

Resources for Small Business and Self Employment on the Sunshine Coast

It is estimated that over 7,000 Sunshine Coast residents are partially or entirely self employed, many of them working from home. The Connecting Self Employed Women for Success project is working with women on the Sunshine Coast to increase their economic prosperity. This hand-out summarizes services for business and self employment that are available in our community, and addresses some of the questions we most often hear.

Do I need a License for a Home-Based Business?

Gibsons, Sechelt, SIGD - If you live in the Town of Gibsons, the District of Sechelt, or in the Sechelt Indian Government District (SIGD), the official answer is yes. For instance, Gibsons requires a license for any home based business operated "for gain or profit". However most residents are unaware of this, and most "invisible" home-based businesses do not buy a license. Sechelt business licenses are sold online or at the municipal office. SIGD licenses are sold at the SIGD Office. And for Gibsons you go to Town Hall.

The Sechelt Business Licence fee is \$125, or \$175 for a business offering two or more types of services. (Details in Bylaw 520.) In the SIGD, fees vary according to type of business. Most typical home-based business would pay \$50. (Details in Law 1989-05.) In Gibsons fees also vary. Typical fees are in the \$100-\$300 range. (Details are in Bylaw 666, Appendix A.)

SCRD - If you live in a rural area of the Sunshine Coast Regional District, the answer is no, because the SCRCD does not issue business licenses. Note: many people whose mailing address is "Gibsons, BC" live outside the Town's boundaries in the SCRCD.

Inter-Community Business Licenses - If you have a mobile business that delivers services coastwide, you can buy an inter-community license that covers Sechelt, Gibsons and the SIGD. Some examples are lawn care, home support services, or sales that involve visiting a customer's home.

- **Sechelt** residents apply at the District of Sechelt and are charged their regular fee plus \$50.
- **SIGD** residents buy a business license from the SIGD office and then go to Sechelt and get an inter-community license for an additional \$50.
- **Gibsons** residents ask for an inter-community license when buying their business license and it will be added at no extra charge.
- **SCRD** residents can apply at Gibsons or Sechelt.

What about Zoning? Is my Home-Based Business permitted?

In general, if your home-based business does not have employees (other than family), does not have customers visiting, and is not creating noise, traffic or other nuisance to the neighbours, you are probably fine.

Gibsons and Sechelt - In single family dwelling zones, bylaws place restrictions around daycares (Sechelt), bed & breakfasts, putting up commercial signs on your property, outside storage of equipment and materials,

traffic, and parking. Retail sales are limited to goods that you produce yourself (e.g. artists' studios).

SIGD - The SIGD does not have zoning. Check the terms of your lease agreement (for leased properties) or with SIB Housing (for band members).

SCRD - First, be sure you know which Rural Area you live in (A, B, D, E or F). Then check your property's zoning, and the relevant Zoning bylaw. There are restrictions around home occupations, daycares, bed & breakfasts, putting up commercial signs on your property, outside storage of equipment and materials, traffic, and parking. If you will have customers or clients visit your home or are creating any parking congestion or disturbance, you are well advised to talk to your neighbours. Bylaw enforcement is complaint driven.

Do I need Insurance?

Some people who run businesses from home are reluctant to disclose this to their home insurance provider, for fear that their premiums will rise, but you should consider this:

- If you invite clients, customers, colleagues or employees to your home you should be covered for liability in case of an accident on your property.
- If you have important equipment you use for your business that would be expensive to replace, be sure it's covered. This includes computers.

Other considerations include checking that your auto insurance covers the use of your vehicle for business. And many businesses should carry general business liability insurance, especially those who deliver personal services (such as hairdressing), who work on customers' property, or who handle other people's belongings (e.g. taking items for repair).

More Information

- Gibsons: www.gibsons.ca
- Sechelt: www.sechelt.ca
- SIGD: www.shishalh.com
- Sunshine Coast Regional District: www.scrd.ca



Connecting Self Employed Women for Success is a project of the Community Resource Centre with the financial support of Status of Women Canada. More information is at www.resourcecentre.ca or email connectingwomen@resourcecentre.ca

Business & Self Employment Services - Alphabetical Listing

Banks: CIBC, RBC, BM, Scotia, TD/CT

Four banks — BMO (Gibsons), ScotiaBank (Sechelt), TD/Canada Trust (Sechelt) and CIBC (Gibsons) — have local business advisors and banking services, but most resources are online through corporate websites.

Capilano University www.capilanou.ca/sunshine

Offers a Business Administration certificate and some Continuing Studies business courses at their Sechelt campus, and a full Business program in North Vancouver.

Chambers of Commerce

The Gibsons, Sechelt and Pender Harbour Chambers of Commerce provide information, workshops and informal networking opportunities for members.

Coast Car Co-op coastcarco-op.ca | 778-374-3092

Car Share with five vehicles, including a van and a pick-up truck. Business memberships available. Access to car shares in BC and across Canada.

Community Futures Sunshine Coast communityfutures.org | 604-885-1959

Support for people wanting to start, expand, franchise or sell a local business. Offers business advice, loans, and social enterprise partnerships.

Community WorkHub (Sechelt) communityfutures.org/work-hub

Office and meeting space is available at the Community Futures office in Sechelt. Hourly and monthly rates.

FUSE Work Hub (Gibsons) fuseworkhub.ca

Co-working space in Lower Gibsons. Office space rental, hot desks, meeting room, informal networking and collaboration, workshops. Hourly and monthly rates.

FuturPreneur Futurpreneur.ca | 866-646-2922

Federally-funded program for entrepreneurs under 40.

Innovation Island www.innovationisland.ca

Business incubator program for start-ups, especially tech businesses. Based in Nanaimo but mandated to serve the Sunshine Coast.

Libraries (Gibsons and Sechelt Public Libraries)

Public libraries offer free or low cost computer access, and online links to a wide range of web-based programs and resources, including business courses. Librarians can help with research requests, e.g. marketing research. Free wifi.

Open Door Group/Work BC secheltesc.ca Sechelt: 604-885-3351 Gibsons: 604-886-7729

ODG provides employment services on contract for the province. Services include a 48 week Self Employment Program, and other support services and funding for qualified individuals. Offices in Sechelt and Gibsons.

SC Tech Hub sctechhub.ca

Informal networking group for people working in the tech sector to foster collaboration and community. Meet-ups. Website. Workshops.

Self Employed Women's Network (SEWN) sunshinesewn.com

Networking events, website, news, closed Facebook group. Membership \$25/year.

Shishalh Nation www.shishalh.com

Band members have access to career and employment training advisors, business plan development, business start-up grants and other business support services.

Small Business BC smallbusinessbc.ca | 1-800-667-2272

BC's most comprehensive resource for starting and running a small business. In-person services in downtown Vancouver. Extensive online resources including webinars. Expert advice by phone. Some services are free, others have fees.

Sunshine Coast Credit Union www.sunshineccu.com | 604-740-2662 | 1-800-320-4588

Branches in Gibsons, Sechelt, Pender Harbour. Business loans and advice from commercial advisors. Non-profit business development support. Money Skills Financial Literacy Program.

THRIVE (Women's Business Group) thrivegibsons.blogspot.ca

Informal networking group based out of the FUSE Work Hub. Monthly meet-ups. Closed Facebook group.

UVic Business Legal Assistance Business Law Clinic: 250-472-4522 | blc@uvic.ca

Free legal information for BC business owners, entrepreneurs and non-profit organizations across BC, e.g. incorporation, financing, charitable registration, intellectual property protection, taxation, and contracts.

Women's Enterprise Centre womensenterprise.ca | 1.800.643.7014

Federally funded program for women starting and running businesses. Loans. Webinars. Office in Vancouver.

	Credit Courses/Programs	Workshops & Seminars	Webinars	Reference Material & Tools	Financing/Business Loans	Business Advisors	Business Plan Development	Mentoring (formal)	Mentoring (informal)	Networking Events	Office / Meeting Space	Support Services	Free Computer Access
Business Services on Coast													
Banks: CIBC, RBC, BM, Scotia, TD/CT				○	\$	○	○						
Capilano University	\$												
Chambers of Commerce *		\$○		○						○	○	○	
Community Futures	\$	\$○		○	\$	○							
Community Resource Centre		\$○		○									
Libraries: Gibsons and Sechelt	○			○							\$		○
Open Door Group/Work BC *		○		○		○	○	○			○	○	○
Shishalh Nation (members only) *				○	○	○	○						
Sunshine Coast Credit Union		\$○		○	\$	○							
Other Groups On Coast													
Coast Car Co-Op (autos for business)*													\$
FUSE Work Hub (Gibsons) *		\$							○	○	\$	\$	
SEWN (membership \$25/yr) *		\$○							○	○			
SC Tech Hub		\$○							○	○			
THRIVE (Women's Business Group)									○	○			
Community WorkHub (Sechelt)											\$		
Available by Phone / Online													
FuturPreneur (Vancouver) *		\$○			\$	\$○	\$	\$		\$○			
Innovation Island (Nanaimo) *		\$			\$	\$		\$				\$○	
Small Business BC (Vancouver)		\$○	\$○	\$○		\$	\$○	\$○		\$			
UVic Business Legal Assistance						○							
Women's Enterprise Centre (Van)				○	\$	\$○	\$○						

* Eligibility criteria may apply or membership may be required for some programs and services
○ Free \$ Fees apply