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FEATURE ARTICLE

BDC: How to start a business - a free e-learning program



This comprehensive program will **guide you through all the aspects of starting a business in Canada**. You'll be introduced to key business concepts and discover what information to gather to write your business plan. Along the way, you'll also get advice from experts in a variety of fields, including financial management, human resources, and sales and marketing. And, you'll be inspired by the **real-life stories of entrepreneurs and learn how they succeeded**.

The program covers the following topics:

- defining your business structure
- an overview of the business plan
- financing your business
- hiring and retaining employees
- marketing
- sales
- networking

To **enroll**, visit:



INNOVATION

ROI Foresight Papers



RURAL ONTARIO
INSTITUTE

The 2019 Rural Ontario Foresight Papers is a collection of six papers on selected themes as prepared by expert authors.

Each Foresight Paper explores a particular topic in view of the current situation in rural and northern Ontario and looks ahead to what directions various stakeholders, governments or non-profits might follow in order to foster vital rural development in light of the trends and opportunities the authors foresee. The Papers offer an opportunity for rural stakeholders to be informed by the perspectives of these authors and to consider the implications for their own work or their own communities.

The Rural Ontario Foresight Papers were released at the MRCV Showcase. The complete edition as well as the individual pdfs are all up in our Knowledge Centre. (The translated Papers will be available next week.) Follow this link for the papers: [RURAL ONTARIO FORESIGHT PAPERS](#)

NEWS & COMMUNITY

How health and safety can affect your WSIB premiums



How health and safety can affect your WSIB premiums

Did you know that having a solid health and safety program that gets positive results can save you money?

Under the Workplace Safety and Insurance Board's (WSIB) **new premium rate-setting model**, which comes into effect on January 1, 2020, your individual claims experience will be taken into consideration when your premium is set.

As we move closer to the implementation of the new **rate-setting model**, you can start making a difference now to improve your safety experience. Managing the risks in your workplace with the right health and safety practices is the key. Of course, it can help you keep your people safe, but it also has the potential to provide financial benefits.

In November, WSIB will be launching a new **health and safety excellence program** that will provide a clear roadmap for businesses to improve workplace safety. Success in the program can lead to rebates, and an improved health and safety record can help lower premium rates.

Managing risks

To help you get a comprehensive picture of how your company is doing and which areas you need to tackle in terms of health and safety, check out WSIB's online Compass tool. Businesses like yours now have secure login access to Compass and can get exclusive, in-depth insights into claims, costs, and premium rates. You can also access and analyze key health and safety statistics to make effective business decisions to improve workplace health and safety performance.

"With just a few clicks," says Stephen Shaw, Director of Integrated Operations for Workplace Safety & Prevention Services, "Compass gives you a picture of where injuries are happening in your workplace, what group of workers is being injured, and what types of injuries they are incurring. This benefits your business and everyone in it. For instance, if the statistics indicate your workplace's most common injury is strains and sprains, then it may be time to conduct a risk assessment of those areas and the processes involved."

To log in, go to **wsib.ca/online services** and select "analyze your rates and past claims costs on Compass" from the menu. Once you've securely logged on, a wide range of data will be at your fingertips including:

- claims registered
- claim costs
- costliest types of claims
- return-to-work statistics
- premium rate
- information

This article was prepared by Workplace Safety & Prevention Services (WSPS), helping Ontario manufacturers improve health and safety prevention for over 100 years. As an approved provider, WSPS will be delivering WSIB's new Health and Safety Excellence Program for businesses across the province. For more information, visit www.wsps.ca or contact WSPS at customercare@wsps.ca.

Manulife's webinar series - Getting smarter about money can be quick and simple.



This month we're talking all about money. How to take charge of it. How not to spend too much of it. Even, how to talk about it!

We want to personally invite you to join us. Live webinars are happening all month.

Sign up now! [Click here for topics and times.](#)

ACROSS ONTARIO

BDC Small Business Week 2019 has now officially launched!



BDC Small Business Week 2019 has now officially launched!

We're happy to send you a copy of our study, **A Nation of Entrepreneurs: The Changing Face of Canadian Entrepreneurship.**

Read it to find out:

How entrepreneurship is evolving in Canada

What skills are driving top business performance

Tips to develop your management skills

Case studies about entrepreneurs who succeeded by building their competencies

Download the study [!\[\]\(899d8b7697d64725bf017d3296cfcf1b_img.jpg\)](#)

Download the fact sheet 

We hope the study inspires you to build on your management skills and continue to grow a healthy and profitable business.

To your success,

The BDC Team

LESSONS LEARNED & BEST PRACTICES

Bright Ideas for your Nonprofit - Webinar Series



This **lunch-time webinar series (with Q&A)** will help you get the most out of your Board and staff while growing and sustaining your impact. Hosted by the Rural Ontario Institute and presented by David Hartley of NonProfit Help. Read testimonials from people who have worked with David [here](#).

Webinar recordings will be available for viewing online as often as you like until March 31, 2020".

Register for the full webinar series and save \$50!

About David: David Hartley has consulted hundreds of nonprofits and charities (from social services to healthcare to agriculture) in over 150 Canadian cities. His focus is strategy, governance and risk management. Over the past 13 years he has trained over 25,000 leaders. David led Imagine Canada's *Insurance & Liability Resource Centre for Nonprofits* from 2007-2012. He received the Canadian Risk Management designation from the University of Toronto.

HR & CAREER DEVELOPMENT



We have had some excellent feedback from those who have set up 1Password; offices are pleased with it's ease and security.

We hope you have found it to be the same, however, we understand implementing new software can be daunting. As such, we've posted a helpful article on our website with a step-by-step process to installing and setting up 1Password along with a few video links to brief tutorials (~3min).

Should you experience any difficulties or have any questions about the software our liason at 1Password, Jeremy, is more than happy to set up a video call with you. Simply email him at business@1password.com.

#EDCO2020 Registration is Open!



#EDCO2020 Registration is Open! Take advantage of the incredible Early Bird rates for members today!

That wait is over! Registration is now open for EDCO's 63rd Annual EDCO Conference and Showcase – **Get Your Game ON at #EDCO2020** taking place at the Marriott Downtown at CF Toronto Eaton Centre, February 4-6, 2020.

Get Your Game on at #EDCO2020 challenges economic developers to be game-changers and champion new and inventive ways to break through the status quo in an ever-changing landscape. Check out this year's program of outstanding **Keynotes, Learning Labs** and **Master Classes** all designed to up your community's game for the future. This is your chance to ask your burning questions and share your views on the hottest issues facing today's economic developer in Ontario.

But, there's more...

Join cutting-edge vendors and leading innovators on the Showcase floor.

Connect with other high performers in economic development, or reconnect with those you only "speak" to digitally at the opening reception, sponsored by Research Consultants International, and the Feast On Reception.

Continue discussions with colleagues in our new *Game Plan* Area sponsored by MDB Insight

GET READY TO END ANALYSIS PARALYSIS AND DESIGN YOUR COMMUNITY'S END-GAME AT #EDCO2020!

Register today and take advantage of the early-bird rates for EDCO members until **January 10, 2020**! Book your room at the Marriott Downtown at CF Toronto Eaton Centre early to avoid disappointment.

The Update - Your Newsletter

Do you have feedback or story ideas for the next Update? Contact Community Futures Ontario at 1-888-633-2326 or info@cfontario.ca

Ce bulletin est également disponible en français. Veuillez communiquer avec nous à pour obtenir votre exemplaire du bulletin, Le Point.

Community Futures Ontario, 300 South Edgeware Road, St. Thomas ON N5P 4L1

