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Be Prepared:

Business Environment and Expectations

Starting a business in New Brunswick:
3 Guides for Immigrant Entrepreneurs

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The recommendations contained in the tips were gathered from interviews with immigrant entrepreneurs and reflect their personal experience. They should not be construed as professional advice.

This guide features information from many sources, and should not be confused with official statements of policy and programming.

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Introduction

Welcome to New Brunswick! This book *Be Prepared: Business Environment and Expectations* is the first of 3 guides for immigrant entrepreneurs who will own a business in this province. You may be an experienced business person who knows the type of business you want to own. Or you may have little business experience and still be searching for a business idea. New or experienced, these guidebooks will help you understand how to become a successful business owner in New Brunswick.

Good luck as you choose the business you will own in New Brunswick!

All 3 guides are important business resources for newcomers. The guides tell you how businesses operate in the province, how you can choose the right business and how you can plan your business. Each guide can be read alone, but the best idea is to read all three guides in order starting with Guide 1. The basic contents of the guides are:

• Guide 1

Be Prepared: Business Environment and Expectations informs you about the New Brunswick:

1. Government
2. Economy
3. Infrastructure
4. Business Culture
5. Business Relationships

• Guide 2

Be Creative: Business Ideas and Models informs you about:

1. Creating Good Business Ideas
2. Forms of Business
3. Business Models

• Guide 3

Be Successful: Planning Your Business informs you about:

1. Preparing for Success
2. Evaluating Your Business Idea
3. Staying in Business
4. Learning from Others

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Part 1: NEW BRUNSWICK BUSINESS ENVIRONMENT

Becoming a business owner in a new country and culture is a big challenge. To be successful, you need to learn about the rules, resources and practices that create the business environment. New Brunswick has a strong business community selling products and services to local, regional, national and international markets. There are many business opportunities for newcomers who understand the place and the possibilities. The following information is basic background knowledge that you will need to succeed in this new business environment.

Chapter 1 - Government

As an immigrant entrepreneur you will want to know the basic Canadian political structure and regulations to understand the New Brunswick business environment. The country of Canada is divided into 10 provinces and 3 territories. As a democracy, Canada has elections where every citizen 18 years of age and older can vote by secret ballot to elect political representatives. Canada has 3 levels of government with different governing groups and different responsibilities.

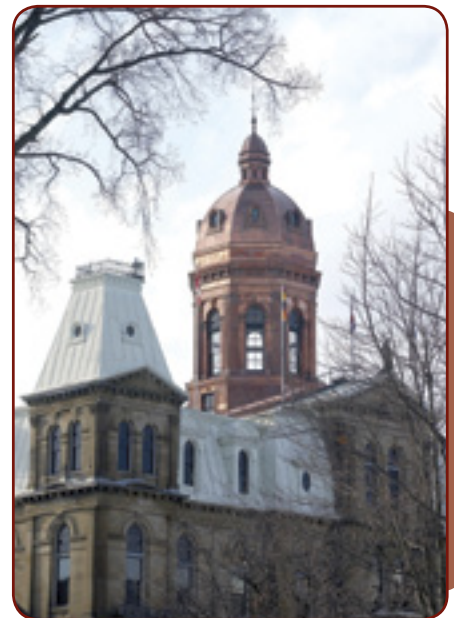
LEVELS OF GOVERNMENT

Following are the government levels and institutions that represent New Brunswick citizens.

- Federal government- the Parliament of Canada
- Provincial government- the New Brunswick Legislature
- Municipal or Local governments - the City Council, Town Council, Village Council or Local Service District

Federal Government

- The Canadian Constitution grants different areas of responsibility to the different levels of government.
- The Parliament of Canada makes laws for the entire country.
- Areas of responsibility under our Constitution include citizenship, foreign policy, national defence, currency, banking, and the postal service.



Provincial Government

- The New Brunswick Provincial Legislature makes laws that apply only in New Brunswick.
- The Provincial areas of responsibility include highways and roads, labour and workplace safety, property and civil rights, health and education.

- The Provincial Legislature decides the areas of responsibility for local governments and gives transfer payments to help operate municipal and local governments.

Municipal Government

- Citizens of cities, towns, villages and rural areas elect representatives to be responsible for municipal or local government.
- Municipal governments have local responsibilities such as fire and police services, drinking water, municipal transportation, health issues and building regulations.
- The municipal level includes New Brunswick's 8 cities, 27 towns, 66 villages, 4 rural communities and 266 local service districts.

IMPACT ON STARTING A BUSINESS

Many new immigrant business owners are surprised by the number of government levels they must work with. You may find more laws or fewer laws for businesses in New Brunswick than in your home country, depending on your background. Some government requirements will be new to you, so it is important to become familiar with the ones that affect your business such as:

Federal Level

- Businesses and their owners collect a tax on sales or services called Harmonized Sales Tax (HST) and must send or remit this money to the federal government. Taxes for businesses are explained in more detail later in this guide.
- Businesses or their owners must pay Income Tax. An annual income tax return must be filed for each individual and each incorporated business. A section later in this guide gives more details on income taxes.

Provincial Level

- New Brunswick has many rules relating to employment standards, human rights and health standards. The following section of this guide on Rules and Regulations gives details related to each of these topics.

Local Level

- Local bylaws are important for businesses in many ways. For example city, town and village bylaws decide the land that can be used by businesses. Once you know your business location, you will need to contact local government authorities to learn more about business requirements in your area.

Contacting government agencies

As a business owner, it is your responsibility to know the government laws and rules that apply to your business. Canadian residents are able to communicate directly with all 3 levels of government to ask questions and receive information. You can contact government representatives in person, by telephone or by email.

Tip

There are many levels of government. It takes time to understand which rules apply to your business. The system is clear and the people are helpful but using professional help to understand is the best.

This tip is given by immigrant entrepreneurs in New Brunswick.

Useful information about government regulations follows. You can also learn more by contacting government agencies and service centres directly. Following are toll free telephone numbers and website addresses for departments and services that help new business owners.

- 1) **Service New Brunswick:**
1-888-762-8600, www.snb.ca
Service New Brunswick (SNB) is the main supplier of provincial government services, products and information for the public. SNB offices are located in the province's cities and major towns.
- 2) **Business New Brunswick:**
1-800-665-1800, www.gnb.ca/0398/
Business New Brunswick (BNB) is a provincial government department that promotes economic development in the province. BNB works to attract investment, assist existing businesses and create business clusters.
- 3) **Canada Business:**
1-888-576-4444, www.canadabusiness.ca
Canada Business provides federal government services for entrepreneurs. It provides new and existing businesses with current business information and refers them to the related government services.

RULES AND REGULATIONS

Every country has government rules and regulations for businesses. In Canada, business owners work with all 3 levels of government. For example income taxes are paid federally, sales taxes provincially and property taxes locally. As a New Brunswick business owner, you will need to understand taxes, employment standards, human rights legislation and workplace health and safety regulations.

Taxes

In Canada, individuals must complete a personal Income Tax return every year. The correct income tax forms must be filled out and mailed to the Canada Revenue Agency (CRA) no later than April 30. Depending on your income and expenses, you may owe the government money or you may receive a tax refund. If you owe money, the amount you owe must be paid to the government when the tax return is submitted or the individual must pay interest on the amount owed.

Government employees check all tax returns carefully to ensure that all information is correct and complete.

Some tax rules are different for business owners. For example individuals who own businesses that are not incorporated must include all income from their businesses in their personal Income Tax returns. However owners of incorporated businesses must file different personal income and business income tax returns. Business owners who are self-employed and their spouses are required to file an income tax return by June 15 every year. Hiring a professional accountant who knows Canadian tax laws can save you money and time while you are learning about Canadian business regulations.

Personal income tax is a tax on an individual's world net income paid to the government, based on employment income, business-related income and investment income.

Personal income tax also includes pension income, income from rental properties, and capital gains. To file your personal taxes, you need the General Income Tax and Benefit package from the Canada Revenue Agency (CRA). When completing this return it is important that you include all income whether earned in Canada or overseas. If you have questions about your tax and benefit return, you can call the toll free government telephone number **1-800-959-8281** for help.

Tip

Get guides from Revenue Canada's website. It is also very important to keep clear and complete records.

This tip is given by immigrant entrepreneurs in New Brunswick.

Corporate income tax is a tax that a corporation has to pay to the government, based on the corporation's net income.

All corporations with a business in Canada must file a T2 corporate income tax return each tax year, even if there is no tax owing. If you have questions, you can telephone the toll free government number **1-800-959-5525** or visit the website **www.cra-arc.gc.ca**.

Sales tax is a tax on the selling price of goods or services. New Brunswick sales tax combines the federal Goods and Services Tax (GST) and the New Brunswick Provincial Sales Tax (PST). The combined tax is called the Harmonized Sales Tax (HST). You will pay HST on almost all goods and services that you purchase, making each purchase 13% more than the advertised sale price.

Businesses with annual sales worth more than \$30,000 must have a registered tax number. Registered businesses must charge the 13% HST on all the goods and services that they sell. The business should deduct the HST paid on purchases and send the difference to the federal government. If your business has sales worth less than \$30,000 you may choose not to register for HST. You will not need to collect the 13% HST however the HST you paid on goods and services for your business can be claimed as a business expense on your income tax return.

For more information about taxes please telephone **1-800-959-5525** toll free to talk to or to make an appointment with a CRA representative or visit the website : **www.businessregistration.gc.ca**

Employment Standards

Business owners who plan to hire employees will want to learn about Canadian employment requirements and standards. For example, employers need a federal Employer's Number and all employees must have a federal Social Insurance Number. Government guides describing employment standards can be ordered at the Human Resources and Skills Development Canada website: **www.hrsdc.gc.ca/eng/labour/employment_standards/index.shtml**

In New Brunswick, businesses with 3 or more employees are also required to register with WorkSafeNB. Businesses pay a fee to receive insurance coverage if an employee is injured at work. You can learn more about this coverage and apply to register on the website at **www.worksafenb.ca**.

As well, the New Brunswick Employment Standards Act is on the provincial government website at **www.gnb.ca/0308**.

Tip

Employers are expected to know and to follow the Employment Standards. It is very important to know the rules. Ask for help through the New Brunswick government website or from other business owners.

This tip is given by immigrant entrepreneurs in New Brunswick.

You will learn more about employment standards and human resources in the following sections of this guide and in Guide 3. The following 10 points will help you understand some of the employee costs and requirements as you start to plan your new business.

1) Wages: Wages vary widely in New Brunswick and employers expect to pay a competitive wage to attract good employees. You can find information on Canadian workplace expectations at the **www.workingincanada.gc.ca** website. You may also want to visit the Department of Post-Secondary Education, Training and Labour (DPETL) website for information on the labour market in New Brunswick at **www.gnb.ca/0126**.

The province of New Brunswick decides the minimum wage or lowest amount of money per hour that an employer can pay an employee.

For example, the legal minimum wage was set at \$9.00 per hour in 2010. When employees work extra hours, they are paid a special overtime rate. A minimum wage employee must receive overtime pay after working 44 hours in one week. Overtime pay is 1.5 times the person's normal per hour wage.

For example, a store clerk who is normally paid \$9.00 per hour might work 50 hours in one week. Then the clerk would be paid \$9.00 per hour for 44 hours and \$13.50 per hour for the extra 6 hours worked.

Most New Brunswick employers pay a higher salary than the minimum wage and they also reward good workers with improved pay or benefits. Employees who are members of a union have fixed hourly rates and benefits that are negotiated between the company and the union representatives. On the other hand, professional employees are paid an annual salary that is agreed on directly between the employer and employee.

2) Hours: The New Brunswick work week is an average of 40 hours with a typical 8:00am or 9:00am to 5:00pm work day with a one hour lunch break. Hourly employees usually expect to work the agreed upon hours and no unpaid overtime. However, there are many different work schedules according to the job and business. Usually professional employees who are paid an annual salary work more than 8 hours per day. In certain sectors, employees can legally refuse to work on Sunday so it is wise to ask employees if they are willing to work that day.

3) Payment: Most businesses pay employees at the end of each 2 week period (bi-weekly) although some employers pay weekly. Today, few employers pay cash and most pay the employee by cheque or a direct deposit into the employee's bank account. Employees do not receive the gross or total amount for the hours worked. Employers deduct money for Canada Pension and other federal government programs from each pay and send this money to Revenue Canada on a regular schedule. A professional accountant or bookkeeper can help you with payroll requirements.

4) Holidays: New Brunswick has 7 holidays every year when all employees must be paid although they do not work. These public holidays are: New Year's Day, Good Friday, Canada Day, New Brunswick Day, Labour Day, Remembrance Day, and Christmas Day. Minimum wage employees receive 1.5 times their normal wage if they work on these days. For example an employee who makes \$9.00 per hour would be paid \$13.50 per hour for working on a public holiday.

5) Vacations: The minimum legal vacation time in New Brunswick is 2 weeks from 0-8 years of employment with a company and 3 weeks for 8 years or more. Employers must provide 4% vacation pay up to 8 years employment and 6% after that. Companies sometimes offer extra vacation time to attract or reward employees.

6) Benefits: Often additional benefits help companies to attract the best employees. Special health plans for dental care and eyeglasses, extra vacation time and pay bonuses are all considered desirable benefits.

7) Sick Leave: After 90 days employment with a business, an employee has the right to 5 unpaid sick days a year.

8) Maternity Leave: A new or expecting mother can take up to 17 weeks unpaid leave from work. This time off can be combined with Federal Child Care Leave so the employee can have up to one full year of unpaid leave. A woman cannot legally be fired from a job because she is pregnant and she must be given the same position or a similar one when her child care leave ends.

9) Federal Child Care Leave: A mother or father can take up to 37 weeks unpaid time off work after the birth of a child. The employer must give the parent the same position or a similar one after the leave. Employees also have the right to a limited amount of unpaid days off work if a close relative is sick or dies. This usually applies for a parent, grandparent, spouse or child.

10) Dismissing (firing) Employees: You must give 2 weeks advance notice or 2 weeks pay to people employed for 6 months or more. Employees with 5 years or more employment receive 4 weeks notice or pay. You must also explain the reason for dismissal in writing. You cannot dismiss an employee for using any legal benefits such as the ones listed above.



Health & Safety Standards

Workplace health and safety are protected by provincial laws in New Brunswick. Employers must provide a safe, healthy place for employees to work without fear of illness or injury. In fact, New Brunswick workers have the legal right to refuse work that they believe is unsafe. For federal information on workers' rights check the website www.workrights.ca. The following information will help you to understand health and safety responsibilities for business owners in New Brunswick.

Acts and Regulations

Three pieces of government legislation and their regulations protect employers' and workers' rights in New Brunswick.

WorkSafeNB is the provincial government agency that manages these rights. For information you can telephone the agency at **1-800-222-9775** toll free or visit the website at www.worksafenb.ca.

The 3 Acts are:

1) Occupational Health and Safety (OHS) Act

The New Brunswick *OHS Act* explains the legal obligations of employers, owners, contractors, sub-contractors, employees and suppliers. The Act gives workers three basic workplace rights:

- a) the right to know about workplace hazards
- b) the right to participate in solving health and safety problems
- c) the right to refuse dangerous work.

2) Workers' Compensation Act

The New Brunswick *Workers' Compensation (WC) Act* protects workers and employers. Workers' compensation pays eligible workers who are injured while doing their jobs. Registered employers have a no-fault liability insurance program that protects them from legal action by injured workers.

3) Workplace Health, Safety and Compensation Commission Act

If you hire more than 3 employees, you must register your business with the *Workplace Health, Safety and Compensation Commission (WHSCC)* by contacting WorkSafeNB. The Commission provides workplace injury prevention services and education services to all New Brunswick employers and workers.

Human Rights Legislation

Equality of all people is one of the strongest values in Canadian culture. When a person is treated unfairly because of skin colour, religious beliefs or any of the reasons listed below, the unfair action is called harassment and the general behaviour is called discrimination. Discrimination and harassment are illegal in New Brunswick for:

- race
- colour
- religion
- national origin
- ancestry
- place of origin
- age
- physical disability
- mental disability
- marital status
- social condition
- political belief or activity
- sexual orientation or sex, including pregnancy.

The New Brunswick *Human Rights Act* is a provincial law that prevents discrimination and harassment in:

- all aspects of employment
- the leasing and sale of premises
- public accommodations, services or facilities
- labour unions and professional, business or trade associations
- signs and publicity

The New Brunswick Human Rights Commission (HRC) is the independent government agency that administers the *Human Rights Act*. The Commission also offers businesses important information about proper practices in the workplace. If you have questions about human rights telephone or contact the HRC toll free at **1-888-471-2233** or visit the website at **www.gnb.ca/hrc-cdp**.

Tip

Employees have many rights in New Brunswick. You need to have good evidence proving the reasons for firing before you dismiss employees. A written record of specific actions on specific dates is best.

This tip is given by immigrant entrepreneurs in New Brunswick.

Chapter 2 - Economy

Before moving to New Brunswick, you learned a bit about the province. Discovering the government programs, seeing the natural beauty and meeting some of the people helped you decide to immigrate and be in business here. The next step is learning more about the provincial economy. The following section describes the business communities in the province and outlines the business sectors that support the communities. All this information will help in choosing the right business for you to own.

NEW BRUNSWICK BUSINESS REGIONS

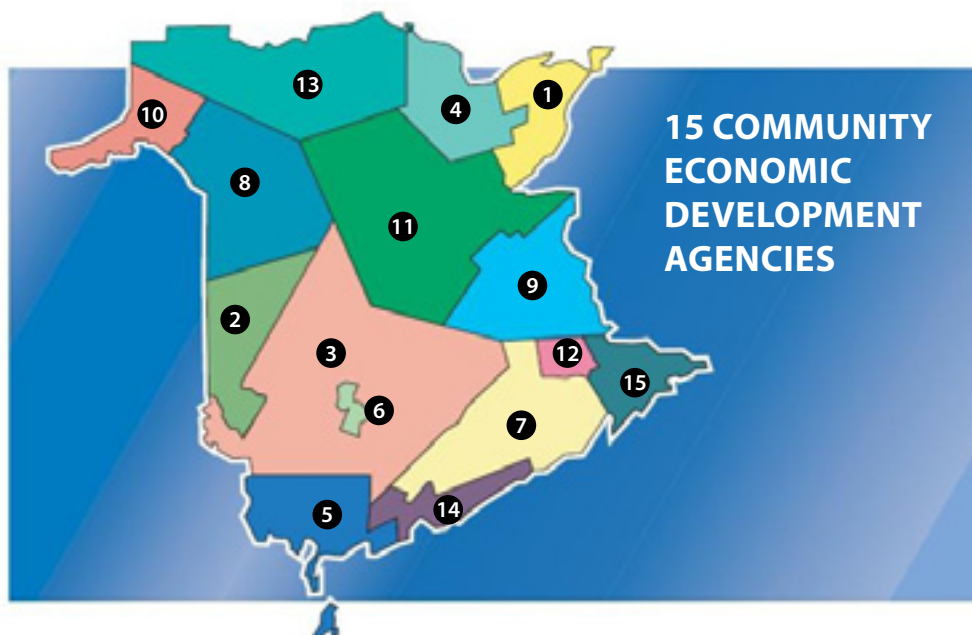
You already have visited some New Brunswick communities. But the province is large in size and has many different natural and business environments. The following map divides the province into 15 geographic regions. Hopefully, you will have a chance to tour the province and to visit each region in person to decide where you would like to live and work. Meanwhile, the community overviews that follow will help you to understand your choices for a business location.

New Brunswick's 15 business regions all enjoy clean air, good water and diverse business possibilities. These regions as outlined on the map are serviced by 15 Community Economic Development Agencies also referred to as Enterprise Agencies.

These agencies provide business counseling and other resources to help you with your business.

Among these regions you will see some communities have provincial or international borders and bilingual French and English workers. Others are home to the headquarters of international businesses. As you read about the regions, think about which place would be the best location for your business. Following are short descriptions of the location, culture and business strengths of:

1. The Acadian Peninsula
2. Carleton
3. Central New Brunswick
4. Chaleur
5. Charlotte
6. Fredericton
7. Fundy
8. Grand Falls
9. Kent
10. Madawaska
11. Miramichi
12. Moncton
13. Restigouche
14. Saint John
15. South East



1. Acadian Peninsula



The Acadian Peninsula is located in north eastern New Brunswick, a vast coastal region with many rivers, sandy beaches and outdoor activities. The region consists of 4 major towns, 10 villages and 50 local service districts. It has a population base of approximately 56,180.

The strategic industries are advanced and diversified manufacturing, marine products and aquaculture (oysters), tourism and value-added natural resources. A reliable energy and communications network and 3 major commercial fishing ports, as well as air and railway access have made this a strategic business location.

The region's post secondary institutions such as l'Université de Moncton campus de Shippagan and the New Brunswick Community College in the Acadian Peninsula work with businesses to offer a skilled, qualified workforce.

The region also has a research institute that specializes in developing value-added marine products and coastal zone protection.

Inhabitants of the Acadian Peninsula are open to the world around them and welcome tourists. People in the region have a wealth of information and experience about the history of Acadian Heritage.

For more information, please visit the Enterprise Peninsula website at www.ent-peninsula.ca

2. Carleton



The Carleton region is situated in north western New Brunswick. It includes the municipalities of Woodstock, Hartland, Florenceville-Bristol, Bath, Centreville and Woodstock First Nation, as well as Canterbury and Meductic in York County. The total population is approximately 27,420 people with English being the primary language.

Woodstock is the largest municipality and is where most government services are located, including the Woodstock campus of the New Brunswick Community College. The 25-54 age group makes up to 42.5% of the population.

Today, the economy of the Carleton region is based on various sectors including metal manufacturing, agriculture and food processing, transportation, service, forestry and value-added wood products, the knowledge economy and tourism. Manufacturing and transportation are the largest sectors, but the most growth is currently in the service industry.

The region's location is strategic. US Interstate 95 ties the United States directly with the Trans Canada Highway at Woodstock. As a result, the Carleton region surrounding the intersection of these two major highways is in a prime location for the creation of new businesses that service the north eastern United States and/or eastern Canada.

For more information, please visit the Enterprise Carleton Region website at www.ent-carleton.ca

3. Central New Brunswick



Central New Brunswick includes the rural areas of York, Sunbury and Queens counties, excluding Fredericton, Oromocto, New Maryland and the Lincoln Local Service District. The area consists of mostly small towns and rural communities, including Minto, Chipman, Cambridge Narrows, Gagetown, Fredericton Junction, Tracy, McAdam, Harvey, Nackawic, Millville and Stanley. More than 90% of the area's 51,000 people live in a rural area.

The Trans-Canada Highway crosses the middle of the region and includes the newly expanded four-lane section that links Fredericton and Moncton. Airline services are available through the Fredericton Airport, which has daily flights to Toronto, Montreal, Ottawa and Halifax.

Central New Brunswick is home to world-renowned manufacturing companies and a number of innovative industries, including many in the forestry sector. The region offers businesses a strategic location, as well as skilled and motivated workers.

Central New Brunswick is a great place to live, work and play evidenced by its abundant outdoor recreation opportunities, competitive housing costs, and its proximity to shopping and services in nearby urban centres like Fredericton, Woodstock or Moncton.

For more information, please visit the Enterprise Central New Brunswick website at www.ent-centralnb.ca

4. Chaleur



The Chaleur region is situated on Canada's Atlantic seaboard on the northeastern coast of New Brunswick. It includes the municipalities of Bathurst, Beresford, Nigadoo, Petit-Rocher, Pointe-Verte, Belledune and the Pabineau First Nation.

Today, the economy of the Chaleur region is based on various sectors, including personnel services, business services, forestry, mining, the knowledge economy, tourism, and manufacturing and processing. The service industry is most important in the regional labour market employing approximately 70% of the regional workforce. The manufacturing and construction industries employ approximately 18%, while the agricultural and resource-based industries accounts for 12% of regional jobs.

The Chaleur region has a population of approximately 38,000. Over 60% of the population has working knowledge of both French and English. The 25 to 54 age groups make up to 43.5% of the population. Chaleur has 2 community college campuses and 2 university campuses.

Chaleur's transportation infrastructure includes the Belledune deep-sea port, the Bathurst Regional Airport and the CN railway system. Three centers of excellence are located within Collège Communautaire du Nouveau-Brunswick – campus de Bathurst (Excellence Centre in Information Technology, Excellence Centre in Essential Skill Sets and a Metal Technology Transfer and Innovation Centre).

For more information, please visit the Enterprise Chaleur website at www.ent-chaleur.ca

5. Charlotte



The Charlotte coastal region is located in the southwestern area of the province and borders the state of Maine. There are a number of small communities throughout the region that offer a distinct flavour of maritime hospitality and business opportunities.

The main business sectors include tourism, manufacturing, aquaculture and traditional fisheries. Businesses are able to access and employ a skilled and productive local workforce.

The transportation infrastructure is made up of major highways, ferry systems, rail systems, 2 small air service locations within the region and access to larger air service within a 100 km radius. Shipping is available with the Port of Bayside in the region and access to the Port of Saint John at a distance of 100 km.

Post-secondary training opportunities are available at the New Brunswick Community College, located in St. Andrews with approximately 400 full-time students.

The Charlotte coastal region is an attractive location that appeals to all ages: professionals, young families, pre-retirement and seniors. It is a welcoming community offering economical real-estate, wonderful outdoor activities, and social and cultural opportunities.

For more information, please visit the Enterprise Charlotte website at www.enterprisecharlotte.ca

6. Fredericton



Greater Fredericton is located on the Saint John River in the heart of New Brunswick with access to millions of customers within an 8 hour drive or a short airplane flight.

Fredericton is one of the most cost-competitive places to do business on the Eastern Seaboard. Entrepreneurs are driving Fredericton's economy with 1 business for every 14 people (KPMG's Competitive Alternatives Study). Major sectors include the knowledge industry, life sciences, engineering, aerospace and defence, and light manufacturing.

The city is home to the University of New Brunswick (UNB), St. Thomas University (STU), New Brunswick Community College of Craft and Design, and the Maritime College of Forestry Technology. It has the fourth highest university-educated population in the country at 31%, with 22% knowing both French and English.

Fredericton was named "One of the Top 7 Intelligent Communities in the World" 2008, 2009 and 2010 (Intelligent Community Forum). It was also voted "One of Canada's Best Places to Live" from 2007 to 2010 (MoneySense). Fredericton has over 80km of hiking and nature trails and hosts the largest Jazz & Blues Festival east of Montreal.

For more information, please visit the Enterprise Fredericton website at www.enterprisefredericton.ca

7. Fundy



The Fundy region is located in the heart of New Brunswick's three major urban centres, providing easy access to major US and Canadian Markets via ground, marine, rail or air transport. The total population of approximately 50,000 consists of a highly motivated, well-educated, available workforce, and its communities have richly diverse landscapes and multi-cultural backgrounds.

The region enjoys some of North America's lowest documented business operating costs (Boyd & Company, Princeton, New Jersey). The primary sectors of agriculture and forestry dominate the resource-based economy, which provides resources for much of the manufacturing sector. The two most important manufacturing activities are food processing and forest products.

The Fundy region is home of the tourism icon, the Bay of Fundy, renowned for its highest tides in the world. Visitors and locals alike can enjoy the area's six golf courses, Fundy National Park, Poley Mountain ski resort, extensive cross-country ski trails and groomed snowmobile trails. Fundy offers the benefit of enjoying the high quality of life available in a rural setting while having no more than one hour's drive to the Province's major cities of Moncton, Saint John and Fredericton.

For more information, please visit the Enterprise Fundy website at www.ent-fundy.ca

8. Grand Falls



The Grand Falls region is located in midwestern New Brunswick. Grand Falls and the surrounding areas include 8 communities. The town of Grand Falls is the center of economic activity.

Grand Falls takes its name from the spectacular 23 meter waterfall that plunges into a gorge and attracts over 100,000 visitors each year. The population of Grand Falls and its surrounding areas (30km radius) is approximately 30,000. The people are mostly bilingual (French and English) and education is provided in both official languages.

The leading industries in this region are mainly related to agriculture, forestry and food. It is home to the Eastern Canada Soil and Water Conservation Centre, the Centre of Excellence in Agricultural and Biotechnological Sciences, JD Irving Grande-Rivière Sawmill and McCain Foods Limited.

The region offers many cultural and outdoor activities, from hockey and snowmobiling during the winter to camping and canoeing during the summer. The region is also known for its outdoor outfitting activities, such as hunting and fishing. It is also a short distance from the Appalachian and TransCanadian network of cycling and hiking trails.

For more information, please visit the Enterprise Grand Falls Region website at www.ent-grandfalls.ca

9. Kent



Located on the eastern coast of the province of New Brunswick, the Kent region borders the Northumberland Strait and encompasses a 4,877 square kilometre area of coastline, rivers, estuaries, valleys, wide agricultural landscapes, peat bogs, marshlands and forests.

The Kent region has a population of 33,861 inhabitants within some 20 communities ranging from 300 to 3,000 in population with more than 1,600 businesses.

Its geographic location and positive development potential provide a favourable climate for economic expansion. A warm social and cultural environment characterizes the Kent region. The region has a versatile bilingual workforce in addition to a vast array of natural resources. It offers many advantages that are appreciated by entrepreneurs, visitors, and residents, such as its seaside environment, a competitive cost of living and proximity to major urban centers.

The Kent region has a diversified economic base comprised mainly of manufacturers (metal, wood, agri-food), as well as a large number of businesses in the construction, business support service, tourism, retail and service sectors. New emerging sectors in the region are agri-tourism, cranberry farming and aquaculture.

For more information, please visit the Enterprise Kent website at www.ent-kent.ca

10. Madawaska



The Madawaska region is located in northwestern New Brunswick. The majority of the 26,790 inhabitants speak both French and English, although French is the first language for 95% of the population.

There are six municipalities and one city, Edmundston, which has a population of more than 16,000 people. Most government services are located in Edmundston, as well as the Edmundston campus of the Université de Moncton, and the Edmundston campus of the New Brunswick Community College.

Although the forest industry is the major economic activity, the regional economy is diversified. There is economic activity in woodworking, plastics, sign manufacturing and agriculture, among other sectors.

The Madawaska region is known for its outdoor quality of life. A few minutes from downtown Edmundston, you can ski, snowmobile, ride all-terrain vehicles, fish, bike, hike, walk, bird-watch and much, much more.

Residents live in a pleasant and safe environment and are always ready to welcome new immigrants. Madawaska is a great place to live, work and play!

For more information, please visit the Enterprise Madawaska website at www.ent-madawaska.ca

11. Miramichi



Located on the northeast coast of New Brunswick, the Miramichi encompasses most of Northumberland County. The 2nd longest river in the province, the Miramichi River has long been one of the greatest assets of the region, providing jobs and entertainment, attracting tourists and supplying some of the best salmon fishing in the world.

An abundance of natural resources in the Miramichi region support the primary industry sectors of forestry, mining and fishing. Secondary sectors are manufacturing, tourism, metal fabrication, construction and information technology.

The region's greatest resource has always been the local people. Miramichi has a rich, strong and diverse cultural base representing those of Aboriginal, French Acadian, English, Scottish and Irish descent.

The Miramichi region has 12 elementary and secondary educational facilities serving both French and English speaking children from Kindergarten to grade 12. There are also multiple pre-school facilities and a private and public college, as well as the Miramichi University Centre.

For more information on the Miramichi and all that the region has to offer, please refer to the Enterprise Miramichi website at www.ent-miramichi.ca

12. Moncton



Located in southeastern New Brunswick, Greater Moncton is the "hub of the Maritimes". It boasts a bilingual (English and French) labour force together with low taxation rates and a superb quality of life.

Greater Moncton was recently named the "Best Place to do Business in Atlantic Canada and the New England States" (KPMG's Competitive Alternatives Study).

The region has also been recognized as one of the "World's Top 7 Intelligent Communities" (Intelligent Community Forum), one of the "10 Best Places to Live in Canada" (MoneySense), and one of the "Top Five Real Estate Havens" (Canadian Real Estate Association).

Greater Moncton has one of the most diversified economies in Canada with special focus on the Information Technology, Life Sciences, Retail and Aerospace sectors.

The fastest growing community in Atlantic Canada, Greater Moncton has two universities, two community college campuses, two hospitals, and is New Brunswick's Health Centre of Excellence.

For more information please visit the Enterprise Greater Moncton website at www.greatermoncton.org

13. Restigouche



Be, live, visit and do business in Restigouche!

The Restigouche region neighbours Quebec along New Brunswick's northern border. Restigouche County is made up of small villages and three urban centers.

The area offers access to the bay, forests, rivers, the beauty of the Appalachian landscape, and to a welcoming and culturally rich population.

The area is home to the Collège Communautaire du Nouveau-Brunswick- campus de Campbellton. The institution also offers satellite courses for people wanting to pursue a university education.

The region's work force is known for its work ethic and enthusiasm. More than 50% of residents are fully bilingual in French and English, one of the highest rates of bilingualism in Canada.

Wood and metal processing are the area's key industry sectors. The region's maple industry accounts for over 70% of provincial production. The region is also world-renowned for salmon fishing on the majestic Restigouche River and has a multitude of recreational activities year-round.

Thanks to its location, its infrastructure and the quality of services, the region has access to a multitude of possibilities to export and communicate with the world.

For more information, please visit the Enterprise Restigouche website at www.restigouche.ca

14. Saint John



Saint John is situated in the south-central portion of the province beside the Bay of Fundy and the Saint John River. Its strong and growing economic base provides opportunities for entrepreneurs, investors and job-seekers.

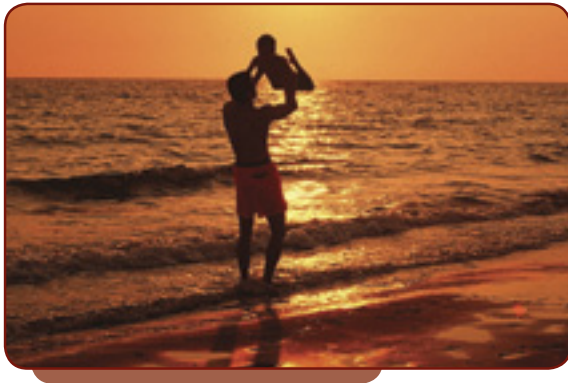
The region has transitioned from a traditional manufacturing-based economy to a much more diverse knowledge-based economy. There are job opportunities in trades, Information and Communications Technology (ICT) and service sectors such as retail, customer contact centres and tourism. Growth sectors include energy and advanced manufacturing, ICT, tourism and health.

Post-secondary education and training institutions include the University of New Brunswick Saint John and the Saint John Campus of the New Brunswick Community College. There are also many private training institutions.

Saint John is a welcoming and supportive community with diverse cultures, such as European Descent, Black, Chinese, South Asian, Latin American, Korean and Iranian.

For more information, please visit the Enterprise Saint John website at www.enterprisesj.com

15. South East



The South East region of New Brunswick is a nature lover's delight with many hiking trails, acres of bountiful farms and, most desirable, the region's beautiful sandy beaches with the warmest waters north of Virginia. The South East region is between 20 and 50 km east of Moncton and is within a 15 to 30 minute drive of the Greater Moncton International Airport.

The South East has one of the country's top bilingual workforces. It has 2 universities, community colleges, dynamic manufacturing and tourism industries and specialty sectors that include the fishing industry, all packaged in a pristine living environment.

There is no lack of industry activity. Growth sectors include healthcare, retail trade, construction, and educational services to name a few.

The South East region has close to 30% of its population aged between 25 and 44 years. Prospective employers can be confident that they will have access to a willing and able-bodied population.

A solid workforce, big city amenities, a distribution hub and the presence of the Scoudouc Industrial Park make the South East attractive for prospective businesses.

For more information, please visit the Enterprise South-East website at www.enterprisesoutheast.ca

BUSINESS SECTORS

New Brunswick has a wealth of natural resources from forests to minerals to rivers. In the past most businesses used these resources to create the products and services they sold. Today, New Brunswick has many new business sectors that rely on the province's highly educated workforce and advanced technologies. These sectors have created new business strengths and opportunities. The following list includes knowledge-based, service-oriented and natural resource industries. The sector descriptions will help you to think about the type of business best suited to your skills and the provincial economy. The sectors (in alphabetical order) are:

- Aerospace
- Agriculture and Aquaculture
- Construction
- Energy
- Fisheries
- Forestry
- Health Care
- Knowledge
- Manufacturing
- Metal working
- Mining
- Plastics
- Retail and Service
- Tourism

Aerospace

New Brunswick's aerospace industry employs over 625 people directly and sells products and services totalling more than \$126 million per year. The industry uses international standards and exports represent more than 90% of sales at more than \$115 million. Costs are an estimated 20% less than in the US and other G-7 countries and products are sold around the world.

The Moncton Flight College (MFC) trains pilots, making it one of a select 12 large flight training colleges in North America. Courses include recreational, private and commercial pilot training and special international programs to train pilots from other countries including China.

The College has 85 employees working at the 2 campuses in Moncton and Fredericton.

Research is another aerospace growth area with university researchers conducting turbulence studies in one of Canada's only industrial-size wind tunnels and doing GIS mapping for the industry. Other R&D programs include space research for satellite communications and partnerships to work on methods for exploring the planet Mars.

Agriculture and Aquaculture

Food production and food processing are a major part of the New Brunswick economy. Food industries employ approximately 17,000 people, mostly in rural communities throughout the province's countryside. In 2007, shipments of New Brunswick food and beverages had a value of more than \$2 billion.



Agriculture

The agriculture sector includes approximately 2,700 farms and 100 processing plants. Potatoes, dairy products, eggs and poultry account for close to 60% of the food produced on farms. New Brunswick's total farm income was \$444 million in 2007. New Brunswick enjoys one of the highest levels of value-added processing in Canada and the high quality products are sold domestically and exported world-wide. In 2007, the province produced \$1.13 billion worth of agricultural food and beverage products.



Aquaculture

The province has an expanding salmon aquaculture industry with annual sales close to \$300 million a year. Based in the Bay of Fundy, fish farming now includes mollusk, sturgeon and other aquatic species including seaweeds. Aquaculture companies sell processed and unprocessed fish to markets around the world. New Brunswick also has a well-established shellfish industry, producing mussels and oysters on the province's eastern coast. Over the past 20 years, aquaculture has become an important part of the provincial economy, especially in coastal communities where it supports more than 5,000 direct and indirect jobs.

Construction

Construction is a multi-million dollar industry in New Brunswick that includes architecture, heavy engineering, civil engineering, building construction and specialty trades such as electrical and plumbing. In 2008, the value of building permits in the province was \$1.1 billion. In 2008, there were 619 construction companies in the province employing 6,567 people, both permanent and seasonal workers. Most businesses (91%) are small with an average of 10 employees.

The construction industry is the seventh largest employer in Atlantic Canada. Construction costs are among the lowest in North America making New Brunswick extremely competitive in world markets. New Brunswick business people also export expertise and services for a wide variety of construction projects around the world.

The Construction Technology Centre Atlantic (CTCA) is an industry research group at the University of New Brunswick that provides information to construction companies around Atlantic Canada. For more information visit the website at ctca.unb.ca/CTCA1.

Energy

Electricity

The New Brunswick Electric Power Corporation (NB Power) is the province's primary supplier of electrical energy. NB Power has four operating companies with approximately 2,400 regular employees and 360,000 customers. NB Power's hydro, thermal, combustion turbine and nuclear plants have a combined capacity of more than 4,000 megawatts (www.gnb.ca/cnb).

NB Power operates one of the most diversified electricity generating systems and largest electricity transmitting networks in North America. For more information see the NB Power website at www.nbpower.com or the Department of Energy website at www.gnb.ca/0085.

Liquefied Natural Gas

Saint John, New Brunswick, is home to the new Canaport LNG (Liquefied Natural Gas) facility, a partnership between Irving Oil Ltd. subsidiaries (25% owner) and Repsol YPF of South America (75% owner). Canaport LNG is a state-of-the-art liquefied natural gas (LNG) receiving and regasification terminal.

The facility is the first LNG plant in Canada to return the liquid to its natural gaseous state for energy use.

When it is in full operation Canaport LNG will supply 28 million cubic meters of natural gas to Canadian and American markets every day. For more information see the website at www.canaportlng.com.

Petroleum Products

Irving Oil also owns and operates Canada's largest oil refinery located in Saint John. It produces over 300,000 barrels of commercial and wholesale fuels every day, as well as other oil products and by-products. Among these products are gasoline, diesel heating oil, propane, kerosene, jet fuel, lubricants and asphalt. The Irving Oil Refinery exports more than 175,000 barrels of oil products to the United States every day, an amount that is approximately 42% of all Canadian petroleum exports. For more information and a virtual tour of the refinery visit the Irving Oil website at www.irvingoil.com.

Fisheries

The commercial fishing industry is a major contributor to the New Brunswick economy. In 2007, the province's fishing fleet of about 2,700 vessels caught fish and other sea products worth nearly \$177 million. More than 7,000 fishermen and 8,000 plant workers are employed in the industry. New Brunswick is the fourth largest exporter of fish and seafood products in Canada with a value of \$666 million. The province exported nearly 93,000 tonnes of fish and seafood in 2007. Consumers around the world are familiar with the high quality of lobster from the province.



Forestry

About 85% of New Brunswick's land base (6.1 million hectares) is forest. It provides wildlife habitat, beautiful landscape, recreational opportunities, high-quality water and air and a vibrant forestry industry. The forestry sector directly contributes \$1.7 billion to the New Brunswick economy, making it one of the biggest economic sectors.

Forestry directly employs about 17,000 people and indirectly employs an additional 6,000 people in related businesses. The total labour income averages \$1.1 billion annually.

The province is considered a North American leader in forest management.

Health Care

Basic health care in New Brunswick is covered by the national Medicare system. The health care industry that supports the system is a vibrant and growing business sector.

Dental, hearing, eye care, pharmaceuticals and health-related products are all private businesses. New Brunswick has two teaching hospitals, one in Moncton and one in

Saint John, where doctors are trained in association with regional university medical programs. Private colleges have expanded courses to train health care employees in traditional and new support fields.

New Brunswick's biotechnology industry conducts research on many new health products such as foods with enhanced nutrition properties. Another rapidly expanding sector in health care is alternative and complementary medicines, therapies and products. Exercise and fitness centres are another growth area as the province's working demographic becomes more aware of preventative health care.

Knowledge

The Information and Communications Technology (ICT) sector in New Brunswick has more than 700 companies that employ approximately 30,000 people. The ICT sector generates over \$2.1 billion in revenue annually (www.gnb.ca/cnb).

ICT includes all of the companies in the province that provide knowledge-based products and services. In New Brunswick, these businesses include customer relationship management, e-learning, online colleges and courses, game technology, e-business solutions, information technology (IT), communications technologies and engineering solutions.

New Brunswick has excellent Internet connection throughout the province. 100% of the province's schools and education institutions have broadband connections for high speed Internet and more than 90% of homes and businesses have either high speed or dial up Internet. Many businesses and communities enjoy wireless service and the entire downtown area of Fredericton provides free wireless Internet connection for computer users.

Two New Brunswick cities figured in the top 10 most intelligent communities in the world in 2009.

New Brunswick is a leader in e-learning. More than 2 million people around the world have taken online courses and advanced training offered by the province's public and private e-learning providers.

Manufacturing

The manufacturing sector represents approximately 15% of the market value of all New Brunswick products. In 2005, the total value of manufacturing shipments was \$15 billion and \$608 million was invested in capital expenditures to upgrade property, buildings and equipment.

In that year, the 1,700 manufacturing businesses in the province employed 34,900 people with average earnings of \$760 per week.

Following are the number of people employed in the province's major manufacturing industries in December 2005. The number of employees is rounded to the nearest hundred.

- Food manufacturing - 8,500
 - Wood products - 6,400
 - Paper manufacturing - 4,700
 - Fabricated metal products - 2,900
 - Machinery manufacturing - 1,400
 - Non-metallic mineral products - 1,200
- (Statistics Canada, December, 2005)

Metal Working

The metalworking industry has more than 250 businesses generating approximately \$550 million revenue in New Brunswick every year. The industry includes machinery and equipment, manufacturing, welding, fabrication, precision machining, sheet metal and casting. A major expertise area is computerized CAD/CAM technologies for custom design of metal products.

New Brunswick metal working products and services are sold to markets across Canada and are exported to the United States, Europe, South Africa and the Far East.

New Brunswick metal working companies make everything from fire trucks and truck trailers, to conveyor and air conditioning systems, to structural steel for commercial and industrial uses. Precision machined metal products are also used in the telecommunications and aerospace industries. Making fabricated metal products alone employs 2,900 people in the province.

Companies share information and expertise through the Metal Working Association of New Brunswick.

Mining

Mineral exploration and mining play a significant role in the provincial economy. During the last three years, the value of mineral production has varied from \$652 million to \$772 million. The industry directly employs over 3,150 people. The minerals and commodities that are mined in the province include:

- **Metals:**
antimony, bismuth, cadmium, copper, gold, lead, silver, zinc
- **Non-metals:**
marl, peat moss, potash, silica, salt, sulphur
- **Fuels:**
oil, natural gas, coal
- **Structural materials:**
lime, sand, gravel

The northern part of the province has large reserves of lead, zinc and copper in the Bathurst area. The southern region has potash and salt deposits centred in the Sussex area.

Peat is harvested mostly in the Acadian Peninsula but peat deposits extend diagonally across the province from the southwest to the northeast. In 2007, approximately \$68 million was spent on

metals and natural gas exploration. The number of mineral claims in good standing in New Brunswick reached 36,500 in 2007, up from 21,275 the previous year.

Claim numbers and exploration value increase every year as more sites and new mineral resources are found around the province.

Plastics

Plastics are a growth industry in Canada and New Brunswick. Canadian revenues increased an average 5.6% per year over the last decade and totalled \$21 billion in 2006. Almost half of this revenue comes from value-added product sales. New Brunswick plastics companies fabricate, finish and decorate a wide range of value-added products ranging from latex gloves and elastic goods to home fencing and aquaculture cages. Related services offered by New Brunswick companies include extruding, heat sealing, mould making, and plastic repair.

Businesses are also built around environmental programs in the plastics industry. New Brunswick is part of a North American plastics recycling network with private recycling businesses around the province. The province supports ongoing research and development in the plastics sector through the Faculty of Engineering at the University of New Brunswick, the New Brunswick Community College Centre of Excellence (NBCC-CESAB) and private partnerships.

Retail & Service

In 2008, New Brunswick's annual retail sales totalled \$9.87 billion. Car dealers had the largest retail revenue, selling more than \$1.65 billion worth of new cars in the province. The

average retail spending by New Brunswickers was \$13,211 per person, about \$500 higher than the national average for per capita spending. Sales revenues increased 5.6% in 2008 due to strong retail activity in cars, supermarkets and general merchandise stores.

The province has many retail shopping malls and plazas in communities all around the province.



Tourism

New Brunswick is a popular vacation destination and tourism is big business in the province. An estimated 33,700 employees worked in over 3,440 business establishments in this sector in 2007. Visits to and within the province of New Brunswick in 2007 contributed an estimated \$969 million in tourism-related expenditures.

The most tourists come from the United States, Ontario, Quebec and the other Atlantic Canadian provinces. Other important tourism markets are visitors from Europe, Asia and Australia. International tourism is growing every year with the number of foreign visitors increasing by 11% in 2005. Approximately 33,700 people work directly in tourism or in related tourist activities in New Brunswick.

For the most recent information on New Brunswick's business sectors, please visit the Business New Brunswick website at www.gnb.ca/0398.

Chapter 3 - Infrastructure

New Brunswick's business economy is supported by a complete, modern business infrastructure. High speed Internet is available throughout the province making world-wide computer communications fast, inexpensive and efficient. The province has a road, air, rail and water transportation network that connects every community in the province with local regional, national and international markets. The financial system also connects New Brunswick businesses with the world. For example, the province's excellent Information Technology system makes online banking available 24 hours a day all year round.

Most important for many immigrant entrepreneurs is education. For your family, New Brunswick has a free public school system to the end of high school. For your business, the province's many universities, colleges and other learning institutions provide a well-educated workforce and many business opportunities. As well the universities and colleges are centres for product research and development. They also create education programs based on the needs of local industries. The following section outlines the transportation, finance and higher education infrastructure in the province.

TRANSPORTATION

New Brunswick is ideally located for business with easy access by road, air, rail and water to the biggest Canadian and American customer markets in North America. Highways and roads connect every community in the province. Four-lane highways also connect New Brunswick to other provinces and the United States. Businesses can also use air, rail and water transportation to ship products nationally and internationally.

All the province's transportation methods are integrated so goods can travel from one service to the next. For example products can travel by truck to a railway then by train to a seaport where they are loaded onto a ship. As a result

every community has easy access to national and international markets. Transportation is a competitive advantage that can help you to start and grow a business in New Brunswick.

Road

New Brunswick has 18,000 kilometres of highways and secondary roads crossing the province. A network of well-maintained highways with many kilometres of four-lane expressway connect the major centres via the Trans-Canada Highway and Route 2, as well as Routes 1, 7 and 15. Speed limits are posted in kilometres per hour and most major highways have posted speed limits of 100 km/h (62 mph), with many four-lane sections being 110 km/h (68 mph).

- **Cars**

A current New Brunswick driver's license is needed to operate a motor vehicle in New Brunswick. License applications, photographs and payments can be made at Service New Brunswick (SNB) locations in towns and cities around the province. American licenses are also accepted as are those of most European nations. For more information on driving and license regulations, please refer to the Business Culture section of this guide.



- **Trucking**

Many goods are shipped to and from New Brunswick by truck. Every day on New Brunswick highways there are hundreds of 16 wheel transport trucks filled with every type of product from lumber to livestock to frozen food. There are many trucking companies operating in New Brunswick. A directory of these can be found at www.canadatransportation.com.

- **Bus Service**

Bus service is available for passengers and light freight between most New Brunswick communities. Express bus connections are also provided to the rest of Canada and the United States. The largest bus service provider in the province is Acadian Lines. The cities of Fredericton, Moncton and Saint John have urban transit systems for residents and visitors.

For more information on these bus lines please visit the websites at:

www.acadianbus.com

www.sntjohntransit.com

www.fraidericton.ca/en/transportation/transitschedule.asp

www.codiactranspo.ca

Air

New Brunswick is connected to the rest of North America and to Europe by major airlines. New Brunswick has three international airports with scheduled service in:

Fredericton (www.yfcmobile.ca)

Moncton (www.gmia.ca)

Saint John (www.saintjohnairport.com)

The Bathurst airport also has scheduled flights to many Canadian and American destinations. In addition, there are regional airports at St. Léonard (near Edmundston), Charlo (near Dalhousie) and Miramichi which are used by couriers, emergency service providers, and recreational users.

Smaller public and private airports can also be found in various communities around New Brunswick.

Rail

Round-trip passenger railway service in New Brunswick is provided 6 days per week by VIA Rail. The Ocean is a full-service train with stops in Moncton, Miramichi, Bathurst, Campbellton and several smaller centres. The Ocean Route continues east to Halifax, Nova Scotia, and west to make connections in Montreal, Quebec. For more information visit the website for Via Rail at www.viarail.ca.

Railway freight services in New Brunswick are provided by CN Rail, with connections to trucking and air freight provided at the Moncton rail yard.

The province also has two short-line railways that provide freight services. New Brunswick Southern Railway operates between Saint John and the Canada/US border and New Brunswick East Coast railway operates between Moncton and Campbellton. For more information visit the website for CN Rail at www.cn.ca.

Water

- **Seaports**

New Brunswick has five ports located from the north to the south of the province in Dalhousie, Belledune, Miramichi, Saint John and Bayside. They offer a wide range of services from international cruise ship terminals to specialized container handling facilities to bulk shipping of goods around the world. Port facilities in the province are well-equipped, secure and professional.

Saint John

The year-round Port of Saint John, located on the Bay of Fundy, is one of Canada's strategic ports of entry and handles global container shipping. An average of 27 million metric tonnes of cargo is shipped through the port each year, including potash, forest products and fish. Saint John is only a day's sailing from New York and has also become a regular port of call for major tourist cruise lines.

Up to 200 tourist ships arrive each year between May and October and a new cruise terminal was recently completed to receive visitors. Approximately 3,000 people are employed directly and indirectly by the port.

Belledune

The Port of Belledune, located on Chaleur Bay in the Gulf of St. Lawrence, is the major port in the north of the province. Also operating year round, it specializes in shipping bulk commodities and general cargo. It features 3 terminals, climate controlled warehousing and a liquid bulk storage facility.

Dalhousie

Also in the north of the province, the Port of Dalhousie has 2 wharfs with a maximum 10.7 metre depth and handles primarily orimulsion fuel.

Miramichi

To the east of the province, the Port of Miramichi has one wharf with a 9 metre depth and handles small vessels.

Bayside

In the southwest, the Bayside Port Corporation on the St. Croix River has 3 berths with a maximum 9.75 metre depth and primarily handles quarried rock.

- **Ferries**

The province has large and small ferries that cross inland rivers and offshore waters to carry commercial and passenger traffic. The largest ferry is the Princess of Acadia that travels between Saint John, New

Brunswick, and Digby, Nova Scotia . Operated by the private company Bay Ferries, it has a charge for passengers and vehicles, and reservations should be made in advance.



Two more large commercial ferries operate in southwestern New Brunswick between Blacks Harbour and the island of Grand Manan. Coastal Transport charges passengers and vehicles for this year-round, daily service and reservations are recommended. A smaller free car ferry travels between Grand Manan Island and nearby White Head Island.

Several free car and passenger ferries also operate on smaller water crossings in New Brunswick and are operated by the provincial Department of Transportation. A year-round ferry connects L'Etete, near the town of St. George in Charlotte County, with Deer Island. Once on the island, a summer ferry travels between Deer Island and Campobello Island from the last weekend of June to the first weekend in September. As well, several small ferries take cars across the lower St. John River and the Kennebecasis River in southern New Brunswick.

For more information on ferry services you can check the following websites:
www.coastaltransport.ca - Black's Harbour to Grand Manan
www.eastcoastferries.nb.ca - Deer Island and Campobello Island
www.nfl-bay.com - Saint John, NB to Digby, NS
www.gnb.ca/0113 - See "ferries"

FINANCES

Banks in Canada are considered among the best in the world. The banking industry in Canada is regulated by the Bank of Canada, which is a federal Crown corporation that belongs to the people of Canada. The Bank of Canada does not provide public banking services like most banks and credit unions in Canada. Instead, it sets monetary policies, designs and issues currency, controls the national financial system and manages funds for central banking services. (www.bankofcanada.ca)

Financial institutions in New Brunswick include private investment firms and loan companies, but most important for business owners are the banks. Banks in New Brunswick do not all offer the same services or operate the same hours. It is a good idea to check that a bank has the services you want before you open an account.

Banks in New Brunswick

New Brunswick is home to 17 banks with more than 280 different locations throughout the province. The banks are:

- Alterna Savings
- Bank of Montreal
- Business Development Bank of Canada
- Canadian Tire Bank
- CIBC (Canadian Imperial Bank of Commerce)
- Citizens Bank of Canada
- Coast Capital Savings
- Credit Union Central of Canada
- Credit Unions of New Brunswick
- Fédération des caisses populaires acadiennes
- HSBC Bank Canada
- ICI
- ING
- Laurentian Bank
- National Bank of Canada
- President's Choice Financial
- RBC Financial Group
- Scotiabank
- TD Canada Trust

Most banks in New Brunswick accept deposits, issue credit cards, buy and sell foreign currencies, have secure storage for valuables, provide letters of credit, and offer short-term and long-term loans. Remember to ask what services a bank offers as they are not the same at all banks or branches. Banks are a common source of financing for small businesses that can prove that they are a good risk. New business owners often approach banks for help with purchasing businesses or equipment and to acquire working capital. Remember that banks will require clear records of your past finances so take complete records when you meet with bank representatives.

Banking Services

Most Canadians keep their savings in a bank or in a credit union, which is a bank cooperative that is owned by its members. To open a bank or credit union account you will need:

- personal financial information
- more than one type of photo identification
- Social Insurance Number (not always required)

The services provided by most banks and credit unions are:

- savings and chequing accounts
- credit cards and debit cards
- utility bill payments
- money transfers
- investments and retirement savings
- mortgages and loans
- Automated Teller Machines

Automated Teller Machines (ATMs)

- are located throughout the province
- are open 24 hours a day, 7 days a week
- can provide receipts with account balances, provide easy cash withdrawals and bill payments

To use an ATM you need:

- a bank account
- a debit card in your name
- a Personal Identification Number (PIN) from your bank
- bank accounts for regular bills that you want to pay

Debit cards:

- can be used like cash to pay for products and services
- are accepted in most stores and service centres
- are only secure if you do not share your debit card and PIN
- always check for mistakes on ATM receipts

Business Costs

Consumers like ATMs and debit cards for speed and convenience. To accept debit card payments a business must:

- buy or rent a key pad machine to process debit card transactions.
- pay a fee to the issuer of the card for each transaction.
- pay an annual fee to the Interac Association based on the number of sales each year.

Credit Cards

If you want a credit card, a loan or a mortgage in New Brunswick, you need to have financial records showing your past credit history. Banks prefer Canadian credit records. To start building this record, ask for a secured credit card. You will need to deposit money to cover your charges until you build a credit history.

If you do not have a credit history in Canada, show the bank your financial statements from your home country.

New start-up businesses may have difficulty being approved by a bank for a credit card machine. However, Costco now has a business service that provides similar services for credit machines.

Businesses that want to accept credit cards, such as Visa, Mastercard or American Express, must pay from 2% to 4% of the sale price of an item to the card issuer. If you are a member of the Chamber of Commerce, you may be eligible for a special rate.

Sending Money

It is not safe to send cash in the mail. Instead, buy a certified cheque or a money order at a bank or a Post Office. As well, your bank can transfer money electronically to another bank, or you can wire money through a private wire service.

EDUCATION

New Brunswick has many private and public education institutions that offer a wide variety of programs for students of all ages from children to adults. The province is also home to e-learning institutions that offer online courses around the world for a wide range of diplomas and certificates.

The law requires all New Brunswick children to attend school from Grade 1 to Grade 12 or until reaching 18 years of age. The province's public schools are free although there are sometimes fees for school-related trips or extra-curricular programs. Special language help is available in many public schools for children whose first language is not English or French. New Brunswick is also home to several private schools for children where there is a cost to attend. Parents can also apply for permission to home school their children, but this is not very common.

The province has 14 school districts with 5 delivering education in French and 9 districts delivering education in English. Each district is managed on the local level by a group of elected representatives called a District Education Council (DEC). The province's Department of Education is responsible for education from kindergarten to the end of secondary school (Grade 12). Detailed information on the English and French public school system is available through the Department of Education website at www.gnb.ca/0000.

New Brunswick is also home to many universities and colleges, both public and private. The province's universities have excellent reputations and high rankings in popular surveys of Canadian universities. Tuition at these adult institutions is paid by the students and the costs and services vary according to the school. Following are the main university and college campuses located in the province.

Universities

- The University of New Brunswick, with its main campus in Fredericton and another in Saint John, is the oldest English-language university in Canada, and is the province's largest university. It has a full range of arts, sciences and technology programs including law, nursing and engineering, and offers medical training in partnership with Dalhousie University in Nova Scotia. www.unb.ca
- Université de Moncton, Canada's largest francophone institution outside of the province of Quebec, has its main campus in the City of Moncton, with satellite campuses in the City of Edmundston and the Town of Shippagan. www.umoncton.ca
- St. Thomas University is a smaller liberal arts institution that also offers professional programs in education and social work. www.stu.ca
- Mount Allison University, located in the Town of Sackville, offers undergraduate programs in arts, science, commerce, fine arts and music. www.mta.ca
- Atlantic Baptist University, a private, anglophone university located in Moncton, offers degrees in arts, business education, science and professional programs. www.abu.nb.ca

- St. Stephen's University in St. Stephen, is a private, anglophone university that offers liberal arts and Christian ministry degrees. www.ssu.ca

Colleges and Institutes

Community Colleges in New Brunswick include the anglophone New Brunswick Community College (NBCC) www.nbcc.nb.ca with 6 main campuses, and the francophone Collège communautaire du Nouveau-Brunswick (CCNB) www.ccnb.nb.ca with 5 main campuses, as well as the New Brunswick College of Craft and Design (NBCCD), based in Fredericton. The Colleges also deliver training services in a number of satellite locations, as required. They provide a very wide assortment of training programs through a mix of traditional and high-tech teaching methods. The training programs include academic studies, mechanical engineering, health care, construction trades and advanced technologies. The colleges also offer customized training for industries and language training for international students.

The 6 NBCC campuses are:

1. Fredericton
2. Miramichi
3. Moncton
4. Saint John
5. St. Andrews
6. Woodstock

The 5 CCNB campuses are located in:

1. Dieppe
2. Bathurst
3. Acadian Peninsula
4. Edmundston
5. Campbellton

New Brunswick is also home to many private learning institutes with campuses in the province or online locations delivering international programs.

Part 2: NEW BRUNSWICK BUSINESS EXPECTATIONS

Business owners need to understand the environment, economy and infrastructure of a place. But to be a successful entrepreneur, you also need to understand the people. People are the heart of any business. You need to know how managers, employees, customers and suppliers think and act in New Brunswick before you can be comfortable owning a business here. Every culture has its own expectations for business behaviour. The second part of this guidebook will help you to understand what the business culture is in New Brunswick and how you can make long-term business relationships in the province.

Chapter 4 - Business Culture

Discovering a new culture is one of the most exciting parts of moving to a new country. Of course your home culture is the one you know best when you move to New Brunswick. Your past experience in that culture is a major asset that will help you to succeed in your new business. But succeeding as a business owner also means understanding the values, practices and laws that make the business culture in Canada and New Brunswick.

BUSINESS VALUES

As a newcomer to New Brunswick, you probably have many questions about business behaviours. To find the answers you need to understand the personal and workplace values that cause those behaviours. The following section introduces you to New Brunswick business values in the areas of equality, respect, honesty, communication, customer service, time, work ethic, motivation, family and religion.

Equality

Men and women have the right to fair and equal treatment in all New Brunswick workplaces. Equal treatment is protected by Canadian Human Rights Legislation as is described at the beginning of this guide. Men and women expect to be treated equally in the workplace. Disabled employees are treated with the same equality and wheelchair access has become a standard practice for public buildings throughout the province. Business owners and managers must be very careful to respect the human rights of every employee and to create a safe, respectful workplace.

Tip

Women in New Brunswick manage and own businesses. They expect to shake hands in business situations.

This tip is given by immigrant entrepreneurs in New Brunswick.

Respect

Respect looks different in every culture. Canadians respect personal experience and ability more than titles, education, or position. People are informal, even with bosses and business owners. The following behaviours may show disrespect in some cultures, but they are perfectly acceptable in New Brunswick businesses. It is normal workplace behaviour to:

- address others by their given (first) name
- speak directly to bosses
- speak freely with fellow workers regardless of age or gender
- make eye contact when speaking
- ask questions about work instructions
- make suggestions about work procedures
- ask for time off work for personal reasons
- leave work on time by the clock
- leave an unfinished job for the next shift

Other behaviours that are normal in some cultures are not considered respectful in New Brunswick. One increasingly important area is respect for other people's health and well-being at work. Businesses try to provide access for employees with physical challenges who may need to use a wheelchair. Smoking is banned inside all workplaces and even outside some buildings. Businesses also ask employees not to wear perfume or aftershave because many people are allergic to strong scents.

Honesty

New Brunswick business people value honesty and usually do not exaggerate their business abilities or accomplishments. Within a company, honesty is valued highly. Mistakes do not cause people to lose status if they admit the mistake and correct it.

Communication

In Canadian business communication:

- speech is polite but direct
- eye contact is maintained during conversations
- only one person talks at a time
- questions are welcome
- different ages communicate as equals
- women and men communicate as equals

If you buy a business where people have worked for a long time, communication is not always easy. The following steps can help you communicate effectively with employees:

- tell employees about your background and business experience

- learn about employee backgrounds and skills
- ask employees for information about procedures and local culture
- have regular meetings where employees can suggest ideas
- be clear and firm about your workplace requirements
- give important instructions verbally and in writing
- tell employees about changes before they happen
- show the same politeness and respect to everyone



Customer Service

Good customer service is highly valued in New Brunswick. For example people entering a store expect to be greeted with a smile by the salesperson and asked if they would like help. Customers will be loyal to a store or service centre that treats them well even with a new owner. Good customer service is being:

Polite - Don't let language problems stop you from learning polite phrases such as "It's good to see you" and "Please come again". Use the word 'please' when making a suggestion and 'thank you' to recognize a positive action. If English is not your first language, pronounce words clearly and slowly so you are easily understood.

Positive - There is always time to smile and nod at a customer, even in the busiest store. New Brunswickers like a happy business where people enjoy talking to each other and feel welcome.

Personal - Good service is very personal in New Brunswick. Business owners and employees greet customers, offer product information and making general conversation. Regular customers feel valued if you greet them by name.

Professional - Remember that Canadians think analytically and value factual information. Customers want you to help them compare the advantages and disadvantages of different products or services and then let them choose.

Ethical - The reputation of a business travels very quickly from person to person in New Brunswick, so honesty is essential. Store owners do not exaggerate the good points of products and services. Customers expect to pay an advertised price that is fair in comparison with similar products elsewhere.

Time

In New Brunswick, the pace of business is not as fast as in major urban centres. However business people are very punctual and consider lateness to be rude in the following situations.

Meetings

- meetings start and end on time by the clock
- best to arrive 5 minutes early
- phone and apologize if you will be late
- off-topic talk is wasting time

Work

- hourly employees start and finish work by clock time
- salary employees work longer hours
- Blackberries or day timers are used to help manage time
- punctuality is a sign of good business ability
- multi-tasking (several tasks at once) is considered good time use

Work ethic

As a business owner, you will find a willing and educated workforce in New Brunswick. Canadians work hardest when they feel respected for their individual abilities and ideas. Employees who are paid an hourly wage usually expect to work the number of hours on their job description. Salaried employees are normally prepared to work longer hours if necessary in the short term, but they also tend to protect their personal and family time.

Motivation

In New Brunswick employees like to understand the reason for procedures and processes at work. You may be surprised when employees suggest workplace improvements or question instructions. Remember that employees are strongly self-motivated and usually obey orders best when they understand the reason for the work. New Brunswick workers are loyal to their company and feel a personal pride in its success. They are motivated to work harder when they know why changes happen and how the change will benefit the business. Some common motivators are:

- good workplace communication
- training opportunities
- recognition of good ideas
- positive work reviews
- individual praise
- salary raise
- improved benefits, such as a longer vacation or dental coverage



Family

In New Brunswick:

- employees value time with family
- businesses have events for employees and their families several times a year such as a summer picnic and a holiday party

The structure of families in New Brunswick does not follow one pattern. A legal family may be:

- a man and wife with or without children
- a divorced couple who share child custody
- same sex couples where both partners are male or both female

Religion

Religion is often part of people's lives in New Brunswick, so business owners need to understand the role religion plays in their community.

Freedom of religion is guaranteed by Canadian law and New Brunswickers consider religion to be a personal and private choice that is not part of business behaviour.

BUSINESS PRACTICES

Some business practices may be different in New Brunswick than in your home country. For example cars are a very important part of the province's business culture. Public transit systems are limited due to the distances between centres and the population size. Therefore driving provides the personal freedom that most business people need as part of their work. Other practices, such as business hours and gift-giving are a result of the business values described in the previous section. Finally, you learned about some business laws in the Government section at the first of this guidebook. The following section gives more information about the way laws work in New Brunswick business culture.

Driving

New Brunswick business people usually drive a personal car or drive one that is owned by the company. Business people

may use their cars to visit suppliers and customers, to attend meetings and to travel for work. If employees use a personal vehicle for business purposes, the business usually pays the cost of gas and a bit extra for maintenance. As a business owner, you should have employees place a minimum of \$1 million insurance on a vehicle that is used for business purposes.

You can buy, lease or rent a car. Before choosing, ask a tax specialist about the costs and tax benefits of each option for your business. To rent a car, you will need:

- a class 5 driver's license
- a credit card
- photo identification

If you plan to drive in New Brunswick, you need to know the following:

License Regulations

- An International Driver's License is valid for one year in New Brunswick.
- There is a fee to exchange an International License for a Class 5 New Brunswick Driver's License within that year.
- Drivers without a license need to take an eye test and a written test to receive a Class 7 Learner's License, followed by a road test to receive a Class 5 license. Other licenses are required for larger vehicles and heavy equipment.
- You need a New Brunswick Driver's License to buy and drive a vehicle.

Driver Requirements

- A valid New Brunswick driver's license with a photo, available at Service New Brunswick locations, renewed every 4 years.
- Car insurance from a private insurance company on a yearly basis.
- A provincial government vehicle registration card, available at Service New Brunswick locations, paid annually.
- A vehicle safety inspection with a sticker on the top left corner of the car

- windshield showing the month and year of the inspection, paid annually.
- 2 license plates with stickers showing the current year.

Tip

Obtain your driving record from your home country. Some insurance companies can use this record to reduce the cost of car insurance.

This tip is given by immigrant entrepreneurs in New Brunswick.

Driving in winter when the roads are covered in ice and snow is very different from driving in summer when the roads are bare pavement. Newcomers to Canada may want to take a course in winter driving.

Gift Giving

In New Brunswick, business gifts are usually valued at \$100 or less and often show the company logo. Gifts are:

- given for special occasions such as welcoming a major new client
- given to loyal customers
- not given to politicians
- not given during negotiations
- not money

Operating Hours

1) Offices

- most businesses and non-profit organizations: 9:00am to 5:00pm
- most government offices and universities: 8:15am to 4:30pm

2) Banks and Credit Unions

- usually Monday to Friday, 10:00am to 5:00pm, some weekend and evening hours

3) Shopping Malls

- in cities: usually Monday through Saturday from 10:00am to 9:00pm, Sunday 12:00pm (noon) until 5:00pm

- in smaller centres: usually Monday to Saturday 9:30am or 10:00am to 9:00pm, closed on Sunday

4) Convenience Stores

- typical hours 7:00am to 11:00pm, 7 days a week
- some open 6:00am until 12:00 midnight
- gas bars with convenience stores often open 24 hours/day, 7 days/week

5) Manufacturers

- operating hours are determined by the sector, markets and production
- major factories may operate 3 shifts, 24 hours/day, 7 days a week

Sunday Shopping

Shopping hours vary in different cities, towns and smaller centres around the province. In general, retail businesses are often open Saturdays. Many stores close or have limited hours on Sundays except in the larger malls and in the Christmas shopping season. Businesses in small communities may need a special permit to be open on Sundays or may not be allowed to open.

Statutory Holidays

According to the Days of Rest Act, New Brunswick business must be closed every Sunday and on the following days:

- 1) New Year's Day (January 1)
- 2) Good Friday (March or April, based on the date for Easter)
- 3) Victoria Day (3rd Monday in May)
- 4) Canada Day (July 1)
- 5) New Brunswick Day (1st Monday in August)
- 6) Labour Day (1st Monday in September)
- 7) Thanksgiving Day (2nd Monday in October)
- 8) Remembrance Day (November 11)
- 9) Christmas Day (December 25)
- 10) Boxing Day (December 26)

Some types of businesses, such as restaurants and some stores, are allowed to remain open on these days. Only seven of the days listed under the Days of Rest Act are paid holidays under the New Brunswick Employment Standards Act.

BUSINESS AND LAW

As a newcomer to New Brunswick, you are probably not familiar with the laws that affect your business. These laws are written to protect consumers, suppliers, employees and you, the business owner.

Lawyers

Legal systems are complicated and legal language has a unique vocabulary. Therefore, business owners need the advice of a good lawyer to explain business laws and finalize contracts. Ideally, you will develop a long-term business relationship with your lawyer based on trust and respect.

Some ways to find names of lawyers in New Brunswick are:

- Referrals from friends and cultural contacts
- Recommendations from associations and professional groups
- Listings under “Lawyers” in the telephone book yellow pages

Talk with several lawyers before choosing one. You may want to ask or email the lawyer the following questions:

- 1) How long have you been practicing law?
- 2) Do you specialize in commercial law?
- 3) Have you worked with other ...[example: convenience stores]?
- 4) What is the hourly rate or cost for [example: a franchise contract]?

Before choosing a lawyer, ask yourself the following questions:

- 1) Can I communicate clearly and easily with the lawyer?
- 2) Is the lawyer an expert in my business sector?
- 3) Can the lawyer provide fast service?
- 4) Does the lawyer charge per minute or per hour? Are the rates reasonable for this area?
- 5) Do I want to work with this person?

Prepare well for your first meeting with the lawyer so communication is clear. If language is a problem, write your questions in advance and write the answers during the meeting. Bring all the documents you have – it is better to have extra information than not enough. Lawyers are bound by law to keep client information confidential and private. Finally remember that culture and language can create communication problems. Be honest and direct about your business needs and ask questions when you do not understand.

Negotiations

When 2 parties (company owners or representatives) want to reach an agreement in New Brunswick, they often bring a lawyer who is skilled in negotiations. One side presents an offer and the other side presents a counter-offer with reasons for the changes. Presenting logical, factual information in a calm, reasonable manner is the best way to persuade the other party.

Always remember to treat women in the same manner as men since both genders make top-level decisions in Canada. At the end of successful negotiations, both sides sign a written legal agreement or contract.

Contracts

In Canada, signing a contract means negotiations are finished and you have reached a final agreement. Franchise agreements and other partnership contracts need to be written by a lawyer so they are legally binding in New Brunswick. Contracts are serious legal agreements between two parties. “Parties” is the word used to refer to the groups or individuals who sign a contract. Each party must read the contract carefully and understand the meaning before signing. If English is not your first language, ask your lawyer to explain the meaning in language that you understand.

Copyright

In most western countries, intellectual property (the expression of ideas) is protected by copyright laws. Canadian copyright law protects the ownership of intellectual property such as movies, music, writing, blueprints, patents and many other products. The creator of the intellectual property owns the copyright and has all rights to use and reproduce the property unless that right is legally transferred to another person or business. Copyright ownership is shown by the symbol ©. Business owners must be careful not to use copyrighted materials without written permission from the copyright owner. Industrial designs, company names and business logos are all protected by copyright law and cannot be copied. Ask your lawyer for advice on specific copyright situations with your business. For legal information visit The Copyright Board of Canada website at www.cb-cda.gc.ca.

Answers to general questions about copyright are on the Canadian Intellectual Copyright Office website under Frequently Asked Questions at www.cipo.ic.gc.ca.

Chapter 5 - Business Relationships

People in New Brunswick are generally helpful and willing to answer your questions about living in a new place. But New Brunswickers are also very curious about others. They will ask you questions about your family, your background and your experiences since coming to Canada. They will also ask who you have met in the province and try to identify the people that you both know. At first you may feel like an outsider but be patient. Over time you will build trust with the people in your community and will develop friends and business relationships locally and around the province.

Tip

The business culture in New Brunswick is different than in other countries. It can take longer to build business relationships. If you are patient you will succeed.

This tip is given by immigrant entrepreneurs in New Brunswick.

New Brunswick is a province where people want to know who they are doing business with. As a result people often ask questions and appear more friendly than they do in larger centres. While this is usually a genuine interest, you do need to be careful. There are dishonest people in every culture. Some people will take advantage of a newcomer by charging too much for goods or services. Always ask for price quotes from several sources before buying to be sure that you are receiving a fair deal. Also check credentials to be sure that you are working with reputable business people.

New Brunswick business people like to develop long-term relationships with their suppliers, customers, employees and fellow business managers or owners.

They want to know that you plan to stay in the province before they invest time and other resources in your business.

The following section tells you how to start building strong business relationships through:

- Introductions
- Body Language
- Business Meetings
- Business Dining
- Networking
- Mentoring

INTRODUCTIONS

The first contact you have with most business people is saying your name and shaking hands. You can speak directly to people at New Brunswick business and social events even if you have not formally met. Simply step towards the person, smile and say a greeting while shaking the other person's hand. The following sections show you how to introduce yourself and others and explain the use of names, titles and business cards. The final section describes common body language that can be confusing for newcomers.

Introducing Yourself

Following is a typical first meeting between business people:

Newcomer: "Hello, my name is Mao Jiming. I own the Good Fortune Market on Main Street West."

Local: "Hi, my name is Jane Brown. I manage the local Exxon branch. It's nice to meet you".

Newcomer: "It is nice to meet you, too."

Introducing Others

If you are talking with someone [Jane] and see another person you would like to introduce [Bruce], start with greeting the new person by name. You will notice that name usage is informal with first [given] names used in the following example.

You: "Hello Bruce. Do you know Jane Brown?"

Bruce: "No, we haven't met."

You: "Jane Brown, may I introduce you to Bruce Smith. Bruce owns Clean City Laundry. Bruce, this is Jane Brown, Manager of the local Exxon branch."

Jane: "It's a pleasure to meet you Bruce." [Handshake]

Bruce: "It's pleasure to meet you too."

You: "Jane and I were just discussing the changing gas prices. Are they affecting your business, Bruce?"

[A friendly conversation continues.]

Handshaking

A confident handshake and friendly greeting make a good first impression. Both women and men shake hands with each other in New Brunswick. If this is not comfortable for you, nod your head and smile in friendly way as soon as you are introduced. Try to do this before the person's hand is extended so no one is embarrassed.

The steps in a handshake are:

- 1) say your name and make eye contact
- 2) extend your right hand and grasp the other person's extended right hand
- 3) move the joined hands up and down 2 to 3 times
- 4) match the firmness of the other person's grip and don't squeeze too tightly

Names

In the west, the given name comes first and the family name is last. New Brunswick business people usually use the informal first name in conversations, except for:

- first meetings
- formal ceremonies
- older people, dignitaries and politicians
- physicians (medical doctors)

People like to know correct name pronunciation and may ask you to repeat your name. It is a sign of respect to pronounce names correctly and you also may ask people to repeat their names.

Titles

In formal business meetings people usually use the correct title followed by the family name. If you normally use your family name first, you may want to identify your family name or change to western name order for business purposes. Following are the standard English titles that are used before family names with the pronunciation.

- Men - Mr. (mister)
- Women - Ms. (miz) for business situations
Mrs. (missus) for married women
Miss for young girls
- Physicians - Dr. (doctor)
- Professors - Doctor or Professor

Sometimes married people use both the husband's and the wife's family names joined by a hyphen (Mrs. or Mr. Scott-Jones). In that case say both of the family names.

Business Cards

Most Canadian business people will give you a business card when you are introduced, so it is a good idea to have business cards made as soon as possible. Giving a card is less formal in New Brunswick than in many cultures.

Cards are passed with one hand, usually the hand that a person uses to write. After looking at the card, you can put it in a card holder or keep it in your hand to refer to as you talk.

Business cards usually show:

- given and family name
- company name and logo
- job title
- business address
- phone number(s)
- fax number
- email address
- website



Body language

People communicate feelings through body positions but the meaning of this physical language can be very different in different cultures. In New Brunswick, you will notice the following:

Head

- nodding - moving head up and down; means 'yes' or 'I agree'
- shaking - moving head side to side; means 'no' or 'I disagree'
- tilted angle - ear closer to one shoulder; means 'I don't understand, tell me more'
- eye contact - looking directly at a face; means 'I am interested'

Face

- shows emotions through expressions
- raised eyebrows - questioning; means 'is that really true?'
- eyes looking down - shows discomfort or guilt
- eyes wide open - surprise; means 'tell me more'

Arms

- stiff arms - arms straight and tight by sides means nervous

Hands

- beckoning - fingers bending in with palm upward; means 'come here'
- pointing - extended index finger, not the whole hand, identifies an object; don't point at people
- thumbs up - thumb held straight up from fist means to agree strongly
- circle with the index finger and thumb - means something is good

Posture

- standing straight - shoulders back and arms relaxed; means confidence
- slumping - shoulders rounded and head down; means unhappy, bored 'I don't want to be here'

Distance

- about one arm's length (60cm) between people in business situations.
- French speakers (francophones) stand a few centimetres closer

BUSINESS MEETINGS

As an experienced business person, you have probably attended many meetings. Nonetheless you may have some questions about the cultural expectations at a meeting in Canada. For meetings to be polite and productive, you need clear communication about:

- 1) when will the meeting start and finish?
- 2) what will be discussed?
- 3) how will the meeting function?

Agendas

To make the time and discussion items clear, the meeting organizer will give an agenda to the people attending. For formal meetings, the agenda is sent at least one day in advance by email or on paper. For informal meetings an agenda may be given at the start of the meeting.

The Agenda shows:

- date
- start time and end time
- items to discuss
- background information

Canadians like to be punctual. Meetings start and end at the planned clock time. For internal meetings, people usually arrive 5 minutes or less before the time on the Agenda. For meetings outside your company, arrive 10 to 15 minutes early to network with business people before the meeting begins.

Objectives and Goals

New Brunswick business people expect meetings to accomplish a clearly defined goal. They dislike meetings that waste time and end with no decisions made. An effective meeting:

- starts and ends on time
- has a recognized purpose and goals
- proceeds one item at a time in the agenda order
- gives everyone a chance to speak
- results in decisions

Meetings focus on the agenda items and people only speak if they have useful information that will help everyone make a decision. Only one person speaks at a time. People value facts and statistics, and dislike emotional arguments or aggression in a meeting.

Family and social matters are often discussed for a few minutes before or after the meeting.

You'll find favourite topics include children, sports and the ever-changing Canadian weather, a good conversation topic all year round!

Procedures

Most New Brunswick business meetings are fairly informal. A man or woman known as the 'Chair' manages the meeting and another person known as the 'recording secretary' take notes called 'minutes'. The minutes are later sent to everyone who attended. Items are usually discussed until everyone agrees, which is known as 'reaching a consensus'.

New Brunswick business people are polite. They hold doors open for men or women and say hello if they know each other or introduce themselves if they do not. During meetings most New Brunswick business people:

- express ideas directly
- do not talk loudly or argue
- cover the mouth and nose to cough or sneeze
- speak the majority language unless there is a translator

BUSINESS DINING

Noon hour meals, usually at a time between noon and 2 p.m., are a great chance for business people to network. Business lunches usually last about one hour and are informal.



Evening business meals in restaurants are usually longer and more formal. General business is discussed but deals are seldom signed. Instead, dinners are a friendly way to celebrate a successful negotiation or grow a business relationship. Business dinners usually start between 6:00pm and 8:00pm and end no later than 10:00pm.

Reservations

If you invite someone for a meal, you need to make a reservation by telephoning the restaurant in advance. Be prepared to give your family name, the time you will arrive and the number of people in your party. As a newcomer, you may want to ask your guests in advance what type of food they prefer and what restaurant they recommend.

Seating

When you enter the restaurant, a male or female waiter will take you to the table reserved for your group and may pull out your chair to help you sit down. For formal events, the host will choose where people sit. Today, most business dinners are not formal and people sit where they like.

Ordering

The waiter will bring each person a menu, often telling you about specials orally. Dessert is usually ordered after the main course is finished, accompanied by your choice of hot tea or coffee.

Eating

Canadians are quite informal eaters. Although you should not put your elbows on the table or talk with your mouth full, there are few other rules. Europeans are much more formal in their eating habits, so you may want to observe carefully if dining out with a business person from the UK or EU. Most Americans are even more casual than Canadians in their table manners.

Paying and Tipping

With group business lunches, it is common to ask the waiter for separate bills and to pay your own. If a business person invites you to discuss business over lunch, then that person will usually ask the waiter for both bills and pay yours. However you need to be prepared to pay for your meal if the other person does not take your bill. In the evening, the person who invites the others pays the bill unless you have arranged otherwise. You can claim business meals as an expense on your Income Tax, so save the receipts.

Most restaurants accept cash, credit cards and bank debit cards. Harmonized Sales Tax (HST) is added to bills so the final total will be 13% higher than the advertised cost of the food and drinks.

A tip is also expected unless you are told that the restaurant has a no tipping policy as sometimes happens in high-end restaurants where the tip is included in the bill. Tips usually range from 15% to 20% of the bill before taxes. You may choose to tip less or not to tip if the service is not good.

NETWORKING

The best way to learn about New Brunswick business is to meet and communicate with business owners, managers, suppliers and other people involved in business in the province. This is known as networking. There are both face-to-face and Internet networking opportunities in New Brunswick. The most useful and enjoyable networking happens when you are prepared to network and understand what you hope to achieve.

Tip

You need to start networking right away. It is the key to business success. Set a goal for each networking event of meeting three new people.

This tip is given by immigrant entrepreneurs in New Brunswick.

Successful immigrant entrepreneurs say that networking is the best way to build a business. Through networking, you can learn about local products, discover new suppliers, or find a golfing partner. Networking contacts may also become clients for your services or customers for your products. The key to successful networking in New Brunswick is being active and involved in your local region and community.

Why network

- develop new business contacts
- increase social competence
- make new friends
- discover technology and resources available in New Brunswick
- learn about business methods in New Brunswick
- understand government policies and procedures for business
- learn about current business events
- gain respect for yourself and your business
- improve your community
- enjoy yourself

How to network

- dress appropriately - wear a suit for professional mixers, but wear jeans for a sports game
- arrive 5 to 15 minutes after the start time for mixers and parties
- introduce yourself to people and shake hands
- greet people with a smile
- make eye contact while talking
- introduce old acquaintances to new ones
- exchange business cards at formal mixers, but wait until asked at informal events
- move around the room and chat with a variety of people
- smile and relax when talking
- ask people about their work and hobbies
- be willing to talk about your background
- don't brag or promote your company
- have no more than 1 or 2 alcoholic drinks
- eat small amounts and be neat

Where to network

The 2 main places to network are business associations and community events.

1. Business Associations

Networking is much easier when you become a member of business organizations.

Like you, the people who attend association events are business owners and managers who want to network with other business owners. It may be difficult to meet people at first, but people will soon start to know you and build business relationships.

To start networking, join the local:

- Board of Trade
- Chamber of Commerce

Also consider joining industry associations in your sector, for example:

- Canadian Franchise Association
- Hospitality Saint John
- Restaurant & Food Services Associations

Good business networking events include:

- business mixers
- association meetings
- professional conferences
- corporate parties
- visiting speakers
- awards ceremonies
- professional workshops

2. Community Involvement

The second way to network is to volunteer. Your company's reputation will grow as people recognize your face from charities, service clubs and events taking place in your community. This is good ethics and good business. Another easy place for newcomers to start community volunteer work is with your local multicultural association or a group from your home country.

For some immigrant business owners, volunteering time to help non-profit groups and charities may seem strange. Remember that New Brunswick business people like to support the local population that provides the environment for a successful business.

Tip

Get involved in your community. If you participate and help build the community you will earn respect, friendship and trust.

This tip is given by immigrant entrepreneurs in New Brunswick.

Networking with people in your community is easiest when you:

Join service groups such as

- Lion's Club
- Rotary International
- Kinsmen

Join an amateur sports or hobby club such as

- a golfing club
- a community choir
- a baseball team

Volunteer for community groups such as:

- Boys & Girls Club
- Home and School Association
- YM/YWCA

Help with charity fundraisers such as

- Walk for the Cure
- Rally of Hope
- Terry Fox Run

Networking Tips

1. research before joining - attend an event or a meeting as a guest before paying the membership fee
2. attend regularly - people need to know your commitment is sincere
3. become a board member
4. look for networking opportunities
5. offer to help others with information or events
6. always carry business cards
7. keep other people's cards
8. keep in touch and send business news updates
9. talk to strangers and find common interests
10. repeat names to help pronunciation and memory
11. people love to talk about themselves, so listen attentively
12. write notes after the event to record the names of people you met, where they work and what you discussed

MENTORING

A mentor is a person with expert knowledge in an area who helps a protégé (or mentee). A mentor guides you by giving advice and sharing experiences in your field. Whether you are new or experienced in business, a mentor can help you to achieve your goals. In New Brunswick, the Department of Post-Secondary Education, Training and Labour (www.gnb.ca/population) has joined with the local Chamber of Commerce or other organizations in some communities to create mentorship programs for immigrant entrepreneurs. Contact the Department of Post-Secondary Education, Training and Labour for information about mentoring programs in your area.

The Importance of Mentoring

A good mentor will become your trusted advisor and friend. Following are some of the many benefits of a mentor relationship.

Benefits for the mentee:

- low-stress, self-directed learning
- expert coaching
- practical challenges
- improved business expertise
- support and encouragement
- improved business confidence
- achieving business goals

Benefits for the mentor:

- different approaches to business
- increased network
- respect and recognition of expertise
- new communication skills
- involvement with current business challenges
- positive service for the community
- enjoyment

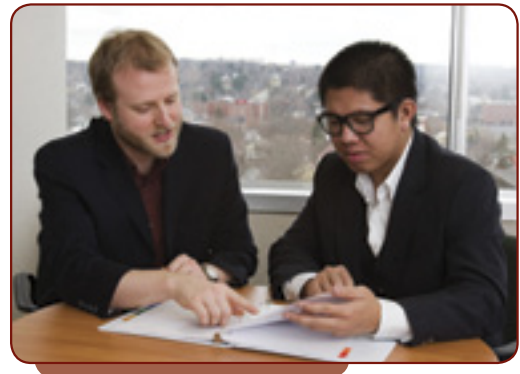
Finding a mentor

If you are an entrepreneur who needs professional development, you need to look for a mentor who can teach what you need to know. You can look for a mentor through a professional industry association that has a mentorship program. For example, the Canadian Franchising Association may help you connect with an experienced franchise owner in the same community.

Ask yourself the following questions:

- What skills do I need that I do not have?
- What qualities should a mentor have to help me?
- What are my objectives and final goal?
- What mentoring structure would be good for me?

Mentorship connections can also be made through networking events sponsored by the Enterprise Network (www.enterprise-entrepreneur.ca), the Community Business Development Corporations (www.cbdc.ca) and your local



Chamber of Commerce. Or you can look for a suitable person in your cultural community.

CONCLUSION

Guide 1 has provided the background you need to start planning a business in New Brunswick. Now you are aware of government business regulations and have the contact numbers and websites to find the business information that you need. As well you have learned about the province's communities and the infrastructure that supports businesses in the different regions. Finally you are prepared to start networking and meeting with the mentors and others who will help you to develop a successful business in the province. Best of luck starting your business!

ACKNOWLEDGEMENTS

Many provincial and federal government websites and related business agencies provided useful background information in creating Guide 1 - *Be Prepared: Business Environment and Expectations*. These sources are mentioned throughout the guide and websites are provided for further reading and contact information. Special recognition is due to Business New Brunswick for authorizing use of their online information in preparation of this guide.

Resource Websites:

Bank of Canada:
www.bankofcanada.ca

Invest NB:
www.inbcanada.ca

Canadian Bankers Association:
www.cba.ca

Canada Business NB:
www.canadabusiness.ca/nb

Government of New Brunswick -
Communications New Brunswick:
www.gnb.ca/cnb

Community Business Development Corporations:
www.cbdc.ca

Industry Canada:
www.ic.gc.ca

Government of New Brunswick –
Tourism and Parks:
www.gnb.ca/tourism

Government of New Brunswick –
Local Government:
www.gnb.ca/localgovernment

Enterprise Network:
www.enterprise-entreprise.ca

Government of New Brunswick –
Department of Post-Secondary Education,
Training and Labour – Population Growth
Division:
www.gnb.ca/population

Solutions New Brunswick:
www.solutionsnb.ca

Statistics Canada:
www.statcan.gc.ca



Be Prepared in New Brunswick

Find out more about starting a business, visit www.gnb.ca/immigration