

# Business Start-Up Guide

8<sup>th</sup> Edition

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# 1. INTRODUCTION

There are several important steps to starting a business to ensure municipal, provincial, and federal requirements are met. This guide will help to explain the City of Saskatoon's Business Licence Program, other federal and provincial requirements, as well as resources and supports for new businesses.

## Business Planning

### Why do we need a Business Plan?

Before starting a business and applying for a business licence, it is important to develop a business plan.

A business plan will explain the business's:

- mission statement
- location
- budget
- current and projected financing
- market analysis, and
- a marketing strategy

Making a business plan will help you:

- set realistic and timely goals
- secure external funding
- assess opportunities and risks
- measure your success
- clarify operation requirements, and
- establish financial forecasts

Resources and supports are available to help you develop your business plan.

- More information is included in the Business Organizations and Services Section on [page 5](#).

## City of Saskatoon Business Licence

Every business that operates in Saskatoon must hold a business licence for each business location.

The purpose of The Business Licence Program is to:

- regulate businesses
- ensure compliance with land-use and building regulations
- gather land-use information; and
- facilitate planning decisions

The type of licence required is dependent on the type of business and the location. The three most common types of licenses are:

- commercial – business operated from a commercial or industrial location
- home based – business operated from the owner’s principal residence
- non-resident – business operated from a location not in Saskatoon

➤ These Licenses as well as other types are reviewed in more detail later in the guide on [page 9](#).

Once you have determined a business location, you can apply for a business licence. Ensure you have copies of floor plans of the location and, if applicable, any provincial or federal licences required for your profession.

Apply online at [saskatoon.ca/businesslicenseonline](https://saskatoon.ca/businesslicenseonline) and log in using your business’s City of Saskatoon account. If you do not already have a City of Saskatoon account, select “**create new account**”. Once logged in, select “**business licence**” and the type of licence you are applying for. Complete the form and select “**submit**”.

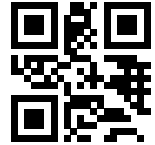
## 2. BUSINESS ORGANIZATIONS AND SERVICES

The below free resources are available to help you prepare your business plan and learn the necessary steps in starting and running a business.

### BizPal

BizPaL is a resource to help Canadian businesses access licensing and permit information from multiple levels of government. This unique partnership between federal, provincial, territorial, regional and municipal governments provides entrepreneurs in Saskatoon with access to the information they need to launch or grow their businesses.

Bizpal will generate a list of required permits and licenses from the three levels of government, along with other relevant information and resources.



### SK Startup Institute

SK Startup Institute assists all Saskatchewan-based entrepreneurs, in all industries. They are there to support you through the early process of starting a business. SK Startup Institute offers many free services and resources that are available to you, including:

- One-On-One Business Advising
- Business Set-Up Assistance
- Research Reports
- Experts and Referrals
- Guides, Checklists and Templates
- Educational Seminars and Events



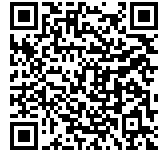
For further information or to connect with the team please contact:

**SK Startup Institute**  
216 1st Ave S, Saskatoon SK  
306-242-4101  
[info@skstartup.ca](mailto:info@skstartup.ca)  
[www.skstartup.ca](http://www.skstartup.ca)



## Government of Saskatchewan Self Employment Program – Provided by MNP

The MNP Self Employment program can help Saskatoon residents:



- Learn the necessary skills to start a business, including bookkeeping, marketing, customer service, financing, legal considerations, and more
- Build and execute an effective business plan
- Get professional advice and coaching every step of the way from a team of experts

This is a fully government-funded model which makes it no-cost for qualified participants. Participants must meet some basic eligibility to qualify, including:

- Currently unemployed or working less than 20 hours per week
- Must be a resident of Saskatoon or immediate area
- Have a business idea and commit to starting your own business in Saskatchewan once the program is complete

➤ For more information visit their website  
[www.mnp.ca/en/services/consulting/self-employment-program/saskatchewan](http://www.mnp.ca/en/services/consulting/self-employment-program/saskatchewan)

MNP  
639-398-7745  
[saskselfemployment@mnp.ca](mailto:saskselfemployment@mnp.ca)



## Business Organizations

### Greater Saskatoon Chamber of Commerce

The Chamber is Saskatoon's voice for business and biggest business network, representing community-minded leaders, organizations and companies that want the best for their city. Membership is easy and comes loaded with benefits, member discounts and networking events to help build your business and your bottom line. Join us today. Let's get you connected!

The Chamber  
306-244-2151  
[chamber@saskatoonchamber.com](mailto:chamber@saskatoonchamber.com)  
[www.saskatoonchamber.com](http://www.saskatoonchamber.com)



**33rd Street Business Improvement District**  
[www.33rd.ca](http://www.33rd.ca)

**Broadway Business Improvement District**  
[www.broadwayye.com](http://www.broadwayye.com)

**Canadian Federation of Independent Business**  
[www.cfib-fcei.ca](http://www.cfib-fcei.ca)

With over 97,000 members, we're Canada's largest non-profit organization devoted to creating and supporting an environment where your business can succeed. As a non-partisan organization, we influence public policy based on our members' views, ensuring that you have a chance to affect the laws and policies that impact your business.

**Discover Saskatoon**  
[www.discoversaskatoonsk.com](http://www.discoversaskatoonsk.com)

**Downtown Saskatoon**  
[www.dtnyxe.ca](http://www.dtnyxe.ca)

**North Saskatoon Business Association**  
[www.nsbask.com](http://www.nsbask.com)

**Riversdale Business Improvement District**  
[www.riversdale.ca](http://www.riversdale.ca)

**Saskatchewan Realtors Association**  
[www.saskatchewanrealtorsassociation.ca](http://www.saskatchewanrealtorsassociation.ca)

**Saskatoon Regional Economic Development Authority**  
[www.sreda.com](http://www.sreda.com)

SREDA's purpose is to advance the Saskatoon Region economy by driving purposeful business growth. We do this by helping entrepreneurs start and expand their businesses, attracting new businesses to the Saskatoon Region, encouraging local business growth and providing insight into the local economy.

**Saskatoon and Region Home Builders Association**  
[www.saskatoonhomebuilders.com](http://www.saskatoonhomebuilders.com)

**Saskatoon Construction Association**  
[www.sites.google.com/view/stoon-construction-assoc/home](http://www.sites.google.com/view/stoon-construction-assoc/home)

**Sutherland Business Improvement District**  
[www.sutherlandbid.ca](http://www.sutherlandbid.ca)

**Women Entrepreneurs of Saskatchewan**  
[www.wesk.ca](http://www.wesk.ca)

WESK helps women to start, grow, and scale their businesses. They offer business advising, loans, training, webinars, workshops and networking opportunities.



# 3. MUNICIPAL REQUIREMENTS

## Business Licence

### Commercial Business Licence

All businesses operating from a commercial or industrial zoned property in Saskatoon require a Commercial Business Licence.

- The business licence is only valid for the location on the licence.
- The licence cannot be changed or shared with another location or owner. A separate business licence is required for each location.
- If a Building and Development Permit is required, the business licence will be held until the permit has been issued.
- To submit a Commercial Business Licence Application, visit [saskatoon.ca/businesslicenseonline](https://saskatoon.ca/businesslicenseonline) and log in using your business's City of Saskatoon account. If you do not already have a City of Saskatoon account, select "**create new account**". Once logged in, under Apply for a New Business License select "**New Commercial Application**", fill in all the required information, upload a floor plan, and select "**Pay and Submit**".

### Home Based Business Licence

Home Based Business Licences are required for businesses operating from a dwelling. A home based business must meet development standards intended to limit the type of activity and size of the business to ensure it is compatible with the residential characteristics of neighbourhoods.

Development standards are set out in the Zoning Bylaw and include regulations regarding type of activity, employees, client visits, deliveries, storage, vehicles and signs. More information on the standards is available on our website.



- To submit a Home Business Licence Application, visit [saskatoon.ca/businesslicenseonline](https://saskatoon.ca/businesslicenseonline) and log in using your business's City of Saskatoon account. If you do not already have a City of Saskatoon account, select "**create new account**". Once logged in, under Apply for a New Business License select "**New Home-Based Application**", fill in all the required information, and select "**Pay and Submit**".

## Other Types of Businesses

A business licence is also required to operate:

- a short-term accommodation
- mobile food truck
- mobile vending cart
- sidewalk cafe or parking patios
- adult service
- cannabis
- taxis, or transportation network company

➤ More information on these businesses is available at [saskatoon.ca/businesslicense](https://saskatoon.ca/businesslicense).

A business licence specific to each of these types of business activities is available. Please apply by filling out the appropriate application form and send it to the relevant email address.

## Application Review

Your application will be reviewed by a designated officer for compliance with the requirements in the applicable business licensing bylaw or policy.

If your application is approved:

- Your business licence will be mailed to you
- The business licence is valid for one year from the date it is issued, and
- It must be renewed annually
- We will send you a reminder to renew before the licence expires

If your application is not approved:

- You will be contacted by City staff
- We will explain the reason why the licence was not approved
- We will work with you to change or withdraw your application

## What will your application be reviewed for?

- 1) Zoning and land use to determine if:
  - The existing and proposed land use are aligned
  - The proposed land use is permitted in the zoning district; and
  - All the development standards in the Zoning Bylaw are met
- 2) Building Permit history and National Building Code occupancy classification to determine if:
  - The existing and proposed National Building Code Occupancy classification are aligned; and
  - Construction that has occurred or is planned requires a Building Permit

When locating in an existing building that you do not know the history of, plan for additional time in case a Building and Development Permit is needed to address zoning or building requirements.

➤ More information is available in the Building and Development Permit Section on [page 12](#).

- 3) Provincial and Federal Licence Requirements
    - Ensure provincial and federal licences required for a particular type of business have been obtained, such as Journeyman Certificate, Saskatchewan Liquor and Gaming, Financial and Consumer Affairs Authority, Saskatchewan Government Insurance, Saskatchewan Health Authority Licence, or Health Canada Licence.
- More information is available in the Provincial Requirements Section on [page 15](#) and the Federal Requirements Section on [page 17](#).

## Non-Resident General Business Licence

A business licence is also required for non-resident contractors, non-resident businesses, direct sellers, transient traders, farmers' markets and trade shows. More information, including the downloadable application form, is available on our website.



- Applications may only be made in-person or by mail.

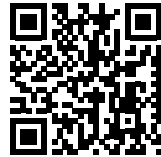
For questions related to non-residents please contact:

**Corporate Revenue Department**  
**306-975-2400**  
[revenue@saskatoon.ca](mailto:revenue@saskatoon.ca)

## **Building and Development Permits**

A Building and Development Permit is required whenever construction occurs or when the existing permitted use of land or occupancy group is changing. If your business will be constructing a new building or altering an existing building, you may need to obtain a Building and Development Permit.

➤ More information is available at  
[saskatoon.ca/commercialbuildingpermit](http://saskatoon.ca/commercialbuildingpermit)



For questions related to the building permit and National Building Code please contact:

**Building Standards Department**  
**306-975-2645**  
[building\\_standards@saskatoon.ca](mailto:building_standards@saskatoon.ca)  
[saskatoon.ca/buildingpermits](http://saskatoon.ca/buildingpermits)

For questions related to the development permit and zoning, please contact:

**Planning and Development Department**  
**306-975-2645**  
[development\\_services@saskatoon.ca](mailto:development_services@saskatoon.ca)

## **Plumbing Permit**

A plumbing permit is required to construct, alter, extend, renew, or repair a plumbing system. A licensed plumber must act on your behalf and apply for the plumbing permit through Building Standards, and inspections of the plumbing system will be performed.

**City of Saskatoon, Building Standards**  
**306-975-7639**  
[commercial.permits@saskatoon.ca](mailto:commercial.permits@saskatoon.ca)

## Sign Permit

Permanent signs require a permit (this is a one-time issuance), and portable signs require a licence, which is reviewed annually. Please note, home based businesses are not permitted to erect signs on or within the vicinity of the site. All signs in Saskatoon are regulated for safety and aesthetic reasons. The goal is to ensure that the use and placement of signs does not create a hazard for pedestrians or motorists, that signs are well maintained and that the number of signs does not affect the attractiveness of the city.

➤ More information regarding sign regulations is available on our website.



**Community Standards**  
**306-657-8766**  
[signpermits@saskatoon.ca](mailto:signpermits@saskatoon.ca)

## When a Licence is Not Required

### **Charitable, Not-for-Profit Organizations, or Governmental Organizations**

A business licence is not required for charitable, not-for-profit or governmental organizations. These organizations are still subject to zoning and building regulations; please contact Planning and Development for more information.

**Planning and Development Department**  
**306-975-2645**  
[development.services@saskatoon.ca](mailto:development.services@saskatoon.ca)

For statistical and data collection purposes, an institutional space survey is conducted periodically. Should you receive a survey we kindly ask that you complete it and return it to us.

## Day Cares and Residential Day Cares

Day cares and residential day cares do not require a City of Saskatoon Business Licence. Day Cares with more than twelve individuals in care require a Building and Development Permit, and may require Discretionary Use Approval. Contact **Planning & Development** at **306-975-2645** for more information. Childcare facilities are licensed by the **Saskatchewan Ministry of Education, Early Learning and Child Care Branch** and can be reached at **306-933-6071**.



City of Saskatoon, Planning and Development  
**306-975-2645**  
[development.services@saskatoon.ca](mailto:development.services@saskatoon.ca)

## 4. PROVINCIAL REQUIREMENTS

Businesses are required to abide by any provincial requirements relevant to the business, such as Provincial Sales Tax Registry, Workers' Compensation, and Employment Standards. For more detailed information please visit the **Government of Saskatchewan**.

[www.saskatchewan.ca/business](http://www.saskatchewan.ca/business)

### Incorporating a Business and Registering a Name

You must register the business name if it is different from your own personal name. You are responsible for conducting a province-wide name search to ensure your business name is not identical or very similar to other names. Once you have decided on the name, submit it to the Corporate Registry for approval.

### Business Registration

After your business name has been reserved, it is time to register your business. There are three structures when it comes to the type of ownership that have different implications for liability, taxation and succession.



**Sole Proprietorship** is a business with one owner. The owner may be either an individual or a corporation. The owner is personally liable for all the debts of the business and pays personal income tax on the net taxable income generated by the business. This is the simplest and most flexible business structure.

**Partnership** is a business owned by two or more individuals or corporations. Within a partnership, each partner is potentially liable for all debts of the partnership and includes their share of income or losses on personal or corporate tax returns.

**Corporation** is a legal entity that has a separate legal existence apart from its shareholders and directors and is often referred to as a 'limited company'. A corporation can be federally or provincially incorporated.

The City of Saskatoon does not advise which option is best for your business and recommends that you seek advice from one of the business resources in this guide.

**Corporate Registry, Information Services Corporation**  
**1-866-275-4721**

[corporateregistry@isc.ca](mailto:corporateregistry@isc.ca)  
[www.isc.ca/corporateregistry](http://www.isc.ca/corporateregistry)

## Additional Provincial Requirements

### Journeyperson Certificate

Journeyperson certificates are required for certain types of businesses including hairstylists and plumbers. Please provide a copy when submitting a business licence application.

### Professional Credentials and Licences

Professional certification or training may be required to provide certain services or use certain titles. Examples include certification for registered massage therapists, licences for security guards and companies, and licenses for pest control chemical handling and storage.

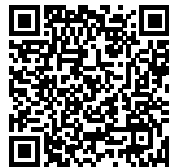
### Home Based Caterers

Home based catering kitchens are permitted; however, the Saskatchewan Health Authority only permits low-risk foods to be prepared in a residential kitchen. High-risk foods must be prepared in a commercial kitchen. For more information, please contact **Saskatchewan Health Authority** at **306-655-4605**.



### New and Used Motor Vehicle Dealerships

All automobile, snowmobile or motorcycle dealers are required to obtain a vehicle dealer licence from the **Consumer Protection Division, Financial and Consumer Affairs Authority** **1-877-880-5550** before any motor vehicle sales transactions can occur. A motor dealer licence is required in order for the City of Saskatoon Business Licence to be approved. Motor vehicle dealerships are prohibited in all residential zoning districts. Visit Financial and Consumer Affairs Authority for more information.





## 5. FEDERAL REQUIREMENTS

Businesses are required to follow any federal requirements relevant to the business, such as a business number, GST program account, payroll deduction program account, import-export program account and corporation income tax program account. For more detailed information or if you have any questions contact:

**Canada Revenue Agency**

**1-800-959-5525**

[www.canada.ca/en/revenue-agency](http://www.canada.ca/en/revenue-agency)







**Business Licence Program**  
222 Third Avenue North  
Saskatoon, SK S7K 0J5

**306-975-2760**

**[saskatoon.ca/businesslicense](https://saskatoon.ca/businesslicense)  
[business.licence@saskatoon.ca](mailto:business.licence@saskatoon.ca)**

**September 2024**