

FORWARD

This guide has been compiled by Community Futures Crowsnest Pass, to assist individuals or businesses wishing to establish or expand a business in the area. The intent of the guide is to provide a source book of information and assistance, which is available to small business. For detailed information, the individual agencies responsible for different programs should be contacted directly. While every attempt has been made to ensure the accuracy of this guide, some information is subject to change without notice. For further information and assistance, please contact Community Futures Crowsnest Pass (403-562-8858).

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 venture. There are two types of partnerships:

I. 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 another other partner.

II. 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.

Proprietors, partnerships, limited partnership agreements and trade names should be registered with the Corporate Registry. This can be done through one of several authorized registry agents. A list of these agents can be found in Appendix C. Any business trade names other than that of the individual owner(s) should be registered, even if the business is not incorporated.

3. LIMITED COMPANIES

The terms "corporation", "incorporated company" and "limited company" are synonymous. In an incorporated company, the company is a legal entity separate from its owners (shareholders) and therefore has limited liability. Generally, no shareholders of the corporation can be held personally liable for the debts or actions of the corporation. Individuals may be required to sign personal guarantees for corporate loans. In this case, individuals will assume personal liability.

Companies can be incorporated either provincially or federally, depending on 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.

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.

LICENSING

PROVINCIAL

Manufacturers, retailers and wholesalers do not require a provincial license. Provincial licenses are required in the following categories of services: auction sales; automotive businesses including: retail vehicle sales, body shops, garages, specialty repair shops, mobile automobile repair, prepaid auto service contracts; cemeteries and cemetery salespeople; collection agencies and collectors; direct marketers of natural gas; direct sellers; employment agencies; home sales including: mobile homes, modular homes, packaged homes; prearranged funeral sales; prepaid contractors; and professional fund raisers. If you think your business might require a provincial license, please contact:

Alberta Government Services

Corporate Registry
Phone: (780) 427-2311

Registries Information
Phone: (780) 427-7013

Email: servicealberta@gov.ab.ca
www.servicealberta.gov.ab.ca

MUNICIPAL

Businesses operating within the boundaries of the municipality are generally required to obtain a municipal business license. Business licenses are available through the Municipal Office.

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 the Municipality, and normally require a minimum of three weeks to process. They are not automatically granted and are subject to public input and municipal approval. Contact the Municipal Office for more information.

Building Permits

Building permits are purchased through the Municipal Office. Development permits are required prior to the application for a building permit. The cost of building permits varies and may be dependent on the structure and / or cost of the building. Building permits normally require a minimum of two weeks to process. Contact the Municipal Office for more information.

Signage

Contact the Municipal Office for regulations and fees regarding signage (i.e. to put up a sign).

Home Occupations

Applications for home occupation permits are available through the 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 neighborhood. Usually there is an application fee for home-based businesses. In addition, home occupations in most municipalities require business licenses. Contact the Municipal Office for more information.

Municipality of Crowsnest Pass

P.O. Box 600

Blairmore, AB T0K 0E0

Phone: (403) 562-8833

Fax: (403) 563-5474

www.town.crowsnestpass.ab.ca

ENVIRONMENTAL STANDARDS & HEALTH REGULATIONS

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

Health Regulations

Community Health
12501 - 20th Avenue
Blairmore, AB T0K 0E0
Phone: (403) 562-5030

Environmental Standards

Alberta Environment Info Centre
Main Floor, 9820 - 106 Street
Edmonton, AB T5K 2J6
Phone: (780) 427-2700
Fax: (780) 427-4086
E-mail: env.infocent@gov.ab.ca
www.environment.alberta.ca

ENGINEERING

Sewer, water and street developments are handled by the Public Works Department in the municipality. Assistance in dealing with this department is available through the Municipal Office.

LAND SALES

Information regarding industrial land sales will normally be available through the Municipal Office. Industrial (commercial) land, may be owned by the municipality or a private developer.

TAXATION

MUNICIPAL TAXATION

Assessments on commercial and industrial properties are handled by the Assessor's Office. Information on rates is available through the Municipal Office.

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 owners' personal 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 Finance
Rm. 426, Terrace Bldg., 9515 – 107 St.
Edmonton, AB T5K 2C3
Phone: Dial 310-0000 then enter (780) 427-3035
Fax: (780) 427-1147
www.finance.gov.ab.ca

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

Canada Customs & Revenue Agency
Phone: 1-800-959-5525
www.cra-arc.gc.ca

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 5%. 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' income.

For detailed information on the GST, contact:

Canada Customs & Revenue Agency

Phone: 1-800-959-5525

www.cra-arc.gc.ca

LABOUR AND WORKPLACE

CANADA PENSION, INCOME TAX, EMPLOYMENT INSURANCE

Federal law requires that all employers collect and remit Canada Pension Plan contributions, Employment Insurance premiums, and personal income tax to the Government of Canada on a monthly basis. Deductions for Canada Pension Plan contributions and Employment Insurance premiums are shared by both the employee and the employer. For further information, contact:

Canada Customs & Revenue Agency

Phone: 1-800-959-5525

www.cra-arc.gc.ca

WAGES AND 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:

Alberta Employment Standards

(Alberta Employment & Immigration)

360 Provincial Bldg., 200 – 5 Avenue South
Lethbridge, AB

Phone: Dial 310-0000 then enter (780) 427-3731

Fax: (780) 422-4349

www.employment.ablerta.ca

Note that all labour regulations are listed on the web site listed above.

For information on job creation and training programs, contact:

Human Resources & Social Development Canada

Lethbridge Service Canada Centre

200 5th Ave South, Lethbridge, AB T1J 4L1

Phone: (403) 382-2272 or 1-800-622-6232

Fax: (403) 381-5668

www.hrsdc.gc.ca

or

Alberta Employment & Immigration

Crowsnest Pass

Main Floor, Provincial Building, Blairmore

Phone: (403) 562-3285

Main Floor, Provincial Building, Pincher Creek

Phone: (403) 627-1125

www.employment.alberta.ca

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 General Employer Enquiries Services

300 - 6th Avenue SE
Calgary, AB T2G 0G5
Phone: (403) 517-6000
Fax: (403) 517-6201

P.O Box 2415 (9912 - 107 St.)
Edmonton, AB T5J 2S5
Phone: (780) 498-3999 *or* 1-866-922-9221
Fax: (780) 498-7999

www.wcb.ab.ca

ALBERTA HEALTH CARE INSURANCE

All employers with five or more eligible employees, owners and partners included, are required to form an "Employer Group" for payroll deduction of Medicare 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:

Alberta Health Care Insurance Plan 10025 Jasper Avenue NW, Edmonton, AB 727 - 7 Avenue SW, Calgary, AB

Phone: Dial 310-0000 then (780) 427-1432

Fax: (780) 422-0102

General Information Email: health.ahcipmail@gov.ab.ca

www.health.alberta.ca

or

Mail: Alberta Health & Wellness

P.O. Box 1360, Stn. Main

Edmonton, AB T5J 2N3

BUSINESS ASSISTANCE & INFORMATION

Some of the major sources of business assistance are listed below:

FEDERAL

a. Community Futures Crowsnest Pass (CFCNP)

Community Futures Crowsnest Pass, a Community Futures Development Corporation, is a locally based non-profit corporation providing assistance to small businesses within the Crowsnest Pass.

Community Futures Development Corporations are a key component of the Western Canada Business Service Network established by Western Economic Diversification.

The Crowsnest Pass Business Development Corporation was established in July 1989 and operates under the direction of an independent, business-oriented Board of Directors. In 2007, the name became Community Futures Crowsnest Pass.

Financial services provided include:

- Loans
- Equity investments
- Funding assistance
- Youth loans
- Entrepreneurs with Disabilities loans

The CFCNP is also a contractor for Service Canada.

Non-financial services provided include:

- Business counseling
- Development of business plans
- Financial projections
- Library of resource materials
- Referrals to other agencies
- Information on the region's economic needs and markets
- Government publications and forms
- Information on Government of Canada programs and services
- Public Internet access for Service Canada website
- CAP computers (Community Access Program) for public access

Please feel free to contact the Community Futures Crowsnest Pass office to talk about your idea:

Community Futures Crowsnest Pass

Room 180, Provincial Building

P.O. Box 818

Blairmore, AB T0K 0E0

Phone: (403) 562-8858

Fax: (403) 562-7252

E-mail: shar@crowstnestbdc.com

b. Business Development Bank of Canada (BDC):

The Business Development Bank promotes and assists most types of business, particularly small and medium-sized businesses. The BDC offers a variety of both financial and management services:

Financial services offered:

- Venture Loans®
- Working Capital for Growth
- Patient Capital®
- Micro-business program
- Term loans
- Venture capital

Management services offered:

- Counseling (CASE®, ISO 9000, Strategic Planning, Financial Planning)
- Business Mentoring (CBI®, NEXPRO®, Step-Up®, Step-In®, Family Business Initiative)
- Training in Management (workshops)
- Special Initiatives (Women Entrepreneurs, Aboriginal Entrepreneurs, Ethnocultural Communities, Young Entrepreneurs, Cultural Industries, Small Business Week®)

Cost is minimal for these services. For more information, contact:

Business Development Bank of Canada

520 - 5th Avenue South

Lethbridge, AB T1J 0T8

Phone: (403) 382-3000

1-800-872-2901

Fax: (403) 382-3162

www.bdc.ca

c. Western Economic Diversification

The Department of Western Economic Diversification (WD) has four key activities:

Information Services

WD works to create a “single-window” source of information for small businesses in western Canada through an integrated network and to insure that information meets clients’ needs.

Capital Services

Assistance is provided to clients in accessing WD-sponsored investment funds. Information on alternative sources of capital is also provided.

Business Services

WD helps export-focused firms through the International Trade Personnel Program. It enhances supplier development programs in the West; advocates at the national level on behalf of western business; simplifies and streamlines regulation affecting small business; and consolidates the delivery of trade support programs.

Alliances

Help is provided in establishing industry alliances to improve competitiveness; promoting community economic development in rural areas; encouraging urban development; and developing new private and public sector partnerships to streamline delivery systems for small business.

For more information contact:

Western Economic Diversification
Suite 1500, Canada Place
9700 Jasper Avenue
Edmonton, AB T5J 4H7
Phone: (780) 495-4164 or 1-888-338-9378
Fax: (780) 495-4557
www.wd.gc.ca

d. Alberta Women Entrepreneurs

The Alberta Women Entrepreneurs was established by Western Economic Diversification to provide business information and services specifically aimed at women entrepreneurs.

The Alberta Women Entrepreneur Loan Program offers access to a loan fund, advisory services, path-finding to existing services, plus a host of unique products tailored to meet the needs of women entrepreneurs in Alberta.

For more information contact:

Alberta Women Entrepreneurs

#670, 736 - 8th Avenue SW, Calgary, AB T2P 1H4

Phone: (403) 777-4250 *or* 1-800-713-3558

Fax: (403) 777-4258

E-mail: info@awebusiness.com

www.awebusiness.com

e. The Business Link

The Business Link is a joint initiative of Western Economic Diversification, Alberta Economic Development, and Economic Development Edmonton. It was created to deliver information services to entrepreneurs and small- to medium-sized business.

The Business Link provides several services:

- Information officers who direct you to a collection of printed and electronic information sources
- Referrals to government, association and private sector specialists
- Confidential advisory / diagnostic services
- Business information line
- Info-FAX, a 24-hour fax on demand system, which allows you to choose from a selection of documents containing information on government programs and services to be faxed to you at no charge
- Information sessions to help you learn more about business issues
- Library reference and research materials

For more information contact:

The Business Link

100, 10237 104 Street NW, Edmonton, AB T5J 1B1

Phone: (780) 422-7722 *or* 1-800-272-9675

Fax: (780) 422-0055

www.cbsc.org/alberta

2. PROVINCIAL

a. Alberta Economic Development

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

Alberta Economic Development

105 Provincial Building

200 - 5th Avenue South

Lethbridge, AB T1J 4L1

Phone: (403) 381-5414

www.alberta-canada.com

b. Agriculture Financial Services Corporation

The Agriculture Financial Services Corporation (AFSC) supplies financial assistance to develop Alberta businesses through the provision of loans, which are not attainable from conventional lenders. Authorizations are based on the viability of the business and the strength of management. AFSC also provides investment funding (equity participation) in technological and early stage proprietary product enterprises through its Seed Funding and Venture divisions.

Agriculture Financial Services Corporation

Country of Lethbridge Building

#200, 905 - 4th Avenue South

Lethbridge, AB T1J 0P4

Phone: (403) 381-5474

Fax: (403) 381-5178

www.afsc.ca

STATISTICAL INFORMATION

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

Statistics Canada

Phone: 1-800-263-1136

Fax: 1-877-287-4369

Email: infostats@statcan.ca

www.statcan.ca

ADDITIONAL MUNICIPAL INFORMATION

Municipality of Crowsnest Pass

P.O. Box 600

Blairmore, AB T0K 0E0

Phone: (403) 562-8833

Fax: (403) 563-5474

www.town.crowsnestpass.ab.ca

FEES:

Business License (as of January 1, 1999):

Resident ¹ :	\$75.00
Area resident ² :	\$75.00
Non-resident:	\$350.00

Zoning Map:	Call Municipal Office
Development Permit:	Call Municipal Office
Signage Permit:	Call Municipal Office
Building Permit:	Varies

1. Includes home businesses.
2. Includes the area outside of the Crowsnest Pass between Fernie and Pincher Creek.

All rates are subject to change by the Municipal Office.

Appendix A

INDEX OF BANKING SERVICES

Alberta Treasury Branch

Agency: Copy Magic
13219 - 20th Avenue
Blairmore, AB T0K 0E0
Phone: (403) 562-8813

or

769 Main Street
Pincher Creek, AB T0K 1W0
Phone: (403) 627-3304
Customer Service line - Help Centre: 1-800-332-8383
Internet: www.atb.com

Bank of Nova Scotia

Crowsnest Mall
Blairmore, AB T0K 0E0
Phone: (403) 562-8801
Internet: www.scotiabank.ca

Canadian Imperial Bank of Commerce

12937 - 20th Avenue
Blairmore, AB T0K 0E0
Phone: (403) 562-2871
Internet: www.cibc.com

Servus Credit Union

2420 - 89th Street
Coleman, AB T0K 0M0
Phone: (403) 563-3715
Fax: (403) 563-3733
Internet: www.communitysavings.ca

Royal Bank of Canada

12713 - 20th Avenue
Blairmore, AB T0K 0E0
Phone: (403) 562-2881
Internet: www.royalbank.com

Appendix B

INDEX OF CONTACTS

LOCAL:

Community Health

12501 - 20th Avenue
Blairmore, AB T0K 0E0
Phone: (403) 562-5030

Community Futures Crowsnest Pass

Room 180, Provincial Building
12501 - 20th Ave.
P.O. Box 818
Blairmore, AB T0K 0E0
Phone: (403) 562-8858
Fax: (403) 562-7252
E-mail: shar@crowsnestbdc.com
Contact: Shar Lazzarotto

Municipality of Crowsnest Pass

P.O. Box 600
Blairmore, AB T0K 0E0
Phone: (403) 562-8833
Fax: (403) 563-5474
Internet: www.town.crowsnestpass.ab.ca

PROVINCIAL:

Note: all Alberta government departments can be contacted toll-free by first dialing 310-0000 when dialing within Alberta.

Agriculture Financial Services Corporation

County of Lethbridge Building
200, 905 - 4th Avenue South
Lethbridge, AB T1J 0P4
Phone: (403) 381-5178
Fax: (403) 381-5567
Internet: www.afsc.ca

Alberta Economic Development

105 Provincial Building
200 - 5th Avenue South
Provincial Building
Lethbridge, AB T1J 4L1
Phone: (403) 381-5414
Internet: www.alberta-canada.com

Alberta Employment & Immigration

Crowsnest Pass
Phone: (403) 562-3285
Pincher Creek
Phone: (403) 627-1125
Internet: www.employment.alberta.ca

Alberta Employment Standards

360 Provincial Building
200 - 5 Avenue South
Lethbridge, AB T1J 4C7
Phone: (780) 427-3731
Fax: (403) 382-4426
Internet: www.employment.alberta.ca

Alberta Environment

Edmonton, AB
Phone: (780) 944-0313
Fax: (780) 427-4407
E-mail: env.infocent@gov.ab.ca
Internet: www.environment.alberta.ca

Alberta Government Services

Service Alberta

3rd Floor, Commerce Place

10155 - 102 Street

Edmonton, AB T5J 4L4

Phone: (780) 422- 2657

Fax: (780) 427-1120

Email: service.alberta@gov.ab.ca

Internet: www.servicealberta.gov.ab.ca

Alberta Health Care Insurance Plan

10025 Jasper Avenue NW, Edmonton, AB

727 - 7 Avenue SW, Calgary, AB

Phone: (780) 427-1432

Fax: (780) 422-0102

Email: health.ahcipmail@gov.ab.ca

Internet: www.health.alberta.ca/ahcip

Or Mail: Alberta Health & Wellness
P.O. Box 1360, Stn. Main
Edmonton, AB T5J 2N3

Alberta Municipal Affairs

18th Floor, Commerce Place

10155 - 102 Street

Edmonton, AB T5J 4L4

Phone: (780) 427-8862

Fax: (780) 422-1419

Email: comments@gov.ab.ca

Internet: www.municipalaffairs.gov.ab.ca

Alberta WORKink

Email: workink@ccrw.org

Internet: www.ab.workink.com

FEDERAL:

Business Development Bank of Canada

520 - 5th Avenue South
Lethbridge, AB T1J 0T8
Phone: (403) 382-3000 / 1-800-872-2901
Fax: (403) 382-3162
Internet: www.bdc.ca

The Business Link

100 - 10237 104 Street NW
Edmonton, AB T5J 1B1
Phone: (780) 422-7722 *or* 1-800-272-9675
Info-FAX: 1-800-563-9926
Fax: (780) 422-0055
Internet: www.cbasc.org/alberta

Canada Customs & Revenue Agency

Phone: 1-800-959-5525
Internet: www.cra-arc.gc.ca

Human Resources & Social Development Canada

Lethbridge Service Canada Centre

200 - 5th Avenue South
Lethbridge, AB T1J 4L1
Phone: (403) 382-2272 *or* 1-800-622-6232
Fax: (403) 381-5668
Internet: www.hrsdc.gc.ca

Service Canada

Lethbridge Service Canada Centre

200 - 5th Avenue South
Lethbridge, AB T1J 4L1
Phone: (403) 382-2272 *or* 1-800-622-6232
Fax: (403) 381-5668
Internet: www.servicecanada.gc.ca

Statistics Canada

Advisory Services
Pacific Plaza, Suite 900
10909 Jasper Avenue NW
Edmonton, AB T5J 4J3
Phone: 1-800-263-1136
Fax: 1-877-287-4369
Email: infostats@statcan.ca
Internet: www.statcan.ca

Western Economic Diversification

Suite 1500, Canada Place
9700 Jasper Avenue
Edmonton, AB T5J 4C3
Phone: (780) 495-4164 *or* 1-888-338-9378
Fax: (780) 495-4557
Internet: www.wd.gc.ca

Alberta Women Entrepreneurs

#670, 736 – 8th Avenue SW
Calgary, AB T2P 1H4
Phone: (403) 777-4250 *or* 1-800-713-3558
Fax: (403) 777-4258
E-mail: info@awebusiness.com
Internet: www.awebusiness.com

OTHER:**Workers Compensation Board**

300 - 6th Avenue SE
Calgary, AB T2G 0G5
Phone: (403) 517-6000
Fax: (403) 517-6189

P.O. Box 2415 (9912 – 107 Street)
Edmonton, AB T5J 2S5
Phone: (780) 498-3999 *or* 1-866-922-9221
Fax: (780) 498-7999

Internet: www.wcb.ab.ca

Appendix C

AUTHORIZED REGISTRY AGENTS

The following is a listing of authorized "level 1" registry agents for the Crowsnest Pass area. These are private sector firms that have been authorized by the government to offer Corporate Registry services.

The agencies listed offer the following services:

- Searches (current and historical) for corporations, partnerships, trade names, and non-profit organizations
- Changes of: shareholders, directors, corporation addresses, attorneys and addresses.
- Standard partnership and trade name registrations, amendments, and dissolutions.
- File an annual report.

Note: there are fees for these services.

Crowsnest T & T License Registry

P.O. Box 69, 12731 – 20th Ave.

Blairmore, AB

Phone: (403) 562-2011

Fax: (403) 562-8239

Email: ttlicenseregistry@shaw.ca

The Co-Operators

P.O. Box 1627

Pincher Creek, AB

Phone: (403) 627-4211

Fax: (403) 627-4590

Fort Macleod Agencies (1989) Ltd.

P.O. Box 1087, #4, 170 - 24th Street

Fort Macleod, AB

Phone: (403) 553-3717

Fax: (403) 553-3714

Alberta Motor Association

120 Scenic Drive South

Lethbridge, AB

Phone: (403) 328-1181

Fax: (403) 320-8499

Astro Registry Services

#100, 542 - 7th Street South

Lethbridge, AB

Phone: (403) 320-6700

Fax: (403) 320-1962

Lethbridge Vehicle Licensing & Registry

Unit 109, 2025 Mayor Magrath Drive South

Lethbridge, AB

Phone: (403) 329-1193

Fax: (403) 320-5196

McKillop Registry Services

290 - 10th Street North

Lethbridge, AB

Phone: (403) 320-5899

Fax: (403) 320-1368

Western License & Registry Services

1328 Pacific Palisades, Mayor Magrath Drive South

Lethbridge, AB

Phone: (403) 320-1030

Fax: (403) 320-1419

Appendix D

INDEX OF INTERNET RESOURCES

Agriculture Financial Services Corporation	www.afsc.ca
Alberta Economic Development	www.alberta-canada.com
Alberta Employment & Immigration	www.employment.alberta.ca
Alberta Employment Standards	www.employment.alberta.ca
Alberta Environment	www.environment.alberta.ca
Alberta Finance	www.finance.gov.ab.ca
AB Government Services	www.servicealberta.gov.ab.ca
Alberta Health & Wellness	www.health.alberta.ca
Alberta Labour Relations	www.alrb.gov.ab.ca
Alberta Municipal Affairs	www.municipalaffairs.gov.ab.ca
Alberta Treasury Branch	www.atb.com
Alberta Women Entrepreneurs	www.awebusiness.com
Alberta WORKink	www.ab.workink.com
Bank of Nova Scotia	www.scotiabank.com
Business Development Bank of Canada	www.bdc.ca
The Business Link	www.cbsc.org/alberta
Canada Customs & Revenue Agency	www.cra-arc.gc.ca
Canadian Imperial Bank of Commerce	www.cibc.com
Government of Alberta	www.gov.ab.ca
Government of Canada	www.canada.gc.ca

**Human Resources &
Social Development Canada**

www.hrsdc.gc.ca

Industry Canada

www.ic.gc.ca

Royal Bank of Canada

www.royalbank.com

Service Alberta

www.servicealberta.gov.ab.ca

Service Canada

www.servicecanada.gc.ca

Servus Credit Union

www.communitysavings.ca

Statistics Canada

www.statcan.ca

Strategis

www.sme.ic.gc.ca

Western Economic Diversification

www.wd.gc.ca

Workers Compensation Board

www.wcb.ab.ca