business
Calgary is the first municipality in Canada to allow small business customers to start a new business completely online.
- The City of Calgary, August 2018

In 2015, Calgary had the highest research and development expenditures among its Canadian peers: $826 per capita.
- Deloitte, Benchmarking Calgary’s Competitiveness, 2015

Second highest small business concentration of major cities in Canada.
- Statistics Canada, December 2020

Highest head office concentration of major cities in Canada.
- FP500 Database, 2021
Canada’s Competitive Business Climate

- Canada ranks **1st in Business Environment** in the G7 and G20
  - The Economist Intelligence Unit, March 2019
- Canada is the **easiest place to start a business** in the G20
  - Doing Business in 2020 - The World Bank Group, March 2020
- Canada has the **3rd lowest statutory corporate income tax rate** in the G7
  - Finance Canada Analysis; OECD Tax Database, November 2019
- Canada’s welcoming and robust business environment puts it first among OECD countries for its **attractiveness for entrepreneurs**
  - OECD Indicators of Talent Attractiveness, May 2019
- Canadians enjoy one of the **highest standards of living** in the G20
  - IMF, World Economic Outlook, October 2019
- Canada ranks **2nd in Soundness of Banks** in the G20
  - World Economic Forum, Global Competitiveness Index 2019-2020
- Canada attracted the **second largest FDI flows per GDP ratio** in the G20 in 2014-2018
  - United Nations Conference on Trade and Development (UNCTAD), 2019
- Canada’s talent pool is the **most highly educated** among OECD countries
  - Education at a Glance, OECD, September 2019

Key Facts about Canada’s Competitiveness for Foreign Direct Investment, April 2020
Number of Head Offices Across Canada

- **Vancouver**: 87 (2020) - 93 (2021), **YoY Growth Rate**: 6.9%
- **Edmonton**: 20 (2020) - 20 (2021), **YoY Growth Rate**: 0.0%
- **Calgary**: 102 (2020) - 117 (2021), **YoY Growth Rate**: 9.1%
- **Regina**: 11 (2020) - 12 (2021), **YoY Growth Rate**: 0.0%
- **Saskatoon**: 7 (2020) - 7 (2021), **YoY Growth Rate**: 0.0%
- **Winnipeg**: 23 (2020) - 21 (2021), **YoY Growth Rate**: -8.7%
- **Toronto**: 286 (2020) - 286 (2021), **YoY Growth Rate**: 0.0%
- **KCW**: 15 (2020) - 15 (2021), **YoY Growth Rate**: 0.0%
- **Ottawa**: 16 (2020) - 16 (2021), **YoY Growth Rate**: 0.0%
- **Montreal**: 71 (2020) - 79 (2021), **YoY Growth Rate**: 11.3%

Source: FP500 2020 Database, FP500 2021 Database; Calgary Economic Development Analysis, July 2021

All Industries: **58,575**
Calgary CMA Business Establishments by Number of Employees

- **Total**: 58,575
- **Small Business (1-49)**: 56,026

**Number of Employees**

- 1-4 Employees: 36,961 (63.1%)
- 5-9 Employees: 8,952 (15.3%)
- 10-19 Employees: 6,072 (10.4%)
- 20-49 Employees: 4,041 (6.9%)
- 50-99 Employees: 1,384 (2.4%)
- 100-199 Employees: 684 (1.2%)
- 200-499 Employees: 368 (0.6%)
- 500+ Employees: 113 (0.2%)

**Source**: Statistics Canada, June 2021
Number of Head Offices Across Canada

<table>
<thead>
<tr>
<th>City</th>
<th>2020 Number of Head Offices</th>
<th>2021 Number of Head Offices</th>
<th>YoY Growth Rate (2020/2021)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vancouver</td>
<td>87</td>
<td>93</td>
<td>6.9%</td>
</tr>
<tr>
<td>Edmonton</td>
<td>20</td>
<td>20</td>
<td>0.0%</td>
</tr>
<tr>
<td>Calgary</td>
<td>117</td>
<td>102</td>
<td>-12.8%</td>
</tr>
<tr>
<td>Regina</td>
<td>11</td>
<td>12</td>
<td>0.0%</td>
</tr>
<tr>
<td>Saskatoon</td>
<td>7</td>
<td>7</td>
<td>0.0%</td>
</tr>
<tr>
<td>Winnipeg</td>
<td>23</td>
<td>21</td>
<td>-8.7%</td>
</tr>
<tr>
<td>Toronto</td>
<td>286</td>
<td>286</td>
<td>0.0%</td>
</tr>
<tr>
<td>KCW</td>
<td>15</td>
<td>15</td>
<td>0.0%</td>
</tr>
<tr>
<td>Ottawa</td>
<td>16</td>
<td>16</td>
<td>0.0%</td>
</tr>
<tr>
<td>Montreal</td>
<td>71</td>
<td>79</td>
<td>11.3%</td>
</tr>
</tbody>
</table>

Source: FP500 2020 Database, FP500 2021 Database; Calgary Economic Development Analysis, July 2021
Self-Employed per Capita and 10-Year Growth

Number of Self-Employed per Capita (per 1,000 population)

- Vancouver: 14.0%
- Edmonton: 16.7%
- Calgary: 23.6%
- Saskatoon: 9.3%
- Kitchener: 9.3%
- Waterloo: 20.8%
- Toronto: 20.8%
- Ottawa: -1.3%
- Montreal: 4.5%
- Canada: 72.8%

10-Year Growth in Total Number of Self-Employed

- Vancouver: -4.3%
- Edmonton: 2.3%
- Calgary: 4.5%
- Saskatoon: -10.7%
- Kitchener: -14.8%
- Waterloo: -10.7%
- Toronto: -7.2%
- Ottawa: -8.4%
- Montreal: -1.3%
- Canada: 3.3%

Source: Both Sexes, Annual 2020, Statistics Canada, per 1,000 Population, May 2021
## Number of Self-Employed by Age Group

<table>
<thead>
<tr>
<th>City</th>
<th>15-24</th>
<th>25-34</th>
<th>35-44</th>
<th>45-54</th>
<th>55-64</th>
<th>65+</th>
<th>2020 Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vancouver</td>
<td>3,000</td>
<td>2,600</td>
<td>9,700</td>
<td>5,100</td>
<td>2,000</td>
<td>630</td>
<td>565,200</td>
</tr>
<tr>
<td>Edmonton</td>
<td>11,000</td>
<td>18,100</td>
<td>36,800</td>
<td>8,500</td>
<td>3,100</td>
<td>11,900</td>
<td>128,900</td>
</tr>
<tr>
<td>Calgary</td>
<td>15,500</td>
<td>23,600</td>
<td>55,100</td>
<td>19,400</td>
<td>7,000</td>
<td>2,400</td>
<td>247,300</td>
</tr>
<tr>
<td>Saskatoon</td>
<td>17,900</td>
<td>31,700</td>
<td>83,500</td>
<td>26,900</td>
<td>9,900</td>
<td>3,200</td>
<td>278,600</td>
</tr>
<tr>
<td>Kitchener</td>
<td>21,500</td>
<td>36,800</td>
<td>91,000</td>
<td>33,500</td>
<td>13,000</td>
<td>4,200</td>
<td>101,900</td>
</tr>
<tr>
<td>Waterloo</td>
<td>22,500</td>
<td>43,400</td>
<td>107,000</td>
<td>35,000</td>
<td>13,900</td>
<td>5,100</td>
<td>85,600</td>
</tr>
<tr>
<td>Toronto</td>
<td>26,900</td>
<td>52,000</td>
<td>138,000</td>
<td>50,400</td>
<td>23,600</td>
<td>7,800</td>
<td>278,600</td>
</tr>
<tr>
<td>Ottawa</td>
<td>32,900</td>
<td>56,400</td>
<td>156,000</td>
<td>56,400</td>
<td>24,700</td>
<td>8,900</td>
<td>202,000</td>
</tr>
<tr>
<td>Montreal</td>
<td>33,300</td>
<td>56,600</td>
<td>158,000</td>
<td>56,600</td>
<td>24,700</td>
<td>10,000</td>
<td>202,000</td>
</tr>
<tr>
<td>Total</td>
<td>403,400</td>
<td>750,000</td>
<td>1,880,000</td>
<td>687,000</td>
<td>280,000</td>
<td>97,100</td>
<td>306,100,000</td>
</tr>
</tbody>
</table>

Source: Annual 2020, Statistics Canada, May 2021
**City of Calgary Business Licenses**


Source: The City of Calgary Planning and Development, July 2021
Calgary and Alberta Business Bankruptcies

Source: Office of the Superintendent of Bankruptcy Canada, Q1 2021
Business Bankruptcy Rates Across Canada

Source: Office of the Superintendent of Bankruptcy Canada, June 2021, (Per 1,000 Businesses)

Low business bankruptcy rates
Head Offices per Capita Across Canada

- **Vancouver**: 12.0
- **Edmonton**: 12.5
- **Calgary**: 13.0
- **Regina**: 13.5
- **Saskatoon**: 14.0
- **Winnipeg**: 14.5
- **Toronto**: 15.0
- **KCW**: 15.5
- **Ottawa**: 16.0
- **Montreal**: 16.5

**Head Offices per Capita (per 100,000 population)**

**2011 Head Offices per Capita**

- **Vancouver**: 12.0
- **Edmonton**: 12.5
- **Calgary**: 13.0
- **Regina**: 13.5
- **Saskatoon**: 14.0
- **Winnipeg**: 14.5
- **Toronto**: 15.0
- **KCW**: 15.5
- **Ottawa**: 16.0
- **Montreal**: 16.5

**2021 Head Offices per Capita**

- **Vancouver**: 10.0
- **Edmonton**: 10.5
- **Calgary**: 11.0
- **Regina**: 11.5
- **Saskatoon**: 12.0
- **Winnipeg**: 12.5
- **Toronto**: 13.0
- **KCW**: 13.5
- **Ottawa**: 14.0
- **Montreal**: 14.5

**10-Year Per Capita Growth Rate (2011 - 2021)**

- **Vancouver**: -17.1%
- **Edmonton**: -34.2%
- **Calgary**: -35.2%
- **Regina**: -29.9%
- **Saskatoon**: -39.8%
- **Winnipeg**: -20.7%
- **Toronto**: -18.5%
- **KCW**: -12.6%
- **Ottawa**: 12.0%
- **Montreal**: -34.8%

**Source:** FP500 2011 Database, FP500 2021 Database; Statistics Canada, 2021; Calgary Economic Development Analysis, July 2021
Number of Head Offices Across Canada

Source: FP500 2020 Database, FP500 2021 Database; Calgary Economic Development Analysis, July 2021
## Taxes Across Canada

### 2019 Marginal Effective Tax Rates (METR) for Select Cities\(^\ast\)

<table>
<thead>
<tr>
<th>City / Province</th>
<th>METR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calgary / Alberta</td>
<td>38.4%</td>
</tr>
<tr>
<td>Vancouver / British Columbia</td>
<td>39.1%</td>
</tr>
<tr>
<td>Edmonton / Alberta</td>
<td>36.4%</td>
</tr>
<tr>
<td>Regina / Saskatchewan</td>
<td>46.8%</td>
</tr>
<tr>
<td>Saskatoon / Saskatchewan</td>
<td>36.8%</td>
</tr>
<tr>
<td>Winnipeg / Manitoba</td>
<td>36.8%</td>
</tr>
<tr>
<td>Toronto / Ontario</td>
<td>43.9%</td>
</tr>
<tr>
<td>Ottawa / Ontario</td>
<td>43.9%</td>
</tr>
<tr>
<td>Montreal / Quebec</td>
<td>9.975%</td>
</tr>
<tr>
<td>Saskatoon / Saskatchewan</td>
<td>10%</td>
</tr>
<tr>
<td>Winnipeg / Manitoba</td>
<td>8.79% - 21%</td>
</tr>
<tr>
<td>Toronto / Ontario</td>
<td>8.79% - 21%</td>
</tr>
<tr>
<td>Ottawa / Ontario</td>
<td>8.79% - 21%</td>
</tr>
<tr>
<td>Montreal / Quebec</td>
<td>8.79% - 21%</td>
</tr>
</tbody>
</table>

**Notes:**

- \(^1\)Effective July 1, 2020.
- \(^2\)Effective July 1, 2022. Prior to then it is 0%, as it has been since October 1, 2020.

### 2021 Provincial Sales Tax

- Calgary / Alberta: 7%
- Edmonton / Alberta: 6%
- Regina / Saskatchewan: 6%
- Saskatoon / Saskatchewan: 7% (on July 1, 2019)
- Winnipeg / Manitoba: 7%
- Toronto / Ontario: 8%
- Ottawa / Ontario: 8%
- Montreal / Quebec: 9.975%
- Saskatoon / Saskatchewan: 8.79% - 21%

### 2022 Provincial Personal Income Tax

- Calgary / Alberta: 5.06% - 20.5%
- Edmonton / Alberta: 10% - 15%
- Regina / Saskatchewan: 10.5% - 14.5%
- Saskatoon / Saskatchewan: 10.5% - 14.5%
- Winnipeg / Manitoba: 10.8% - 17.4%
- Toronto / Ontario: 15% - 25.75%
- Ottawa / Ontario: 5.05% - 13.16%
- Montreal / Quebec: 5.05% - 13.16%
- Saskatoon / Saskatchewan: 11.5%
- Winnipeg / Manitoba: 11.6%
- Toronto / Ontario: 14.0%

### 2022 Provincial Corporate Income Tax (General)

- Calgary / Alberta: 8%
- Edmonton / Alberta: 12%
- Regina / Saskatchewan: 12%
- Saskatoon / Saskatchewan: 12%
- Winnipeg / Manitoba: 11.5%
- Toronto / Ontario: 11.5%
- Ottawa / Ontario: 11.6%
- Montreal / Quebec: 11.6%

### 2022 Provincial Corporate Income Tax (Small Business)

- Calgary / Alberta: 2.0%
- Edmonton / Alberta: 2.0%
- Regina / Saskatchewan: 1.0%
- Saskatoon / Saskatchewan: 1.0%
- Winnipeg / Manitoba: 0.0%
- Toronto / Ontario: 3.2%
- Ottawa / Ontario: 8.0%
- Montreal / Quebec: 8.0%

### 2021 Provincial Payroll Tax (Employer Health Tax)

- Calgary / Alberta: 1.95% or 2.925%
- Edmonton / Alberta: 0%
- Regina / Saskatchewan: 0%
- Saskatoon / Saskatchewan: 0%
- Winnipeg / Manitoba: 2.15% or 4.3%
- Toronto / Ontario: 0.98% - 1.95%
- Ottawa / Ontario: 4.26% or 12.5% or 1.7%
- Montreal / Quebec: 0%

### 2021 Health Care Premiums (Annual)

- Calgary / Alberta: $0 - $900
- Edmonton / Alberta: $0
- Regina / Saskatchewan: $0
- Saskatoon / Saskatchewan: $0
- Winnipeg / Manitoba: $0 - $900
- Toronto / Ontario: $0 - $900
- Ottawa / Ontario: $0 - $636
- Montreal / Quebec: $0

### 2022 Provincial Gasoline Tax (Federal Excise Tax is 10¢/L)

- Calgary / Alberta: 27.0¢/L
- Edmonton / Alberta: 13¢/L
- Regina / Saskatchewan: 15¢/L
- Saskatoon / Saskatchewan: 15¢/L
- Winnipeg / Manitoba: 14¢/L
- Toronto / Ontario: 14.7¢/L
- Ottawa / Ontario: 14.7¢/L
- Montreal / Quebec: 19.2¢/L
- Saskatoon / Saskatchewan: 15.5¢/L

### 2022 Federal & Provincial Carbon Taxes on Gasoline ($20 per tonne = 4.42 cents per litre/ $30 per tonne = 6.63 cents per litre)

- Calgary / Alberta: 8.84¢/L
- Edmonton / Alberta: 9.96¢/L
- Regina / Saskatchewan: 8.84¢/L
- Saskatoon / Saskatchewan: 8.84¢/L
- Winnipeg / Manitoba: 8.84¢/L
- Toronto / Ontario: 8.84¢/L
- Ottawa / Ontario: 8.84¢/L
- Montreal / Quebec: 5.66¢/L
- Saskatoon / Saskatchewan: 5.15¢/L

### 2022 Land Transfer Tax

- $50 + 0.004% of property value + $50 + 0.003% of mortgage amt
- 0.3% Title Registration Fee
- $178.72 Refund Fee if applicable
- 0.5% for amt ≤ $50K
- 1.0% for amt > $50K ≤ $100K
- 1.5% for amt > $100K ≤ $150K
- 2.0% for amt > $150K

### 2019 Business Tax Burdens in Canada’s Major Cities: The 2019 Report Card, C.D. Howe, April 23, 2020 (there has been no update to this report card since the 2019 version).
Estimated Commercial Property Taxes per $1,000 of Assessment

Figures in this chart are calculated by multiplying the commercial tax rate by 1000 to give the taxes paid per $1,000 of assessment. Where mill rates are applicable, the mill rate is multiplied by the mill rate factor before calculating the ratio.

Source: Altus REALpac, October 2020

Low commercial property taxes