Community Futures West Yellowhead

Starting, expanding, and/or exiting a Business in Edson

Guide for Entrepreneurs and Businesses in the Yellowhead

CFWY 2-15-2022

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FOREWORD

This guide has been compiled by-Community Futures West Yellowhead to assist individuals or businesses wishing to establish or expand a business in the West Yellowhead region. The purpose of this guide is to provide sources of information and assistance available to small businesses. We encourage all who refer to this document to speak to a professional accountant and obtain legal advice as to the correct path for your business.

For detailed information, the individual agencies responsible for different programs should be contacted directly. While every attempt has been made to ensure the accuracy of this guide, some information is subject to change without notice. There are embedded links included in this document to assist in linking you to sources of information available on-line.

For further information and assistance, please contact the Community Futures West Yellowhead office in Hinton at 780) 865-1224 or toll free 1-800-263-1716.

CHECKLIST FOR STARTING A BUSINESS

- ✓ Contact your local municipality to determine if your business is approved within the land use bylaws and what the licensing requirements (and the associated time frame) are for your area.
- ✓ Develop a business plan. For assistance with business planning, contact the Community Futures West Yellowhead office in Hinton. Business Plan templates can be found on the CFWY Website.
- Conduct a Canada NUANS search to ensure the chosen name of your business is not already in use or registered with another business. A NUANS Report is used to determine the availability of a corporate/business name. <u>www.businessalberta.ca/nuans</u>
- ✓ Use the completed business plan to help obtain funding for start-up costs. Many sources are available for financing business start-ups and expansions, including Community Futures West Yellowhead. Check the index for other sources of funding.
- ✓ Obtain financial commitment before proceeding with start-up costs. Planning and financing and set-up often take much longer than expected. Many companies jeopardize their chances of success by committing to expenses before financing is obtained.
- ✓ If you intend to operate as a sole proprietorship or partnership, contact your local Alberta Registries or Corporate Registries Edmonton @ 310-0000 and register your business. Name searches can be performed through private agencies or local registries. Incorporation may be done without the assistance of a lawyer; however, this is not recommended.
- ✓ To obtain more information about municipal business licensing requirements, contact your local municipal or town office; refer to the index for locations.
- ✓ All commercial businesses with more than \$30,000 in gross revenue in the last four consecutive quarters must register with Canada Revenue Agency (1-800-959-5525) and collect and remit the Goods and Services Tax. This applies to sole proprietorships, partnerships, and corporations. Please ensure you review the CRA website for more GST information.
- ✓ Contact Workers' Compensation Board to obtain information about registering your company (1-866-922-9221).
- ✓ Contact Canada Revenue Agency to set up an employer's account number for Employment Insurance (EI), Canada Pension Plan (CPP), and Federal Income Tax deductions (1-800-622-6232).
- ✓ Contact the Alberta Labour Employment Standards Branch to check Labour Relations information and requirements (310-0000).
- ✓ Contact Alberta Workforce Development as career assistance may be available to train new employees (780-865-8292).

NOTE: All Government numbers and departments can be connected through the Government Rite number 310-0000 at no charge.

BUSINESS REGISTRATION

There are four types of business organizations:

SOLE PROPRIETORSHIP

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

PARTNERSHIPS

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

General

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

Limited

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

Proprietorship, partnerships, limited partnership agreements and trade names should be registered with Corporate Registry. Any business trade names other than that of the individual owner (s) should be registered, even if the business is not incorporated.

NOTE: For registering a proprietorship or a partnership, contact your local registries office.

LIMITED COMPANIES

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

In an incorporated company, the company is a legal entity separate from its owners (Shareholders). This limited liability means that the shareholders of the corporation cannot be held personally liable for debts or actions of the corporation. Individuals may be required to sign personal guarantees for corporate loans. In this case, the individuals will assume personal liability. Companies can be incorporated either provincially, or federally, depending upon the scope and nature of the business. A company incorporated in Alberta must register as an extra-provincial company if it wishes to do business in provinces other than Alberta.

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

To incorporate provincially, contact Corporate Registry in Edmonton at (780) 427-2311.

CO-OPERATIVE

A cooperative is a special form of business organization (i.e., professional organization such as doctors, lawyers etc.). Although it differs from a regular corporation, it is still able to enter into contracts under its corporate name. Cooperatives must be incorporated and contain the word "cooperative" in the name. For more information contact your local Alberta Registries.

LOCAL REGISTRIES

EDSON | Yellowhead Registries

LICENSING

PROVINCIAL BUSINESS LICENSE

Manufacturers, retailers, and wholesalers do not require a provincial license. Businesses that require special provincial licensing include agriculture, highway development, sawmills and timer cutting operations, nursing homes, mines, oil and gas drilling, private investigators, security agencies, locksmiths, guards, cemeteries, commercial trucking, bus operations, employment agencies, insurance and real estate agencies, homes for special care, day-care centres, private schools and trades people. It is recommended that such businesses contact Alberta Registries or Corporate Registry for more information on licensing requirements.

Provincial Business License details | Alberta

MUNICIPAL BUSINESS LICENSE

Businesses operating within the boundaries of the Municipality of Jasper, the Town of Edson, the hamlet of Grande Cache in the MD of Greenview, the Town of Hinton, or communities in the Yellowhead County are generally required to obtain business licencing. Most business licenses are available through the respective town offices.

Business License | Edson

DEVELOPMENT PERMITS

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

Development Permits | Town of Edson

BUILDING PERMITS

Building permits are purchased through each municipal or town office. Development permits are required prior to the application for a building permit in some areas. The cost for building permits varies

in each municipality and may be dependent on the structure and/or cost of the building. Building permits may require time to process. Please contact your municipal district office for more information.

Building Permits | Town of Edson

SIGNAGE PERMITS

There may or may not be a fee required for signage permit (i.e., to put up a sign) in your area. Contact your municipal or town office for more information.

HOME-BASED BUSINESS

Home-based businesses are generally allowed where it is determined that there will be no significantly adverse impact on surrounding properties or on the residential character of the neighbourhood. Different towns in the Yellowhead Region of Alberta have very different outlooks on home-based business and each municipality should be contacted directly to determine the existing regulation.

HEALTH REGULATIONS

HEALTH STANDARDS AND GUIDELINES | Alberta.ca

The Alberta government sets standards and provides guidelines for services and businesses. Specific health standards and guidelines to your industry can be found by clicking the embedded link above.

CANADA CONSUMER PRODUCT SAFETY

The purpose of the Canada Consumer Product Safety Act is to protect the public by addressing or preventing dangers to human health or safety that are posed by consumer products in Canada. The Canada Consumer Product Safety Act applies to suppliers of consumer products in Canada, including manufacturers, importers, distributors, advertisers, and retailers. The act recognizes that suppliers of consumer products have an essential role to play in addressing any dangers to human health or safety. For further information use the embedded link above to access the Canada Consumer Product Safety Act Quick Reference Guide.

NOTE: Individuals must obtain a Food Establishment Permit from their local Health Unit to enable them to sell or supply food to the public. The only instance in which homemade (uninspected) food may be sold to the public, is through the "Farmer's Market". The Farmer's Market must be approved as such by the Minister of Agriculture.

Community Health Services

Edson Healthcare Centre

ENVIRONMENTAL STANDARDS

The following information is pertinent to all environmental standards for business operations in Alberta. Follow the embedded links for further information:

ENVIRONMENTAL PROTECTION AND ENHANCEMENT ACT (EPEA)

The Environmental Protection and Enhancement Act supports and promotes the protection, enhancement, and wise use of the environment. Companies looking to apply for permits can submit applications on-line using the imbedded link above.

ALBERTA RECYCLING MANAGEMENT AUTHORITY

Recycling is more than paper, plastics or cardboard. Alberta Recycling Management Authority recycles four materials (Electronics, Pain, Tires and Used Oil) that are difficult to dispose of and can be hazardous to the environment. Contact the Alberta Recycling Management Authority for information regarding environmental levies, recycling and waste disposal and control. Companies inquiring about recycling options and regulations can access resources using the imbedded link to access the Alberta Recycling Management Authority website.

TRANSPORTATION OF DANGEROUS GOODS (TDG)

The Transportation of Dangerous Goods (TDG) Program develops safety standards and regulations, provides risk-based oversight and gives expert advice to the consignor or shippers in determining if a product meets criteria for dangerous goods.

ENGINEERING

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

TAXATION

MUNICIPAL TAXATION

Information on municipal tax rates is available through your municipal office.

Municipal Tax | Edson

PROVINCIAL AND FEDERAL CORPORATE TAXATION

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

The owner of proprietorships and partnerships are required to record earnings as self-employed income on their personal income tax return.

Corporations are required to file a T2 Return, which is separate from the owner's personal tax return. Corporations located in Alberta must submit separate income tax returns to the Federal government and to the Alberta government. For further information regarding Alberta and Federal taxes click on the embedded links below: Provincial Taxes | Alberta Federal Taxes | Canada Revenue Agency

GOODS AND SERVICES TAX (GST)

The Goods and Services Tax (GST) is a multi-level consumption tax. The GST will apply to the majority of goods and services sold or provided in Canada, at the rate of 5%. Some goods and services, such as basic groceries or exports, are zero-rated. Others, such as day care and health care services are exempt from GST.

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

For further information regarding GST click the following link:

Goods and Services Tax | Canada

HUMAN RESOURCES AND LABOUR

CANADA PENSION, INCOME TAX, EMPLOYMENT INSURANCE,

Federal law requires that all employers collect and remit Canada Pension Plan (CPP) contributions, Employment Insurance (EI) premiums and personal income tax to the Government of Canada on a regular basis. The reporting period will be determined by the Canada Revenue Agency (CRA). Deductions for Canada Pension Plan contributions and Employment Insurance premiums are shared by both the employee and the employer.

Individuals who own their own business (as a sole proprietor) are not to pay El premiums for themselves; consequently, they cannot collect El if their business were to discontinue, and they are left without a job. There are limitations, such as age, that may also be considered when reporting taxes to the CRA. To ensure you are meeting the requirements please visit the <u>CRA</u> Website.

A payroll program is required to identify your business or organization when you remit payroll deductions. To register for the Payroll Program and for more information use the following link:

Open a payroll program account | Canada Revenue Agency Or call Canada Revenue agency at: 1-800-959-5525

For more information regarding CPP, EI and Personal Income Tax, follow the embedded links below:

<u>Canada Pension Plan (CPP)</u> <u>Employment Insurance (EI)</u> <u>Personal Income Tax</u>

WAGES AND HOURS OF WORK

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

Employment standards | Alberta Employment services | Alberta

Note that there are certain types of businesses are federally regulated (examples: Grain elevators, feed and seed mills, transportation and telecommunication sectors). To find if your industry is regulated by the Canada Labour Code (CRC) and if your business would be subject to the federal employment standards, please visit the links below:

<u>Federally Regulated Industries and Workplaces</u> <u>Federal Labour Standards</u>

WORKERS COMPENSATION (WCB)

Employees covered by the Workers Compensation Act are responsible for assessment payments to the Workers Compensation Board. It is important that early contact be made with WCB in order to avoid possible penalties. In some industries it is mandatory to have Workers Compensation coverage. Filing an annual WCB return is mandatory in Alberta. For more information regarding WCB, follow the embedded link below:

WCB | Alberta

LEARNING AND DEVELOPMENT

The Alberta government promotes and supports learning and development workforce initiatives and believes that learning and development are a shared responsibility and an investment. For more information on workforce learning and development, follow the embedded link below:

Workforce Development | Alberta

HIRING AND TRAINING

Employers can apply for funding to offset the costs of hiring and training unemployed or underemployed Albertans in new or vacant positions. This also includes programs targeted to under-represented groups, including newcomers, women, indigenous people, and person with disabilities. Private sector businesses and non-profit organizations across all industries can apply for funding through the Ministry of Labour and Immigration. Additional funding is available for hiring persons with disabilities.

Alberta Jobs Now program | Alberta.ca Canada-Alberta Job Grant | Alberta.ca Training for Work Programs | Alberta.ca Hiring Person with Disabilities | Alberta.ca Hiring Persons with Disabilities | Canada <u>Training - Canada.ca</u>

<u>Alberta Supports</u> can help you access more than 30 programs and 120 services for seniors, people with disabilities, job seekers, and more.

OCCUPATIONAL HEALTH AND SAFETY (OHS)

Laws governing health and safety in Alberta's workplace fall under the OHS Act, Regulation and Code and related legislation. OHS is responsible for enforcing OHS laws through inspections, investigations and prosecutions. The legislation minimum standards for safe and healthy practices in Alberta workplaces.

Occupational Health and Safety | Government of Canada Occupational health and safety (OHS) | Alberta.ca OHS Legislation | Alberta.ca OHS Act, Regulation and Code | Alberta.ca

BUSINESS ASSISTANCE AND INFORMATION

The region encompassed within the boundaries of West Yellowhead is vitally interested in commercial and industrial development and offers excellent assistance to businesses seeking information or technical assistance. Some of the major sources of assistance are listed below.

FEDERAL SUPPORTS

Goforth Institute

GoForth offers Canada's leading small business training program, helping entrepreneurs across the country run better businesses, become better leaders, embrace change and face the future with more confidence.

BUSINESS DEVELOPMENT BANK OF CANADA (BDC)

The BDC help create and develop strong Canadian businesses through financing, advisory services and capital, with a focus on small and medium-sized enterprises. Access the BDC website and learn how to make the most of today's opportunities and maximize the potential of your business.

PRAIRIES ECONOMIC DEVELOPMENT CANADA

Prairies Economic Development Canada (PrairiesCan) is the department that diversifies the economy across the Canadian Prairies. PrairiesCan leads in building a strong, competitive Canadian Economy by supporting business, innovation and community economic development unique to Alberta, Saskatchewan and Manitoba.

AGRICULTURE FINANCIAL SERVICES CORPRORATION (AFSC)

AFSC is a provincial crown corporation with a private sector Board of Directors that provides farmers, agribusinesses, and other small businesses with crop insurance, livestock price insurance, farm loans, commercial loans and farm income disaster assistance.

PROVINCIAL SUPPORTS

BUSINESS AND ORGANIZATION FORMS

Click on the embedded link to find commonly used forms for incorporation, business names, running a business and cooperatives.

ALBERTA BIZ CONNECT

Alberta Biz Connect provides workplace guidance and supports to help businesses and nonprofits affected by COVID-19 operate safely and support their recovery.

ALBERTA INNOVATES - TECHNOLOGY FUTURES (AITF)

Seeing beyond the possible, Alberta Innovates solves some of the biggest industry challenges through innovation and technology. AITF supports research, the growth of business, and help with the start-up community to build new technology and drive new ideas.

BUSINESS LINK

Business Link is a non-profit organization that helps people navigate the steps toward starting their own business. They provide on-on-one support and guidance, market research, access to experts, training, networking opportunities, and specialized support for Indigenous and Immigrant Entrepreneurs.

COMMUNITY FUTURES WEST YELLOWHEAD (CFWY)

Community Futures West Yellowhead is a locally based non-profit corporation providing assistance to small businesses within the West Yellowhead Region. The Centre was established in 1990 and operates under the direction of an independent, business-oriented board of directors. Services include: Starting a Business, Growing a Business, Buying a Small Business, Business Coaching, Training & Programs, Green Square Working Space, Loans & Grants.

JOBS, ECONOMY AND INNOVATION

(Formerly Economic Development, Trade and Tourism).

Jobs, Economy, and Innovation is leading efforts to grow Alberta's economy by supporting Alberta's entrepreneurs and job creators, attracting investment, growing trade, strengthening Alberta's key sectors and ensuring Alberta has an innovative and competitive business environment. Small Business supports are available to help Alberta entrepreneurs and small businesses start, grow and succeed.

ALBERTA EXPORT EXPANSION PROGRAM

Provides funding support to Alberta small and medium-sized enterprises (SME's), municipalities, industry associations, Indigenous communities and economic development organizations promoting Alberta's exports through outbound international business travel or bringing international buyers to Alberta.

CANADA-ALBERTA JOB GRANT

An employer-driven training program where employers and government share the cost of training new and existing employees to increase their knowledge and skills and meet the needs of Alberta's changing economy.

FILM AND TELEVISION TAX CREDIT

Offers a refundable tax credit certificate on eligible Alberta production and labour costs to corporations that produce films, television series and other eligible screen-based productions in the province.

SELF-EMPLOYMENT TRAININING PROGRAM

Supports unemployed and marginally employed individuals who have a viable business idea and require additional training to become self-employed.

REGIONAL ECONOMIC DEVELOPMENT SERVICES

Resources are available for Alberta communities and regions to support local efforts to diversify and grow their economies, attract investment, and maintain a positive and competitive business environment.

ALBERTA PURCHASING CONNECTION

Each year the Government of Alberta purchases goods and services from businesses like yours. The Alberta Purchasing Connection (APC) is a convenient on-line tool for the tendering of public sector opportunities for goods, services, and construction. Alberta public sector purchasers use the APC to advertise procurement opportunities, while vendors use it to seek opportunities to sell their products or services.

ENTREPRENEURS WITH DISABILITIES

Community partner organizations are a great way to learn more about becoming an inclusive employer and connecting with candidates with disabilities. Community Futures offers the Entrepreneurs with Disability Program (EDP) to provide enhanced development to support people with disabilities in rural Alberta.

OPPORTUNITIES FUND FOR PERSONS WITH DISABILITES ENTREPRENEURS WITH DISABILITIES PROGRAM | CFWY HIRING PERSONS WITH DISABILITIES | ALBERTA.CA HIRE PERSONS WITH DISABILITIES | CANADA.CA

Note that there may also be opportunities for your business to deduct expenses incurred for eligible disability modifications made to the building premises. Follow the link below to read more about how to claim these expenses:

DISABILITY RELATED MODIFICATIONS | CANADA.CA

WOMEN IN BUSINESS SUPPORTS

Community Futures West Yellowhead offers targeted support for women entrepreneurs through Project Gazelle. Project Gazelle focuses of assisting female entrepreneurs build a successful venture. For more information follow this link: <u>https://projectgazelle.ca/</u>

ALBERTA WOMEN ENTREPRENEURS (AWE)

The Alberta Women Entrepreneurs provides business services specifically designed to meet the changing needs of women entrepreneurs. Services provided include training, business counselling, mentoring, and financing. These services are intended to build on women's business strengths and enhance their contribution to the Alberta economy.

WOMEN'S ENTERPRISE ORGANIZATIONS OF CANADA

Find stories, tools, research, videos, podcasts and other content curated for those whose work supports women entrepreneurs in Canada.

CANADIAN WOMEN'S CHAMBER OF COMMERCE

Chamber of Commerce for women-identified and non-binary business owners in Canada.

FRANCOPHONE BUSINESS SUPPORTS

CONSEIL DE DEVELOPPEMENT ECONOMIQUE DE L'ALBERTA (CDEA)

CDEA is a non-profit organization that provides tools, training and on-on-one support to help Francophone entrepreneurs in Alberta start and build their own business.

L'ASSOCIATION CANADIENNE FRAÇAIS DE JASPER

Regional ACFA offers local programming of activities and services in French.

IMMIGRANT AND NEWCOMER BUSINESS SUPPORTS

Immigrant and Newcomer business supports are available through the Community Futures West Yellowhead by contacting our office at 780-865-1224. Other sources of information can be found below using the embedded links:

BUSINESS IMMIGRATION PROGRAM

Canada welcomes successful business people who are seeking new opportunities and new challenges. Both Federal and provincial governments in Canada welcome business immigrants and offer services to help immigrants start a business and settle in Canada.

IMMIGRANT SERVICES | BUSINESS LINK

Offer specialized support to aspiring and established immigrant entrepreneurs across Alberta.

SETTLEMENT SERVICES EDSON

Offers services for newcomers in the Edson area.

INDIGENOUS BUSINESS SUPPORTS

Indigenous business services are available through Community Futures West Yellowhead by contacting our office at 780-865-1224. Other sources of information can be found by following the embedded links below:

INDIGENOUS SERVICES | BUSINESS LINK

Specialized support to Indigenous communities and entrepreneurs across Alberta. From start-up to expansion, Business Link provides resources tailored to meet the unique needs of Indigenous clients.

EXPORT DEVELOPMENT CANADA (EDC)

The EDC is committed to building strong, sustained partnerships with Indigenous-owned and Indigenous-led businesses of all sizes. Their purpose is to provide Indigenous entrepreneurs with new opportunities to prosper by raising awareness of EDC's services and removing barriers to accessing them. They will work closely with you to help your company grow through international trade.

INDIGENOUS BUSINESS DEVELOPMENT

Indigenous Services Canada has developed programs that support Indigenous entrepreneurs and business owners in Canada. Services include business directory, procurement, entrepreneurship, capital and business support services, and strategic partnership initiatives.

ALBERTA INDIAN INVESTMENT CORPORATION

A First Nation-owned investment company providing lending and business resources for First Nation people in the province of Alberta. The entrepreneurial support empowers First Nation business owners to successfully build businesses that will drive positive impact to their community.

INDIAN BUSINESS CORPORATION (IBC)

Provides direct and indirect financing for Alberta Treaty (First Nation) individuals and groups.

SETTLEMENT INVESTMENT CORPORATION (Métis)

Access commercial debt financing and development of management skills through this organization. Must be a resident of a Métis Settlement or corporation and a Métis settler must own at least 51% of the business.

METIS ASSOCIATION OF ALBERTA (MNA)

Alberta MétisWorks is an online business directory of Métis owned and verified businesses in Alberta. Developed by the MNA as a tool to connect Métis businesses with procurement opportunities, and to allow Métis entrepreneurs to build relationships with their communities across the province. MNA has partnered with Apeetogosan to offer the best possible services for Métis entrepreneurs and small business owners. Apeetogosan services include small business loans, grants and business support services.

APEETOGOSAN METIS CORPORATION

Provides a range of support including small business loans, grants, support service programs and business advisory services. Clients must be Métis, Inuit, or Non-Status Indian.

STATISTICAL INFORMATION

STATISTICS CANADA

Statistics Canada is the national statistics office. The agency ensures that Canadians have key information on Canada's economy, society and environment.

PUBLIC LIBRARIES

Libraries are an excellent resource for business information, directories, annual reports, statistical publications and more.

EDSON & DISTRICT PUBLIC LIBRARY

COMMUNITY FUTURES WEST YELLOWHEAD

For topics related to a statistical portrait of the demographics, economic activities, and social characteristics of the population go to the resources tab on our website.

MUNICIPAL OFFICE INFORMATION

TOWN OF EDSON MUNICIPAL OFFICE

605 – 50th Street P.O. Box 6300 Edson, Alberta T7E 1T7 PH: 780-723-4401 Website: <u>www.edson.ca</u>

BANK DIRECTORY

EDSON

ATB FINANCIAL

313-50th Street Edson, Alberta T7E 1T8 PH: 780-723-5571

SCOTIABANK

402-50th Street Edson, Alberta T7E 1T6 PH: 780-723-6001

<u>CIBC</u>

421-50th Street Edson, Alberta T7E 1T8 PH: 780-723-6061

RBC FINANCIAL

124-50th Street Edson, Alberta T7E 1X7 PH: 780-723-6683

SERVUS CREDIT UNION

4912-2nd Avenue Edson, Alberta T7E 1T6 PH: 780-7232-4468

OTHER PLACES TO GO FOR HELP

COMMUNITY FUTURES WEST YELLOWHEAD

221 Pembina Avenue Hinton, Alberta T7V 2B3 PH: 780-865-1224 or 1-800-263-1716 Website: <u>www.westyellowhead.albertacf.com</u>

BUSINESS LINK SERVICE CENTRE

#500- 10150-100 Street NW Edmonton, Alberta T5J 0P6 PH: 1-800-272-9675 Website: <u>www.businesslink.ca</u>