



Community Futures St. Paul - Smoky Lake Region

Corporate Head Office

P.O. Box 1484

4802 – 50 Avenue

St. Paul, AB T0A 3A0

Phone 780-645-5782

Fax 780-645-5782

admin@cfpspl.ca

www.cfpspl.ca

**Reference Package
Of
Important Business Information Sources
&
Government Agencies and Departments**

BUSINESS REGISTRATION

All businesses must be registered with the Province of Alberta and Local municipal authorities.

There are three main types of business ownership. Sole Proprietor, Partnership and Corporation (limited company). What is the difference? Which one is right for your business?

1. SOLE PROPRIETORSHIP

The vast majority of small businesses start out as a sole proprietorship. These firms are owned by one person, usually the individual who has day-to-day responsibility for running the business. Sole proprietors own all the assets of the business and the profits generated by it. They also assume complete responsibility for any of its liabilities or debts. In the eyes of the law and the public, you are one in the same with the business.

Advantages:

- Easiest and least expensive form of ownership to organize.
- Sole proprietors are in complete control, and within the parameters of the law, may make decisions as they see fit.
- Sole proprietors receive all the income generated by the business to keep or reinvest.
- Profits from the business flow through directly to the owner's personal tax return.
- The business is easy to dissolve, if desired.
- Owner can easily create a report with customers.
- No setup for procedures.

Disadvantages:

- Sole proprietors have unlimited liability and are legally responsible for all debts against the business. Their business and personal assets are at risk.
- May be a disadvantage in raising funds and are often limited to using funds from personal savings or consumer loans.
- May have a hard time attracting high caliber employees, or those that are motivated by the opportunity to own a part of the business.
- Some employee benefits such as owner's medical insurance premiums are not directly deductible from business income (only partially deductible as an adjustment to income).

2. PARTNERSHIP

In a partnership, two or more people share ownership of a single business. Like a proprietorship, the law does not distinguish between the business and its owners. The partners should have a legal agreement that sets forth how decisions will be made, profits will be shared, disputes will be resolved, how future partners will be admitted to the partnership, how partners will be bought out, or what steps will be taken to dissolve the partnership when needed. Yes, it is hard to think about a "break up" when the business is just getting started, but many partnerships split up at crisis times and unless there is a defined process, there will be even greater problems. They must decide up front how much time and capital each will contribute.

Advantages:

- Partnerships are relatively easy to establish; however time should be invested in developing the partnership agreement.
- With more than one owner, the ability to raise funds may be increased.
- The profits from the business flow directly through to the partners' personal tax returns.
- Prospective employees may be attracted to the business if given the incentive to become a partner.
- The business usually will benefit from partners who have complementary skills.
- The responsibility of running and managing the company is shared between the partners.
- More ideal strategies and access to a wider range of skills.
- Capital from the partners can bring in more money to the company and expansion is possible.

Disadvantages:

- Partners are jointly and individually liable for the actions of the other partners.
- Profits must be shared with others.
- Since decisions are shared, disagreements can occur.

- Some employee benefits are not deductible from business income on tax returns.
- The partnership may have a limited life; it may end upon the withdrawal or death of a partner.
- If a partner leaves or he/she is not fulfilling their position it could affect the business.
- If a decision has to be made a partner can take it upon his or herself to make that decision and not consult the other partners.

a) General Partnership

Partners divide responsibility for management and liability, as well as the shared for profit or loss according to their internal agreement. Equal shares are assumed unless there is a written agreement that states differently.

b) Limited Partnership

“limited” means that most of the partners have limited liability (to the extent of their investment) as well as limited input regarding management decisions, which generally encourages investors for short term projects, or for investing in capital assets. This form of ownership is not often used for operating retail or service businesses. Forming a limited partnership is more complex and formal than that for a general partnership.

c) Joint Venture

Acts like a general partnership, but is clearly for a limited period of time or a single project. If the partners in a joint venture repeat the activity, they will be recognized as an ongoing partnership and will have to file as such, and distribute accumulated partnership assets upon dissolution of the entity.

3. CORPORATIONS (LIMITED)

A corporation, chartered by the state in which it is headquartered, is considered by law to be a unique entity, separate and apart from those who own it. A corporation can be taxed; it can be sued; it can enter into contractual agreements. The owners of a corporation are its shareholders. The shareholders elect a board of director to oversee the major policies and decisions. The corporation has a life of its own and does not dissolve when ownership changes.

Advantages:

- Shareholders may have limited liability for the corporation’s debts or judgments against the corporations.
- The members have control over the business and profits.
- Generally, shareholders can be held accountable for their investment in stock of the company. (Note officers can be held personally liable for their actions, such as failure to withhold and pay employee taxes.)
- Corporations can raise additional funds through the sale of stock.
- A corporation may deduct the cost of benefits it provides to officers and employees.

Disadvantages:

- The process of incorporation requires more time and money than the other forms of organization.
- Corporations are monitored by federal, state and some local agencies, and as a result may have more paperwork to comply with regulations.
- Incorporating may result in higher overall taxes. Dividends paid to shareholders are not deductible from business income, thus this income can be taxed twice.
- As all members have a say in the running of the company decision-making can be time consuming.

For more information on registering your business, contact:

Corporate Registry Service Alberta
3rd Floor, John E. Brownlee Building
10365 – 97 Street
Edmonton, AB T5J 3W7
Phone: 780.415.6096 Fax: 780.422.1091
Web site: <http://www3.gov.ab.ca/gs>
E-Mail: service.alberta@gov.ab.ca

Or

Century 21 Poirier Real Estate – Authorized Registry Agent

Phone: 780.645.4400

**Note: A fee is charged for registration. No names can be reserved ahead of registration.*

NAME SEARCH SERVICE

There are numerous private companies, which offer trade-names search service. The fee per search request is generally in the range of \$40 to \$50. The Yellow Pages contain a full listing of these private companies. However, these two particular companies provide 1-800 numbers for customer use.

Arvic Search Services Inc.

Suite 509
10080 Jasper Avenue
Edmonton, AB
T5J 1V9
Phone: 1.800.661.3929
Web site: <http://www.arvic.com>

Accu-Search Inc.

320 Edmonton Centre
10205 – 101 Street
Edmonton, AB
T5J 4H5
Phone: 1.800.272.5685 or 780.424.2340
Web site: <http://www.accu-search.com>

Searches can also be done by the following Registry Agents in the Region:

St. Paul – **Century 21 Poirier Real Estate** – 780.645.4400
Smoky Lake – **Smoky Lake Registries** – 780.656.4090
Elk Point – **Elk Point Insurance & Realty Ltd.** – 780.724.3926
Vilna – **Vilna Registries** – 780.636.2963

LICENSING

1. PROVINCIAL

Manufactures, retailers, and wholesales do not require provincial license. 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 investigator; security; locksmith; guards; cemeteries; commercial trucking; bus operations; employment agencies, insurance and real estate agencies; homes for special care, day-care centers; private schools and tradesmen. It is recommended that such businesses contact Alberta Government Service Department for licensing requirements (Toll free 310.0000 then 780.422.1335). Provincial: 780.415.6078 or web site: www3.gov.ab.ca Federal: 1.800.667.3355.

2. MUNICIPAL

Businesses, which operate within the St. Paul and Smoky Lake County boundaries, are generally required to obtain a municipal business license. Most business licenses are available through the respective municipal offices.

Town of St. Paul	780.645.4481
Town of Smoky Lake	780.656.3674
Town of Elk Point	780.724.3810
County of Smoky Lake	780.656.3730
County of St. Paul	780.645.3301

*Not sure if your business operates within the boundaries of the County of Smoky Lake or County of St. Paul?
For clarification, call your respective municipal office to find out which office you should contact about obtaining a license.*

DEVELOPMENT & BUSINESS PERMITS

Permits are required for certain expansion and development projects. Check with the following agencies to determine if a permit is required for your business activity.

(1) Subdivision Application:

To start the subdivision process, submit an application for Subdivision 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.

(2) Development Permits:

Development Permits are required whenever the start-up or expansion of the 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 are not automatically granted and are subject to public input and municipal approval. Contact your municipal office for more information.

(3) 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 local municipal office for more information.

(4) Signage Permits:

There may or may not be a fee required for a signage permit (i.e. to put a sign up) in your municipality and certain restrictions may apply. Contact your municipal office for more information. For signage on numbered highways contact the Alberta Transportation in Athabasca 780.675.2624.

(5) Home Occupations:

Applications for home occupation permits are available through your municipal office. Such business 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.

(6) Environmental Services and Health Regulations:

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

HEALTH REGULATIONS

PH: 403. 341.2100

LOCAL HEALTH UNITS

St. Paul Health Unit

5610 – 50th Avenue

St. Paul, AB

T0A 3A1

Phone: 780.645.3396

Fax: 780.645.6609

Smoky Lake Health Unit

Box 127

Smoky Lake, AB

T0A 3C0

Phone: 780.656.3595 / 3576

Fax: 780.656.2242

Regional Health Inspector 780.636.3331

Or

Environmental Services
Public Communications Division
Alberta Environment
9820 – 106th Street
Edmonton, AB
T5K 2J6
Phone: 780.944.0313

Or

St. Paul Office
Phone: 780.645.6394

(7) Engineering:

Sewer, water, and street developments are handled by the Public Works Department in the respective municipalities. For information about infrastructure improvements contact the appropriate municipal office.

(8) 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 INFORMATION

1. MUNICIPAL TAXATION

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

2. PROVINCIAL AND FEDERAL CORPORATE TAXATION

All businesses 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 governments and to the Alberta Government.

For further information regarding Alberta business taxes and remittance deadlines, for corporations' contact:

Alberta Treasury
Tax & Revenue Administration
9811 – 109 Street
Edmonton, AB
T5K 2L5
Phone: (toll free 310.000 then 780.427.0712)
Fax: 780.427.0348

For further information regarding Federal taxes and remittance deadlines, for corporations' contact:

Canada Revenue Agency
Edmonton Tax Services Office
Suite 10, 9700 Jasper Avenue
Edmonton, AB
T5J 4C8
Phone: 1.800.959.5525
Web site: <http://www.ccra-adrc.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 a 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 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, and annually) is dependent on the business's income.

For detailed information on the GST, contact:

Canada Revenue Agency
Excise - GST
Edmonton Tax Services Office
Suite 10, 9700 Jasper Avenue
Edmonton, AB
T5J 4C8
GST: 1.800.959.5525
Fax: 780.495.3533
Web site: <http://www.ccra-adrc.gc.ca>

MANPOWER AND LABOUR INFORMATION

1. CANADA PENSION, INCOME TAX, UNEMPLOYMENT INSURANCE

Federal law required 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. The employee and the employer share deductions for Canada Pension Plan contributions and Unemployment Insurance premiums. For further information contact:

Canada Revenue Agency
Source Deductions
Edmonton Office
Suite 10, 9700 Jasper Avenue
Edmonton, AB
T5J 4C8
Income Tax: 1.800.959.8281
Web site: <http://www.ccra-adrc.gc.ca>

2. WAGES, HOURS OF WORK

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

**Alberta Labour Relation Board
Human Resources and Employment**

#501, 10808 – 99 Avenue
Edmonton, AB
T5K 0G5

Phone: 780.422.5926

Fax: 780.422.0970

Web site: <http://www3.gov.ab.ca/alrb>

E-mail: alrbinfo@gov.ab.ca

Or

St. Paul Office

Phone: 780.645.6361

For information on job creation and training programs, contact:

Canada/Alberta Service Centre

Box 309, 5126 – 50 Avenue
St. Paul, AB
T0A 3A0

Phone: 780.645.6473

3. WORKER'S COMPENSATION BOARD (WCB)

Any business, which has employees, should contact WCB. Employers covered by the Act are responsible for assessment payments to the Worker's Compensation Board. It is important that early contact be made with WCB in order to avoid possible penalties. For further information, contact:

Worker's Compensation Board

9912 – 107 Street, Main Floor
PO Box 2415
Edmonton, AB
T5J 2S5

Phone: 780.498.3999

Fax: 780.498.7999

Web site: <http://www.wcb.ab.ca>

4. 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 necessary payroll deductions on a monthly basis. For further information contact:

Alberta Health Care Insurance Plan

PO Box 1360
Edmonton, AB
T5J 2N3

Phone: (toll free 310.0000 then 780.427.1432)

Web site: <http://www.gov.ab.ca/dept/health.html>

5. OCCUPATIONAL HEALTH AND SAFETY

Conditions in the workplace and workers' safety are the primary concern of occupational health and safety. Employers should obtain copies of the Occupational Health and Safety Act, General Safety Regulations, and First Aid Regulations. There are other regulations that may apply depending on the nature of your operation. For more information contact:

Workplace Health and Safety

Phone: (toll free 310.0000 then 780.427.8848)

BUSINESS ASSISTANCE & INFORMATION

Communities, government agencies, Chambers of Commerce and other economic development organizations within the St. Paul/Smoky Lake region are enthusiastic supporters of employment and business creation initiatives. Information on business opportunities, social and economic conditions within the region, may be obtained through most of these local organizations including Community Futures St. Paul - Smoky Lake Region.

In addition, there may be financial assistance available to new and existing businesses which qualify. Copies of application guidelines and forms for most of the funding assistance initiatives noted in this document are available from both Community Futures St. Paul - Smoky Lake Region offices.

FEDERAL

a) **Department of Western Economic Diversification (WD)**

WD 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. WD will not support projects which are in a fully competitive sector; bailouts, transfer or refinancing of existing businesses; or social, professional, and personal service industries; or ventures of an educational nature; or businesses which can normally be financed through other federal, provincial or private sector sources. Direct contact should be made with WD to assess project eligibility. For more information, contact:

Western Economic Diversification Canada

Suite 1500, Canada Place
9700 Jasper Avenue
Edmonton, AB
T5J 4H7

Phone: 1.888.338.9378

Fax: (780) 495-4557

Web site: <http://www.wd.gc.ca>

b) **Business Development Bank of Canada (BDC)**

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

Financial Services

The BDC offers a variety of flexible and innovative financing programs specially designed to meet the needs of today's small and medium sized businesses.

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 Service

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.

Business Development Bank of Canada

First Edmonton Place
200 - 10665 Jasper Avenue
Edmonton, AB
T5J 3S9
Phone: 780.495.2277
Fax: 780.495.6616
Web site: <http://www.bdc.ca>

c) **Business Link – Business Service Centre**

A joint initiative of the Federal and Alberta Governments; Business Link provides a wide array of business services and information for entrepreneurs.

Business Link – Business Service Centre

100 – 10237 104 Street NW
Edmonton, AB
T5J 1B1
Phone: 1.800.272.9675
Fax: 780.422.0055
E-mail: buslink@cbcs.ic.gc.ca
Web site: <http://www.cbcs.org/alberta>

d) **Community Futures Corporations**

Community Futures Corporations in the province provide business information, assistance and counselling to their service area. For assistance in the St. Paul/Smoky Lake county regions contact:

Community Futures St. Paul - Smoky Lake Region

St. Paul Corporate Head Office:

4802-50 Avenue
Box 1484
St. Paul, AB T0A 3A0
Phone: 780.645.5782
Fax: 780.645.5782
E-mail: admin@cfpspl.ca
Web site: <http://www.cfpspl.ca>

Community Futures St. Paul - Smoky Lake Region is a locally based Community Futures Corporation that operates under the direction of an independent, business and community-oriented Board of Directors.

Financial Services

Community Futures St. Paul - Smoky Lake Region offers repayable loans to a maximum of \$150,000 for business starts or expansions that will create or maintain employment in the St. Paul/Smoky Lake region, and who are not able to obtain financing required from other lenders. Special loan programs are available for youth (ages 18-29) and persons with disabilities.

Advisory Services

Community Futures St. Paul - Smoky Lake Region also provides business counselling for market studies, business plans, financial/grant applications and other business operations.

e) **Woman’s Enterprise Initiative (WEI)** – 1.800.713.3558 Alberta Woman’s Enterprise Initiative

WEI offers business counselling and services specifically tailored to women wishing to become self-employed. WEI also offers financing to eligible business ventures for companies where women own at least 51% of the business.

PROVINCIAL

a) **Alberta Finance and Enterprise**

Alberta Economic Development 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, 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 Services 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 business seeking equity capital. All industries are eligible. A minimum investment of \$100,000 is sought.

Alberta Finance and Enterprise and Northeast Alberta Information HUB Ltd.

Box 412 Provincial Building
5025 - 49 Avenue
St. Paul AB
T0A 3A4

Phone: 780.645.6358

Fax: 780.645.6241

Web site: <http://www.alberta-canada.com>

Web site: <http://www.albertahub.com>

b) **AFSC (Agriculture Financial Services Corp.)**

The AFSC (Agriculture Financial Services Corp.) supplies financial assistance to develop Alberta Business through the provision of loans, and loan guarantees, to those ventures unable to secure financing from conventional lenders. Authorizations are based on the viability of the business, the strength of the management, and supported by reasonable equity investment. AFSC also provides investment funding (equity participation) in technological and early stage proprietary products enterprises through its Seed Funding and Venture Divisions and a Student Loan Program to help students develop businesses during summer breaks.

AFSC (Agriculture Financial Service Corp.) – St. Paul Office

Box 406 Provincial Building
1st Floor, 5025 – 49 Avenue
St. Paul, AB
T0A 3A4

Phone: 780.645.6356

Web site: <http://www.afsc.ca>

STATISTICAL INFORMATION

For statistical information of economic and social conditions in the St. Paul/Smoky Lake area contact:

Community Futures St. Paul - Smoky Lake Region

Smoky Lake Satellite Office:

35 White Earth Street
PO Box 1030
Smoky Lake, AB T0A 3C0
Phone: 780.656.2110
Fax: 780.656.2106

St. Paul Head Office:

4802-50 Avenue
Box 1484
St. Paul, AB T0A 3A0
Phone: 780.645.5782
Fax: 780.645.1811

E-mail: admin@cfspsl.ca
Web site : <http://www.cfspsl.ca>

For statistical information on economic and social conditions in Alberta contact:

Alberta Bureau of Statistics Information Services

7th Floor, Administration Building
10820 – 98 Avenue
Edmonton, AB
T5K 0C8
Phone: 780.427.3058

For statistical information or a publication list on the economic and social conditions in Northern Alberta, contact:

Northern Alberta Development Council

2nd Floor, Provincial Building
9621 – 96 Avenue, Postal Bag 900-14
Peace River, AB
T8S 1T4
Phone: 780.624.6274
Website: www.nadc.gov.ab.ca

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

Statistics Canada

Regional Office
9th Floor Park Square
10001 Bellamy Hill
Edmonton, AB
T5J 3B6
Phone: 1.800.563.7828
Fax: 780.495.5318
Web site: <http://www.statcan.ca>

The Public Library is an invaluable source of business information, e.g. statistical publication, business directories, annual reports etc. For information, contact your local library.

BEST BUSINESS WEB SITES

THE BUSINESS LINK

[HTTP://WWW.CBSC.ORG/ALBERTA](http://www.cbsc.org/alberta)

COVERS THE MANY ASPECTS OF BUSINESS INFORMATION SPECIFIC TO ALBERTA. LISTS ALL PROGRAMS OFFERED BY THE FEDERAL AND PROVINCIAL GOVERNMENT. HAS “HOT LINKS” TO MAJOR RELATED BUSINESS WEB SITES.

ALBERTA FIRST

[HTTP://WWW.ALBERTAFIRST.COM](http://www.albertafirst.com)

EXCELLENT SITE THAT IS CONSTANTLY EXPANDING. PROVIDES GREAT INFORMATION FOR ALBERTA BUSINESS INCLUDING:

BUSINESS PROFILES A WEALTH OF INFORMATION CAN BE FOUND HERE INCLUDING PROFILES ON THE KEY BUSINESS AND INDUSTRY SECTORS OF ALBERTA. IF ITS BUSINESS OPPORTUNITIES THAT YOU’RE AFTER, THERE’S A LISTING HERE TO SEARCH THROUGH OR TO POST ON. A GREAT SITE WITH LOTS OF OTHER BUSINESS RELATED INFO.

COMMUNITY PROFILES A SUPERB SITE FOR A WIDE ARRAY OF BUSINESS RELATED INFORMATION ON COMMUNITIES WITHIN ALBERTA; THEIR ECONOMIC, THEIR INDUSTRY AND BUSINESS SECTOR PROFILES, STATISTICAL INFORMATION AND MUCH MORE.

STRATEGIS, INDUSTRY CANADA

[HTTP://WWW.STRATEGIS.GC.CA](http://www.strategis.gc.ca)

THE SITE FOR CANADIAN BUSINESS INFORMATION: COMPANY DIRECTORIES, INDUSTRY PROFILES, REGULATIONS, TECHNOLOGY AND INNOVATION, TRADES AND INVESTMENT, CONSUMER INFORMATION, BUSINESS SUPPORT AND FINANCING.

INTERACTIVE BUSINESS PLANNER

[HTTP://WWW.CBSC.ORG/IBP](http://www.cbsc.org/ibp)

A STEP-BY-STEP GUIDE TO HELP YOU BUILD YOUR BUSINESS PLAN. A GOOD TOOL THAT FITS ANY BUSINESS.

CANADA BUSINESS SERVICE CENTRES

[HTTP://WWW.BSA.CBSC.ORG](http://www.bsa.cbsc.org)

Business start-up assistant, your information site for starting a Business in Canada.

CANADIAN TRADE INDEX (DIRECTORY OF MANUFACTURERS)

[HTTP://WWW.CTIDIRECTORY.COM](http://www.ctidirectory.com)

FRASERS CANADIAN TRADE DIRECTORY (A DIRECTORY OF SUPPLIES)

[HTTP://WWW.FRASERS.COM](http://www.frasers.com)

MUNICIPAL

CHAMBER OF COMMERCE

Several Chambers of Commerce are active in communities within the St. Paul/Smoky Lake 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 your local office at:

Elk Point Chamber of Commerce

General Delivery
Elk Point, Alberta T0A 1A0

St. Paul & District Chamber of Commerce

Box 887
St. Paul, Alberta T0A 3A0

Mallaig Chamber of Commerce

Box 144
Mallaig, Alberta T0A 2K0

Smoky Lake Chamber of Commerce

Box 38
Smoky Lake, Alberta T0A 3C0

Vilna Chamber of Commerce

Box 103
Vilna, Alberta T0A 3L0

Waskatenau Chamber of Commerce

General Delivery
Waskatenau, Alberta T0A 3P0