

**MINDING
YOUR BUSINESS:**
A GUIDE FOR ESTABLISHING
AN INDEPENDENT
NURSING PRACTICE

NURSES ASSOCIATION
OF NEW BRUNSWICK



OUR MISSION

The Nurses Association of New Brunswick is a professional organization that exists to support nurses and to protect the public by promoting and maintaining standards for nursing education and practice, and by advocating for healthy public policy.

The Nurses Association of New Brunswick endorses the principles of self-regulation, that is, promoting good practice, preventing poor practice and intervening when practice is unacceptable.

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Minding Your Business:

A Guide for Establishing an Independent Nursing Practice

1. Introduction

The Nurses Association of New Brunswick (NANB) has developed this introductory guide to provide information for nurses who are currently self-employed, or who are considering self-employment. The guide provides direction and information on professional as well as business requirements that must be considered in establishing and maintaining an independent nursing practice.

2. What is Independent Nursing Practice?

Nurses in independent practice may provide nursing services themselves, in partnership with other self-employed practitioners, or employ others to do so. Self-employed nurses, also referred to as nurses in independent practice or private practice, define and are responsible for the services they deliver and for the nature of the nurse/client relationship.

Additionally, self-employed nurses are proprietors of businesses offering nursing services to clients in a variety of practice settings in the areas of direct care, education, research, administration or consultation.

Examples of nursing services offered by self employed registered nurses include:

- Health promotion and prevention services such as smoking cessation programs, health risk screening, health education;
- Curative, restorative or palliative services such as dressing changes, medication administration, home care/respite care, foot care, counseling;
- Health care consulting services to agencies or organizations; and
- Research.

The self-employed nurse is accountable to the client to whom, or on behalf of whom, nursing services are provided, and to the profession for ensuring their practice and conduct meet practice standards established by the Nurses Association of New Brunswick.

A service that is being performed by a nurse does not immediately affirm that it is considered nursing practice. Nurses proposing to offer independent nursing services should seek an evaluation for *Assessment of Nursing Practice* by contacting NANB.

3. Professional Considerations

3.1 Defining Your Practice

Registered nurses may legally offer any service that falls within the practice of nursing, as defined in the *Nurses Act*, and which does not infringe upon the legislated, exclusive practice of another health discipline.

The *Nurses Act* defines nursing as “the practice of nursing and includes the nursing assessment and treatment of human responses to actual or potential health problems and the nursing supervision thereof”. The breadth of this definition provides opportunities for nurses to practice independently.

The practice of all registered nurses in New Brunswick is regulated by NANB under the *Nurses Act*, 1984. Self-employed nurses must therefore be actively registered to practice nursing in New Brunswick and must comply with the *Nurses Act*.

The NANB *Standards of Practice for Registered Nurses, 2005* established by NANB are the benchmark for assessing the professional conduct of all registered nurses in New Brunswick, regardless of role, specialty or practice setting. NANB also has a number of other resources available that are available to assist you. These can be accessed on-line at www.nanb.nb.ca or by calling NANB at 1-800-442-4417/1-506-458-8731 to order.

In identifying the services that you could provide as a nurse in independent practice, there are two prime considerations.

1. Understand your qualifications and competencies. Nurses are responsible at all times for the delivery of safe, competent and ethical nursing practice. You must therefore critically assess your nursing knowledge, skills and experience, ensuring that you possess the necessary competencies for the professional nursing services you wish to provide. Generally, post-basic educational preparation in your field of practice and considerable practice experience are prerequisites when considering self employment.

2. Understand your market and whether the demand exists in the community at large for the type of services you may be qualified to offer. Refer to the information provided in this guide under Business Considerations, for further information on market assessment.

3.2 Accountability

All nurses must understand the legal and ethical requirements surrounding their nursing practice. In independent practice nurses do not operate under the direct control of an employer, health care institution or physician. This autonomy means increased potential liability for nurses making independent nursing assessments and interventions. Nurses working independently may also have additional legal responsibility as tenants, landlords or employers.

The services offered by the nurse in independent practice must fall within the boundaries established by legislative, regulatory, professional practice, ethical, and business standards and are linked to the nurse's professional knowledge, skills, and expertise. Nurses proposing to offer independent nursing services should seek an evaluation for *Assessment of Nursing Practice* at NANB. This evaluation will assist the self-employed nurse to know if practice hours count for registration renewal, and for liability coverage through the Canadian Nurses Protective Society (CNPS). If an assessment of nursing practice has not been done prior to starting the independent practice, the hours of work may not be recognized towards registration, and the use of the title "RN" may not be used legitimately, until such time as the assessment has been done. This assessment is required, in order to determine if the work performed falls within the scope of nursing practice and if it meets the NANB standards of nursing practice.

Self-employed registered nurses must:

- Be registered to practice with NANB as a practicing member;
- Practice within boundaries established by legislative, regulatory, professional, ethical and business standards;
- Have a written description of the nursing services being offered that are within the scope of nursing practice and congruent with the nurse's knowledge, skills and experience;
- Take appropriate steps to maintain competence to practice including participation in continuing education/professional development;
- Ensure that practice and conduct meet standards established by NANB; and
- Meet the annual NANB Continuing Competency Program requirements.

3.3 Information Management

Information management should be based on the following principles:

- Confidentiality of client information;
- Accurate record of services provided;
- Expected and actual outcomes of nursing services;
- Documentation of client consent and/or signed business contract; and
- Secure storage, retention and authorized release of client information.

The development of policies and procedures to guide your independent nursing practice will be very important particularly in the areas of informed consent and documentation.

3.3.1 Informed Consent

Nurses have a legal and ethical responsibility to obtain informed consent from their clients for any nursing treatment. The Canadian Nurses Protective Society (CNPS) advises that consent may be either implicit or explicit and identifies six criteria for valid consent that have been identified by Canadian courts:¹

- The consent must be genuine and voluntary;
- The procedure must not be an illegal procedure;
- The consent must authorize the particular treatment or care as well as the particular care giver;
- The consenter must have the legal capacity to consent;
- The consenter must have the necessary mental competency to consent; and
- The consenter must be informed of the expected benefits, possible risks and alternatives to the proposed treatment.

As a nurse in independent practice, you are proposing treatment and you must be aware of your obligations under the law relative to obtaining client consent.

Generally it is not necessary for nurses in independent practice to have their clients sign a consent form. The client's signature alone does not automatically imply consent. The process of communication associated with obtaining a client's consent is what is important and documentation of the process used for informing the client, and any concerns raised by the client, must be an inherent part of the client's record.

3.3.2 Documentation

Documentation is a legal and professional requirement for nurses, regardless of the context of practice. The general principles of documentation can be applied in every setting and to every specialty of care including the nurse who is self-employed.

In the professional context, the NANB *Standards of Practice for Registered Nurses, 2005* indicates that nurses are responsible and accountable for documenting timely and accurate reports of relevant observations, including conclusions drawn from them, according to professional standards and agency policy. Nurses' professional requirements for documentation are outlined in the NANB publication *Documenting Care: Standards for Registered Nurses (2002)*.

¹ Consent to Treatment, CNPS InfoLAW, Vol. 3, No.2, December 1994

In considering the legal context, the courts have stressed the importance of timely documentation: recording at the time of an event or as close as is prudently possible. The rationale being that the notation is more likely to be accurate if the notation is made close to the time of the event.² Nursing records may be used at a later time to re-construct events, refresh memory, provide detailed evidence of the care that was provided and may minimize a nurse's legal risk.

Charting omissions may work against a nurse unless there is other credible evidence to demonstrate that nursing care was indeed given. Nursing documentation is relied upon by the courts as evidence of what was or was not done.

3.3.3 Confidentiality and Security of Information

As a health professional, nurses are bound ethically and legally to hold confidential all information about a client which is acquired in her practice. The *CNA Code of Ethics for Registered Nurses* (June 2008) is explicit in its position on nurses' requirements to safeguard the trust of clients in that information learned in the context of a professional relationship is shared only with the client's permission, or as legally required (e.g. requirement to report certain communicable diseases or release information under the authority of the court).

The onus is on the self-employed nurse to become familiar with issues surrounding ownership of and access to client's records and to set policy as appropriate for her own circumstances. Nurses using computer technology to chart must ensure that confidentiality is maintained and that records can be retrieved. All confidential health records must be stored in a secure place and must be physically secure 24 hours a day. The destruction of confidential records must be done in a manner to protect confidentiality of information. A written policy and procedure is required to determine how this will be carried out in private practice.

It is advisable for nurses in independent practice to review the *Guide for Businesses and Organizations to Canada's Personal Information Protection and Electronic Documents Act*, which can be accessed on line at: www.privcom.gc.ca/information/guide_e.asp

This Act sets out ground rules for the management of personal information in the private sector. Effective January 1, 2002, the personal health information collected, used or disclosed by private businesses is also covered under this Act.

2. Quality Documentation Your Best Defense, CNPS InfoLAW, Vol. 1, No. 1, May 1992)

In New Brunswick, the *Protection of Personal Information Act (1998)* is governed by the provincial Ombudsman. As a nurse that is self-employed, it is prudent to be familiar with the requirements for management of personal information, as established in this and other relevant legislation.

The Canadian Health Information Management Association (CHIMA) has prepared a number of guidelines that will be useful for self-employed nurses in establishing policies and procedures on the handling of confidential client information. These position papers may be available through the library of your local hospital, or by contacting toll free CHIMA at 1-877-3ECHIMA (1-877-332-4462).

- Code of Practice for Safeguarding Health Information
- Patient Access to Health Records.
- Record Security
- Security of Computerized Health Information
- Transmission of Health Information by Facsimile (FAX)
- Electronic Transmission of Health Information
- Principles and Guidelines for Access to and Release of Health Information

CNPS provides further guidance on this subject in a release entitled *Confidentiality of Health Information*, InfoLAW Vol. 1, No. 2, December 2006. This and other pertinent CNPS documents can be accessed on line at www.cnps.ca³

The policies on retention of client records vary among the various health professions who have members working in independent practice. Legislation in New Brunswick has detailed regulations dealing with record retention in hospitals but does not address records in private practice. Nurses in independent practice need to examine all purposes of maintaining their records, exclusive of legislation, and then determine a policy based on their requirements for offering continuity of care to their clients (Rozovsky, 2002). As a guideline, the *New Brunswick Hospital Act (2002)* states that clinical records shall be retained for a minimum of six years after the date on which the record was made. Once the retention period by policy is over, there is no need to maintain the record or copy (Rozovsky, 2002).

³ NANB members may contact NANB at 1-800-442-4417 or 1-506-458-8731 for password and user name for the Member Only section of CNPS

3.4 Advertising your Services

Advertising, as a component of your marketing plan for your business, is a key means by which nurses can profile independent nursing practice. The advertisement of your nursing services can be done through a variety of ways including listing in a telephone directory, business cards, announcements in newspapers or other publications, promotional material and signs.

The title “Registered Nurse, “RN” or “Nurse” can only be used by nurses registered with NANB and who are providing professional nursing services. The use of the title RN, Registered Nurse or Nurses may be used for marketing professional nursing services, as this helps the consumer make informed choices when choosing a health care provider.

A service that is being performed by a nurse does not immediately affirm that it is considered nursing practice. Nurses proposing to offer independent nursing services should seek an evaluation for *Assessment of Nursing Practice* by contacting NANB.

The Code of Ethics for Registered Nurses, (CNA, June 2008) and the *Canadian Code of Advertising Standards* are two documents that can provide guidance with advertising your practice. Administered by Advertising Standards Canada (ASC), the *Canadian Code of Advertising Standards* is designed to help set and maintain standards of honesty, truth, accuracy, fairness and propriety in advertising. Details can be found on line at www.adstandards.com.

3.5 Setting Appropriate Fees

To survive financially, nurses who are going into business for themselves must abandon the notion that charging for services is unprofessional. The challenge is to receive meaningful wages for work that is provided. Client fees vary depending on the nature and scope of the service offered, as well as operating cost.

Self-employed nurses in New Brunswick provide services to clients on a direct fee-for service basis with payment coming directly from the client or private insurance companies. A nurse in New Brunswick cannot bill the provincial medical plan for nursing services provided.

You will need to conduct some market research to determine comparable fees of other health professionals in your geographic region. Policies should be developed that specify the following:

- Rate of the service (hourly or fixed fee for certain types of services);
- Expected time and preferred method of payment (cash, debit, cheque or credit card); and
- Expectations around late fees and missed or cancelled appointments.

3.6 Professional and General Liability Protection

Nurses, who are members in good standing with NANB, have professional liability protection from CNPS. CNPS assistance is available up to \$1,000,000 for each occurrence up to a maximum of \$3,000,000 per year. A nurse may require commercial insurance as well as CNPS protection depending on the risk of the work being done. CNPS liability protection extends only to the nurse as an individual providing professional nursing service. Entities it does not extend to include: an incorporated company, a partnership, or directors/shareholders of a company.

The type and amount of liability protection required is contingent upon the business structure selected, services provided and the risks involved. For example, business insurance will be needed for an incorporated company or a partnership. In addition, the nurse should have personal professional liability protection. Nurses carrying on a part-time private practice while working as a part-time employee elsewhere should be aware that an employer's insurance will not cover private practice activities.

Nurses who are employers also require business insurance to cover their legal responsibility for the activities of their employees. Occupier's liability insurance is necessary to cover potential claims from a client who injures himself while on the nurse's premises. It is also highly recommended that self-employed nurses investigate obtaining disability insurance coverage.

Some of this additional coverage is available through CNPS, for those nurses working in independent practice, nurse practitioners and independent contractors.

CPNS Plus offers a suite of additional insurance coverage options which are available to all registered nurses in Canada. Additional, optional coverage can be obtained for the following:

- Professional Liability
- General Liability
- Disciplinary Costs
- Office Contents
- Legal Entity

Additional information can be obtained by calling CNPS at 1-800-267-3390 or at www.cnps.ca

If nurses provide services that are not professional nursing services, they should make appropriate insurance coverage arrangements with a commercial insurance broker.

4. Business Considerations

An independent nursing practice is a business, and starting any new business requires careful planning and research. By this point, you have determined that you want to establish an independent practice, but where do you start? What is required of you in order to make this venture a success?

You must first consider all relevant factors for starting any new business such as: writing an effective business plan; understanding all relevant legal requirements; financing your new operation; planning marketing/promotions; and so on. This section will highlight the most crucial steps you must take in order to launch a new business, as well as suggest resources to make it happen.

4.1 Preparing a Business Plan

Preparing a sound business plan is the most important step in starting any new business. Developing a business plan is easiest when you have a clear picture of what you want your business to be. It may help you to state your ideas, discuss them with others and think creatively about what you would like to do. Once you have the idea for your business clear in your mind, you can ask yourself some of the following questions:

4.1.1 What is a business plan and why should I create one?

“A business plan is a written document of the overall activities of your business. It describes what you intend to accomplish and how you plan to organize your resources to meet your goals. A well-written business plan is crucial for a successful business and will encourage you, the entrepreneur, to be realistic. It will help identify your customers, your market area, your pricing strategy and the competitive conditions under which you must operate to succeed. You will also need a well-organized business plan if you are to attract investors, obtain financing or preserve the confidence of your creditors. Your management abilities will surface when you commit your plans to paper. The business plan will become your road map to operate your business and measure progress along the way. It should be written in such a way that you can use it as a working tool to continue guiding you throughout your business venture”.⁴

4. The Canada Business Network <http://www.canadabusiness.ca/>

4.1.2 What do I include in a business plan?

No two business plans will look exactly the same; however there are some essential elements to every effective business plan, such as:

- An Executive Summary to highlight the main thrust and key points of your overall business plan in 1-2 pages;
- A business overview – simply describe the important details of your business;
- A description of the products and/or services you offer;
- An overview of the industry in which your business will compete;
- A financial plan which includes balance sheets, income statements and cash flow statements;
- A marketing strategy – “The Four P’s”: Product, Promotion, Pricing, and Place (distribution) strategies of your business;
- A description of the personnel – i.e. management and staff; and
- An implementation plan – i.e. how will you go about making it happen.

It is also a good practice to update your business plan as situations arise that may make certain aspects of your current plan irrelevant or obsolete (e.g. personnel changes, expanded service offerings, etc.).

4.1.3 How do I get started on my business plan?

You may wish to consider reviewing the **Interactive Business Planner** (IBP) provided on line by the Canada Business Network Interactive Business Planner.

This is a very useful online resource to help you write an effective business plan. It addresses many important questions regarding the preparation of your business plan and provides sample plans online. It takes the information you enter and prepares financial projections for you as well.

You may also wish to consult other entrepreneurs to gather first-hand information on how to effectively plan for a new business. There are many other resources dedicated to assisting you in writing a business plan, such as:

< **Why and How to Prepare a Business Plan?** (CBSCs)

<http://www.canadabusiness.ca/>

< **Preparing a Business Plan** (Atlantic Canada Opportunities Agency)

http://www.acoa-apeca.gc.ca/e/business/business_plan/index.shtml

< **Your Roadmap: The Business Plan** (Canadian Bankers Association)

<http://www.cba.ca>

4.2 Considering the Legal Requirements

After beginning work on your business plan, you may have already thought about or encountered some of the legal requirements you must adhere to when starting a new business in New Brunswick. The *Business Start-up in New Brunswick - Info-Guide* (<http://www.canadabusiness.ca>) introduces, in detail, all the regulations and licenses involved in starting a business. Some of the most common requirements listed here:

4.2.1 Registering Your Business

There are basically three ways to register a business: as a **Sole Proprietor**, as a **Partnership** or as a **Corporation** (incorporating either provincially and/or federally). Provincial incorporation is required to operate within any sole province.

It may be desirable to incorporate federally (as well as provincially) if you intend to do business in a number of provinces.

It is a good idea to consult an accountant and/or a lawyer before deciding which type of registration is best for your independent nursing practice. However, the following Canada Business Network on line resource may assist you in your decision on which type of registration is best for you.

Proprietorship, Partnership or Incorporation describes each form of registration and lists the advantages/disadvantages of each.

<http://www.canadabusiness.ca/>

After determining how you will register your business, you must select a **name** for your business. Unless your business name is your First and Last Name, you must register it with the Service New Brunswick – Corporate Affairs Branch available online at: <http://www.canadabusiness.ca>.

Here you will also find information on how to register online, as well as link to the Service New Brunswick – Registering a Business website. In addition to a host of information on these topics, a list of private sector name search firms is available from Corporate Affairs Branch - (506) 453-2703 or 1-888-762-8600 or by internet at www.snb.ca

4.2.2 Federal Registration (incorporation)

If you decide to incorporate, this is usually done provincially. However, if your business will be operating outside of New Brunswick, then it may be advantageous to incorporate federally under the **Canada Business Corporations Act**, which allows you to do business anywhere in Canada. Contact the Canada/New Brunswick Business Service Centre at 1-800-668-1010 to obtain a Federal Incorporation Kit.

4.2.3 Harmonized Sales Tax (HST)

If your worldwide revenues from taxable goods and services are over \$30,000 in any four consecutive calendar quarters, you will have to register your business for the 13% HST.

For more information, contact Canada Customs and Revenue Agency (CCRA) Business Windows nearest you by dialing toll-free 1-800-959-5525 or visit Canada Customs and Revenue Agency (CCRA) Internet site at: <http://www.cra-arc.gc.ca>

4.2.4 Business Number (BN)

The Business Number (BN) replaces the many numbers businesses need to deal with government, thus helping reduce costs and increase competitiveness. Either as the sole employee of the business, or if you plan to hire employees, you will need to obtain a Business Number to remit Income Tax deductions, Canada Pension Plan contributions and Employment Insurance premiums, etc. The BN allows government to deliver one-stop service at CCRA Business Windows. This program contains information about which accounts a business may need and how to complete a request for a Business Number. For more information, contact Canada Customs and Revenue Agency (CCRA) Business Windows nearest you by dialing toll-free 1-800-959-5525 or visit Canada Customs and Revenue Agency (CCRA) website at <http://www.ccra-adrc.gc.ca>.

Other topics covered in the *Business Start-up in New Brunswick - Info-Guide* include:

- Payroll Information / Employment Standards
- Safety in the Workplace
- Home-based Business
- Development and Building Permits
- Human Rights
- Health Inspections and Permits
- Promotion and Advertising
- Insurance
- Days of Rest Act

4.3 Taxation, Costs and Financing Options

4.3.1 Taxation

Any business is subject to both provincial and federal taxes. To find out which taxes will apply to your new business, access the Canada Business Network at 1-888-576-4444 or by internet at <http://bsa.canadabusiness.ca/gol/bsa/site.nsf>

4.3.2 Costs

In starting your independent practice, you will incur a number of start-up costs which may include: purchasing licenses, paying for permits, engaging professional services (e.g. legal, accounting, insurance etc.), buying office equipment and supplies, etc. Once you start operating, you must replenish these supplies, maintain equipment and/or office space and pay the day-to-day wages (either just to yourself or to any additional employees). These are examples of your operating costs.

Financial strategies to satisfy these needs and to approach the various sources of this financing can be found at the Canada Business Network at 1-888-576-4444 or by internet at <http://bsa.canadabusiness.ca/gol/bsa/site.nsf> .

4.3.3. Financing Options

Industry Canada's website has a number of resources available that will assist you in exploring various sources of business financing – browse a directory of government programs and venture capitalists to determine which type of financing is best for your business. As well, other services include: Steps to Growth Capital, Small Business Loans Administration, Financial Services Charges Calculator, and a link to Government Services and Programs for Financing. Follow this link to find out more: www.ic.gc.ca

Other valuable resources for evaluating your financing options can be found in the Canada Business Network website at:
<http://bsa.canadabusiness.ca/gol/bsa/site.nsf/en/su06893.html>

4.4 Marketing/Promotions

Even if you offer a quality professional nursing service that can provide great value, that alone will not guarantee the success of your business. You must be able to communicate to your market to convince clients to use your services.

An effective marketing approach requires that you identify and focus on the needs of a particular client base and design your independent practice so that it meets these needs. By knowing your clients, you will be able to make more appropriate decisions about the design of your practice, the location of your business, pricing (fee schedule), and where/how to promote and advertise your services.

Some promotional choices include advertising through newspapers, internet, radio, television, industry publications, yellow pages and brochures. Other promotional strategies include the use of business cards, press releases, speaking engagements, interviews, referrals, and participation in professional and/or community organizations. The key is to create a name for yourself and to make it known to your market.

“Marketing Basics”, is a useful online resource found in Session 2 of the Online Small Business Workshop:

http://www.canadabusiness.ca/servlet/ContentServer?pagename=CBSC_FE/display&c=Services&cid=1081944212921&lang=en

“Self marketing” is also a skill that you will need to develop so that you can effectively communicate your professional and personal qualities, attributes and expertise. It’s Your Career: Take Charge is a career planning and development guide available on line through *International Council of Nurses (ICN)* that may be helpful to review:

www.icn.ch/guidelines.htm

4.5 Your Responsibilities as an Employer

In becoming an employer, you will have to consider things like Payroll Deductions Requirements, Employment Standards, Workers’ Compensation and Workplace Safety. These will be especially important if you intend to hire personnel above and beyond yourself. A guideline is available in Session 5 of the Online Small Business Workshop, *“Basic Regulations for Getting Started”* called *“Becoming an Employer”*:

http://www.canadabusiness.ca/servlet/ContentServer?pagename=CBSC_FE/display&c=Services&cid=1081944212921&lang=en

Information on hiring, training and development, labor laws, local business resources, forms and tools can be accessed through the Government of Canada’s Human Resources Management site: <http://www.hrmanagement.gc.ca>

Other Resources:

- Canadian Nurses Protective Society InfoLAW Sheets on the following topics are available on line at www.cnps.ca or by contacting CNPS at 1-800-267-3390 or info@cnps.ca
 - Quality Documentation: Your Best Defense (2007)
 - Negligence (2004)
 - Consent to Treatment: The Role of the Nurse (1994)
 - Independent Practice: Legal Consideration (2004)
 - Confidentiality of Health Information (1996)
 - Medication Errors (1996)
 - Telephone Advice (2002)
 - Malpractice Lawsuits (1998)
 - Legal Risks in Nursing (2005)
 - Privilege (2004)

The Guide to Starting a Business (Industry Canada):

<http://www.ic.gc.ca>

This is Industry Canada's official Business and Consumer website. Check out these very useful resources as well as the "Business Start-Up Assistant".

- **Community Business Development Corporations (CBDC)**

CBDC assist entrepreneurs who may have had difficulties accessing capital from traditional lenders and are unable to qualify or meet the credit standards of the conventional lending institutions. Business Loan Program provides financial assistance to new or existing businesses to a maximum of \$150,000 in the form of Loans, Loan Guarantees and Equity Financing. CBDC loans are fully repayable and are negotiated at competitive interest rates.

For more information please call us at 1-888-303-CBDC (2232) or go to their website at: www.cbdc.ca.

- **Online Small Business Workshop**

<http://www.canadabusiness.ca>

The Canada Business Network Services for Entrepreneurs has some web-based workshops designed to provide you with techniques for developing your business idea, starting a new venture and improving your existing small business. The workshops will assist you to visualize and develop your business. When appropriate, it will also provide you with links to provincial information. It is organized in five sessions, each focusing on a different area of business.

- **Go Solo 12 Points Start-Up Checklist -**

<http://small-business-plans.com/startup.htm>

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