

**STARTING A BUSINESS  
IN THE LCDC REGION**

## **FOREWARD**

This guide has been compiled by the **Lakeland Community Development Corporation (LCDC)** to assist entrepreneurs interested in starting or expanding a business in the LCDC region. This material is provided for general information purposes only and the LCDC assumes no responsibility for any inaccuracy that may be recorded. Users are encouraged to contact the individual agencies responsible for the different programs to obtain specific details of programs offered.

### **LCDC MISSION STATEMENT**

***To Support Small Business Development***

## **ACKNOWLEDGEMENTS**

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## **CHECKLIST FOR STARTING A BUSINESS**

1. Contact your local Municipal office to determine if your business is approved within the Land Use Bylaws.
2. Develop a business plan. Assistance with business planning may be obtained from the Lakeland Community Development Corporation (LCDC) in Bonnyville (826-3858).
3. Use your business plan to help obtain funding for your business venture. Many sources are available for financing business start-ups and expansions. Check with your financial institution, the Lakeland Community Development Corporation (LCDC), or other provincial/federal agencies as listed in this guide.
4. Obtain the financial commitment before proceeding with start-up costs. Planning, financing and set-up often take much longer than expected. Many companies jeopardize their chances of success by committing to expenses before financing has been obtained.
5. If you intend to operate as a sole proprietorship, partnership or corporation, contact AB Insurance Brokers Ltd. (826-2550 Bonnyville) or Tri-Town Registries Inc. (594-5809 Cold Lake) to register your business. We recommend partnership agreements and incorporations be done through your lawyer.
6. To obtain information about provincial business licensing requirements contact the licensing department of Alberta Government Services (1-877-427-4088).
7. Contact the Information Line of Alberta Environment (780-422-2813) and the Northeastern Alberta Health Unit nearest you to determine whether your business is affected by any health or environmental regulations or legislation.
8. Contact your local Municipal office to obtain the appropriate permits and licences (refer to the table of contents for the various Municipal offices).
9. Contact the Workers' Compensation Board to obtain information about registering your company (780-498-4000).

10. Contact Canada Customs and Revenue Agency (1-800-959-5525) to obtain a Business Number for remitting for Unemployment Insurance, Canada Pension Plan and Federal Income Tax deductions as well as GST. All commercial businesses with more than \$30,000 in gross revenues must register with Revenue Canada, Customs and Excise to collect and remit the Goods and Services Tax. All of the above information is also available on the Internet at [www.ccra.gc.ca](http://www.ccra.gc.ca).
11. If you employ five or more people, register with the Alberta Health and Wellness (780-427-1432).
12. Contact the Employment Standards Branch of Alberta Labour to check labour regulations (780-427-3731).
13. Contact Alberta Career Development and Employment (826-6142). Career assistance may be available to train new employees.

### **USING THE PROVINCIAL GOVERNMENT RITE OPERATOR**

To avoid long distance telephone charges when phoning provincial government departments, contact the **RITE** operator at 310-0000. When the **RITE** operator answers provide him/her with the number you wish to call.

For assistance in contacting Federal government departments or agencies, call the Reference Canada line at 1-800-667-3355.

## **BUSINESS REGISTRATION**

There are four types of business organizations:

### **1. SOLE PROPRIETORSHIP**

The simplest type of business formation is the sole proprietorship. The proprietor (owner) assumes all responsibilities for the business including financing, operating and taxes. The owner accepts all profits or losses and assumes total liability should the business fail. The owner is personally and totally responsible for any debts and contractual agreements involving the business.

### **2. PARTNERSHIP**

A partnership is formed when two or more people enter into a joint business venture.

#### **a) General Partnership**

In a general partnership each partner is jointly and severally liable for the debts of the partnership. This means one partner can be held responsible for all the debts and obligations incurred in the name of the business by any other partner.

#### **b) Limited Partnership**

This is a special arrangement whereby a person may contribute financially but cannot take part in the management of the firm or act on behalf of the company. A limited partner is generally liable only to the extent of that partner's financial contribution to the firm. All members of a limited partnership are required to file a declaration under The Partnership Act.

Proprietorships, partnerships, limited partnership agreements and trade names should be registered with the Corporate Registry through your local registrar:

#### **AB Insurance Brokers**

Bonnyville  
826-2550

#### **Tri-Town Registries Inc.**

Cold Lake  
594-5809

### **3. LIMITED COMPANIES**

The terms "Corporation", "Incorporated Companies" and "Limited Company" are synonymous.

In an incorporated company, the company is a legal entity separate from its owners (share-holders) and there is limited liability. Generally, no shareholders of the corporation can be held personally liable for the debts or actions of the corporation. Companies can be incorporated either provincially or federally, depending upon the scope and nature of the business. A company incorporated in Alberta must register as an extra-provincial company if it wishes to do business in provinces other than Alberta.

Although it is possible to file for incorporation yourself, it can be fairly complicated. Legal advice is recommended.

To incorporate provincially, contact AB Insurance Brokers in Bonnyville or Tri-Town Registries Inc. in Cold Lake.

Note: A name search is required prior to incorporation and there is an incorporation fee.

For information on how to incorporate federally contact:

#### **INDUSTRY CANADA**

Suite 725, Canada Place  
9700 – Jasper Avenue  
Edmonton, Alberta  
T5J 4C3  
780-495-4782

#### **4. CO-OPERATIVE**

A co-operative is a special form of business organization (e.g., professional organizations such as doctors, lawyers, etc.). Although it differs from a regular corporation, it is still able to enter into contracts under its corporate name.

Co-operatives must be incorporated and contain the word "co-operative" in their name.

For more information, contact:

#### **INDUSTRY CANADA**

Suite 725, Canada Place  
9700 - Jasper Avenue  
Edmonton, Alberta  
T5J 4C3  
780-495-4782

## **NAME SEARCH SERVICES**

The Lakeland Community Development Corporation offers trade-name searches for a cost of \$15 per search.

### **LAKELAND COMMUNITY DEVELOPMENT CORPORATION**

Box 8114, 5006-50 Avenue  
Bonnyville, Alberta T9N 2J4  
826-3858

email – [lcdc@telusplanet.net](mailto:lcdc@telusplanet.net) website – [www.lcdc.ab.ca](http://www.lcdc.ab.ca)

For more extensive searches, there are numerous private companies. The Edmonton Yellow Pages contains a full listing. However, we have provided information on two of these companies that provide a 1-800 number for customer use.

#### **ACCU-SEARCH INC.**

320 Edmonton Centre  
10205 – 101 St.  
Edmonton, Alberta  
T5J 4H8  
Phone: 1-800-272-5685

#### **ALBERTA ONE-STOP REGISTRY LTD.**

A-129, 12812 – 137 Ave.  
Edmonton, Alberta  
T5L 4Y8  
780-457-7867

## **LICENSING**

### **1. PROVINCIAL**

Manufacturers, retailers, and wholesalers do not require a provincial licence. Businesses that require special provincial licensing include those active in the areas of: agriculture; highway development; saw-mills and timber cutting operations; nursing homes; mines; oil and gas drilling; private investigators; security agencies; locksmiths; guards; cemeteries; commercial trucking; bus operations; employment agencies; insurance and real estate agencies; homes for special care; day-care centres; private schools; and tradesmen. It is recommended that such businesses contact Alberta Consumer and Corporate Affairs, Consumer Relations Division for licensing requirements.

## **2. MUNICIPAL**

Businesses operating within the LCDC boundaries are generally required to obtain a municipal business licence. Most business licences are available through the respective municipal offices.

### **SUBDIVISION**

To start the subdivision process, submit an application for Subdivision Approving Authority (S.A.A.) for your area, designated by the Minister of Municipal Affairs. Application forms are available at your municipal office. Subdivision applications normally require a minimum of three months to process.

### **DEVELOPMENT PERMITS**

Development permits are required whenever the start-up or expansion of a business entails new construction, additions to buildings, or a change in use or intensity of use of the existing buildings. There is an application fee for development permits. Development permits and applications are obtained through each municipality. Development permits normally require a minimum of three weeks to process. Development permits are not automatically granted and are subject to public input and municipal approval. Contact your municipal office for more information.

### **BUILDING PERMITS**

Building permits are purchased through each municipal office. Development permits are required prior to the application for a building permit. The cost for building permits varies in each municipality and may be dependent on the structure and/or cost of the building. Building permits normally require a minimum of two weeks to process. Please contact your municipal office for more information.

## **SIGNAGE PERMITS**

There may or may not be a fee required for a signage permit (i.e., to put up a sign) in your municipality. Contact your municipal office for more information. For signage on numbered highways contact the Department of Transportation in Lac La Biche.

## **HOME OCCUPATIONS**

Applications for home occupation permits are available through your municipal office. Such businesses are allowed where it is determined that there will be no significantly adverse impact on surrounding properties or on the residential character of the neighbourhood. Usually, there is an application fee for home-based businesses. In addition, home occupations in most municipalities require business licences. Contact your municipal office for more information.

## **ENVIRONMENTAL STANDARDS AND HEALTH REGULATIONS**

Information on environmental standards and health regulations is available through the agencies administering these programs.

### **HEALTH REGULATIONS Northeast Alberta Health Unit**

5610-50th Avenue  
St. Paul, Alberta  
T0A 3A1  
Phone: 645-3396  
Fax: 645-6609

Box 5244  
Bonnyville, Alberta  
T9N 2G4  
Phone: 826-3381  
Fax: 826-6470

4720 – 55<sup>th</sup> St.  
Cold Lake, Alberta  
T9M 1V8  
Phone: 594-4404  
Fax: 594-2404

**ENVIRONMENTAL STANDARDS**  
Alberta Environmental Protection  
Information Line  
Phone: 780-422-2813

## **ENGINEERING**

Sewer, water, and street developments are handled by the Public Works Department in the respective municipalities. Assistance in dealing with this department is available through the municipal offices.

## **LAND SALES**

Information regarding industrial land sales in your municipality will normally be available through your municipal office. Industrial (commercial) land may be owned by the municipality or a private developer.

## **TAXATION**

### **1. MUNICIPAL TAXATION**

Assessments on commercial and industrial properties are handled through the Provincial Assessor's Office. Information on rates is available through your municipal office.

### **2. PROVINCIAL AND FEDERAL CORPORATE TAXATION**

All corporate residents in Canada are subject to income taxes levied upon income earned within the taxation year from all sources.

The owners of proprietorships and partnerships are required to record earnings as self-employed income on their personal income tax return. Corporations are required to file a T2 return, which is separate from the owner's personal tax return.

Corporations located in Alberta must submit separate income tax returns to the Federal government and to the Alberta government.

For further information regarding Alberta corporate taxes and remittance deadlines, contact:

**ALBERTA TREASURY  
TAX ADMINISTRATION AND REVENUE**

9811-109 Street  
Edmonton, Alberta  
T5K 2L5  
Phone: (780)427-2200

For further information on federal taxes and remittance deadlines, contact:

**CANADA CUSTOMS AND REVENUE AGENCY**

9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4C8  
Phone: 1-800-463-6737  
Website: [www.ccra.gc.ca](http://www.ccra.gc.ca)

**3. GOODS AND SERVICES TAX**

The Goods and Services Tax (GST) is a multi-level consumption tax. The GST will apply to the majority of goods and services sold or provided in Canada, at the rate of 7%. Some goods and services, such as basic groceries or exports, are zero-rated. Others, such as day care and health care services, are exempt from the GST.

All businesses earning gross revenues of \$30,000 or greater per annum are required to register for GST whether or not the goods and services sold by the business are GST exempt or zero-rated. How often a business is required to file a GST return (i.e., monthly, quarterly, annually) is dependent on the business's income.

For detailed information on the GST, contact:

**CANADA CUSTOMS AND REVENUE AGENCY**

Suite 10  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4C8  
Phone: 1-800-959-5525

## **MANPOWER AND LABOUR**

### **1. CANADA PENSION, INCOME TAX, UNEMPLOYMENT INSURANCE**

Federal law requires that all employers collect and remit Canada Pension Plan contributions, Unemployment Insurance premiums and personal income tax to the Government of Canada on a monthly basis. Both the employee and the employer share deductions for Canada Pension Plan contributions and Unemployment Insurance premiums. For further information contact:

#### **REVENUE CANADA TAXATION**

Suite 10 - 9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4C8  
Phone: 1-800-959-5525

### **2. WAGES, HOURS OF WORK**

The Employment Standards Branch of Alberta Labour is responsible for administering the labour standards provisions under the Employment Standards Act. For information regarding wages, hours of work, vacations, general holiday pay, maternity leave, termination of employment and the employment of adolescents and young persons, contact:

#### **EMPLOYMENT STANDARDS BRANCH ALBERTA LABOUR**

Box 403  
Provincial Building  
5025 - 49<sup>th</sup> Ave.  
St. Paul, Alberta  
T0A 3A4  
Phone: (780) 645-6361

### **3. JOB CREATION AND TRAINING PROGRAMS**

For information on job creation and training programs, contact:

#### **HUMAN RESOURCES AND EMPLOYMENT**

Box 8115  
Bonnyville, Alberta  
T9N 2J4  
Phone: 826-6142

#### **4. WORKERS' COMPENSATION**

Employers covered by the Act are responsible for assessment payments to the Workers' Compensation Board. It is important that early contact be made with WCB in order to avoid possible penalties. For further information, contact:

##### **WORKERS' COMPENSATION BOARD**

Assessment Department  
Box 2415  
9912-107 Street, Main Floor  
Edmonton, Alberta  
T5J 2s5  
Phone: (780) 498-4000  
Fax: (780) 427-0398

#### **5. ALBERTA HEALTH AND WELLNESS**

All employers with five or more eligible employees, owners and partners included, are required to form an "Employer Group" for payroll deduction of health care premiums. Once the group has been formed, it is the employer's responsibility to remit for all eligible employees and make the necessary payroll deductions on a monthly basis. For further information, contact:

##### **HEALTH CARE INSURANCE PLAN**

Box 1360  
Edmonton, Alberta  
T5J 2N3  
Phone: (780) 422-1212

## **BUSINESS ASSISTANCE & INFORMATION**

Communities, government agencies and other economic development organizations within the LCDC region are enthusiastic supporters of employment and business creation initiatives. Information on business opportunities, social and economic conditions may be obtained through local organizations such as the LCDC.

In addition, there are a variety of organizations that provide financial assistance and business counselling to new and existing businesses. The range of programs includes two primary types of funding initiatives: federal and provincial programs. Copies of application guidelines and forms for some of the funding assistance initiatives noted in this document are available from the LCDC offices.

### **1. FEDERAL**

#### **A) GUARANTEED LOAN PROGRAM**

The Guaranteed Loan Program is offered by Aboriginal Business Canada and provides guaranteed backing for unincorporated Indian and Band businesses on reserves seeking financial aid from approved lending institutions

##### **Services:**

- Provides commercial lenders with security not available to them under Section 89 of the Indian Act

##### **Eligibility Criteria:**

- Available to any unincorporated Canadian Status Indian or Inuit individuals and groups and other entities which are majority owned by Aboriginal people.

##### **Contact:**

#### **GUARANTEED LOAN PROGRAM INDIAN & NORTHERN AFFAIRS CANADA**

630, Canada Place  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4G2  
Phone: (780) 495-2773  
Fax: (780) 495-4088

## **B) ABORIGINAL BUSINESS CANADA**

Aboriginal Business Canada responds to the changing needs of Aboriginal businesses and contributes to the success of Aboriginal entrepreneurs and communities. Aboriginal Business Canada is dedicated to working with the Aboriginal entrepreneurs to promote the development, competitiveness and success of Aboriginal business in Canadian and world markets. Aboriginal Business Canada is acting on new strategic priorities that respond to emerging opportunities for growth in regional, national and international economies. These new directions involve:

- Opening or expanding markets through trade development activities
- Expanding effective use of technology in business
- Supporting entrepreneurship among Aboriginal Youth
- Improving access to financing by strengthening the performance and networking of Aboriginal financial and business development organizations.

### **Services:**

#### **Innovation Activities:**

Financial support is available for:

- Establishment or expansion of businesses in “high knowledge” sectors. Support for business planning, marketing and business advisory services is also available for these firms.
- Development of new products and processes (with commercial applications).
- Diagnostic assessments of company operations to develop implementation plans for technology-based enhancements. Support is available across all sectors.
- Implementation of technology, including Internet technology, that improves a firm’s competitiveness.
- Development of “value-added” technological capabilities within a firm, which diversify products offered and improve services related to the firm’s core business.
- Analysis and development of improved processes to meet key quality standards, such as those put forward by the International Organization for Standardization (ISO)
- Costs associated with entering into a joint venture where there is significant potential to acquire technology and skills related to the management of that technology.
- Maximum contribution for innovation proposals is 60 percent of eligible capital and operating costs; in most cases the contribution will be significantly lower.

- Up to 75 percent of the eligible costs of business planning and business support requirements is also available.
- Maximum contribution is \$75,000
- In general, contributions to commercial enterprises under \$75,000 are non-repayable.

### **Tourism Businesses**

Financial support can be made available to:

- Establish new businesses that offer Aboriginal cultural tourism or ecotourism experiences.
- Add an Aboriginal cultural tourism or ecotourism component to an existing tourism business.
- Maximum contribution for tourism activities is 60% of eligible capital and operating costs; in most cases the contribution will be significantly lower
- Up to 75% of the eligible costs of business planning and business support requirements is also available
- Maximum contribution to individuals, or privately owned businesses is \$75,000
- In general, contributions to commercial enterprises under \$75,000 are non-repayable.

Examples of businesses that would be eligible for support include those that make it possible for a tourist to:

- Experience Aboriginal community-based tourism
- Participate in re-creations of historical Aboriginal lifestyles
- Spend a night on a trapline
- View the northern lights
- Experience whale watching
- Learn about Aboriginal values and teachings

### **Trade and Market Expansion:**

If you are seeking to expand locally, regionally, interprovincially or internationally financial support towards the following costs may be provided under this program.

- Costs of advertising
- Promotional costs
- Business planning, consulting and business advisory services
- Assistance for capital and inventory can also be made available for firms seeking to expand into new provinces/territories or into new international markets
- Maximum contribution for Trade and Market Expansion activities is 60% of eligible capital and operating costs; in most cases, the contribution will be significantly lower

- Up to 75% of the eligible costs of business planning and business support requirements is also available
- Maximum contribution to individuals or privately owned businesses is \$75,000. Contributions to community-owned businesses may exceed this amount where it can be demonstrated that there are strategic benefits resulting from the project, which exceed normal commercial benefits.

Examples of activities eligible for funding include:

- Travel to trade fairs to exhibit products, or to participate in a trade mission
- Feasibility studies to assess potential new markets
- Development of on-line marketing capability
- Production of catalogues or other marketing materials
- Expansion of production facilities to secure new markets

**Eligibility Criteria (for above programs):**

- Available to Canadian Status and Non-Status Indians, Metis and Inuit individuals, associations, partnerships or other legal entities, on or off reserve
- Majority Aboriginal ownership is required; exceptions may be made for joint ventures
- Applicants are expected to prepare a proposal and file a statement of intent, which discusses their project in general terms
- If the client and the project fit within the criteria of the program, the client will be expected to complete a comprehensive business plan which will address such topics as markets, operations, management and financial capacity
- Need a minimum of 15 percent cash equity in the eligible costs of the proposed venture. This may increase, depending on your financial capacity to bear more of the costs.
- Must be actively involved in running the business and the business must demonstrate that it can support an appropriate salary.

**Youth Entrepreneurship**

Aboriginal Business Canada can assist Aboriginal Youth with the following:

- Assist youth-owned businesses with the preparation of business plans, marketing and financing the start-up, expansion, modernization or acquisition of a commercially viable business
- Provide business advisory services
- Assist with the eligible costs of activities that lead to entrepreneur development of Aboriginal Youth

- Maximum contribution for youth business proposals is 60% of eligible capital and operating costs; in most cases the contribution will be significantly lower
- Up to 75% of the eligible costs of business planning and business support requirements is available
- Up to 75% of the eligible costs of entrepreneurial development initiatives is available
- Maximum contribution to individuals, or privately owned businesses is \$75,000
- In general, contributions under \$75,000 to commercial enterprises are non-repayable

**Eligibility Criteria:**

- Canadian status and non-status Indians, Inuit and Metis individuals between the ages of 18 and 29 years
- In a partnership, the youth entrepreneur must be the majority owner
- Must develop a business plan that demonstrates commercial viability
- Need to have a minimum of 10% cash equity in the eligible costs of the proposed venture
- Must be actively involved in running the business and the business must demonstrate that it can support an appropriate salary
- May be required to take additional training in management, financing or other areas that address the needs of your business

**Contact:**

**ABORIGINAL BUSINESS CANADA**

Suite 725 Canada Place  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4C3

Phone: (780) 495-2954

Fax: (780) 495-4172

e-mail: abc.edmonton@ic.gc.ca

## **C) CANADIAN COUNCIL FOR ABORIGINAL BUSINESS**

The Canadian Council for Aboriginal Business brings Aboriginal and non-Aboriginal business people together for mutually beneficial partnerships in the areas of business experience, education, training, networking and potential business opportunities.

### **Services:**

- **Aboriginal Business Internship Program:**  
Provides opportunity to Aboriginal people to develop managerial and entrepreneurial skills through work placement in host companies.
- **Professional Development:**  
Provides assistance for recruiting, managing and developing Aboriginal employees.
- **Diversity Counselling and Cross Cultural Services:**  
Provides employment equity counselling and access to cross-cultural training.
- **Access to Information and Community Profiles:**  
Information databases identifying Aboriginal businesses and contractors. Access to directories, networks (private and public sector) of Aboriginal businesses and service contractors. Community profiles - to learn more about Alberta Aboriginal communities.

### **Eligibility Criteria:**

Status, Non-Status, Metis, Inuit, or Innu.

### **Contact:**

#### **CANADIAN COUNCIL FOR ABORIGINAL BUSINESS**

Suite 1710

1700 – 6<sup>th</sup> Ave., S.W.

Calgary, Alberta

T2P 0T8

Phone: (403) 237-0755

Fax: (403) 237-0757

Website: [www.ccab-canada.com](http://www.ccab-canada.com)

**D) CANADIAN EXECUTIVE SERVICES ORGANIZATION (CESO)**

The Canadian Executive Services Organization is comprised of retired businessmen and women who provide advisory services to native clients requesting professional assistance in economic development, community affairs or education and other areas where help is needed. Further assistance is provided in organizing required workshops.

**Services:**

- Business Financial Management
- General Management
- Marketing & Sales
- Business Organization Planning and Personnel Management
- Production in Businesses

**Eligibility Criteria:**

- Available to any Canadian Status or Non-Status Indian, Metis and Inuit individual or group.

**Contact:**

**CANADIAN EXECUTIVE SERVICE ORGANIZATION (CESO)**

1724 Merrill Lynch Tower

Edmonton Centre

Edmonton, Alberta

T5J 2Z2

Phone: (780) 421-4740

Fax: (780) 429-3186

Website: [www.ceso-saco.com](http://www.ceso-saco.com)

**E) DEPARTMENT OF WESTERN ECONOMIC DIVERSIFICATION**

The Department of Western Economic Diversification (WED) provides repayable funds to western Canadian entrepreneurs developing new products, new markets, technology, or projects, which will improve industry-wide productivity or replace imports.

The Department of Western Economic Diversification supports economically sound, viable business opportunities. It does not assist projects without an acceptable level of equity participation by the proponent; nor does it support projects which are in full competitive sectors; bail-outs or the purchase, transfer or refinancing of existing businesses; or a social, professional, personal service, or educational nature; or can normally be financed through other federal, provincial or private sector sources. Direct contact should be made with WED to assess project eligibility. For more information, contact:

**Contact:**

**WESTERN ECONOMIC DIVERSIFICATION**

Suite 1500, Canada Place  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4C3

Phone: 1-888-338-9378 or (780) 495-4164

Fax: (780) 495-6875

Website: [www.wd.gc.ca](http://www.wd.gc.ca)

**F) BUSINESS DEVELOPMENT BANK OF CANADA (BDC)**

The Business Development Bank of Canada promotes and assists most types of business, particularly small and medium-sized businesses. The BDC offers four principal services:

**Financial Services:**

The BDC offers term loans for a variety of business purposes. These loans are available at floating rates or at rates for varying periods of time.

**Investment Banking:**

The BDC may be prepared to purchase shares in your business or to work with financial institutions in the private sector to obtain the necessary equity financing.

**Management Services:**

The BDC also offers business counselling and training through a variety of programs. The Bank's training program consists of seminars on a variety of business topics.

**CASE:**

CASE is a unique counselling service offered exclusively to small and medium-sized businesses by the BDC. Counselling services range from bookkeeping to marketing, setting up a production line to inventory control. Cost is minimal for these services.

**Contact:**

**BUSINESS DEVELOPMENT BANK OF CANADA**

First Edmonton Place  
10665 – Jasper Avenue  
Suite 200  
Edmonton, Alberta  
T5J 3S9  
Phone: (780) 495-2277  
Fax: (780) 495-6616

**G) SELF-EMPLOYMENT ASSISTANCE PROGRAM**

This Alberta Human Resource & Employment Program assists eligible participants to create jobs for themselves by starting a business as a viable alternative to regular employment. To qualify for this program you must be 18 years of age or older, a landed or Canadian citizen, be unemployed and ready, willing and able to start your own business, or take over an existing one you have not had prior ownership and have sufficient cash or capital or access to cash or capital.

The Self-Employment program provides one-on-one instruction in:

- Business plan development
- Business Counselling
- Coaching
- Guidance
- Follow-ups

Support, counselling and coaching will be provided to the participant for up to one year. The program starts as soon as you are approved. Each participant is enrolled as soon as their viable business idea is accepted, and the requirements are met. The program is available for up to 26 weeks, with additional business support for up to one year.

**Contact:**

**SELF-EMPLOYMENT ASSISTANCE PROGRAM**

Vicky Webb  
Webb's Business Solutions  
Cold Lake, Alberta  
Telephone: (780) 639-4747  
Toll Free: 1-877-639-2622  
email: vrwebb@telusplanet.net

## **H) LAKELAND COMMUNITY DEVELOPMENT CORPORATION**

The Lakeland Community Development Corporation (LCDC) began operations in February 1990 and is administered by a volunteer Board of Directors who are appointed by member communities, based on their knowledge and experience with small business principles and practices.

The Lakeland Community Development Corporation is a non-profit corporation committed to creating and maintaining small business within the Lakeland Region, through advisory and investment services.

### **Financial Services:**

#### **General Loan Fund**

This lending program provides assistance and access to capital for new or existing business ventures. This program is an alternate lending service that is available to eligible individuals who are unable to obtain financial assistance through conventional sources. A maximum lending limit of \$125,000 per business is in effect. To be eligible for the General Loan Fund you must:

- Be a Canadian Citizen or Landed Immigrant
- Be residing within the LCDC region
- Have a viable business idea
- Intend to be a profit-making venture
- Have been declined by one other financial institution
- Provide a Business Plan, complete with cash flows, in a form acceptable to the LCDC
- Have a reasonable personal investment and provision of suitable collateral

### **Entrepreneurs with Disabilities Program**

The program makes it easier for the entrepreneurs with disabilities to pursue their business goals and contribute to the economic growth of their rural communities. Entrepreneurs with Disabilities Program provides entrepreneurs with disabilities, who are unable to obtain financing from a traditional financial institution, access to business loans up to \$125,000. The loan terms are designed to be patient and flexible, and are tailored to meet your needs. Entrepreneurs meeting the following basic criteria may be considered for funding:

- Have been unsuccessful in acquiring funding for business from other sources
- Are restricted in the ability to perform at least one of the basic activities of entrepreneurship or self-employment
- Are disabled due to physical or mental impairment
- Have a viable business plan and are a new or current small business owner with a disability
- Business must be located in the LCDC region
- Have a reasonable personal investment and provision of suitable collateral

### **Western Youth Entrepreneur Program**

The Western Youth Entrepreneur Program is helping young people in the LCDC Region build their dreams. The program is designed to help young people recognize their entrepreneurial goals and start a small business. The program offers guidance in business planning, development and operations, monitoring and counselling, and access to small business loans. The program provides eligible young entrepreneurs who are unable to obtain financing from traditional lenders access to business loans up to \$25,000. If your business is in the LCDC Region and you are between the ages of 15 and 29, you may be eligible for funding under this program. As an interested applicant you need to:

- have a creative business idea
- Determine if there is a market niche for your business
- Develop your business ideas into real plans
- Determine how you will promote your business
- Have a reasonable personal investment or guarantees provided by others and/or provision of suitable collateral

**Advisory Services:**

The LCDC assists clients with market studies, business plans, cash flow statements, financial applications, etc. A large library with resource materials and statistical information is located in the LCDC office, to assist clients with their business venture. A computer workstation with Internet access is also available during office hours to assist entrepreneurs in our region.

Please feel free to call the LCDC for an appointment to talk to one of our business counsellors about your business venture.

**Contact:**

**LAKELAND COMMUNITY DEVELOPMENT CORPORATION**

5006 - 50<sup>th</sup>, Ave

Box 8114

Bonnyville, Alberta

T9N 2J4

Telephone: (780) 826-3858

Fax: (780) 826-7330

email - [lcdc@telusplanet.net](mailto:lcdc@telusplanet.net)

Website - [www.lcdc.ab.ca](http://www.lcdc.ab.ca)

**I) ALBERTA WOMEN'S ENTERPRISE INITIATIVE ASSOCIATION  
(A.W.E.I.A.)**

The Alberta Women's Enterprise Initiative Association staff and business coaches support women throughout the province. A.W.E.I.A. is a non-profit organization committed to helping Alberta women advance in business, led by a volunteer board of Alberta entrepreneurs and professionals. Western Economic Diversification, a department of the federal government, and corporate sponsors, supports A.W.E.I.A.

**Financial Services:**

Repayable loans as low as \$250 to a maximum of \$100,000 are available to Alberta women who meet eligibility requirements and have a viable business plan. You need to be at least 50% owner in your business and have at least 51% of the operating control. Loans available for start-up and expansion of new and existing businesses.

**Advisory Services:**

A.W.E.I.A. provides a number of advisory services including:

- One-on-one confidential business coaching
- Business information and resources
- Business planning workshops
- Networking events with guest speakers at several Alberta locations
- Membership groups for established business owners
- Personal linking to women entrepreneurs across Western Canada
- Volunteer experts

**Contact:**

**Women's Enterprise Initiative (A.W.E.I.A.)**

Representative for the Lakeland area:

Natasha Taylor

1506 12 Street

Cold Lake, AB

T9M 1L1

Phone: (780) 639-2711

Toll free throughout Alberta: 1-800-713-3558

E-Mail: [natasha.taylor@aweia.ab.ca](mailto:natasha.taylor@aweia.ab.ca)

Website: [www.aweia.ab.ca](http://www.aweia.ab.ca)

## **2. PROVINCIAL**

### **A) ALBERTA ECONOMIC DEVELOPMENT AND TOURISM:**

Alberta Economic Development and Tourism provides various services to the public to promote the growth and diversification of the province's economy.

#### **Small Business & Industry Development**

The Small Business and Industry Development Division offers business counselling, free comprehensive business guides, community profiles and site location assistance. It also supports the province's industrial sectors, particularly those areas that have export potential.

#### **The Trade Division**

The Trade Division assists the manufacturing and service sectors to expand trade outside the province by identifying export markets and projects, foreign joint ventures and licensing opportunities. The division coordinates Alberta's participation in national and international trade shows and organizes missions by Alberta firms to foreign markets.

#### **The Investment Matching Service of Alberta:**

The investment Matching Service of Alberta promotes business formation and new investment by bringing together potential investors and Alberta business opportunities through a personalized counselling service and a computerized matching system. The service is available to new and existing Alberta-based businesses seeking equity capital. All industries are eligible. A minimum investment of \$100,000 is sought.

#### **Contact:**

#### **ALBERTA ECONOMIC DEVELOPMENT & TOURISM**

Box 412, Provincial Building

5025-49 Avenue

St. Paul, Alberta

TOA 3A4

Phone:(780) 645-6358

Fax: (780) 645-6241

**B) ALBERTA INDIAN INVESTMENT CORPORATION (AIIC)**

The AIIC actively supports viable Aboriginal businesses through direct business loans and equity investments and by providing financial and managerial assistance to native businesses.

**Financial Services:**

- Direct interest bearing term loans to Aboriginal controlled businesses at competitive fixed interest rates to a maximum of \$250,000
- equity investments in Aboriginal controlled businesses to a maximum of \$250,000

**Eligibility Criteria:**

- Must be a Status Indian who has resided in Alberta for at least one year
- If a Corporation or partnership, must own at least 51% of shares
- At least 50% business revenue must be generated in Alberta
- Applicant's head office must be in Alberta
- Applicant must have a viable business plan

**Advisory Services:**

- Accounting and Financial Control Advice
- Networking with other Funding Agencies
- Networking with Aboriginal Business People
- Networking with Business Development Assistance Programs
- General Management Advice
- Business Plan Guidelines and Advisory Services
- Objective reviews of Business Operations
- Procurement Services

**Contact:**

**ALBERTA INDIAN INVESTMENT CORPORATION (AIIC)**

Box 180  
Enoch, Alberta  
T9X 3Y3  
Phone: (780) 470-3600  
Fax: (780) 470-3605

**C) ALBERTA OPPORTUNITY COMPANY (AOC)**

The Alberta Opportunity Company (AOC) supplies financial assistance to Alberta businesses that have a viable business proposal, when such support is not available from conventional lenders. Priority is given to smaller businesses in rural communities, and to those which create or preserve jobs. Priority is also given to businesses with export or tourism potential, which introduce improvements in technology, or engage in manufacturing. Alberta Opportunity Company offers the following loan programs:

**Financial Services:**

- Provide financing up to \$1 million
- Provide financing for the purchase of land, buildings, equipment, inventory and to supplement working capital
- Rates are comparable with conventional lenders and can be fixed for up to 5 years
- Repayment over a 3 to 15 year period

**Contact:**

**ALBERTA OPPORTUNITY COMPANY**

Room 200, 4341-50 Avenue

Plaza II

St. Paul, Alberta

TOA 3A3

Phone: (780) 645-6356

Fax: (780) 645-6207

**D) Apeetogosan (Metis) Development Inc.**

Apeetogosan is a development co. whose mandate is to assist the Metis and Non-Status Aboriginal people of Alberta achieve economic self-sufficiency through the successful creation of their own for-profit business enterprises. Apeetogosan provides business loans to eligible entrepreneurs for establishing, acquiring or expanding a profitable business.

**Financial Services:**

**Commercial Loans**

Apeetogosan can provide financing to virtually any industry sector including construction, retail, manufacturing, service, tourism, natural resources, and transportation. Loan sizes can range up to \$350,000. The risk and the term of the loan determine the interest rate.

**Eligibility Criteria:**

- Must be Metis or Non-Status Indian
- Must be a minimum of 18 years of age
- Must have a business plan that demonstrates capacity to repay loan
- Must have a minimum cash equity of 10% of the total cost of the project
- Must be a resident of Alberta

**Aboriginal Youth Business Fund**

Apeetogosan can provide Metis and Non-Status Indian Youth entrepreneurs from the ages of 18 to 29 years with commercial loans with preferential features like the following:

- Pre & Post Lending Business Advice
- Loans up to \$15,000
- Interest rate of only 8.5%
- For expansions, acquisitions, or the establishment of new business
- Loan forgiveness after 75% of the loan is repaid

**Eligibility Criteria:**

- Must be Metis or Non-Status Indian
- Must be a resident of Alberta
- Projects must involve establishing, acquiring or expanding profitable commercial businesses
- Must have a viable business plan

**Contact:**

**APEETOGOSAN (METIS) DEVELOPMENT INC.**

#320, 123.08 - 111 Avenue  
Edmonton, Alberta  
T5M 2N4

Phone: 1-800-252-7963

Fax: (780) 454-5997

E-mail: [office@apeetogosan.ab.ca](mailto:office@apeetogosan.ab.ca)

**E) PINNACLE BUSINESS SERVICES LTD.**

Pinnacle Business Services Ltd. provides professional business advisory assistance to the Alberta Aboriginal business community, as a wholly owned subsidiary of Apeetogosan (Metis) Development Inc. The corporation's primary focus is to assist the Aboriginal people of Alberta to achieve economic self-sufficiency through the successful creation and operation of their own for profit business enterprise. Pinnacle Business Services Ltd. is staffed with a diverse group of professionals to assist you with the development, implementation and maintenance of your business. Fees are established up front with the client and the amount is dependent on the nature and scope of the work to be performed. There is no charge for initial consultation and discussion of your business idea.

**Advisory Services:**

- Business Plans
- Feasibility Studies
- Business Valuations
- Marketing Plans
- Accounting Set-up
- Bookkeeping Services
- Management Support Services
- Business Workshops/Seminars

**Contact:**

**PINNACLE BUSINESS SERVICES LTD.**

#302, 123.08 – 111 Avenue

Edmonton, Alberta

T5M 2N4

Phone: 1-800-252-7963

Fax: 780-454-5997

E-mail: [office@pinnaclebusiness.ab.ca](mailto:office@pinnaclebusiness.ab.ca)

## **F) SETTLEMENT INVESTMENT CORPORATION**

The objective of the Settlement Investment Corporation is to assist in the development and financing of Residential Settlement member owned businesses, which provide employment and community services, required to establish and sustain the economic base on the Metis Settlements in Alberta.

### **Financial Services:**

Settlement Investment Corporation Provides business loans of up to \$100,000. Loans may be used for business expansion, purchase of fixed assets, equipment or working capital. Flexible repayment terms are offered, that are directly related to the ability of the business. Agricultural loans of up to \$75,000 are also available.

### **Eligibility Criteria:**

- Must be either a Resident Settlement Member, or a Partnership or Corporation of which at least 51% is owned by settlement members from the following recognized settlements: Paddle Prairie, Kikino, Buffalo Lake, Peavine, Gift Lake, East Prairie, Elizabeth Settlement or Fishing Lake Settlement.
- Applicants for Agricultural loans must have the right of access, occupancy and use, of the farmland on which the agricultural operation will occur.
- Business or farm activities may be located either on or off the settlements, however the head-office of any business must be located within the Province of Alberta.

### **Advisory Services:**

- Assistance with business plans
- Conducting business related workshops
- Assistance with business development and marketing
- Business aftercare

### **Contact:**

#### **SETTLEMENT INVESTMENT CORPORATION**

Suite 777, Princeton Place  
10334-124 Street  
Edmonton, Alberta  
T5N 3W1  
Toll Free: 1-800-661-9902  
Phone: (780) 488-5656  
Fax: (780) 488-5811

## **3. MUNICIPAL**

**A) ECONOMIC DEVELOPMENT OFFICERS:**

The function of Economic Development Officers is to promote economic development opportunities within their respective areas. Many municipalities in the region are represented by Economic Development Officers who may be able to assist in the development of your business idea.

**B) CHAMBERS OF COMMERCE:**

Several Chambers of Commerce are active in communities within the LCDC region. Accessing the services of your local Chamber can be an important opportunity for networking, peer support, gathering market research information and benefiting from a variety of member discounts.

**Contact:**

**BONNYVILLE & DISTRICT  
CHAMBER OF COMMERCE**

Box 6054  
Bonnyville, Alberta  
T9N 2G7  
Phone: 826-3252  
Fax: 826-4525

**COLD LAKE & DISTRICT  
CHAMBER OF COMMERCE**

Box 454  
Cold Lake, Alberta  
T9M 1P1  
Phone: 594-4747  
Fax: 594-3711

**GLENDON  
CHAMBER OF COMMERCE**

Box 120  
Glendon, Alberta  
TOA 1P0  
Phone: 635-2255 (Kerry Feland)  
Fax: 635-2212

## ADDITIONAL MUNICIPAL INFORMATION

**Note: Information listed below was accurate as of November 2001  
Please contact municipal offices for additional information.**

### TOWN OF BONNYVILLE

**Phone: 826-3496**

**Fax: 826-4806**

#### **Business License(s):**

"A" - Commercial/Industrial Business	\$100.00 or \$200.00 /yr
"B" - Home-Based Business - In-Town	\$105.00 /yr
Business located in M.D. of Bonnyville	\$150.00 /yr
Non-resident of the region	\$300.00 /yr
Hawkers / Peddlers	\$600.00 /yr

**Land Use Map \$10.00**

**Land Use Designation Change \$200.00**

#### **Development Permit**

Major Development	\$75.00
Minor Development	\$50.00

**Signage Permit \$50.00**

**Home Occupation Permit \$50.00**

### CITY OF COLD LAKE

**Phone: 594-4494**

**Fax: 594-3480**

#### **Business License(s):**

Resident	\$25.00(one-time fee)
Non-Resident - In District	\$100.00 /yr
Non-Resident - Outside District	\$300.00 /yr
Home Business	\$100.00/yr+\$25.00App. Fee
General Contractor	Based on Bldg. Value

**Re-Zoning Application Fees \$200.00**

#### **Development Permit**

Residential	\$25.00
Commercial	\$25.00

**Building Permit \$4.50/\$1,000 Bldg. value**

**Construction Damage Deposit \$1000.00**

**Land Development Contact office for policies**

**VILLAGE OF GLENDON**

**Phone: 635-3807**  
**Fax: 635-2100**

<b>Business License(s): Peddlers' License</b>	<b>\$250.00 + \$50.00 /month (maximum \$500.00)</b>
<b>Land Use Map</b>	<b>\$12.00</b>
<b>Re-Zoning Application Fee</b>	<b>\$100.00</b>
<b>Development Permit</b>	<b>\$10.00</b>
<b>Building Permit Commercial/Industrial/Institutional</b>	<b>\$5.50/\$1000 of project value up to \$1,000,000. Jobs with project value over \$1,000,000 will be evaluated at time of application</b>

**MUNICIPAL DISTRICT OF BONNYVILLE**

**Phone: 826-3171**  
**Fax: 826-4524**  
**E-Mail: mdbonny@wolfden.com**

<b>Re-Zoning Application Fees</b>	<b>\$125.00</b>
<b>Development Permit When Building Permit Required When Building Permit NOT Required</b>	<b>\$25.00 \$100.00</b>
<b>Signage Permit</b>	<b>\$100.00</b>
<b>Home Occupation Permit</b>	<b>\$20.00 minor \$35.00 major</b>
<b>Building Permit Residential</b>	<b>\$4.00/100 sq. ft. (min. \$10.00)</b>
<b>Commercial/Industrial</b>	<b>\$5.00/\$1,000 bldg value up to \$1,000,000. Add values after \$1,000,000 of \$3.00/\$1,000</b>

### **STATISTICAL INFORMATION**

For statistical information and social conditions in the LCDC region contact:

#### **LAKELAND COMMUNITY DEVELOPMENT CORPORATION**

5006 - 50 Ave  
Box 8114  
Bonnyville, AB T9N 2J4  
Phone: 826-3858 Fax: 826-7330  
email: lcdc@telusplanet.net  
Website: lcdc.ab.ca

For statistical information on economic and social conditions from the three levels of government:

#### **THE BUSINESS LINK - BUSINESS SERVICE CENTRE**

Main Floor, Revillon Building Annex  
100-10237-104 Street  
Edmonton, AB T5J 1B1  
Phone: 422-7722 (Edm) Toll Free: 1-800-272-9675  
E-mail: buslink@cbsc.ic.gc.ca  
Website: cbsc.org/alberta

For statistical information (also available at the LCDC office) or a publication list on the economic and social conditions in Northern Alberta, contact:

#### **NORTHERN ALBERTA DEVELOPMENT COUNCIL**

206, Provincial Building  
9621-96 Avenue  
Postal Bag 900-14  
Peace River, AB T8S 1T4  
Phone: (780) 624-6274  
Fax: (780) 624-6184  
E-mail: nadc.council@gov.ab.ca

For statistical information on economic and social conditions and census of population and housing in Canada, contact:

#### **STATISTICS CANADA**

Reference Canada  
Reference Centre  
Edmonton, AB  
Phone: (780) 495-3027

## **RESOURCE & INFORMATIONAL WEBSITES**

Many organizations have valuable resource material and information available, to the public, on the Internet. The following websites are some of the websites that are very useful to an entrepreneur.

ABORIGINAL BUSINESS CANADA	<a href="http://abc.gc.ca">http://abc.gc.ca</a>
ALBERTA ECONOMIC DEVELOPMENT	<a href="http://www.alberta-canada.com">http://www.alberta-canada.com</a>
ALBERTA LABOUR MARKET INFORMATION SITE	<a href="http://www.ab.hrdc-drhc.gc.ca">http://www.ab.hrdc-drhc.gc.ca</a>
ALBERTA OPPORTUNITY COMPANY	<a href="http://www.aoc.gov.ab.ca">http://www.aoc.gov.ab.ca</a>
ALBERTA WOMEN'S ENTERPRISE INITIATIVE ASSOCIATION	<a href="http://www.aweia.ab.ca">http://www.aweia.ab.ca</a>
BUSINESS DEVELOPMENT BANK OF CANADA	<a href="http://www.bdc.ca">http://www.bdc.ca</a>
CANADA BUSINESS SERVICE CENTRES	<a href="http://cdsc.org">http://cdsc.org</a>
CANADA CUSTOMS AND REVENUE AGENCY	<a href="http://ccra-adrc.gc.ca">http://ccra-adrc.gc.ca</a>
CANADA JOB FUNDS	<a href="http://hrdc-drhc.gc.ca">http://hrdc-drhc.gc.ca</a>
CANADA SMALL BUSINESS FINANCING ACT	<a href="http://strategis.gc.ca/CSBFA">http://strategis.gc.ca/CSBFA</a>
CANADA BUSINESS ENVIRONMENT PERFORMANCE OFFICE	<a href="http://VirtualOffice.ic.gc.ca/bepo">http://VirtualOffice.ic.gc.ca/bepo</a>
CANADA'S YOUTH INFORMATION	<a href="http://www.youth-jeunesse.ca">http://www.youth-jeunesse.ca</a>
CANADIAN COMPANY CAPABILITIES	<a href="http://strategis.gc.ca">http://strategis.gc.ca</a>
CANADIAN INNOVATION CENTRE	<a href="http://innovationcentre.ca">http://innovationcentre.ca</a>
CANADIAN INTELLECTUAL PROPERTY OFFICE	<a href="http://cipo.gc.ca">http://cipo.gc.ca</a>
CANADIAN TECHNOLOGY NETWORK	<a href="http://ctn.nrc.ca">http://ctn.nrc.ca</a>
COMMERCIAL DEVELOPMENT PROGRAM	<a href="http://www.inac.gc.ca">http://www.inac.gc.ca</a>
COMMUNITY ACCESS PROGRAM	<a href="http://cap.ic.gc.ca">http://cap.ic.gc.ca</a>

COMMUNITY ECONOMIC DEVELOPMENT PROGRAM	<a href="http://www.inac.gc.ca">http://www.inac.gc.ca</a>
COMMUNITY FUTURES NETWORK SOCIETY OF ALBERTA	<a href="http://www.cfnsa.ca">http://www.cfnsa.ca</a>
GOODS AND SERVICES TAX	<a href="http://www.ccra-adrc.gc.ca/gsthst-edi">http://www.ccra-adrc.gc.ca/gsthst-edi</a>
GOVERNMENT OF ALBERTA	<a href="http://www2.gov.ab.ca">http://www2.gov.ab.ca</a>
GOVERNMENT OF CANADA	<a href="http://canada.gc.ca">http://canada.gc.ca</a>
HUMAN RESOURCES DEVELOPMENT CANADA	<a href="http://www.hrdc-drhc.gc.ca">http://www.hrdc-drhc.gc.ca</a>
INDIAN AND NORTHERN AFFAIRS	<a href="http://www.inac.gc.ca">http://www.inac.gc.ca</a>
INDUSTRY CANADA	<a href="http://www.ic.gc.ca">http://www.ic.gc.ca</a>
INTERACTIVE BUSINESS PLANNER	<a href="http://www.cbsc.org/ibp">http://www.cbsc.org/ibp</a>
LAKELAND COMMUNITY DEVELOPMENT CORPORATION	<a href="http://lcdc.ab.ca">http://lcdc.ab.ca</a>
LOCATING YOUR BUSINESS IN ALBERTA	<a href="http://www.alberta-canada.com">http://www.alberta-canada.com</a>
NORTH EAST ALBERTA MARKETPLACE	<a href="http://www.albertafirst.com">http://www.albertafirst.com</a>
NORTHEASTERN ALBERTA INFORMATION HUB	<a href="http://www.albertahub.com">http://www.albertahub.com</a>
ON-LINE SMALL BUSINESS WORKSHOP	<a href="http://www.cbsc.org/osbw">http://www.cbsc.org/osbw</a>
OPPORTUNITY FUND	<a href="http://www.inac.gc.ca">http://www.inac.gc.ca</a>
SMALL BUSINESS LOANS ACT	<a href="http://strategis.ic.gc.ca/sc_mangb/smallbus/engdoc/sbla.html">http://strategis.ic.gc.ca/sc_mangb/smallbus/engdoc/sbla.html</a>
STANDARDS COUNCIL OF CANADA	<a href="http://www.scc.ca">http://www.scc.ca</a>
STATISTICS CANADA	<a href="http://www.statcan.ca">http://www.statcan.ca</a>
THE BUSINESS LINK	<a href="http://www.cbsc.org/alberta">http://www.cbsc.org/alberta</a>
WESTERN ECONOMIC DIVERSIFICATION CANADA	<a href="http://www.wd.gc.ca">http://www.wd.gc.ca</a>
WORKER'S COMPENSATION BOARD	<a href="http://www.wcb.ab.ca">http://www.wcb.ab.ca</a>