

## Backgrounder

### Small Business - A Driving Force in BC

Small business in British Columbia is one of the major drivers of the provincial economy. Workplaces with fewer than 20 full-time equivalent workers create more private-sector jobs than large companies and contribute more to our economy than small business in any other province. According to BC Stats, in the last decade sole proprietorships have been responsible for most of the small business growth in British Columbia.

### A Need for Concern

Small businesses have consistently made up over 92 percent of employers registered with the WCB.

Some of the positive trends over the last five years have been: a 12% increase in overall payroll; a 3% decline in claims costs and a drop in the overall injury rate from 3.3 in 1999 to 2.6 in 2003.

However, of greater concern, small businesses had an average of 460 serious injuries and 54 fatalities in each of the last five years. The general construction sector 97 percent of which is small business had 28% of the serious injuries and 18% of the fatalities. Transportation industries presented a similar trend with 32% of the fatalities and 13% of the serious injuries. Motor vehicle drivers were 20 percent of the fatalities in transportation.

WCB research data indicates that on average, new businesses that fail after 1 year of business, have 2 - 3 times the injury rate of those that last 5 or more years, no matter what the industry.

The costs of workplace injuries, including hidden costs such as missed deadlines, loss of production and competitiveness, negative publicity, and higher insurance premiums can devastate a small business.

### Making Small Business a Priority

Since its inception in August 2000, the Small Business Service Centre has consulted with the business community to develop materials and programs to help small businesses better understand and comply with the *Occupational Health and Safety Regulation* and encourage a reduction of workplace incidents and injuries and establish early return to work.

In 2003, the StartSafe pilot program provided industry specific OH&S information tailored to their concerns to companies newly registered with the WCB. It has proven successful, with nearly two-thirds of companies contacted choosing to participate. StartSafe has now become a full program which will contact 3000 new businesses this year.

This year the Small Business Service Centre has partnered with the Canadian Federation of Independent Business (CFIB) to produce the *Small Business Primer - A Guide to the WCB*. It is a comprehensive guide to the major WCB issues of concern to small businesses under a single cover. Contents include: registering with the WCB; reducing premiums by preventing injuries and fostering early return to work for injured workers; dealing with accidents and compensation claims and accessing WCB resources.

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This year also saw the establishment of dedicated call centres enabling small restaurant and construction employers to obtain relevant WCB information quickly, easily and efficiently, the production of posters illustrating important safe work practices for warehouse workers, development of materials promoting accident prevention in confined work spaces in the shipbuilding, municipal, manufacturing and construction sectors and a forum for health employers delivering home and community care services.

In the coming months, small businesses can expect new Service Centre initiatives that focus on: steep-sloped roofing in the construction industry, tug boats and barges, security operations, the wine industry, food and beverage processing and manufacturing, landscaping, and pest control. All of these initiatives are done in partnership with industry organizations.

The Service Centre's ongoing work for small business, and its established programs, can be accessed online at [smallbusiness.healthandsafetycentre.org](http://smallbusiness.healthandsafetycentre.org).

Employer feedback, suggestions and participation are always welcome. Phone 604-214-6912 in the Lower Mainland, or toll-free elsewhere 1- 888-621-7233 or email [smallbiz@wcb.bc.ca](mailto:smallbiz@wcb.bc.ca).