

How To Become an Independent Contractor



Prepared for Alberta International, Intergovernmental & Aboriginal Relations by
The Business Link Business Service Centre





How to Become an Independent Contractor

Table of Contents

Introduction -----	2
I Want to Be an Independent Contractor -----	3
Independent Contractors are NOT Employees -----	4
Control -----	5
Ownership of Tools -----	5
Chance of Profit/ Risk of Loss -----	6
Integration-----	6
Starting Your Business -----	7
Structure-----	7
Licensing -----	9
Taxation -----	10
Workers' Compensation Board -----	11
Insurance-----	12
Running Your Business -----	12
Contracts-----	12
Getting Jobs -----	13
Pricing Your Bids -----	16
Project and Time Management -----	18
Advice from Fellow Business Owners -----	19
Case Studies -----	20
Conclusion -----	22
Additional Information Sources -----	23

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. **The Business Link**, its employees, its directors and members, its agents or contractors will not be liable to you for any damages, direct or indirect, or lost profits arising out of your use of information provided within this document, or information provided within **The Business Link's** websites.

The material may be used, reproduced, stored or transmitted for non-commercial purposes. However, **The Business Link's** copyright is to be acknowledged. You may not use, reproduce, store or transmit this material for commercial purposes without prior written consent from **The Business Link**.

©2007 **The Business Link**

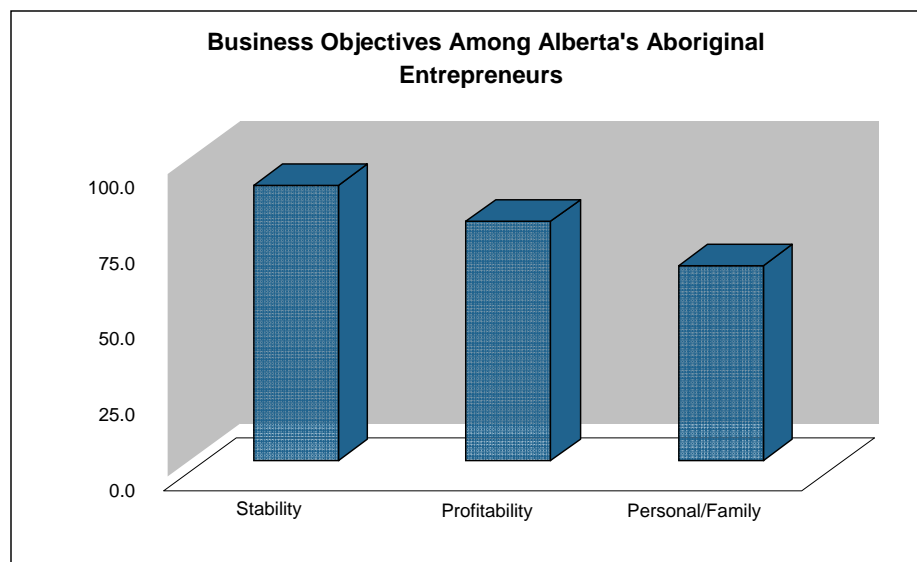


Introduction

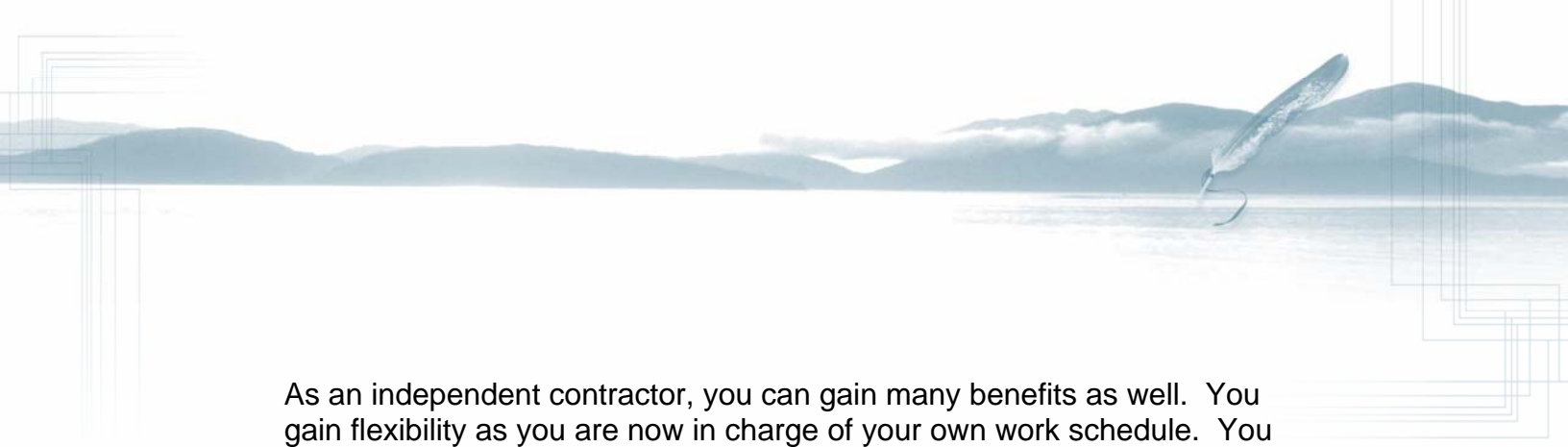
Among the growing number of Aboriginal Albertans going into business, many are becoming independent contractors. An independent contractor is a self-employed person with or without employees. In this guide, independent contractor is used interchangeably with the terms self-employed and small business owner.

In today's changing economy, businesses are increasingly using contracted services. These contractors supply a broad range of services including labour supply, environmental monitoring, pallet manufacturing, safety clothing manufacturing, electrical maintenance, pipe hauling, ultra sonic cleaning, and much more. Many others have skills they can use to work independently; for example freelance writers or consultants.

There are many reasons for this shift to self-employment. It works well for both the customer (the "payer") and the contractor. Businesses often will engage the services of another business rather than have additional people on payroll. By using contract workers, companies save money and gain flexibility to respond to cycles in the economy. Companies use contractors to fill a short term need, for quick turnaround or to take advantage of a contractor's unique skills.



Aboriginal Entrepreneurs Survey, 2002



As an independent contractor, you can gain many benefits as well. You gain flexibility as you are now in charge of your own work schedule. You can select jobs and work as much as you wish. You control your income. It also allows you to specialize and do one aspect of projects or take on the complete project, including subcontracting. As a small business, you are eligible for tax deductions as authorized by Canada Revenue Agency.

The Aboriginal Entrepreneurs Survey (2002), done on behalf of Aboriginal Business Canada, discovered that Aboriginal business owners viewed stability, profitability and employment opportunities as their business objectives. When asked why they started a business, Aboriginal owners said that they wanted more than just financial success. Many want to be part of the mainstream economy while still preserving their Aboriginal heritage.

If you are considering becoming an independent contractor, this guide is for you.

I Want to Be an Independent Contractor

Independent contractors provide services to another company but, not as employees of that company. A contractor may work on the customer's premises or from the contractor's own location. All work is done **on a project basis as defined by a contract**. Contractors provide results to meet terms and deadlines set out in a contract.

As an independent contractor, you decide how to provide required services, negotiate timelines for project phases (perhaps including hours of work) and in many cases provide your own tools and supplies. Successful independent contractors market their services to ensure cash flow through contracts. For some Aboriginal contractors that means working with multiple customers while for others it may mean working for just one customer.





There are nearly 8000 Aboriginal self-employed workers in Alberta; most are off reserve and in urban centres.

(Labour Force Survey, Statistics Canada 2005)

The most common industries for Alberta Aboriginal Entrepreneurs are the Arts & Culture/Accommodations & Food and Construction. These two industries engage more than 46% of Alberta Aboriginal Small and Medium-sized Entrepreneurs.

(Aboriginal Entrepreneurs Survey, 2002)

Independent Contractors are NOT Employees

As a self-employed person working for another company (the payer), you are NOT an employee. As you carry out your business, you will enter into **contracts for service**. Each contract will be for a specific task, during an agreed timeframe for a set fee or price. Once the contract is completed, you will have no further obligation to the payer.

The Canada Revenue Agency (CRA) has standards they apply to determine whether someone is an independent contractor or an employee. Just because you sign a contract, CRA does not automatically deem you to be an independent contractor. To confirm that a business-to-business relationship exists, CRA considers these four factors: **Control, Ownership of Tools, Chance of Profit/Risk of Loss and Integration**. If these criteria are not met, an employee-employer relationship may exist.



Control

If you are an independent business, the payer does not exercise control over **how** the work is to be done. A contract may stipulate what is to be done but you, as the contractor, decide how the work will be performed. If you were an employee, the payer determines rate of pay as well as time, place, and manner in which the work will be done.

When determining which party has the most control in a contract, consider the following areas:

- Method of Payment – are you paid a lump sum or salary/wage?
- Hours of Work – Do you choose your hours?
- Expenses – Are you responsible to cover travel and other expenses?
- Benefit Plans – Does the payer contribute on your behalf?
- Training – Does the payer provide training or are you responsible for it?
- Facilities – Where do you do the work?
- Customers – Do you work for more than one payer?
- Other – refer to CRA for more examples.

When reviewing these questions, if you find that you as the worker have more control, this usually suggests an independent contractor relationship.

Ownership of Tools

In a business relationship, you generally supply your own equipment and tools. Costs related to their use, such as maintenance, are your costs. When you make a sizeable investment in equipment and tools, it shows that you really are a self-employed contractor.



Chance of Profit/ Risk of Loss

When you own your own business you may make a profit or incur a loss. Income is not guaranteed; cash flow depends on getting contracts and meeting the requirements set out in each contract. You may have good months and bad months. By contrast, if you are an employee, there is no financial risk: you are entitled to your pay regardless of the health of the business.

Integration

Do you integrate the payer's activities into *your* business activities or fit yourself into the *payer's* business activities? To be an independent contractor, you need to demonstrate that you act on your own behalf and are not dependent on the payer's business.

Does your contract meet these independent contractor indicators? For more information on Canada Revenue Agency's distinctions between employees and self-employed persons, call 1-800-959-5525 or visit www.cra.gc.ca.

Example: Susan and Jennifer both completed a hairstylist course at a local college. Susan goes to work for a salon where she is told she is responsible for her own CPP and Income Tax. The salon makes a schedule and requires her to be there for all her shifts. Her business card has the logo of the salon. She is also allowed to use salon supplies. If CRA was to investigate, they may decide Susan is actually a salon employee and not an independent business. Jennifer on the other hand, rents a chair 3 days a week at a nearby salon. She also sees clients at home. Jennifer is responsible for filling her own schedule while at the salon. She must also pay for her own products. From CRA's point of view, Jennifer has a more independent relationship with the salon and would probably be considered an independent contractor.





Starting Your Business

As an independent contractor, it is important that you treat your work like the business that it is. As a small business, there are steps you need to take to set the business up properly. We highlight several issues here. For more detailed information, contact ***The Business Link*** at 1-800-272-9675.

Structure

First determine a structure for your company. You can be a sole proprietorship, partnership or corporation (limited company). Each structure has certain advantages and disadvantages.

1. Sole Proprietorship

A sole proprietorship is a business owned and operated by one person. It is the simplest form of business organization.

Advantages	Challenges
<ul style="list-style-type: none">• Low start-up costs• Greatest freedom from regulation• Owner in direct control of decision making• Tax advantages to owner• All profits go to the owner	<ul style="list-style-type: none">• Unlimited liability• Lack of business continuity if owner is away• Profits taxed at personal rates

2. Partnership

A partnership is an agreement between two or more persons to combine their resources in a business. To protect the partners, a partnership agreement should be drawn up with the assistance of a lawyer. The biggest concern in forming a partnership is ensuring that the relationship is correctly defined and understood by the partners.



(Partnership con't.)

Advantages	Challenges
<ul style="list-style-type: none">• Low start-up costs• At least two sources of investment capital• Possible tax advantages• Broader management base	<ul style="list-style-type: none">• Unlimited liability• Loss of a partner has significant negative impact• Finding compatible partner (shared goals; willingness to share control)• Potential conflict between partners (partners are equal; no single leader)

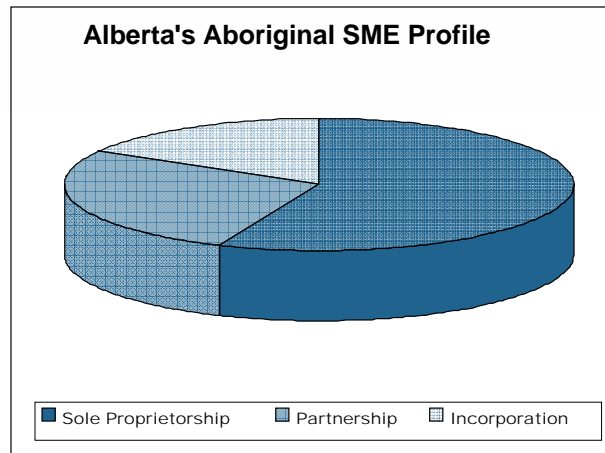
3. Corporation (Limited Company)

A corporation is a legal entity that is separate from its owners, who become shareholders. Liability is limited to the assets of the corporation and the shareholders are not personally liable for any debts unless allowed by law. The directors of a corporation may be held personally liable under certain circumstances, such as unpaid contributions under the Income Tax Act. You may incorporate either provincially or federally depending upon your requirements.

Advantages	Challenges
<ul style="list-style-type: none">• Limited liability to owners*• Ownership is transferable• Continuous existence• Separate legal entity• Possible tax advantages	<ul style="list-style-type: none">• Specific legal and tax requirements• Owner now accountable for another entity apart from yourself• More expensive to set up and organize• Extensive record keeping necessary• Personal guarantees may be required by your bank

***Important note:** directors can be held liable for actions that harm the company or its creditors and are not immune from creditors pursuing private assets in the event of business failure.





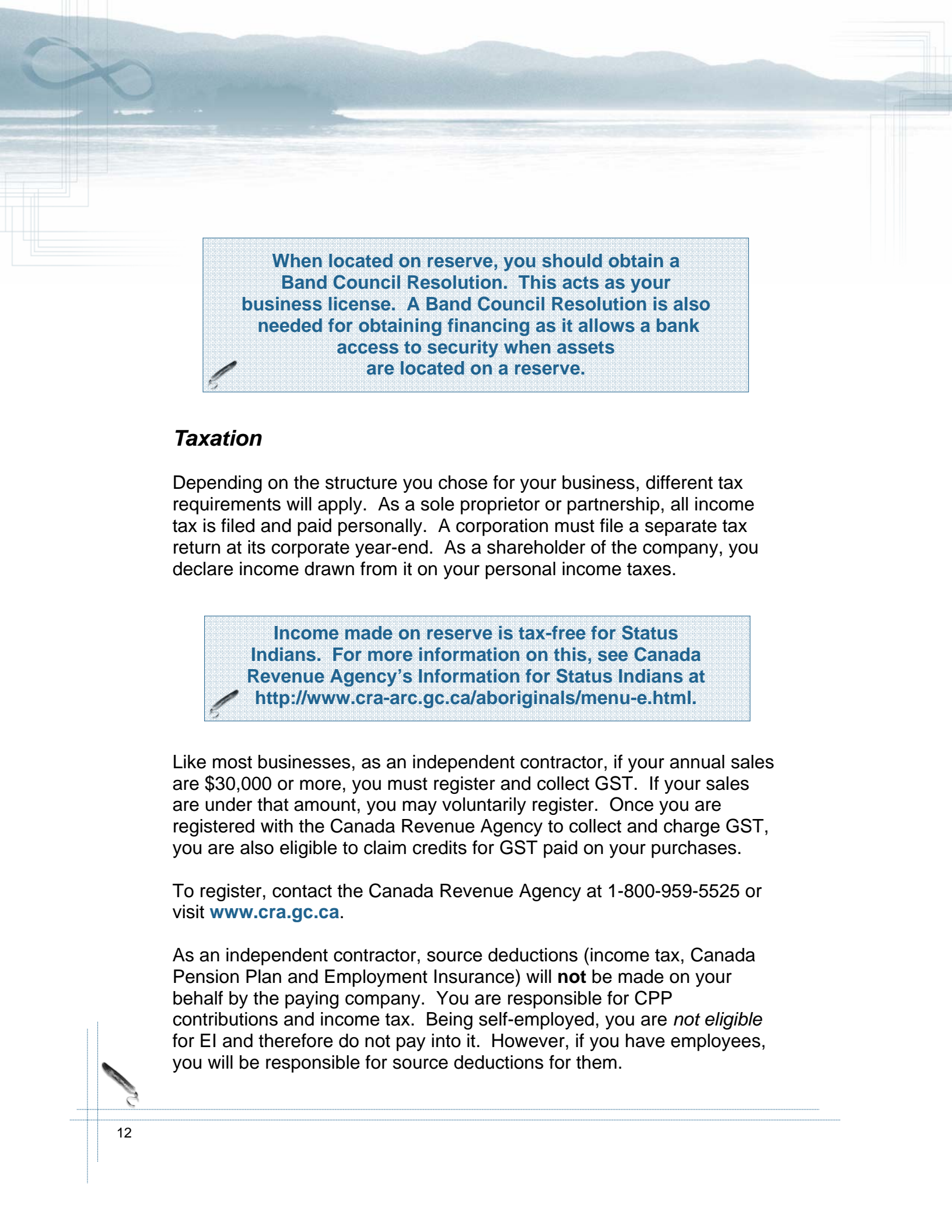
Aboriginal Entrepreneurs Survey, 2002

Corporations exist to legally separate the business from you as a person. All contracts that you sign will be business-to-business contracts. This avoids any doubt about whether your relationship with the payer is as an employee or contractor. Because corporations have their own benefits and obligations, please seek advice from your lawyer. Although you can incorporate on your own, we recommend you use legal counsel.

Each of these business structures can be registered and filed at a local registries office.

Licensing

In Alberta, municipalities have the right to license, control, and tax businesses. Most require all businesses, other than farms, to be licensed annually. If operating on a reserve or Métis settlement, be sure to check with your local Band Council, Settlement Office or Economic Development Officer to comply with applicable regulations. In some cases, a provincial license may be necessary. For example, direct selling, prepaid contractors or automotive businesses all require additional licensing. For more information, contact ***The Business Link*** at 1-800-272-9675.



When located on reserve, you should obtain a Band Council Resolution. This acts as your business license. A Band Council Resolution is also needed for obtaining financing as it allows a bank access to security when assets are located on a reserve.

Taxation

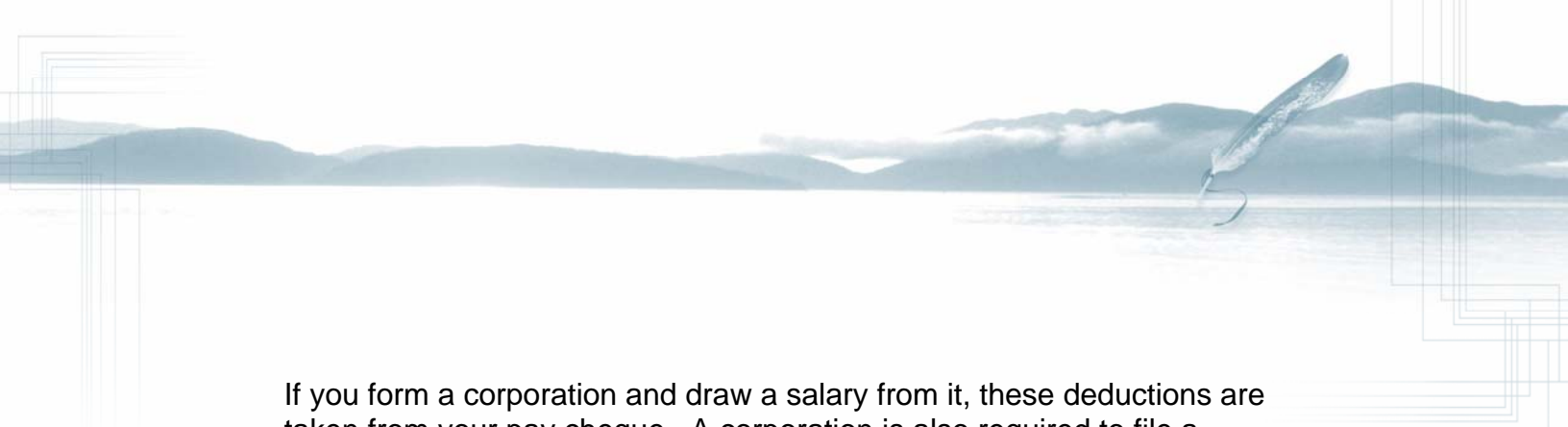
Depending on the structure you chose for your business, different tax requirements will apply. As a sole proprietor or partnership, all income tax is filed and paid personally. A corporation must file a separate tax return at its corporate year-end. As a shareholder of the company, you declare income drawn from it on your personal income taxes.

Income made on reserve is tax-free for Status Indians. For more information on this, see Canada Revenue Agency's Information for Status Indians at <http://www.cra-arc.gc.ca/aboriginals/menu-e.html>.

Like most businesses, as an independent contractor, if your annual sales are \$30,000 or more, you must register and collect GST. If your sales are under that amount, you may voluntarily register. Once you are registered with the Canada Revenue Agency to collect and charge GST, you are also eligible to claim credits for GST paid on your purchases.

To register, contact the Canada Revenue Agency at 1-800-959-5525 or visit www.cra.gc.ca.

As an independent contractor, source deductions (income tax, Canada Pension Plan and Employment Insurance) will **not** be made on your behalf by the paying company. You are responsible for CPP contributions and income tax. Being self-employed, you are *not eligible* for EI and therefore do not pay into it. However, if you have employees, you will be responsible for source deductions for them.



If you form a corporation and draw a salary from it, these deductions are taken from your pay cheque. A corporation is also required to file a provincial tax return at its year-end. Alberta Finance's Tax and Revenue Administration require this. For more information, check out www.finance.gov.ab.ca/publications/tax_rebates/index.html or call (780) 427-3044 or toll free by dialing 310-0000 followed by (780) 427-3044.

Finally, business owners must pay any required municipal property and business tax. See your municipal authority for more information.

Workers' Compensation Board

The Workers' Compensation Board (WCB) is set up to provide compensation for workplace injuries and occupational diseases to workers. Coverage is mandatory for workers in most industries. A worker includes full-time, part-time, casual staff, as well as family members working for the business. If you have workers in your company, you will require a WCB account.

Personal coverage for business owners may be available as well. As an independent contractor, you may be required to provide your own WCB coverage. Your client will not want to be liable for you while you are on their jobsite.

WCB is an important part of your contractor/client agreements. Be sure to get appropriate coverage or penalties could be charged to you and the client.



As a sole proprietor, you will have to prove to WCB your status as an independent small business. For more information on WCB, call 1-866-922-9221 or visit www.wcb.ab.ca.



Insurance

As a contractor, you may have many assets, including vehicles, inventory, office materials, equipment and YOU, as the driving force that makes the business work (key person). It is very important that you establish insurance coverage to cover losses that could destroy your company. Talk to an insurance broker about coverage for your business and its operations.

You will want to consider the following:

- Professional liability insurance
- Vehicle insurance
- Product or service liability insurance
- General liability
- Business premises and contents insurance

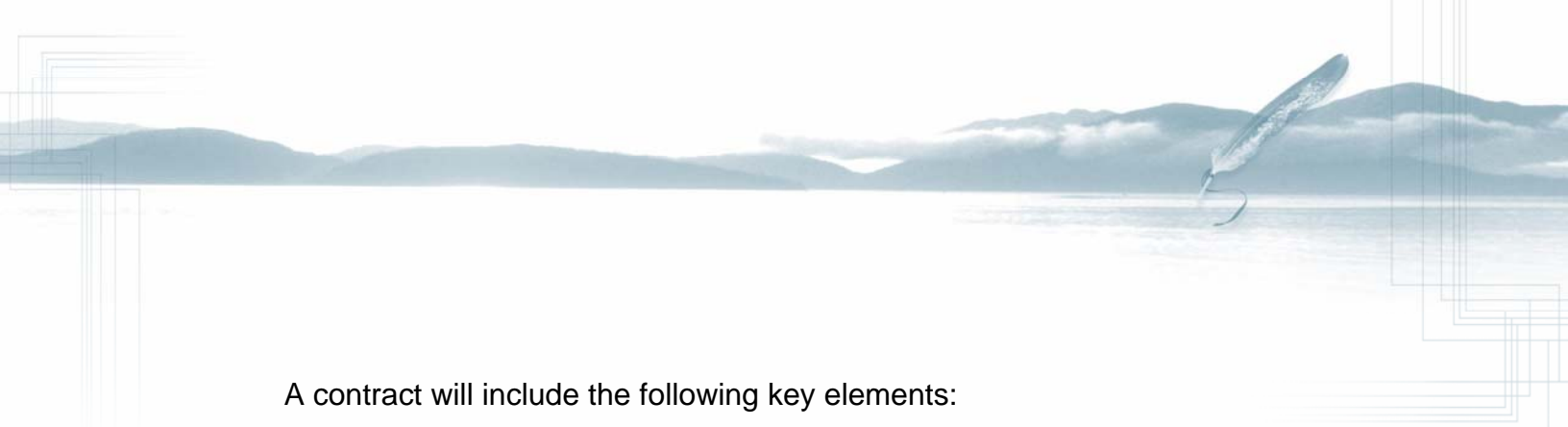
As the owner of your business, you may also want to consider acquiring life insurance, disability insurance, critical illness insurance and key person insurance. You also do not qualify for any employee benefits a company may offer, including healthcare. Ensure that you can cover this yourself both professionally and personally.

Running Your Business

Contracts


A contract is a legal agreement between a contractor and a client. It often evolves from your accepted proposal. The agreement will spell out the scope of the project, the time frame, the agreed price and any other details specific to the project, including intellectual property rights for work completed. You can have your contracts drafted by a lawyer or you can prepare them yourself.





A contract will include the following key elements:

- Date
- Parties – who is involved
- Terms
- What the contractor will do
- What the payer will do
- Price and terms of payment
- Basis for termination of the agreement
- Warranties
- Conditions
- Indemnities (protection from unforeseeable occurrences)
- General matters relating to the rights and obligations of both parties
- Signature lines – by signing a contract, each party agrees to terms of the agreement



No matter how you found the job, always have the contract in writing, and depending on the size and risk of the project, seek legal counsel.

For more information and sample contracts, see ***The Business Link*** at 1-800-272-9675.

Getting Jobs

As a contracting business, you do not want to rely solely on one source of income. You want to ensure you always have another project lined up. Set aside time to sell yourself and your services. Always take care of your existing client but be on the lookout for future opportunities. Depending on your industry, there are various ways to market yourself.

Networking can be a great source of business. The more people that know you are in business, the more referrals you can get. A number of Aboriginal business consultants will advise that networking, research, and learning new skills contributes to success.

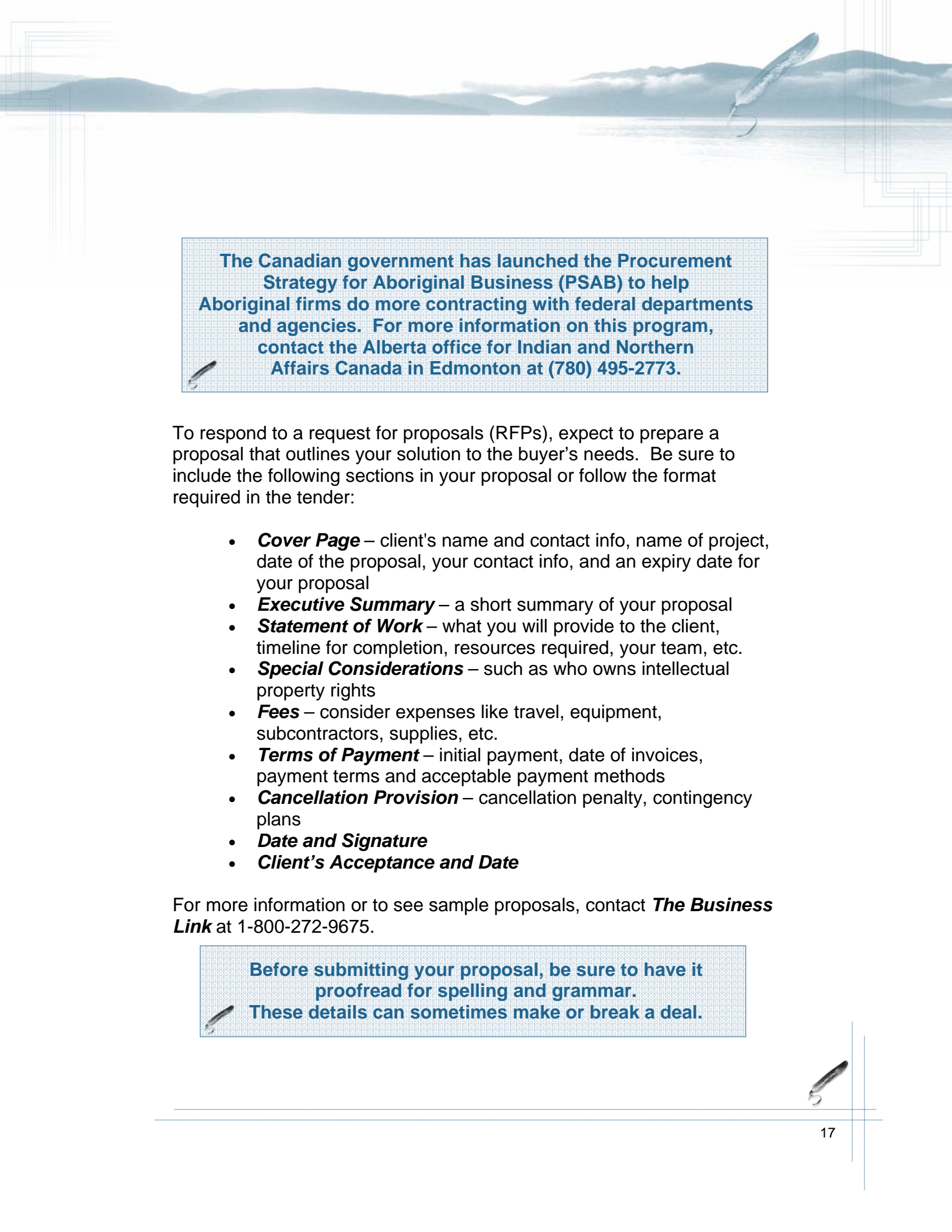


Jobs may be tendered using industry websites or newspapers. When bidding on **tenders**, consider the following:

1. **Read tenders very carefully** – Each bid document is unique. Everything you need to know about doing the job should be in it.
2. **Clarify the requirements** – If you don't understand something, call the contact officer listed in the document. Don't rely on personal contacts in the client's business for informal information.
3. **Focus on mandatory requirements in the tender** – Meet all of them, otherwise your bid will not be considered. Also, take note of any bonus criteria like Aboriginal Content requirements. Meeting these can give your proposal added points and make it stand out from others.
4. **Attend bidders' meetings** – Bid documents may specify the dates, times, and locations of bidders' meetings. These meetings are intended to ensure that bidders have a clear understanding of the technical, operational, and performance specifications, as well as the financial and contracting requirements. Make every effort to attend these.
5. **Calculate your costs carefully** – Make sure you know what expenses you're responsible for, add them correctly and quote the specified amount per unit (i.e. each box, package).
6. **Meet bid deadline** – Deliver your bid on time to the right place specified in your bid document.

When a company is reviewing proposals received, they sometimes use a point system to evaluate each proposal. This will usually be stated in the tender. It basically means that they weigh each of the criteria and you get a point(s) for fulfilling it. The job then is awarded to the bidder with the highest number of points. Other jobs are awarded based on the lowest price. Be careful when competing on cost; be sure you can at least break even. Reading the tender carefully will help you determine the selection criteria you need to best match, in order to win the work.





The Canadian government has launched the Procurement Strategy for Aboriginal Business (PSAB) to help Aboriginal firms do more contracting with federal departments and agencies. For more information on this program, contact the Alberta office for Indian and Northern Affairs Canada in Edmonton at (780) 495-2773.

To respond to a request for proposals (RFPs), expect to prepare a proposal that outlines your solution to the buyer's needs. Be sure to include the following sections in your proposal or follow the format required in the tender:

- **Cover Page** – client's name and contact info, name of project, date of the proposal, your contact info, and an expiry date for your proposal
- **Executive Summary** – a short summary of your proposal
- **Statement of Work** – what you will provide to the client, timeline for completion, resources required, your team, etc.
- **Special Considerations** – such as who owns intellectual property rights
- **Fees** – consider expenses like travel, equipment, subcontractors, supplies, etc.
- **Terms of Payment** – initial payment, date of invoices, payment terms and acceptable payment methods
- **Cancellation Provision** – cancellation penalty, contingency plans
- **Date and Signature**
- **Client's Acceptance and Date**

For more information or to see sample proposals, contact **The Business Link** at 1-800-272-9675.

Before submitting your proposal, be sure to have it proofread for spelling and grammar. These details can sometimes make or break a deal.

Pricing Your Bids

Determining how much you are going to charge for your work can be daunting. You obviously want to make money but you don't want to charge so much that clients go elsewhere. There are many ways to determine your fee, but three are most common. They are **Daily Fees (per diem)**, **Fixed Price**, and **Fixed Price plus Expenses**. Before you start figuring out your fees, you need to know what your overhead costs are (fixed and variable costs of doing business) and how much profit you want to make (as a per cent of overall costs). Fixed costs are those that remain the same regardless of how much product you sell or how many jobs you take. These include rent, insurance, utilities, loan repayments, etc. Variable costs change based on how much work you do. They include cost of materials, packaging, transportation, etc. When choosing how much profit to include, consider what is fair for your risk, time, skill and what the competition is charging.

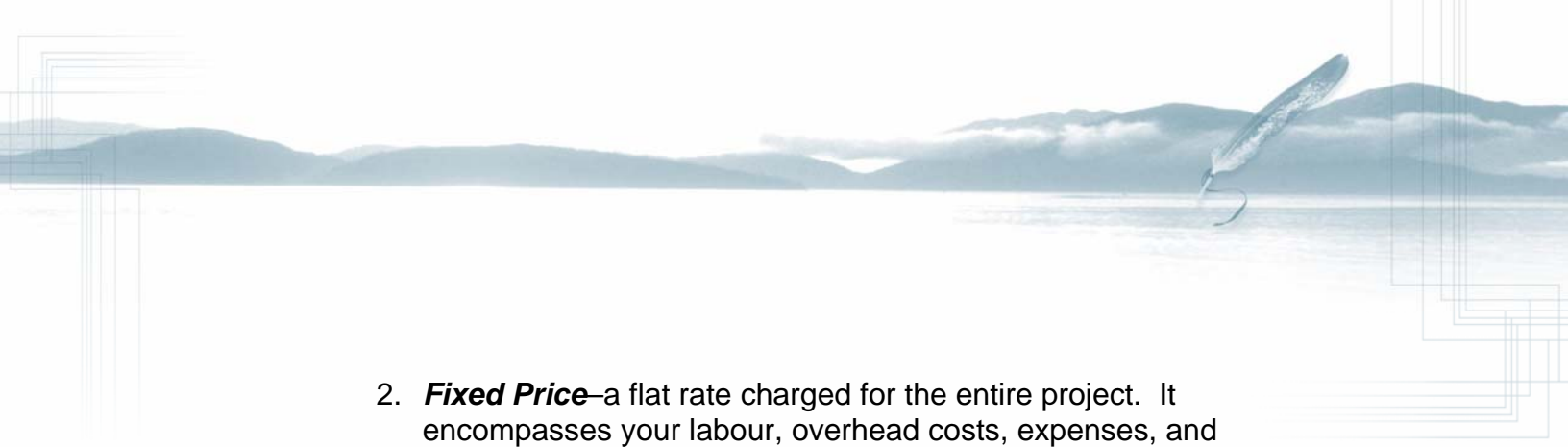
1. **Daily Fees (per diem)**—charging a certain rate for the amount of time you directly spend on project. This fee is a combination of your labour, overhead and profit requirements. Determine an annual figure for your labour and overhead, and then divide by 261 to get a daily figure (261 is the number of weekdays in a year*). Add to this the percentage of profit you want and you will have a daily rate.

* When calculating your daily fee, consider how many days you will actually be working in the year. You may work seasonally and you would then divide your annual figure by 90 days or 150 days. Factor in your work schedule seasonal trends, holidays, and sick time.

Example: You want to make \$50,000/yr, which works out to \$191.57/day. Add your overhead expenses, \$100/day plus 20% profit. Your per diem rate will be approx. \$350.

\$191.57 (*labour*)
100.00 (*overhead*)
+ 58.31 (*profit*)
\$349.88




- 
2. **Fixed Price**—a flat rate charged for the entire project. It encompasses your labour, overhead costs, expenses, and profit. Many clients like this because it allows them to know costs before any work is done so they can budget and be assured what their final costs will be. For you as a contractor, this method of costing may be more risky. Unforeseen expenses or delays will come out of your pocket. When using this method, make sure you estimate the project as accurately as possible, include costs such as photocopying and transportation expenses. If you can, break down the project into small pieces and allocate costs for each section. Try to anticipate unforeseen costs.

 3. **Fixed Price plus Expenses**—this model is the same as a fixed rate except all direct expenses are charged to the client. Try to estimate what these will be, but make sure your contract states that the payer is responsible for all direct expenses. These could include expenses such as travel, postage, supplies and materials, permits, etc.


When calculating your fees, ask yourself these questions:

- a. How long will the job take?
- b. Can I do the job by myself? How many hours of my time will it take?
- c. If additional help is needed, how many people will it take? How much do I have to pay each additional person?
- d. Will there be expenses? What are they and how much will they cost?

Remember, as a contractor you do not get benefits normally given to employees. Be sure to account for this in your pricing. You may also want to incorporate a rainy day fund. If you have no work for an extended period of time, you may want some savings to fall back on. As a self-employed person, you are not eligible for Employment Insurance.



Many contractors also build a contingency fund into their price. This gives you a little cushion, should costs go up or unforeseen circumstances arise.





Project and Time Management

For your business to prosper, you need a consistent stream of work. You may find yourself juggling:

- 2 or 3 projects on the go
- Estimating and bidding on new jobs
- A stack of invoices, bills and paperwork

To become a successful independent contractor, you need to manage your time to complete these and other important tasks on schedule.

Time management is really quite simple. Start with **priorities**. Make a list of all the tasks you need to complete, when they need to be completed and how critical they are. Once you have your list, tackle the most **urgent** and **important** projects first. Once you accomplish them, this satisfaction will inspire you to keep going down your list. If you can delegate some tasks, do so. Use a daytimer, a calendar or time management software to help you stay organized. Record all of your jobs and tasks in one place. Schedule blocks of time to handle certain projects.

For example, maybe you spend Monday mornings estimating new jobs, and Monday afternoons you save for paperwork and invoicing. The rest of the week you spend in the field getting your projects done on time for your clients. Whatever schedule you choose, stick with it. Things will come up; distractions are part of life as a business owner. But be aware: your time is your money. You need to manage it as effectively as you do the rest of your business.



Advice from Fellow Business Owners

Becoming successful requires hard work and perseverance. All the skills required cannot be covered in this guide but some Aboriginal entrepreneurs that have “made it” offer some great advice.

“If you have respect for yourself and an economic base, you can go from there.” – Doug Golosky of Clearwater Welding and Fabrication Ltd., also believes that having high standards and always offering high quality service leads to having a good reputation.

“Have a prospective (business plan) and the financials in place... good people too are critical, you can’t do it all yourself...you’ve got to work at it.” Sid McDougall, Pepco Pipe Services Ltd.

“You have to give 150%; everyone else comes before yourself and your family... when you get that first pay cheque you have to remember that the money’s not yours. You have to pay your bills and if there’s something left over you might be able to bring home a pay cheque”. Shirley Dunning E³ Services.

Leanne Joe of Envision Consulting gives this great advice, *“If it’s a passion, NEVER let it die. If your dream is to own and operate a business, go for it. Do everything you can, to do that.”*

All above references are from Venturing Forth, a television series on the Aboriginal Peoples Television Network.





Case Studies

The following case studies are not actual people. They are meant to provide an example of the information covered in this guide.

Jared, 123 Alberta Welding Ltd., Journeyman Welder

Jared, a journeyman welder, has recently been asked by his employer to take on contract work. He feels that the benefits outweigh the disadvantages so he gets started on the process. After seeking legal counsel, Jared decides to form a corporation because he wants to limit his liability. He goes to his local motor vehicle registry office and fills out the required forms. In a few weeks, he excitedly opens the mail to find his brand new Certificate of Incorporation. 123 Welding Ltd. is now in operation.

Jared then gets in touch with CRA and Alberta Finance to set up his tax accounts. His lawyer helps him draft a contract he can pitch to his former employer. The employer points out that 123 Welding Ltd. will not be covered under their WCB policy so Jared will have to get his own coverage. A quick call to the Workers' Compensation Board, and he's on his way to getting personal coverage. That day Jared also goes to visit his insurance broker. They discuss what liability and general insurance he should have.

Everything seems in order so Jared starts working for his former employer as a contractor. He routinely bills the company for his time. Though the initial start-up investment cost him some of his savings, he now looks forward to finding even more contracts and specializing in his skill.





Teresa, T-Writing, Freelance Writer

Teresa is a retired school teacher who doesn't feel ready to be retired. She loves to write poetry and fiction. There is also opportunity in her community to offer writing workshops. Teresa decides to do this kind of work because it's something she has a passion for. She figures her risk is minimal and registers "T-Writing" as a trade name.

She's going to run this small business from her home, on reserve. Since she has a computer and other equipment already, her start-up costs are pretty minimal. Before she gets too far though, she sets up a meeting with her Band Council. They unanimously give her a positive Band Council Resolution and she's on her way.

Teresa offers workshops at her local library on poetry and creative writing. She collects a fee from each student. With this money, she can pay the library for renting a space and still make a profit. The school board she just retired from has also asked her to do a seminar at the annual teacher's convention. Her next goal is to share her love of poetry through public speaking engagements, perhaps at schools or to corporate retreats. Teresa already started designing a marketing brochure.



Conclusion

Being an independent contractor can be very satisfying. Just remember that it is like any other type of business, and you need to take care of some things before you get started. Here is a quick checklist:

- Choose a business structure
- Get approval from your Band, Settlement or Municipality
- Set up appropriate tax accounts
- Consider Workers' Compensation Board requirements
- Get insurance
- Use the assistance of professional accountants and lawyers when necessary

Working for yourself allows you to enjoy lots of freedom deciding what kind of work you do and which projects you want to take on. At the same time, you will need to acquire and use effective business skills to succeed. For further information and assistance to help you decide if independent contracting is right for you, contact ***The Business Link***.

***“No one owes you anything to succeed
but You owe it to YOURSELF to
succeed!”***

Shannon Armitage
It's All About Opportunities Conference, 2005





Additional Information Sources

Aboriginal Albertans in Business Series

Guide One: **Is Running a Business for Me?** provides information to help Aboriginal people decide whether starting a business is a good choice for them.

Guide Two: **What's the Right Business for Me?** provides information about business trends and business sectors that may be attractive to new business people, with contacts for more information.

Guide Three: **Aboriginal Business Service Providers in Alberta** provides a comprehensive listing for Aboriginal entrepreneurs and business providers.

Guide Four: **Aboriginal Financing Options in Alberta** contains financing options for Aboriginal entrepreneurs.

Guide Five: **Aboriginal Business Planning Workbook** provides a step-by-step approach to developing a business plan.

Aboriginal Business Services

The Business Link

Edmonton: 100 - 10237 104 Street NW, Edmonton, Alberta T5J 1B1

Calgary: 250 - 639 5 Ave SW, Calgary, Alberta T2P 0M9

1-800-272-9675

www.cbsc.org/alberta/absn

Alberta International, Intergovernmental and Aboriginal Relations

Aboriginal Affairs and Northern Development

19th floor, Commerce Place

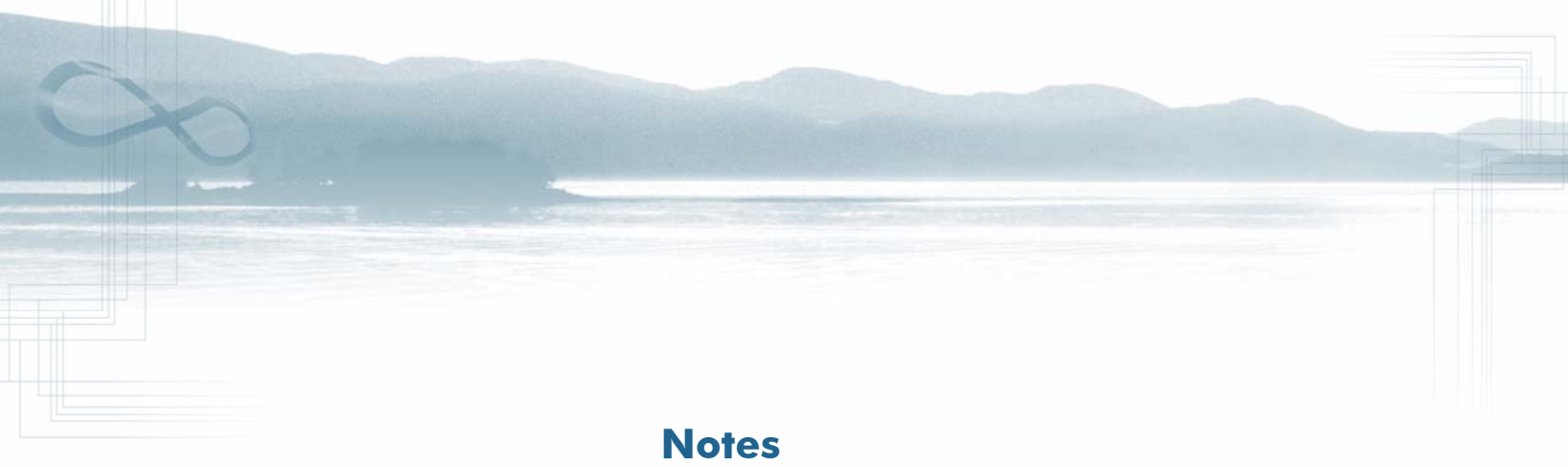
10155 - 102 Street NW

Edmonton, AB T5J 4G8

(780) 427-8407

For toll-free access within Alberta, dial 310-0000 before the number.

www.aand.gov.ab.ca



Notes



For more information, contact:

The Business Link

Business Information Line: 1-800-272-9675

Edmonton: 100 -10237 104 Street NW, Edmonton, Alberta T5J 1B1

Tel: 780-422-7722 Fax: 780-422-0055

Calgary: 250 - 639 5 Ave SW, Calgary, Alberta T2P 0M9

Tel: 403-221-7800 Fax: 403-221-7817

E-mail: buslink@cbsc.ic.gc.ca Website: www.cbsc.org/alberta



Canada

Alberta
Government