



**STARTING A BUSINESS IN
THE MACKENZIE REGION**
Information Package

JANUARY 2012

BUSINESS NAME: _____ DATE: _____ PHONE: _____

OWNER'S NAME: _____ ADDRESS: _____

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☑ CHECKLIST FOR STARTING A NEW BUSINESS

- ☐ **Contact your County or Town Office** to determine if your business is approved within the land use bylaws and the licensing requirements in your area.
- ☐ **Develop a business plan.** Assistance with business planning may be obtained from *Community Futures Northwest Alberta* in High Level. (P 780.926.4233)
- ☐ Use the business plan to help **obtain funding for the start-up.** A thorough and well-written business plan will go a long way when looking for financing or venture capital. There are many sources of financing for business start-ups or expansion, including *Community Futures Northwest Alberta*.
- ☐ **Obtain the financial commitment** before proceeding with start-up costs. Planning, financing and set-up often take longer than expected. Many businesses jeopardise their chances of success by committing to expenses before financing has been obtained.
- ☐ If you intend to operate as a **sole proprietorship** you **may or may not choose to register your business** depending whether or not you are operating under your legal name or a trade-name. For a partnership, contact your local registry agent. Forms are also available at *Alberta Registries* located in the *Audiotronic* store (9807-100 Avenue; P 780.926.4878, ext. 401).

You can also download the forms from Service Alberta's website at:
www.servicealberta.gov.ab.ca/Consumers_Licenses.cfm.

- ☐ If you would like to **register a trade name as a sole proprietor or partnership** you can do so through *Alberta Registries* as well. If you would like to perform a search on your trade name before registering it, you must do so through an *Alberta Registries* service provider. This step is not required but if you have any concerns over a similar name being used you may want to look at doing this.

One service provider that can perform name searches is Accu-Search out of Edmonton;
they can be reached toll-free at 1.800.272.5685 OR visit their website at www.accu-search.com.

- ☐ If you are going to **incorporate your business**, contact the *Government of Alberta, Corporate Registry Office* (Toll-Free 310.0000). Name searches can be performed through any *Alberta Registries* outlet. Incorporation can be completed without the assistance of a lawyer; however, it is *not* recommended.

In High Level, Alberta Registries is located in the Audiotronic store:
 9807-100 Avenue; P 780.926.4878, ext. 401 F 780.926.2377 E abreg@pchome.ab.ca.

- Contact your local County or Town Office to obtain the appropriate **permits and licenses**. In **High Level** and **Rainbow Lake** contact the respective *town offices*. If the business is *not in a town*, contact **Mackenzie County** in *Fort Vermilion* and the Band or Settlement Office if you are on a reserve or live in the *Paddle Prairie Settlement*.
- **Provincial laws require licensing for some types of businesses**. You should contact the provincial government office to find out if your business requires licensing by the province.

To contact a Licensing Officer, contact Alberta Municipal Affairs, Safety Services at 1.866.421.6929 OR visit the website at www.municipalaffairs.alberta.ca/cp_permit_information.cfm.

- All commercial businesses that provide taxable goods and services in Canada with revenues in excess of \$30,000 MUST **register with Canada Customs & Revenue Agency (CCRA)** to collect and remit the *Goods & Services Tax*.

For info on GST call 1.800.959.5525 OR visit: www.cra-arc.gc.ca/tx/bsnss/tpcs/gst-tps/menu-eng.html.

- **Contact the Workers' Compensation Board** to obtain information about registering your company (1.866.922.9221). *This MUST be done whether you have employees or not.*
- Contact **Canada Customs & Revenue Agency (CCRA)** at 1.800.959.5525 to **obtain a Business Number (BN)** for *Employment Insurance (EI)*, *Canada Pension Plan (CPP)* and *Federal Income Tax deductions*.

You may also do this on-line at www.cra-arc.gc.ca/tx/bsnss/tpcs/gst-tps/rgstrng/hwt-eng.html.

- Contact **Alberta Employment & Immigration** for *Employment Standards* to check labour regulations.

Toll-free 1.877.427.3731, OR phone the Peace River office at 780.624.6552.

The following pages of this Information Package contain contact numbers, email address and websites for each of the above mentioned Ministries and Government Departments as well as a brief description of each office and is current as of the date printed on the cover.

Please note that the information contained within this document is intended for informational purposes only and is not in any way to be regarded as a step-by-step procedure manual for starting a business. Each individual is responsible for obtaining and acquiring the appropriate information and licensing specific to their business venture.

BUSINESS ORGANIZATIONS

There are four types of business organizations:

1. SOLE PROPRIETORSHIP

A business established, but not necessarily registered, by an individual who personally assumes all responsibility for its financing, operations, taxes and profits or losses. Income, net of expenses, earned by a proprietorship is considered by Revenue Canada to be personal taxable income of the individual owner. The business will end upon the death of the owner.

2. PARTNERSHIP OR GENERAL PARTNERSHIP

A joint business venture in which two or more persons combine their resources with the intent to make a profit. In a General Partnership all parties are personally liable for the debts and obligations of the business. A Limited Partnership involves members with limited control or management of the business (*silent partners*), and members who have primary control and management of the business. The individuals with greater control are entitled to a greater share of the profits; however, they also assume greater responsibility for business debts and obligations. All partnerships must be registered and may register an additional trade name, or trade names. Income, net of expenses, earned by a partnership is considered by Revenue Canada to be personal taxable income of the partners. Business operations may continue after the death of one partner, as outlined in a partnership agreement, however a new partnership will have to be registered.

3. CORPORATION OR LIMITED COMPANY

A legal entity separate from its owners or shareholders. Members are not personally liable for debts, obligations or acts of the corporation, except under special circumstances (*personal guarantees or corporate bank loans*). The corporation may be registered under a specific name or as a numbered company and may also register a specific trade name, or trade names, for use. Income, net of expenses, earned by a company is considered by Canada Customs and Revenue Agency to be taxable income of the corporation only. The business does not end with the death of a shareholder, and ownership can be transferred by the selling of shares.

4. CO-OPERATIVE OR CO-OP

A business organization started by people who want to use or buy services as a group, have an equal say in management of the business, and share in profits. There are five categories of co-operatives that are classified by function: producer co-operatives, consumer co-operatives, marketing co-operatives, financial co-operatives, and service co-operatives. Co-operatives must be incorporated and contain the word co-operative or co-op in their name.

COST OF FORMING A SMALL BUSINESS

The costs of forming a small business vary widely. The greatest costs may be for accounting, legal and other consulting advice you may require to ensure that the most appropriate plans, books of account, operating procedures and other records are set up. It is suggested that you seek outside advice as needed to augment your own knowledge and skills in business formation

The Alberta statutes of concern in business formations are the:

Business Corporations Act (RSA 2000, c. B-9)

Partnership Act (RSA 2000, c. P-3)

*Additional information about registrations, forms for filing, and agency listings can be found on the **Alberta Programs & Services** web site at: www.programs.alberta.ca/Business/indexb.aspx?N=772 OR see your local Registry Agent at Audiotronic, 9807-100 Avenue, High Level.*

LICENSING & DEVELOPMENT PERMITS

PROVINCIAL LICENSING

Manufacturers, retailers, and wholesalers do not require a provincial license. Businesses that require special provincial licensing include: agriculture, highway development, sawmills, 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 elder care, day-care centres, private schools and tradesmen. It is recommended that such businesses contact **Alberta Municipal Affairs, Safety Services** for more information on licensing requirements.

Safety Services, 16th Floor Commerce Place, 10155-102 Street, Edmonton AB T5J 4L4

P 1.866.421.6929 F 780.427.8686 E safety.services@gov.ab.ca; www.municipalaffairs.alberta.ca/cp_index.cfm

MUNICIPAL LICENSING

In the **Town of High Level** and the **Town of Rainbow Lake** business license can be obtained from the town office. For anything outside of these areas contact the nearest **Mackenzie County** office. A development permit is needed to start a business whether there is construction or not and can be purchased from the **Mackenzie County** office in **Fort Vermilion, Zama or La Crete**. If your business is on one of the reserve areas or the **Paddle Prairie Settlement** contact the Band or Settlement Office.

Information and forms can also be found on the following websites:

www.highlevel.ca, www.mackenziecounty.com and www.rainbowlake.ca

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. Development permits and applications are obtained through each Municipality 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. In **High Level** and **Rainbow Lake** contact the Town Office. Development permits are required prior to the application for a building permit in some areas. The cost varies in each municipality and may be dependent on the structure and/or cost of the building. Building permits may require time to process (*please verify with each office*). **Contact your County or Town office for more information.**

MUNICIPAL CONTACTS

Town of High Level

10511-103 Street,
High Level AB T0H 1Z0

P 780.926.2201 / F 780.926.2899

town@highlevel.ca

www.highlevel.ca

8:30 am - 4:30 pm; Monday to Friday

Town of Rainbow Lake

PO Box 149, 65 Imperial Drive
Rainbow Lake AB T0H 2Y0

P 780.956.3934 / F 780.956.3570

admin@rainbowlake.ca

www.rainbowlake.ca

8:00 am - 4:30 pm; Monday to Friday

Mackenzie County Main Office

PO Box 640, 4511-46 Avenue
Fort Vermilion AB T0H 1N0

P 780.927.3718 / F 780.927.4266

office@mackenziecounty.com

www.mackenziecounty.com

8:15 am - 4:30 pm; Monday to Friday

Mackenzie County HL Office

10709-93 Street, High Level AB T0H 1Z0

P 780.926.5600 / F 780.926.4080

office@mackenziecounty.com

www.mackenziecounty.com

8:15 am - 4:30 pm; Monday to Friday

Mackenzie County La Crete Office

PO Box 1690, 9205-100 Street, T0H 2H0

P 780.928.3983 / F 780.928.3636

office@mackenziecounty.com

www.mackenziecounty.com

8:15 am - 4:30 pm; Monday to Friday

Mackenzie County Zama Office

PO Box 11, 1025 Aspen Drive, T0H 4E0

P 780.683.2378 / F 780.683.2450

office@mackenziecounty.com

www.mackenziecounty.com

8:15 am - 4:30 pm; Monday to Friday

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Signage Permits

Contact **Mackenzie County** or the **Town of High Level** for information on signage permits (*to put up a sign on a County road*). Signs are covered with a development permit in **Rainbow Lake** and can be purchased from the town office. To obtain approval to put a sign along the highway contact **Alberta Transportation** at 310.0000 (*then 780.427.2731*). On Alberta highways only Community Business Signs are permitted, if you are interested in this approach contact your local board of trade or chamber of commerce.

Home Based Businesses

Home based businesses are generally allowed where it is determined that there will be no significantly adverse impact on surrounding properties or on the residential character of the neighbourhood. Different municipalities have very different outlooks on home based business and should be contacted directly to determine the existing regulation. You can purchase an annual permit from the **Town of High Level** for home based businesses. A 4 block notification of the neighbouring homes is also required. It can take about a month from application to approval from the **Town of High Level**.

ALBERTA REQUIREMENTS FOR EMPLOYERS

*This section contains suggestions and contacts for all Alberta employers, regardless of proprietorship, partnership or corporation. When you hire people you must take on some responsibilities for their well being. The following three sets of requirements are administered through the **ALBERTA EMPLOYMENT & IMMIGRATION** department.*

EMPLOYMENT STANDARDS

The **Employment Standards** division administers the *Employment Standards Code* and the *Employment Standards Regulation*. The *Code* sets out requirements for minimum wage, overtime, hours of rest, vacation pay, general (*statutory*) holiday pay, notice of termination, maternity and adoption leave, continuous employment, farm labourers and domestics, wage rate changes, statement of earnings and deductions, and other issues. Any employee, or former employee, may file a claim against an employer for wages that have not been paid pursuant to the *Code*.

If your small business is going to employ at least one person, other than yourself, it is recommended that you contact the nearest **Alberta Employment Standards** office to obtain a package of relevant information.

ALBERTA EMPLOYMENT STANDARDS

Peace River Office

Room 112, Provincial Building
9621-96 Avenue, Peace River AB T8S 1T4
P 877.427.3731 / F 780.624.6552
8:15 am - 12 pm, 1 pm - 4:30 pm; Mon-Fri

www.employment.alberta.ca/SFW/1224.html

*For a copy of the **Employment Standards Toolkit for Employers**
and other relevant information visit:*

www.employment.alberta.ca/espublications

OCCUPATIONAL HEALTH & SAFETY (OHS)

Conditions in the workplace and workers' safety are the primary concerns of **Occupational Health & Safety (OHS)** personnel. It is strongly recommended that **all employers** obtain copies of at least the *Occupational Health & Safety Act (RSA 2000, c. O-2)*, *OHS Regulation (AR 62/2003)* and *OHS Code, 2009*. There are 10 further regulations that may apply to your business in relation to chemicals, hazardous goods, WHMIS, noise, ventilation and other concerns.

A suggestion is to contact an **OHS** field officer for ideas and recommendations pertaining to your line of business. They can direct you to publications, videos and training materials (*e.g. for safety programs, WHMIS*), and help you determine which requirements you must meet under the statutes. It may not be generally known, for example, that all businesses

with more than one employee must have someone available with first aid training. The required qualification levels and numbers of First Aiders increase with the numbers of employees and the nature of work activity.

You will benefit by obtaining **OHS** advice early, rather than receiving directives as a result of a complaint investigation. Failure to act on an **OHS** directive may lead to a partial or total shut down of your business. **OHS** personnel would prefer to help you comply with the *Act* and *Regulations* rather than having to pursue you in respect of violations.

OCCUPATIONAL HEALTH & SAFETY

Grande Prairie Office

Room 3201, Provincial Building
10320-99 Street T8V 6J4

P 866.415.8690 / F 780.422.3730

8:15 am - 4:30 pm; Mon - Fri

www.employment.alberta.ca/SFW/53.html

Email inquiries to whs@gov.ab.ca.

Links to the *Act*, *Regulation*, and *Code* can be found at:

www.employment.alberta.ca/SWF/307.html

WORKER'S COMPENSATION BOARD (WCB)

All corporations, partnerships and proprietorships must consider that it may be compulsory to register with the **Workers' Compensation Board** when they have employees. The requirements are covered by the *Workers' Compensation Act Alberta (W-15, RSA 2000)* and the *Workers' Compensation Regulation Alberta (352/2002)* as amended. In addition, **WCB** has a *OHS Code Explanation Guide* available to provide assistance.

It is an employer's responsibility to establish whether his/her business operation will require an account with **WCB**. In addition, **WCB** has a different definition for 'proprietorship'. The proprietorship can only consist of the individual proprietor. When the owner hires someone to do work, he/she becomes an **employer** who must then meet the compulsory requirements of the *Act*, as applicable.

Since an employer subject to **WCB** only has 15 days in which to notify **WCB** after hiring workers, it may be best to establish your status during the business planning phase. You can do this by contacting an assessment and information officer to discuss the nature of your planned operations.

ALL INJURIES MUST BE REPORTED TO THE WCB WITHIN 72 HOURS.

WORKERS' COMPENSATION BOARD - EMPLOYER ENQUIRIES

Mailing Address

PO Box 2415,
Edmonton AB T5J 2S5

P 866.922.9221 / F 800.661.1993

www.wcb.ab.ca

8:00 am - 4:30 pm; Monday to Friday

*The Workers' Compensation Board of Alberta has many services to assist businesses, including a variety of publications, posters, workshops, and newsletters along with other information. If you have any questions, please call **WCB** or visit their website.*

FEDERAL GOVERNMENT REGISTRATION REQUIREMENTS

*This section contains suggestions and contacts for Alberta corporations and employers. Regardless of whether your business is a proprietorship, partnership or corporation you may have to be concerned about GST and employee source deductions. The following three sets of requirements are administered by **CANADA REVENUE AGENCY (CRA)**.*

TAXATION FOR BUSINESS

Not all businesses are required to register with **Canada Revenue Agency**; however, you **MUST** register if you need

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one of the following accounts: **GST / HST account** (annual revenues over \$30,000); **payroll account** (if you have employees); **import / export account** (for import/export of goods or materials); **corporation income tax** (payments made monthly)

You may register online, by phone, by fax, or by mail. Once you have registered your business, you will be sent a letter confirming your BN, any program accounts opened and a summary of the information provided at registration. Corporations generally receive their Business Number from **CRA** within 45 days of incorporating at the provincial or federal level. Your *Business Number* is a nine digit number that is part of your **CRA** account numbers. Account numbers are comprised of the BN, two letter program identifier (*corporate income tax - RC, import/export - RM, payroll deductions - RP and GST/HST - RT*), and four digit reference number.

GOODS & SERVICES TAX (GST)

Most businesses and organizations carrying on commercial activities in Canada must register and collect the **Goods & Services Tax (GST)**. Only a business that has worldwide annual revenues from taxable supplies of goods of \$30,000 or less does not have to register. However, any small business (*proprietorship, partnership or corporation*) may voluntarily register for *GST*.

When registered for *GST*, your business claims credits for *GST* paid on purchases of services, goods or fixed assets. You will also claim credits for *GST* on assets physically held at the time of registration. When *GST* registration is voluntarily, upon the date of receipt of your application to **Canada Revenue Agency (CRA)**, you will be responsible for charging and collecting *GST* on all taxable sales. You will also be eligible to claim credits for *GST* paid on all purchases made.

An unregistered business with revenues over \$30,000, which has revenues from exports, food products and other like items that are zero-rated for *GST* is liable for charging and collecting *GST* on taxable sales **even if you do not charge GST on your taxable sales**. It is recommended that you make arrangements early to avoid incurring this type of liability for which the value will be determined by **Canada Revenue Agency (CRA)**.

SOURCE DEDUCTIONS

Every person, business or other organization in Canada that employs one or more people **MUST** register for and make employer source deductions. This includes even the small, one-person corporation, if the owner draws any salary or wage. However, a proprietorship that does not have any other employees, and a partnership in which only the partners are working, **DOES NOT** register for source deductions. In these cases, the people are considered by **Canada Revenue Agency** to be self employed, and any remittances made will be in conjunction with personal income tax returns.

It is the employer's responsibility to register for a *Business Number* with **CRA** and set up a payroll account. Remittance forms will be mailed to you for submitting *Canada Pension Plan (CPP)*, *Employment Insurance (EI)*, and any other *income tax deductions*. Employers Guides for **Payroll Deductions & Remittances, Taxable Benefits & Allowances**, and **Filing the T4 Slip & Summary** are also available online.

CANADA REVENUE AGENCY - TAX SERVICES OFFICE

Edmonton Office

Main Floor, Enquiries Office
Suite 10, 9700 Jasper Avenue T5J 4C8
P 800.959.5525 / F 780.495.3533

For information and to register online visit: www.cra-arc.gc.ca

You may register for your **Business Number (BN)**, and any/all of the four **programs** that are applicable to your business at the same time. Programs: **corporation income tax; GST/HST; payroll; import/export.**

***NOTE:** A copy of **Canada Revenue Agency's Guide for Canadian Small Businesses (RC4070(E) Rev. 09)** can be obtained from *Community Futures (9810-99 St. High Level)*.

REGULATIONS & LICENSING

PROVINCIAL

Service Alberta - Consumer Services Branch

Provincial licensing through the *Consumer Services Branch* is required by several types of businesses. Some businesses that would not otherwise require a provincial license will have to obtain one if they decide to make direct sales, or catalogue mail out sales, to consumers. In many cases a business will have to post a surety bond as part of the qualifications.

One group of businesses which must obtain provincial licenses, are those subject to the *Fair Trading Act (RSA 2000/C F-2)*. They include businesses in automotive sales and/or servicing, charitable promotions, direct selling, funeral services, employment agency activity, new mobile home sales, prepaid contracting to consumers, retail order and retail modular home sales. Others occurring frequently are for sales of fuels, insurance, prearranged funeral services and real estate. The remaining types of businesses subject to provincial licensing are developers of cemetery plots, collection agencies, mortgage brokers, auctioneers and companies running registered charitable campaigns.

Environmental Regulatory Controls

Manufacturing or processing plant requirements administered through *Alberta Environment* may include licensing, but most often will involve an impact assessment process to determine acceptability for proposed operations. Main concerns are for the nature and volumes of air, water and waste emissions expected from a plant in relation to its planned location. An environmental assessment may involve public input, but may also take the form of intensive examination of soil and other conditions at an existing site when a new business is proposed in order to determine whether any site clean up is needed. One example is when a service station site is closed down to be converted to a new use.

Agricultural Department

Most people involved with *Alberta Agriculture & Rural Development* are farmers who are not subject to licensing. However, farm businesses established for *Game Animal Production Farming* will be subject to licensing. For other businesses the role of *Agriculture & Rural Development* may be to provide advice and research that can improve your performance.

FEDERAL

Consumer Products Labelling & Safety

Federal requirements to consumer products labelling and safety are administered through the departments of *Industry Canada - Competition Bureau*, *Canadian Food Inspection Agency*, and *Health Canada*. These can affect many different types of businesses, including retailers, wholesalers, manufacturers, food producers, importers and exporters. Potential impacts will depend upon the exact nature of your business.

Import & Export Requirements

Foreign Affairs & International Trade Canada has overall responsibility for the *Export & Import Permits Act (RSC 1985, c. E-19)*. It is the department which must approve all import and export permits while *Canada Revenue Agency* fills the enforcement role and applies the relevant excise, duty and GST levies. However, *Canadian Food Inspection Agency*, and the consumer products labelling and safety authorities, may also become involved in relation to specific animal and goods importation and exportation.

Agencies for Other Federally Defined Requirements

The other agencies that could affect your business in respect to federally developed requirements are the *Canadian Standards Association (CSA)* and *GS1 Canada*. The *CSA* is responsible for standards and inspections for all

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electrical and electronic consumer and industrial products, whether made in Canada or imported. **GS1** is responsible for providing the information you need to develop barcode labels for all types of goods that will be sold through retail and other establishments.

REGULATIONS & LICENSING CONTACTS

PROVINCIAL REGULATORY & LICENSING CONTACTS

Consumer Services

P 877.427.4088

service.alberta@gov.ab.ca

For a list of businesses licensed & registered by Consumer Services visit:

www.servicealberta.gov.ab.ca/Consumers_Licenses.cfm

Alberta Environment

P 310.0000 (*then 780.427.2700*)

env.infocent@gov.ab.ca

For more information & contact numbers visit:

www.environment.alberta.ca

Alberta Agriculture & Rural Development

P 310.FARM (3276)

duke@gov.ab.ca

Fairview Field Office 780.835.7536

For more information & contact

numbers visit: www.agric.gov.ab.ca

CONSUMER PRODUCTS LABELLING & SAFETY CONTACTS

Industry Canada - Regional Office

Suite 725, 9700 Jasper Avenue
Edmonton AB T5J 4C3

TF 800.461.2646

P 780.495.4782 / F 780.495.4507

www.ic.gc.ca

8:00 am - 5:00 pm; Mon - Fri

Competition Bureau - Info Centre

Industry Canada

50 Victoria Street, Gatineau QC K1A 0C9

P 800.348.5358 / F 819.997.0324

TTY 1.800.642.3844

www.competitionbureau.gc.ca

8:30 am - 4:30 pm; Mon - Fri

Canadian Food Inspection Agency

Alberta North Office

205, 7000-113 Street, Edmonton T6H 5T6

P 780.495.3333 / F 780.495.3359

TTY 1.800.465.7735

www.inspection.gc.ca

Health Canada - Alberta Office

Regional Product Safety Office

c/o Suite 730, 9700 Jasper Avenue
Edmonton AB T5J 4C3

TF 866.662.0666 / P 780.495.2626

TTY 1.800.267.1245

www.hc-sc.gc.ca

Health Inspector - High Level

Northwest Health Centre

11202-100 Avenue, High Level AB T0H 1Z0

P 780.841.3252 / F 780.926.7390

For a list of Public Health Resources:

www.albertahealthservices.ca/4656.asp

8:30 am - 4:30 pm; Mon - Fri

Fire Inspector - High Level

High Level Fire Department

10511-103 Street, High Level AB T0H 1Z0

P 780.821.4016 / rschmidt@highlevel.ca

www.highlevel.ca

8:30 am - 4:30 pm; Mon - Fri

REGULATIONS & LICENSING LINKS

Canadian Consumer Product Safety Act (CCPSA) (SC 2010, c. 21) - www.laws-lois.justice.gc.ca/PDF/C-1.68.pdf

Consumer Packaging & Labeling Act (RSC 1985, c. C-38) - www.laws-lois.justice.gc.ca/PDF/C-38.pdf

Food & Drugs Act (RSC 1985, c. F-27) - www.laws-lois.justice.gc.ca/PDF/F-27.pdf

For a list of ACTS & REGULATIONS relating to Consumer Product Safety, visit:

www.hc-sc.gc.ca/cps-spc/legislation/acts-lois/index-eng.php

Visit the **Foreign Affairs & International Trade Canada** website at: www.international.gc.ca

Visit the **Canadian Standards Association** website at: www.csa.ca

Visit **GS1 Canada** website at: www.gs1ca.org

ALBERTA GOVERNMENT DEPARTMENT DETAILS

ALBERTA ENVIRONMENT

Alberta Environment is responsible for environmental research, pollution control, land conservation and water resources management. It is also responsible for the management of Alberta's forests, its fish and wildlife resources, and for the planning and management of provincial parks. Due to the range of departmental activities, your new business may have to obtain approvals from various divisions.

To help you in this process, the department is taking a "one window" approach and has established a **Regulatory Approval Centre** within **Alberta Environment**. If your proposed business may have possible need for an impact assessment or license approval, it is recommended that you contact the **Regulatory Approval Centre** in Edmonton (*see below*).

Several statutes could be of concern if your business might impact on air, water, land, forest, fish or wildlife. The primary one governing the need for possible approvals is the *Environmental Protection & Enhancement Act (RSA 2000, c. E-12)* which has many regulations. The key ones identifying types of businesses that need approvals are *Environment Protection & Enhancement (Misc.) Regulation (AR 118/1993, AR 187/2011)*, *Activities Designation Regulation (AR 276/2003, AR 997/2011)* and *Approvals & Registrations Procedure Regulation (AR 113/1993, AR 251/2001)*.

The main concerns are for the nature and volumes of air, water and waste emissions expected from a plant in relation to its planned location. An environmental assessment may involve public input, but may also take the form of intensive examination of soil and other conditions at an existing site when a new business is proposed in order to determine whether any site clean up is needed. **Alberta Sustainable Resource Development** also has licensing and permitting requirements. *For up-to-date information on Alberta Environment and approval procedures, see the contact information and links below.*

ALBERTA ENVIRONMENT CONTACTS & LINKS

Regulatory Approval Centre

Alberta Environment
9th Floor, 9820-106 Street
Edmonton AB T5K 2J6

TF 310.0000 *then 780.427.6311*
P 780.427.6311 / F 780.422.0154

Call the province wide toll-free number at 310.0000 (*then 780.427.2700*).

Telephone hours: 8:15 am - 12:00 pm, 1:00 pm - 4:30 pm; Monday to Friday.

Visit the **Alberta Environment** website at: www.environment.alberta.ca

To view the **Approval Process** visit: www.environment.alberta.ca/01531.html
For a list of links to **Legislation & Guidelines** visit: www.environment.alberta.ca/03147.html

ALBERTA CHILDREN & YOUTH SERVICES

Alberta Children & Youth Services requires that people considering the formation of a day care centre first attend an information session. Following attendance, a person will be better able to decide whether to proceed with an application for a day care centre. *For information about the Alberta Children & Youth Services department as it relates to opening a day care centre, or for information about regulations governing day care facilities you may call the offices listed below.*

NORTHWEST ALBERTA CHILD & FAMILY SERVICES - REGION 8

General Enquiries

12th Floor, Sterling Place
9940-106 Street, Edmonton AB T5K 2N2

TF 310.0000 (*then local #*)
P 780.422.3004 / F 780.422.3071

GP Regional Office - Region 8

214 Place South, PO Box 39
10130-99 Ave, Grande Prairie AB T8V 2V4

TF 310.0000 (*then 780.538.5122*)
P 780.538.5122 / F 780.538.5137

High Level Office

PO Box 749, 9814-101 Street T0H 1Z0
P 780.926.4441 / F 780.926.5261

SECTION 5

A Family Day Home Standards Manual for Alberta is available on-line at www.child.alberta.ca/home/1151.cfm.

Visit the Alberta Child & Youth Services website at: www.child.alberta.ca

Visit Northwest Alberta Child & Family Services Authority at: www.northwestalbertacfsa.gov.ab.ca

To view the *Child Care Licensing Act (SA 2007, c. C-10.5)*, & the *Child Care Licensing Regulation (AR 143/200, AR154/2011)*, visit: www.child.alberta.ca/home/1151.cfm

SERVICE ALBERTA - Consumer Services Branch

In general, the *Consumer Services Branch* administers statutes governing direct sales of goods or services to consumers. However, some involve other activities, and some involve sales primarily, or only, from a commercial business location, as follows:

1. *Cemeteries Act*

Registration of cemetery sites and the licensing of salesmen in conjunction with prearranged funeral plans

2. *Charitable Fund-Raising Act*

Fund-Raising Businesses

3. *Fair Trading Act* is administered through various regulations:

a) *Collection Practices Regulation* pertains to the licensing of collection agencies and collectors.

b) *Direct Selling Business Licensing Regulation* is relative to doing business, away from their place of business, such as in individual homes, having house parties, concluding their business in the consumer's home, or going door-to-door to businesses for the purposes of selling goods or services to employees for their own personal, family or household use. *This regulation does not apply to businesses selling directly to other businesses.*

c) *Employment Agency Business Licensing Regulation*

d) *Prepaid Contracting Business Licensing Regulation* pertains to businesses entering into contracts at the consumer's residence, wherein a deposit is requested for renovations or changes to the residence, garage or surrounding land. *The regulation does not apply to businesses entering into contracts with other businesses.*

e) *Retail Home Sales Business Licensing Regulation* applies to businesses involved in retail selling of mobile homes, modular homes or packaged homes.

f) *Public Auctions Regulation* is relevant to businesses that engage in the holding of public auctions, or advertising sales by public auction. It includes sales of goods in lots by public auction.

g) *Natural Gas Direct Marketing Regulation*

h) *Electricity Marketing Regulation*

i) *Travel Club Business License* is required if the club solicits, negotiates, concludes or performs travel club contracts.

Call the province wide toll-free number at 1.877.427.4088 or contact a Service Alberta Licensing Officer at:
Investigation Services - North, 3rd Flr., Commerce Place, 10155-102 Street, Edmonton AB T5J 4L4; P 780.422.91006
Investigation Services—South, 301, 7015 Macleod Trail S, Calgary AB T2H 2K6; P 403.297.4270

ALBERTA SOLICITOR GENERAL & PUBLIC SECURITY

Private investigators, security guards and locksmiths need to obtain a license from the *Alberta Solicitor General* before they can engage in their business for hire or reward.

Private Investigators – The *Security Services & Investigators Act (SA 2008, c. S-4.7)* define a private investigator as a person who obtains or furnishes information as to the personal characteristics or actions of a person, or as to the character or kind of business, or the occupation of a person, or searches for missing persons. Both the agencies and their employees must obtain a license.

Security Guards – Security guards agencies and their employees may guard, patrol and watch property. They may also respond to security alarms. Both agencies and their employees must obtain a license.

Locksmiths – There are two types of locksmith's licenses. The automobile master key licence is for individuals employed as locksmiths that enable them to work on switches or locks of motor vehicles, or business and/or residential door locks. The restricted automobile master key license is for individuals who fall under the automotive and auto body technician trades as well as tow truck drivers to enable them to possess the equipment required to operate the switches or locks of motor vehicles.

ALBERTA SOLICITOR GENERAL & PUBLIC SAFETY

Licensing Department

10th Floor, 10365-97 Street,
Edmonton AB T5J 3W7

P 877.462.0791 / F 780.427.4670

8:15 am - 12:00 pm, 1:00 pm - 4:30 pm;
Monday - Friday

Visit the **Alberta Solicitor General & Public Safety** website at:

www.securityprograms.alberta.ca

To view the **Security Services & Investigators Act (SA 2008, c. S-4.7)**, visit the above website and look in the **Private Security Programs** section under the **Programs & Services** tab for the link.

ALBERTA GAMING & LIQUOR COMMISSION

All provincial liquor licensing is controlled by the *Alberta Gaming & Liquor Commission*, who is responsible for administering the *Gaming & Liquor Act (RSA 2000, c. G-1)* and *Gaming & Liquor Regulation (AR 143/1996)*. The commission relies on satisfactory inspections by health, fire, and municipal building development officials for permit approvals. *Alberta Gaming & Liquor Commission* licenses are **NOT transferrable** and become void if the premises are sold, leased, assigned or transferred to another individual or party.

Call the province wide toll-free number at **1.800.272.8876** or visit the website at: **www.aglc.ca**

For links to the *Gaming & Liquor Act and Regulation* visit: **www.aglc.ca/aboutus/legislation.asp**

Alberta Gaming & Liquor Commission 10020-124 Avenue, Grande Prairie AB T8V 5L7; P 780.832.3000

ALBERTA TRANSPORTATION

The main statutes administered by this department, of concern to a small business, are the *Traffic Safety Act (RSA 2000, c. T-6)*, the *Operator Licensing & Vehicle Control Regulation (AR 320/2002)*, and the *Public Highways Development Act (RSA 2000, c. P-38)*. The latter *Act* is relevant, as it is applied in respect of any application for commercial or other development or subdivisions adjacent to highways.

The *Commercial Vehicle Enforcement Branch* is responsible for all intra and extra provincial motor carrier and bus matters such as commercial vehicle permits, controls and other services. These include operating authorities, *National Safety Code* requirements, drivers' hours of service, forest products transport, road bans, bridge capacities, overload control, vehicle inspection programs, safety programming, and education.

SECTION 5

To view the Traffic Safety Act visit: www.qp.alberta.ca/documents/Acts/T06.pdf

To view the Public Highways Development Act visit: www.qp.alberta.ca/documents/Acts/P38.pdf

To view the Operator Licensing & Vehicle Control Regulation visit: www.qp.alberta.ca/documents/Regs/2002_320.pdf

ALBERTA TRANSPORTATION CONTACTS

Head Office

401, 4920-51 Street
Red Deer AB T4N 6K8

P 403.340.5225 / F 403.340.5074

Grande Prairie Region

Suite 80, 11039-78 Avenue
Grande Prairie AB T8W 2J7

P 780.538.6444 / F 780.538.6462

High Level District Office

PO Box 984, 10106-100 Avenue
High Level AB T0H 1Z0

P 780.926.5262 / F 780.926.2664

ALBERTA FINANCE & ENTERPRISE - Tax & Revenue Administration Branch

The **Tax & Revenue Administration Branch** is advised of all new company registrations in Alberta. If you have chosen to form a corporation, a *Corporate Account Number* is assigned to your business and an information form will be sent to you to complete and return. The questions include your chosen business year end, mailing address, contact name and phone number. They do not automatically send out tax return forms, but will mail them at your request; forms may also be accessed on the website. As of July 2011, Alberta corporate income tax filers also have the option of filing electronically using Net File. If you do not file a return within six months of your business year end, the **Tax & Revenue Administration Office** will contact you as **ALL** Alberta corporations are required to file an Alberta corporate tax return in addition to the federal return.

ALBERTA TAX & REVENUE ADMINISTRATION CONTACTS

Tax & Revenue Administration

9811-109 Street, Edmonton AB T5K 2L5

P 780.427.3044 / F 780.427.0348

Call the province wide toll-free number at 310.0000 then 780.427.3044.

For more information and tax forms visit:

www.finance.alberta.ca/publications/tax_rebates/index.html

LICENSING & BUSINESS REQUIREMENTS THROUGH THE PRIVATE SECTOR

You may be required to obtain certain licensing and other services through the public sector, such as insurance coverage, accounting or bookkeeping services, and/or legal counsel. *These services can be obtained locally at the following locations:*

PRIVATE SECTOR LICENSING & BUSINESS SERVICES CONTACTS

Mann & Mann Insurance Brokers

9802-99 Street, High Level AB T0H 1Z0

P 888.926.3779 / F 780.926.2929

See Insurance Contacts (page 19) for ALL regional office contact information.

Daniel Ringrose CA

9802-99 Street, High Level AB T0H 1Z0

P 780.926.2023 / F 780.926.2646

See Accounting Contacts (page 19) for ALL regional office contact information.

Mathieu Hryniuk LLP

9802-100 Street, High Level AB T0H 1Z0

P 780.926.3373 / F 780.926.4750

See Legal Contacts (page 19) for ALL regional office contact information.

CANADIAN GOVERNMENT DEPARTMENT DETAILS

CONSUMER PRODUCTS & SAFETY STANDARDS

This section on consumer products contains information and contacts relevant to a wide variety of businesses. These include retailers, wholesalers, manufacturers, producers, importers, and exporters. Depending on the exact nature of your business, you may have to meet requirements of several federal departments or agencies. The sources identified are general in nature. We have not attempted to list all of the possibilities as many are highly specialized for inspection and enforcement activities, as well as for any licensing activities. Most businesses will not require a federal license, however it is your responsibility to ensure adherence to safety and other product standards.

The **Competition Bureau** is responsible for information and requirements in relation to non-food products. They ensure factual product labelling information, accuracy of quantity declarations and validity of product claims. The objective is to provide the market place with sufficiently accurate information to allow for informed choices accomplished through inspection, investigation, product analysis, consumer and trade education and negotiation.

The **Canadian Food Inspection Agency** information and requirements cover all packaging, processing and manufacturing (or importing) of consumer food products. These include handling, labelling, specific products package sizing, and so on. It is best to contact them first with information about your type of business and the kinds of food products you plan to import or process. They will also advise you on inspection requirements and offices to call, and will do label reviews for acceptability.

The **Product Safety Bureau of Health Canada** is responsible for information and requirements in relation to safety standards for consumer products. They administer the parts of the *Hazardous Products Act (RSC 1985, c. H-3)*, and regulations covering products such as cosmetics, children's toys, home renovation materials, ceramic and glass products, recreational equipment, chemical products (*paints, solvents, cleaners, ect.*), and flame generating products or those that may be flammable (*lighters, matches, cellulifibres, fabrics, ect.*). They can help you determine product improvements or other changes that would be needed to comply with regulations. Product safety requirements apply to both manufactured and imported products.

The **Canadian Food Inspection Agency (CFIA)** and **Agriculture & Agri-Food Canada** are also responsible for information and requirements in relation to weed and pest control products, fertilizers, feeds, and seeds. The *Pest Control Products Act (SC 2002, c. 28)* is administered by the **Pest Management Regulatory Agency (PMRA)** on behalf of **Health Canada**, and the *Feeds Act (RSC 1985, c. F-9)*, *Fertilizers Act (RSC 1985, c. F-10)*, and *Seeds Act (RSC 1985, c. S-8)* are administered by the **CFIA**. Regulations for both manufactured and imported products, whether for consumer, farmer or industrial use, are also administered by these departments. The most frequent registration requirements are for imported items, and some require certifications for usage and resale. A key concern is enforcing product standards, but they will advise and assist you in determining regulatory needs.

CONSUMER PRODUCTS CONTACTS

Competition Bureau

50 Victoria Street
Gatineau QC K1A 0C9

P 800.348.5358 / F 819.997.0324

www.competitionbureau.gc.ca

Canadian Food Inspection Agency

Room 205, 7000-113 Street
Edmonton AB T6H 5T6

P 780.495.3333 / F 780.495.3359

www.inspection.gc.ca

Health Canada - Product Safety

c/o Suite 730, 9700 Jasper Avenue
Edmonton AB T5J 4C3

P 866.662.0666 / alberta.prodsafe@hc-sc.gc.ca

www.hc-sc.gc.ca

Agriculture & Agri-Food Canada

720, 9700 Jasper Avenue
Edmonton AB T5J 4G5

P 780.495.4141 / F 780.495.3324

www.agr.gc.ca / www.ats.agr.gc.ca

To view the **Hazardous Products Act** visit: www.laws-lois.justice.gc.ca/PDF/H-3.pdf

To view the **Pest Control Products Act** visit: www.laws.justice.gc.ca/PDF/P-9.01.pdf

To view the **Feeds Act** visit: www.laws-lois.justice.gc.ca/PDF/F-9.pdf

To view the **Fertilizers Act** visit: www.laws-lois.justice.gc.ca/PDF/F-10.pdf

To view the **Seeds Act** visit: www.laws-lois.justice.gc.ca/PDF/S-8.pdf

SECTION 6

IMPORT & EXPORT REQUIREMENT

Although some of the above **Consumer Products & Safety Standards** offices could have control over import requirements, the contacts listed in this section are directly involved in importation and exportation activities.

The **Canadian Food Inspection Agency (CFIA)** is responsible for information, requirements and controls in relation to agricultural products and animals, including live wildlife or exotic animals, you may plan to import. They will advise you about any restrictions on products or species, any licensing needs and certificate requirements. **CAUTION:** *To import live wildlife or exotic animals into Alberta, you **MUST** also obtain approval and a permit from **Alberta Sustainable Resources Development**.*

The **Canadian Border Services Agency (CBSA)** can be contacted for information about the regulations and enforcements governing commercial imports and exports. If you need a permit, the **Trade Controls & Technical Barriers Bureau (TCTBB)** can provide the application forms and the listing of import or export controls in effect. There are two **CBSA Regional Offices** for the *Prairie Region* and they can be contacted for information on the enforcement of approved permits, GST, and other duties which may be applicable to the individual case.

Import and export information can be obtained from the **Trade Controls & Technical Barriers Bureau (TCTBB)** or **Foreign Affairs & International Trade Canada (FAIT)**. Where permitting information and approval is strictly handled through **FAIT**, **TCTBB** enforces the *Export & Import Permits Act (RSC 1985, c. E-19)* on behalf of **FAIT**. **TCTBB** provides counselling, information and assistance to Canadian exporters on the programs available.

IMPORT & EXPORT CONTACTS

Prairie Region CBSA Office

2588-27 Street NE, Calgary AB T1Y 7G1

P 800.461.9999 / contact@cbsa.gc.ca

www.cbsa.gc.ca

National Import Service Centre

Canadian Food Inspection Agency

P 800.835.4486 / F 905.795.9658

7:00 am - 3:00 am (Eastern)

Foreign Affairs & International Trade Canada - Enquiries Service

P 800.267.8376 / F 613.996.9709

enqserv@international.gc.ca

www.international.gc.ca

AGENCIES FOR OTHER FEDERALLY DEFINED REQUIREMENTS

The Canadian Government has enabled non-government agencies to administer other federally defined requirements. Two that are most likely to be of concern to any small business, particularly in respect of consumer products, are listed in this section.

The **Canadian Standards Association (CSA)**, which is a non-government agency, is responsible for information and requirements in relation to all electrical and electronic consumer and industrial products. All manufactured and imported goods for use in Canada need **CSA** approval. For new equipment installed on business sites, the inspection for **CSA** is actually conducted by **Electrical & Elevator Safety** inspectors from **Alberta Employment & Immigration**.

GS1 Canada, formerly the **Electronic Commerce Council of Canada (ECCC)**, is a non-government agency that manages the **GS1 System** of standards in Canada and ensures every bar code issued is globally unique. They provide you with the materials you need to ensure your bar code labels will meet the needs of retailers and others who scan products at a till or elsewhere.

Contact the **CSA Regional Office** at: 1707-94 Street NW, Edmonton AB T6N 1E6; P 780.450.2111 / F 780.490.2059
OR visit the website at www.csa.ca

Contact **GS1 Canada** at: Suite 110, 720-28 Street NE, Calgary AB T2A 6R3; P 403.291.2235 / ECCnetlandVcalgary@gs1ca.org
OR visit the website at www.gs1ca.org

ECONOMIC DEVELOPMENT CONTACTS

<p>Community Futures NW Alberta PO Box 210, 9810-99 Street, High Level AB</p> <p><i>Assists small businesses by providing access to training & offering term loans normally up to \$150,000.</i></p> <p>P 780.926.4233 / F 780.926.2162 info@cfnwa.ab.ca</p> <p><i>8:30 am - 12:00 pm, 1:00 pm - 4:30 pm; Mon - Fri</i></p> <p>www.cfnwa.ab.ca</p>	<p>Regional Economic Development Initiative (REDI) PO Box 210, 9810-99 Street, High Level AB</p> <p><i>Promotes, supports & enhances economic growth & diversification.</i></p> <p>P 780.926.7314 / F 780.926.2162 info@rediregion.ca</p> <p><i>8:30 am - 12:00 pm, 1:00 pm - 4:30 pm; Mon - Fri</i></p> <p>www.rediregion.ca</p>	<p>The Business Link 10160-103 Street, Edmonton AB T5J 0X6</p> <p><i>Provide small business advice & training from start-up to expansion to selling or closing a business.</i></p> <p>P 800.272.9675 / F 780.422.0055 buslink@canadabusiness.ab.ca</p> <p><i>8:30 am - 4:30 pm; Mon to Fri</i></p> <p>www.canadabusiness.ab.ca</p>
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LOCAL INSURANCE AGENTS

<p>Mann & Mann Insurance Brokers PO Box 870, 9802-99 Street, High Level AB PO Box 2050, 9806-100 Street, La Crete AB</p> <p>P 888.926.3779 / F 780.926.2929 P 866.928.3612 / F 780.928.3619</p> <p>www.mann-mann.ca</p>	<p>The Co-operators PO Box 1714, 9809-101 St., High Level AB PO Box 2470, 10106-101 St., La Crete AB</p> <p>P 780.926.4252 / F 780.926.4458 P 780.928.3735 / F 780.928.3155 cheryl_wog@cooperators.ca</p> <p>www.cooperators.ca</p>	<p>Mennonite Mutual Insurance Co. PO Box 2260, 9704-100 Street, La Crete AB</p> <p>P 780.928.3711 / F 780.928.3712 office@mmiab.ca</p> <p>www.mmiab.ca</p>
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LOCAL ACCOUNTANTS / BOOKKEEPERS

<p>Books & Bytes Inc. PO Box 1138, 22 Fahlman Building 9808-100 Avenue, High Level AB</p> <p>P 780.926.2527 / F 780.926.3232</p>	<p>Cote Bliss Bozarth Wright PO Box 1138, Fahlman Building 9808-100 Avenue, High Level AB</p> <p>P 780.926.4440</p>	<p>Daniel Ringrose, Chartered Accountant PO Box 690, 9812-100 Avenue, High Level AB</p> <p>P 780.926.2023 / F 780.926.2646 daniel@ringrose.ca</p>
<p>H&R Block 9911 Rainbow Blvd, High Level AB</p> <p>P 780.926.2500 / F 780.926.2536</p>	<p>Ideal Bookkeeping PO Box 3336, High Level AB</p> <p>P 780.926.3211 / F 780.926.3277</p>	<p>Friesen Accounting (1996) Ltd. PO Box 330, 10012-100 Avenue, La Crete AB</p> <p>P 780.928.3277 / F 780.928.3211</p>

REGIONAL LAW FIRMS

<p>Mathieu Hryniuk LLP 9802-100 Street, High Level AB 10302-100 Street, La Crete AB</p> <p>P 780.926.3373 / F 780.926.4750 P 780.928.2050 / TF 800.661.1962 mh@mhlip.ca</p> <p>www.mhlip.ca</p>	<p>Thietke & Harcourt LLP 9910-97 Avenue, Peace River AB T8S 1H6</p> <p>P 800.353.6270 / F 780.624.4443</p>
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OTHER IMPORTANT LOCAL CONTACTS

<p>Alberta Registries PO Box 507, 9807-100 Avenue, High Level AB</p> <p>P 780.926.4878 / F 780.926.2377 abreg@pchome.ab.ca</p> <p>www.pchome.ab.ca</p>	<p>Ivy Lane Registries PO Box 778, 10013-101 Avenue, La Crete AB</p> <p>P 780.928.2882 / F 780.928.2998</p>	<p>High Level & District Chamber of Commerce 10803-96 Street, High Level AB</p> <p>P 780.926.2470 / hlchambr@incentre.net</p> <p>www.highlevelchamber.com</p>
<p>La Crete & Area Chamber of Commerce & Tourism PO Box 1088, 10406-100 St., La Crete AB</p> <p>P 780.928.2278 / lccoc@telusplanet.net</p> <p>www.lacretechamber.com</p>	<p>Fort Vermilion Board of Trade 4801 River Road, Fort Vermilion AB</p> <p>P 780.927.4008</p>	<p>HSE Integrated (Safety Training) 2, 10908-97 Street, High Level AB</p> <p>P 780.926.2088 / F 780.926.3254 hltraining@hseintegrated.com</p> <p>www.hseintegrated.com</p>

LOCAL FINANCIAL INSTITUTIONS

<p>Alberta Treasury Branch (ATB) 10102-100 Avenue, High Level AB</p> <p>P 780.926.2221 / F 780.926.2175</p> <p><i>10:00 am - 4:00 pm; Monday - Thursday 10:00 am - 5:00 pm; Friday</i></p>	<p>Alberta Treasury Branch (ATB) Main Street, Fort Vermilion AB</p> <p>P 780.927.3781 / F 780.927.3075</p> <p><i>10:00 am - 3:00 pm; Monday - Thursday 10:00 am - 4:00 pm; Friday</i></p>	<p>Alberta Treasury Branch (ATB) 10102-100 Avenue, La Crete AB</p> <p>P 780.928.3777 / F 780.928.3039</p> <p><i>10:00 am - 4:00 pm; Monday - Thursday 10:00 am - 5:00 pm; Friday</i></p>
<p>Bank of Montreal (BMO) 9910-100 Avenue, High Level AB</p> <p>P 780.926.3701</p> <p><i>10:00 am - 4:00 pm; Monday - Thursday 9:30 am - 5:00 pm; Friday</i></p>	<p>CIBC 10004-100 Avenue, High Level AB</p> <p>P 780.926.2211 / F 780.926.2696</p> <p><i>9:30 am - 4:00 pm; Monday - Wednesday 9:30 am - 5:00 pm; Thursday & Friday</i></p>	<p>Horizon Credit Union 2, 10402-100 Street, La Crete AB</p> <p>P 780.928.4441 / F 780.928.4420</p> <p><i>10:00 am - 5:00 pm; Monday - Friday</i></p>

FINANCIAL INSTITUTIONS & BUSINESS LENDERS

<p>Aboriginal Business Canada Suite 725, 9700 Jasper Avenue Edmonton AB T5J 4C3</p> <p><i>Provide funding to young entrepreneurs, as well as new and existing businesses.</i></p> <p>P 780.495.2954 / F 780.495.4172</p> <p>www.aandc-aadnc.gc.ca</p>	<p>Agriculture Financial Services Centre - AFSC <i>Commercial & Farm Loans</i> 5101 River Road, Fort Vermilion AB T0H 1N0</p> <p><i>An alternative source of loan capital for individuals & businesses.</i></p> <p>TF 800.899.2372 / P 780.927.3715 F 780.927.3838 / afsc.lending@afsc.ca</p> <p>www.afsc.ca</p>	<p>Alberta Indian Investment Corporation - AIIC PO Box 180, Enoch AB T7X 3Y3</p> <p><i>Must be Status Indian residing in Alberta, own at least 51% of shares & actively manage business.</i></p> <p>TF 888.308.6789 / P 780.470.3600 F 780.470.3605 / info@aiicbusiness.org</p> <p>www.aiicbusiness.org</p>
<p>Apeetogosan (Metis) Development Inc. 302, 12308-111 Avenue, Edmonton, AB T5M 2N4</p> <p><i>Provide term loans, interim financing & shared loans. Competitive interest rates, must have minimum 10% equity.</i></p> <p>TF 800.252.7963 / P 780.452.7951 F 780.454.5997 / office@apeetogosan.ca</p> <p>www.apeetogosan.com</p>	<p>Business Development Bank of Canada - BDC 203, 10625 West Side Drive, Grande Prairie, AB T8V 8E6</p> <p><i>Provide long term loans, working capital & consulting services for planning, starting & operating a business.</i></p> <p>TF 877.232.2269 / P 780.532.8875 F 780.539.5130</p> <p>www.bdc.ca</p>	<p>Settlement Investment Corp. - SIC 104, 10335-172 Street, Edmonton AB T5S 1K9</p> <p><i>Must be Metis Settler residing in Alberta, own at least 51% of shares & be headquartered in Alberta.</i></p> <p>TF 800.661.9902 / P 780.488.5656 F 780.488.5811</p> <p>www.settlementinvestcorp.com</p>
<p>Women's Enterprise Initiative (Alberta Women Entrepreneurs) 308, 10310 Jasper Avenue Edmonton AB T5J 2W4</p> <p><i>Provide term loans up to \$150,000 as well as advisory services & networking opportunities.</i></p> <p>TF 800.713.3558 / P 780.422.7784 info@awebusiness.com</p> <p>www.awebusiness.com</p>		