| <ul style="list-style-type: none"> <li>Happy customers tell others about a good product or service. Good customer service is good marketing.</li> </ul> | <ul style="list-style-type: none"> <li>A strong social network is important to build your business</li> </ul> | <ul style="list-style-type: none"> <li>Participate in trade shows and events where new</li> </ul> |          |

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

|  |   |                        |  |
|--|---|------------------------|--|
| <ul style="list-style-type: none"><li>• The City of Calgary and private companies organize trade shows and events, see <a href="https://10times.com/calgary-ca/tradeshows">https://10times.com/calgary-ca/tradeshows</a></li><li>• Business owners network within their own communities or at conferences and events</li></ul> | <p>through word of mouth</p> <ul style="list-style-type: none"><li>• Trade shows help you understand your chosen industry</li></ul> | customers can be found |  |
|--|---|------------------------|--|

### Other Ways to Market

**Quality:** Always keep the quality of your product or service higher than your competition

**Accessibility:** Run the business from a place people can easily find and enter

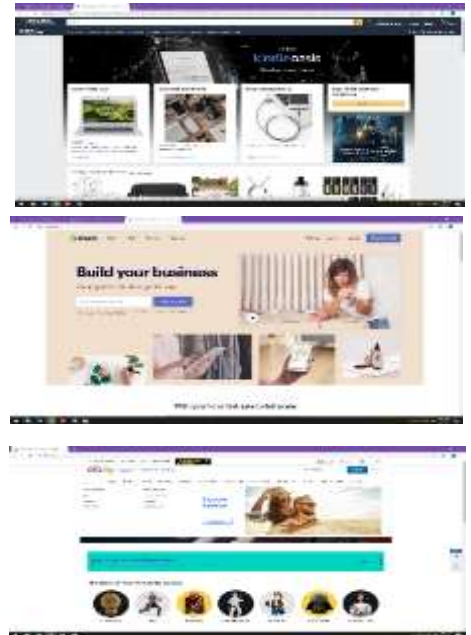
**Promotions:** Decide whether to give gifts, samples or discounts such as a buy one get one free offer or free shopping bags

### My Notes

## **2.3 Starting an Online Business: An Ecommerce Store**

An online business that sells products or services using the internet is also known as an eCommerce store. eCommerce stores sell products to customers online. These stores are often:

1. Linked with courier services that move goods to the purchaser
2. Linked with online banking services for transfer of money
3. Seen on the internet because they have a website and the website accepts orders 24/7 from around the globe
4. Selling goods and services that are not commonly available in stores in Alberta
5. Selling products or services at a lower price than a neighborhood store



### **Business Overview**

eCommerce stores are rapidly growing, as they are convenient, cheap, and easy to access. Opening an eCommerce store has advantages:

1. The business can be operated from home which means there is no rent to pay
2. The business can reach customers from the comfort of your home

This business requires:

- Online capacity: a business website, use of servers, strong online marketing
- Inventory
- Relationships with courier and shipping companies
- Secure online money transaction links that allow customers to pay with credit cards, e-transfer from bank accounts, PayPal, cash on delivery or another means

Market research for an eCommerce business is different from a shop. Some of the areas to consider:

### **Knowledge and Skills for an eCommerce Store Owner**

In addition to basic entrepreneurial skills and knowledge, the owner will find it very helpful to know:

- Basic web design, online marketing, internet security, and basic computer skills
- Demand and supply economics
- Delivery and payment systems

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

| Questions   |                          | Options   |
|---|--------------------------|---|
| 1. What am I selling?                                     | <input type="checkbox"/> | A physical product for shipping such as canned food or clothes  |
|   | <input type="checkbox"/> | Digital products sent through the internet such as online paperwork support                           |
|   | <input type="checkbox"/> | Online booking of services such as for childcare or a cleaning service                                |
| 2. How many products will I be selling?                   | <input type="checkbox"/> | Wide range of products  |
|   | <input type="checkbox"/> | Specific products such as books and clothes   |
| 3. Am I creating the product myself?                      | <input type="checkbox"/> | If so, will I be able to keep up with demand, and form a relationship with a reliable supplier        |
|   | <input type="checkbox"/> | If I am not making the product myself, do I need a relationship with a good manufacturer or supplier? |
| 4. How I will ship products to my customers?              | <input type="checkbox"/> | If it is in the city, will I deliver it?  |
|   | <input type="checkbox"/> | I will use a courier service as my business partner   |
|   | <input type="checkbox"/> | I will use Canada Post  |
|   | <input type="checkbox"/> | Other   |
| 5. How I will promote my business?                        | <input type="checkbox"/> | On the internet through pay-per-click advertising   |
|   | <input type="checkbox"/> | Social media advertising  |
|   | <input type="checkbox"/> | Search engine strategies  |
|   | <input type="checkbox"/> | Ads on TV, radio, newspapers or magazines   |
| 6. Do I know my customers?                                | <input type="checkbox"/> | Who will buy my product or service online?  |
|   | <input type="checkbox"/> | How much will they pay above cost plus tax and shipment charges?                                      |
|   | <input type="checkbox"/> | At what price(s) will they decide to buy from my online store   |
|   | <input type="checkbox"/> | How can I make my customers feel satisfied?   |
| 7. Do I know the full cost of my planned eCommerce store? | <input type="checkbox"/> | I am aware of the cost associated with operating my business  |
|   | <input type="checkbox"/> | Production costs, whether I create the product myself or contract the production with a manufacturer  |
|   | <input type="checkbox"/> | Shipping costs  |
|   | <input type="checkbox"/> | Taxes   |
|   | <input type="checkbox"/> | Packaging   |
|   | <input type="checkbox"/> | Employee wages, if applicable   |

### How to make eCommerce Business successful

To make my eCommerce Business successful I need to consider the following points:

- Sell something original
- Know the reasons why a customer will buy my products when there are 100 other similar online choices
- Know my online competition and the sites they use for advertising. I may choose the same sites to have direct competition

- Offer a user-friendly purchasing process. My online store is easy to navigate and fun to share
- Be responsive and provide great customer service
- Choose a name that is short, catchy, and easy to remember. If my planned name is taken I will get creative. I can spell numbers out, add a small extra word, or add a hyphen
- Make a website that is not too flashy and is customer-friendly to make purchasing easy. I plan to have easy purchasing available by ensuring there are no more than two clicks to the checkout
- Satisfy customers with good digital security
- Set up an account with a financial institution so that my customers can pay with a credit card. I know that going with a bank is costly so I plan to use PayPal instead
- Keep my prices low so that more customers will come. I know eCommerce shoppers are price-sensitive and compare prices. I will watch the competitor's prices
- Offer fast shipping at a low cost
- Keep planning. I know that the safety of customers, flexibility, and scalability of my eCommerce store are factors that will affect my long terms success
- Consider training and software

### **Steps to Start an eCommerce Business**

1. Like any other business, an eCommerce business must start with registration, permits and other relevant steps. For details, review the main section of the tool
2. Develop a business website. Many eCommerce markets such as Amazon and Shopify provide free website templates.
3. Small and new businesses may develop their business social media accounts instead of making complete websites. Facebook also has a market place where individuals post their products for sale free of cost. These are not formal channels of online eCommerce stores and are not recommended for long term business
4. Many eCommerce businesses need an Enterprise Resource Planning (ERP) system. ERP systems keep real-time exchange and recording of billing information, transfer of money, and tracking of inventory and orders. It is recommended to get technical support from any software developer to develop this system.



## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

5. Many eCommerce businesses connect with the online marketplace to make their products available beyond their website. People prefer to buy from marketplaces because:
  - a. A larger collection of products are searchable as more than one seller is selling at the same place
  - b. Buyers can compare prices
  - c. The process of ordering is customer friendly
  - d. Most marketplaces provide free shipping
6. If an eCommerce business does not use a marketplace, it needs to establish a payment collection system. External support to do the technical work can be hired for the initial period

| Online Payment Channel | Fee  |
|------------------------|--|
| PayPal                 | charges 2.95 plus 0.30 cents                                 |
| Square                 | 2.75% flat fee   |
| Stripe                 | 2.9% plus 0.30 cents   |
| Amazon                 | below \$3,000 2.9% plus 0.30 cents, above \$3,000 rates drop |
| Visa                   | rates vary   |
| Master card            | rates vary   |
| Apple pay              | rates vary   |
| Google pay             | rates vary   |

7. If an eCommerce business does use a marketplace, a selection must be made. Each marketplace has its own customer base, rules, and policies, commission fees, and customer expectations. The selection of the marketplace depends on the need and scale of the business. The top 6 marketplaces in Canada are:

| Market place | Description   | Cost of Selling  |
|--------------|---|--|
| Amazon.ca    | Amazon.ca operates one of the largest marketplaces in Canada. Sellers can benefit from an established brand like Amazon.                                    | \$2/item to \$30/month   |
| eBay.ca      | This company started its business as an auction company but have now expanded as a proper market. This is the oldest online market. They also accept PayPal | \$19.95/month to \$349.95/month  |
| Etsy.ca      | This is the marketplace of handmade products. This marketplace also helps develop a dedicated website.  | \$0.26 listing fee of each item<br>5% transaction fee<br>3%-4% + \$0.25 payment processing fee |

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

|            |  |   |
|------------|--|---|
| BestBuy.ca | Best buy is a well-established retail brand with store locations across Canada. They provide training and professional help to new eCommerce businesses.   | Varies  |
| Newegg.ca  | This marketplace charges a commission on sales. They claim to be the cheapest market in Canada.  | 8% to 15% on sales  |
| Shopify    | This is one of the most innovative Canadian based online sales companies. This platform is famous for using the most reliable and advanced eCommerce technology solutions. They also provide 14 days free trial for newcomers. | <p>\$29 + 2.9% &amp; \$0.30 for each transaction (Basic package)</p> <p>\$79 + 2.6% &amp; \$0.30 for each transaction (Shopify package)</p> <p>\$299 + 2.4% &amp; \$0.30 for each transaction (Advanced Shopify package)</p> <p>\$2000 + 2.15% &amp; \$0.30 for each transaction (Shopify plus)</p> |

## 2.4 Business Communication

When any business person shares information with employees, customers, the government, or any other person, the exchange of information is called business communication.

The simpler I keep my communication; the better people will understand my business.

| Type of Business Communication | Use  | Points to consider   | Examples  |
|--------------------------------|--|--|---|
| Business name (must have)      | <ul style="list-style-type: none"> <li>Identifies the business</li> <li>Positions the business when compared with competitors</li> </ul> | <ul style="list-style-type: none"> <li>Keep it simple</li> <li>Easy reading</li> <li>No duplication</li> <li>Easy to remember</li> </ul> | <ul style="list-style-type: none"> <li>McDonald's</li> <li>KFC</li> <li>Amazon</li> </ul> |

| Type of Business Communication       | Use  | Points to consider   | Examples  |
|--------------------------------------|--|--|---|
| Business email address (should have) | <ul style="list-style-type: none"> <li>For external communication</li> </ul> | <ul style="list-style-type: none"> <li>Keep it simple</li> <li>Keep your business email address separate from your personal email address</li> <li>Do not use funny or long addresses such as Sweetsandy007@gmail.com</li> </ul> | <ul style="list-style-type: none"> <li>Info@URL.com</li> <li>Contact@URL.com</li> </ul> |

| Type of Business Communication | Use  | Points to consider  | Examples  |
|--------------------------------|--|---|---|
| Website URL (good to have)     | <ul style="list-style-type: none"> <li>For external communication</li> <li>For customers to find you</li> <li>For online business</li> </ul> | <ul style="list-style-type: none"> <li>Keep it simple</li> <li>Have enough information for anyone visiting the website</li> </ul> | <ul style="list-style-type: none"> <li>www.mcdonalds.com</li> <li>http://www.delmarcollege.com</li> </ul> |

| Type of Business Communication   | Use   | Points to consider   | Examples  |
|----------------------------------|---|--|---|
| Office stationery (good to have) | <ul style="list-style-type: none"> <li>• For external communication</li> <li>• For brand visibility</li> <li>• For marketing</li> </ul> | <ul style="list-style-type: none"> <li>• Keep it simple</li> <li>• Do not overprint the stationary</li> <li>• Always finalize your stationary after registration of your business</li> </ul> | <ul style="list-style-type: none"> <li>• Letterhead</li> <li>• Business cards</li> <li>• Logo color and design</li> <li>• Official font</li> <li>• Official colors</li> </ul> |

### Writing Business Communication Using Email

1. Canada has a strict law about email use. The law is called **CASL** (Canada's Anti-Spam Law). This law applies to email and text. Learn about it at <https://crtc.gc.ca/eng/internet/anti.htm>.
2. When I email I will keep my emails **short**.

I will prepare **templates** for my signature, reply emails, marketing emails, and introductory email. See Web Link Templates for Business Communication in the links to important websites section

3. My **email address** is very important, as it is the first thing that a person sees when they open their Inbox. My email address must match the company name. This shows an email's source such as ABC director @url.com.
4. My **subject line** is very important as it causes the reader to decide to open the email or not. I can offer my customers a deal but if I have a poorly written subject line, my customers will not get far enough to read about the deal. Subject lines should be clear and should let my customers know what you have to offer them. Examples of subject lines: Best Buy: Free \$50 Best Buy Gift Card; Training: How to work smarter, not harder.  
Tips for good subject lines:
  - Keep it short, 40-50 characters
  - Avoid overuse of punctuation (i.e. !!!) or symbols
  - Do not write in capital letters
  - Avoid repeating your email address such as an email from ABC
5. The **content**, which is the main part of my email will be clear and written in simple sentences. I will not write more than two to three paragraphs and my paragraphs will inform the reader about 1 idea. I will try to make sure I provide information that my readers would like to know. I will always try to draft emails that are error-free.

6. My email must clarify what action I am expecting from my email readers. Do I want a reply or do I want them to buy my product or service or perhaps subscribe to my newsletter? Tips for good **calls to action**:
  - Keep it short, not more than five words. A good call to action is two words such as - Buy Now
  - Avoid using difficult words, use simple language
  - Use active language such as - Try Our New Service Today
  - Use a timeframe such as - Two Day Sale

### Writing Business Communication for Face to Face Contact

1. I will write down what I want to say to potential customers when I introduce my product or service. This is sometimes called an **elevator pitch**. Introducing my business during an elevator ride means I will need to be clear and quick. I will teach the staff and my family to use the same language to build word-of-mouth networks. Tips for a good elevator pitch:
  - Listen to elevator pitches on YouTube
  - Identify your goal. Start by thinking about the reason for speaking. Write your goal in different ways and find a short way to communicate it
  - Explain what you do. Describing what your product or service is and why it is good or helpful
  - The opening should create interest for the listener
  - Keep it short, around 5-7 sentences

My Elevator Pitch:

### Writing Business Communication for Telephone Conversations

1. I cannot call anyone in Canada to tell them about my business. There are people who choose to be on a Do Not Call List (DNCL). I must know who I can call. See the Links to Important Websites section
2. Telephone conversations must first explain the reason for the call as the listener will only listen to a message that matters to them. Tips for a telephone pitch:
  - Write and practice before calling
  - Be courteous and listen to the responder
  - At the closing summarize the conversation with an agreed on action point to ensure that there is no communication gap

### General Business Communication Tips

- Always open and close your business at the times business times you have set
- Be polite to your employees, customers, and suppliers
- Use polite and professional language
- Respond to emails and business questions within 48 hours
- Always be on time for meetings

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

- Pay taxes on time
- Keep your workplace clean and tidy
- Follow the **7 C principle** for the communications (see below)

| No. | Principle      | Explanation   |
|-----|----------------|---|
| 1.  | Be Complete    | A complete message is one that covers all needed information. For example, a message about a sale is complete when it says where the sale is, date, time, and duration of the sale and how to access the sale items and the discounts.  |
| 2.  | Be Concrete    | Concrete business communication is about clear messages. Clear messages are an important part of good customer service such as a no return or exchange policy on sale items.  |
| 3.  | Be Courteous   | Communicate with others in a friendly and courteous manner. For example, apologize for the limited supply of a product.   |
| 4.  | Be Correct     | Try to write short sentences to avoid grammar mistakes. Correct use of language is important to customers.  |
| 5.  | Be Clear       | Clear or plain language requires the use of short sentences and specific words.   |
| 6.  | Be Considerate | Consider your audience. One message can be communicated differently to different types of people. In order to communicate well, it is important to connect with the target group. By keeping the listener or reader in mind, the message can be geared to them. Consider your audience's professional knowledge, level of education, age and interests. |
| 7.  | Be Concise     | Keep the message simple and short, for example, "50% Off on selected items at XX from 23 <sup>rd</sup> July to 31 <sup>st</sup> July 2019"  |

### 3.0 My Business Needs

I need to know the type of items, things, staff and how much money is needed to start the business. This information is important to complete my Business Plan.

#### 3.1 Business Resources

A business resource is anything of value that is needed or used to run the business

|   |  |
|---|--|
| Physical Resources<br>(things, products, items) | Any physical items used for business such as: <ul style="list-style-type: none"> <li>• Raw materials</li> <li>• Equipment and machines</li> <li>• Building</li> <li>• Vehicle</li> </ul>   |
| Human Resources<br>(persons)                    | Any person who is working in business operations such as: <ul style="list-style-type: none"> <li>• Cooks</li> <li>• Hairstylist</li> <li>• Accountant</li> <li>• Driver</li> <li>• Manger</li> </ul>   |
| Intellectual Resources<br>(documents)           | Any legal and intellectual documents of the business such as: <ul style="list-style-type: none"> <li>• Business registration certificate</li> <li>• Business permits</li> <li>• Business license</li> <li>• Business plans</li> </ul>          |
| Financial Resources<br>(money)                  | Any monetary resources for the business such as: <ul style="list-style-type: none"> <li>• Cash in hand</li> <li>• Cash in bank</li> <li>• Any financial bonds or an investment plan for the business</li> <li>• Grant or loan money</li> </ul> |

#### Resource Gathering Sheet

| Resource Category   | Type of Resource                             |                                    |  |                                   | Next Steps<br>Record how I will get this resource |
|---|--|------------------------------------|--|-----------------------------------|---|
| Physical resources<br><br>(list of items needed for the business) | Building for business                        | Rented<br><input type="checkbox"/> | Leased/<br>Mortgaged<br><input type="checkbox"/> | Owned<br><input type="checkbox"/> |   |
|   | Vehicle                                      | Rented<br><input type="checkbox"/> | Leased<br><input type="checkbox"/>               | Owned<br><input type="checkbox"/> |   |
|   | Machines/<br>Equipment                       | Rented<br><input type="checkbox"/> | Leased<br><input type="checkbox"/>               | Owned<br><input type="checkbox"/> |   |
|   | Raw Materials<br>(items required to make the | Need to Purchase                   | Need to purchase on a day-                       | Already have for                  |   |

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

|   |   |   |  |   |  |
|---|---|---|--|---|--|
|   | final product for sales)  | for 12 months<br><input type="checkbox"/> | to-day basis<br><input type="checkbox"/> | initial 12 months<br><input type="checkbox"/> |  |
|   | Any Other   |   |  |   |  |
| Human resources<br>(persons required to run the business) | Technical Staff to perform specialized functions such as cooking, cutting | Self<br><input type="checkbox"/>          | Employee<br><input type="checkbox"/>     | Volunteer<br><input type="checkbox"/>         |  |
|   | Any additional worker or help for business                                | Self<br><input type="checkbox"/>          | Employee<br><input type="checkbox"/>     | Volunteer<br><input type="checkbox"/>         |  |
| Intellectual Resources                                    | Skill Certificates (if applicable)  | Need to Apply<br><input type="checkbox"/> | Already have<br><input type="checkbox"/> | Not required<br><input type="checkbox"/>      |  |
|   | Business Registration   | Need to Apply<br><input type="checkbox"/> | Already have<br><input type="checkbox"/> | Not required<br><input type="checkbox"/>      |  |
|   | License (if applicable)   | Need to Apply<br><input type="checkbox"/> | Already have<br><input type="checkbox"/> | Not required<br><input type="checkbox"/>      |  |
|   | Any other   | Need to Apply<br><input type="checkbox"/> | Already have<br><input type="checkbox"/> | Not required<br><input type="checkbox"/>      |  |
| Financial resources                                       | Cash  | Savings<br><input type="checkbox"/>       | Loans<br><input type="checkbox"/>        | Grants<br><input type="checkbox"/>            |  |
|   | Other sources of Investments  |   |  |   |  |



**3.2 Business Expense Estimate**

A business expense estimate is a prediction or estimate of the amount of money that is likely to be required to start a new business. This is an important step for my financial planning.

**My Business Expense Estimate Sheet (for the first year)**Physical Resources

|   |          |
|---|----------|
| <b>A. Building expenses</b><br>- Rent, lease or mortgage or total purchase cost if paid in full<br><br>Multiply the cost of one month by 12 months to get the full year cost for rented or leased or mortgage property.   | \$ _____ |
| <b>B. Cost of daily use of raw materials</b><br>- grocery items, stationery items, any cosmetics, or cleaning products<br><br>Make a monthly item list, calculate the cost of one month. Multiply the cost of one month by 12 months to get the full-year cost. | \$ _____ |
| <b>C. Cost of transport</b> for the first year of the business<br>- purchase or rent or lease cost plus basic fuel and maintenance cost for one month<br><br>Multiply the cost of one month by 12 months to get the full-year cost.                             | \$ _____ |
| <b>D. Cost of purchasing machines and equipment</b> for the business.<br><br>This can be a one-time cost at the start of the business.  | \$ _____ |
| <b>E. Cost on any other physical</b> resources needed such as renovations or paint<br><br>This can be a one-time cost at the start of the business.   | \$ _____ |
| Add all the physical resource costs<br>Building + B Raw material + C Transport + D Machines and equipment + E Any other physical resource cost  |          |

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

### Human Resources

Human resources mean the people who work for the business. Generally, at the start of business, owners perform most of the business tasks themselves or accept family support to limit costs. New businesses hire only mandatory staff without whom business is not possible.

| Full Time/ Part Time Staff   | A               | B              | C   | A X B X C |
|--|-----------------|----------------|---|-----------|
| A. <b>Technical staff</b><br>Examples: cooks, childcare workers, cleaners, hair stylists | Number of Staff | Salary / month | Number of Months for the first year of business | \$ _____  |
| B. <b>Business management staff</b><br>Examples: accountant, marketing staff             | Number of Staff | Salary / month | Number of Months for the first year of business | \$ _____  |
| Add all the physical resources cost<br>A Technical Staff + B Business management         |                 |                |   |           |

### Intellectual Resources

Intellectual resources are business legal documents, marketing materials and information about business systems.

|  |    |
|--|----|
| A. Registration fee  | \$ |
| B. Business license fee  | \$ |
| C. Business permit fee   | \$ |
| D. Business marketing  | \$ |
| E. Any other costs   | \$ |
| Add all of the intellectual resource costs<br>A Registration fee + B Licence fee + C. Business permits + D Any other costs | \$ |

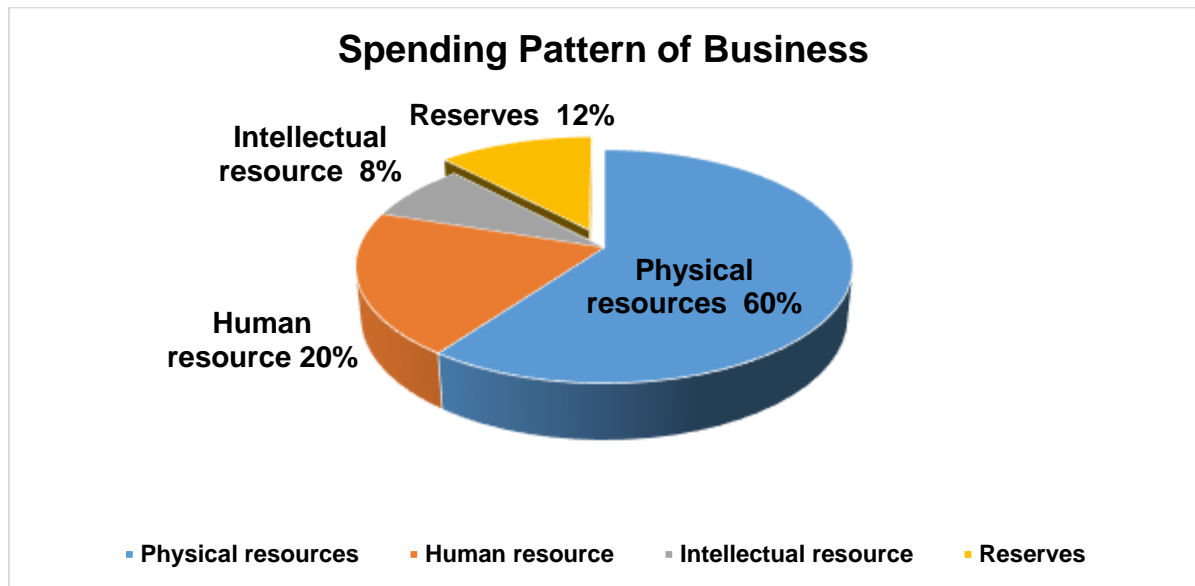
### **Grand total**

|  |    |
|--|----|
| A. Physical resources total                      | \$ |
| B. Human resources total                         | \$ |
| C. Intellectual resources                        | \$ |
| <b>Total Business Startup Cost<br/>A + B + C</b> | \$ |
| <b>Less</b>                                      |    |
| Money in hand or in the bank                     | \$ |
| Money required from other resources              | \$ |

Some important points to consider when estimating the business cost:

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

- Do not spend all available money, keep some for unexpected expenses
- Spend no more than 60% of the total money on physical resources. Keep at least 25% of the money for human and intellectual resources
- To have a good estimate, first, check market rates



### 3.3 Business Finance

Business Finance is the management of assets and money. It is important to use formal systems of financial management for a number of reasons

- To keep track of cash flow
- Expected by customers and economic systems
- For taxation
- To build a healthy credit score to be able to access capital at lower interest rates

If I am new to the banking sector, I may struggle to understand the ways that money is moved, both paid and received. Here is a brief snapshot of the widely used methods.

#### 1. Withdraw

Withdraw means taking cash out of a bank account. Cash can be withdrawn through ATM machines via a debit/credit card or through a cheque. Whenever I withdraw money from the bank, I need to pay withdrawal charges each time.

#### 2. Cheque

From a business account, I can pay suppliers in the form of a cheque. I can download or receive blank cheques from my bank branch or from my online account. Contact your bank for details.

Void cheque means useless or invalid. People give their personal cheque to their employers because it has banking information on it, they write “void” across the cheque so that it cannot be cashed

**How to Write Canadian Cheque**

The diagram illustrates the layout of a Canadian cheque with the following fields and labels:

- Account holder name and address:** Points to the top left section.
- Date:** Points to the date field, with a note: "Write the date of issue of cheque. YYYY- DD- MM format".
- Name and address of person or company of receiver:** Points to the field for the payee's details.
- Amount in Numbers:** Points to the dollar amount field.
- Amount in Words:** Points to the field for writing the amount in words.
- In Memo line I can write reason for the payment, like, rent/ fee/wage:** Points to the memo line.
- Signature:** Points to the signature line.
- Security seal:** Points to the security seal area.
- Memo:** Points to the memo line.
- MICR Line:** Points to the line at the bottom: "004 1: 12345 1: 004 1: 123 1: 1234567".

The MICR line is further broken down as follows:

- Cheque Number:** 004
- Branch Number:** 12345
- Financial Institute:** 004
- Designated branch:** 123
- Account Number:** 1234567
- First four digits are branch number:** 1234

## 3. Money Order and Demand Draft

This is the preferred way to make payments when someone wants to be assured that money will be paid. Money orders and demand drafts cannot be dishonored, as they are prepaid.

| Money Order   | Demand Draft  |
|---|---|
| <ol style="list-style-type: none"> <li>1. A money order cannot be cleared from any branch of the bank</li> <li>2. A money order can only be withdrawn from a specified bank branch</li> <li>3. It is also called banker's cheque or pays the order</li> <li>4. This is a guaranteed document issued by the bank for the third party that payment will be made</li> <li>5. The order is not negotiable, and non-transferable</li> <li>6. It is issued for local use and is payable in a particular town or city</li> </ol> | <ol style="list-style-type: none"> <li>1. A demand draft can be cleared in any branch of the issuing bank</li> <li>2. This is a negotiable instrument</li> <li>3. It is payable to the same bank with any branch</li> <li>4. It is not restricted to any town or city</li> <li>5. The payment of the demand draft cannot be stopped once it is sent</li> <li>6. A demand draft is always payable for a certain purpose</li> </ol> |

## 4. Overdraft

Overdraft is the money that I can borrow from my own bank account when there are no funds in the account. However, not all accounts allow an overdraft and there are charges and interest on the money taken from the account, bank charges vary from bank to bank and client to client. Charges may be daily, weekly, or monthly.

## 5. Credit Card

A credit card is a card issued by the bank that I can use to make purchases and balance transfer and/or cash advances. A credit card gives advance money on a fee and interest basis. This is the most popular way of making payments.

At the business, I will be expected to receive payments from my customers through credit or debit cards. I need a point of sale (POS) machine to swipe the card and transfer the amount directly to my business bank account. If my business is small I may be able to accept payment with a Square which connects with my smartphone. There are charges for each transaction using a POS machine or a Square.

## 6. Debit Card

A debit card is a cashless payment system from the customer's bank account. Payments are made through POS machines. It does not have an interest rate but banks do charge an annual fee.

#### Tips for Good Financial Management

- Keep a budget of your cash flow especially for the cash outflow. I should know exactly how much I can spend in a month for my business
- Good control of inventories is another way of saving money and managing cash flow
- I need to develop some credit policies for the business, for example, do I expect customer payments in my account in 1-2 business days? Will I pay vendors in installments without hitting interest charges? Or will I always avoid delayed payments to my bank? This is also known as keeping track of Accounts Receivable.

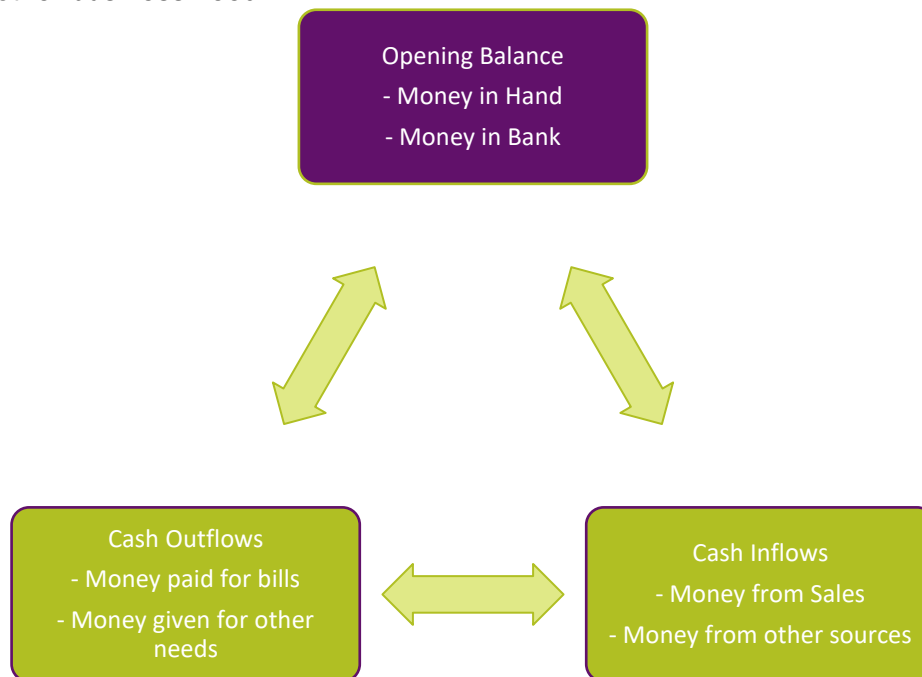
## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

- I will keep track of how much I need to pay and on what terms and conditions. This is also known as keeping track of Accounts Payable.
- Find ways to reduce the cost of business such as less printing, use of daylight, bulk purchases from wholesalers, less semi-finished products in inventory
- Always plan credit use before accepting credit. For example, term loans are ideal for long-term purchases, while lines of credit can be used to meet short-term requirements or to take advantage of unexpected business opportunities.
- I should know how much money I need to set aside for emergencies. I will set my monthly salary instead of taking the profit as my income. Any surplus in my cash flow can be used for business expansion or to pay off debts.

### **3.4 Cash Flow Management**

Cash flow is the money that is coming in and going out of my business account. There are two types of cash flow:

1. Cash inflow: Any money that I **receive** from customers, lenders, refunds, or through any other means
2. Cash outflow: Any money that I **pay** for bills, raw materials, debts, salaries, fees, taxes, or for any other business need



## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

### Cash Flow Management Form

This form will help me to keep a basic record of cash on a daily basis

Cash flow sheet for the month of \_\_\_\_\_ Year \_\_\_\_\_ Week \_\_\_\_\_ Date \_\_\_\_\_ Day \_\_\_\_\_

| Cash Inflow                            |    |
|--|----|
| Cash in Hand                           | \$ |
| Cash in Bank                           | \$ |
| Cash from sales                        | \$ |
| Cash from another source/s             | \$ |
| <b>A. Total cash inflow of the day</b> | \$ |

-

| Cash Outflows   |    |
|---|----|
| Payments made for business supplies such as raw materials | \$ |
| Salaries or wages paid                                    | \$ |
| Payments made for utilities (electricity, phone, gas)     | \$ |
| Fee or tax payment/s                                      | \$ |
| Another payments/s  | \$ |
| <b>B. Total Cash outflow of the day</b>                   | \$ |

|                                  |    |
|----------------------------------|----|
| <b>CASH BALANCE OF THE DAY</b>   |    |
| A. Total cash Inflow of the day  | \$ |
| <b>- MINUS</b>                   |    |
| B. Total Cash Outflow of the day |    |



### **3.5 Managing My Business Inventory**

An inventory is any product that is available in stock for business use or sale.

- Business inventory is the equipment and items used for the business such as computers, business stationary, furniture and fixtures
- Production inventory is the stock of raw materials, semi-finished items and finished products for sale.

#### **1. Business Inventory**

Business use inventory is the equipment and items that are used for operations

Example:

- Computers
- Business stationery
- Furniture and fixtures
- Production tools and utensils

#### **2. Production inventory**

##### **2.1 Raw materials**

Raw materials are items to make the final product

Example:

- Raw vegetables and fruits
- Paper and stationery for childcare business for children's activities

##### **2.2 Semi-finished items**

Semi-finished items are in the production phase

Example:

- Semi cooked food in the fridge for cooking
- Half made drawing sheets for children's activities at childcare

##### **2.3 Finished Products**

Finished items ready for sales

Example:

- Ready to sell food dishes
- Packed and labeled hair products for sale

**Inventory Management Form**

This form will help me to keep a basic record of Inventory items.

## 1. Business Equipment and items

Office / Business equipment and items; Once in three months review

Year \_\_\_\_\_ Month \_\_\_\_\_ Date \_\_\_\_\_

| No.                   | Equipment/ Item name | Make/ model | Condition | Date of purchase | Approximate Current Value in \$ |
|-----------------------|----------------------|-------------|-----------|------------------|---------------------------------|
|                       |                      |             |           |                  | \$                              |
|                       |                      |             |           |                  | \$                              |
|                       |                      |             |           |                  | \$                              |
|                       |                      |             |           |                  | \$                              |
|                       |                      |             |           |                  | \$                              |
|                       |                      |             |           |                  | \$                              |
|                       |                      |             |           |                  | \$                              |
| Total Value of Assets |                      |             |           |                  | \$                              |

Add rows if required

## 2. Production Inventory

**2.1 Raw Materials;** Fill this sheet every \_\_\_\_\_ day of the week re-order stock on same day afternoon

Year \_\_\_\_\_ Month \_\_\_\_\_ Date \_\_\_\_\_

| No.              | Name of Product | Quantity in Stock | Quantity required for this week | Quantity to order | Price / unit | Total cost |
|------------------|-----------------|-------------------|---------------------------------|-------------------|--------------|------------|
|                  |                 |                   |                                 |                   |              | \$         |
|                  |                 |                   |                                 |                   |              | \$         |
|                  |                 |                   |                                 |                   |              | \$         |
|                  |                 |                   |                                 |                   |              | \$         |
|                  |                 |                   |                                 |                   |              | \$         |
|                  |                 |                   |                                 |                   |              | \$         |
|                  |                 |                   |                                 |                   |              | \$         |
| Cost of purchase |                 |                   |                                 |                   |              | \$         |

Add rows if required

**2.2 Semi finished;** Fill this sheet every \_\_\_\_\_ day of the week

Year \_\_\_\_\_ Month \_\_\_\_\_ Date \_\_\_\_\_

| No. | Name of Product | Quantity in Stock | Quantity required for this week | Quantity to prepare | Re-Stock Day |
|-----|-----------------|-------------------|---------------------------------|---------------------|--------------|
|     |                 |                   |                                 |                     |              |
|     |                 |                   |                                 |                     |              |
|     |                 |                   |                                 |                     |              |
|     |                 |                   |                                 |                     |              |

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

|  |  |  |  |  |  |
|--|--|--|--|--|--|
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

Add rows if required

**2.3 Finished;** Twice a week for non-perishable item business and daily for perishable item business

Year \_\_\_\_\_ Month \_\_\_\_\_ Date \_\_\_\_\_

| No.         | Name of Product | Quantity in Stock | Quantity in shop | Total items | Re- Stock Day | Price/ Unit | Total Value |
|-------------|-----------------|-------------------|------------------|-------------|---------------|-------------|-------------|
|             |                 |                   |                  |             |               |             | \$          |
|             |                 |                   |                  |             |               |             | \$          |
|             |                 |                   |                  |             |               |             | \$          |
|             |                 |                   |                  |             |               |             | \$          |
|             |                 |                   |                  |             |               |             | \$          |
|             |                 |                   |                  |             |               |             | \$          |
|             |                 |                   |                  |             |               |             | \$          |
|             |                 |                   |                  |             |               |             | \$          |
| Total Value |                 |                   |                  |             |               |             | \$          |

Add rows if required

I will reorder when I have \_\_\_\_\_ or fewer items of each type in my inventory

**Tip:** Try to buy inventory from wholesalers. Wholesalers are businesses selling items to other businesses. Also, try to keep optimum inventory to reduce warehouse costs.

### 3.6 Risk Assessment

A risk is a possibility or threat of damage, injury, loss or any other negative occurrence. It is important for me to prepare for different business risks.

| Examples of different types of risks   |  |  |
|--|--|--|
| Physical loss  | Financial loss   | Reputational loss  |
| <ul style="list-style-type: none"> <li>• Fire</li> <li>• Theft</li> <li>• Injury</li> <li>• Vandalism</li> </ul> | <ul style="list-style-type: none"> <li>• Uncontrolled debt</li> <li>• Increase in prices of raw materials</li> <li>• Hike of currency exchange rate</li> <li>• Increase in price of utilities</li> </ul> | <ul style="list-style-type: none"> <li>• Lawsuits</li> <li>• Bad image</li> <li>• Allegations</li> </ul> |

Registered businesses are required to follow certain provincial and national laws to avoid risks. This is also important to avoid the imposition of legal and financial charges on the business. Additionally, businesses can also have their own internal policies to avoid risks such as work timings, or use of work resources.

Some of the major risks are listed down in the table below. However, I can also consult with the legal service or the City of Calgary to get detailed information on applicable laws according to my business circumstances.

| Risk  | Recommended Company policy  | Key Areas   |
|---|---|---|
| Issues with the people working for the business | <b>Human Resource policy</b><br>The Government of Alberta has defined the minimum wage, working hours and other related aspects as standard for employers. Adherence to the standards is important to avoid legal charges and fines. See web link Employment Standards in Alberta in links to important websites section  | <ul style="list-style-type: none"> <li>• Pay scales and minimum wages</li> <li>• Leaves and vacations</li> <li>• Compensations</li> <li>• Overtime policy</li> </ul>            |
| Health and Safety of the workplace and workers  | <b>Occupational Health and Safety Policy</b><br>It is the legal responsibility of business owners to make sure that the working environment is a safe and healthy place for work. Fail to comply will result in fines up to \$500,000 to \$ 30,000 for each day of offence with up to six months of imprisonment. For 2 <sup>nd</sup> subsequent offence, the fine is up to \$ 1000 000 to \$60,000 for each day of offence with up to twelve months of imprisonment. See web link Occupational and safety tool kit for small business in links to important websites section | <ul style="list-style-type: none"> <li>• First Aid</li> <li>• Workplace violence</li> <li>• Dealing with hazardous materials</li> <li>• Emergency Response protocols</li> </ul> |

|   |   |  |
|---|---|--|
| Breach of Information and data                  | <b>The Freedom of Information and Protection of Privacy (FOIP) Act</b><br>This act deals with situations where businesses may have personal or sensitive information about its stakeholders. See web link Freedom of Information and Protection of Privacy (FOIP) Act links to important websites section | <ul style="list-style-type: none"> <li>• How to record and safeguard sensitive information</li> <li>• Right to access personal information</li> </ul>                      |
| Communicating with external and internal people | <b>Communication Policy</b><br>Companies make communication policies to avoid confusion for communicating externally and internally with their employees, suppliers and customers.  | <ul style="list-style-type: none"> <li>• Brand name</li> <li>• Website and email rules</li> <li>• Who can directly communicate to who internally and externally</li> </ul> |

Some other examples

- Operational Policy is about the use of knowledge and instruments of the business.
- Security Policy is about the general rules to maintain a secure environment and also to respond in case of any security emergency situation
- Use of Space Policy sometimes includes the use of work supplies and parking of a vehicle at the workplace

**Risk Assessment Form**

|   |                                      |                       |  |
|---|--------------------------------------|-----------------------|--|
| <b>Step 1</b><br><br>Identify the risks related to my business type. Write down as many as you think of.  | <b>List here:</b>                    |                       |  |
| <b>Step 2</b><br><br>Now decide risks:<br><br>1. <b>In the red box</b> , which is most possible to happen to my business<br><br>2. <b>In the yellow box</b> , which may have a high impact<br><br>3. <b>In the green box</b> , which has a low possibility and low impact | <b>High possibility of occurring</b> | <b>High impact</b>    | <b>Low possibility of occurring and low impact</b> |
|   |                                      |                       |  |
| <b>Step 3</b><br><br>1. Pick the top risks from each of red and yellow boxes<br><br>2. Write out what you can do in case risk becomes a situation in your business  | <b>High possibility of occurring</b> |                       | <b>High impact</b>                                 |
|   |                                      |                       |  |
|   | <b>Planning steps</b>                | <b>Planning steps</b> |  |
|   |                                      |                       |  |

**3.7 Business Insurance**

- Insurance is a guarantee of compensation for specific loss, damage, or illness
- Private insurance companies provide insurance
- Insurance is mandatory for all businesses in Alberta
- There are many commercial insurance companies operating in Calgary that can provide coverage for businesses, however small or large they might be
- The average annual cost of insurance for small to medium-sized businesses in Calgary is \$400-\$1,000
- Insurance fees are called premiums and are paid monthly
- Insurance companies cover multiple business risks and give one collective rate written in a document called a policy. For example, a single policy may cover fire and theft or cover health, disability and death.
- It is good to speak to several insurance companies to find out what they cover and how much it will cost before buying insurance. Rates vary from one company to another.

**Insurance Covering Owners, Partners, and Key Employees**

| Type of Insurance                           | Use  | Insurance Relevant to My Business |
|---|--|-----------------------------------|
| Life Insurance                              | Life Insurance pays out a sum of money upon death of the insured person. This is especially important in the case of a sole proprietorship because the owner is personally liable for all the debts of the business. |                                   |
| Health Insurance                            | Businesses also buy group health plans to attract and retain employees. Insurance brokers or insurance companies provide plans to supplement health and dental benefits.   |                                   |
| Disability Insurance                        | If the insured person is unable to work due to an injury or illness this insurance will provide the income for a specified period of time.   |                                   |
| Partnership Insurance or Buy-Sell Insurance | If a business partner passes away, partnership insurance provides funds to the other partner to purchase the share of the deceased partner.  |                                   |
| Critical Illness Insurance                  | Insurance pays a lump-sum benefit, in case of critical illness.  |                                   |
| Key Person Insurance                        | If the business relies on certain skilled persons, insurance will protect the business from losses in case of loss of a key employee.  |                                   |

**Insurance for Business Property and Earnings**

| Type of Insurance               | Use  | Insurance Relevant to My Business |
|---------------------------------|--|-----------------------------------|
| Property Insurance              | Insurance pays for damage and destruction to the business property if there is a fire or other property damage.  |                                   |
| Content Insurance               | Insurance pays for contents that are lost, stolen, or damaged. Even home-based businesses should have separate insurance for business-related equipment and items. |                                   |
| Business Interruption Insurance | Insurance pays for losses because of business closure. The closure must be due to unavoidable circumstances such as fire.  |                                   |
| Vehicle Insurance               | Insurance pays for losses or damage to a vehicle due to accidents or theft.  |                                   |

**Liability Insurance**

| Type of Insurance                | Use   | Insurance Relevant to My Business |
|----------------------------------|---|-----------------------------------|
| General Liability                | Insurance pays for losses due to injury to clients or employees on the business site.   |                                   |
| Product Liability                | Insurance pays for losses due to defective equipment or equipment use that can cause serious harm to users.   |                                   |
| Professional Liability Insurance | Protects the client due to errors, omissions or negligence when performing professional services.   |                                   |
| Cyber Liability                  | Protects the client if there is a lawsuit due to an electronic security breach. This insurance also covers theft of devices or data.  |                                   |
| Accounts Receivable Insurance    | Also known as Credit Insurance, this insurance protects clients who go bankrupt or refuse to pay. This insurance is important for businesses engaged in import and export. The government provides insurance to the exporter. See the Links to Important Websites section |                                   |



## 4.0 My Legal Business

I need to have business registration and a legal business. This will be my final step toward self-employment.

### **4.1 Business Registration**

It is compulsory for all businesses in Calgary to register their business. A registration certificate must be secured from the government.

#### **Step 1 - I Will Choose My Business Type**

| Business Type       | Characteristics  |
|---------------------|--|
| Sole Proprietorship | <ul style="list-style-type: none"> <li>• A single person is the owner of the business</li> <li>• The owner is responsible for debts, profits and all business activities</li> </ul>  |
| Partnership         | <ul style="list-style-type: none"> <li>• A business owned by two or more people</li> <li>• Partner names are mentioned in the registration</li> <li>• Profit and loss is divided amongst partners</li> <li>• A partnership is an agreement in which two or more persons combine their resources in a business</li> </ul> |
| Corporation         | <ul style="list-style-type: none"> <li>• A company or group of people who act together to do business</li> <li>• Corporations are controlled by shareholders</li> <li>• The corporation name may be identified by the terms Limited, Ltd, Incorporated, Inc, Corporation or Corp.</li> </ul>                             |

#### **Step 2 - I Will Choose My Business Name**

| Business Name - Can Do  | Business Name - Cannot Do   |
|---|---|
| <ul style="list-style-type: none"> <li>• It is not mandatory to have a unique business name</li> <li>• Duplicate business names may exist</li> <li>• The business name can include the name of the owner</li> </ul> | <ul style="list-style-type: none"> <li>• Sole and partnership business names cannot use the word 'limited', 'incorporated' or 'corporation' at the end of the business name</li> <li>• Sole and partnership business names cannot add the abbreviation such as Ltd., Inc. or the French forms of abbreviations of that word</li> <li>• Businesses with duplicate or similar names may face any of these charges:             <ul style="list-style-type: none"> <li>- Legal Action in Court</li> <li>- Asked to change the name</li> <li>- Pay for the damages</li> </ul> </li> </ul> |

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

Check name availability. Use the Newly Upgraded Automated Name Search (NUANS) Canada wide online system of checking names. It checks for name duplication against existing businesses in Canada.

1. Visit the website Corporate and Business Name Search. See the Links to Important Websites section
2. Select the option of Order Nuans Name Selection
3. Fill in the form and pay the fee online. The fee is approximately \$15 to \$30
4. Receive the report in 2-3 business hours through email

The NUANS search report will show registered corporate names that sound similar to the proposed name. The NUANS report also suggests whether a business can use the proposed name or not. One report can provide results for up to three proposed names. If the proposed name does not exist, the NUANS search will reserve the name for 90 days.

### **Step 3 - I Will Register My Business**

Fill in a business registration application form. The form is available online at the Register a Business Name website. See the Links to Important Websites section. A paper copy can be also picked up from a registry office.

- The required information for the application form is: name of business, address of the business, phone number, email address, web address (if applicable) of business, type of business and personal information of owner(s)
- Submit the fee and form at a registry office. The exact fee for registration can be found by calling the Planning Service Center in Calgary at 403-268-5311 Monday-Friday from 8:00 am - 4:00 pm. You can find the information at a registry office
- Registry offices in the city register businesses. Google “Registry Office Calgary” to find an office near you
- Have proof of identification (Driver’s license, Alberta ID, Passport, PR/ Citizenship Card, or any approved picture ID) when visiting the registry office
- The registry office will review the application form and will provide you with proof of filing if the given information is correct.

#### **4.2 Opening My Business Bank Account**

All businesses need to have a bank account. The bank account must be separate from my personal account. I must open an account at an authorized financial institution. This is a bank or credit union.

| <b>Financial Service Providers, “Institutions”</b> |   |
|--|---|
| <b>Type</b>  | <b>Functions</b>  |
| Banks  | <ul style="list-style-type: none"> <li>• Cash deposit: Accept and keep money in the bank under the depositor’s name</li> <li>• Provide loans: Banks provide loans for business and other needs. They charge fees and interest rates on loan amounts</li> <li>• Banks provide other money services like the exchange of currency, saving accounts and credit cards</li> </ul> <p>See the Links to Important Websites section</p> |
| Credit Unions                                      | <ul style="list-style-type: none"> <li>• Credit unions are not-for-profit organizations that operate like a bank</li> <li>• They normally have lower fees and loan interest rates than major banks</li> <li>• They are not as widespread as banks</li> </ul> <p>See the Links to Important Websites section</p>   |
| Micro lending Institutions                         | <ul style="list-style-type: none"> <li>• Micro lending institutions provide small-scale loans to certain kinds of business owners. Some are women-friendly training and lending facilities such as Momentum and Alberta Women Entrepreneurs.</li> </ul> <p>See the Links to Important Websites section</p>  |

#### **How to Open a Business Bank Account**

- Explore websites and choose a financial institution that meets your needs. Choose a bank that has advantages such as a branch close to your business, a bank with good lending and saving rates or helpful staff. Some banks provide information in several languages. Visit the bank and meet the customer service officer.
- Share your business needs
- Take the following documents to the bank where you want to open a business account:
  - Business certificate issued by the registry office
  - Business contact information: address, phone number and email address
  - Photo ID and personal proof of identification. Your identification can be one of the following: a driver’s license, Alberta ID, passport or citizenship or PR Card
  - Social Security number of the owner(s) of the business

### 4.3 Getting Permits and Licenses

Permits and licenses are required to open a business in Calgary.

Business Permits are legal permissions to perform certain activities and businesses. In Canada, three government bodies provide permits.

| Permit issuing authorities in Canada |   |
|--------------------------------------|---|
| Municipal permits                    | The municipal government issues <b>12</b> different types of permits for businesses. In Calgary, the City of Calgary is the municipal government.       |
| Provincial permits                   | The provincial government of Alberta issues <b>7</b> different types of permits for businesses.   |
| Federal permits                      | The federal government issues <b>4</b> different types of permits for businesses. The Government of Canada is the main authority with many departments. |

| Federal Permits   | Provincial Permits  | Municipal Permits  |
|---|---|--|
| 1. Agreement to implement employment equity<br>2. Federal business registration<br>3. Federal incorporation of a business<br>4. Federal incorporation of a not-for-profit corporation | 1. Asbestos worker card<br>2. <b>Business name registration</b><br>3. Certificate of Inspection (boiler or pressure vessels)<br>4. Certificate of operation & construction (elevating devices)<br>5. Vehicle registration<br>6. Road development application<br>7. Sign application | 1. <b>Building permit</b><br>2. Charitable organization license<br>3. Demolition permit<br>4. Development permit<br>5. Electric permit<br>6. Gas permit<br>7. Hoarding permit<br>8. Home occupation permit<br>9. Mechanical permit (heating, air conditioning)<br>10. Ventilation permit<br>11. Plumbing permit<br>12. Sign permit |

Business licenses legally allow operation of certain trades, which have specific rules called protocols. Some businesses have licenses given or issued by a regulatory organization rather than the government.

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

| Businesses that Require a Business License to Operate in Alberta   | Other Licenses and Registrations in Alberta   |
|--|---|
| <ol style="list-style-type: none"> <li>1. Auctions</li> <li>2. Cemeteries</li> <li>3. Charitable fundraisers</li> <li>4. Charitable organizations</li> <li>5. Collection agencies</li> <li>6. Collectors</li> <li>7. Cooperatives</li> <li>8. Debt repayment agencies</li> <li>9. Debt repayment agents</li> <li>10. Direct sellers (door to door)</li> <li>11. Employment agencies</li> <li>12. High-cost credit agencies</li> <li>13. Home inspectors</li> <li>14. Marketers of gas and or electricity</li> <li>15. Payday loan businesses</li> <li>16. Prepaid contractors</li> <li>17. Retail home sellers</li> <li>18. Time-share and points sellers</li> </ol> | <ol style="list-style-type: none"> <li>1. Automotive               <ul style="list-style-type: none"> <li>- All automotive businesses, such as sales, leasing, repair and consignment sales are included in automotive</li> <li>- Alberta Motor Vehicle Industry Council regulates automotive businesses</li> </ul> </li> <li>2. Funerals               <ul style="list-style-type: none"> <li>- Alberta funeral service regulator board regulates all funeral service businesses</li> </ul> </li> <li>3. Gambling               <ul style="list-style-type: none"> <li>- All gaming businesses, such as casinos, raffles, bingos, and pull tickets are included in gambling</li> <li>- The Alberta Gaming and Liquor Commission regulates gambling businesses</li> </ul> </li> <li>4. Real estate               <ul style="list-style-type: none"> <li>- All real estate specialists, such as agents, brokers, mortgage brokers, property managers are included in real estate businesses</li> <li>- The Alberta Insurance Council regulates insurance and real estate businesses</li> </ul> </li> </ol> |

### How to Get Permits and Licenses

- Gather your business registration certificate, the address, phone number and email address of the business, and the proof of identification (Driver's license or Alberta ID or Passport or PR/ Citizenship Card)
- Visit the City of Calgary office, on the 3<sup>rd</sup> floor of 800 Macleod Tr. SE. Go to the counter area. It is best to book an online appointment with the representative. Take an online appointment from the city of Calgary, or, call 311 for appointments. See the Links to Important websites section
- Present the business documents to the representative of the City of Calgary for review

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

- The City of Calgary will review the business and inform you of the required permits and licenses
- Submit forms and fees as advised by the City of Calgary office. The City of Calgary will visit the business site for land use approval. This is required for all businesses in Calgary. Home-based businesses must have the Alberta Fire Code Business License. The Calgary Fire Department issues this license. See the Links to Important websites section.
- One can also discuss options with the City of Calgary License of Occupation. This is a legal agreement to lease a City-owned land.

#### **4.4 Registering My Business for Tax Purposes**

Canada Revenue Agency (CRA) is the government agency responsible for handling taxes in Canada. The CRA manages tax laws, collects and refunds taxes and provides tax benefits. See the Links to Important websites section

Many businesses need to set up a CRA account.

| Types of CRA Program Accounts  | Features   |
|--|--|
| 1. Good and Services Tax ( GST)<br>2. Harmonized Sales Tax ( HST)<br><br>The rate for HST is different in each province. Alberta has no HST. | <ul style="list-style-type: none"> <li>• In Canada, any business selling taxable goods or services must register with CRA for GST and HST (RT)</li> <li>• Businesses which have annual sales equal or less than \$30,000 are not required to register for GST</li> <li>• A sole proprietor business does not need to register for GST until it starts earning \$30,000 and above annually</li> </ul> |
| 3. Payroll Deductions (RP)   | <ul style="list-style-type: none"> <li>• Payroll deductions are mandatory for all businesses with one or more employees</li> <li>• Register for payroll deductions for all full time and part-time employees</li> </ul>  |
| 4. Corporate Income Tax (RC)   | <ul style="list-style-type: none"> <li>• Corporate taxes are paid by any business registered as a corporation</li> </ul>   |
| 5. Import-Export (RM)  | <ul style="list-style-type: none"> <li>• Businesses engaged in the import and export of goods and services must register an Import-Export account</li> </ul>   |

| Importance of CRA accounts   |
|--|
| <ul style="list-style-type: none"> <li>• The CRA provides a Business Number (BN). The business number is the identification required by the federal and provincial government</li> <li>• CRA accounts are mandatory for all businesses that have annual sales of more than \$30,000</li> <li>• Businesses must register with the CRA within 29 days of sales exceeding the \$30,000 annually</li> <li>• Businesses can register for CRA accounts voluntarily based on future expected business or staffing. Voluntary registrations must report annually</li> <li>• Tax reporting varies from monthly to quarterly and annually. Businesses must report annually if annual sales are less than \$1,500,000</li> <li>• Businesses must report to the CRA first if they are charging GST/HST to customers. All tax added sales must have invoices with the company name, date of sales, amount of sales before taxes, tax amount and the amount paid after taxes by customers</li> </ul> |

- Keep all sales invoices safely organized for audits and tax returns
- Tax collection money must be kept separate from sales money, as this is payable to CRA
- Businesses registered under the CRA are eligible for certain benefits and support by the government. Call the helpline at 1-800-959-5525 for business-specific information and the process of receiving benefits

### **How to Open CRA Accounts**

#### **Step 1 - I will arrange the Required Documents**

Gather all the required documents to open CRA accounts such as,

1. Complete and legal name(s) of the business owner(s)
2. SIN number of owner(s)
3. Phone number of owner(s)
4. Occupational details of owner(s)
5. Business name (legal)
6. Address and postal code of the business
7. Major business activity details
8. Specify three products and services that generate revenue
9. Details on types of employees (full time, part-time, seasonal)
10. Details on salary payment frequency (daily, weekly, monthly)

#### **Step 1 - I will submit the application form and required documents**

Fill the RC1 form for CRA accounts. By submitting the RC1 form I can get;

1. Business number
2. GST/HST program
3. Payroll deduction (RP)
4. Information Return (R2)
5. Import-Export (RM)

See the Links to Important Websites section. Complete online or print and deposit the RC1 form at the nearest tax service office or tax center. For more details and clarification on CRA, accounts call 1-800-959-5525 Monday- Friday from 9:00 am – 6:00 pm



## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

| Taxable supplies   | Non-taxable supplies  |
|--|---|
| <ul style="list-style-type: none"><li>• Sales of new housing</li><li>• Sales and rentals of commercial property</li><li>• Sales and leases of automobiles</li><li>• Car repairs</li><li>• Soft drinks, candies, and potato chips</li><li>• Clothing and footwear</li><li>• Advertising</li><li>• Taxi or commercial ride-sharing services</li><li>• Legal and accounting services</li><li>• Franchises</li><li>• Hotel accommodation</li><li>• Barber and hairstylist services</li></ul> | <ul style="list-style-type: none"><li>• Basic groceries such as milk, bread, and vegetables</li><li>• Agricultural products such as grain, raw wool, and dried tobacco leaves</li><li>• Most farm livestock</li><li>• Most fishery products such as fish for human consumption</li><li>• Prescription drugs and drug-dispensing services</li><li>• Certain medical devices such as hearing aids and artificial teeth</li><li>• Feminine hygiene products</li><li>• Exports</li><li>• Many transportation services where the origin or destination is outside Canada</li></ul> |

## 4.5 Legal Requirements for Manufacturers and Producers

If I decide to make my own product using my own recipe or formula than I need to go through some additional legal steps to sell my product in Canada. All of the legal documents for my product will be my intellectual resources.

### Branding

Naming your product is known as branding. It is different from the business name. One can use the same branding name as the business name. Branding is done through Trademark. Trademarks are words, designs, tastes and textures, moving images, mode of packaging, holograms, sounds, scents or images used to define your product.

In Canada, a brand name or trademark is registered for 10 years and will then need to be renewed.

#### Step 1

- Decide on a name for your product
- Decide the design of logo and text for the label and marketing of the product
- Check the government webpage on the Canadian Database of Trademark at the government website. This is to check whether my trademark is available and to ensure that there is no similar brand name

#### Step 2

- Canadian Intellectual Property Office (CIPO) provides the trademark e-filing service
- The application will be filed online at the CIPO website. I can also hire a lawyer to file the application on my behalf if I find it difficult to do myself.
- Prepare and file the following documents for the application
  - The name and mailing address of the applicant
  - A picture or description, or both for the application
  - Application fee of approximately \$150-\$350 (varies case by case)  
All fees are paid online along with the application
  - Any statement or text that the applicant wishes to use with the design such as text lines for advertising etc.
  - Consider filing a separate application for each of the trademarks.  
One application can cover a number of goods or services for a given trademark

### Patents

- A patent is an intellectual resource for manufacturing businesses of items for direct use of humans or animals
- This is legal protection that no one can make, import, or claim to inventing a similar product
- Most patents are for a limited period of years (approximately 20 years)

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

- There is an annual fee to keep the patent in Canada. It is important to file a Patent.
- Application within one year of publicly disclosing an idea. If the application is not made within the one year period, the inventor may lose his/her rights to Patent.
- All patents are valid only in the country they have been applied for. Example: Patents registered in Calgary or from any other Canadian city are valid in Canada only.

Patents protect an invention. The invention may be a product, apparatus, composition of matter or, a process with a function or purpose.

### Process

Getting a patent is not the compulsory step for the manufacturer but considered safe to avoid any future legal problems.

#### Step 1

- Visit the website [www.cipo.gc.ca](http://www.cipo.gc.ca). Canadian Intellectual Property Office (CIPO)
- Fill in a free online patent search. The search will tell you whether someone else has already patented or disclosed something similar to your invention. If you know which related inventions are patented, it helps you decide the scope of what you may claim as your own and avoids any conflicts
- I can also find the city-wise office information for the patent issuing office, for example, the Calgary office is at Alastair Ross Technology Centre Suite 438, 3553 – 31 Street N.W. T2L 2K7 Phone 587-333-6399

#### Step 2

- Find the list of registered patent agents in Calgary
- Obtain an application form
- Complete the application and requirements such as details on idea, recipe, formula, etc.
- Submit application and fee for the processing of more detailed information about the Canadian Patent system and its requirements can be found at the Canadian Intellectual Property Office (CIPO) website.

#### Step 3

- Patents are made public 18 months after the application is filed. The purpose of the publication is to share knowledge with the public so that society can benefit from this advance in technology and knowledge.

### **Getting Labels and Nutritional Facts for Food Items**

If I decide to make and pack food items to be sold in the market than I need to have a proper label of the product on the pack. Nutrition labeling is made compulsory in Canada in 2007 for all prepacked food. All prepacked foods must have the following details:

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

- A nutrition fact table
- An ingredient list

| <b>Nutrition Facts</b>                                   |                      |
|--|----------------------|
| Serving Size 2 Tbsp (30mL)                               |                      |
| Servings Per Container about 16                          |                      |
| Amount Per Serving                                       |                      |
| <b>Calories 80</b>                                       | Calories from Fat 50 |
| % Daily Value*   |                      |
| <b>Total Fat</b> 6g                                      | <b>9%</b>            |
| Saturated Fat 1g   | <b>4%</b>            |
| Trans Fat 0g   |                      |
| <b>Cholesterol</b> 0mg                                   | <b>0%</b>            |
| <b>Sodium</b> 240mg                                      | <b>10%</b>           |
| <b>Total Carbohydrate</b> 7g                             | <b>2%</b>            |
| Dietary Fiber <1g  | <b>1%</b>            |
| Sugars 6g  |                      |
| <b>Protein</b> 0g  |                      |
| Vitamin A 2% • Vitamin C 0%                              |                      |
| Calcium 0% • Iron 0%                                     |                      |
| *Percent Daily Values are based on a 2,000 calorie diet. |                      |

**INGREDIENTS:** FILTERED WATER, ORGANIC SUGAR, ORGANIC SOYBEAN OIL, ORGANIC WHITE VINEGAR, ORGANIC TOMATO PASTE, SALT, ORGANIC ONION POWDER, ORGANIC PAPRIKA, ORGANIC GARLIC POWDER, XANTHAN GUM.

**CONTAINS: SOY**



**CERTIFIED ORGANIC BY QUALITY ASSURANCE INTERNATIONAL**

### Process

#### Step 1.

- Finalize your recipe, product and formula that needs to sell as a packed item
- Define packaging – container, bag or in any other form
- Identify the food nutritional testing and labeling laboratory in your area. I can also take support and area-specific information from the Canadian Food Inspection Agency (CFIA)

#### Step 2

- Write to the concerned lab to test your product for nutritional analysis, possible allergies and useful shelf life. Always select the lab which has the capacity to develop a nutritional analysis label according to the FDA labeling laws.
- Labs ask for the detailed ingredient list along with the quantities used of each of the ingredients, recipes, and places where the product will be manufactured. For certain products, labs recommend sending more detailed information instead of the sample.
- Labs generally accept the samples in small quantities up to 500 grams. The cost is approximately \$500-\$700 for developing the nutritional label for each product.
- Most of the label provides services to develop the labels ready to be pasted on the packed food along with the bar code.

#### Step 3

- Once you receive the labels make sure you have the name of your product
- You can also request for the printing of the product labels from the nutritional testing and labeling laboratory
- Based on useful shelf life information you can either print or stamp the expiry date of the product

#### Step 4

- After the completion of the labeling process, my product will be ready to sell in the market

### Labeling of Cosmetics

The labeling of cosmetics is governed by two Acts and their associated Regulations:

- the Food and Drugs Act and the Cosmetic Regulations, and
- the Consumer Packaging and Labelling Act and the Consumer Packaging and Labelling Regulations

The Food and Drugs Act and the Cosmetic Regulations govern the classification and labeling of cosmetic products with regard to the:

- Expression of the product's identity on its label
- Name and address of the principal place of business of the manufacturer indicated on the label
- Listing of ingredients on the label
- Avoidable hazards presented by the cosmetic
- The Cosmetic Regulations under the Food and Drugs Act allow a designated Health Inspector to inspect:
  - Cosmetic products
  - Locations, where cosmetics are manufactured or stored. The name and address may appear in English, French, or both official languages and
  - Any labeling or advertising material related to a cosmetic product

The Cosmetic Regulations under the Food and Drug Act allow a designated Health Inspector to inspect:

- Cosmetic products
- Locations, where cosmetics are manufactured or stored The name and address, may appear in English, French, or both official languages
- Any labeling or advertising material related to a cosmetic product

Process:

- Like packaged food products, labeling identifies the cosmetic testing lab that follows the regulation requirements
- Send the detailed ingredient list and sample of the product for a safety test, useful shelf life and possible allergies
- Labs will issue the label details according to the regulatory requirements
- They charge approximately \$500-\$800/product based on the type and complexity of ingredients used in the manufacturing of the product

For Calgary contact

**Calgary Regional Product Safety Office** Room 282, Harry Hays Building 220 – 4th Avenue South East Calgary, Alberta T2G 4X3 Phone: 403-292-4677  
hc.prprodinfo.sc@canada.ca Toll-free: 1-866-662-0666 (Canada and U.S. only. Calls will be routed to the closest regional office.) **Teletypewriter:** 1-800-465-7735 (Service Canada)

## Appendix 1

### Important Business Terms

**Accounts Payable:** money that you must pay. The amounts you owe to your suppliers that are due for payment at some point in the future.

**Accounts Receivable:** money that you are expecting to receive. The customer has not yet paid for the sales you made.

**Agreement:** a collective decision made by two or more persons or parties to legally follow an agreed decision.

**Business competition:** is the process of businesses and individuals selling to the same customers with similar products and services.

**Bond:** protection purchased by a business for the protection of customers. It is different from insurance as insurance protects the business. Bonds are to protect consumers from harmful, unethical, or otherwise poor business practices. There are two primary types of bonds—fidelity bonds and surety bonds.

1. Fidelity Bonds: A fidelity bond can be considered a supplement to business insurance because it provides protection for both the customer and the business from theft, misconduct, or fraud on the part of the company's employees.
2. Surety Bonds: A surety bond, which can also be called a performance bond, provides the customer with a guaranteed assurance that the services will be provided as agreed.

For example, a self-employed house cleaner can obtain coverage to protect against damage to the customer's home. Businesses and self-employed workers use bonding in advertising when listing the attributes of the company.

**Building Permit:** gives authorization to straight, demolish, relocate, change or repair a building, or change the use or occupancy of a space.

**Business ID:** a unique identification number required by all businesses operating within the City of Calgary

**Business license:** a license issued by The City of Calgary to a business owner confirming lawful operation of a business in the city. A business license ensures that measures are in place to protect consumers and ensure public safety. Not all businesses require a business license.

**Business plan:** a business plan is an essential step in setting up a business. Its key function is to provide a map of the necessary steps to operate one's own business.

**Business idea:** a description of the business

**Cash Inflows:** any money that is coming to business accounts. The sources of cash coming to your business could be through bank loans, sale of product or service, tax refunds, etc.

**Cash Outflows:** any cash that is going out from the business account. This can be payment for inventory, salaries, taxes, legal fees, or packaging fee, etc. Anything that you pay for your investment, loans, or expenses.

**Cash in hand:** this is cash that you currently have available for use of your business

**Corporation:** a legal entity that is separate from its owners, the shareholders. The corporation name may be identified by the terms Limited, Ltd, Incorporated, Inc., Corporation, or Corp.

**Cleaning service:** the business of supplying janitorial or caretaker services

**Credit Union:** a non-profit cooperative whose members can borrow from pooled deposits at low-interest rates

**Development permit:** authorization from The City of Calgary for a proposed development including the design, location, and use of a building or structure

**Entrepreneur:** an individual who creates and runs a business, accepting the risks and enjoying the rewards

**Esthetics service** (Beauty care/beautician): applying make-up, providing facials, manicures or pedicures and removing hair by waxing

**Financial planning:** planning that includes income statements, balance sheets, start-up costs, cash-flow analysis, personal financial statements and source of financing

**Financial Institutions:** a financial institution (FI) is a company engaged in the business of dealing with financial and money transactions such as deposits, loans, savings, and currency exchange. Financial institutions include a wide range of business actions within the financial services sector including banks, trust companies, insurance companies, brokerage firms, and investment dealers.

**Full-time employment:** working an average of at least 30 hours per week, earning at least minimum wage with non-subsidized earnings (See also part time employment)

**Inventory:** supplies or products that your business keeps on hand to meet sales demands

**Land use approval:** approval from The City of Calgary to operate at a given location; often required as part of the approval process. Land use district is a designation or zoning term given to parcels of land within the city. It describes uses that are permitted or discretionary as well as specific rules for these districts as explained in the Calgary Land Use Bylaw.

**License of occupation:** a legal agreement that includes terms and conditions, where a business or organization may lease City-owned land. Examples include sidewalk cafés and community association buildings

**License violation:** breaking a rule of business license bylaws

**Marketing plan:** the plan to promote the business including the target market, strategy, audience and budget

**Market Research:** includes customer/community/competition analysis, market estimate, and local analysis

**Massage Practitioner:** a registered member of an approved massage association who administers a massage for a fee

**Observe:** to notice or pay attention to something

**Organizational Documents:** any legal forms required for a business including insurance, bonding and business license requirements

**Operations:** internal organizational structure and staff required to operate the business, purchasing, quality control, inventory, customer service policies, procedures, and record keeping

**Partnership:** a business owned by two or more people on business registration documents. Partner names are mentioned. Profit and loss is divided based on each partner's financial and physical contribution to the business. Partnerships can also be understood as an agreement in which two or more persons combine their resources in a business.

**Partnership Deed:** is a legal document in which all business partners define their contributions, roles, and responsibilities. This is mostly written before the registration of the business.

**Part Time Employment:** A part-time job is a form of employment that carries fewer hours per week than a full-time job. They work in shifts. The shifts are often rotational. Workers are considered part-time if they commonly work fewer than 30 hours per week.

**Personal service:** the business of providing services related to body care and appearance or a therapeutic treatment not recognized by the laws of the Province of Alberta. Services include body or ear piercing, removing hair by electrolysis, esthetics services, hairstyling, and tattooing.

**Sole proprietorship:** a business owned by one person, hence the word sole, meaning one and only one

**Self-employment:** to organize, manage and assume the risk to start a business or enterprise that ultimately creates a job for the individual and others. A self-employed person is also called an entrepreneur.

**Search Engine Strategies:** a plan to ensure that your website or page is easy to find in internet searches. Webpages like google or any other search site will show webpage suggestions or recommendations.

**Red Seal** a recognized standard in Canada for trade occupations. Red seal certificates are acceptable across Canada.

**Trade show:** the business of organizing a commercial exhibition of 10 or more participants, less than one month in duration, having the participants demonstrate and sell products or services

**Warehousing:** the business of renting or leasing a space in premises for the storing of goods, wares or merchandise excluding food or food products

**Wholesaler:** a business that sells goods to other businesses



**Viable Business Idea:** a business idea that supports the needs of the local economy and where there is a reasonable chance for the person to become self-sufficient because of his/her business

**Venture:** a business venture may also be considered a small business. Most business ventures are created based on needs of customers

## Appendix 2

### Directory of Services

#### Business Grant and Loan Providers in Calgary

| No | Name                                   | About the Organization  | Contact Information   |
|----|--|---|---|
| 1. | <b>Canadian Grants Business Center</b> | Self-Employment training is a program element under the Training for Work program. It facilitates entry into self-employment by offering individuals formal instruction, business plan development, one-to-one business counseling, coaching, guidance, and follow-up during business plan implementation. It is designed for unemployed and marginally employed Albertans who have a viable business idea, personal attributes necessary to be successful at self-employment, and who are in need of self-employment training. | 1-888-231-0075<br><a href="https://www.canadagrantscenter.com/">https://www.canadagrantscenter.com/</a>                       |
| 2. | Alberta Business Grants Ltd.           | Grant resources for every type of industry and business   | 1-780-297-6177<br><a href="https://albertabusinessgrants.com/">https://albertabusinessgrants.com/</a>                         |
| 3. | Business Link                          | Business Link is Alberta's entrepreneurial hub. It is a non-profit organization that helps people navigate the steps toward starting their own business. It provides one-on-one support, market research, access to experts, training, networking opportunities, and specialized support for Indigenous entrepreneurs.  | 1-780-422-7722<br><a href="http://businesslink.ca/">http://businesslink.ca/</a>   |
| 4. | Alberta Women Entrepreneurs (AWE)      | Alberta Women Entrepreneurs (AWE) is a non-profit organization dedicated to enabling women to build successful businesses. AWE provides unique programs and services to women at all stages of business through advising, financing, mentoring, and network development.  | 1-800-713-3558<br><a href="https://www.awe.ca/">https://www.awe.ca/</a>   |
| 5. | Startup in Canada                      | Startup Canada is a national voice for Canada's 2.3 million entrepreneurs. Since launching in 2012, Startup Canada has grown to represent more than 200,000 entrepreneurs and 50 grassroots communities. Through digital programs and flagship events, Startup Canada is a network promoting, educating, connecting and giving a voice to Canada's entrepreneurs; supporting them to start, operate and scale businesses.   | Startup Canada<br>56 Sparks Street<br>Ottawa, ON<br><a href="https://www.startupcanada.ca/">https://www.startupcanada.ca/</a> |
| 6. | Alberta Enterprise                     | This corporation formed by the Government of Alberta in 2008, is a key component for economic diversification and development of an innovation-based economy in Alberta. It invests in supporting businesses that will create high skilled jobs for Albertans.  | 1-877-336-3474<br><a href="http://www.albertaenterprise.ca/">http://www.albertaenterprise.ca/</a>                             |
| 7. | Western Innovation Initiative (WINN)   | The <b>Western Innovation (WINN) Initiative</b> was a five-year federal initiative that offers repayable contributions for small and medium-sized enterprises (SMEs) with operations in Western Canada, in order to help move their new and innovative technologies from the later stages of research and development to the marketplace.   | 1-888-338-9378<br><a href="http://www.winn.ca/">http://www.winn.ca/</a>   |
| 8. | Community Futures Alberta              | Community Futures Network of Alberta supports small business development and rural economic diversification in Alberta. It actively works with community and business leaders to foster rural   | Box 753 Cochrane<br>1-877-482-3672<br>1-780-968-7013<br>403-851-9995  |

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

|    |   |  |  |
|----|---|--|--|
|    |   | economic growth and partners to build vibrant and sustainable communities.   | <a href="http://albertacf.ca">http://albertacf.ca</a>  |
| 9. | District Adventures Accelerator Program | The District Adventures Accelerator twice annually invests \$150k with 10 Canadian food/beverage and health/wellness entrepreneurs in exchange for a minority equity stake of their company. The founders take part in a 5-month accelerator program designed to rapidly increase valuation through sales, distribution, and marketing support. The accelerator also provides members with access to blue-chip service sponsors, like BDO Canada, to deliver workshops on tax and accounting management. | 2540 Kensington<br>AB<br><a href="https://www.districtadventures.ca">https://www.districtadventures.ca</a> |

### Useful Links

| No  | Area  | Weblink   |
|-----|---|---|
| 1.  | ALIS (Alberta Career, Learning and Employment Information Services- Self-employment information | <a href="https://alis.alberta.ca/look-for-work/self-employment/">https://alis.alberta.ca/look-for-work/self-employment/</a>   |
| 2.  | Business permit and license information   | <a href="https://www.bizpal.ca/">https://www.bizpal.ca/</a>   |
| 3.  | City of Calgary   | <a href="https://www.calgary.ca">https://www.calgary.ca</a>   |
| 4.  | City of Calgary- My Business  | <a href="https://www.calgary.ca/PDA/pd/Pages/myBusiness/my-business.aspx">https://www.calgary.ca/PDA/pd/Pages/myBusiness/my-business.aspx</a>   |
| 5.  | City of Calgary- Business 101   | <a href="https://www.calgary.ca/PDA/pd/Pages/myBusiness/Business-101.aspx">https://www.calgary.ca/PDA/pd/Pages/myBusiness/Business-101.aspx</a>   |
| 6.  | City of Calgary- Start a Business   | <a href="https://www.calgary.ca/PDA/pd/Pages/myBusiness/Understanding-Business-Licence-Requirements.aspx">https://www.calgary.ca/PDA/pd/Pages/myBusiness/Understanding-Business-Licence-Requirements.aspx</a>   |
| 7.  | Essential Skills information  | <a href="https://www.skillscompetencescanada.com/en/essential-skills/resources/">https://www.skillscompetencescanada.com/en/essential-skills/resources/</a>   |
| 8.  | National Occupational Classification  | <a href="https://www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/express-entry/eligibility/find-national-occupation-code.html">https://www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/express-entry/eligibility/find-national-occupation-code.html</a> |
| 9.  | Registry office directory   | <a href="http://www.servicealberta.gov.ab.ca/find-a-registry-agent.cfm">http://www.servicealberta.gov.ab.ca/find-a-registry-agent.cfm</a>   |
| 10. | Training and skill development providers  | <a href="https://www.alberta.ca/employment-training-services-directory.aspx#toc-0">https://www.alberta.ca/employment-training-services-directory.aspx#toc-0</a>   |
| 11. | Search for grants via Alberta Business Grants   | <a href="https://albertabusinessgrants.ca/finding-grants/">https://albertabusinessgrants.ca/finding-grants/</a>   |



**Caution:** Before start reading this section, make sure that you have already gone through the main sections of EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN. By reading the tool, you will have clearer understanding on processes and requirements to start and manage the business

## Starting a Beauty and Body Services Business in Calgary and Surrounding Areas

This guide will help you start a beauty and body business in Calgary and surrounding areas. The City of Calgary has a detailed guide on how to start the Beauty and Body Business on their website. See Links to Important Websites section.



### Business Overview

Beauty and body service businesses cover the following areas:

1. Hair removal, electrolysis, waxing, and non-medical laser treatments
2. Aesthetics, including manicures, pedicures, and facials
3. Shampooing, cutting, removing, coloring, treating or styling hair
4. Hair extensions
5. Hair replacement
6. Shaving, massaging or otherwise treating the face or scalp
7. Baths including a steam cabinet, steam bath, hot tub or sauna
8. Body piercing
9. Physical fitness conditioning
10. Tanning
11. Tattooing, including eyebrow micro-blading, permanent and semi-permanent makeup
12. Non-permanent tattoos, henna
13. Massage

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

The Alberta Public Health Act for Personal Service Regulations groups beauty and body businesses into these two categories:

|                             |   |
|-----------------------------|---|
| <b>1. Esthetics Service</b> | Applying makeup, providing facials, manicures, or pedicures, and removing hair by waxing            |
| <b>2. Personal Service</b>  | Body or ear piercing, removing hair by electrolysis, esthetics services, hairstyling, and tattooing |

A business may be providing services in one or both of these categories. The regulations provide rules about business owner's duties, general requirements for the place of business where the service is provided, and instructions on equipment and instruments. See Links to Important Websites section. [The table below shows some of the beauty and body areas and required minimum qualifications in Alberta:](#)

| Area of Beauty care | Overview   | Average hourly wage | Minimum education requirements  |
|---------------------|--|---------------------|---|
| Hair Stylist        | <ul style="list-style-type: none"> <li>It provides hair cutting and styling services</li> <li>Hairstylist is employed in hairstyling or hairdressing salons, barbershops, vocational schools, health care centers and theatre, film and television businesses</li> <li>Hairstylists can also start their own business</li> </ul> | \$ 20.74            | <ol style="list-style-type: none"> <li>A hairstylist is under Alberta's Apprenticeship and Industry Training Act and the Hairstylist Trade Regulation</li> <li>Certification is recognized by the Alberta Apprenticeship and Industry Training Board</li> <li>A hairstylist may also work under a registered apprentice to cut and style a paying customer's hair in Alberta</li> </ol> |
| Esthetician         | <ul style="list-style-type: none"> <li>Provides facial and body treatments designed to enhance an individual's physical appearance</li> </ul>  | \$ 18.86            | <ol style="list-style-type: none"> <li>An esthetician requires certification from an esthetician's educational or training institute</li> </ol>   |
| Makeup Artist       | <ul style="list-style-type: none"> <li>Provides professional make services up for media and fashion</li> </ul>   | \$ 23.32            | <ol style="list-style-type: none"> <li>Completion of high school, college, or beauty school programs for cosmeticians <b>or</b> on-the-job training is desired</li> </ol>   |
| Nail technician     | <ul style="list-style-type: none"> <li>Works on nail cleaning, designing, and painting</li> </ul>  | \$ 18.86            | <ol style="list-style-type: none"> <li>There are no standard requirements for nail technicians</li> <li>A high school diploma and related training are assets</li> <li>Some salons ask for training in specific spa services such as pedicures, gel toenails, body polishes, or body wraps</li> </ol>   |

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

|                   |  |          |   |
|-------------------|--|----------|---|
| Cosmetician       | <ul style="list-style-type: none"><li>• Advises customers on the use of make-up and other beauty products</li><li>• Applies make-up to customers</li><li>• May specialize in applying make-up to models or other individuals for special occasions</li></ul> | \$18.86  | <ol style="list-style-type: none"><li>1. Completion of high school, college,</li><li>2. or beauty school programs for cosmeticians <b>or</b> on-the-job training is desired</li></ol>   |
| Massage therapist | <ul style="list-style-type: none"><li>• Massage therapists assess soft tissues and joints of the body for treatment</li><li>• Massage therapists also help in the prevention of dysfunction, injury, pain, and physical disorders</li></ul>                  | \$ 36.41 | <ol style="list-style-type: none"><li>1. Massage therapists usually require completion of an 18 to 36-month program in massage therapy from an accredited school</li><li>2. A period of supervised practical training</li></ol> |

**Tip:** There are many colleges in Calgary specialized in the provision of beauty and body care education and certification

### Steps to Start a Beauty and Body Service Business

Like any other business, beauty and body service business must go through the regular process of registration, permits, and licensing to start a business. Visit the nearest registry for business registration and city of Calgary for the permits and license details.

Businesses which offer beauty and body services or the use of equipment to provide services also require:

- A municipal business license from the City of Calgary
- A Calgary Police Service background check for businesses offering tattoos, micro-blading, permanent or semi-permanent makeup, or piercing services. This does not include non-permanent tattoos or tattoo removal.
- Require inspection and license from the Fire Prevention Bureau in most cases

Employees of personal service businesses do not require a separate individual license. Businesses providing personal services that rent or lease a chair or space from an already licensed personal service business require a separate personal service (independent chair operator) license.

Home-based beauty and body service businesses:

- Require land use approval and a business number
- A layout plan that must be submitted to an Environmental Health Officer. The plan should include details on the location, illustrations of storage and washrooms. To connect with the Calgary the Environmental Public Health office call 403-943-2295

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

Each space in a building has its own specified, approved use that cannot be changed without approval, permit, or both. To get the land-use approval to apply to the City of Calgary

Businesses that offer beauty and body services must follow Alberta Health Services' overall health and safety procedures for beauty and body services along with guidelines on the management of chemicals and equipment. Compliance is compulsory for all beauty and body businesses such as use of disinfectants and sterilization of equipment.

| Business Area           | Health and Safety   | Information Details   |
|-------------------------|---|---|
| Disinfectants           | Personal service facilities including hairstylists must label all disinfectants. Disinfectants must carry a drug identification number. The strength of disinfectants varies and the correct type must be kept and used for the associated purpose. | See weblink Alberta Health Services Guidelines and standards for the use of disinfectants for personal care facility in Links to Important Websites section |
| Standards for Esthetics | All businesses engaged in body waxing, makeup and nails must follow Alberta Health standards. These standards define handling procedures and instrument management procedures.  | See web link Alberta Health Services Guidelines and standards in Links to important websites section  |



**Caution:** Before start reading this section, make sure that you have already gone through the main sections of EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN. By reading the tool, you will have clearer understanding on processes and requirements to start and manage the business

## Starting a Food Business in Calgary and Surrounding Areas

This guide will help you start a food business in Calgary and surrounding areas. The food business is a big sector, it is important to be clear as to the type, scope, and scale of the business start-up.



### Defining Your Food Business

Answer the questions in the given table below

| Questions   | Guide   |
|---|---|
| 1. What type of food business is planned? Be exact. | <ul style="list-style-type: none"> <li>Licenses and permits for the business vary based on the type, scale, and place of the food business</li> <li>Kinds of food businesses such as catering, take away, off-site sales, restaurants, food stores, food trucks, packed &amp; labeled food and home-based businesses have different kinds of licenses</li> </ul>  |
| 2. What type of food will be prepared and sold?     | <ul style="list-style-type: none"> <li>Preparation and sales of food need to comply with Environmental Public Health Regulations</li> </ul>   |
| 3. Where you will prepare food items?               | <ul style="list-style-type: none"> <li>Zoning by-laws and building, fire, electrical, plumbing, ventilation, and licensing codes apply</li> <li>The location needs to comply with the Environmental Public Health Regulations:               <ol style="list-style-type: none"> <li>Alberta Food Regulation</li> <li>Alberta Food Retail and Food Services Code</li> <li>Alberta Dishwashing Standards</li> </ol> </li> </ul> |
| 4. Where you will sell food?                        | <ul style="list-style-type: none"> <li>Zoning by-laws and building, fire, electrical, plumbing, ventilation, and licensing codes apply</li> <li>Food trucks need parking permits and other specialized permits</li> </ul>   |
| 5. Will you package food?                           | <ul style="list-style-type: none"> <li>All packed foods must be properly labeled according to the Canadian Food Inspection Agency (CFIA) guidelines. See the Links to Important Website section.</li> </ul>   |
| 6. Will you be selling alcohol?                     | <ul style="list-style-type: none"> <li>Alcohol sales need a license from Alberta Gaming and Liquor Commission</li> </ul>  |
| 7. Will you operate in Calgary?                     | <ul style="list-style-type: none"> <li>A permit application from the City of Calgary requires a detailed floor plan including seats, sink, water tanks, ceiling, and floor materials, drains, mops</li> </ul>   |

### Steps to Start a Food Business

Contact the City of Calgary to find out about:

- requirements linked to the business location, including preparation and selling
- permits required for the type of business
- licenses required for the business

The City of Calgary may direct you to any of the following departments for licensing and permits depending upon your business type:

- Planning and Development Department 403-268-5311
- Fire Department, Fire Prevention Bureau 311
- Alberta Health Services, Environmental Public Health 403- 943- 2288
- Alberta Gaming and Liquor Commission 403-292-73000

Develop a detailed map of the location of the business for the City of Calgary permit. This is also applicable for home-based businesses. Details must include the information on:

- Floor size including waiting area
- Number of seats for the customers in the dining area
- Hot water tank and capacity, fume/ exhaust hoods
- Ceiling, wall and floor material
- Floor drains, mop
- Details of hand, preparation area sink(s)
- Dry storage rooms/ shelves
- Washrooms
- Details of equipment

Submit the complete plan, fee, and application in person at the City of Calgary, downtown office between 8.00 am – 4.00 pm, Monday to Friday.

Submit the complete plan to Environmental Public Health Directly to Plan Checker  
Environmental Public Health Alberta Health Services 10101 Southport Rd SW Calgary, AB T2W 3N2 403-943-2288

Register in food safety training and get the food safety certificate. For AHS food safety training call 403- 943-2890 or send an email to [ehp.education@ahs.ca](mailto:ehp.education@ahs.ca).

It is compulsory to get the health approval from Alberta Health Service and Fire & HVAC inspection from the City of Calgary at least two weeks before opening the business. Food Handling Permits are valid for one year and need to be placed in a visible place in the business.

#### **Required Approval and Permits for all types of Food Business**

1. Municipal zoning and licensing approval
2. Safety code approval (building, electrical)
3. Food Handling Permit
4. Complete the food safety course from Alberta Health Services

### **Home-Based Food Business**

1. All home-based food businesses must be physically separated from the rest of the house.
2. The food business kitchen must meet these requirements:
  - Surface and equipment standards
  - Handwashing and hygiene
  - Temperature controls for food
  - Cleaning and sanitizing
  - Completion of food safety training
3. Home-based businesses must complete the steps to obtain necessary licenses and permits. See the Links to Important Websites section.

Tip: See web link starting a Food Business in Calgary and Surrounding area and Alberta Health Service – See Links to Important Websites

**Caution:** Before start reading this section, make sure that you have already gone through the main sections of EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN. By reading the tool, you will have clearer understanding on processes and requirements to start and manage the business

## Starting a Cleaning Business in Calgary and Surrounding Area

This guide will help you start a cleaning business in Calgary and surrounding areas. A cleaning business is a relatively simple business. The City of Calgary has a detailed guide on how to start the Cleaning Business on their website. See Links to Important Websites section.



### Business Overview

Cleaning businesses clean the interior of offices, homes and other buildings and cleaning may include washing the exterior of a building.

Cleaning businesses operate through individual cleaning service contracts between a company and a person or business. Customers can be either residential, commercial, or both.

Cleaning businesses are good business for:

- People who are attentive to detail and have a strong work ethic
- People who feel comfortable performing manual labor for many hours
- People who start this type of business usually have a passion for cleanliness
- Entrepreneurs who tend to work long hours and can communicate with different types of people

Ideal customers are long-term corporate or multi-year clients willing to sign service contracts.

Cleaning businesses make money by charging clients for various cleaning services. These charges can be per hour, per square foot, or per contract.

The cleaning business does not need huge investments. Initial investments require basic cleaning supplies available at supply stores. Some basic supplies include garbage can liners, spray bottles, trash bags, buckets, feather dusters and dusting rags, mops, toilet brushes, paper towels, squeegees, general or all-purpose cleaners, toilet-specific cleaners, and floor cleaners. See Links to Important Websites section.

Most cleaning companies have websites and business phone number. Client appointments are booked either online or over the phone.

### Daily routine of a cleaner

- Day-to-day activities of a cleaning business includes vacuuming, mopping, dusting, sweeping, window cleaning, and general cleaning of rooms and possibly exterior surfaces of some buildings
- Business owners also maintain customer accounts and invoices
- Smaller cleaning businesses typically maintain a small client load
- Larger companies spend time maintaining and signing customer accounts

### **Steps to Start a Cleaning Company**

Cleaning companies require a municipal license from the City of Calgary for any of the following types of cleaning:

1. Housekeepers
2. Cleaners
3. Residential cleaning
4. Commercial cleaning
5. Window washing
6. Chimney and furnace cleaning
7. Pressure washing exterior windows and walls
8. Janitorial and caretaker services
9. Laundromats
10. Dry cleaning plants

All types of cleaning companies need a land use and fire permit from the City of Calgary

Cleaning services and Contractors also need to have police clearance and provincial permits.

When a contract is set up with a cleaning company in Canada, that company will take care of my business registration and all permits and licenses.

As cleaning involves the handling of cleaning chemicals, the business staff require certification to handle hazardous materials. Workplace Hazardous Material Information System (WHIMS) training and certification are available online and through classes. Certification is valid for three years but it is recommended to have refresher once a year. This certification course is about:

1. How to handle and dispose of hazardous products
2. How and where to store hazardous materials
3. Know about the labeling of hazardous materials
4. When and where to use the different materials in the cleaning process

See Links to Important Websites section.

### **Recommendations for Cleaning Businesses**

1. Get professional liability insurance for your business. It protects the client from any damages that occur due to errors, omissions or negligence when performing professional services.
2. Cleaning business staff and owners should drive and have their own vehicle, especially residential cleaners. Saving travel time between cleaning jobs and carrying supplies and equipment is important.
3. Always sign a service contract with your clients. A service contract is a contract between the cleaning service provider and clients. Service contracts clarify:
  - Client expectations
  - The legal relationship and minimize risk
  - Payment terms and conditions
  - Service level expectationsSee Links to Important Websites section.
4. Consider running a business is through a contract with a cleaning company. The cleaning company is then responsible to sign and manage the service contract with the client.
5. When signing a service contract with a commercial client check into storage and supplies provided by the client. Some commercial cleaning contracts provide you with storage places and basic supplies for cleaning.
6. Consider purchasing Bond protection for your customer protection. It is different from insurance. It adds to the credibility of the business.

**Caution:** Before start reading this section, make sure that you have already gone through the main sections of EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN. By reading the tool, you will have clearer understanding on processes and requirements to start and manage the business

## Starting a Child Care Business in Calgary and Surrounding Area

This guide will help you start a childcare business either a dayhome or a daycare in Calgary and surrounding areas. Detailed information is also available on the Government of Canada website under the business section. See Links to important website section.



### Business Overview

Childcare businesses, both dayhomes, and daycares are popular as working parents prefer to send their children to childcare providers for two main reasons:

- Parents are engaged in jobs where children cannot stay with them. Legally parents cannot take children to work nor may they leave them alone at home during their work hours
- Childcare facilities engage children in fun and educational activities to meet the physical, social, intellectual, creative, and emotional needs of children

Childcare, particularly dayhomes are good business for:

- Those who like to spend time with children and are capable of taking care of more than one child at a time
- Those who are responsible, friendly, patient and good communicators
- Parents, who wish to spend more time with their own children, while at the same time helping other parents by providing high-quality childcare

Childcare business start-ups:

- Are often run as a dayhome, operating out of the provider's own home
- Home-based childcare can accommodate up to six children under one roof
- Require spending, even dayhomes, sometimes to renovate space according to approved standards

### Daily Life for a Childcare Provider

- Typically work during normal working hours, while parents are at work and are unable to watch their children
- A daycare owner may prepare meals for kids, or offer them snacks throughout the day
- If care is for infants and small children changing diapers, and cleaning up after unexpected accidents occurs daily
- Childcare providers must be present all times
- Childcare providers must communicate with parents, market the day care business and possibly hire and train staff, depending on the size and scope of the facility

- Require spending on toys and equipment such as safety locks and drawers. To learn about equipment required for childcare see the web link [Furnishing and Equipment Guidelines for Licensed Childcare & Materials/ Equipment Guidelines for Licensed Childcare](#) See the [Links to Important Websites](#) Section
- Childcare business income and expenses are:
- Ongoing and will include expenses on food, utilities and perhaps service charges to franchises (if applicable)
- Monthly, as income is received from payments made based on an hourly rate per child or paid as a fixed monthly or annual rate to the childcare provider. In Calgary, childcare charges are from \$800 to \$1200 per month per child.

Childcare business, both dayhomes and daycare licenses:

- Are not required in some cases
- Are needed if childcare has seven or more children
- Are not required if an approved family day home is monitored by a family day home agency
- Are available by contacting a childcare-licensing officer at your local Children's Services office, the license is under the Childcare Licensing Act

A licensing officer will take you through the steps you need to take to prepare and apply for a license and will provide you with a Child Care License Application Package.

Licenses are approved when you provide documents and information about:

- The location, facilities, and emergency handling procedures
- Staffing including hiring, training, and number of staff
- Administrative policies
- Criminal record check, including a vulnerable sector search, dated not earlier than 6 months
- Compliance with city zoning

The licensing fee until October 2020 is \$200 for a new license or \$100 for the renewal of the license. See the [Links to Important Websites](#) section

Childcare business staffing (dayhome operators and daycare staff):

- Is provided by the operator in the case of a dayhome. The operator is not legally required to hold credentials; however, the operator should have qualifications. These qualifications are expected by the parents as well as dayhome agencies
- In the case of daycare, is provided by staff who are required to hold qualifications

Early learning and childcare in Alberta is a regulated occupation that applies to daycares. Individuals who work in a licensed daycare, pre-school and out-of-school care programs must hold a provincial childcare staff certificate issued by the Alberta Government. Staff hired and working in licensed childcare programs have six months to become certified, but cannot be left alone to supervise children without certification.



**Tip:** The Association of Early Childhood Educators of Alberta (AECEA) helps with certification, professional practice, and learning opportunities for childcare providers. See the web link of the Association of Early Childhood Educators of Alberta For more information; see links to important websites section.

Early learning and Childcare Includes three levels of certification:

**Child Development Assistant (CDA)** To be certified as a Child Development Assistant (formerly Level One), you need to have completed one of the following:

- Child Care Orientation Course
- CCS 3110, 3120, 3130, 3140 and 3150 through Alberta high schools CTS program or
- 45-hour (3 credit) college-level course in child development
- **CIWA also offers a free CDA certification course**

**Child Development Worker (CDW)** To be certified as a Child Development Worker (formerly Level two), you need to have completed one of the following:

- 1-year early learning and childcare certificate program offered by an Alberta public college, or an approved educational equivalency
- **CIWA also offers a free CDW certification course**

**Child Development Supervisor (CDS)** To be certified as a Child Development Supervisor

(formerly Level three), you need to have completed one of the following:

- 2-year early learning and childcare diploma program offered by an Alberta public college, or an approved educational equivalency

Source: Alberta Childcare staff certification, See web link in Links to important websites - Childcare section.

Childcare staff, whether in a dayhome or daycare, who are directly interacting with children must also have the following:

1. Child intervention record check for people who are dealing with children (valid for six months)
2. Criminal record check in Canada (valid for six months)
3. First Aid & CPR for childcare (valid for three years)
4. It is desirable that daycare owners have at least a high school diploma

Dayhome operator income varies depending on the number of children and rates set.

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Daycare owners are required by the Government of Alberta to provide base wages for staff. Wages vary from \$15.86/ hour to \$25.04/ hour depending upon the certification type and government-approved support funding

In addition, a top-up income is provided by the government to licensed dayhome operators and daycares to support wages. See Links to Important Websites section

Each province has requirements for how many adults must be present given a certain number of infants, toddlers, and children. Here is one of Alberta's requirements:

| Age of children                          | Primary Staff Member to Children Ratio | Applicability       |
|--|--|---------------------|
| Infants less than 12 months              | 1 childcare provider for 3 infants     | Dayhomes & Daycares |
| Infants 12 months to less than 19 months | 1 childcare provider for 4 children    | Dayhomes & Daycares |
| 19 months to less than 3 years           | 1 childcare provider for 6 children    | Dayhomes & Daycares |
| 3 years to less than 4.5 years           | 1 childcare provider for 8 children    | Daycares            |
| 4.5 years and older                      | 1 childcare provider for 10 children   | Daycares            |

Source: Province of Alberta, Child Care Licensing regulations

### Steps to start a Dayhome

Complete market research before starting a dayhome. Learn the specific needs of the area and set-up a dayhome that fills the gaps. For example:

| Dayhome Type   | Definition  |
|--|---|
| Group Family Childcare generally known as Family Day Homes | Childcare in a private residence of the license holder for infants, pre-school children kindergarten children and school-aged children  |
| Out of school  | For kindergarten children and school-aged in any or all of the following periods: <ul style="list-style-type: none"><li>• Before and after school</li><li>• During the lunch hour</li><li>• When schools are closed</li></ul> |
| Preschool  | Facility for pre-school children and kindergarten children for less than 4 hours per child each day   |

Source: Province of Alberta, Child Care Licensing regulations

Most new dayhomes get support from approved agencies. These agencies provide all the technical and legal support to start a business. In Alberta, family day homes must follow the provincial Family Day Home Standards. Family day home agencies approve family day homes, recruit, train and monitor staff and activities to ensure the quality and wellbeing of children. Generally, family day home agencies charge a 10% service fee per child in the day home.

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

Childcare providers that operate as an approved family day home program can care for a maximum of six children, including their own children under age 12.

Agencies that represent approved and registered day homes around Calgary and surrounding areas are:

| No | Name of an accredited family childcare agency | Area  | Address   | Phone number                                 |
|----|---|---|---|--|
| 1. | Community Links Family Childcare              | Airdrie<br>Balzac<br>Crossfield<br>Irricana   | 211-125 Main street NW<br>Airdrie<br>ABT4B0P7               | (403) 9453900<br>Toll-Free<br>1-866-945-3905 |
| 2. | Child Development Day homes of Alberta        | City Wide<br>Airdrie<br>Chestermere<br>Okotoks<br>Cochrane<br>Black diamond<br>High river         | Suite 202 222 16 <sup>th</sup> Ave NE<br>Calgary AB T2E 1J8 | (403) 230-2233                               |
| 3. | Bow Valley Family Child Care                  | Canmore,<br>Banff,<br>Exshaw,<br>Lake Louise,<br>Cochrane   | C/O P.O. Box 80009<br>Canmore, AB T1W 2T8                   | (403) 609-7392                               |
| 4. | Calgary & Region Dayhome Agency Inc.          | Citywide<br>Airdrie<br>Okotoks<br>Chestermere<br>Strathmore<br>Nanton<br>High River<br>Claresholm | 3224 28 ST SW Calgary,<br>AB T3E 2J6                        | (403) 217-5394                               |
| 5. | Children's Choice Community Childcare         | City Wide   | 52 Dovercast Way SE<br>Calgary, AB T2B2L9                   | (403) 273-6360                               |
| 6. | Sonshine Family Dayhomes                      | City Wide Services  | Box 34067, RPO<br>Westbrook Calgary, AB<br>T3C 3W2          | (403) 705-3476                               |
| 7. | Thornhill Family Dayhomes                     | North Calgary   | 6617 Centre St NE<br>Calgary, AB T2K 4Y5                    | (403) 275-0887                               |
| 8. | Shaganappi Family Dayhome Agency              |   | SW Calgary  | (403) 221-3826                               |
| 9. | Churchill Park Family Care Society            | City Wide<br>Calgary &<br>Surrounding Area  | 3311 Centre St N<br>ABT2E2X7                                | (403) 266-4656                               |

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

|         |  |   |   |                |
|---------|--|---|---|----------------|
| 10<br>. | Davar Childcare<br>Society   | City Wide<br>Airdrie<br>Chestermere<br>Langdon<br>Okotoks<br>High River<br>Cochrane | C/O P.O Box 37053<br>RPO Mayland, Heights NE<br>Calgary<br>AB T2 E8V1 | (403) 250-5211 |
| 11<br>. | Play Days Family<br>Home Agency( Boys &<br>Girls Club of Cochrane<br>& Area) |   | 111 5 <sup>th</sup> Ave West Cochrane<br>AB T4C 1B5                   | (403)981-2020  |

Source AECEA website information is subject to change. See Links to Important Websites section

## Additional Worksheets

### Easy Reading Business Development Tool for Women

#### Additional tools for business research

**Caution:** Before start filling into this section, make sure that you have already gone through the main sections of EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN. By reading the tool, you will have clearer understanding on sections to be filled in the forms below



#### SWOT Analysis Sheet

With the help of this form, I can check the strengths, weaknesses, opportunities, and threats for my business. This analysis will help me to plan for my business needs. I will fill into the boxes for each of my business strengths, weaknesses, opportunity, and threat.

- Strengths and weaknesses are within my control. I can take advantage of my strengths and can work to overcome my weaknesses
- Opportunities and threats are in my external environment. I can build on the opportunities and pre-plan for the threats

|   |                                |                                 |  |
|---|--------------------------------|---------------------------------|--|
| <p>Strengths are the strong points of the business. It separates your business from the competition. Some examples are;</p> <ul style="list-style-type: none"><li>• Having the money for investment →</li><li>• Strong customer base</li><li>• Unique product</li><li>• Unique technology</li></ul> | <p><b><u>Strengths</u></b></p> | <p><b><u>Weaknesses</u></b></p> | <p>Weaknesses are the factors that hinder businesses to perform well. Some examples are;</p> <ul style="list-style-type: none"><li>• High cost of production ←</li><li>• High debt</li><li>• Poor working conditions</li></ul> |
|---|--------------------------------|---------------------------------|--|

## EASY READING BUSINESS DEVELOPMENT TOOL FOR WOMEN

|  |                           |                       |   |
|--|---------------------------|-----------------------|---|
| <p>They are favorable factors for the business in an external environment. Some examples are;</p> <ul style="list-style-type: none"><li>• Increasing demand</li><li>• Reduced prices of raw material</li><li>• Reduced competition in the area</li></ul>  | <b><u>Opportunity</u></b> | <b><u>Threats</u></b> | <p>This is potential harm to the business. Some of the threat examples are;</p> <ul style="list-style-type: none"><li>• Change in technology</li><li>• Change in customer needs</li><li>• Increase in price of the raw material</li><li>• Change in government policies related to business</li></ul>  |
|--|---------------------------|-----------------------|---|

### Business Canvas

This form will help me to understand my business in more clear and easy way. To get the clear business ideas fill all the sections of the grid below

|  |
|--|
|  List of my business Products and Services      |
|  How much money is needed to start the business |
|  Sources of money to start the Business         |
|  Raw Materials of my Business                   |
|  Sources of Raw materials                       |
|  Transportation need for business             |
|  Running cost of the business                 |
|  My Business Activities                       |



My customers