

# The Canadian Business Immigrant Newsletter

*From your Immigration Experts*

## In This Issue

[Steps to Start a Business in  
canada](#)

[Real Estate Amirsalam and  
Damitz](#)

[How to Find, Rent or Buy a  
Home in Canada](#)

## How Do Iranians Welcome Norooz in Toronto:



Today, many Iranians live outside of Iran. Approximately 1.5 million Iranians live in the United States, and many live in different European countries.

Dear Gerd,

First of all, we would like to wish you a very happy Iranian New Year. To provide you with more extended knowledge on your Immigration, in this issue we have included some helpful information. We also tried to make you familiar with some of Norooz customs in Toronto city as well as some updated news.

"Steps to start a business in Canada" will help you find out the different stages of founding a new business. This part also includes some links to the original website in the case you want to read more about this subject. There is also useful information about the Real Estate in Canada and purchasing your new place to reside in Canada in the following parts.

We hope that you find these information helpful and wish you success.

With best regards,

Azar Amirsalam & Gerd Damitz

## Steps to Start a Business in Canada



Starting a business may seem overwhelming at first. Below is a guide to help you make your dream of starting a business a reality. Each step of this guide links to detailed information that will show you how to complete that step.

- **Come up with a good business idea.**

sometimes the hardest part of starting a business is coming up with a business idea, whether a small business is a part-time one person operation run out of someone's home or a multi-million dollar company with dozens of employees. Follow the link below to find collections of small and home based business ideas you can browse through, how to

About 150,000 Iranians reside in Canada, with 80,000 living in the Toronto region. The Iranian community in Toronto welcomes the Persian New Year with different social events such as Norooz Bazaars, plays, and concerts. Iranian shops, particularly in the North York region, are busier during Norooz as Iranians prepare to welcome the New Year.

The Iranian Students Union at University of Toronto's St. George campus organizes different events for Norooz. Many Iranian students find it difficult to participate in the celebration which occurs in the middle of school term. In 2001, U of T recognized Norooz in the school's complimentary day calendar.

### 2009 Canadian federal budget allocates new funding to foreign credential recognition

Recently federal budget announced an extra \$50 million to improve the process of recognizing internationally-obtained education and work experience, so that newcomers to Canada can access jobs in their fields of specialization

come up with winning business ideas of your own, and how to test the viability of your business idea once you've chosen one.

[Click here for more info](#)

- **Write a business plan.**

By clicking on the link below you can find a business plan outline, listing the sections of the business plan in the order in which they will appear in your completed business plan with a brief explanation of each section to help you get organized and guide you through the writing a business plan process.

[Click here for more info](#)

- **Choose a winning name for your business.**

When choosing a business name, there are two things to consider; the business name's marketing potential and its legal elements. The link below will take you to the information you need to choose the best possible business name for your new business when you're starting a business in Canada.

[Click here for more info](#)

- **Choose a form of business.**

What forms of business can you choose to legally structure your business when you're starting a business in Canada? What are the advantages and disadvantages of each of the forms of business? These resources will help you choose the best form of business for your new business.

[Click here for more info](#)

- **Register your business name.**

Business name registration is a legal requirement for almost all businesses in Canada. All businesses in Canada must register their business names in their respective provinces or territories except for sole proprietorships that use only the owner's legal name with no additions.

[Click here for more info](#)

- **Find small business financing.**

While many new small businesses are financed out of their owners' pockets, many others need an infusion of funds from other sources to get off the ground. This page presents the main small business financing options for financing a new business in Canada.

[Click here for more info](#)

more quickly.

\$50 million over the next two years tops up the \$73 million allocated in 2003-2004 for the Foreign Credential Recognition Program. Along with the Canadian Foreign Credential Referral Office (FCRO), established in June 2007, progress has been made on foreign credential assessment in recent years.

The increased funding will go towards the development of a common framework across Canadian provinces and territories for the assessment of foreign credentials. This is part of Canada's plans to increase labour mobility throughout the country. Provincial and territorial labour ministers plan to have this framework prepared by September 2009.

### **International Educational Assessment Services in Canada**

Even if you have many years of experience, you do not automatically have the right to practise your trade or profession in Canada. In most cases, you will need to have your credentials assessed to see

- **Get a business license.**

While not necessary for all businesses, many new businesses will need to get business licenses before they can operate legally within their municipalities. If your city or town doesn't have a Web site, you can find the information in the blue pages of your phone book.

- **Register for the GST/HST.**

Although GST registration is mandatory for all businesses in Canada, there are exceptions. However, even if you don't have to register for the GST, you may want to register voluntarily. Without GST registration in Canada, your business won't be able to get back the GST/HST you paid in the course of your commercial activities. The link below provides more details.

[Click here for more info](#)

- **Register for the PST.**

Before starting a business, you may also need to register as a collector of retail sales tax (RST), also known as provincial sales tax (PST). In provinces such as Ontario and B.C., provincial sales tax registration is called registration as a vendor. The PST/RST library includes links to provincial sales tax information in various provinces, to make it easier for you to register for, and learn how to collect and remit provincial sales tax in your province. To find out whether or not you have to register for PST/RST, please click on the link below.

[Click here for more info](#)

- **Prepare to have employees.**

When you're starting a business, hiring employees may be the furthest thing from your mind, but it's amazing how quickly a business can grow. And once you have employees, your business will probably need to register with the Worker's Compensation Board in your province. By clicking on the link below you can find out more about hiring employees, employment standards, E.I. and other employee issues.

[Click here for more info](#)

- **Buy other kinds of business insurance.**

Protect your new business by making sure that you have the kinds of business insurance you need. The following link explains what property, liability, business interruption, key people, and disability insurance are.

[Click here for more info](#)

whether you need more training, education or Canadian work experience before being qualified to practise.

You may wish to get your credentials evaluated before you leave for Canada. For more information click on the following link.

[Credential Assessment and Qualification Recognition Services](#)

### Do you know that...

The family members that can come with you to Canada when you become a permanent resident include:

- your spouse or common-law partner
- your dependent child or your spouse or common-law partner's dependent child and
- a dependent child of a dependent child.

Your parents, grandparents and other family members are not eligible to come to Canada with you. However, you can apply to sponsor them to come to Canada after you immigrate here.

### Quick Links

Also, learn about home-based business insurance and how to save money on the cost of business insurance in general in the link below.

[Click here for more info](#)

- **Get your business records off to a good start.**

If you keep good records from the first moment you're starting a business, things such as accounting and paying taxes become so much easier. The following links can help you get your business records off to a good start.

[7 Ways to Make Record Management Easy](#)

[7 Ways to Control Chaos in Your Small Business](#)

## Real Estate Amirsalam & Damitz

Real Estate in most Canadian provinces is regulated by the provincial government, e.g. in Ontario by the 'Real Estate and Business Broker's Act'. Each Real Estate salesperson and broker must be registered under this Act. Within the Greater Toronto Area there are about 24,000 sales representatives. It will be difficult for new Immigrants or investors to choose the right service for their demands. Real Estate is a matter of trust, expertise, experience, market knowledge and unconditional customer service and your broker / agent has to be chosen carefully. As a buyer's broker he will act only in your interests. That is where we come in. As our client you already know our integrity and quality in service. As such we are being able to extend this to you purchase of carefully chosen prestigious real estate properties. This includes also services if you choose to rent a condominium or house.

For our clients only, we will refer you either to a successful Persian residential or commercial Real Estate specialist for Toronto or Vancouver, or introduce you ourselves to outstanding new condominium projects in one of Toronto's finest area, North York, being very much frequented by Persian immigrants and being in high demand. There are no costs for the representation.

Therefore, if you will be coming to Canada for your landing procedure within the next three months, or if you plan to make an investment in Real Estate right now please send your request to the following e-mail address: [RealEstate@visacanada.com](mailto:RealEstate@visacanada.com)

Now, enjoy the information we are proving in 'How to Find, Rent or Buy a Home in Canada'.

## How to Find, Rent or Buy a Home in Canada

Canada's population is becoming increasingly diverse in nearly every region of this country. Almost two-thirds of Canada's annual population growth now comes from net international migration. Over the past several years, newcomers have come to Canada from across the globe, including many parts of Asia, Europe, Africa, Central and South America, Mexico, Oceania and the United States. For many, finding a safe, affordable place to live can be one of the most immediate challenges.

[Visit our Website](#)

[Citizenship and Immigration  
Canada](#)

Below are some tips on what to look for when buying or renting a new home.

- Try to be as flexible as possible, especially when choosing your first home. Decide in advance how much you can afford to spend, how many rooms you will need, where you would like to live and what type of housing will help your family feel most at home.
- Since Canadians consider a family with three or four children to be quite large, finding a home with three or more bedrooms can be difficult. You may have to accept a smaller place at first or consider a temporary measure such as using bunk beds so small children can comfortably share a room.
- The first place you live in Canada will most probably be rented. If you are renting, find out exactly what the rent will include. Remember that while the rent may be higher in central areas, these neighborhoods also offer greater access to work, shopping, recreation and public transportation.
- Use several different search methods to find your new home. For example, ask relatives or friends who already live in the area for help or advice. Search the ads of ethnic, community or daily newspapers. You may also check bulletin boards in grocery stores, Laundromats, health clinics, libraries, community centers, places of worship and service clubs or just go from building to building to ask the superintendents if any apartments are available now or will be in the near future.
- If you are buying a home, make sure you have the right team of professional on your side. You will likely want to hire an appraiser and home inspector to get a better idea of the condition of a home and how much it is worth. You will also need a lawyer (or notary in Quebec) to help protect your interests. In addition, if you need to arrange for a mortgage, you will probably need to find a lender or mortgage broker who can help you buy your home.
- Before you begin searching for a home, learn more about the housing market. Find out the latest price trends in the city or neighborhood that interests you. Keep interest rates in mind. Figure out how much house you can realistically afford. And ask a lender or mortgage broker in advance how large a mortgage loan you will qualify for.
- Check out a house or apartment as thoroughly as possible before deciding whether it is right for you. Walk around the neighborhood to get a feel for whether or not you can picture yourself living there. And ask about utility, repair and other costs that you may have to pay over and above the rent or mortgage.
- Finally, looking for a place to live can be a frustrating, stressful and time-consuming process. Remember: do not feel rushed into renting and apartment or buying a home immediately. By taking the time to find the right place now, you won't feel pressured to move again until you really want to.