



Business Made Easy



Consider, if you will, the future.

One where everything,
and anything seems possible.
One where smart ideas prevail,
technology thrives,
and business rules the day.

Where city council members feel more like community members,
always looking ahead, instead of behind.
With more green lights,
and less red tape.

One where taxes are anything but taxing.
One where you're treated like a partner,
not a number.
And your work-life balance is, well, balanced.

One where community exists online,
but especially off.
And where connecting with others never requires a password.

There's a future of possibilities to consider.
When you're ready to open a business,
consider Mount Pearl.
And we'll consider it done.



What's in this Business Guide?

Introduction

Welcome to Mount Pearl	2
What's the upside of doing business here?	3

Commercial Business

Commercial business application requirements	4
Provincial Government requirements	4
Permits	7
Commercial taxes	7
Business resources	8

Home-Based Business

Types of home-based businesses	11
Registering a home-based business	12
Processing an application	13

Welcome to Mount Pearl

A community is like a garden. It needs ideas to grow. That's why the City of Mount Pearl invests in businesses and the people behind them. Without you, we wouldn't be the forward-thinking community that we are today.

When we adopted an 'open for business' policy, we had you in mind. Whether you're a tech startup, an artisanal coffee shop, or an engineering firm, we're here to help make things easy. Like this guide, for instance. It'll save you plenty of time. And it will help get your business up and running — sooner, rather than later.



What's the upside of doing business here?

We appreciate your business. And so do the locals. As your partner, we will help bring your ideas to life. To do that, Mount Pearl offers you:

- ✓ A central location that's only minutes away from St. John's International Airport with easy access to key transportation arteries.
- ✓ Strong partnerships with the right business resources and services to help grow your business.
- ✓ Commitment to continuous infrastructure updates designed with the future in mind.
- ✓ An engaged business community, along with a new generation of well-trained, skilled workers.
- ✓ A city with a strong work-life balance, including state-of-the-art recreation facilities and over 60 kilometres of walking trails.

Looking for a place to call home?

Businesses need room to grow. Our Economic Development Division can help you find the perfect location for your business. For up-to-date commercial property listings, chat with Jeremy.

Jeremy Schwartz
Marketing and Economic Development Officer
City of Mount Pearl
Phone: 1-709-748-1117
jschwartz@mountpearl.ca



We put people before permits.

That's why we've made the Occupancy Permit process easy. In Mount Pearl, every business needs an Occupancy Permit to operate, including home-based businesses (see home-based businesses section).

To get started, download the application form www.mountpearl.ca/business or drop by for a visit at City Hall.

An application that feels more like a walk in the park.

To get a head start on your application, you'll need the following information:

- Contact info and signatures (applicant + property owner).
- General description of the business.
- Days and hours of operation.
- Amount of space being occupied.
- Parking requirements.
- Proposed signage.
- Scaled business floor plan.

The Occupancy Permit processing fee is \$250.

What happens next?

One of our friendly City Planners may contact you and verify your information. Once completed, a City Inspector will contact you to schedule an inspection.

Is there a Provincial Government requirement?

All commercial locations (excludes home-based businesses) must submit an application to Service NL for a Fire and Life Safety Plan Review and Building Accessibility Design OR Exemption Registration. This is a mandatory provincial requirement.

*Your Occupancy Permit cannot be issued without a provincial approval or exemption.

- i** To save you time, we recommend that you apply to Service NL at the same time you apply to the City of Mount Pearl.

Service NL
Motor Registration Building
149 Smallwood Drive
Mount Pearl, NL
1-709-729-1038
gscavalonplans@gov.nl.ca
www.servicenl.gov.nl.ca

The right permit for the right business.





Are any other permits required?

Renovating?

A Building Permit may be required if additional construction is necessary.

Changing things up?

If your proposed business is not in a Permitted Use zone, you may be required to go through a Discretionary Use process. There are additional fees associated with this as well as an estimated four- to six-week processing period.

You've got questions, we've got answers.

The Community Development Department can provide you with details about your commercial occupancy permit, including application forms, land use, and zoning regulations.

Not sure if you require this permit? Please contact Catherine at the Community Development Department. She'll get you sorted.

Catherine Power
Manager of Development and Planning
City of Mount Pearl
1-709-748-1023
chowell@mountpearl.ca



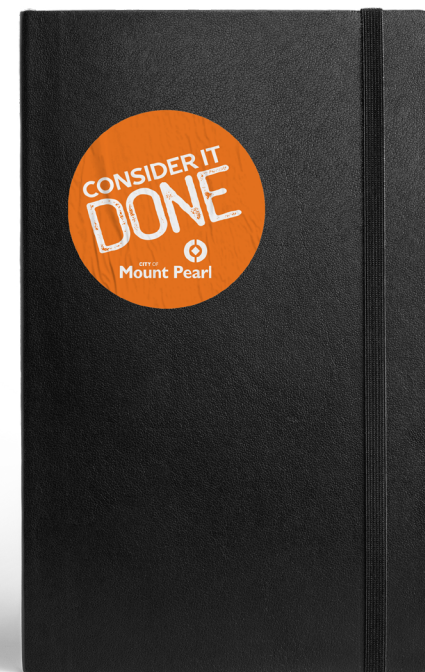
Commercial taxes that won't break the bank.

Once your Occupancy Permit is paid for and issued, the city's Finance Division is notified and a commercial tax account is opened for your business. Exciting stuff, right?

Tax rates will vary by the type of business activity. View all rates and fees at www.mountpearl.ca/business

i Don't forget to ask about our scaled taxation program — it could save you money.

Taxes are billed semi-annually and payable by mail, internet or telephone banking, pre-authorized debit, or in person.





Business resources to get your business rolling.

BizPaL

An innovative online service that allows businesses to generate a customized list of the permits and licences they require from three levels of government – local, provincial, and federal – simply by providing some generic information about their business.

www.bizpal.ca

Provincial Government Resources

Service NL

Service NL offers a variety of resources to businesses including required business registrations, applications for Crown land, food establishment and liquor licences, building accessibility, electrical installations, fire and safety, waste disposal, and more.

1-709-729-3317

www.servicenl.gov.nl.ca

WorkplaceNL

All businesses with one or more employees must register with WorkplaceNL, which operates a work injury insurance program, providing benefits to injured workers as well as legal protection for employers.

1-709-778-1000

www.workplacenl.ca

Labour Market Information

To obtain Newfoundland and Labrador Market and Labour Standards information, please contact the Department of Advanced Education, Skills and Labour.

Phone: 1-709-729-2742

www.gov.nl.ca/labourmarketinformation

Federal Government Resources

Atlantic Canada Opportunities Agency (ACOA)

ACOA, the federal government department leading economic development in Atlantic Canada, assists small- and medium-sized enterprises, helping them to establish or expand.

1-709-772-2751

www.acoa-apec.gc.ca

Canada Revenue Agency Business Account

CRA provides business owners with convenient and secure online access to their personalized business account information. The business account includes: corporate income tax, import/export, payroll deductions, and important information on Goods and Services Tax.

The Business Number is a numbering system that streamlines the way businesses deal with the Federal Government. Not all businesses require a number or account, so check out the CRA website to learn more.

Toll-Free: 1-800-959-5525

www.canada.ca/en/services/business/start.html

Incorporate a Business

Federal incorporation information is available through Innovation, Science and Economic Development Canada. You should consult a lawyer to assist you with the structuring of your business. There is a \$250 fee to incorporate your company and an annual maintenance fee.

i Save \$50 by registering online.

Toll-Free: 1-866-333-5556

www.ic.gc.ca

Service Canada – Record of Employment

Record of Employment forms must be obtained through Service Canada. You are required to submit one of these forms for each employee that leaves your company.

Toll-Free: 1-800-367-5693

<https://www.canada.ca/en/employment-social-development/programs/ei.html>

Other Resources

Mount Pearl-Paradise Chamber of Commerce

The Chamber has a number of qualified members that represent local businesses in the community. Services include promoting local businesses, hosting networking events, member-to-member benefits, and professional development resources.

1-709-364-8513

www.mtpearlparadisechamber.com

Metro Business Opportunities Corporation (MBO)

MBO helps small businesses get off the ground, while also helping existing businesses in their expansion, modernization, and stabilization efforts. Business advisory and financial services are also offered to entrepreneurs, including a full spectrum of business consulting services.

1-709-738-1626

www.mbo.ca

Community Business Development Corporation (CBDC)

CBDC assists in the creation, expansion, and modernization of existing businesses by offering financial and technical services. Financing can be in the form of loans, loan guarantees, and equity financing. Other services include business counselling, development and training, and guidance/advocating to lending organizations, with customized financing not normally available from traditional sources.

Toll-Free: 1-800-833-1829

1-709-745-4406

<http://www.cbdc.ca/en/find-my-cbdc>

Newfoundland and Labrador Organization of Women Entrepreneurs (NLOWE):

NLOWE helps women entrepreneurs start, grow, and advance successful businesses that capitalize on emerging economic opportunities. It includes a network of business advisors, members, clients, and partners who work together to foster the success of women entrepreneurs across NL.

1-709-754-5555

www.nlowe.org

Futurpreneur Canada (FC)

A national non-profit organization dedicated to growing the nation's economy one young entrepreneur at a time. Youth aged 18-39 have access to pre-launch coaching, business resources, start-up financing, and mentoring to help them be successful entrepreneurs. FC's partnership with the Business Development Bank of Canada allows them to offer up to \$50,000 in start-up financing and up to \$30,000 in expansion financing.

Toll-Free: 1-800-464-2923

www.futurpreneur.ca/get-started



What is a home-based business? Glad you asked.

A home-based business is any business taking place within a home generating revenue for the operator.

Two types of home-based businesses.

- 1 **Home office** applications are processed by city staff and typically do not require public notification or council approval.
Some examples of home offices are consulting services, bookkeeping, and research.
- 2 **Home occupation** businesses that generate traffic are subject to a public notification and are required to be approved by council.
Some examples of home occupations include daycares, music lessons, and crafts.





Registering a home-based business made easy.

Each home-based business applicant is required to complete a one-page application form and forward it to the city's Community Development Department. The form can be viewed at www.mountpearl.ca/business

- i** The signature or written consent of the property owner is required before the application can be processed.

Steps to follow when applying.

The following information will need to be submitted to the Community Development Department:

- 1** Application form, with three key sections:
 - a) Contact information for applicant(s) and property owner(s), if not the same.
 - b) Application information, including a general description of the business, days and hours of operation, amount of space being occupied within dwelling for business, number of resident and non-resident employees, proposed visitation to home due to business, parking arrangements, and proposed signage.
 - c) Signature of the applicant and the property owner, if not the same.
- 2** A scaled floor plan of the dwelling illustrating the room or the area in which the home-based business operates (don't worry, sketches are accepted).
- 3** Legal survey of the property.
- 4** Fee – for a Permitted Use, there is no application fee; for a Discretionary Use, there is a \$150 processing fee.



How long does it take to process my application?

Upon receipt of the home-based business application, a home office application is processed within five working days and home occupation applications typically take five to six weeks.

Feel at home with home-based business taxes.

The City of Mount Pearl charges business tax based on the amount of space occupied for commercial purposes and the appropriate commercial mil rate. The minimum home-based business occupancy tax is \$400 per year and is billed in two installments of \$200 each January and July.



Ready to apply?

You'll find the application and more information about the approval process here:

www.mountpearl.ca/business





mountpearl.ca