

BUSINESS REGISTRATION AND LICENCING

Once the decision has been made to undertake a nursery business venture, one of the first details to address is what type of business structure to operate under. "From a legal point of view, there are three common types of businesses: sole proprietorship, partnership and corporation. Each has different and important implications for liability, taxation and succession."⁵³ For a discussion on the advantages and disadvantages of each refer to the [Small Business BC Education Centre website](#). It is advisable to consult a lawyer and/or accountant to determine which business structure is most suitable and to help set up the business.

Contact your local Government Agent Office or the provincial Corporate Registry for information on how and where to register or incorporate a business in your area. The Corporate Registry can be reached at (250) 387-7848 or via the [website](#).

A municipal business license may be required for each location that the business occupies, depending on whether the business sells at the wholesale or retail level, and whether the products are grown on site or shipped in from elsewhere. A business license may also be required for each municipality in which the business makes sales. Business license requirements may vary between municipalities, check with the city hall licensing department of the municipalities involved.

There is considerable information on the Internet that will be useful when setting up your business. The [Canada / British Columbia Business Services Society's website](#).

includes numerous resources for new business entrepreneurs. The business start-up section has information on business registering and licensing requirements, land use and zoning, labour requirements, and keeping business records. The site also has an interactive business planner, small business guides, e-business information and numerous links to useful government sites.

The One Stop Business Services site is an excellent source for details on starting a new business, and business registration and licensing. Once you have your business registered provincially, enter the one stop business registration service to register for the other government registrations you need: GST, PST, Canada Revenue Agency, WorkSafeBC coverage, and municipal license. You must complete a company name search before you can apply for these government registrations.

One Stop Business Service Centres are located throughout the province, see the [website](#) for locations.

INSURANCE COVERAGE

Insurance coverage beyond WorkSafeBC is another area to consider. Private insurers can provide customized insurance plans to meet your needs. The plan may include farm, greenhouse, liability, life, and other types of insurance coverage.

Weather can damage a crop or make it unmarketable. Insurance against weather-related crop loss is provided by the government-run Production Insurance program in BC. See [website](#) for information. At this time, the program does not provide coverage for any nursery crops.

⁵³ [Online Small Business Workshop](#).

The Canadian Agricultural Income Stabilization (CAIS) Program is a joint federal/provincial/territorial business risk management program that provides disaster protection. CAIS helps producers to protect their farming operations from both small and large drops in income. A farm will receive a payment from CAIS when their current year farm income is less than their average farm income from previous years. The amount of support received is based on the level of protection chosen. The program is a whole-farm program available to eligible farmers regardless of the commodities they produce.