

## **How to Invest in Alberta**

Potential investors should consider a variety of factors when doing business in Alberta. For more information about how to invest in Alberta, please review the following sections of this document:

- **Forms of Business Structure**  
How to set up a branch, contractual relationship, cooperative, corporation, joint venture, partnership, sole proprietorship, and subsidiary
- **Investment Regulation in Canada**  
Investment Canada Act, Competition Act, Other Laws and Regulations (including privacy law, intellectual property, environmental law, product standards and labelling requirements)
- **Taxation**  
Income tax, tax rates, provincial and federal reporting requirements
- **Banking and Finance**  
Information about debt, equity and government financing
- **Trade**  
International trade agreements, trade legislation in Canada, import/export information
- **Mobility and Immigration**  
Temporary entry or permanent residency
- **Employment and Labour Relations**  
Information about availability of labour and recruitment, employment equity and human rights, employment standards and labour code, occupational health and safety, payroll and benefits, workers compensation
- **Practical Tips for the Business Visitor**  
Convention and meeting facilities, culture and business norms, currency conversion, customs restrictions, electricity voltage, general and optional holidays in Alberta, health considerations, leisure and tourism, living in Alberta, visa requirements, weather/climate and time zone
- **Additional Resources**  
Guides on how to do business in Canada, as well as other useful links

## **Forms of Business Structure**

An investor can choose from a variety of business structures when looking to operate in the Canadian or Alberta market. When deciding upon the type of structure to adopt to carry on business in Canada, it is important to consider the nature and scope of the business, the degree of liability required, financing requirements and taxation issues. The following summarizes some of the most common types of business structures available for carrying on business in Canada.

### **1. Branches**

If a foreign corporation decides to open branch operations in Canada, they must obtain provincial registration or a license from the province where the business will be undertaken. A branch is not legally distinct from its parent; therefore, the parent is exposed to the debts, liabilities and obligations of the Canadian branch. A corporation must also determine if its business name is available to use in Alberta by obtaining a NUANS report.

For more information, please see:

- Alberta Government Services
  - [Extra-Provincial Corporations](http://governmentsservices.gov.ab.ca/cr/xprov_incorporating.cfm#Incorporation%20vs.%20Registration)  
[http://governmentsservices.gov.ab.ca/cr/xprov\\_incorporating.cfm#Incorporation%20vs.%20Registration](http://governmentsservices.gov.ab.ca/cr/xprov_incorporating.cfm#Incorporation%20vs.%20Registration)  
Information on incorporation vs. registration, carrying on business in Alberta, how to register, where to register, related links
    - [Forms](http://governmentsservices.gov.ab.ca/cr/forms_xprov.cfm) [http://governmentsservices.gov.ab.ca/cr/forms\\_xprov.cfm](http://governmentsservices.gov.ab.ca/cr/forms_xprov.cfm)
  - [How to License and Register a Business in Alberta](http://governmentsservices.gov.ab.ca/index.cfm?fuseaction=section:business:howto)  
<http://governmentsservices.gov.ab.ca/index.cfm?fuseaction=section:business:howto>
  - [Business Names](http://governmentsservices.gov.ab.ca/cr/reg_bus_name.cfm) [http://governmentsservices.gov.ab.ca/cr/reg\\_bus\\_name.cfm](http://governmentsservices.gov.ab.ca/cr/reg_bus_name.cfm)

### **2. Contractual Relationship**

A foreign company can enter contractual relationships to supply goods or services to the Canadian market, without setting up a business in Canada. This can be achieved through the use of agents or distributors. A company can therefore conduct business with Canada without becoming a permanent resident, which may be beneficial for income tax purposes. Other contractual relationships include franchising and licensing.

### **3. Agents and Distributors**

See section on [Trade](#) for more information

### **4. Franchising**

A franchise is formed when a business that offers products or services (the franchisor) enters a contractual relationship with another business (the franchisee). This contract will allow the franchisee to operate its business with the franchisor's trademark and trade name in a specified location. Alberta Government Services administers the *Franchises Act and Regulations*.

Foreign businesses that want to open franchises should also ensure their trade-marks are protected, and competition laws are adhered to. See section on [Other Laws and Regulations](#) for more information.

For more information about franchises in Alberta, please review:

- Alberta Government Services
  - [Franchises Act](http://www.qp.gov.ab.ca/Documents/acts/F23.CFM) [http://www.qp.gov.ab.ca/Documents/acts/F23.CFM](http://www.qp.gov.ab.ca/Documents/REGS/1995_240.CFM) and [Regulations](http://www.qp.gov.ab.ca/Documents/REGS/1995_240.CFM) [http://www.qp.gov.ab.ca/Documents/REGS/1995\\_240.CFM](http://www.qp.gov.ab.ca/Documents/REGS/1995_240.CFM)
  - [Franchises Act Exemption Legislation](http://www.qp.gov.ab.ca/documents/regs/2000_312.cfm) [http://www.qp.gov.ab.ca/documents/regs/2000\\_312.cfm](http://www.qp.gov.ab.ca/documents/regs/2000_312.cfm)
  - [Tip-sheets](http://governmentservices.gov.ab.ca/dsp_consumers_tips.cfm) [http://governmentservices.gov.ab.ca/dsp\\_consumers\\_tips.cfm](http://governmentservices.gov.ab.ca/dsp_consumers_tips.cfm)  
See the following tip sheets: Business Opportunity and Franchise Fraud, Buying a Franchise in Alberta
- Canada Business: Online Small Business Workshop
  - [Buying a Franchise](http://www.cbcs.org/servlet/ContentServer?cid=1102594898709&pagename=OSBW/CBSC_WebPage/CBSC_WebPage_Temp&c=CBSC_WebPage) [http://www.cbcs.org/servlet/ContentServer?cid=1102594898709&pagename=OSBW/CBSC\\_WebPage/CBSC\\_WebPage\\_Temp&c=CBSC\\_WebPage](http://www.cbcs.org/servlet/ContentServer?cid=1102594898709&pagename=OSBW/CBSC_WebPage/CBSC_WebPage_Temp&c=CBSC_WebPage)
  - [Franchise Your Business](http://www.cbcs.org/servlet/ContentServer?cid=1102594899084&pagename=OSBW/CBSC_WebPage/CBSC_WebPage_Temp&c=CBSC_WebPage) [http://www.cbcs.org/servlet/ContentServer?cid=1102594899084&pagename=OSBW/CBSC\\_WebPage/CBSC\\_WebPage\\_Temp&c=CBSC\\_WebPage](http://www.cbcs.org/servlet/ContentServer?cid=1102594899084&pagename=OSBW/CBSC_WebPage/CBSC_WebPage_Temp&c=CBSC_WebPage)
- The Business Link
  - [Checklist for Franchises](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945275607&lang=en) [http://www.cbcs.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1081945275607&lang=en](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945275607&lang=en)
  - [Buying a Franchise in Alberta](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1084286449362&lang=en) [http://www.cbcs.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1084286449362&lang=en](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1084286449362&lang=en)
  - [Tips on Buying a Franchise](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1084286449074&lang=en) [http://www.cbcs.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1084286449074&lang=en](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1084286449074&lang=en)
  - [Franchising your business](http://www.cbcs.org/servlet/ContentServer?cid=1104766631470&pagename=CBSC_AB/CBSC_WebPage/AB_WebPage_Template&c=CBSC_WebPage) [http://www.cbcs.org/servlet/ContentServer?cid=1104766631470&pagename=CBSC\\_AB/CBSC\\_WebPage/AB\\_WebPage\\_Template&c=CBSC\\_WebPage](http://www.cbcs.org/servlet/ContentServer?cid=1104766631470&pagename=CBSC_AB/CBSC_WebPage/AB_WebPage_Template&c=CBSC_WebPage)
  - [Checklist to Evaluate a Potential Franchise](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1084286449098&lang=en) [http://www.cbcs.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1084286449098&lang=en](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1084286449098&lang=en)
- [Canadian Franchise Directory](http://www.franchisedirectory.ca/) <http://www.franchisedirectory.ca/>

## 5. Licensing

Licensing is a contractual relationship whereby the licensor grants permission to the licensee to use a copyright, industrial design, patent, trade-mark, trade-name or know how. Licenses are governed by contractual obligations, although federal intellectual property regulation should be reviewed.

## 6. Cooperative

A cooperative is an enterprise or business that is jointly owned by an association of members who pool their resources to satisfy common needs and interests. A cooperative is usually made up of one or more types of members including: consumers (who use the cooperative to purchase products or services), producers (who use the cooperative to distribute goods and services produced, or buy products they require), and workers (who use the cooperative for employment purposes). A cooperative can be incorporated either federally or provincially.

### Federal

Corporations Canada administers the federal *Canada Cooperatives Act*.

For more information about federal cooperative incorporation, please see:

- Corporations Canada

- [Legislation and related documents](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02156e.html) [http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h\\_cs02156e.html](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02156e.html)
- [Information kits](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs01418e.html) [http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h\\_cs01418e.html](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs01418e.html)
- [Forms](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02152e.html) [http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h\\_cs02152e.html](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02152e.html)
- [Fees](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02155e.html) [http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h\\_cs02155e.html](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02155e.html)
- Federal Government Cooperative Secretariat
  - [Information Guide on Creating a Cooperative](http://coop.gc.ca/index_e.php?s1=guides&s2=kit&page=intro) [http://coop.gc.ca/index\\_e.php?s1=guides&s2=kit&page=intro](http://coop.gc.ca/index_e.php?s1=guides&s2=kit&page=intro)
- Canada Business
  - [Cooperatives Info-Guide](http://www.cbcs.org/servlet/ContentServer?cid=1099483438038&pagename=CBSC_FE%2Fdisplay&lang=eng&c=GuideInfoGuide#) [http://www.cbcs.org/servlet/ContentServer?cid=1099483438038&pagename=CBSC\\_FE%2Fdisplay&lang=eng&c=GuideInfoGuide#](http://www.cbcs.org/servlet/ContentServer?cid=1099483438038&pagename=CBSC_FE%2Fdisplay&lang=eng&c=GuideInfoGuide#)
  - [Advantages and Disadvantages](http://www.cbcs.org/servlet/ContentServer?cid=1099483438038&pagename=CBSC_FE%2Fdisplay&lang=eng&c=GuideInfoGuide#Advantages_and_disadvantages) [http://www.cbcs.org/servlet/ContentServer?cid=1099483438038&pagename=CBSC\\_FE%2Fdisplay&lang=eng&c=GuideInfoGuide#Advantages and disadvantages](http://www.cbcs.org/servlet/ContentServer?cid=1099483438038&pagename=CBSC_FE%2Fdisplay&lang=eng&c=GuideInfoGuide#Advantages_and_disadvantages)
- The Business Link
  - [Federal Cooperatives](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944206016&lang=en) [http://www.cbcs.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944206016&lang=en](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944206016&lang=en)
- [Canada Cooperative Association](http://www.coopscanada.coop/) <http://www.coopscanada.coop/>  
Provides services in three areas: development, government affairs and public policy and common table

## Provincial

To operate in Alberta, cooperatives must be incorporated or registered under the *Cooperatives Act*, administered by Alberta Government Services.

For more information, please see:

- Alberta Government Services
  - Information about [Cooperatives](http://governmentsservices.gov.ab.ca/gs/index.cfm#coops) <http://governmentsservices.gov.ab.ca/gs/index.cfm#coops>  
FAQs, Consumer Tipsheet-Cooperatives Act: An Overview, How to Continue an Alberta-based Cooperative, How to Continue an Extra-provincial Cooperative, How to Incorporate an Alberta-based Cooperative and Register an Out of Alberta Cooperative, Articles of Incorporation Requirements, Bylaw requirements, Forms, Cooperatives Act and Regulations, Summary of the Cooperatives Act, Summary of the Cooperatives Regulation
- The Business Link
  - Informational guides and tip-sheets about cooperatives:
    - [Cooperatives in Alberta \(Info-guide\)](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideInfoGuide&cid=1099919425009&lang=en) [http://www.cbcs.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideInfoGuide&cid=1099919425009&lang=en](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideInfoGuide&cid=1099919425009&lang=en)
    - [Cooperative Business Structure](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945277229&lang=en) [http://www.cbcs.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1081945277229&lang=en](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945277229&lang=en)
    - [A Cooperative Glossary](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945277051&lang=en) [http://www.cbcs.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1081945277051&lang=en](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945277051&lang=en)

- [Cooperative Structure](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945277077&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1081945277077&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945277077&lang=en)
- [Financing and Financial Management for Cooperatives](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945277255&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1081945277255&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945277255&lang=en)
- [Cooperative Governance](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945277101&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1081945277101&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945277101&lang=en)
- [Core Functions and Processes of Co-operative Governance](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944206016&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944206016&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944206016&lang=en)
- [New Generation Cooperatives for Agricultural Processing and Value Added Projects](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945277025&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1081945277025&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945277025&lang=en)

## 7. Corporation

A corporation is the most common form of business structure used in Canada. A corporation is a legal entity that is separate from its shareholders and management. Corporations have rights, obligations, powers and privileges similar to individuals. Shareholders own the corporation, but they are not personally liable for debts, obligations or acts of the corporation.

### Formation Procedure: Federal or Provincial Incorporation

A company may incorporate under either federal or provincial law. This choice can depend on a number of factors such as the type of business to be carried on in Canada, intended locations of operations, public disclosure requirements, residency requirements for directors, etc.

### Federal Incorporation

A business can incorporate federally under the *Canada Business Corporations Act*. Corporations Canada monitors compliance with the CBCA, and they also provide a Guide to Federal Incorporation which provides basic knowledge and tools for businesses. Incorporating federally will allow the business to operate in any province within Canada, although registration in the province where the corporation intends to carry on a business is required.

For additional information regarding federal incorporation under the CBCA, please visit:

- Industry Canada:
  - [Legislation and Other Related Documents](http://corporationscanada.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02144e.html)  
[http://corporationscanada.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h\\_cs02144e.html](http://corporationscanada.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02144e.html)
    - *Canada Business Corporations Act*
  - [Guide to Federal Incorporation](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs01914e.html) [http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h\\_cs01914e.html](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs01914e.html)
  - Guidelines on the process for [Choosing a Name](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02079e.html)  
[http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h\\_cs02079e.html](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02079e.html)
  - [Forms](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02140e.html) [http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h\\_cs02140e.html](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02140e.html) Relating to business corporations
  - [Information kits](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02141e.html) [http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h\\_cs02141e.html](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/h_cs02141e.html)



- The Business Link
  - [Business Start-Up \(Alberta\) Info Guide](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_FE%2Fdisplay&lang=en&cid=1099919424466&c=GuideInfoGuide)
  - [Incorporating an Alberta Corporation](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1084286449218&lang=en)
  - [Provincial Business Licenses and Registration](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1084286448954&lang=en)

### Management and Supervision

Generally, a corporation is made up of three groups: officers, directors and shareholders. Officers manage the day-to-day operations of the business. Directors appoint officers and supervise the management of the enterprise. Shareholders elect the directors.

### Federal

Under the federal act (CBCA), 25% of the directors in a corporation must be Canadian residents. If there are less than 4 directors, at least one must be Canadian.

Learn more about:

- [Organizing Your Company](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/cs01359e.html) <http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/cs01359e.html>  
Contains information on directors, officers and residency requirements under the CBCA
- [Shareholders](http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/cs01361e.html) <http://strategis.ic.gc.ca/epic/internet/incd-dgc.nsf/en/cs01361e.html>

### Provincial

Under the provincial act (CBA), at least 25% of the directors must be resident Canadians.

For more information about director requirements, see:

- Part 9 of the Alberta [Business Corporations Act](http://www.government.services.ab.ca/index.cfm?fuseaction=section:corporateregistry:crlegislation) <http://www.government.services.ab.ca/index.cfm?fuseaction=section:corporateregistry:crlegislation>, Section 105 contains details about Directors and Officers, including director qualifications and resident requirements
- Part 11 of the [Business Corporations Act](http://www.qp.gov.ab.ca/Documents/acts/B09.CFM) <http://www.qp.gov.ab.ca/Documents/acts/B09.CFM> Contains information about shareholders

### Capital Structure

Canadian law is flexible with regards to setting up an appropriate capital structure for an enterprise. For more information on debt and equity financing, please see section on [Banking and Finance](#).

### Advantages and Disadvantages

Learn more about the [advantages and disadvantages](#) to establishing a corporation in Canada.

[http://www.cbsc.org/servlet/ContentServer?pagename=OSBW/CBSC\\_WebPage/CBSC\\_WebPage\\_Temp&submenu2=Proprietorship,%20Partnership%20or%20Incorporation%3Cbr%20/%3E&lang=eng&cid=1102940238713&c=CBSC\\_WebPage#incorp](http://www.cbsc.org/servlet/ContentServer?pagename=OSBW/CBSC_WebPage/CBSC_WebPage_Temp&submenu2=Proprietorship,%20Partnership%20or%20Incorporation%3Cbr%20/%3E&lang=eng&cid=1102940238713&c=CBSC_WebPage#incorp)

## 8. Joint Venture

A joint venture exists when two or more parties enter an agreement to contribute resources (capital, skills, and services) to a common business venture. Because a joint venture is not a separate legal entity, there are no formal regulations governing joint ventures in Canada. Generally, contractual obligations govern the joint venture.

For more information about putting together a joint venture contract, refer to:

- The Business Link
  - [Joint Venture Agreement Checklist](http://www.cbasc.org/servlet/ContentServer?pagename=CBSC_AB%2Fdisplay&lang=en&cid=1081945276925&c=GuideFactSheet)  
[http://www.cbasc.org/servlet/ContentServer?pagename=CBSC\\_AB%2Fdisplay&lang=en&cid=1081945276925&c=GuideFactSheet](http://www.cbasc.org/servlet/ContentServer?pagename=CBSC_AB%2Fdisplay&lang=en&cid=1081945276925&c=GuideFactSheet)

## 9. Partnerships

A partnership is formed when two or more persons combine their resources in a business to make a profit. In Canada, a partnership is not regarded as a separate legal entity from its partners. Provinces have exclusive jurisdiction over partnerships, and Alberta has its own partnership legislation administered by Alberta Government Services. All partnerships must be registered in Alberta.

### General Partnership

In a general partnership, all of the partners can participate in management of the business, but they have unlimited liability for the debts and obligations incurred by the other partners. As a result, each partner is responsible for the actions of the other partners.

### Limited Partnership

In a limited partnership, there are general partners and limited partners. General partners are exposed to unlimited liability, and they are responsible for managing the partnership. Limited partners do not participate in managing or controlling the partnership, and are liable only to the extent of the amount of capital they have contributed.

### A Public-Private Partnership

A public-private partnership can be created to work on a project or deliver a service that meets public needs. This type of partnership takes advantage of expertise from both sides. Generally, the public sector oversees the project and conducts quality assessments, while the private sector is more involved in directly implementing or delivering the service or project. Public-private partnerships can take many forms and they vary according to the amount of involvement each side takes in the project.

- [Public-Private Partnership \(P3\) Office](http://strategis.ic.gc.ca/epic/internet/inpupr-bdpr.nsf/en/Home) <http://strategis.ic.gc.ca/epic/internet/inpupr-bdpr.nsf/en/Home>

For more information about partnerships, please see:

- Alberta Government Services
  - [Alberta Partnership Act](http://www.qp.gov.ab.ca/documents/acts/P03.CFM) <http://www.qp.gov.ab.ca/documents/acts/P03.CFM> and [Regulations](http://www.qp.gov.ab.ca/Documents/REGS/1999_276.CFM) [http://www.qp.gov.ab.ca/Documents/REGS/1999\\_276.CFM](http://www.qp.gov.ab.ca/Documents/REGS/1999_276.CFM)
  - [Registering Trade Names, Partnerships, and Limited Partnerships](http://governmentsservices.gov.ab.ca/cr/reg_bus_name.cfm) [http://governmentsservices.gov.ab.ca/cr/reg\\_bus\\_name.cfm](http://governmentsservices.gov.ab.ca/cr/reg_bus_name.cfm)
  - [Obligations and Responsibilities](http://governmentsservices.gov.ab.ca/index.cfm?fuseaction=section:corporate_registry:crobligations) [http://governmentsservices.gov.ab.ca/index.cfm?fuseaction=section:corporate\\_registry:crobligations](http://governmentsservices.gov.ab.ca/index.cfm?fuseaction=section:corporate_registry:crobligations) after incorporation or registration
  - [Forms](http://governmentsservices.gov.ab.ca/cr/forms_tradename.cfm) [http://governmentsservices.gov.ab.ca/cr/forms\\_tradename.cfm](http://governmentsservices.gov.ab.ca/cr/forms_tradename.cfm)
- Industry Canada
  - Find a partner through the [Company Directory](#)
    - Database of Canadian businesses [http://strategis.gc.ca/sc\\_coinf/engdoc/homepage.html](http://strategis.gc.ca/sc_coinf/engdoc/homepage.html)

- The Business Link
  - [Standard Outline for a Partnership or Shareholder Agreement](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB%2Fdisplay&lang=en&cid=1081945276671&c=GuideFactSheet)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB%2Fdisplay&lang=en&cid=1081945276671&c=GuideFactSheet](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB%2Fdisplay&lang=en&cid=1081945276671&c=GuideFactSheet)
- [Technology Partnerships Canada \(TPC\)](http://tpc-ptc.ic.gc.ca/epic/internet/intpc-ptc.nsf/en/Home) <http://tpc-ptc.ic.gc.ca/epic/internet/intpc-ptc.nsf/en/Home>  
Provides funding support for strategic research and development, and demonstration projects that will produce economic, social and environmental benefits to Canadians.
- Canada Business: Online Small Business Workshop
  - [Advantages and Disadvantages](http://www.cbsc.org/servlet/ContentServer?cid=1102940238713&pagename=OSBW%2FCBSC_WebPage%2FCBSC_WebPage_Temp&c=CBSC_WebPage#partner)  
[http://www.cbsc.org/servlet/ContentServer?cid=1102940238713&pagename=OSBW%2FCBSC\\_WebPage%2FCBSC\\_WebPage\\_Temp&c=CBSC\\_WebPage#partner](http://www.cbsc.org/servlet/ContentServer?cid=1102940238713&pagename=OSBW%2FCBSC_WebPage%2FCBSC_WebPage_Temp&c=CBSC_WebPage#partner)

## 10. Sole Proprietorship

A sole proprietorship is the simplest form of business organization. This exists when an individual is the sole owner of a business, and assumes all debts and obligations incurred by the enterprise. The sole proprietor has unlimited liability and personal assets may be seized if he/she does not meet obligations.

For more information about sole proprietorships in Alberta, please visit:

- Alberta Government Services
  - [Registering A Trade Name in Alberta](http://governmentservices.gov.ab.ca/cr/reg_bus_name.cfm)  
[http://governmentservices.gov.ab.ca/cr/reg\\_bus\\_name.cfm](http://governmentservices.gov.ab.ca/cr/reg_bus_name.cfm)
  - [Forms for Registering a Trade Name](http://governmentservices.gov.ab.ca/cr/forms_tradename.cfm)  
[http://governmentservices.gov.ab.ca/cr/forms\\_tradename.cfm](http://governmentservices.gov.ab.ca/cr/forms_tradename.cfm)
  - [Obligations and Responsibilities after Registration](http://governmentservices.gov.ab.ca/index.cfm?fuseaction=section:corporate_registry:crobligations)  
[http://governmentservices.gov.ab.ca/index.cfm?fuseaction=section:corporate\\_registry:crobligations](http://governmentservices.gov.ab.ca/index.cfm?fuseaction=section:corporate_registry:crobligations)
- Canada Business: Online Small Business Workshop
  - [Advantages and disadvantages](http://www.cbsc.org/servlet/ContentServer?pagename=OSBW/CBSC_WebPage/CBSC_WebPage_Temp&submenu2=Proprietorship,%20Partnership%20or%20Incorporation%3Cbr%20/%3E&lang=eng&cid=1102940238713&c=CBSC_WebPage#prop)  
[http://www.cbsc.org/servlet/ContentServer?pagename=OSBW/CBSC\\_WebPage/CBSC\\_WebPage\\_Temp&submenu2=Proprietorship,%20Partnership%20or%20Incorporation%3Cbr%20/%3E&lang=eng&cid=1102940238713&c=CBSC\\_WebPage#prop](http://www.cbsc.org/servlet/ContentServer?pagename=OSBW/CBSC_WebPage/CBSC_WebPage_Temp&submenu2=Proprietorship,%20Partnership%20or%20Incorporation%3Cbr%20/%3E&lang=eng&cid=1102940238713&c=CBSC_WebPage#prop)

## 11. Subsidiary

A corporation may decide to open a subsidiary operation in Canada. There are numerous tax and non-tax considerations when deciding whether or not to open a subsidiary.

The procedures for establishing a subsidiary in Canada are the same as the procedures for establishing a corporation. The subsidiary can be incorporated either federally or provincially. A license or registration may be required from the province in which the company carries on a business. A subsidiary is a separate legal entity from its parent, and therefore the parent is not liable for obligations incurred by the subsidiary.

## **Investment Regulation in Canada**

Alberta welcomes foreign investment, and there are generally few restrictions on investments by non-Canadians. The Canadian government monitors and screens foreign investments to assess the size and type of investment and what the net benefit would be for Canada.

### **Investment Canada Act**

The *Investment Canada Act* (ICA) is a federal statute that regulates investments in Canada by non-Canadians. The Investment Review division of Industry Canada administers the ICA. Heritage Canada is responsible for reviewing investments in cultural businesses under the ICA.

- Heritage Canada
  - [What are investments in cultural businesses?](http://www.canadianheritage.gc.ca/progs/ac-ca/progs/eiic-csir/index_e.cfm)  
[http://www.canadianheritage.gc.ca/progs/ac-ca/progs/eiic-csir/index\\_e.cfm](http://www.canadianheritage.gc.ca/progs/ac-ca/progs/eiic-csir/index_e.cfm)
- Industry Canada
  - [Investment Canada Act and Regulations](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_1k00012e.html)  
[http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_1k00012e.html](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_1k00012e.html)
  - [Investment Review Division of Industry Canada](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_1k00007e.html#moreinfo)  
[http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_1k00007e.html#moreinfo](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_1k00007e.html#moreinfo)
  - [Guideline on Filing Requirements for Investments Involving Businesses Engaged in Both Cultural and Non-cultural Business Activities](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/1k00053e.html)  
<http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/1k00053e.html>

### **Is the investment Reviewable or Notifiable?**

Foreign investments in Canada are either reviewable or notifiable. There are different filing requirements if an investment is notifiable and if an investment is deemed reviewable.

To determine whether an investment is either reviewable or notifiable, please see:

- [When to File a Notification or Application for Review](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_1k00007e.html#notify)  
[http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_1k00007e.html#notify](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_1k00007e.html#notify)
- [Filing requirements with Industry Canada and Heritage Canada \(Application or Notification\)](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/1k00052e.html) <http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/1k00052e.html>
- [Thresholds for Review for WTO Investors](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_1k00050e.html) [http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_1k00050e.html](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_1k00050e.html)

### **Filing Procedure for Reviewable Transactions**

If an acquisition or investment is deemed reviewable, a company must file an application for review with Industry Canada (or, in the case of investments in cultural businesses, applications must be filed with Heritage Canada). Industry Canada has 45 days to review the application and determine whether or not the investment will have a net benefit to Canada and if it will be allowed. Following the 45 day period, a 30 day extension may be required, and the Minister will notify the potential investor if an extension is needed. If there is no notice sent to the applicant within the applicable period, this means the application was approved.

If the Minister does not approve an application, a notice is sent to the investor. Under ICA, the investor can make representations and submit undertakings to show that the investment has a net benefit to Canada. If the Minister's final decision is not to allow the

investment, the investors will be prohibited from implementing the investment, and will have to relinquish the investment if it has already been made.

For more information on the procedure for filing applications for review, please review:

- Industry Canada
  - [Filing requirements to Industry Canada or Heritage Canada](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/lk00052e.html) [http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_lk00007e.html](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00007e.html)
  - [Net Benefit Requirement](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00007e.html#benefit) [http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_lk00007e.html#benefit](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00007e.html#benefit)
  - [How long does the review process take?](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00007e.html#process) [http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_lk00007e.html#process](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00007e.html#process)
  - [What happens if the Minister is not satisfied of "net benefit" and does not approve the investment?](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00007e.html#minister) [http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_lk00007e.html#minister](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00007e.html#minister)
  - [Third Party Representations](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00007e.html#party) [http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_lk00007e.html#party](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00007e.html#party)
  - [Guideline](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/lk00064e.html#admin) regarding procedures that will be followed in the administration of the review and monitoring provisions of Act <http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/lk00064e.html#admin>
  - [Form to file an application for review online](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00010e.html) [http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_lk00010e.html](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00010e.html)
  - [Additional information about the application for review](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/lk00076e.html) <http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/lk00076e.html>

### **Filing Procedure for Notification**

Even if an investment does not require an application for review, filing a notification is still necessary. Non-Canadians who are looking to establish a new business activity in Canada or acquire control of an existing Canadian business must file a notification even if the proposed investment does not exceed specified thresholds. A notification can be filed up to 30 days after the investment has been made.

For more information about filing a notification, please read:

- [When do you need to file a notification?](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00007e.html#notify) [http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_lk00007e.html#notify](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00007e.html#notify)
- [Guideline](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/lk00064e.html#related) to determine which types of new business activities in Canada would be subject to notification <http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/lk00064e.html#related>
- [Thresholds and notification requirements](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00050e.html) for investors from WTO member countries [http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_lk00050e.html](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00050e.html)
- [Filing requirements to Industry Canada or Heritage Canada](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/lk00052e.html) <http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/lk00052e.html>
- [Forms for filing a notification online](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00010e.html) [http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h\\_lk00010e.html](http://strategis.ic.gc.ca/epic/internet/inica-lic.nsf/en/h_lk00010e.html)

### **Restrictions to Foreign Ownership/Investment**

Investment Canada has additional information regarding restrictions to foreign ownership and investment in certain industries.

- [Restrictions on Foreign Ownership](http://www.investincanada.gc.ca/en/832/Other_Restrictions_on_Foreign_Ownership.html) [http://www.investincanada.gc.ca/en/832/Other\\_Restrictions\\_on\\_Foreign\\_Ownership.html](http://www.investincanada.gc.ca/en/832/Other_Restrictions_on_Foreign_Ownership.html)

## **Competition Policy**

Another important consideration for foreign investors looking to establish a business activity in Canada is the competition policy. Canada's *Competition Act* applies to both Canadians and foreign investors. The *Competition Act* falls under federal jurisdiction, and it is enforced and administered by the Competition Bureau. The Competition Tribunal is a specialized court that decides all applications made under Parts VII.1 and VIII (non-criminal provisions) of the *Competition Act*.

The *Competition Act* can be broadly subdivided into three main sections:

1. Criminal Offences
2. Civil Offences
3. Mergers and Acquisitions

See below for more information:

### **1. Criminal Offences**

The following outlines some of the main criminal offences in the *Competition Act*. For more detailed information about all of the criminal offences please read the [Competition Act](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=148&lg=e#competition) <http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=148&lg=e#competition>.

#### ○ **Bid-rigging**

Bid-rigging occurs when four elements are met: there was a call for tenders; there was an agreement between two or more bidders whereby one or more of them agrees not to submit a bid or when two or more submit bids that were arrived at by an agreement or arrangement; the person calling for tenders was unaware of a previous agreement existing between the bidders; and bids were submitted in response to the call for tenders.

- Competition Bureau

- [Bid-rigging](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=110&lg=e)

- <http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=110&lg=e>

#### ○ **Conspiracy**

Conspiracy occurs when two or more persons conspire or agree to prevent or unduly lessen competition or to unreasonably raise the price of a product.

- Competition Bureau

- [Conspiracies](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=112&lg=e)

- <http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=112&lg=e>

#### ○ **False or Misleading Representations**

It is a criminal offence to knowingly or recklessly make a false or misleading representation to promote a product or business interest to the public. This is true regardless of whether or not any person was actually deceived or misled by the representation. Double ticketing of prices, pyramid selling and bait and switch selling are also criminal offences.

- Competition Bureau

- [False or misleading representations](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=513&lg=e#competition)

- <http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=513&lg=e#competition>

- [Information Bulletin - Misleading Representations and Deceptive Marketing Practices: Choice of Criminal or Civil Track under the Competition Act](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1223&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1223&lg=e>
- **Predatory Pricing**  
Predatory pricing occurs when a firm sells products or services at unreasonably low prices, and it has the effect of substantially lessening competition driving a competitor out of the market, or if it is intended to have these effects.
  - Competition Bureau
    - [Predatory pricing](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1746&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1746&lg=e>
- **Price discrimination**  
Price discrimination exists when suppliers sell identical goods or services at different prices to competing buyers in the market. Suppliers are prohibited from discriminating on the basis of price or discount among purchasers.
  - Competition Bureau
    - [Price discrimination](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1810&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1810&lg=e>
- **Price maintenance**  
The price maintenance provisions in the *Competition Act* prohibit a supplier from trying to influence the price at which someone else sells or supplies a product. It is illegal to demand that unaffiliated distributors or retailers sell at a specified retail price. It is also an offence not to supply to someone because of that person's low pricing policy.
  - Read Part VI of the [Competition Act](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1810&lg=e) for more information on price maintenance  
<http://lois.justice.gc.ca/en/C-34/229088.html>
- **Penalties**  
There are varying degrees of fines, and in some cases, imprisonment for breaching provisions of the Competition Act.
  - [Examples of Penalties imposed](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1144&lg=e) for criminal acts under the Competition Act.  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1144&lg=e>

## 2. Civil Offences

The following summarizes some of the main non-criminal offences subject to review by the Competition Tribunal.

- **Abuse of dominant position**  
Generally, this occurs when a firm completely possesses or substantially controls the market, acts to lessen competition, and has the effect or likely effect to lessen competition considerably.
  - Competition Bureau
    - [Abuse of dominance](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=511&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=511&lg=e>

- [Enforcement Guidelines on the Abuse of Dominance Provisions](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1251&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1251&lg=e>
- **Refusal to deal**  
This occurs when a person does not supply a product to a customer, and as a result, the customer's business is substantially affected, or the customer is unable to carry on his/her business. There are four considerations to determine if refusal to deal exists.
  - Competition Bureau
    - [Refusal to deal](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=665&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=665&lg=e>
- **Misleading advertising**  
There are forms of misleading advertising that fall short of criminal offences, and are classified as civil offences. Some examples of civil offences would include: making a performance claim based on false testing, giving a warranty or guarantee when it will not actually be abided by, giving false representations on the selling price of a product, etc.
  - Competition Bureau
    - [Civil and criminal provisions for false or misleading advertising.](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=513&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=513&lg=e>
- **Other**  
There are other forms of non-criminal reviewable matters governed by the civil process. The Competition Tribunal deals with applications that fall under [Parts VII.1](http://laws.justice.gc.ca/en/C-34/section-74.01.html) <http://laws.justice.gc.ca/en/C-34/section-74.01.html> and [VIII](http://laws.justice.gc.ca/en/C-34/section-75.html) <http://laws.justice.gc.ca/en/C-34/section-75.html> of the *Competition Act*.
  - [Competition Tribunal](http://www.ct-tc.gc.ca/english/View.asp?x=1) <http://www.ct-tc.gc.ca/english/View.asp?x=1>

### 3. Mergers and Acquisitions

The *Competition Act* (CA) contains legislation and regulations controlling acquisitions and mergers. Generally, a merger is defined as the acquisition of control over or significant interest in all or part of a business of a competitor, supplier, customer or other person.

All mergers are subject to review by the Commissioner and the Competition Bureau staff. Advanced notification to the Commissioner must be given for certain merger or acquisition transactions that have surpassed the financial thresholds specified in the CA. If the Commissioner determines that a merger is likely to prevent or lessen competition substantially, she can apply to the Competition Tribunal to prevent or order dissolution of the merger. The Tribunal takes into consideration a number of factors to determine if the merger will lessen competition. Parties contemplating a merger should contact the Competition Bureau before filing a merger notification.

For more information about mergers:

- Competition Bureau
  - [Mergers](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=114&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=114&lg=e>
  - [Contact](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=114&lg=e#contact)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=114&lg=e#contact>

- [How to file a Merger Notification](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1163&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1163&lg=e>
- [Forms to file a Merger Notification](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1705&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1705&lg=e>
- [Regulatory Impact Analysis Statement](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1716&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1716&lg=e>  
Provides information on merger thresholds and notification requirements
- [Merger enforcement guidelines](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1245&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1245&lg=e>
- [Merger enforcement guidelines as applied to a bank merger](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1253&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1253&lg=e>

For more information about competition policy in Canada, please refer to:

- [Competition Bureau](http://www.competitionbureau.gc.ca/internet/index.cfm?itemid=97&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemid=97&lg=e>
  - [Competition Act and Regulations](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=148&lg=e#competition)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=148&lg=e#competition>
  - [Enquiries and Complaints](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=19&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=19&lg=e> Find out what types of complaints fall under the Bureau's jurisdiction, how to file a complaint, processes and steps undertaken by the bureau to deal with complaints.
  - [Law and litigation](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=20&lg=e) procedures used to maintain a competitive marketplace in Canada  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=20&lg=e>
- [Competition Tribunal](http://www.ct-tc.gc.ca/english/View.asp?x=1) <http://www.ct-tc.gc.ca/english/View.asp?x=1>

## **Other Laws and Regulations**

Investors should also consider the intellectual property regulations, environmental law, and product standards legislation when contemplating operations in the Alberta market.

Please refer to the following, for more information about privacy law, intellectual property regulation, environmental law as well as product standards and advertising requirements:

### **1. Privacy Law**

There is both federal and provincial privacy law in Canada.

#### **Federal**

There are two federal privacy laws in Canada: the *Privacy Act* and the *Personal Information Protection and Electronic Documents Act (PIPEDA)*. Under the *Privacy Act*, the federal government agencies and departments must respect privacy rights by limiting the collection, use and disclosure of personal information. The federal government holds personal information about individuals, and individuals are permitted under the *Privacy Act* to request access to the information held about themselves, or make a correction to it.

*PIPEDA* regulates how the private sector organizes, collects, uses or discloses personal information. This act applies to all organizations involved in commercial activities unless provincial privacy legislation exists that is deemed substantially similar to *PIPEDA*. In Alberta, the *Personal Information Protection Act (PIPA)* is deemed substantially similar to *PIPEDA*. Therefore, *PIPA* governs how the private sector handles personal information in Alberta.

For more information about federal privacy law, please refer to:

- [Office of the Privacy Commissioner of Canada](http://www.privcom.gc.ca/index_e.asp) [http://www.privcom.gc.ca/index\\_e.asp](http://www.privcom.gc.ca/index_e.asp)
  - [The Federal Privacy Commissioner Fact Sheet](http://www.privcom.gc.ca/fs-fi/02_05_d_15_e.asp) [http://www.privcom.gc.ca/fs-fi/02\\_05\\_d\\_15\\_e.asp](http://www.privcom.gc.ca/fs-fi/02_05_d_15_e.asp) More detailed information about the two federal privacy laws: *Privacy Act* and *PIPEDA*
  - [Privacy Legislation](http://www.privcom.gc.ca/legislation/index_e.asp) [http://www.privcom.gc.ca/legislation/index\\_e.asp](http://www.privcom.gc.ca/legislation/index_e.asp) Link to the *Privacy Act*, the *Personal Information Protection and Electronic Documents Act (PIPEDA)*, and *Substantially Similar Provincial Legislation*
  - [Your Privacy Responsibilities: A Guide for Businesses and Organizations](http://www.privcom.gc.ca/information/guide_e.asp) [http://www.privcom.gc.ca/information/guide\\_e.asp](http://www.privcom.gc.ca/information/guide_e.asp) Helps businesses understand and meet obligations under Part 1 of *PIPEDA*.
  - [Your Privacy Rights: A Guide for Individuals](http://www.privcom.gc.ca/information/02_05_d_08_e.asp) [http://www.privcom.gc.ca/information/02\\_05\\_d\\_08\\_e.asp](http://www.privcom.gc.ca/information/02_05_d_08_e.asp)
- The Business Link
  - [Protection of Personal Information - Your Responsibilities](http://www.cbpsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081945203948&lang=en) [http://www.cbpsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081945203948&lang=en](http://www.cbpsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081945203948&lang=en)

#### **Provincial—Alberta**

Provincial governments also have privacy legislation governing the collection, use and disclosure of personal information held by government agencies. The Office of the Information and Privacy Commissioner oversees privacy legislation in Alberta. The Office of the Information and Privacy Commissioner provides information about four laws in Alberta dealing with the protection of privacy: *Freedom of Information and Protection of Privacy Act*, *Health Information Act*, *Personal Information Protection Act (PIPA)*, and *Access to Motor Vehicle Information Regulation (AMVIR)*.

For more information about privacy legislation in Alberta, please see:

- [Office of the Information and Privacy Commissioner](http://www.oipc.ab.ca/home/) <http://www.oipc.ab.ca/home/>

### **Freedom of Information and Protection of Privacy (FOIP) Act**

The Alberta Government has prepared a site about FOIP to help public bodies comply with this legislation.

For more information about FOIP and what constitutes a public body, please see:

- [Freedom of Information and Protection of Privacy \(FOIP\)](http://foip.gov.ab.ca/index.cfm) <http://foip.gov.ab.ca/index.cfm>
- [FOIP Act and Regulations](http://foip.gov.ab.ca/legislation/index.cfm) <http://foip.gov.ab.ca/legislation/index.cfm>

### **Health Information Act (HIA)**

Alberta has enacted legislation that deals specifically with the collection, use and disclosure of personal health information by health care providers and other health care organizations.

- [About HIA legislation](http://www.oipc.ab.ca/hia/) in Alberta <http://www.oipc.ab.ca/hia/>
- [HIA Act and Regulations](http://www.oipc.ab.ca/hia/act.cfm) <http://www.oipc.ab.ca/hia/act.cfm>

### **Personal Information Protection Act (PIPA)**

Alberta has enacted private-sector privacy legislation (*the Personal Information Protection Act (PIPA)*). The Alberta Government has a site that provides information to help businesses, non-profit organizations, and professional regulatory organizations to comply with Alberta's *Personal Information Protection Act (PIPA)*.

- [Personal Information Protection Act](http://www.pipa.gov.ab.ca/) <http://www.pipa.gov.ab.ca/>
- [PIPA act and regulations](http://www.oipc.ab.ca/pipa/act.cfm) <http://www.oipc.ab.ca/pipa/act.cfm>

### **Access to Motor Vehicle Information Regulation (AMVIR)**

The Access to Motor Vehicle Information Regulation (AMVIR) is a regulation under the *Traffic Safety Act* of Alberta.

- [About AMVIR](http://www.oipc.ab.ca/amvir/about.cfm) <http://www.oipc.ab.ca/amvir/about.cfm>
- [Act and Regulations](http://www.oipc.ab.ca/amvir/act.cfm) <http://www.oipc.ab.ca/amvir/act.cfm>

## **2. Intellectual property**

The federal government regulates the protection of intellectual property in Canada for the most part. Federal statutes regulate patents, trademarks, copyright and moral rights, industrial designs, topography rights and plant breeders' rights.

The provinces govern intellectual property as it relates to trade name registration, company transfers, licenses, etc. For more information, about registering a business name in Alberta, please see section on [Forms of Business Structure](#).

For more information about intellectual property legislation in Canada, please visit:

- [Acts Relating to Intellectual Property](http://laws.justice.gc.ca/en/subject/400.html) <http://laws.justice.gc.ca/en/subject/400.html>
- [Intellectual Property Institute of Canada \(IPIC\)](http://www.ipic.ca/english/general/what.cfm) <http://www.ipic.ca/english/general/what.cfm>  
IPIC is an association of professionals who specialize in intellectual property. IPIC works to protect and promote intellectual property in the Canadian economy.
- Industry Canada

- [Intellectual Property](http://www.ic.gc.ca/cmb/welcomeic.nsf/ICPages/SubjectIntellectualProperty)  
<http://www.ic.gc.ca/cmb/welcomeic.nsf/ICPages/SubjectIntellectualProperty>  
Informational site about Intellectual property in Canada. This page links to links to resources on copyrights, patents, trademarks, industrial designs and integrated circuit topographies
- [Canadian Intellectual Property Office \(CIPO\)](http://strategis.gc.ca/sc_mrksv/cipo/welcome/welcom-e.html)  
[http://strategis.gc.ca/sc\\_mrksv/cipo/welcome/welcom-e.html](http://strategis.gc.ca/sc_mrksv/cipo/welcome/welcom-e.html)  
CIPO is a federal agency that works under Industry Canada. It is responsible for administering and processing most intellectual property legislation in Canada. CIPO oversees intellectual property regulation for:

### **Patent**

Through a patent, the government grants inventors exclusive rights to their inventions. Patent protection applies in the country that issues the patent. In Canada, this protection is valid for 20 years from the date of filing. Patents are granted for products or processes that are new, workable, useful and ingenious.

For more information about patents, please review:

- Canadian Intellectual Property Office (CIPO)
  - [Patents](http://strategis.gc.ca/sc_mrksv/cipo/patents/pt_main-e.html) [http://strategis.gc.ca/sc\\_mrksv/cipo/patents/pt\\_main-e.html](http://strategis.gc.ca/sc_mrksv/cipo/patents/pt_main-e.html)  
CIPO provides comprehensive information about patents, some of which includes: a guide to patents, legislation, application process, agents, publications, online and printable forms, FAQ's, etc.
  - [Canadian Patents Database](http://patents1.ic.gc.ca/intro-e.html) <http://patents1.ic.gc.ca/intro-e.html>  
This database provides access to over 75 years of patent descriptions and images. It is possible to search, retrieve and study more than 1,500,000 patent documents.
- The Business Link
  - [Patents](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944191301&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944191301&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944191301&lang=en)  
Informational guide and summary about Patents

### **Trademark**

Trademarks are words, symbols or designs (or a combination of these), used to identify and distinguish a product or service of one person or organization from those of others. A trademark may only be used by the owner of the trademark.

For more information about trademarks, please see:

- Canadian Intellectual Property Office (CIPO)
  - [Trademarks](http://strategis.ic.gc.ca/sc_mrksv/cipo/tm/tm_main-e.html) [http://strategis.ic.gc.ca/sc\\_mrksv/cipo/tm/tm\\_main-e.html](http://strategis.ic.gc.ca/sc_mrksv/cipo/tm/tm_main-e.html)  
CIPO provides abundant information including a guide to trademarks, application process, publications, legislation, agents, links, online and printable forms, FAQ's, etc.
  - [Trade Marks Database](http://strategis.ic.gc.ca/app/cipo/trademarks/search/tmSearch.do?language=eng)  
<http://strategis.ic.gc.ca/app/cipo/trademarks/search/tmSearch.do?language=eng>
- The Business Link

- [Trade-Marks](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944191353&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944191353&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944191353&lang=en)  
Informational guide and summary about trade-marks

## Copyrights

Copyright prohibits others from copying your work without your permission. Copyright gives the owner the exclusive right to protect the way in which information or a particular idea is communicated. Copyrights provide protection for various artistic, dramatic, musical, sound recording, performance or literary works (including computer programs).

For more information about copyrights, please review:

- Canadian Intellectual Property Office (CIPO)
  - [Copyrights](http://strategis.ic.gc.ca/sc_mrksv/cipo/cp/cp_main-e.html) [http://strategis.ic.gc.ca/sc\\_mrksv/cipo/cp/cp\\_main-e.html](http://strategis.ic.gc.ca/sc_mrksv/cipo/cp/cp_main-e.html)  
CIPO provides abundant information about copyrights in Canada, including a guide to copyrights, application process, publications, legislation, links, online and printable forms, etc.
  - [Copyrights database](http://strategis.ic.gc.ca/app/cipo/copyrights/displaySearch.do?language=eng)  
<http://strategis.ic.gc.ca/app/cipo/copyrights/displaySearch.do?language=eng>
- The Business Link
  - [Copyrights](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944191327&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944191327&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944191327&lang=en)  
Informational guide and summary about copyrights
- Library and Archives Canada
  - [Information on Copyright in Canada](http://www.collectionscanada.ca/window/s24-1003-e.html)  
<http://www.collectionscanada.ca/window/s24-1003-e.html>  
Has links to further information on copyrights in Canada, including: legislation and regulations, news releases, reports, guides and discussion papers, copyright organizations.
- [Canadian Copyright Licensing Agency](http://www.accesscopyright.ca/) <http://www.accesscopyright.ca/>  
A not-for-profit agency established by Canadian publishers and creators to license public access to copyright works.

## Industrial Designs

An industrial design includes the aesthetic aspect and particular features of an article produced by hand, tool or machine. Some of the elements considered in an industrial design are shape, configuration, pattern or ornament (or any combination thereof) which applies to the finished article.

For more information about industrial designs, please see:

- Canadian Intellectual Property Office (CIPO)
  - [Industrial Designs](http://strategis.ic.gc.ca/sc_mrksv/cipo/id/id_main-e.html) [http://strategis.ic.gc.ca/sc\\_mrksv/cipo/id/id\\_main-e.html](http://strategis.ic.gc.ca/sc_mrksv/cipo/id/id_main-e.html)  
CIPO has abundant information on industrial designs in Canada, including: guide to industrial designs, application process, publications, legislation, links, online and printable forms.

- [Industrial Designs Database](http://strategis.ic.gc.ca/app/cipo/id/displaySearch.do?language=eng)  
<http://strategis.ic.gc.ca/app/cipo/id/displaySearch.do?language=eng>
- The Business Link
  - [Industrial Designs](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944191427&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944191427&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944191427&lang=en)  
Informational guide and summary about industrial designs

### **Integrated Circuit Topographies**

Integrated Circuit Topography refers to the three-dimensional configuration of the electronic circuits used in microchips and semiconductor chips.

For more information about integrated circuit topographies in Canada refer to:

- Canadian Intellectual Property Office
  - [Integrated Circuit Topographies](http://strategis.ic.gc.ca/sc_mrksv/cipo/ict/ict_main-e.html)  
[http://strategis.ic.gc.ca/sc\\_mrksv/cipo/ict/ict\\_main-e.html](http://strategis.ic.gc.ca/sc_mrksv/cipo/ict/ict_main-e.html) Guide to integrated circuit topographies, legislation, links, online and printable forms, fees, FAQ's, etc
- The Business Link
  - [Integrated Circuit Topographies](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944191506&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944191506&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944191506&lang=en)  
Informational guide and summary about integrated circuit topographies

### **3. Environmental Law**

Environmental regulation in Canada falls under federal, provincial, and in some cases, municipal jurisdiction. Legislation exists that regulates the impact of business activities on the environment.

Environment Canada is the federal department that works to enhance the quality of the natural environment, conserve Canada's natural resources, coordinate policies and programs, address climate change etc. Alberta Environment works to protect Alberta's natural resources, and to address climate change and waste management issues.

It is important to be aware of both provincial and federal environmental regulations when operating a business in Alberta. However, in many cases, federal and provincial environment regulation is synchronized. This means that a single, cooperative environmental assessment process can take place, where an environmental assessment is required under both the *Canadian Environmental Assessment Act* and the *Alberta Environmental Protection and Enhancement Act (EPEA)*. Therefore, it is advisable to first contact the provincial authorities (Alberta Environment) for information about regulations and necessary approvals. The provincial government will then be in a better position to advise whether or not additional regulations apply to a proposed project at the federal level. Please see the links below for more information about the environmental assessment process for proposed projects.

#### **Provincial**

Alberta Environment works to protect and enhance Alberta's natural resources and environment. Some of the major environmental considerations businesses must be aware of include water conservation, greenhouse gas emissions, land reclamation and waste management.

Investors should also review the foreign ownership of land regulations (administered by Alberta Government Services):

- [Foreign Ownership of Land Administration](http://governmentservices.gov.ab.ca/lt/foia.cfm)  
<http://governmentservices.gov.ab.ca/lt/foia.cfm>

For more information about Alberta Environment, please see:

- [Alberta Environment](http://environment.gov.ab.ca/default.aspx) <http://environment.gov.ab.ca/default.aspx>
  - [Alberta Environment legislation](http://www3.gov.ab.ca/env/protenf/legislation/index.html)  
<http://www3.gov.ab.ca/env/protenf/legislation/index.html> Summarizes Acts currently managed through Alberta Environment
  - [Protection and Enforcement](http://www3.gov.ab.ca/env/protenf/index.html) <http://www3.gov.ab.ca/env/protenf/index.html>  
Information on compliance, approvals, codes of practice, environmental assessments, legislation, standards and guidelines, land reclamation, pesticides, soil and groundwater assessments
    - [Environmental Assessment/Evaluation](http://www3.gov.ab.ca/env/protenf/assessment/index.html)  
<http://www3.gov.ab.ca/env/protenf/assessment/index.html>  
Information about the Environmental assessment process, preparing disclosure documents, filing procedures which help assess potential effects of proposed activities on the Environment
    - [Approval and Compliance Documents](http://www3.gov.ab.ca/env/protenf/approvals/index.html)  
<http://www3.gov.ab.ca/env/protenf/approvals/index.html>
  - [Information Centre](http://www.environment.gov.ab.ca/info/home.asp) <http://www.environment.gov.ab.ca/info/home.asp>  
The information centre allows you to ask questions on various environmental topics.  
There are also answers to frequently asked questions.
- Alberta Environment provides a wealth of information on various topics relating to:
  - [Air](http://www3.gov.ab.ca/env/air/index.html) <http://www3.gov.ab.ca/env/air/index.html>
  - [Land](http://www3.gov.ab.ca/env/land/index.html) <http://www3.gov.ab.ca/env/land/index.html>
  - [Water](http://www3.gov.ab.ca/env/water/index.html) <http://www3.gov.ab.ca/env/water/index.html>
  - [Climate change](http://www3.gov.ab.ca/env/climate/index.html) <http://www3.gov.ab.ca/env/climate/index.html>
  - [Waste](http://www3.gov.ab.ca/env/waste/wastenot/index.html) <http://www3.gov.ab.ca/env/waste/wastenot/index.html>

### **Environmental Protection and Enhancement Act**

One of the main provincial environmental statutes is the *Environmental Protection and Enhancement Act*. This Act is aimed at protecting air, land, and water. EPEA regulates the process for environmental assessments, approvals and registrations. The EPEA also has guidelines on conducting an environmental impact assessment (EIA) in Alberta.

For more information about EPEA, please see:

- [Environmental Protection and Enhancement Act \(EPEA\)](http://www3.gov.ab.ca/env/protenf/approvals/factsheets/enhanact.html)  
<http://www3.gov.ab.ca/env/protenf/approvals/factsheets/enhanact.html>

### **Federal**

Environment Canada (EC) administers various acts and regulations pertaining to environmental protection and conservation.

For more information about Environment Canada, please visit:

- [Environment Canada](http://www.ec.gc.ca) [www.ec.gc.ca](http://www.ec.gc.ca)
  - [What Does Environment Canada Do?](http://www.ec.gc.ca/introec/index_e.htm)  
[http://www.ec.gc.ca/introec/index\\_e.htm](http://www.ec.gc.ca/introec/index_e.htm)

- [Environmental Acts and Regulations](#)  
<http://www.ec.gc.ca/EnviroRegs/eng/about.cfm> The links on the navigation bar on the left provide additional information on the following topics:
  - Acts and Regulations Administered by EC
    - Environmental Protection
    - Water
    - Weather
    - Wildlife
    - Other Environmental Topics
  - Acts administered in whole by EC
  - Acts and regulations administered in part by EC
  - Acts administered by others with EC assistance
  - Other Acts and Regulations
  - Major Legislation with General Application
- [Law](#) [http://www.ec.gc.ca/envlaw\\_e.html](http://www.ec.gc.ca/envlaw_e.html)  
 Provides comprehensive information about acts and regulations, codes of practice, compliance and enforcement, environmental performance agreements, and reporting

One of the main federal statutes regulating activities affecting the environment is the *Canadian Environmental Protection Act (CEPA)*. CEPA prevents pollution as well as minimizes some of the health and environmental risks associated with toxic substances and hazardous waste. The primary objective of the Environmental Registry is to encourage and support involvement of the public in environmental decision-making. In support of this mandate, the CEPA Environmental Registry provides information and updates for the public regarding activities that take place under CEPA, 1999.

- [CEPA Environmental Registry](#) <http://www.ec.gc.ca/CEPARRegistry/default.cfm>
- [Canadian Environmental Protection Act \(CEPA\)](#)  
[http://www.ec.gc.ca/CEPARRegistry/the\\_act/](http://www.ec.gc.ca/CEPARRegistry/the_act/)

The Canada Environmental Assessment Agency is an independent federal agency that reports to the Minister of Environment. It administers the *Canadian Environmental Assessment Act*. This Act requires federal departments, agencies, and crown corporations to conduct environmental assessments for projects where the federal government is involved in some way (whether the federal government is the proponent, federal funding is involved, or some aspect of the project requires a federal permit, license or approval.)

- [Canada Environmental Assessment Agency](#) [http://www.acee-ceaa.gc.ca/index\\_e.htm](http://www.acee-ceaa.gc.ca/index_e.htm)
- [Canadian Environmental Assessment Act and Related Regulations](#)  
<http://laws.justice.gc.ca/en/C-15.2/index.html>

#### **4. Product Standards, Labelling, Advertising and Marketing**

Most pre-packaged goods sold in Canada must follow certain packaging and labelling requirements. The Competition Bureau administers and enforces the following acts and regulations that relate to product standards, labelling and advertising. There are also acts administered by Health Canada and Measurement Canada that relate to consumer packaging and labelling.

##### **Consumer Packaging and Labelling Act**

The *Consumer Packaging and Labelling Act* imposes general obligations to ensure pre-packaged products do not use false or misleading representations. Labels must be accurate and meaningful so that consumers are able to make informed purchasing decisions. The Act

also requires that certain specifications about the product are included in the label (such as the name of the product, net quantity and dealer identity).

- Competition Bureau
  - [Consumer Packaging and Labelling Act and Related Regulations](http://laws.justice.gc.ca/en/C-38/index.html)  
<http://laws.justice.gc.ca/en/C-38/index.html>
  - [Guide to the Act and Regulations](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1248&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1248&lg=e>
  - [Labelling Assessment Tools](http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1436&lg=e)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1436&lg=e>These were designed to assist users in meeting labelling requirements of federal legislation relating to: Consumer Packaging and Labelling, Precious Metals Marking, Textile Labelling, Down and Feather labelling

### **Health Canada**

There are a number of acts that fall under the jurisdiction of Health Canada and relevant agencies that impose obligations with respect to standards and labelling requirements. The Canadian Food Inspection Agency (CFIA) provides all federal inspection services related to food and enforces the food safety and nutritional quality standards established by Health Canada. CFIA administers the federal labelling requirements for pre-packaged foods.

- [Health Canada](http://www.hc-sc.gc.ca/index_e.html) [http://www.hc-sc.gc.ca/index\\_e.html](http://www.hc-sc.gc.ca/index_e.html)
  - [Consumer Product Safety](http://www.hc-sc.gc.ca/cps-spc/index_e.html) [http://www.hc-sc.gc.ca/cps-spc/index\\_e.html](http://www.hc-sc.gc.ca/cps-spc/index_e.html)  
Contains useful information about the labelling requirements for various products and relevant legislation and guidelines
  - [Drug and Health Products](http://www.hc-sc.gc.ca/dhp-mps/index_e.html) [http://www.hc-sc.gc.ca/dhp-mps/index\\_e.html](http://www.hc-sc.gc.ca/dhp-mps/index_e.html)
  - [Food and Nutrition](http://www.hc-sc.gc.ca/fn-an/index_e.html) [http://www.hc-sc.gc.ca/fn-an/index\\_e.html](http://www.hc-sc.gc.ca/fn-an/index_e.html)
- [Canadian Food Inspection Agency](http://www.inspection.gc.ca/english/toce.shtml) <http://www.inspection.gc.ca/english/toce.shtml>
  - [Acts and Regulations](http://www.inspection.gc.ca/english/reg/rege.shtml) <http://www.inspection.gc.ca/english/reg/rege.shtml>  
Lists acts and regulations that CFIA administers and enforces
  - [Guide to Food Labelling and Advertising](http://www.inspection.gc.ca/english/fssa/labeti/guide/toce.shtml)  
<http://www.inspection.gc.ca/english/fssa/labeti/guide/toce.shtml>

### **Alberta Health and Wellness**

The *Public Health Act*, *Food and Food Establishments Regulations* specify that if a business in Alberta would like to sell, produce, manufacture or store any type of food or drink that will be distributed to the public, a food establishment permit and an inspection from the applicable Regional Health Authority in Alberta is required.

For more information, please see:

- [Regional Health Authority](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&id=1084286446767&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&id=1084286446767&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&id=1084286446767&lang=en) Information about the *Public Health Act*, whom it applies to, fees, additional information resources and references

### **Measurement Canada**

Measurement Canada is a Special Operating Agency of Industry Canada. Measurement Canada sets the rules regarding trade measurement, and ensures these rules are effectively implemented and adhered to. The agency administers and enforces the *Weights and Measures Act* and the *Electricity and Gas Inspection Act*.

For more information about Measurement Canada, please see:

- [Measurement Canada](http://strategis.ic.gc.ca/epic/internet/inmc-mc.nsf/en/Home) <http://strategis.ic.gc.ca/epic/internet/inmc-mc.nsf/en/Home>
- [Weights and Measures Act and Related Regulations](http://laws.justice.gc.ca/en/W-6/index.html) <http://laws.justice.gc.ca/en/W-6/index.html>
- [Electricity and Gas Inspection Act and Related Regulations](http://lois.justice.gc.ca/en/E-4/index.html) <http://lois.justice.gc.ca/en/E-4/index.html>

## **Product Standards Organizations and Associations**

### *Canadian Standards Association*

The Canadian Standards Association is a not-for-profit membership-based association that serves business, industry, government and consumers in Canada and worldwide. The CSA is involved in developing standards which enhance public safety, health and quality of life, help to preserve the environment and facilitate trade.

For more information, please see:

- [Canadian Standards Association](http://www.csa.ca/Default.asp?language=English) <http://www.csa.ca/Default.asp?language=English>

### *Standards Council of Canada*

The Standards Council of Canada accredits organizations that develop and verify conformity to standards in Canada. It also approves National Standards of Canada, represents Canada in international standards forums, and serves as a source of standards information. The website includes information on standards, accreditation programs, international trade, an information centre, online services and forums.

- [Standards Council of Canada](http://www.scc.ca/en/index.shtml) <http://www.scc.ca/en/index.shtml>

### *Canadian General Standards Board*

The Canadian General Standards Board (CGSB) is a federal government organization. It performs standards development and conformity assessment services to clients in support of the interests of government, industry and consumers.

- [Canadian General Standards Board](http://www.pwgsc.gc.ca/cgsb/home/index-e.html) <http://www.pwgsc.gc.ca/cgsb/home/index-e.html>

### *Underwriters' Laboratories of Canada (ULC)*

The Underwriters' Laboratories of Canada (ULC) is an independent, not-for-profit product safety testing and certification organization. ULC is accredited by the Standards Council of Canada, under the National Standards System.

- [Underwriters Laboratories of Canada](http://www.ulc.ca/) <http://www.ulc.ca/>

## **Textile Labelling Act**

This Act is a criminal statute and it set outs obligations relating to the labelling, sale, importation and advertising of consumer textile articles. This act prohibits the making of false or misleading representations and textile articles must have accurate and meaningful labelling information to help consumers make informed purchasing decisions. The Act specifies certain mandatory labelling requirements (for example, the generic name of each fibre present and the dealer's full name and postal address or a CA identification number must be included). A CA identification number is issued by the Competition Bureau and it can be used in place of the dealer's name and address on the label.

For more information about the *Textile Labelling Act*, please see:

- Competition Bureau

- [Textile Labelling Act](#)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=148&lg=e#textile>
  - [Guide to the Act and Regulations](#)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1249&lg=e>
- [CA identification number](#)  
<http://strategis.ic.gc.ca/app/cb/canumber/home.do?language=eng>

### **Precious Metals Marking Act**

This Act is a criminal statute and it sets out obligations relating to the marking of articles containing precious metals. It prohibits making false or misleading representations and ensures that articles made with gold, silver, platinum or palladium have uniform descriptions and quality markings to help consumers make informed purchasing decisions.

For more information about the *Precious Metals Marking Act*, please visit:

- Competition Bureau
  - [Precious Metals Marking Act and Related Regulations](#)  
<http://lois.justice.gc.ca/en/P-19/index.html>
    - [Guide to the Act and Regulations](#)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=1234&lg=e>
- For more information about all of these acts, please see:
  - Competition Bureau
    - [Law and Litigation](#)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=148&lg=e>
    - [Enforcement Guidelines](#)  
<http://www.competitionbureau.gc.ca/internet/index.cfm?itemID=182&lg=e>

## **Taxation**

Canada imposes taxes not only on its residents, but also on non-residents who carry on a business in Canada, are employed in Canada or sell property in Canada. The Canada Revenue Agency is the federal government department that administers Canada's federal tax laws. Alberta Finance administers Alberta's tax laws.

### **Residence Requirements**

Canada imposes taxes on the basis of residency, not citizenship. Residents and non-residents are subject to Canadian tax on income. Canadian residents are subject to taxes on income earned anywhere in the world, whereas non-residents are generally taxable only on income and capital gains earned in Canada. However, there may be relief or reduction of taxation if a bilateral income tax treaty exists between Canada and another country.

Determine if you are a non-resident or resident of Canada for tax purposes:

- Canada Revenue Agency
  - [Individual](http://www.cra-arc.gc.ca/E/pub/tp/it221r3-consolid/README.html) <http://www.cra-arc.gc.ca/E/pub/tp/it221r3-consolid/README.html>
  - [Corporation](http://www.cra-arc.gc.ca/tax/nonresidents/business/bus-res-e.html) <http://www.cra-arc.gc.ca/tax/nonresidents/business/bus-res-e.html>
  - [Trusts and estates](http://www.cra-arc.gc.ca/E/pub/tp/it447/README.html) <http://www.cra-arc.gc.ca/E/pub/tp/it447/README.html>
- Finance Canada
  - [Canada's tax treaties](http://www.fin.gc.ca/treaties/cndtxtreat_e.html) [http://www.fin.gc.ca/treaties/cndtxtreat\\_e.html](http://www.fin.gc.ca/treaties/cndtxtreat_e.html)

### **Corporations**

- **Federal Incentive Programs**

The federal government does provide some incentives for businesses engaged in certain activities.

For more information on government tax credit programs for businesses in certain sectors, please refer to:

- [Tax Credit Programs for Businesses](http://www.cra-arc.gc.ca/taxcredit/business-e.html) <http://www.cra-arc.gc.ca/taxcredit/business-e.html>
  - [Incentives and Taxes](http://www.investincanada.gc.ca/en/982/Incentives_and_Taxes.html) [http://www.investincanada.gc.ca/en/982/Incentives\\_and\\_Taxes.html](http://www.investincanada.gc.ca/en/982/Incentives_and_Taxes.html)
- **Legislation**

Income tax is imposed by the federal and provincial governments. The Canada Revenue Agency (CRA) administers the *Income Tax Act and Regulations*. Each province has income tax legislation, but for most provinces (excluding Alberta, Ontario and Quebec), the CRA administers this legislation. The Tax and Revenue Administration of Alberta Finance administers the *Alberta Corporate Tax Act and Regulations*. Corporations that operate in Alberta are therefore required to file a corporate tax return with the CRA and with Alberta Finance (see [Reporting and Filing](#) section for more details).

For more information about taxation legislation, please visit:

- Federal Government
  - [Canada Revenue Agency](http://www.cra-arc.gc.ca/) <http://www.cra-arc.gc.ca/>
    - [Canada Income Tax Act and Regulations](http://lois.justice.gc.ca/en/I-3.3/index.html) <http://lois.justice.gc.ca/en/I-3.3/index.html>

- Provincial Government
  - Alberta Finance
    - [Alberta Tax and Revenue Administration](http://www.finance.gov.ab.ca/publications/tax_rebates/index.html)  
[http://www.finance.gov.ab.ca/publications/tax\\_rebates/index.html](http://www.finance.gov.ab.ca/publications/tax_rebates/index.html)
    - [Alberta Corporate Tax Act and Regulations](http://www.finance.gov.ab.ca/ministry/legislation.html#corptax)  
<http://www.finance.gov.ab.ca/ministry/legislation.html#corptax>

- **Payroll**

Employers, including non-resident employers, are required to deduct certain amounts from employee salaries and wages and remit these amounts to the CRA. This includes certain payroll taxes such as Employment Insurance and Canada Pension Plan.

For more information on payroll, please refer to:

- Canada Revenue Agency
  - [Payroll](http://www.cra-arc.gc.ca/tax/business/topics/payroll/menu-e.html) <http://www.cra-arc.gc.ca/tax/business/topics/payroll/menu-e.html>
  - [Employers guide to payroll deductions and remittances](http://www.cra-arc.gc.ca/E/pub/tg/t4001/README.html)  
<http://www.cra-arc.gc.ca/E/pub/tg/t4001/README.html>
  - [Employee or Self-Employed?](http://www.cra-arc.gc.ca/E/pub/tg/rc4110/README.html) <http://www.cra-arc.gc.ca/E/pub/tg/rc4110/README.html>  
A guide to help determine a worker's employment status (whether a worker is an employee or a self-employed person)

Under provincial legislation, employers have to remit premiums for Worker's Compensation and Insurance.

For more information, please see:

- [Alberta's Worker's Compensation board—Information for Employers](http://www.wcb.ab.ca/employers/)  
<http://www.wcb.ab.ca/employers/>

- **Reporting and Filing**

There are both federal and provincial taxation reporting requirements:

*Federal Government*

Businesses operating in Canada may have to obtain a Business Number (BN) to be registered with the Canada Revenue Agency. The BN identifies your business and the accounts your business maintains.

For more information on obtaining a Business number, please refer to:

- Canada Revenue Agency
  - [Business Number \(BN\) Registration](http://www.cra-arc.gc.ca/tax/business/topics/bn/menu-e.html) <http://www.cra-arc.gc.ca/tax/business/topics/bn/menu-e.html> Provides information on who needs a BN, how to register, how it works, forms, publications
  - [Business Registration Online](http://www.cra-arc.gc.ca/tax/business/topics/bn/bro/menu-e.html) <http://www.cra-arc.gc.ca/tax/business/topics/bn/bro/menu-e.html> Information on registering for a Business number and four other major CRA programs
- The Business Link

Informational guide about the [Business Number](#)

[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Services&cid=1081944198973&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Services&cid=1081944198973&lang=en)

In addition to registering for a Business Number, all corporations that carry on business in Canada or dispose of taxable Canadian property have to file a T2 corporate income tax return each tax year, even if no tax is payable (information from the Canada Revenue Agency).

For more information on federal income tax filing requirements, please see:

- Canada Revenue Agency
  - [Completing the Corporation Tax return \(T2\)](http://www.cra-arc.gc.ca/tax/business/topics/corporations/return/menu-e.html) <http://www.cra-arc.gc.ca/tax/business/topics/corporations/return/menu-e.html> On the side bar, note the following subsections relating to the Corporation Tax Return: Who Has to File, What to File, Getting a Return, When to File, Where to Send
  - [T2 Corporation Income Tax Guide](http://www.cra-arc.gc.ca/E/pub/tg/t4012/README.html) <http://www.cra-arc.gc.ca/E/pub/tg/t4012/README.html>  
This guide explains the Income Tax Return form and is very helpful in answering various questions relevant to residents and non-residents. This guide provides detailed information on taxation issues such as calculating net income or loss, taxable income, necessary forms and information schedules, deductions, dividend refunds, withholding tax, summary of tax and credits, etc. Review the guide for more detailed information.
  - [T2 Corporation Income Tax Return Form](http://www.cra-arc.gc.ca/E/pbg/tf/t2/README.html) <http://www.cra-arc.gc.ca/E/pbg/tf/t2/README.html>
  - [T2 Returns, Schedules and Guides](http://www.cra-arc.gc.ca/formspubs/clientgroup/business/corporation-e.html) <http://www.cra-arc.gc.ca/formspubs/clientgroup/business/corporation-e.html>
- Forms for filing an income tax return
  - [Where do you file T2 \(for corporations\) returns?](http://www.cra-arc.gc.ca/tax/business/faq/t2cent-e.html) <http://www.cra-arc.gc.ca/tax/business/faq/t2cent-e.html>
  - [Forms and Publications](http://www.cra-arc.gc.ca/formspubs/menu-e.html) <http://www.cra-arc.gc.ca/formspubs/menu-e.html>
  - [Business—International and Non-resident tax information](#)  
Contains information relevant to non-residents who are carrying on business in Canada (income tax filing requirements, procedures, guides, tax accounts, etc)
  - [A guide for Canadian Small Businesses](http://www.cra-arc.gc.ca/E/pub/tg/rc4070/) <http://www.cra-arc.gc.ca/E/pub/tg/rc4070/>  
Includes information on setting up a business, the GST/HST, excise taxes, payroll, income tax, audits, objections and appeals, how to get information from the CRA, summary of important dates, useful websites.
  - [E-services for businesses](http://www.cra-arc.gc.ca/eservices/tax/business/menu-e.html) <http://www.cra-arc.gc.ca/eservices/tax/business/menu-e.html>  
Information on filing a return or making a remittance, registering a business, payroll deductions, getting information, refunds and payments
  - [Electronic Payments for business](http://www.cra-arc.gc.ca/eservices/payments/business/menu-e.html) <http://www.cra-arc.gc.ca/eservices/payments/business/menu-e.html>  
How to pay your business taxes electronically

#### *Provincial Government*

In addition to filing with the Canada Revenue Agency, corporations operating in Alberta must also file an Alberta Corporate Tax Return.

For more information about provincial corporate tax filing requirements in Alberta, please visit:

- Alberta Finance
  - [Alberta Corporate Tax Overview](http://www.finance.gov.ab.ca/publications/tax_rebates/corporate/overview.html)  
[http://www.finance.gov.ab.ca/publications/tax\\_rebates/corporate/overview.html](http://www.finance.gov.ab.ca/publications/tax_rebates/corporate/overview.html)
  - [Guide on completing the Alberta Corporate Income Tax Return](http://www.finance.gov.ab.ca/publications/tax_rebates/corporate/index.html#guides)  
[http://www.finance.gov.ab.ca/publications/tax\\_rebates/corporate/index.html#guides](http://www.finance.gov.ab.ca/publications/tax_rebates/corporate/index.html#guides)
  - [Alberta corporate tax forms](http://www.finance.gov.ab.ca/publications/tax_rebates/corporate/forms/index.html)  
[http://www.finance.gov.ab.ca/publications/tax\\_rebates/corporate/forms/index.html](http://www.finance.gov.ab.ca/publications/tax_rebates/corporate/forms/index.html)
  - [Alberta corporate tax publications](http://www.finance.gov.ab.ca/publications/tax_rebates/corporate/index.html)  
[http://www.finance.gov.ab.ca/publications/tax\\_rebates/corporate/index.html](http://www.finance.gov.ab.ca/publications/tax_rebates/corporate/index.html)
  - [Information on Tax/Rebates Publications and Forms](http://www.finance.gov.ab.ca/publications/tax_rebates/index.html)  
[http://www.finance.gov.ab.ca/publications/tax\\_rebates/index.html](http://www.finance.gov.ab.ca/publications/tax_rebates/index.html)
  - [GST Related Information](http://www.finance.gov.ab.ca/publications/tax_rebates/gst_free/index.html)  
[http://www.finance.gov.ab.ca/publications/tax\\_rebates/gst\\_free/index.html](http://www.finance.gov.ab.ca/publications/tax_rebates/gst_free/index.html)
- Although Alberta administers its own taxation legislation, corporations from all provinces should verify if they have to complete [Schedule 5](http://www.cra-arc.gc.ca/tax/business/topics/corporations/prov/sched5-e.html) <http://www.cra-arc.gc.ca/tax/business/topics/corporations/prov/sched5-e.html>

- **Special Considerations for Non-Residents**

Canada Revenue Agency has a useful site containing information about international and non-resident taxes. The information on this site is subdivided into various sections: Individuals, Businesses, Competent Authority Services, Film Industry Services, Trusts, Visitors to Canada, Exchange Rates, Tax Treaties and Residency.

For more information, please see:

- Canada Revenue Agency
  - [International and Non-resident taxes](http://www.cra-arc.gc.ca/tax/nonresidents/menu-e.html) <http://www.cra-arc.gc.ca/tax/nonresidents/menu-e.html>
  - [Common Topics of Interest for International and Non-resident taxes](http://www.cra-arc.gc.ca/tax/nonresidents/common/menu-e.html)  
<http://www.cra-arc.gc.ca/tax/nonresidents/common/menu-e.html>  
Contains useful information regarding foreign reporting, rendering services in Canada, foreign spin-offs, selling or disposing of Canadian property, rental income and non-resident tax, investments in Canadian mutual funds, transfer pricing, etc.

- **Tax Rates**

Federal income tax rates are uniform whereas provincial income tax rates vary depending on the province and type of income earned. Alberta has one of the lowest corporate tax rates in Canada.

For more information on tax rates, please refer to:

- Canada Revenue Agency
  - [Federal Corporate Income Tax Rate](http://www.cra-arc.gc.ca/tax/business/topics/corporations/rates-e.html) <http://www.cra-arc.gc.ca/tax/business/topics/corporations/rates-e.html>
- Alberta Finance

- [Alberta Corporate Income Tax Rate](http://www.finance.gov.ab.ca/publications/tax_rebates/rates_surveys_tnotes/hist1.html)  
[http://www.finance.gov.ab.ca/publications/tax\\_rebates/rates\\_surveys\\_tnotes/hist1.html](http://www.finance.gov.ab.ca/publications/tax_rebates/rates_surveys_tnotes/hist1.html)
- [Alberta's Tax Advantage](http://www.finance.gov.ab.ca/business/tax_rebates/index.html)  
[http://www.finance.gov.ab.ca/business/tax\\_rebates/index.html](http://www.finance.gov.ab.ca/business/tax_rebates/index.html)

### **Additional Information**

Below are some links to general information about taxation in Canada and Alberta:

- [Canada Revenue Agency](http://www.cra-arc.gc.ca/) <http://www.cra-arc.gc.ca/>
  - [Tax Services Offices in Alberta](http://www.cra-arc.gc.ca/contact/prov/ab-e.html) <http://www.cra-arc.gc.ca/contact/prov/ab-e.html>
- The Business Link
  - [Taxation Information for Alberta's Small Business Community](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/CBSC_WebPage/CBSC_WebPage_Temp&cid=1104766631881&c=CBSC_WebPage)  
[http://www.cbcs.org/servlet/ContentServer?pagename=CBSC\\_AB/CBSC\\_WebPage/CBSC\\_WebPage\\_Temp&cid=1104766631881&c=CBSC\\_WebPage](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/CBSC_WebPage/CBSC_WebPage_Temp&cid=1104766631881&c=CBSC_WebPage)
    - [Taxation Info-Guide](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideInfoGuide&cid=1099919424552&lang=en)  
[http://www.cbcs.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideInfoGuide&cid=1099919424552&lang=en](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideInfoGuide&cid=1099919424552&lang=en) Information on federal, provincial and municipal taxes
- [Tax Facts and Figures for Individuals and Corporations – Canada 2006](http://www.pwcglobal.com/extweb/pwcpublishations.nsf/docid/610D4D11DFD01AB98525694200659640)  
<http://www.pwcglobal.com/extweb/pwcpublishations.nsf/docid/610D4D11DFD01AB98525694200659640> Information about Canada's taxation system prepared by PricewaterhouseCoopers
- See the section on [Additional Resources](#) at the end of this document. This section contains links to various guides on doing business with Canada, published by several law firms. These guides contain detailed information on the Canadian tax environment and key considerations for foreign investors such as repatriation of funds, transfer pricing rules, thin capitalization, different tax implications for different business structures, as well as advantages and disadvantages.

### **Individuals**

The Canada Revenue Agency has detailed information about various taxes affecting individuals. Individuals must file a T1 Income Tax and Benefit Return.

For more information on taxes relating to individuals, please go to:

- Canada Revenue Agency
  - [Individuals](http://www.cra-arc.gc.ca/tax/individuals/menu-e.html) <http://www.cra-arc.gc.ca/tax/individuals/menu-e.html>  
Information on tax returns, my account, changing your address, direct deposit, GST/HST, voluntary disclosure, important dates, life events, RRSPs, homeowners, child and family benefits, Registered Education Savings Plans (RESP), learning about taxes, community volunteer income tax program
    - [2005 General Income Tax and Benefit Package](http://www.cra-arc.gc.ca/formspubs/t1general/alberta-e.html) for Alberta residents  
<http://www.cra-arc.gc.ca/formspubs/t1general/alberta-e.html>
  - [Non-Resident and International Individuals](http://www.cra-arc.gc.ca/tax/nonresidents/individuals/menu-e.html) <http://www.cra-arc.gc.ca/tax/nonresidents/individuals/menu-e.html>  
Information on deemed residents, international students, immigrants to Canada, non-resident seniors, temporarily outside of Canada, residency for

individuals, government employees outside Canada, emigrants, non-residents of Canada, seasonal agricultural workers, going on a vacation

- [2005 Income Tax and Benefit Package \(for non-residents and deemed residents of Canada\) http://www.cra-arc.gc.ca/formspubs/t1general/nonresidents-e.html](http://www.cra-arc.gc.ca/formspubs/t1general/nonresidents-e.html)

### **Alberta Personal Income Tax**

Alberta finance provides a brief overview about personal income taxes; however, the Canada Revenue Agency administers Alberta's personal income tax system. Therefore, specific questions about personal income taxes should be directed to the CRA.

For more information about Alberta Personal Income Taxes, please see:

- Alberta Finance
  - [Personal Income Tax http://www.finance.gov.ab.ca/business/tax\\_rebates/bill18\\_personal/index.html](http://www.finance.gov.ab.ca/business/tax_rebates/bill18_personal/index.html)  
Note the side-bar on the right hand side that contains links to Commonly Used Personal Income Tax forms, Alberta Royalty Programs for Individuals and Trusts, Alberta Family Employment Tax Credit, News Releases, and Alberta's Tax Advantage

### **Tax Rates**

Find out what the [2006 federal and provincial income tax rates http://www.cra-arc.gc.ca/tax/individuals/faq/taxrates-e.html](http://www.cra-arc.gc.ca/tax/individuals/faq/taxrates-e.html) are for income earned by individuals.

### **Partnerships**

Canada does not tax a partnership directly, but imposes taxes on income earned by the individual partners. Therefore, each partner has to file separate income tax returns to report his/her income gained or lost from the partnership.

A partnership has to file a Partnership Information Return if the partnership has six or more members at any time during the fiscal period. If there were five or less members and one or more of the partners were in another partnership during the fiscal period, a Partnership Information Return must also be filed.

For more information on taxes relating to partnerships, please see the following:

- Canada Revenue Agency
  - [Partnerships http://www.cra-arc.gc.ca/tax/business/topics/solepartner/partnership/menu-e.html](http://www.cra-arc.gc.ca/tax/business/topics/solepartner/partnership/menu-e.html)  
Includes information on reporting partnership income, partnership information return (PIR), partnership losses, GST/HST partner rebate
  - [What is a Partnership? http://www.cra-arc.gc.ca/E/pub/tp/it90/README.html](http://www.cra-arc.gc.ca/E/pub/tp/it90/README.html)
  - [Guide for the Partnership Information Return http://www.cra-arc.gc.ca/E/pub/tg/t4068/README.html](http://www.cra-arc.gc.ca/E/pub/tg/t4068/README.html)
  - [Partnership Information Return Form http://www.cra-arc.gc.ca/E/pbg/tf/t5013sum/README.html](http://www.cra-arc.gc.ca/E/pbg/tf/t5013sum/README.html)
  - [Special Release – Partnership Information Return http://www.cra-arc.gc.ca/E/pub/tp/ic89-5rsr/README.html](http://www.cra-arc.gc.ca/E/pub/tp/ic89-5rsr/README.html)
  - [Guide for Canadian Small Businesses http://www.cra-arc.gc.ca/E/pub/tg/rc4070/README.html](http://www.cra-arc.gc.ca/E/pub/tg/rc4070/README.html)

- [Business and Professional Income 2005](http://www.cra-arc.gc.ca/E/pub/tg/t4002/) <http://www.cra-arc.gc.ca/E/pub/tg/t4002/>  
This publication provides useful information about partnership income and filing requirements

### **Sole Proprietorship**

A sole proprietor is taxed on individual income earned through self-employment. This income is reported on the T1 General Return.

For more information on taxable income earned as a sole proprietor, or as part of a partnership, please see:

- Canada Revenue Agency
  - [Sole Proprietorships and Partnerships](http://www.cra-arc.gc.ca/tax/business/topics/solepartner/menu-e.html) <http://www.cra-arc.gc.ca/tax/business/topics/solepartner/menu-e.html>  
Contains information on reporting business income and expenses, what is a business, fiscal period, business expenses, tax payments, business records, and accounting
  - [Guide for Canadian Small Businesses](http://www.cra-arc.gc.ca/E/pub/tg/rc4070/README.html) <http://www.cra-arc.gc.ca/E/pub/tg/rc4070/README.html>
  - [Business and Professional Income](http://www.cra-arc.gc.ca/E/pub/tg/t4002/README.html) <http://www.cra-arc.gc.ca/E/pub/tg/t4002/README.html>  
A useful guide that contains information relevant to sole proprietorships
  - [2005 General Income Tax and Benefit Package for Alberta residents](http://www.cra-arc.gc.ca/formspubs/t1general/alberta-e.html) <http://www.cra-arc.gc.ca/formspubs/t1general/alberta-e.html>  
Contains links to an income tax and benefit guide, return, schedules, provincial information and forms
  - [2005 Income Tax and Benefit Package \(for non-residents and deemed residents of Canada\)](http://www.cra-arc.gc.ca/formspubs/t1general/nonresidents-e.html) <http://www.cra-arc.gc.ca/formspubs/t1general/nonresidents-e.html>  
Contains links to an income tax and benefit guide for non-residents and deemed residents, return, and schedules

### **Subsidiary vs. Branch**

Choosing between establishing a subsidiary or branch in Canada will have different tax implications. The T2 guideline contains information on different tax considerations for branch and subsidiary operations. The T2 guideline also describes various taxes non-residents should consider such as the withholding tax, branch tax, large corporations tax, etc.

For more information about some of the taxes affecting subsidiaries and branches, please see:

- Canada Revenue Agency
  - [T2 Guideline](http://www.cra-arc.gc.ca/E/pub/tg/t4012/README.html) <http://www.cra-arc.gc.ca/E/pub/tg/t4012/README.html>
  - [Non-resident withholding tax guide](http://www.cra-arc.gc.ca/E/pub/tg/t4061/README.html) <http://www.cra-arc.gc.ca/E/pub/tg/t4061/README.html>
  - [IT37R3 - Additional tax on certain corporations carrying on business in Canada](http://www.cra-arc.gc.ca/E/pub/tp/it137r3/README.html) <http://www.cra-arc.gc.ca/E/pub/tp/it137r3/README.html>  
Information about the branch tax
  - [Branch Tax Form](http://www.cra-arc.gc.ca/E/pbg/tf/t2sch20/README.html) <http://www.cra-arc.gc.ca/E/pbg/tf/t2sch20/README.html>

## **Other Taxes**

### **Federal Goods and Services Tax (GST)**

The Goods and Services tax (GST) at 6% is a federal tax and it applies to the consumption or use of most goods and services in Canada. There are certain GST requirements that non-residents should be aware of when operating in the Canadian market. Corporations that will be supplying a good or service generally have to undergo GST registration, however there are some exceptions.

For more information about GST and the Harmonized Sales Tax, please see:

- Canada Revenue Agency
  - [Goods and Services Tax/Harmonized Sales Tax \(GST/HST\) http://www.cra-arc.gc.ca/tax/business/topics/gst/menu-e.html](http://www.cra-arc.gc.ca/tax/business/topics/gst/menu-e.html)
  - [GST information relating specifically to corporations http://www.cra-arc.gc.ca/tax/business/topics/gst/corporation/menu-e.html](http://www.cra-arc.gc.ca/tax/business/topics/gst/corporation/menu-e.html)
  - [General Information for GST/HST Registrants http://www.cra-arc.gc.ca/E/pub/gp/rc4022/](http://www.cra-arc.gc.ca/E/pub/gp/rc4022/)  
Guide on how to collect, record, calculate, and remit GST/HST
  - [Technical information regarding GST/HST http://www.cra-arc.gc.ca/tax/technical/gsthst-e.html](http://www.cra-arc.gc.ca/tax/technical/gsthst-e.html) Various technical publications about the GST/HST
  - [Doing Business in Canada-GST/HST information for non-residents http://www.cra-arc.gc.ca/E/pub/gp/rc4027/README.html](http://www.cra-arc.gc.ca/E/pub/gp/rc4027/README.html)
  - [GST/HST Technical information, pamphlets and booklets, guides, and forms http://www.cra-arc.gc.ca/formspubs/topics/gst\\_hst-e.html](http://www.cra-arc.gc.ca/formspubs/topics/gst_hst-e.html)
  - [E-services for businesses has information on GST/HST filing and remitting http://www.cra-arc.gc.ca/eservices/gsthst-edi/menu-e.html](http://www.cra-arc.gc.ca/eservices/gsthst-edi/menu-e.html)

### **Excise Taxes and Duties**

Excise duties are imposed on spirits, wine, and tobacco products made in Canada.

- Read more about [excise duties http://www.cra-arc.gc.ca/tax/technical/exciseduty-e.html](http://www.cra-arc.gc.ca/tax/technical/exciseduty-e.html)

Excise taxes are imposed on jewellery, certain petroleum products, heavy automobiles and air conditioners designed for automobiles

- Read more about [excise taxes and special levies http://www.cra-arc.gc.ca/tax/technical/etsl-e.html](http://www.cra-arc.gc.ca/tax/technical/etsl-e.html)

### **Customs Duties**

A federal customs duty may be imposed on goods that have been imported into Canada. Please see the section on Trade for more information.

### **Municipal Property Taxes**

Alberta Municipal Affairs and Housing has more information about property assessment and taxation for various municipalities in Alberta. This site includes a guide to property assessment and taxation in Alberta, municipal profiles, as well as questions and answers about municipal taxes and assessment.

- [Municipal Affairs: Property Assessment and Taxation http://municipalaffairs.gov.ab.ca/ma\\_assessment.htm](http://municipalaffairs.gov.ab.ca/ma_assessment.htm)

## **Banking and Finance**

There are generally three main financing options that businesses in Canada can choose from to raise capital: debt financing, equity financing and government financing. For more information on each of these sources of capital, please see the following:

### **1. Debt Financing**

Debt financing can come from a variety of sources. There are various factors that influence the choice of businesses to use debt capital as a source of financing. Some of the main considerations are the repayment period, the interest rate and tax implications.

There are two main types of loans from financial institutions: operating loans and term loans.

- **Operating Loans**

Operating loans are typically short term and finance the ongoing day-to-day operations of a business (such as employee wages, purchasing inventory and raw materials, etc.)

For more information, please see:

- [Short Term Debt Financing](#)

[http://www.cbasc.org/servlet/ContentServer?cid=1102940229994&pagename=OSBW%2FCBSC\\_WebPage%2FCBSC\\_WebPage\\_Temp&c=CBSC\\_WebPage](http://www.cbasc.org/servlet/ContentServer?cid=1102940229994&pagename=OSBW%2FCBSC_WebPage%2FCBSC_WebPage_Temp&c=CBSC_WebPage)

- **Term Loans**

Term loans are generally granted for capital investments or acquisitions, and there is a scheduled loan repayment period.

For more information, please see:

- [Long Term Debt Financing](#)

[http://www.cbasc.org/servlet/ContentServer?pagename=OSBW%2FCBSC\\_WebPage%2FCBSC\\_WebPage\\_Temp&submenu2=Long+Term+Debt+Financing%3Cbr+%2F%3E&lang=eng&cid=1102940229186&c=CBSC\\_WebPage](http://www.cbasc.org/servlet/ContentServer?pagename=OSBW%2FCBSC_WebPage%2FCBSC_WebPage_Temp&submenu2=Long+Term+Debt+Financing%3Cbr+%2F%3E&lang=eng&cid=1102940229186&c=CBSC_WebPage)

### **Secured transactions**

Usually financial institutions in Canada take collateral security on loans they have granted. In common law provinces like Alberta, property can be subdivided in two main categories: real property (immovables), and personal property and intangibles (movables).

- **Real property**

Real property includes land, buildings, real estate—things that are permanently attached to the land. A mortgage or debenture is a typical form of security for real property.

- **Personal Property**

Security taken on personal property or movables is governed by provincial legislation.

For more information on personal property security legislation in Alberta, refer to:

Alberta Government Services

- [Personal Property Security Act](#)

[http://governmentsservices.gov.ab.ca/fl/acts\\_regs.cfm#Personal\\_Property](http://governmentsservices.gov.ab.ca/fl/acts_regs.cfm#Personal_Property)

- [Personal Property Registry](http://governmentsservices.gov.ab.ca/index.cfm?fuseaction=section:personalproperty)  
<http://governmentsservices.gov.ab.ca/index.cfm?fuseaction=section:personalproperty>  
Includes information about personal property with links to relevant forms, registrations, searches, frequently asked questions and Alberta Registry Agents.

## **Banks**

The Canadian banking market is highly developed. There are a number of banking institutions in Canada that have branch operations in all major cities. Generally, Canadian banks provide both operating and term financing. In addition to Canadian chartered banks, many foreign banks have established subsidiary operations in Canada.

The Canadian Banker's Association (CBA) has valuable information about Canada's banking industry, including the names and locations of domestic banks, foreign bank subsidiaries, and foreign bank branch operations in Canada. CBA also provides website links to each individual bank.

For more information about banks in Canada, please see:

- Canadian Banking Association
  - [Banks in Canada](http://www.cba.ca/en/section.asp?fl=2&sl=204&tl=&docid) <http://www.cba.ca/en/section.asp?fl=2&sl=204&tl=&docid>
    - [Domestic Chartered Banks \(Schedule I\)](http://www.cba.ca/en/ViewDocument.asp?fl=2&sl=204&tl=160&docid=354)  
<http://www.cba.ca/en/ViewDocument.asp?fl=2&sl=204&tl=160&docid=354>—
    - [Foreign Bank Subsidiaries \(Schedule II\)](http://www.cba.ca/en/ViewDocument.asp?fl=2&sl=204&tl=161&docid=350)  
<http://www.cba.ca/en/ViewDocument.asp?fl=2&sl=204&tl=161&docid=350>—
    - [Foreign Bank Branches \(Schedule III\)](http://www.cba.ca/en/ViewDocument.asp?fl=2&sl=204&tl=162&docid=353)  
<http://www.cba.ca/en/ViewDocument.asp?fl=2&sl=204&tl=162&docid=353>—
- Finance Canada
  - [Canada's Banks](http://www.fin.gc.ca/toce/2002/bank_e.html) [http://www.fin.gc.ca/toce/2002/bank\\_e.html](http://www.fin.gc.ca/toce/2002/bank_e.html)
- The Business Link
  - [Financing](http://www.cbsc.org/servlet/ContentServer?cid=1104766631463&pagename=CBSC_AB/CBSC_WebPage/AB_WebPage_Template&c=CBSC_WebPage)  
[http://www.cbsc.org/servlet/ContentServer?cid=1104766631463&pagename=CBSC\\_AB/CBSC\\_WebPage/AB\\_WebPage\\_Template&c=CBSC\\_WebPage](http://www.cbsc.org/servlet/ContentServer?cid=1104766631463&pagename=CBSC_AB/CBSC_WebPage/AB_WebPage_Template&c=CBSC_WebPage)Information on federal and provincial grant programs, the truth about grants, accounting terms, methods of financing, dealing with your banker and other lenders, government programs and services, financial options, terms and ratios, financial ratios and industry averages, venture capital, guest advisor program
    - [Dealing with Your Banker and Other Lenders](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945276951&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1081945276951&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945276951&lang=en)
    - [Lending—the Basic Criteria](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945276823&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1081945276823&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1081945276823&lang=en)

## **Bank Act Security**

The *Bank Act* is federal legislation that governs bank operations in Canada. The *Bank Act* also specifies types of securities banks are permitted to take.

For more information about Canada's *Bank Act*, please see:

- [Bank Act and Related Regulations](http://laws.justice.gc.ca/en/B-1.01/) <http://laws.justice.gc.ca/en/B-1.01/>

### **Insolvency and Bankruptcy**

Canadian federal legislation governs bankruptcy. This applies to both individuals and businesses.

For more information about bankruptcy, please refer to:

- [Bankruptcy and Insolvency Act of Canada and Related Regulations](http://laws.justice.gc.ca/en/B-1.01/) <http://laws.justice.gc.ca/en/B-1.01/>
- [The Companies' Creditors Arrangement Act \(CCAA\)](http://lois.justice.gc.ca/en/C-36/) <http://lois.justice.gc.ca/en/C-36/>  
This is a federal act that allows a company to restructure to avoid a bankruptcy, and creditors may intervene to enforce remedies and receive some amount owing to them from that company.

### **Sources of Financing Directory**

Industry Canada maintains a directory where businesses can search for various sources of financing available in Alberta and other provinces.

There is also a separate directory that lists financial providers subdivided into different categories (credit unions, chartered banks, investment dealers, venture capitalists etc.). Businesses can search the different categories to find out what services various financial providers offer in relation to the specific needs of the business.

For more information, see:

- Industry Canada
  - [Directory of Financing Providers](http://strategis.ic.gc.ca/app/sourcesOfFinancing/instRegistration/Directory?lang=e&stage=1) <http://strategis.ic.gc.ca/app/sourcesOfFinancing/instRegistration/Directory?lang=e&stage=1>
  - [Search for financing available in your province](http://strategis.ic.gc.ca/epic/internet/insof-sdf.nsf/en/h_so03316e.html) [http://strategis.ic.gc.ca/epic/internet/insof-sdf.nsf/en/h\\_so03316e.html](http://strategis.ic.gc.ca/epic/internet/insof-sdf.nsf/en/h_so03316e.html)
- Finance Canada
  - [Financial Institutions and Markets in Canada](http://www.fin.gc.ca/access/fininste.html) <http://www.fin.gc.ca/access/fininste.html>

### **Other Financial Institutions and Potential Lenders**

The following lists some of the main sources of alternative financing for businesses:

#### **Loan and trust companies**

Trust companies are similar to banks. However, because of its fiduciary role, a trust company can administer estates, trusts, pension plans and agency contracts, which banks cannot do.

For more information on loan and trust corporations in Alberta, see:

- [List of all loan and trust corporations registered to operate in Alberta](http://www.finance.gov.ab.ca/publications/fin_inst/loan_trust_corps.html) [http://www.finance.gov.ab.ca/publications/fin\\_inst/loan\\_trust\\_corps.html](http://www.finance.gov.ab.ca/publications/fin_inst/loan_trust_corps.html)

#### **Insurance companies**

Insurance companies are primarily in the business of insuring risk.

For more information on insurance companies in Alberta, see:

- [List of insurance companies registered to operate in Alberta](http://www.finance.gov.ab.ca/publications/insurance/companies.html)  
<http://www.finance.gov.ab.ca/publications/insurance/companies.html>

### **Credit Unions**

Credit unions are financially based cooperatives which provide a range of services. They are owned and controlled by their members.

For more information on credit unions in Alberta, see:

- [List of Credit Unions registered to operate in Alberta](http://www.finance.gov.ab.ca/publications/fin_inst/credit_unions.html)  
[http://www.finance.gov.ab.ca/publications/fin\\_inst/credit\\_unions.html](http://www.finance.gov.ab.ca/publications/fin_inst/credit_unions.html)
- [Alberta Credit Unions](http://www.albertacreditunions.com/public/bins/index.asp) <http://www.albertacreditunions.com/public/bins/index.asp>

### **Alberta Treasury Branches**

ATB financial is a full-service financial institution based in Edmonton, Alberta. It provides various financial services: personal and business; investor services; energy and commercial.

For more information, please visit:

- [Alberta Treasury Branches](http://www.atb.com/Dev/home/index.asp) <http://www.atb.com/Dev/home/index.asp>

### **Venture Capital**

A venture capitalist provides investment capital for a business venture and usually takes an equity position in the firm.

For more information about venture capital, please see:

- [Canada's Venture Capital and Private Equity Association](http://www.cvca.ca/) <http://www.cvca.ca/>  
The CVCA is a member-based association that represents Canada's venture capital and private equity industry. CVCA consists of firms and organizations which manage risk capital to be used for venture capital and private equity investment.
- [Venture Alberta](http://www.venturealberta.com/home/index.php) <http://www.venturealberta.com/home/index.php>
- The Business Link
  - [Venture Capital](http://www.cbsc.org/servlet/ContentServer?cid=1104766631966&pagename=CBSC_AB%2FCBSC_WebPage%2FCBSC_WebPage_Temp&c=CBSC_WebPage)  
[http://www.cbsc.org/servlet/ContentServer?cid=1104766631966&pagename=CBSC\\_AB%2FCBSC\\_WebPage%2FCBSC\\_WebPage\\_Temp&c=CBSC\\_WebPage](http://www.cbsc.org/servlet/ContentServer?cid=1104766631966&pagename=CBSC_AB%2FCBSC_WebPage%2FCBSC_WebPage_Temp&c=CBSC_WebPage)  
Provides information about: what venture capital is, types of venture capitalists, stages of venture capital financing, what professional venture capitalists expect, do's and don'ts of approaching venture capitalists, and finding sources of venture capital

### **Investment dealers**

Generally an investment dealer is a securities firm that provides services for a fee. They work in a variety of areas such as stocks, bonds, mutual funds, options, etc.

For more information on investment dealers, please see:

- [Investment Dealers Association](http://www.ida.ca/) <http://www.ida.ca/>
  - Provides a member directory of investment dealers in Canada

### **Merchant banks**

Merchant banks do not generally provide services to the general public, but engage in larger deals, negotiating mergers and acquisitions, buyouts and strategic alliances. They are also active providers of mezzanine financing.

For more information on merchant banks, please see:

- Industry Canada
  - [Merchant Banks](http://strategis.gc.ca/epic/internet/insof-sdf.nsf/en/so01865e.html#NINE) <http://strategis.gc.ca/epic/internet/insof-sdf.nsf/en/so01865e.html#NINE>

## **2. Equity Financing**

Equity financing is acquired from personal money of the business owner or from other investors such as shareholders of the corporation.

### **Securities Regulation**

Canada does not have federal securities regulation; this falls under provincial jurisdiction. However, the provinces are working together through the Canadian Securities Administrators (CSA) to coordinate and harmonize securities regulation throughout Canada.

The Alberta Securities Commission (ASC) is an industry-funded provincial corporation that is responsible for ensuring that a fair and efficient capital market exists in Alberta. The ASC develops and enforces securities regulations, offers information and resources to Albertans about investing and administers *Alberta's Securities Act* and regulations.

For more information about securities regulation in Alberta, please see:

- [Alberta Securities Commission \(ASC\)](http://www.albertasecurities.com/index.php?currentPage=74) <http://www.albertasecurities.com/index.php?currentPage=74>
  - [Securities Act and Regulations](http://www.albertasecurities.com/index.php?currentPage=210) <http://www.albertasecurities.com/index.php?currentPage=210>
- [Canadian Securities Administrators](http://www.csa-acvm.ca/home.html) <http://www.csa-acvm.ca/home.html>  
Forum for 13 securities regulators of Canada's provinces and territories to coordinate and harmonize regulation of the Canadian capital markets

Learn more about equity financing:

- Canada Business
  - [Equity Financing](http://www.cbsc.org/servlet/ContentServer?cid=1102940228688&pagename=OSBW%2FCBSC_WebPage%2FCBSC_WebPage_Temp&c=CBSC_WebPage) [http://www.cbsc.org/servlet/ContentServer?cid=1102940228688&pagename=OSBW%2FCBSC\\_WebPage%2FCBSC\\_WebPage\\_Temp&c=CBSC\\_WebPage](http://www.cbsc.org/servlet/ContentServer?cid=1102940228688&pagename=OSBW%2FCBSC_WebPage%2FCBSC_WebPage_Temp&c=CBSC_WebPage)
    - Equity Financing Explained
    - Sources of Equity Financing
    - Approaching Equity Investors
- The Business Link
  - [Financing](http://www.cbsc.org/servlet/ContentServer?cid=1104766631463&pagename=CBSC_AB/CBSC_WebPage/AB_WebPage_Template&c=CBSC_WebPage) [http://www.cbsc.org/servlet/ContentServer?cid=1104766631463&pagename=CBSC\\_AB/CBSC\\_WebPage/AB\\_WebPage\\_Template&c=CBSC\\_WebPage](http://www.cbsc.org/servlet/ContentServer?cid=1104766631463&pagename=CBSC_AB/CBSC_WebPage/AB_WebPage_Template&c=CBSC_WebPage)  
Information on federal and provincial grant programs, methods of financing, dealing with your banker and other lenders, financial options, terms and ratios, etc.
- Industry Canada
  - [Financing](http://strategis.gc.ca/epic/internet/instco-levc.nsf/en/h_qw00004e.html) [http://strategis.gc.ca/epic/internet/instco-levc.nsf/en/h\\_qw00004e.html](http://strategis.gc.ca/epic/internet/instco-levc.nsf/en/h_qw00004e.html) The links on the left provide more details about types of available financing, sources and methods of equity financing, etc.
  - [Sources of Financing](http://strategis.gc.ca/epic/internet/insof-sdf.nsf/en/Home) <http://strategis.gc.ca/epic/internet/insof-sdf.nsf/en/Home> Provides a directory of Canadian financial providers, search engine for financial providers, information on different types of financing and tips to help secure financing, etc.

### **3. Government Financing**

Government financing is generally available for certain projects and businesses in specific industries. There are various government programs and services that offer funding and financial assistance to small and medium sized enterprises.

#### **Government Assistance Programs**

- Industry Canada
  - [Government Assistance http://strategis.ic.gc.ca/epic/internet/insof-sdf.nsf/en/h\\_so03325e.html](http://strategis.ic.gc.ca/epic/internet/insof-sdf.nsf/en/h_so03325e.html) A listing of government assistance programs as possible sources of financing
  - [Sources of Financing Online Directory http://strategis.ic.gc.ca/app/sourcesOfFinancing/instRegistration/Search?lang=e&type=F&stage=1](http://strategis.ic.gc.ca/app/sourcesOfFinancing/instRegistration/Search?lang=e&type=F&stage=1)  
Search for Government Business Financing available in Alberta
  - [The Canada Small Business Financing \(CSBF\) Program http://strategis.ic.gc.ca/epic/internet/incsbfp-pfpec.nsf/en/Home](http://strategis.ic.gc.ca/epic/internet/incsbfp-pfpec.nsf/en/Home) This is a federal program that seeks to increase the availability of loans and capital leases for small businesses. It encourages financial institutions and leasing companies to make their financing available to small businesses.
    - [Canada Small Business Financing Program \(the Business Link\) http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Finance&cid=1081944191217&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Finance&cid=1081944191217&lang=en) Eligibility criteria, summary and overview of the program
- [Business Development Bank of Canada \(BDC\) http://www.bdc.ca/en/home.htm](http://www.bdc.ca/en/home.htm)  
The Business Development Bank of Canada (BDC) is a financial institution wholly owned by the government of Canada. BDC delivers financial, investment and consulting services to Canadian small businesses, with a particular focus on the technology and export sectors.
  - [Technology Seed Investment Group http://www.bdc.ca/en/business\\_solutions/venture\\_capital/about\\_us/technology\\_investments.htm](http://www.bdc.ca/en/business_solutions/venture_capital/about_us/technology_investments.htm) Provides financing for innovative technology businesses demonstrating high-growth potential
  - [BDC Venture Capital http://www.bdc.ca/en/business\\_solutions/venture\\_capital/about\\_us/default.htm](http://www.bdc.ca/en/business_solutions/venture_capital/about_us/default.htm) BDC Venture Capital is a major venture capital investor in Canada. It focuses on technology-based businesses that have high growth potential and becoming dominant players in the marketplace.
  - [BDC Financing for Starting a business http://www.bdc.ca/en/my\\_project/Projects/financing/fs\\_start\\_business\\_general.htm?context=%7BF1E6CD9B%2DFEEE%2D42B0%2D80DE%2DF88F65FF15CE%7D&cookie%5Ftest=1](http://www.bdc.ca/en/my_project/Projects/financing/fs_start_business_general.htm?context=%7BF1E6CD9B%2DFEEE%2D42B0%2D80DE%2DF88F65FF15CE%7D&cookie%5Ftest=1)  
BDC provides various financing possibilities for small and medium sized businesses. Some of the specialized services include:
    - [BDC Co-Vision Start-up Financing http://www.bdc.ca/en/my\\_project/Projects/financing/fs\\_start\\_business\\_general.htm](http://www.bdc.ca/en/my_project/Projects/financing/fs_start_business_general.htm) Customized term financing for new businesses demonstrating long-term viability. Funding is up to C\$100,000. The program was created to meet the needs of start-up businesses.
    - [BDC Term Financing](#)  
Flexible term financing is available for a variety of projects, some of which include expansion projects, plant overhauls, and the purchase of existing businesses and the acquisition of fixed assets.

[http://www.bdc.ca/en/my\\_project/Projects/financing/fs\\_start\\_business\\_general.htm?context=%7BF1E6CD9B%2DFEEE%2D42B0%2D80DE%2DF88F65FF15CE%7D&cookie%5Ftest=1](http://www.bdc.ca/en/my_project/Projects/financing/fs_start_business_general.htm?context=%7BF1E6CD9B%2DFEEE%2D42B0%2D80DE%2DF88F65FF15CE%7D&cookie%5Ftest=1)

- [National Research Council Canada: Industrial Research Assistance Program](http://irap-pari.nrc-cnrc.gc.ca/main_e.html) [http://irap-pari.nrc-cnrc.gc.ca/main\\_e.html](http://irap-pari.nrc-cnrc.gc.ca/main_e.html) Provides a range of technical and business advisory services as well as potential funding to Canadian small and medium sized enterprises that demonstrate growth potential.
- Western Economic Diversification Canada
  - [Financing Information](http://www.wd.gc.ca/finance/default_e.asp) [http://www.wd.gc.ca/finance/default\\_e.asp](http://www.wd.gc.ca/finance/default_e.asp)
    - [WD Funding for Business](http://www.wd.gc.ca/finance/xnetwork_e.asp) [http://www.wd.gc.ca/finance/xnetwork\\_e.asp](http://www.wd.gc.ca/finance/xnetwork_e.asp)  
WD works with western financial institutions and not-for-profit organizations to help make venture capital available to small businesses. WD has created loan programs suited to the needs of small businesses in key industry sectors important to Western Canada.
    - [Community Futures Development Corporations](http://www.wd.gc.ca/pos/cfdc/xindex_e.asp#) [http://www.wd.gc.ca/pos/cfdc/xindex\\_e.asp#](http://www.wd.gc.ca/pos/cfdc/xindex_e.asp#) WD provides core funding for the Community Futures Development Corporations (CFDC). CFDC works to stimulate entrepreneurial development in non-metropolitan communities by providing both financial and technical support to new and existing small businesses.
- The Business Link
  - [Government Programs and Services](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/CBSC_WebPage/CBSC_WebPage_Temp&cid=1104766631228&c=CBSC_WebPage)  
Provides information on programs, services, and regulations of federal and provincial governments and other organizations.  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/CBSC\\_WebPage/CBSC\\_WebPage\\_Temp&cid=1104766631228&c=CBSC\\_WebPage](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/CBSC_WebPage/CBSC_WebPage_Temp&cid=1104766631228&c=CBSC_WebPage)
  - [Federal and Provincial Grant Programs](http://www.cbsc.org/servlet/ContentServer?cid=1104766631505&pagename=CBSC_AB%2FCBSC_WebPage%2FCBSC_WebPage_Temp&c=CBSC_WebPage)  
[http://www.cbsc.org/servlet/ContentServer?cid=1104766631505&pagename=CBSC\\_AB%2FCBSC\\_WebPage%2FCBSC\\_WebPage\\_Temp&c=CBSC\\_WebPage](http://www.cbsc.org/servlet/ContentServer?cid=1104766631505&pagename=CBSC_AB%2FCBSC_WebPage%2FCBSC_WebPage_Temp&c=CBSC_WebPage)

### **Learn more about sources of financing:**

- Industry Canada
  - [Financing](http://strategis.gc.ca/epic/internet/instco-levc.nsf/en/h_qw00004e.html) [http://strategis.gc.ca/epic/internet/instco-levc.nsf/en/h\\_qw00004e.html](http://strategis.gc.ca/epic/internet/instco-levc.nsf/en/h_qw00004e.html)  
Types of available financing, sources and methods of equity financing, managing the relationship with your lender, dealing with the paperwork, financial institutions and their areas of expertise, characteristics of a SME seeking financing.
  - [Sources of Financing](http://strategis.gc.ca/epic/internet/insof-sdf.nsf/en/Home) <http://strategis.gc.ca/epic/internet/insof-sdf.nsf/en/Home> Directory of Canadian financial providers, search engine for financial providers, information on different types of financing and tips to help secure financing, etc.
  - [Canadian Entrepreneurs' Guide to Securing Risk Capital](http://strategis.gc.ca/sc_mangb/stepstogrowth/engdoc/homepage.php) [http://strategis.gc.ca/sc\\_mangb/stepstogrowth/engdoc/homepage.php](http://strategis.gc.ca/sc_mangb/stepstogrowth/engdoc/homepage.php)
  - [Canada Small Business Financing](http://strategis.ic.gc.ca/SSG/me00008e.html) <http://strategis.ic.gc.ca/SSG/me00008e.html> The top of the page includes various links to additional resources

- Canada Business

- [Financing Your Business](#)

[http://www.cbsc.org/servlet/ContentServer?pagename=OSBW/CBSC\\_WebPage/CBSC\\_WebPage\\_Temp&submenu2=3.%20Financing%20Your%20Business%3Cbr%20/%3E&lang=eng&cid=1102940228465&c=CBSC\\_WebPage](http://www.cbsc.org/servlet/ContentServer?pagename=OSBW/CBSC_WebPage/CBSC_WebPage_Temp&submenu2=3.%20Financing%20Your%20Business%3Cbr%20/%3E&lang=eng&cid=1102940228465&c=CBSC_WebPage)  
Information about equity and debt financing

## **Trade**

Trade and investment are crucial factors in both diversifying and maintaining the prosperity of Alberta's economy. Companies that are looking to invest or trade in Canada should be aware of Canada's trade regulations and international trade agreements.

Learn more about:

- [Alberta's Exporting Economy](http://www.alberta-canada.com/export/) <http://www.alberta-canada.com/export/>

### **International Trade Agreements**

Canada is a member of various international trade agreements.

For more information about Canada's trade negotiations and agreements, please refer to:

- Department of Foreign Affairs and International Trade
  - [Trade Negotiations and Agreements](http://www.dfait-maeci.gc.ca/tna-nac/menu-en.asp) <http://www.dfait-maeci.gc.ca/tna-nac/menu-en.asp>
    - [The World Trade Organization \(WTO\)](http://www.dfait-maeci.gc.ca/tna-nac/wto-en.asp) <http://www.dfait-maeci.gc.ca/tna-nac/wto-en.asp>
    - [The North American Free Trade Agreements \(NAFTA\)](http://www.dfait-maeci.gc.ca/nafta-alena/menu-en.asp) <http://www.dfait-maeci.gc.ca/nafta-alena/menu-en.asp>
    - [Free Trade Area of the Americas \(FTAA\)](http://www.dfait-maeci.gc.ca/tna-nac/ftaa1-en.asp) <http://www.dfait-maeci.gc.ca/tna-nac/ftaa1-en.asp>
    - [Regional and Bilateral Initiatives](http://www.dfait-maeci.gc.ca/tna-nac/reg-en.asp) <http://www.dfait-maeci.gc.ca/tna-nac/reg-en.asp>
    - [Canada-Chile Free trade Agreement \(CCFTA\)](http://www.dfait-maeci.gc.ca/tna-nac/bilateral-en.asp) <http://www.dfait-maeci.gc.ca/tna-nac/bilateral-en.asp>
    - [Canada-Costa Rica Free Trade Agreement \(CCRFTA\)](http://www.dfait-maeci.gc.ca/tna-nac/costa_rica-en.asp) [http://www.dfait-maeci.gc.ca/tna-nac/costa\\_rica-en.asp](http://www.dfait-maeci.gc.ca/tna-nac/costa_rica-en.asp)
    - [Canada-Israel Free Trade Agreement \(CIFTA\)](http://www.dfait-maeci.gc.ca/tna-nac/cifta-en.asp) <http://www.dfait-maeci.gc.ca/tna-nac/cifta-en.asp>

### **Import/Export Controls**

Primarily due to security reasons, there are certain goods that require export or import permits. Goods that require permits are listed in the export control list or the import control list. There are also permits required for exports of goods to certain countries listed in the area control list. This is regulated by the *Export and Import Permits Act*, administered by the Export and Import Controls Bureau.

For more information on import/export controls, please refer to:

- [Export and Import Controls Bureau](http://www.dfait-maeci.gc.ca/eicb/menu-en.asp) <http://www.dfait-maeci.gc.ca/eicb/menu-en.asp>  
Information about import and export controls, how to obtain a permit, and what other types of restrictions or quotas apply to certain products
  - [Export and Import Permits Act and Related Regulations](http://lois.justice.gc.ca/en/E-19/index.html) <http://lois.justice.gc.ca/en/E-19/index.html>
  - [Export control list](http://laws.justice.gc.ca/en/E-19/SOR-89-202/index.html) <http://laws.justice.gc.ca/en/E-19/SOR-89-202/index.html>
  - [Import control list](http://laws.justice.gc.ca/en/E-19/C.R.C.-c.604/index.html) <http://laws.justice.gc.ca/en/E-19/C.R.C.-c.604/index.html>
- The Business Link
  - [Import Permits](http://www.cbasc.org/servlet/ContentServer?pagename=CBSC_AB%2Fdisplay&lang=en&cid=1081944200944&c=Regs) [http://www.cbasc.org/servlet/ContentServer?pagename=CBSC\\_AB%2Fdisplay&lang=en&cid=1081944200944&c=Regs](http://www.cbasc.org/servlet/ContentServer?pagename=CBSC_AB%2Fdisplay&lang=en&cid=1081944200944&c=Regs)

- [Import Quotas](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944204831&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944204831&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944204831&lang=en)
- [Export Permits](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944151998&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944151998&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944151998&lang=en)
- [Export Controls and Paperwork Required](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1107864636444&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1107864636444&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1107864636444&lang=en)
- [Export Regulations and Contacts](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1084286449650&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=GuideFactSheet&cid=1084286449650&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=GuideFactSheet&cid=1084286449650&lang=en)

## **Importers**

The following are some useful resources for importers:

### **Federal Government**

- [Team Canada Inc: ImportSource.ca](http://www.importsource.ca)  
<http://www.importsource.ca/gol/importsource/site.nsf/en/index.html>  
Abundant information designed to help importers with the entire import process in Canada.
  - This site contains information on preparing to import, developing the import plan, import controls, identifying suppliers, finding information, importing regulations, standards, as well as other resources, guides and links.
- [The Canadian Border Services Agency \(CBSA\)](http://www.cbsa-asfc.gc.ca/menu-e.html) <http://www.cbsa-asfc.gc.ca/menu-e.html>  
CBSA provides information for small and medium sized businesses.
  - [Importers](http://www.cbsa-asfc.gc.ca/import/menu-e.html) <http://www.cbsa-asfc.gc.ca/import/menu-e.html>
    - Comprehensive information for businesses that import goods into Canada.
    - Some of the information included in this site is the following: Accounting requirements for the shipment; Anti-dumping and Countervailing; Carrier programs; Conventions, Meetings, Trade Shows and Exhibitions; Customs Interest Calculation Program; Dispute Resolution; Duty-free shops; Examining your shipment; Food, plant and animal inspections; Forms and publications for importers; Importer programs; Postal and Courier Programs; Licensed Customs Brokers; Registering your business; Release of your shipment; Storing your shipment; Technical publications; Other useful links.
  - [Importing: A Step by Step Guide](http://www.cbsa.gc.ca/sme/stepbystep/import/menu-e.html)  
<http://www.cbsa.gc.ca/sme/stepbystep/import/menu-e.html>
  - [Import Guides and Publications](http://www.cbsa-asfc.gc.ca/formspubs/topics/imp_comm_goods-e.html) [http://www.cbsa-asfc.gc.ca/formspubs/topics/imp\\_comm\\_goods-e.html](http://www.cbsa-asfc.gc.ca/formspubs/topics/imp_comm_goods-e.html)
  - [Border Information Service Online](http://www.cbsa.gc.ca/eservices/bis/bis-e.html) <http://www.cbsa.gc.ca/eservices/bis/bis-e.html>  
The BIS Online has information on commercial importation/exportation, free trade agreements, currency and monetary instrument reporting, CSA, FAST, AMPS.
- Industry Canada
  - [Trade, Investment and Services](http://strategis.ic.gc.ca/sc_mrkti/engdoc/homepage.html)  
[http://strategis.ic.gc.ca/sc\\_mrkti/engdoc/homepage.html](http://strategis.ic.gc.ca/sc_mrkti/engdoc/homepage.html) Information on

international business opportunities, trade and investment statistics, trade and investment policy, investment promotion, related sites

- [Canadian Importers Database](http://strategis.gc.ca/sc_mrkti/cid/engdoc/index.html) [http://strategis.gc.ca/sc\\_mrkti/cid/engdoc/index.html](http://strategis.gc.ca/sc_mrkti/cid/engdoc/index.html) Lists companies importing goods into Canada by product, by city and by country of origin
- [Trade Data Online](http://strategis.gc.ca/sc_mrkti/tdst/engdoc/tr_homep.html) [http://strategis.gc.ca/sc\\_mrkti/tdst/engdoc/tr\\_homep.html](http://strategis.gc.ca/sc_mrkti/tdst/engdoc/tr_homep.html) Allows you to generate customized reports on Canada's and U.S. trade in goods with over 200 countries. It is possible to search for Canadian and U.S. imports, exports, and trade balances by product (using HS codes). It is also possible to search Canadian imports, exports, trade balances, and manufacturing shipments by industry (using NAIS codes).
- [Canadian Company Capabilities](http://strategis.ic.gc.ca/sc_coinf/ccc/engdoc/homepage.html) [http://strategis.ic.gc.ca/sc\\_coinf/ccc/engdoc/homepage.html](http://strategis.ic.gc.ca/sc_coinf/ccc/engdoc/homepage.html) This database profiles over 50,000 Canadian businesses and provides information on contacts, products, services, trade experience, and technology.
- [Trade Commissioner Service](http://www.infoexport.gc.ca/ie-en/OtherServices.jsp) Various programs and services to help do business abroad <http://www.infoexport.gc.ca/ie-en/OtherServices.jsp>
  - [Market Reports and Services](http://www.infoexport.gc.ca/ie-en/MarketReportsAndServices.jsp) <http://www.infoexport.gc.ca/ie-en/MarketReportsAndServices.jsp> Information on trade events in Canada, tips for success, virtual trade commissioner (Market and sector specific information, Business leads and news, On-line service delivery, etc), businesswomen in trade, trade development missions, international shipping and distribution, trade negotiations and agreements, services to partner-clients, etc.

### **Provincial Government**

- Alberta Business Link: Business Service Centre
  - [Import Information for Alberta's Small Business Community](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/CBSC_WebPage/CBSC_WebPage_Temp&cid=1104766631561&c=CBSC_WebPage) [http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/CBSC\\_WebPage/CBSC\\_WebPage\\_Temp&cid=1104766631561&c=CBSC\\_WebPage](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/CBSC_WebPage/CBSC_WebPage_Temp&cid=1104766631561&c=CBSC_WebPage) Some of the resources for importers include links to the following: a guide for new importers; an importing info-guide; step-by-step guide to importing; SME information centre—Customs; Border Information Services; Canadian importers database; Importer/Exporter Account number; Tariff Classification of imported goods; tariff treatment—origin of goods; import permits; import quotas; labelling fact sheet; food import.

### **Association**

- [Canadian Association of Importers and Exporters](http://www.importers.ca/) <http://www.importers.ca/> Association that provides various services and information on customs and trade issues

### **Exporters**

The following are some useful resources for exporters:

### **Federal Government**

- [Team Canada Inc: ExportSource.ca](http://exportsource.ca/gol/exportsource/site.nsf/) <http://exportsource.ca/gol/exportsource/site.nsf/>
  - Comprehensive information for new or experienced exporters
  - Some of the resources included on this site are the following: getting started (step-by-step guides to exporting, export tools); developing the export plan; identifying the market; entering the market; export financing; industry sector resources; exporting resources, etc.)

- [Information on transportation and logistics](http://exportsource.ca/gol/exportsource/site.nsf/en/es01893.html)  
<http://exportsource.ca/gol/exportsource/site.nsf/en/es01893.html>
- [The Canadian Border Services Agency \(CBSA\)](http://www.cbsa.gc.ca/sme/menu-e.html) <http://www.cbsa.gc.ca/sme/menu-e.html> CBSA provides information for small and medium sized businesses.
  - [Exporters](http://www.cbsa-asfc.gc.ca/export/menu-e.html) <http://www.cbsa-asfc.gc.ca/export/menu-e.html>
    - Information to help understand reporting requirements under the Customs Act
    - Information on reporting exports, designated export reporting offices, export documentation, other government requirements, penalties and rights, forms and publications, other useful links
  - [Exporting: A Step by Step Guide](http://www.cbsa.gc.ca/sme/stepbystep/export/menu-e.html)  
<http://www.cbsa.gc.ca/sme/stepbystep/export/menu-e.html>
  - [Exporting Goods from Canada: A Handy Guide for Exporters](http://www.cbsa.gc.ca/E/pub/cp/rc4116/)  
<http://www.cbsa.gc.ca/E/pub/cp/rc4116/>
  - [Export Publications and Guides](http://www.cbsa-asfc.gc.ca/formspubs/clientgroup/import-export/export-e.html) <http://www.cbsa-asfc.gc.ca/formspubs/clientgroup/import-export/export-e.html>
  - [Border Information Service Online](http://www.cbsa.gc.ca/eservices/bis/bis-e.html) <http://www.cbsa.gc.ca/eservices/bis/bis-e.html> The BIS Online has information on commercial importation/exportation, free trade agreements, currency and monetary instrument reporting, CSA, FAST, AMPS.
- [Western Economic Diversification Canada](http://www.wd.gc.ca/default_e.asp) [http://www.wd.gc.ca/default\\_e.asp](http://www.wd.gc.ca/default_e.asp)
  - Provides a comprehensive listing of [Export resources for small business owners and aspiring entrepreneurs](http://www.wd.gc.ca/export/default_e.asp) [http://www.wd.gc.ca/export/default\\_e.asp](http://www.wd.gc.ca/export/default_e.asp)
- [International Business Opportunities Centre](http://www.iboc.gc.ca/) <http://www.iboc.gc.ca/> The IBOC is a partnership between government departments and agencies which works to promote Canadian exports. It gathers and researches business leads from Canada's trade commissioners and then matches foreign buyer interests with Canadian companies.
- Industry Canada
  - [Trade, Investment and Services](http://strategis.ic.gc.ca/sc_mrkti/engdoc/homepage.html?categories=e_tra)  
[http://strategis.ic.gc.ca/sc\\_mrkti/engdoc/homepage.html?categories=e\\_tra](http://strategis.ic.gc.ca/sc_mrkti/engdoc/homepage.html?categories=e_tra) Information on international business opportunities, trade and investment statistics, trade and investment policy, investment promotion, related sites
  - [Exporting](http://strategis.ic.gc.ca/sc_x/engdoc/exporting.html?guides=e_exp) [http://strategis.ic.gc.ca/sc\\_x/engdoc/exporting.html?guides=e\\_exp](http://strategis.ic.gc.ca/sc_x/engdoc/exporting.html?guides=e_exp) Provides links to trade data online, Exportsource, Trade Team Canada sectors, International Trade Canada, Export Finance Guide, International Trade Shows and Events, GATS information
  - [Trade Data Online](http://strategis.gc.ca/sc_mrkti/tdst/engdoc/tr_homep.html) [http://strategis.gc.ca/sc\\_mrkti/tdst/engdoc/tr\\_homep.html](http://strategis.gc.ca/sc_mrkti/tdst/engdoc/tr_homep.html) Allows you to generate customized reports on Canada's and U.S. trade in goods with over 200 countries. It is possible to search for Canadian and U.S. imports, exports, and trade balances by product (using HS codes). It is also possible to search Canadian imports, exports, trade balances, and manufacturing shipments by industry (using NAIS codes).
  - [Canadian Company Capabilities](http://strategis.ic.gc.ca/sc_coinf/ccc/engdoc/homepage.html)  
[http://strategis.ic.gc.ca/sc\\_coinf/ccc/engdoc/homepage.html](http://strategis.ic.gc.ca/sc_coinf/ccc/engdoc/homepage.html) This is a database that profiles over 50,000 Canadian businesses and provides information on contacts, products, services, trade experience, and technology.
- [Trade Commissioner Service](http://www.infoexport.gc.ca/ie-en/OtherServices.jsp) <http://www.infoexport.gc.ca/ie-en/OtherServices.jsp> Various programs and services to help do business abroad

- [Market Reports and Services](http://www.infoexport.gc.ca/ie-en/MarketReportsAndServices.jsp) <http://www.infoexport.gc.ca/ie-en/MarketReportsAndServices.jsp>  
Information on trade events in Canada, tips for success, virtual trade commissioner (Market and sector specific information, Business leads and news, On-line service delivery, etc), businesswomen in trade, trade development missions, international shipping and distribution, trade negotiations and agreements, services to partner-clients, etc.
- [Canadian Automated Export Declaration](http://www.statcan.ca/english/exports/index.htm) <http://www.statcan.ca/english/exports/index.htm> Gives registered exporters and agents the opportunity to report goods electronically to the Federal Government of Canada
- [CanadExport](http://w01.international.gc.ca/canadexport/default.asp?language=E) <http://w01.international.gc.ca/canadexport/default.asp?language=E>  
This is a newsletter from Foreign Affairs and International Trade which is designed to promote Canadian exports abroad. This newsletter includes information on trade and investment opportunities, potential markets, upcoming trade fairs and missions, trade policies and agreements and general market intelligence.

### **Provincial Government**

- [Alberta Employment, Immigration and Industry : Exporting Your Products and Services](http://www.alberta-canada.com/export/index.cfm) <http://www.alberta-canada.com/export/index.cfm>  
Information on trade with Alberta and many other export resources
- [Alberta Business Link: Business Service Centre](http://www.cbsc.org/alberta/) <http://www.cbsc.org/alberta/>
  - [Export Link](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/CBSC_WebPage/CBSC_WebPage_Temp&cid=1104766631425&c=CBSC_WebPage) [http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/CBSC\\_WebPage/CBSC\\_WebPage\\_Temp&cid=1104766631425&c=CBSC\\_WebPage](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/CBSC_WebPage/CBSC_WebPage_Temp&cid=1104766631425&c=CBSC_WebPage)
    - Export Link helps new and potential exporters reach international markets. Find information on the basics of exporting; how to develop an export plan; market research; export financing; exporting services; dealing with risks, contracts; transportation; customs and regulations; and exporting to the United States.
  - [Exporting Info-guide](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB%2Fdisplay&lang=en&cid=1099919424648&c=GuideInfoGuide) [http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB%2Fdisplay&lang=en&cid=1099919424648&c=GuideInfoGuide](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB%2Fdisplay&lang=en&cid=1099919424648&c=GuideInfoGuide) Some of the topics covered in the info guide include: international business plan considerations, informational resources, export training, export research sources, trade data on products, regulations, export leads, export financing, and additional links
  - [Reporting of Exports](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944191836&lang=en) [http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944191836&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944191836&lang=en)

### **Crown Corporations**

- [Export Development Corporation \(EDC\)](http://www.edc.ca/english/index.htm) <http://www.edc.ca/english/index.htm> EDC is a Crown Corporation that provides trade financing and risk management services to Canadian exporters and investors in numerous international markets.
- [Canadian Commercial Corporation](http://www.ccc.ca/index.html) <http://www.ccc.ca/index.html> CCC is a Crown corporation that facilitates international trade. CCC assists Canadian businesses and exporters to access international markets and help them gain export sales.

### **Associations**

- [Canadian Association of Importers and Exporters](http://www.importers.ca/) <http://www.importers.ca/>

Association that provides various services and information on customs and trade issues

- [Canadian Manufacturers and Exporters](http://www.cme-mec.ca/national/index-en.asp) <http://www.cme-mec.ca/national/index-en.asp>

CME is Canada's largest trade and industry association. It encourages the competitiveness of Canadian manufacturers and works to enable the success of Canadian goods and services exporters in international markets.

### **Trade Legislation in Canada**

There are various acts and regulations that relate to trade in Canada. For a list of relevant acts, please see:

- [Acts in Canada on Trade Topics](http://laws.justice.gc.ca/en/subject/110.html) <http://laws.justice.gc.ca/en/subject/110.html>

### **Customs Law**

All goods imported into Canada are subject to customs law. The Canada Border Services Agency (CBSA) is a federal government department that administers more than 90 acts, regulations and international agreements. Two of the statutes that CBSA administers are the *Customs Act* and the *Customs Tariff*.

The *Customs Act* contains provisions on importation procedures, and collection of customs duties. The *Customs Tariff Act* specifies tariff rates on imported goods. The *Customs Tariff* is based on the Harmonized Commodity Description and Coding System (HS).

For more information about customs law, please see:

- [Canada Border Services Agency](http://www.cbsa-asfc.gc.ca/menu-e.html) <http://www.cbsa-asfc.gc.ca/menu-e.html>
  - [Harmonized Commodity Description and Coding System](http://www.cbsa-asfc.gc.ca/general/publications/hcdcs-e.html) <http://www.cbsa-asfc.gc.ca/general/publications/hcdcs-e.html>
  - [Legislation](http://www.cbsa-asfc.gc.ca/agency/legislation-e.html) <http://www.cbsa-asfc.gc.ca/agency/legislation-e.html>
    - [Customs Act and Related Regulations](http://lois.justice.gc.ca/en/C-52.6/index.html) <http://lois.justice.gc.ca/en/C-52.6/index.html>
    - [Customs Tariff Act and Related Regulations](http://lois.justice.gc.ca/en/C-54.011/index.html) <http://lois.justice.gc.ca/en/C-54.011/index.html>

### **Excise Taxes**

See [Taxation](#) (link to [Taxation.doc](#)) Section for more information.

### **Anti-dumping and Countervailing Duties**

The *Special Import Measures Act* (SIMA) governs anti-dumping and countervailing duties. The provisions in this act help to relieve Canadian producers who have been negatively affected by unfair competition from imports.

For more information about anti-dumping and countervailing duties, please see:

- Canada Border Services Agency
  - [Anti-dumping and Countervailing Program](http://www.cbsa-asfc.gc.ca/sima/menu-e.html) <http://www.cbsa-asfc.gc.ca/sima/menu-e.html>
  - [Legislation and regulations](http://www.cbsa-asfc.gc.ca/sima/act-regs-e.html) <http://www.cbsa-asfc.gc.ca/sima/act-regs-e.html>

## **Mobility and Immigration**

Immigration to Canada falls under federal jurisdiction, and it is governed by the Immigration and Refugee Protection Act (IRPA). The act is administered by Citizenship and Immigration Canada (CIC). CIC has information for people who would like to immigrate to, visit, study or work in Canada. There is also information and advice to help newcomers after they arrive.

Non-Canadians who want to work in Canada can apply for either Temporary Entry or Permanent Residency.

### **Temporary Entry**

Generally, a foreign national cannot work in Canada without a work permit (although there are some exceptions to this rule). CIC has detailed information on the application procedures for temporary work permits.

- Read an overview of [Working Temporarily in Canada](http://www.cic.gc.ca/english/work/index.html)  
<http://www.cic.gc.ca/english/work/index.html>

For more detailed instructions on applying for a work permit, please review the following:

### **Provincial Government**

- [Alberta Immigration](http://www.alberta-canada.com/immigration/index.cfm) <http://www.alberta-canada.com/immigration/index.cfm>
  - [Temporary Foreign Workers \(Information for Employees\)](http://www.alberta-canada.com/immigration/temporaryForeignWorkersInCanada.cfm) <http://www.alberta-canada.com/immigration/temporaryForeignWorkersInCanada.cfm>
  - [Hiring Temporary Foreign Workers \(Information for Employers\)](http://www.alberta-canada.com/immigration/hiringTemporaryForeignWorkers.cfm) <http://www.alberta-canada.com/immigration/hiringTemporaryForeignWorkers.cfm>

### **Federal Government**

- Citizenship and Immigration Canada
  - Guide to [Applying for a Work Permit Outside of Canada](http://www.cic.gc.ca/english/applications/guides/5487ETOC.html) <http://www.cic.gc.ca/english/applications/guides/5487ETOC.html> Information on the application process, visa requirements, fees, necessary forms, where to apply, and additional considerations
  - [Jobs Exempt from Work Permit Requirement](http://www.cic.gc.ca/english/work/exempt-1.html) <http://www.cic.gc.ca/english/work/exempt-1.html> Provides brief descriptions of jobs not requiring a work permit.
  - [Canadian Visa Offices Abroad](http://www.cic.gc.ca/english/offices/index.html) <http://www.cic.gc.ca/english/offices/index.html>
  - [The Worker's Role](http://www.cic.gc.ca/english/work/worker-1.html) <http://www.cic.gc.ca/english/work/worker-1.html> Information about applying for a work permit. The website contains the following: Do you need a work permit; The Job Offer (what does your employer have to do); Where to Apply; Qualifying for a Work Permit; Spouses and Dependents; Changing Your Permit; Employment and Labor Standards.
  - [The Employer's Role](http://www.cic.gc.ca/english/work/employer-1.html) <http://www.cic.gc.ca/english/work/employer-1.html> Information on employer responsibilities regarding applying for work permits.
  - [Facilitated Processing for Information Technology Workers](http://www.cic.gc.ca/english/work/itw.html) <http://www.cic.gc.ca/english/work/itw.html> Program developed to fill shortages in the software industry. Read the [job descriptions](http://www.cic.gc.ca/english/work/itw-jobs.html) <http://www.cic.gc.ca/english/work/itw-jobs.html>
  - [Application forms](http://www.cic.gc.ca/english/applications/work.html) <http://www.cic.gc.ca/english/applications/work.html>
  - [Temporary Worker Provisions of Free Trade Agreements](http://www.cic.gc.ca/english/pub/you-asked/section20.html) <http://www.cic.gc.ca/english/pub/you-asked/section20.html> Canada is part of

free trade agreements that have temporary worker provisions. These provisions allow certain international business people to work in Canada without a work permit. There are temporary worker provisions in NAFTA, the Canada-Chile Free Trade Agreement and the General Agreement on Trade in Services (GATS).

- [Cross Border Movement of Business Persons: Temporary Entry into the United States and Mexico under the North American Free Trade Agreement](http://www.dfait-maeci.gc.ca/nafta-alena/cross-en.asp)  
<http://www.dfait-maeci.gc.ca/nafta-alena/cross-en.asp>
- Department of Foreign Affairs and International Trade Canada
  - [Temporary Foreign Worker Guidelines](http://www.cic.gc.ca/manuals-guides/english/fw/index.html) <http://www.cic.gc.ca/manuals-guides/english/fw/index.html>  
Links to Foreign Worker Manual and Temporary Foreign Worker: Quick Reference Guide

### **Permanent Residence**

A person who wants to settle indefinitely in Canada, can apply for permanent residence under one of the following immigration categories. Permanent residents do not require work permits to work in Canada:

- [Skilled Worker Class Immigration](#)
- [Business Class Immigration](#)
- [Provincial Nomination](#)
- [Family Class Immigration](#)
- [International Adoption](#)

For more information about permanent residency, refer to:

- Citizenship and Immigration Canada
  - [Immigrating to Canada](http://www.cic.gc.ca/english/immigrate/index.html) <http://www.cic.gc.ca/english/immigrate/index.html>

### **Skilled Worker Class Immigration**

Applicants in the skilled worker class have education, work experience, knowledge of English or French and other abilities that will assist them in becoming permanent residents in Canada.

For more information about skilled worker class immigration:

- [Skilled Worker Class Immigration](http://www.cic.gc.ca/english/skilled/index.html) <http://www.cic.gc.ca/english/skilled/index.html>  
Find out if you qualify as a skilled worker, learn about working in Canada, things to consider before applying (fees, funds in Canada, medical exams, etc), how to apply, and what happens after applying.

### **Business Class Immigration**

The Business Immigration Program was created to attract experienced business people who will contribute to the economic development of Canada.

There are three classes of business immigrants that have different eligibility criteria: investors, entrepreneurs and self-employed persons.

For more information about business class immigration:

- [Business Class Immigration](http://www.cic.gc.ca/english/business/index.html) <http://www.cic.gc.ca/english/business/index.html>

- [Immigrating to Canada as an Investor](http://www.cic.gc.ca/english/business/invest-1.html)  
<http://www.cic.gc.ca/english/business/invest-1.html>
- [Immigrating to Canada as an Entrepreneur](http://www.cic.gc.ca/english/business/entrep-1.html)  
<http://www.cic.gc.ca/english/business/entrep-1.html>
- [Immigrating to Canada as a Self-employed person](http://www.cic.gc.ca/english/business/self-1.html)  
<http://www.cic.gc.ca/english/business/self-1.html>

### **Provincial Nomination**

Provinces in Canada have an agreement with Citizenship and Immigration Canada under the Provincial Nominee Program. This program is aimed at decreasing the application processing times for permanent residents who wish to settle in a particular province.

For more information about the provincial nominee program:

- [Provincial Nomination](http://www.cic.gc.ca/english/skilled/provnom/index.html) <http://www.cic.gc.ca/english/skilled/provnom/index.html>
- [Alberta Immigration](http://www.alberta-canada.com/immigration/index.cfm) <http://www.alberta-canada.com/immigration/index.cfm>
  - [Alberta's Provincial Nominee Program](http://www.alberta-canada.com/pnp/) <http://www.alberta-canada.com/pnp/>

### **Family Class Immigration**

Canadian citizens and permanent residents living in Canada, 18 years of age or older, may sponsor close relatives or family members who want to become permanent residents of Canada.

For more information about sponsoring your family:

- [Family Class Immigration](http://www.cic.gc.ca/english/sponsor/index.html) <http://www.cic.gc.ca/english/sponsor/index.html>

### **International Adoption**

It is possible to adopt a child from another country if you are a Canadian citizen or permanent resident.

For more information:

- [International adoption](http://www.cic.gc.ca/english/sponsor/adopt-1.html) <http://www.cic.gc.ca/english/sponsor/adopt-1.html>

### **Refugees**

Canada offers safe haven to persons with a fear of persecution, as well as those at risk of torture or cruel and unusual treatment or punishment.

For more information:

- [Refugees](http://www.cic.gc.ca/english/refugees/index.html) <http://www.cic.gc.ca/english/refugees/index.html>

## **Employment and Labour Relations**

Both the federal and provincial or territorial governments have jurisdiction over employment and labour relations in Canada. Most employment matters are governed by provincial legislation, but the federal government has jurisdiction over certain industries such as inter-provincial transportation, banking and communications.

Employers have to comply with the provincial employment-related legislation in each province they operate.

### **Availability of Labour and Recruitment**

The following websites provide abundant information for employers who want to find more information about the labour market as well as recruitment of workers in Alberta.

#### **Federal Government**

- Human Resources and Social Development Canada
  - [Human Resources and Social Development Canada](http://www.hrsdc.gc.ca/en/home.shtml)  
<http://www.hrsdc.gc.ca/en/home.shtml>
    - [Employers and Entrepreneurs](http://www.hrsdc.gc.ca/en/gateways/individuals/audiences/ee.shtml)  
<http://www.hrsdc.gc.ca/en/gateways/individuals/audiences/ee.shtml>  
Information on human resource management, employment insurance, labour and workplace information, human resources partnerships, social insurance number, work-sharing
    - [HRDSC Services for Businesses](http://www.hrsdc.gc.ca/en/gateways/business/menu.shtml)  
<http://www.hrsdc.gc.ca/en/gateways/business/menu.shtml>  
Links to HR management, labour and workplace information, partnership initiatives and funding programs
    - [Labour Market Information: Alberta, NWT and Nunavut](http://www.hrsdc.gc.ca/en/gateways/topics/ab0-mxe.shtml)  
<http://www.hrsdc.gc.ca/en/gateways/topics/ab0-mxe.shtml>
    - [Services for Individuals, Business and Organizations](http://www.hrsdc.gc.ca/en/gateways/where_you_live/regions/ab-nwt-nu.shtml)  
[http://www.hrsdc.gc.ca/en/gateways/where\\_you\\_live/regions/ab-nwt-nu.shtml](http://www.hrsdc.gc.ca/en/gateways/where_you_live/regions/ab-nwt-nu.shtml)Region-specific services for the Alberta, Northwest Territories and Nunavut region
    - [Foreign Worker Program](http://www.hrsdc.gc.ca/en/gateways/nav/top_nav/program/fw.shtml)  
[http://www.hrsdc.gc.ca/en/gateways/nav/top\\_nav/program/fw.shtml](http://www.hrsdc.gc.ca/en/gateways/nav/top_nav/program/fw.shtml)
- Service Canada
  - [Human Resources information for Employers](http://www.hrmanagement.gc.ca/gol/hrmanagement/site.nsf/en/index.html)  
<http://www.hrmanagement.gc.ca/gol/hrmanagement/site.nsf/en/index.html>  
Provides information on: employment insurance information for employers, foreign worker program, payroll administration, and directory of Canadian businesses
  - [Becoming an Employer: Canada Business](http://www.cbbsc.org/servlet/ContentServer?pagename=OSBW/CBSC_WebPage/CBSC_WebPage_Temp&submenu2=Becoming%20an%20Employer%3Cbr%20/%3E&lang=eng&cid=1102940239275&c=CBSC_WebPage)  
[http://www.cbbsc.org/servlet/ContentServer?pagename=OSBW/CBSC\\_WebPage/CBSC\\_WebPage\\_Temp&submenu2=Becoming%20an%20Employer%3Cbr%20/%3E&lang=eng&cid=1102940239275&c=CBSC\\_WebPage](http://www.cbbsc.org/servlet/ContentServer?pagename=OSBW/CBSC_WebPage/CBSC_WebPage_Temp&submenu2=Becoming%20an%20Employer%3Cbr%20/%3E&lang=eng&cid=1102940239275&c=CBSC_WebPage)  
Information for potential employers such as payroll deduction requirements, employment standards, worker's compensation and workplace safety
  - [Job bank](http://www.jobbank.gc.ca/Intro_en.asp) [http://www.jobbank.gc.ca/Intro\\_en.asp](http://www.jobbank.gc.ca/Intro_en.asp)  
Information for job seekers and workers as well as employers. Includes: job search, student job search, job match, job alert, career navigator, post a job, and hire a student

## Provincial Government

- [Alberta Jobs—Employment Opportunities for Skilled Workers](http://www.alberta-canada.com/jobs/index.cfm) <http://www.alberta-canada.com/jobs/index.cfm>
- [Alberta Human Resources and Employment](http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/563.html) <http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/563.html>
  - [Alberta Human Resources: Career and Employment Programs and Services](http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/61.html) <http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/61.html> Alberta job and career fairs, career information, work foundations, training for work, workforce partnerships, financial support for training, skills investment strategy.
  - [Working in Alberta](http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/47.html) <http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/47.html>
- Service Alberta
  - [Employment and Careers \(Information for Employers\)](http://www.servicealberta.gov.ab.ca/cps/rde/xchg/sa/hs.xsl/dynamic.html?topnav=business&topic=548&subtopic=&facet=&audience=760) <http://www.servicealberta.gov.ab.ca/cps/rde/xchg/sa/hs.xsl/dynamic.html?topnav=business&topic=548&subtopic=&facet=&audience=760> Numerous resources to various programs and services, online services, financial resources, publications, forms, common questions and answers
- Alberta Learning Information Service
  - [Job banks for Alberta](http://www.alis.gov.ab.ca/employment/jp/jobbanksab.asp) <http://www.alis.gov.ab.ca/employment/jp/jobbanksab.asp>
  - [Alberta Occupational Information](http://www.alis.gov.ab.ca/career/oi/alberta.asp) <http://www.alis.gov.ab.ca/career/oi/alberta.asp> Occupational Profiles in Alberta, certification and registration requirements for employment in Alberta, Alberta wage and salary survey, etc

## Other Resources and Job Banks

- [Canadian Council on Rehabilitation and Work \(CCRW\)](http://www.ccrw.org/en/) <http://www.ccrw.org/en/> The CCRW provides resources, programs and services for job seekers with disabilities and businesses who are committed to equity and inclusion.
- [Career Edge Organization](http://overview.careeredge.ca/index.asp?language=1) <http://overview.careeredge.ca/index.asp?language=1> Career Edge Organization is a non-profit organization that works with many employers to provide meaningful work experiences for graduates. Career Edge provides services and resources for recent graduates, graduates with disabilities, and internationally qualified professionals.
- [CNC Global](http://www.cncglobal.com/for_employers/) [http://www.cncglobal.com/for\\_employers/](http://www.cncglobal.com/for_employers/) CNC Global provides customized IT recruitment services and assistance with resource management.
- [Monster.ca](http://english.monster.ca/) <http://english.monster.ca/> Includes various job postings as well as information on resumes, cover letters, and interview advice.
- [Workopolis, Information for employers](http://www.workopolis.com/content/recruiter/index.html) <http://www.workopolis.com/content/recruiter/index.html> This is one of Canada's largest job sites, with information for job seekers and employers

- [Canadajobs.com](http://www.canadajobs.com) <http://www.canadajobs.com/>A large Canadian job site
  - [Information for employers](http://www.canadajobs.com/canadajobs/employers/index.cfm)  
<http://www.canadajobs.com/canadajobs/employers/index.cfm>
- [Employment Equity and Human Rights](#)

## **Employment Equity and Human Rights**

There is both federal and provincial human rights legislation.

### **Federal**

The Canadian Human Rights Commission ensures compliance with the *Employment Equity Act*. This act ensures that federally regulated organizations provide equal opportunities for employment to the four designated groups: women; Aboriginal peoples; persons with disabilities; and members of visible minorities.

The Canadian Human Rights Commission (CHRC) also administers the *Canada Human Rights Act* and it applies to federally regulated employers. This act prohibits employers from discriminating on the basis of race, national or ethnic origin, colour, religion, age, sex, sexual orientation, marital status, family status, mental or physical disability, pardoned criminal conviction or sexual orientation.

For more information about federal employment equity legislation, please refer to:

- [Canadian Human Rights Commission](http://www.chrc-ccdp.ca/default-en.asp) <http://www.chrc-ccdp.ca/default-en.asp>
  - [What are federally regulated organizations?](http://www.chrc-ccdp.ca/discrimination/federally_regulated-en.asp) [http://www.chrc-ccdp.ca/discrimination/federally\\_regulated-en.asp](http://www.chrc-ccdp.ca/discrimination/federally_regulated-en.asp)
  - [Legislation and Policies](http://www.chrc-ccdp.ca/legislation_policies/default-en.asp) [http://www.chrc-ccdp.ca/legislation\\_policies/default-en.asp](http://www.chrc-ccdp.ca/legislation_policies/default-en.asp)
  - [Publications](http://www.chrc-ccdp.ca/publications/employment_equity-en.asp) [http://www.chrc-ccdp.ca/publications/employment\\_equity-en.asp](http://www.chrc-ccdp.ca/publications/employment_equity-en.asp)
  - [Discrimination and Harassment](http://www.chrc-ccdp.ca/discrimination/default-en.asp) <http://www.chrc-ccdp.ca/discrimination/default-en.asp>
- Human Resources and Social Development Canada
  - [Workplace Equity – General Information](http://www.hrsdc.gc.ca/en/gateways/topics/wzp-gxr.shtml)  
<http://www.hrsdc.gc.ca/en/gateways/topics/wzp-gxr.shtml>

### **Provincial**

In Alberta, the Human Rights and Citizenship Commission (which is a separate entity under the Ministry of Tourism, Parks, Recreation and Culture) carries out functions under the *Human Rights, Citizenship and Multiculturalism Act*. This act prohibits discrimination against Albertans. It is a contravention of the Act to discriminate against any person on the basis of race, religious beliefs, colour, gender, physical disability, mental disability, age, ancestry, place of origin, marital status, family status or source of income.

For more information about this commission and how to file a complaint, please see:

- [Alberta Human Rights and Citizenship Commission](http://www.albertahumanrights.ab.ca/default.asp)  
<http://www.albertahumanrights.ab.ca/default.asp>
  - [Legislation and Decisions](http://www.albertahumanrights.ab.ca/legislation/ahr_legislation.asp)  
[http://www.albertahumanrights.ab.ca/legislation/ahr\\_legislation.asp](http://www.albertahumanrights.ab.ca/legislation/ahr_legislation.asp) Links to the Act, Bylaws, Human Rights Panel Hearings, Commission Panel Decisions, Court Decisions

- [Employment Equity](http://www.albertahumanrights.ab.ca/publications/Information_Sheets/Text/Info_Employ_Equity.asp)  
[http://www.albertahumanrights.ab.ca/publications/Information\\_Sheets/Text/Info\\_Employ\\_Equity.asp](http://www.albertahumanrights.ab.ca/publications/Information_Sheets/Text/Info_Employ_Equity.asp)
- [Other Employment-Related links](http://www.albertahumanrights.ab.ca/publications/Links/Links_employment.asp)  
[http://www.albertahumanrights.ab.ca/publications/Links/Links\\_employment.asp](http://www.albertahumanrights.ab.ca/publications/Links/Links_employment.asp)
- [Employment Standards and Labour Code](#)

### **Employment Standards and Canada Labour Code**

The Canada Labour Code (CLC) applies only to federally regulated employers (including those in industries like inter-provincial or international transportation, radio, television, postal service, banking, some crown corporations, etc). The CLC regulates such things as strikes and lockouts, occupational health and safety, and some employment standards. Employment standards are minimum standards of employment for employers and employees in the workplace.

In Alberta, employment standards are contained in the Employment Standards Code and the Employment Standards Regulation. Alberta Employment, Immigration and Industry administers the employment standards legislation.

Alberta's Labour Relations Board administers the Labour Relations Code which deals with disputes between employers and trade unions (and employees represented by trade unions). Employees not in unions can contact the Employment Standards Branch.

### **Federal**

For more information about the federal labour code and employment standards please see:

- Human Resources and Skills Development Canada
  - [Canada Labour Standards: Legislation and Agreements](http://www.hrsdc.gc.ca/en/gateways/topics/lxn-lal.shtml)  
<http://www.hrsdc.gc.ca/en/gateways/topics/lxn-lal.shtml>
  - [Employment Standards Legislation in Canada](http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/lp/spila/cli/eslc/01Employment_Standards_Legislation_in_Canada.shtml&hs=lzl)  
[http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/lp/spila/cli/eslc/01Employment\\_Standards\\_Legislation\\_in\\_Canada.shtml&hs=lzl](http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/lp/spila/cli/eslc/01Employment_Standards_Legislation_in_Canada.shtml&hs=lzl)
  - [Canada Labour Code](http://lois.justice.gc.ca/en/L-2/index.html) <http://lois.justice.gc.ca/en/L-2/index.html>
    - [Canada Labour Code, Part 3](http://www.hrsdc.gc.ca/asp/gateway.asp?hr=/en/lp/lo/fl/part3/legislation/l3toc.shtml&hs=lxn)  
<http://www.hrsdc.gc.ca/asp/gateway.asp?hr=/en/lp/lo/fl/part3/legislation/l3toc.shtml&hs=lxn>  
Part 3 of the Canada Labour Code deals with standard hours, wages, vacation and holidays
  - [Equal Pay Program](http://www.sdc.gc.ca/asp/gateway.asp?hr=/en/lp/lo/lsw/we/programs/ep/index-we.shtml&hs=wzp)  
<http://www.sdc.gc.ca/asp/gateway.asp?hr=/en/lp/lo/lsw/we/programs/ep/index-we.shtml&hs=wzp>
  - [Database on minimum wages](http://www110.hrdc-drhc.gc.ca/psait_spila/lmnec_eslc/eslc/salaire_minwage/index.cfm/doc/english) [http://www110.hrdc-drhc.gc.ca/psait\\_spila/lmnec\\_eslc/eslc/salaire\\_minwage/index.cfm/doc/english](http://www110.hrdc-drhc.gc.ca/psait_spila/lmnec_eslc/eslc/salaire_minwage/index.cfm/doc/english) Information on current and forthcoming minimum hourly wage rates for experienced adult workers in Canada, minimum wages for Canadian adult workers since 1965, current and minimum wage rates in Canada for young workers and Specific Occupations, Customized search for minimum wage records in Canada
- The Business Link

- [Federal Minimum Hourly Wage](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944204527&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944204527&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944204527&lang=en)

## Provincial

For more information about Human Resources and the employment standards in Alberta, please see:

- [Alberta Human Resources and Employment](http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/1224.html)  
<http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/1224.html>  
Information on administering employment standards, education/promotion, facts and information, filing a complaint, legislation, publications, employment standards code review
  - [What are the Employment Standards?](http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/996.html)  
<http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/996.html>  
Information on Payment of Earnings, Minimum Wage, Hours of Work, Overtime, Vacations, Holidays, Maternity and Parental Leave, Termination of Employment, Employment of individuals under 18, Adolescent Employment
  - [Employment Standards Code](http://www.qp.gov.ab.ca/documents/acts/E09.cfm)  
<http://www.qp.gov.ab.ca/documents/acts/E09.cfm> and [Employment Standards Regulation](http://www.qp.gov.ab.ca/documents/regs/1997_014.cfm)  
[http://www.qp.gov.ab.ca/documents/regs/1997\\_014.cfm](http://www.qp.gov.ab.ca/documents/regs/1997_014.cfm)
- [Alberta Labour Relations Board](http://www.alrb.gov.ab.ca/index.html) <http://www.alrb.gov.ab.ca/index.html>
  - [Legislation](http://www.alrb.gov.ab.ca/legislation.html) <http://www.alrb.gov.ab.ca/legislation.html>
    - Labour Relations Code, Public Service Employee Relations Act and the Police Officers Collective Bargaining Act
- The Business Link  
[Alberta Human Resources and Employment: Employment Standards](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&id=1084286444821&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&id=1084286444821&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&id=1084286444821&lang=en) Informational guide on whom employment standards apply to, summary of all the standards, additional references

## Occupational Health and Safety

Occupational Health and Safety legislation ensures employers and employees maintain a healthy and safe working environment to minimize the occurrence of workplace accidents.

For more information about federal and provincial occupational health and safety legislation, please review:

## Provincial

- [Alberta Human Resources & Employment—Workplace Health and Safety](http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/53.html)  
<http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/53.html>
  - [Alberta Human Resources and Employment—Occupational Health and Safety Legislation](http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/295.html) <http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/295.html>
    - Read the Act, Regulations, Code, OHS Code Explanation Guide, other OHS Regulations, appealing WHS orders, Public Consultations
- The Business Link
  - [Occupational Health and Safety](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1084286446823&lang=en)  
[http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1084286446823&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1084286446823&lang=en)

## Federal

- Human Resources and Social Development Canada
  - [Occupational Health and Safety—General Information](http://www.hrsdc.gc.ca/en/gateways/topics/oxs-gxr.shtml)  
<http://www.hrsdc.gc.ca/en/gateways/topics/oxs-gxr.shtml>
- Health Canada
  - [Occupational Health and Safety](http://www.hc-sc.gc.ca/ewh-semt/occup-travail/index_e.html) [http://www.hc-sc.gc.ca/ewh-semt/occup-travail/index\\_e.html](http://www.hc-sc.gc.ca/ewh-semt/occup-travail/index_e.html)
  - [Workplace Health Documents](http://www.hc-sc.gc.ca/ewh-semt/pubs/occup-travail/work-travail/index_e.html) [http://www.hc-sc.gc.ca/ewh-semt/pubs/occup-travail/work-travail/index\\_e.html](http://www.hc-sc.gc.ca/ewh-semt/pubs/occup-travail/work-travail/index_e.html)
  - [Workplace Hazardous Materials Information System](http://www.hc-sc.gc.ca/ewh-semt/occup-travail/whmis-simdut/index_e.html/index.htm) [http://www.hc-sc.gc.ca/ewh-semt/occup-travail/whmis-simdut/index\\_e.html/index.htm](http://www.hc-sc.gc.ca/ewh-semt/occup-travail/whmis-simdut/index_e.html/index.htm)
  - [Workplace Health and Public Safety Programme](http://www.hc-sc.gc.ca/ahc-asc/branch-dirgen/hecs-dgsesc/whpsp-psstsp/help-aide_e.html) [http://www.hc-sc.gc.ca/ahc-asc/branch-dirgen/hecs-dgsesc/whpsp-psstsp/help-aide\\_e.html](http://www.hc-sc.gc.ca/ahc-asc/branch-dirgen/hecs-dgsesc/whpsp-psstsp/help-aide_e.html)
- [Canadian Centre for Occupational Health and Safety](http://www.ccohs.ca/) (CCOHS) <http://www.ccohs.ca/>  
This is a federal government agency which is an entity under the Ministry of Labour. It supports initiatives that promote health and safety in the Canadian workplace.
  - [CANOSH](http://www.canoshweb.org/en/) (Canada National Occupational Health and Safety)  
<http://www.canoshweb.org/en/>  
This website was developed by CCOHS to help Canadians find information about occupational health and safety provided by federal, provincial and territorial governments.

## **Payroll and Benefits**

There is both federal and provincial legislation that affects employers with regards to payroll and benefits. The two main federal acts affecting payroll are the *Canada Pension Plan Act* and the *Employment Insurance Act*. In Alberta, the Superintendent of Pensions regulates pension plans for private sector employees under the *Employment Pension Plans Act (EPPA)*.

### **Federal**

Under the *Canada Pension Plan Act (CPP Act)* and the *Employment Insurance Act (EI Act)* all employers are obligated to deduct a portion of an employee's earnings (separate premiums for both CPP and EI) and remit it to the Canada Revenue Agency on behalf of the employee. Employers must make greater contributions towards the EI and CPP premiums than what the employee contributes.

The CPP ensures that a contributor and his or her family will have some protection in the event of loss of income due to retirement, disability and death.

Employment Insurance (EI) provides temporary financial assistance for unemployed Canadians who are looking for work, upgrading their skills, sick, pregnant, caring for a new child, or caring for a family member who is seriously ill. The EI act is administered by the Canada Employment Insurance Commission (CEIC). CEIC is part of Human Resources and Skills Development Canada (HRSDC).

The Record of Employment (ROE) is an important document used for Employment Insurance. The ROE will help Human Resources and Skills Development Canada (HRSDC) determine whether a person qualifies for EI benefits, the benefit rate and the duration of the claim.

For more information, please refer to:

### **Canada Pension Plan and Employment Insurance**

- Human Resources and Skills Development Canada

- [Canada Pension Plan: General Information](http://www.hrsdc.gc.ca/en/gateways/topics/cpr-gxr.shtml)  
<http://www.hrsdc.gc.ca/en/gateways/topics/cpr-gxr.shtml>
- [EI Act and Regulations](http://www.hrsdc.gc.ca/en/ei/legislation/ei_act_entry_page.shtml)  
[http://www.hrsdc.gc.ca/en/ei/legislation/ei\\_act\\_entry\\_page.shtml](http://www.hrsdc.gc.ca/en/ei/legislation/ei_act_entry_page.shtml)
- [Employment Insurance \(EI\)](http://www.hrsdc.gc.ca/en/gateways/nav/top_nav/program/ei.shtml)  
[http://www.hrsdc.gc.ca/en/gateways/nav/top\\_nav/program/ei.shtml](http://www.hrsdc.gc.ca/en/gateways/nav/top_nav/program/ei.shtml)  
Includes various links to additional information about Employment Insurance
- [EI Information for Employers](http://www.hrsdc.gc.ca/en/gateways/business/cluster/category/eiie.shtml)  
<http://www.hrsdc.gc.ca/en/gateways/business/cluster/category/eiie.shtml>  
Information on the latest on employment insurance, Record of Employment (ROE), Employment Insurance Programs, Employer's Responsibilities, Appealing a decision, work-sharing, EI premium rate, and other useful links
- [ROE: General information](http://www.hrsdc.gc.ca/en/gateways/topics/rxr-gxr.shtml) <http://www.hrsdc.gc.ca/en/gateways/topics/rxr-gxr.shtml>
- [Employment Insurance \(EI\) guide - how to complete the Record of Employment \(ROE\)](http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/ei/employers/roe_guide.shtml&hs=rxr)  
[http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/ei/employers/roe\\_guide.shtml&hs=rxr](http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/ei/employers/roe_guide.shtml&hs=rxr)
- [Employment Insurance \(EI\) and the Record of Employment on the Web \(ROE Web\)](http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/ei/employers/roe_web.shtml&hs=rxr)  
[http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/ei/employers/roe\\_web.shtml&hs=rxr](http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/ei/employers/roe_web.shtml&hs=rxr)
- [Canada Employment Insurance Commission](http://www.ei-ae.gc.ca/en/ceic/ceic_home.shtml) [http://www.ei-ae.gc.ca/en/ceic/ceic\\_home.shtml](http://www.ei-ae.gc.ca/en/ceic/ceic_home.shtml)  
Entity under Human Resources and Skills Development Canada that manages the Employment Insurance Program
- Canada Revenue Agency
  - [Payroll](http://www.cra-arc.gc.ca/tax/business/topics/payroll/menu-e.html) <http://www.cra-arc.gc.ca/tax/business/topics/payroll/menu-e.html>  
Information on how payroll works; calculating deductions; remitting deductions; information for employees; benefits and allowances; completing and filing information returns; forms, publications and guides.
  - [Canada Pension Plan \(CPP\) and Employment Insurance \(EI\) Rulings](http://www.cra-arc.gc.ca/tax/home/cppeirulings-e.html) <http://www.cra-arc.gc.ca/tax/home/cppeirulings-e.html> The CPP/EI Rulings Program is accountable for facilitating and encouraging voluntary compliance in the determination of employment status, pensionable and insurable employment and earnings by providing clients with reliable CPP and EI rulings and certificates in a timely and cost efficient manner. Assessing and/or collecting Canada Pension Plan contributions, and/or Employment Insurance premiums does not fall within the Canada Revenue Agency mandate.
  - [Employers Guide: Payroll Deductions and Remittances](http://www.cra-arc.gc.ca/E/pub/tg/t4001/README.html) <http://www.cra-arc.gc.ca/E/pub/tg/t4001/README.html>
  - [Canada Pension Plan \(CPP\) and Employment Insurance \(EI\) Rulings](http://www.cra-arc.gc.ca/tax/home/cppeirulings-e.html) <http://www.cra-arc.gc.ca/tax/home/cppeirulings-e.html> The CPP/EI Rulings Program is accountable for facilitating and encouraging voluntary compliance in the determination of employment status, pensionable and insurable employment and earnings by providing clients with reliable CPP and EI rulings and certificates in a timely and cost efficient manner. Assessing and/or collecting Canada Pension Plan contributions, and/or Employment Insurance premiums does not fall within our mandate.

- [Employee or Self employed](http://www.cra-arc.gc.ca/E/pub/tg/rc4110/README.html) <http://www.cra-arc.gc.ca/E/pub/tg/rc4110/README.html>
- [CPP Act and Related Regulations](http://lois.justice.gc.ca/en/C-8/index.html) <http://lois.justice.gc.ca/en/C-8/index.html>
- [CPP/EI Guides and Forms](http://www.cra-arc.gc.ca/formspubs/topics/cpp_ei_rulings-e.html) [http://www.cra-arc.gc.ca/formspubs/topics/cpp\\_ei\\_rulings-e.html](http://www.cra-arc.gc.ca/formspubs/topics/cpp_ei_rulings-e.html)
- [How to calculate a Pension Adjustment \(PA\) Amount](http://www.cra-arc.gc.ca/E/pub/tg/t4084/t4084ed.html) <http://www.cra-arc.gc.ca/E/pub/tg/t4084/t4084ed.html>

All employers who sponsor or participate in a registered pension plan (RPP) or deferred profit sharing plan (DPSP) must calculate a PA for each plan member

- The Business Link
  - [Employment insurance, payroll deductions](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944204353&lang=en) [http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944204353&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944204353&lang=en) Summary of employer obligations under the EI Act
  - [Record of Employment \(ROE\)](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944194722&lang=en) [http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB/display&c=Regs&cid=1081944194722&lang=en](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB/display&c=Regs&cid=1081944194722&lang=en) Information on whom the ROE applies to, when to issue the ROE, how to order it, and ROE Web
  - [Contractor or Employee? Guidelines for Alberta](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB%2Fdisplay&lang=en&cid=1102079893391&c=InfoResources) [http://www.cbsc.org/servlet/ContentServer?pagename=CBSC\\_AB%2Fdisplay&lang=en&cid=1102079893391&c=InfoResources](http://www.cbsc.org/servlet/ContentServer?pagename=CBSC_AB%2Fdisplay&lang=en&cid=1102079893391&c=InfoResources)

### Provincial Pension Information

- [Alberta Pension Information](http://www.finance.gov.ab.ca/business/pensions/index.html) <http://www.finance.gov.ab.ca/business/pensions/index.html>
  - [Alberta Pensions Administration](http://www.apaco.ab.ca/) <http://www.apaco.ab.ca/> Responsible for administering seven statutory pension plans and two supplementary retirement plans under the direction of four pension boards and the Government of Alberta
  - [Pension Publications and Forms](http://www.finance.gov.ab.ca/publications/pensions/index.html) <http://www.finance.gov.ab.ca/publications/pensions/index.html>
  - [Employment Pension Plans Act \(EPPA\) and Regulations](http://www.finance.gov.ab.ca/publications/pensions/index.html#eppa) <http://www.finance.gov.ab.ca/publications/pensions/index.html#eppa>

### Benefits

Find out which benefits you qualify for in Canada:

- [Canada benefits](http://www.canadabenefits.gc.ca/faechome.jsp?lang=en) <http://www.canadabenefits.gc.ca/faechome.jsp?lang=en>
  - [Benefits Finder](http://www.canadabenefits.gc.ca/faecwizardquestions.jsp?lang=en&geo=2) <http://www.canadabenefits.gc.ca/faecwizardquestions.jsp?lang=en&geo=2>  
Answer various questions to get a personalized list of benefits for which you may be eligible.

### Workers Compensation

Workers compensation is a system of social insurance, whereby benefits are paid to a worker injured from a workplace accident or illness, regardless of fault on the part of the employer or worker. In Alberta, there are certain industries that are required to open an account with the Workers' Compensation Board. Other industries may open an account voluntarily. The WCB site provides abundant information for employers, workers, and health

care providers. There are also links to working safely, policy and legislation, publications and forms.

The Workers Compensation Board (WCB) is a not-for-profit organization in Alberta that administers the workers' compensation system for the province under the *Workers' Compensation Act*.

For more information about the WCB and relevant legislation, please refer to:

- [Workers Compensation Board](http://www.wcb.ab.ca/home/) <http://www.wcb.ab.ca/home/>
- Canada Business
  - [Workers' Compensation Board—Alberta](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_FE%2Fdisplay&lang=en&cid=1084286445970&c=Regs)  
[http://www.cbcs.org/servlet/ContentServer?pagename=CBSC\\_FE%2Fdisplay&lang=en&cid=1084286445970&c=Regs](http://www.cbcs.org/servlet/ContentServer?pagename=CBSC_FE%2Fdisplay&lang=en&cid=1084286445970&c=Regs)  
Informational summary about the WCB in Alberta regarding coverage, injured workers benefits, employers' responsibilities, WCB premiums, WCB services

## **Practical Tips for the Business Visitor**

Whether you are coming to Alberta, Canada to do business, to live or to visit, the following information may be useful to review:

### **Convention and Meeting Facilities**

Alberta offers a vast selection of meeting and convention facilities:

- [Meeting Facility Search and Request for Proposal](http://www1.travelalberta.com/meetings/search.cfm)  
<http://www1.travelalberta.com/meetings/search.cfm>
- [Alberta Meeting Destinations](http://www1.travelalberta.com/meetings/meeting-dest.cfm) <http://www1.travelalberta.com/meetings/meeting-dest.cfm>

### **Culture and Business Norms**

- [The Centre for Intercultural Learning](http://www.dfait-maeci.gc.ca/cfsi-icse/cil-cai/home-en.asp) <http://www.dfait-maeci.gc.ca/cfsi-icse/cil-cai/home-en.asp> This Centre is part of the Canadian Foreign Service Institute of Foreign Affairs Canada. It provides information about intercultural communication and effectiveness. There is cultural information about countries from all over the world, including Canada.
  - [Country Insights: Canada](http://www.intercultures.ca/cil-cai/country_overview-en.asp?ISO=CA&lvl=8) [http://www.intercultures.ca/cil-cai/country\\_overview-en.asp?ISO=CA&lvl=8](http://www.intercultures.ca/cil-cai/country_overview-en.asp?ISO=CA&lvl=8)

### **Currency Conversion**

The currency used in Canada is the Canadian Dollar. The Bank of Canada has a [Currency Converter](http://www.bankofcanada.ca/en/rates/exchform.html) <http://www.bankofcanada.ca/en/rates/exchform.html>

### **Customs restrictions**

- [The Border Information Service \(BIS\) Online](http://www.cbsa-asfc.gc.ca/eservices/bis/bis-e.html) <http://www.cbsa-asfc.gc.ca/eservices/bis/bis-e.html> Contains information on customs restrictions for personal travelers, business importation/exportation and coming to Canada (settling, moving back, studying or working in Canada).

### **Electricity voltage**

Canada uses 110 volt electrical systems at 60 hertz.

### **General and Optional Holidays in Alberta**

- [General Holidays in Alberta](http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/1472.html)  
<http://www.hre.gov.ab.ca/cps/rde/xchg/hre/hs.xsl/1472.html>

### **Health Considerations and Medical Services**

Learn more about:

- [Alberta Health and Wellness](http://www.health.gov.ab.ca/) <http://www.health.gov.ab.ca/>  
Provides information about health care in Alberta as well as eligibility requirements for coverage under Alberta's Health Care Insurance Plan (AHCIP)
  - [Health Care Insurance Plan: FAQ's](http://www.health.gov.ab.ca/ahcip/ahcip_faq.html)  
[http://www.health.gov.ab.ca/ahcip/ahcip\\_faq.html](http://www.health.gov.ab.ca/ahcip/ahcip_faq.html)  
Contains information about eligibility, registration and coverage, other services
- [Medical Examination Requirements for Visitors](http://www.cic.gc.ca/english/visit/medexams.html)  
Tourists, Students and Temporary Foreign Workers  
<http://www.cic.gc.ca/english/visit/medexams.html>

- [Service Alberta: Health](http://www.servicealberta.gov.ab.ca/cps/rde/xchg//sa/hs.xsl/6346.html?topnav=living&topic=125&subtopic=&facet=&audience=)  
<http://www.servicealberta.gov.ab.ca/cps/rde/xchg//sa/hs.xsl/6346.html?topnav=living&topic=125&subtopic=&facet=&audience=>  
 Various links, publications, forms about health care in Alberta

### Leisure and Tourism

Alberta has various recreational facilities. Find out more about the arts, film, museums, libraries and historic sites in Alberta.

- [Alberta Community Development](http://www.cd.gov.ab.ca/index.asp) <http://www.cd.gov.ab.ca/index.asp>
  - [Museum and Historic Sites](http://www.cd.gov.ab.ca/enjoying_alberta/museums_historic_sites/site_listings/index.asp)  
[http://www.cd.gov.ab.ca/enjoying\\_alberta/museums\\_historic\\_sites/site\\_listings/index.asp](http://www.cd.gov.ab.ca/enjoying_alberta/museums_historic_sites/site_listings/index.asp)
  - [The Arts in Alberta](http://www.cd.gov.ab.ca/artsbranch/index.asp) <http://www.cd.gov.ab.ca/artsbranch/index.asp>
  - [Alberta Parks and Protected Areas](http://www.cd.gov.ab.ca/enjoying_alberta/parks/index.asp)  
[http://www.cd.gov.ab.ca/enjoying\\_alberta/parks/index.asp](http://www.cd.gov.ab.ca/enjoying_alberta/parks/index.asp)
  - [Alberta Sport, Recreation Parks and Wildlife Foundation \(ASRPWF\)](http://www.cd.gov.ab.ca/asrpfw/index.asp)  
<http://www.cd.gov.ab.ca/asrpfw/index.asp> Information on athletic games and events, sports and recreational programs, parks, public use areas and facilities, active living and community involvement, and funding programs.
- [Alberta Heritage](http://www.albertaheritage.net/) <http://www.albertaheritage.net/>  
 Information about museums, archives, historic sites as well as heritage organizations and foundations
- [Travel Alberta](http://www1.travelalberta.com/) <http://www1.travelalberta.com/>  
 Provides a wealth of information on various tourist destinations in Alberta, maps, vacation guides and packages, events, dining and shopping, cities and towns, accommodations, outdoor activities, etc
- [Service Alberta](http://www.servicealberta.gov.ab.ca/cps/rde/xchg//sa/hs.xsl/6352.html?topnav=living&topic=517&subtopic=&facet=&audience=)
  - [Arts, History and Libraries](http://www.servicealberta.gov.ab.ca/cps/rde/xchg//sa/hs.xsl/6352.html?topnav=living&topic=517&subtopic=&facet=&audience=)  
<http://www.servicealberta.gov.ab.ca/cps/rde/xchg//sa/hs.xsl/6352.html?topnav=living&topic=517&subtopic=&facet=&audience=>
  - [Community and Recreation](http://www.servicealberta.gov.ab.ca/cps/rde/xchg//sa/hs.xsl/6351.html?topnav=living&topic=525&subtopic=&facet=&audience=)  
<http://www.servicealberta.gov.ab.ca/cps/rde/xchg//sa/hs.xsl/6351.html?topnav=living&topic=525&subtopic=&facet=&audience=> Information and links about Alberta's communities, sports recreational facilities
  - [Travel and Tourism](http://www.servicealberta.gov.ab.ca/cps/rde/xchg//sa/hs.xsl/6340.html?topnav=living&topic=657&subtopic=&facet=&audience=)  
<http://www.servicealberta.gov.ab.ca/cps/rde/xchg//sa/hs.xsl/6340.html?topnav=living&topic=657&subtopic=&facet=&audience=>  
 Links and information about Alberta's outdoor facilities, parks and campgrounds, shopping, dining and accommodation, tourist attractions, etc

### Living in Alberta: Housing and Community Profiles

- [Service Alberta: Housing and Property](http://www.servicealberta.gov.ab.ca/cps/rde/xchg//sa/hs.xsl/6345.html?topnav=living&topic=599&subtopic=&facet=&audience=)  
<http://www.servicealberta.gov.ab.ca/cps/rde/xchg//sa/hs.xsl/6345.html?topnav=living&topic=599&subtopic=&facet=&audience=> Comprehensive information about living in Alberta. This site contains valuable information on housing and property, acts and regulations, building and renovating, buying, selling and registering property, home energy consumption, housing supports and initiatives, land titles, landlords and tenants, property and housing maintenance.

- [Alberta Real Estate Association](http://www.abrea.ab.ca/) <http://www.abrea.ab.ca/>  
The Alberta Real Estate Association (AREA) is a not-for-profit society representing the interests and concerns of licensed Realtors in Alberta. There are useful links to finding property in Alberta (residential, commercial, agricultural/businesses)
  - [Find a Property](http://www.abrea.ab.ca/buyerSeller/find.htm) <http://www.abrea.ab.ca/buyerSeller/find.htm>
- [Multiple Listing Service \(MLS\)](http://www.mls.ca/) <http://www.mls.ca/> MLS is used by realtors all over Canada. This web site is an advertising vehicle provided by Realtors to help market properties. This web site is not an MLS system. Please contact a Realtor for complete details about all properties listed on the website.
  - [Properties in Alberta](http://www.mls.ca/map.aspx?AreaID=6240) <http://www.mls.ca/map.aspx?AreaID=6240>
- [Real Estate Council of Alberta](http://www.reca.ca/about_reca/default.htm) [http://www.reca.ca/about\\_reca/default.htm](http://www.reca.ca/about_reca/default.htm)  
Real Estate Council of Alberta (RECA) is an independent, non-government agency that regulates professionals in the real estate, mortgage broker, and real estate appraisal industries under Alberta's *Real Estate Act*.
- [Canadian Real Estate Association \(CREA\)](http://www.crea.ca/) <http://www.crea.ca/>  
CREA is a trade association that represents its members at the federal level of government by acting as a watchdog on national legislation that relates to the real estate industry. It operates the icx.ca website where it is also possible to search for property listings.
  - [ICX.ca](http://www.icx.ca/map.aspx) <http://www.icx.ca/map.aspx>
- [Canada Mortgage and Housing Corporation](http://www.cmhc.ca/) <http://www.cmhc.ca/> CMHC has information for consumers on buying a home, mortgage loan insurance, renting, maintaining and renovating a home, programs and financial assistance. There is also information on the housing industry, professionals, community groups, finance, and information for international clients and aboriginals.
- [AlbertaFirst.com](http://www.albertafirst.com/about/) <http://www.albertafirst.com/about/> AlbertaFirst.com is a provincial, municipal and industry partnership that promotes business and community development across Alberta. The Community Profiles section provides detailed information about various regions and communities throughout Alberta.
  - [Community Profiles](http://www.albertafirst.com/profiles/) <http://www.albertafirst.com/profiles/>

### Visa Requirements

- [Countries and Territories Whose Citizens Require Visas in Order to Enter Canada as Visitors](http://www.cic.gc.ca/english/visit/visas.html) <http://www.cic.gc.ca/english/visit/visas.html>
- [Canada's Representation Abroad: List of Canadian embassies and consulates worldwide](http://www.dfait-maeci.gc.ca/world/embassies/cra-en.asp) <http://www.dfait-maeci.gc.ca/world/embassies/cra-en.asp> You can search the directory by city, location, surname or region.

### Weather/Climate and Time zones

Alberta is located in the Mountain Time Zone.

- [What is the current time in Alberta?](http://www.worldtimeserver.com/current_time_in_CA-AB.aspx) [http://www.worldtimeserver.com/current\\_time\\_in\\_CA-AB.aspx](http://www.worldtimeserver.com/current_time_in_CA-AB.aspx)
- [Environment Canada: Current Weather Conditions for all of Canada's Provinces](http://weatheroffice.ec.gc.ca/canada_e.html) [http://weatheroffice.ec.gc.ca/canada\\_e.html](http://weatheroffice.ec.gc.ca/canada_e.html)

## **Additional Resources and Information**

The following websites are useful references and provide additional information about investing and doing business in Alberta and Canada:

- Government of Canada
  - [Doing Business with Canada](http://canadainternational.gc.ca/dbc/DoingBusinessWithCanada-en.aspx)  
<http://canadainternational.gc.ca/dbc/DoingBusinessWithCanada-en.aspx>  
Numerous resources about investing, establishing a business, buying from and selling to Canada, partnering in Science and Technology, travelling to Canada, etc.
  - [Invest in Canada](http://www.investincanada.com/director.aspx) <http://www.investincanada.com/director.aspx>  
Abundant information on how and why to invest in Canada
  
- Guides on how to do business in Canada:
  - [Doing Business In Canada](http://www.blakes.com/english/publications/doingbusinesscanada/html/pdf.htm) (Blakes, Cassels, and Graydon LLP)  
<http://www.blakes.com/english/publications/doingbusinesscanada/html/pdf.htm>
  - [Doing Business in Western Canada](http://www.lawsonlundell.com/news/index.asp?AOP=6) (Lawson Lundell LLP)  
<http://www.lawsonlundell.com/news/index.asp?AOP=6>
  - [Establishing a Business in Canada](http://www.gowlings.com/dbic/menulist.asp) (Gowling Lafleur Henderson LLP)  
<http://www.gowlings.com/dbic/menulist.asp>
  - [Doing Business in Canada 2005](http://www.dwpv.com/en/17049.aspx) (Davies Ward and Phillips LLP)  
<http://www.dwpv.com/en/17049.aspx>
  - [Doing Business in Canada](http://www.osler.com/resources.aspx?id=8749) (Osler, Hoskin and Harcourt LLP)  
<http://www.osler.com/resources.aspx?id=8749>
  - [Legal Aspects of Doing Business in Canada](http://www.elkindlipton.com/pub_doing_bus_canada.html) (Eighteenth Edition) (Elkind and Lipton LLP) [http://www.elkindlipton.com/pub\\_doing\\_bus\\_canada.html](http://www.elkindlipton.com/pub_doing_bus_canada.html)
  
- [Canada Business: Business Start-up Assistant](http://bsa.cbsc.org/) <http://bsa.cbsc.org/>  
Resources on how to establish a business in Canada. This site includes province-specific information as well.
  
- [The Business Link: Business Service Centre \(Alberta\)](http://www.cbsc.org/alberta/) <http://www.cbsc.org/alberta/>  
Provides information, resources and services to help entrepreneurs establish a business in Alberta
  
- [Western Economic Diversification Canada \(WD\)](http://www.wd.gc.ca/) <http://www.wd.gc.ca/>  
WD promotes the development and diversification of Western Canada's economy and provides information and assistance to small businesses to help them grow and prosper.

Disclaimer:

The information presented in this document is intended as a guide only, and while thought to be accurate, is provided strictly "as is" and without warranty of any kind.