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Solopreneur Starter's Kit

A Practical Guide to Turning Your Great Idea into a Profitable Business

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Welcome

Congratulations on taking the first step toward building your own business.

Starting a business is an exciting journey, but turning a great idea into a successful and sustainable company requires more than passion. It takes planning, informed decisions, and a solid understanding of the responsibilities that come with being a business owner.

Throughout our careers as an HR professionals, we have worked with businesses of all sizes and have seen firsthand that success is built on a strong foundation. This guide was created to simplify the process by providing practical, easy-to-understand information that will help you navigate each stage of starting and growing a business in Canada.

Our hope is that this guide gives you the knowledge and confidence to build a compliant, successful, and people-focused business from day one. Welcome to entrepreneurship, and I wish you every success on your journey.

— Luis Straatmann and Pierre Bourbonnais



What You Will Find in This Kit

- Developing Your Business Plan
- Choosing Your Business Structure
- Registering Your Business
- Registering with Government Agencies
- Setting Up Your Business
- Understanding Your Legal Responsibilities
- Hiring Your First Employee
- Growing Your Business
- Good News - You Don't Have to Do This on Your Own

Chapter 1 – Developing Your Business Plan

A great business starts by solving a real problem. Before investing your time and money, ask yourself: What problem am I solving, and why would someone pay for my solution? The clearer your answer, the stronger your business foundation will be. If you can't explain your business in a few simple sentences, take the time to refine your idea before moving forward.



Next, identify who your ideal customer is and learn as much as you can about them. Research your competitors, understand what they do well, and look for opportunities to offer something different or better. A successful business doesn't have to reinvent the wheel—it simply needs to provide greater value, convenience, quality, or customer experience than the alternatives available.

Once you've validated your idea, focus on the numbers. Estimate your startup costs, monthly operating expenses, and expected sales. Ask yourself, "How many customers do I need each month to cover my expenses and make a profit?”Being realistic about your finances will help you make better decisions and avoid unnecessary surprises after you launch.

Finally, write your business plan. It doesn't need to be a lengthy document, but it should clearly describe your business, your target market, your marketing strategy, your financial projections, and your goals for the first year. Think of your business plan as a roadmap—it won't eliminate every challenge, but it will help you stay focused, measure your progress, and make informed decisions as your business grows.

Chapter 2 – Choosing the Right Business Structure

One of the first decisions you'll make is choosing how your business will be legally structured. In Canada, the most common options are a **Sole Proprietorship**, **Partnership, or Corporation**. Each structure has different tax implications, legal responsibilities, startup costs, and levels of personal liability. The right choice depends on your business goals, the level of risk involved, and your plans for future growth.

A **Sole Proprietorship** is the simplest and least expensive option to establish. You and your business are considered one legal entity, making tax filing straightforward. However, you are personally responsible for all business debts and liabilities. A **Partnership** is similar but involves two or more individuals sharing ownership, responsibilities, profits, and liabilities. A written partnership agreement is strongly recommended to avoid future disputes.

A **Corporation** is a separate legal entity from its owners. While it requires additional registration, record-keeping, and ongoing compliance, it offers greater liability protection and may provide tax planning opportunities. Incorporation is often the preferred option for businesses expecting significant growth, hiring employees, seeking investors, or taking on higher levels of financial risk.

Before making your decision, consider where you want your business to be in five years—not just where it is today. Choosing the right business structure at the beginning can save you time, money, and administrative challenges as your business grows. If you're unsure, consult an accountant or legal professional to determine the option that best supports your long-term objectives.



Chapter 3 – Registering Your Business

Once you've chosen your business structure, it's time to make your business official. Depending on your province and the type of business you're starting, you may need to register your business name, incorporate your company, or obtain municipal or industry-specific licences. Completing these registrations early helps establish your business legally and builds credibility with customers, suppliers, and financial institutions.



If you're operating under a name other than your own legal name, you'll generally need to register your business name with your provincial registry. If you decide to incorporate, you'll also need to choose whether to incorporate provincially or federally. Before registering, verify that your chosen business name is available and doesn't infringe on an existing trademark or registered business.

Some businesses also require licences or permits before they can begin operating. These requirements vary by municipality and industry and may include home-based business permits, food handling licences, professional certifications, or zoning approvals. Taking the time to identify these requirements early can help you avoid costly delays or penalties.

Once your business is registered, keep copies of all registration documents in a secure location. You'll use them frequently when opening a business bank account, registering with government agencies, applying for financing, obtaining insurance, or signing commercial contracts. Registering your business is more than an administrative task—it's the first official step in building your company.

Your Registration Checklist

□ Step 1 – Register Your Business

- Register your Sole Proprietorship, Partnership, or Corporation with your provincial or territorial registry.
- If incorporating, decide whether to incorporate provincially or federally.
- Before registering, confirm your business name is available.

□ Step 2 – Check Required Licences

Visit BizPaL to generate a customized list of federal, provincial, and municipal permits and licences required for your business. This free government tool is one of the easiest ways to ensure you don't miss an important registration.

□ Step 3 – Keep Your Documents -Create a digital folder containing:

- Business Registration Certificate
- Articles of Incorporation (if applicable)
- Partnership Agreement (if applicable)
- Municipal licences and permits (visit your mun. website)
- Future CRA registration confirmations

You'll need these documents when opening a business bank account, applying for financing, purchasing insurance, or registering with government agencies.

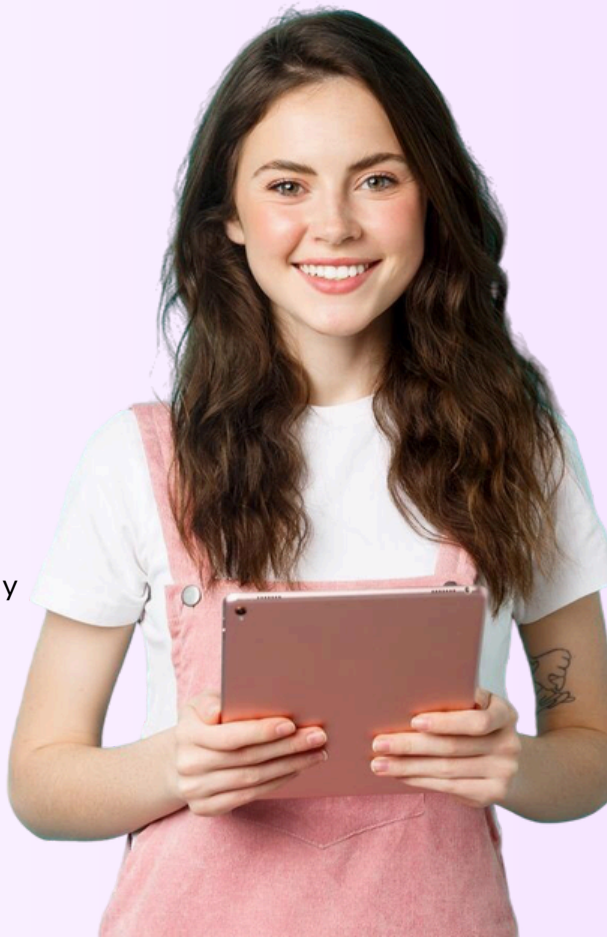


SuperHR Tip

Registering your business is only the beginning. Your next step is registering with the Canada Revenue Agency (CRA) for your Business Number and any tax or payroll accounts you may need. We'll cover those registrations in the next chapter.

Chapter 4 – Registering with Government Agencies

Once your business is registered, you'll need to register with the appropriate government agencies before you begin operating. Not every business requires every registration, but it's important to determine which ones apply to you. Completing these registrations early will help you remain compliant and avoid penalties later.



Your Government Registration Checklist

□ Step 1 – Obtain a Business Number (BN) - A Business Number (BN) is your unique business identifier with the Canada Revenue Agency (CRA). Most businesses will need one. Register online through the CRA: https://www.canada.ca/en/revenue-agency/services/e-services.html

Helpful Resource:

□ Step 2 – Register for GST/HST (if required)

You must register for a GST/HST account if your business earns more than $30,000 in taxable revenue over four consecutive calendar quarters. You may also register voluntarily before reaching this threshold to claim input tax credits on eligible business expenses.

□ Step 3 – Register a Payroll Account - If you plan to hire employees, you'll need a CRA Payroll Account to remit income tax, Canada Pension Plan (CPP), and Employment Insurance (EI) deductions.
Register through the same CRA Business Registration portal.

□ Step 4 – Register for Corporate Income Tax (Corporations Only) - If you've incorporated your business, you'll need a Corporate Income Tax account. In most cases, this account is created automatically when your corporation is registered.

□ Step 5 – Register for Import/Export (If Applicable) - If your business imports or exports goods, you'll need an Import/Export Account with the CRA before shipping products across international borders.

□ Step 6 – Register with Your Provincial Workers' Compensation Board - If you'll be hiring employees, determine whether your business must register with your provincial Workers' Compensation Board (WCB or WorkSafe). Registration requirements vary by province and industry.

□ Step 7 – Create Your CRA Business Account - Once your registrations are complete, create your online CRA account to manage your tax accounts, file returns, make payments, and receive important notices electronically.

Helpful Resource: https://www.canada.ca/en/revenue-agency/services/e-services.html



SuperHR Tip

Keep a record of every registration confirmation, account number, and login credential in a secure location. You'll use these accounts regularly throughout the life of your business, and having them organized from day one will save you valuable time.

Chapter 5 – Setting Up Your Business

With your registrations complete, it's time to build the systems that will keep your business organized and financially healthy. Setting up these essentials before you begin operating will make managing your business much easier and help you present a professional image to customers, suppliers, and financial institutions.



Your Business Setup Checklist

□ Open a Business Bank Account - Keep your personal and business finances separate. This simplifies bookkeeping, tax filing, and demonstrates professionalism. Most financial institutions will require your business registration documents and identification.

□ Choose an Accounting System - Whether you use accounting software or work with a bookkeeper, establish a system to track your income, expenses, invoices, and receipts from day one. Accurate financial records are essential for managing cash flow and preparing your tax returns.

□ Purchase Business Insurance - Every business should evaluate its insurance needs. Depending on your operations, consider:

* General Liability Insurance
* Professional Liability (Errors & Omissions)
* Commercial Property Insurance

Speak with an insurance broker to determine the coverage that's appropriate for your business.

□ Organize Your Business Records - Create digital and physical folders to securely store:

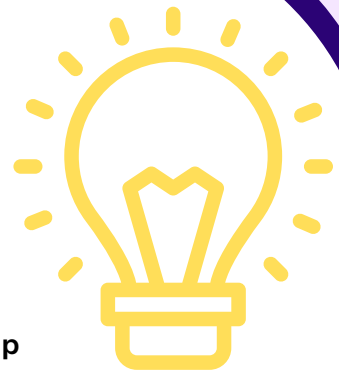
- Registration documents
- Tax records
- Contracts
- Insurance policies
- Receipts and invoices
- Banking information

Good record-keeping will save time during tax season and help protect your business in the event of an audit or legal dispute.

□ Establish Your Business Presence - Before serving your first customer, consider setting up:

- A professional business email
- A website
- A Google Business Profile
- Social media accounts
- Business cards and branding materials

A professional presence helps customers find and trust your business.



SuperHR Tip

Build good habits from the beginning. Staying organized, tracking your finances, and maintaining accurate records are much easier than trying to fix months—or years—of missing information later.

Chapter 6 – Understanding Your Legal Responsibilities

As a business owner, complying with the law is just as important as serving your customers. Whether you have one employee or one hundred, understanding your legal obligations will help protect your business, reduce risk, and build a positive workplace culture.



<u>Your Compliance Checklist</u>

□ Employment Standards

Familiarize yourself with your province's Employment Standards legislation. It establishes the minimum standards for wages, hours of work, overtime, vacation, statutory holidays, leaves of absence, and termination of employment.

□ Occupational Health & Safety (OH&S)

Every employer has a legal duty to provide a safe workplace. Depending on your province and industry, you may need safety policies, employee training, incident reporting procedures, and workplace inspections. Visit your provincial OH&S authority (e.g., WorkSafeBC, OHS Alberta, WSIB Ontario) for province-specific requirements.

□ Human Rights

Employment decisions must be free from discrimination and harassment. Ensure your hiring, promotion, accommodation, and termination practices comply with your provincial Human Rights legislation.

□ Privacy and Confidentiality

If you collect personal information from employees or customers, you are responsible for protecting it. Develop clear practices for collecting, storing, using, and disposing of personal information.

□ Workplace Policies

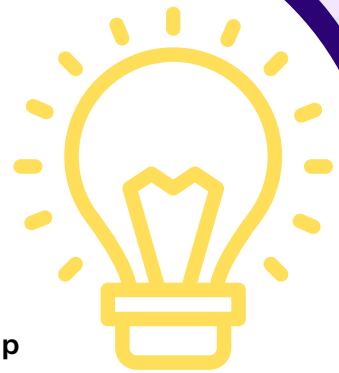
Well-written policies help employees understand expectations while protecting your business. Consider implementing policies covering workplace conduct, attendance, harassment, health and safety, technology use, privacy, and leaves of absence.

□ Standard Operating Procedures (SOPs)

Document how important tasks should be completed. SOPs help employees perform work consistently, reduce errors, simplify training, and maintain quality as your business grows. Examples include opening and closing procedures, customer service standards, equipment operation, cleaning schedules, and cash handling.

□ Technical Files

Create written instructions for the products or services you deliver. These files document the "how-to" behind your operations and ensure consistent results regardless of who performs the work. Depending on your industry, technical files may include recipes, formulas, manufacturing specifications, installation procedures, service checklists, maintenance guides, or quality standards.



SuperHR Tip

Compliance shouldn't be viewed as a burden—it's an investment. Businesses that establish compliant practices early experience fewer disputes, stronger employee relationships, and are better prepared for growth.

Chapter 7 – Hiring Your First Employee

Hiring your first employee is an exciting milestone, but it also brings new legal responsibilities. Before extending a job offer, ensure you have the right documents, systems, and expectations in place. A strong hiring process will help you attract the right people, reduce legal risk, and set your new employee up for success.



Your Hiring Checklist

□ Prepare a Job Description - Clearly define the position, responsibilities, qualifications, and expectations. A well-written job description will help you recruit the right candidate and serve as the foundation for performance management.

□ Use a Written Employment Agreement - Every employee should receive a written employment agreement outlining compensation, hours of work, probation, benefits, confidentiality, and termination provisions. A properly drafted agreement protects both the employer and the employee.

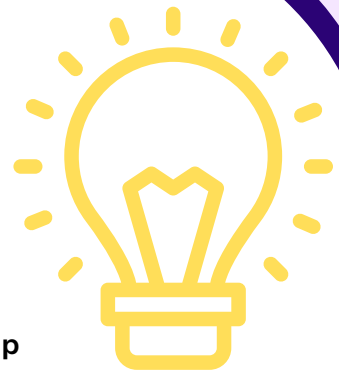
□ Complete Your New Hire Documents - Before the employee starts, collect all necessary information, including tax forms, emergency contacts, payroll information, and any required certifications or licences.

□ Prepare Your Workplace Policies

Provide your employee with an Employee Handbook or Book of Policies and review your workplace expectations, safety procedures, and code of conduct during onboarding.

□ Plan the First Day

Introduce your new employee to the team, provide the tools they need to succeed, explain their responsibilities, and schedule regular check-ins during the first few months. A positive onboarding experience improves engagement and retention.



SuperHR Tip

Great employees don't happen by accident. Hiring carefully, setting clear expectations, and investing in a structured onboarding process will improve performance, reduce turnover, and create a stronger workplace culture from day one.

Chapter 8 – Growing Your Business

Congratulations! You've built a solid foundation for your business. As you grow, your focus should shift from simply managing day-to-day operations to improving efficiency, increasing profitability, and creating an exceptional experience for both your customers and your employees. Growth doesn't happen by chance—it happens through continuous improvement.



Your Growth Checklist

□ Monitor Your Financial Performance - Review your revenue, expenses, cash flow, and profitability regularly. Understanding your numbers will help you identify opportunities and make informed business decisions.

□ Invest in Your People - Provide ongoing training, recognize great performance, and create opportunities for employee development. Engaged employees deliver better customer service and contribute to long-term business success.

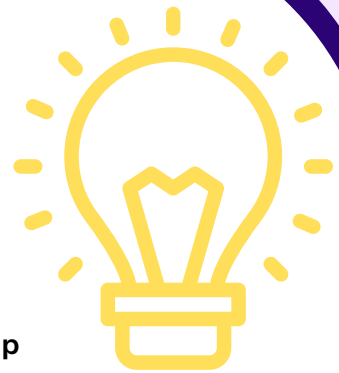
□ Review and Improve Your Processes - As your business evolves, regularly update your policies, Standard Operating Procedures (SOPs), and Technical Files to improve efficiency, maintain quality, and adapt to changing customer needs.

□ Build Strong Customer Relationships

Satisfied customers become repeat customers and your best source of referrals. Ask for feedback, respond promptly to concerns, and continuously look for ways to improve the customer experience.

□ Continue Learning

Business regulations, technology, and customer expectations are constantly changing. Stay informed by attending workshops, networking with other business owners, and seeking professional advice when needed.



SuperHR Tip

Successful businesses don't wait for problems to arise—they continuously evaluate their operations, invest in their people, and look for ways to improve. Small improvements made consistently can lead to significant growth over time.



Good News — You Don't Have to Do This on Your Own

Starting and growing a business can feel overwhelming at times, but you don't have to navigate the journey alone. Every successful business owner relies on trusted advisors, and having the right support can save you time, reduce risk, and help you make confident decisions.

At SuperHR Canada, we can assist you with developing your business plan, choosing the right business structure, understanding your employer obligations, creating workplace policies, preparing employment agreements, building SOPs and technical files, and ensuring your business is ready to hire its first employee.

Our goal is simple: to help you start your business the right way, remain compliant, and build a strong foundation for future growth.

If you need guidance at any stage of your journey, we're only a phone call or email away. We'd be happy to help.

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