



business

Key Stats



Second highest small business concentration of major cities in Canada.

- Statistics Canada, December 2020



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



Highest head office concentration of major cities in Canada.

- FP500 Database, 2021



In 2015, Calgary had the **highest research and development expenditures** among its Canadian peers: \$826 per capita.

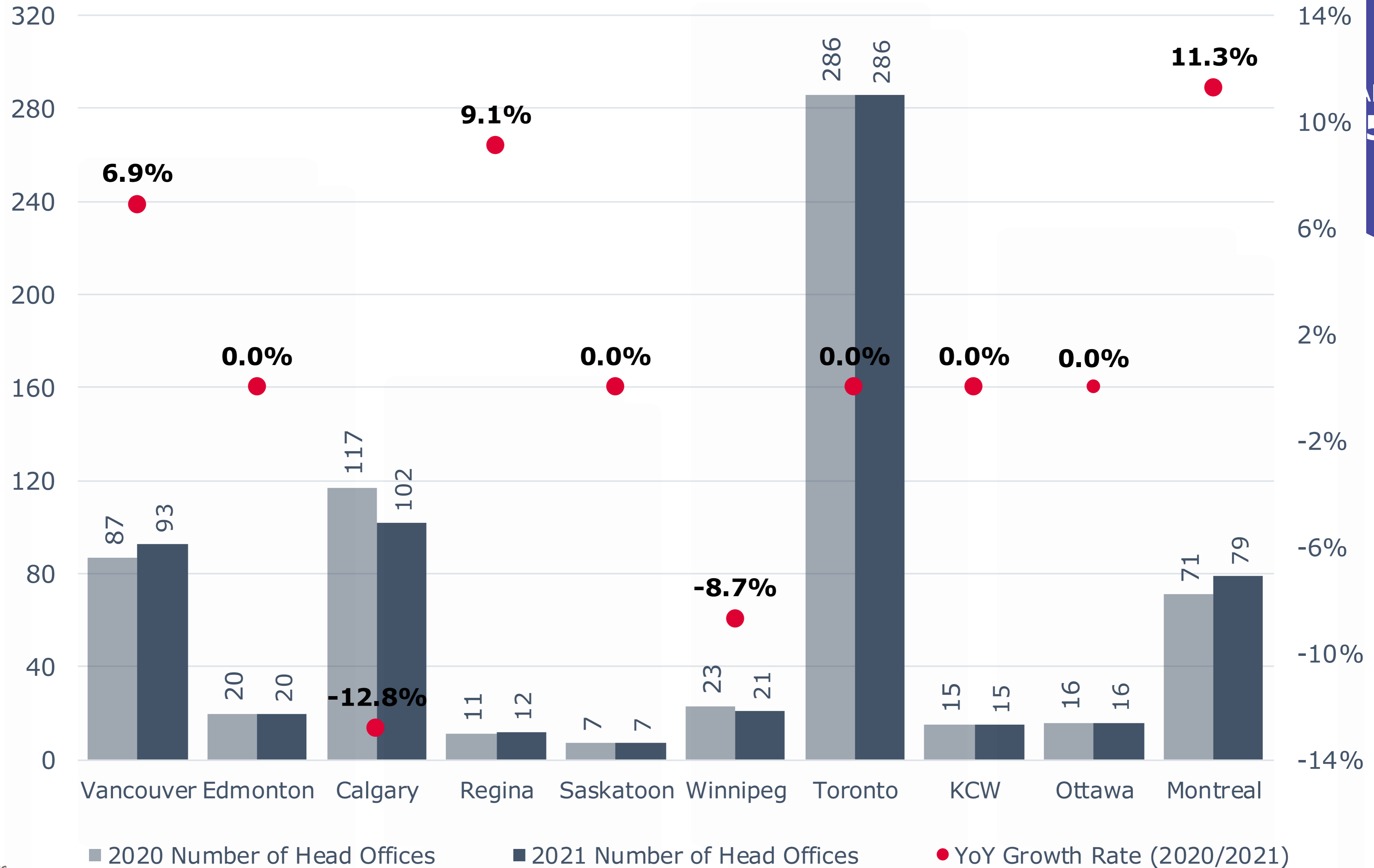
- Deloitte, Benchmarking Calgary's Competitiveness, 2015

Canada's Competitive Business Climate



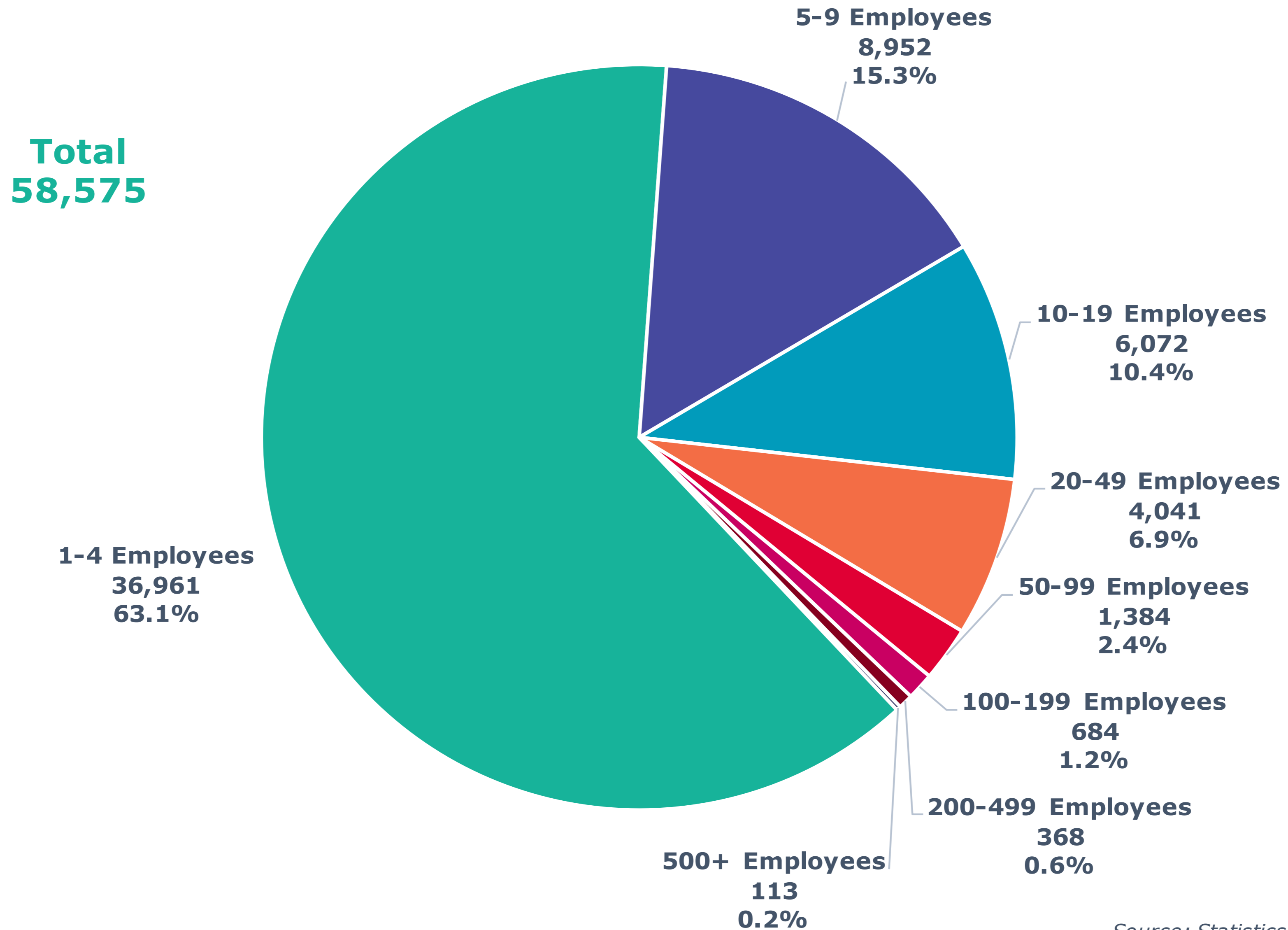
- Canada ranks **1st in Business Environment** in the G7 and G20
 - *The Economist Intelligence Unit, March 2019*
- Canada is the **easiest place to start a business** in the G20
 - *Doing Business in 2020 - The World Bank Group, March 2020*
- Canada has the **3rd lowest statutory corporate income tax 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*

Number of Head Offices Across Canada



All Industries
58,575

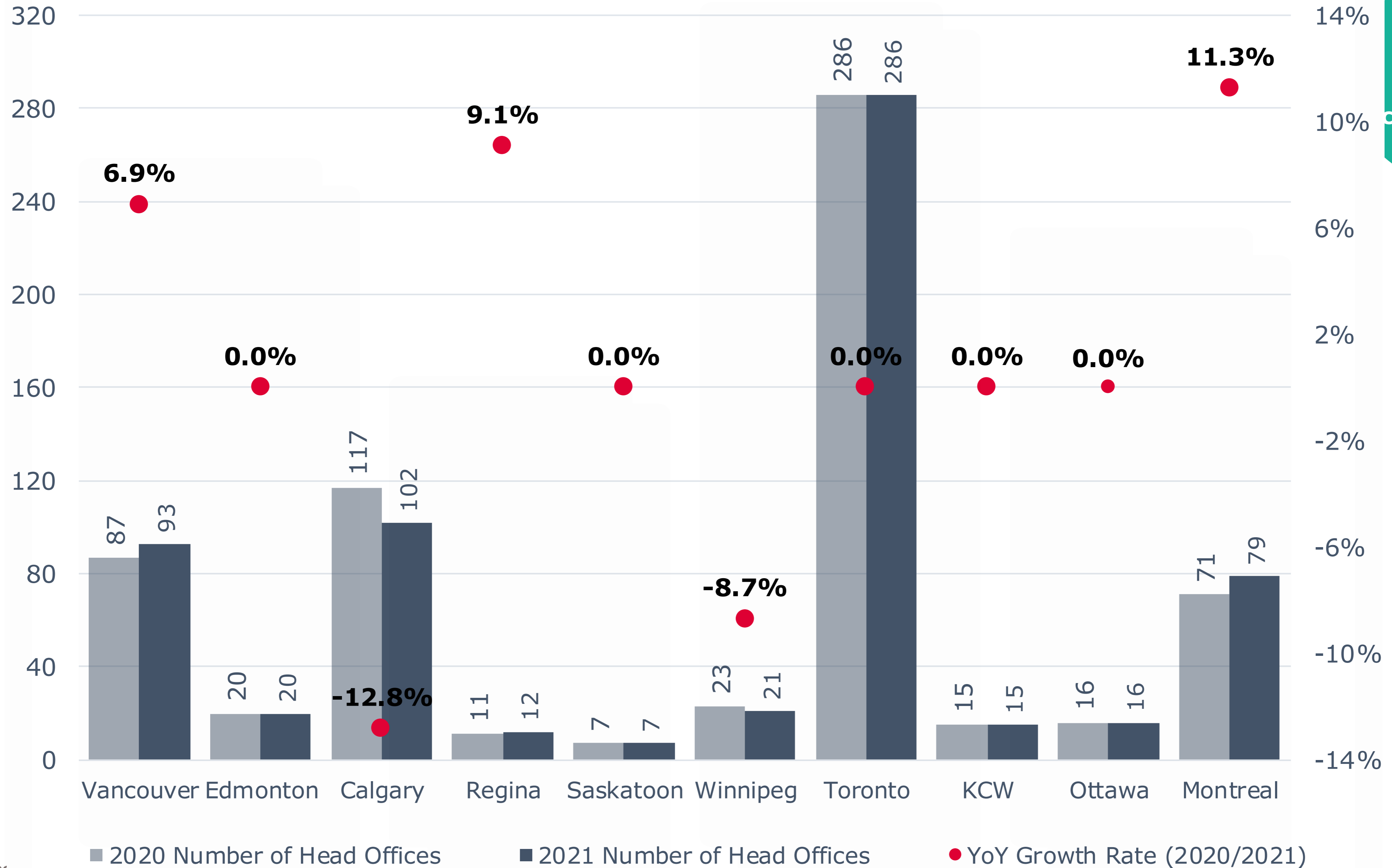
Calgary CMA Business Establishments by Number of Employees



Total
58,575

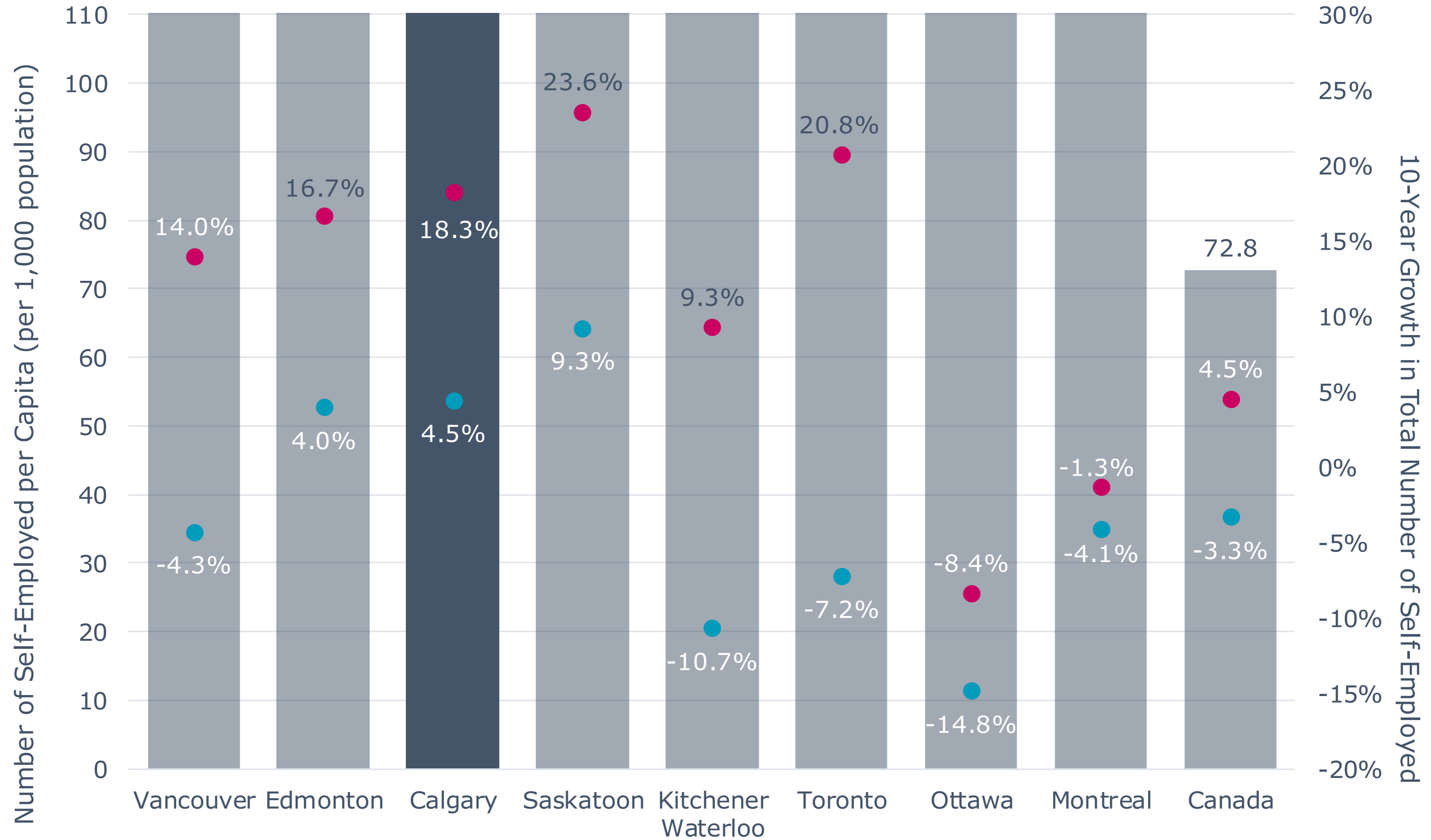
All Industries
58,575
Small Business (1-49)
56,026

Number of Head Offices Across Canada



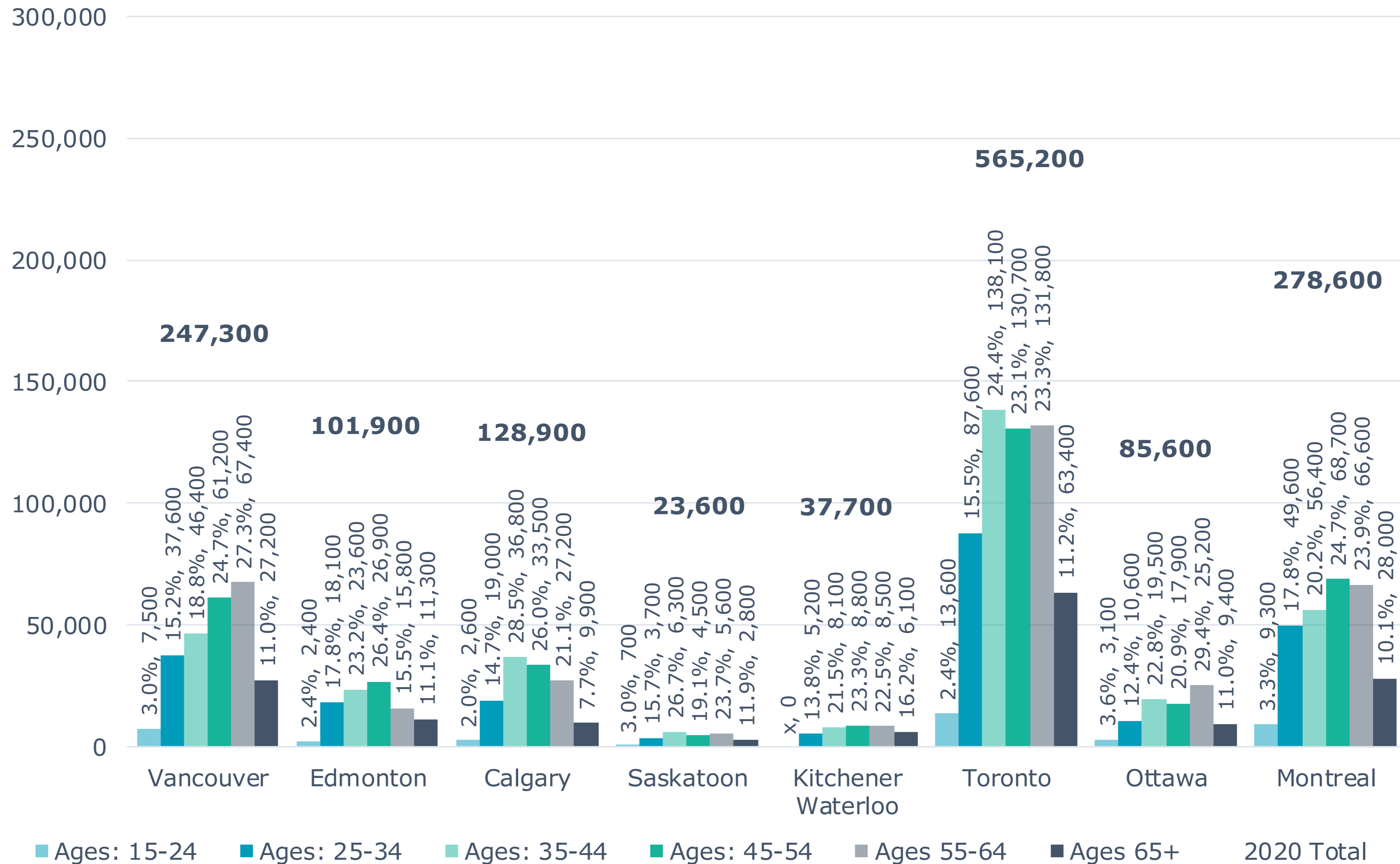
Second highest small business concentration

Self-Employed per Capita and 10-Year Growth

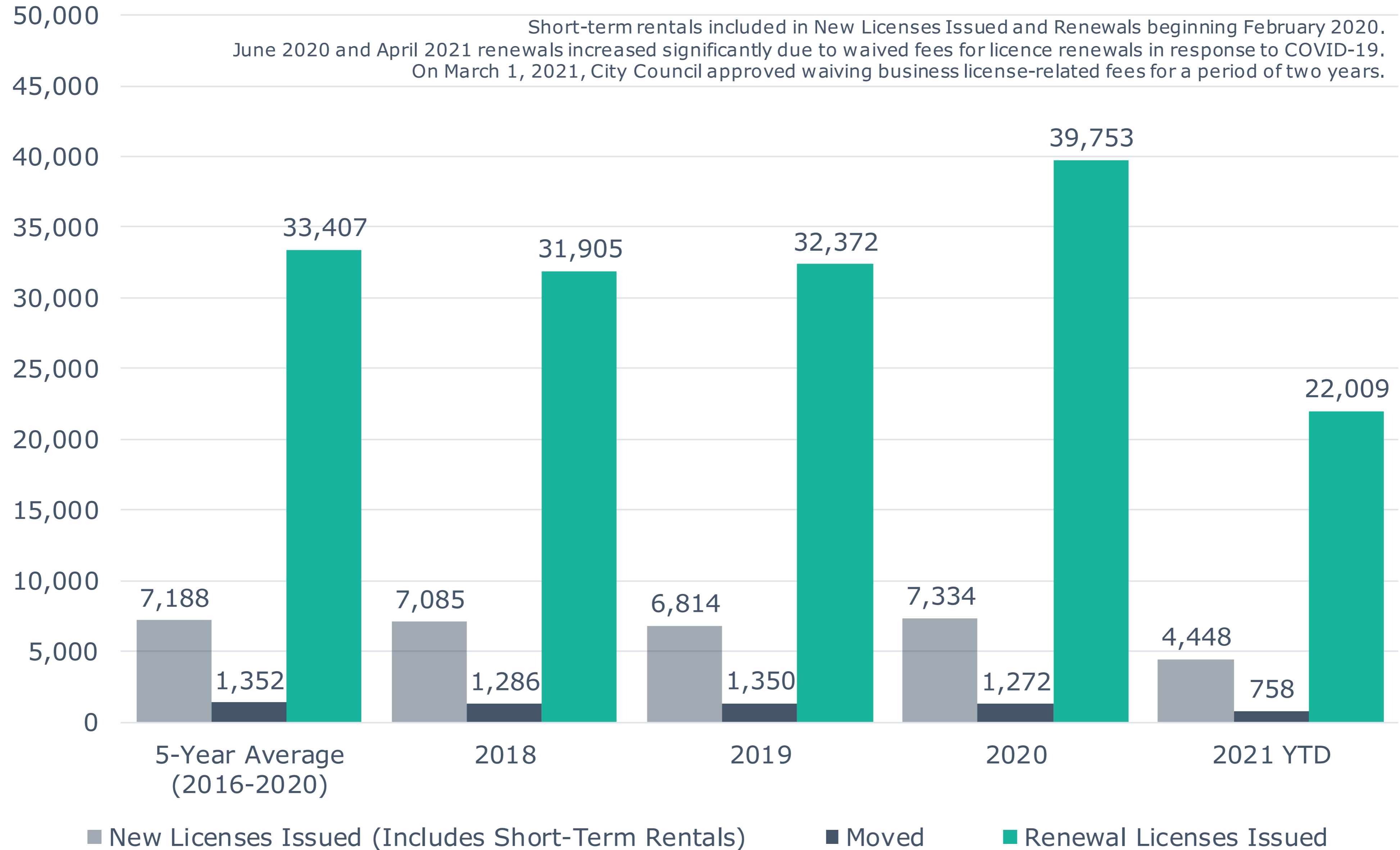


■ Self-Employed per Capita (per 1,000 population) ● 2020 Growth Rate ● 10-Year Total Growth (2010-2020)

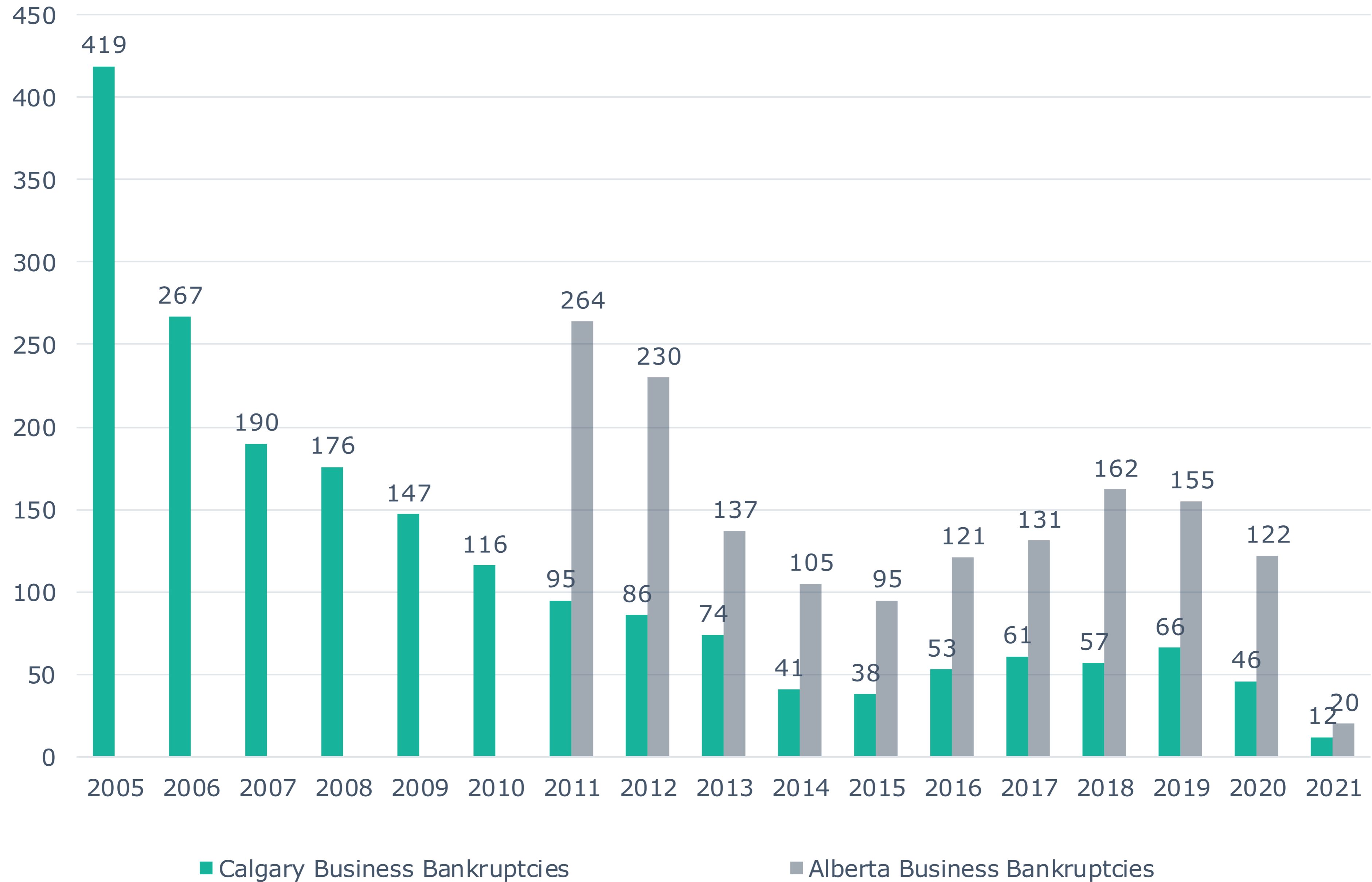
Number of Self-Employed by Age Group



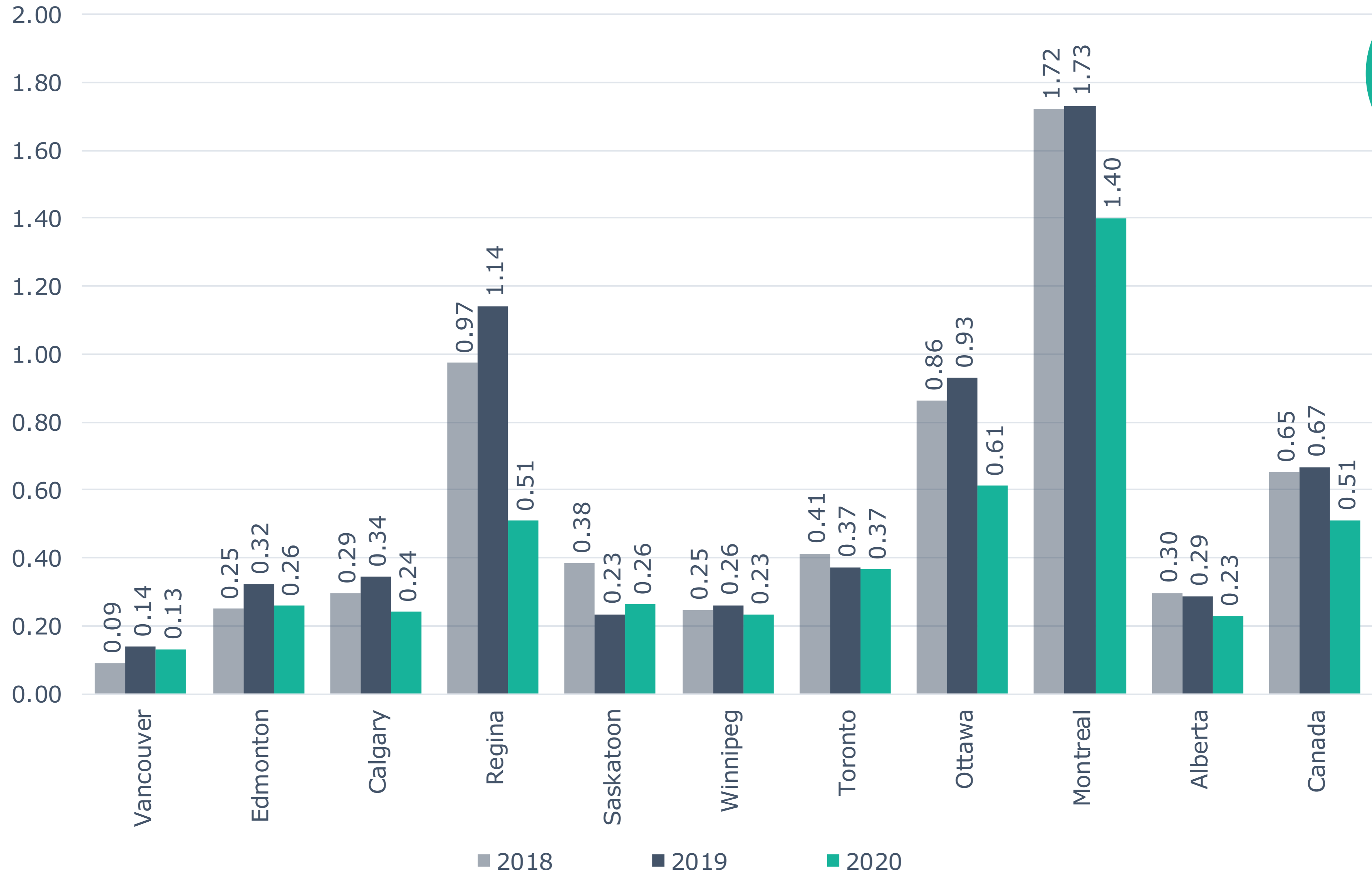
City of Calgary Business Licenses



Calgary and Alberta Business Bankruptcies

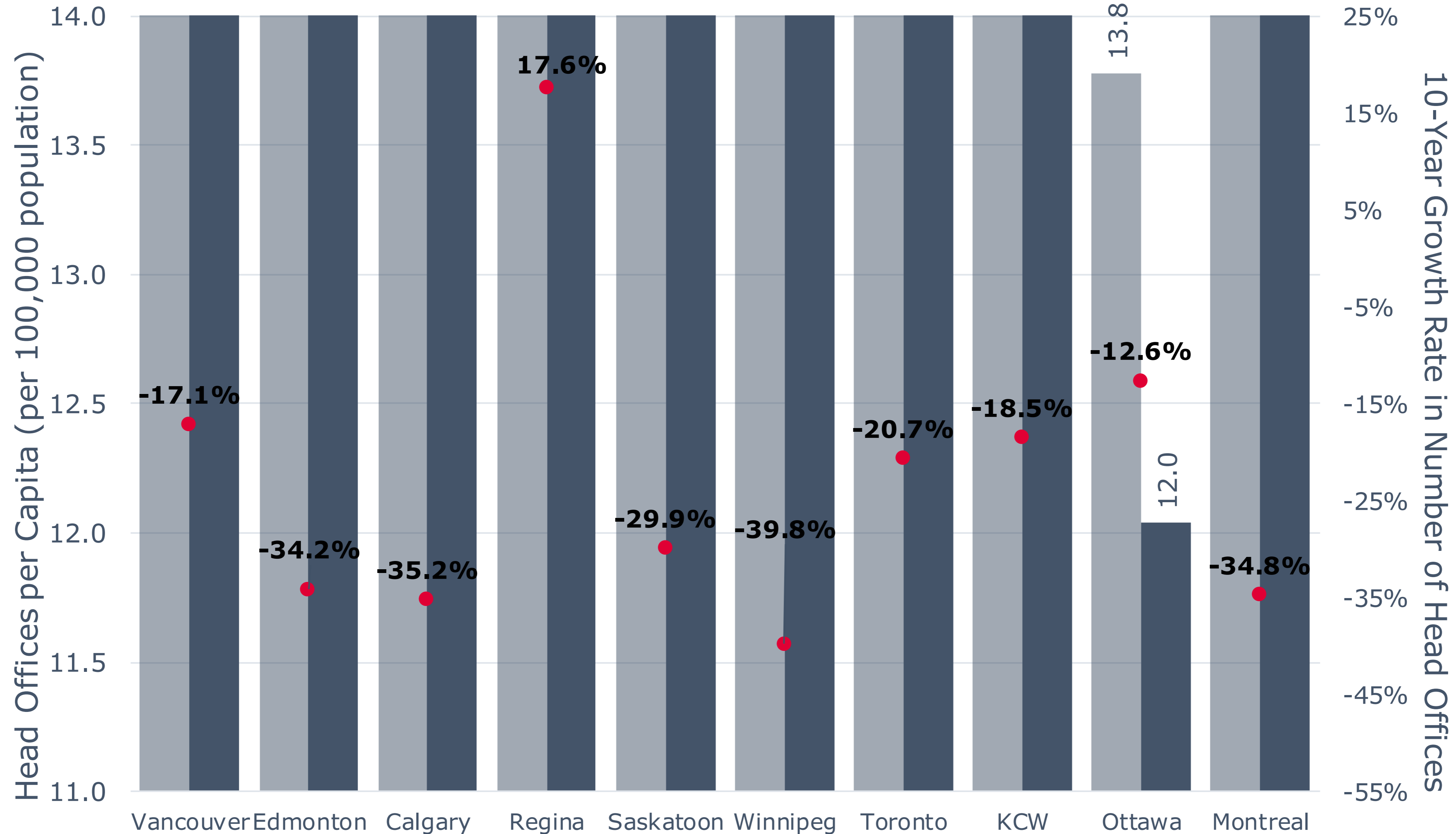


Business Bankruptcy Rates Across Canada



Low business bankruptcy rates

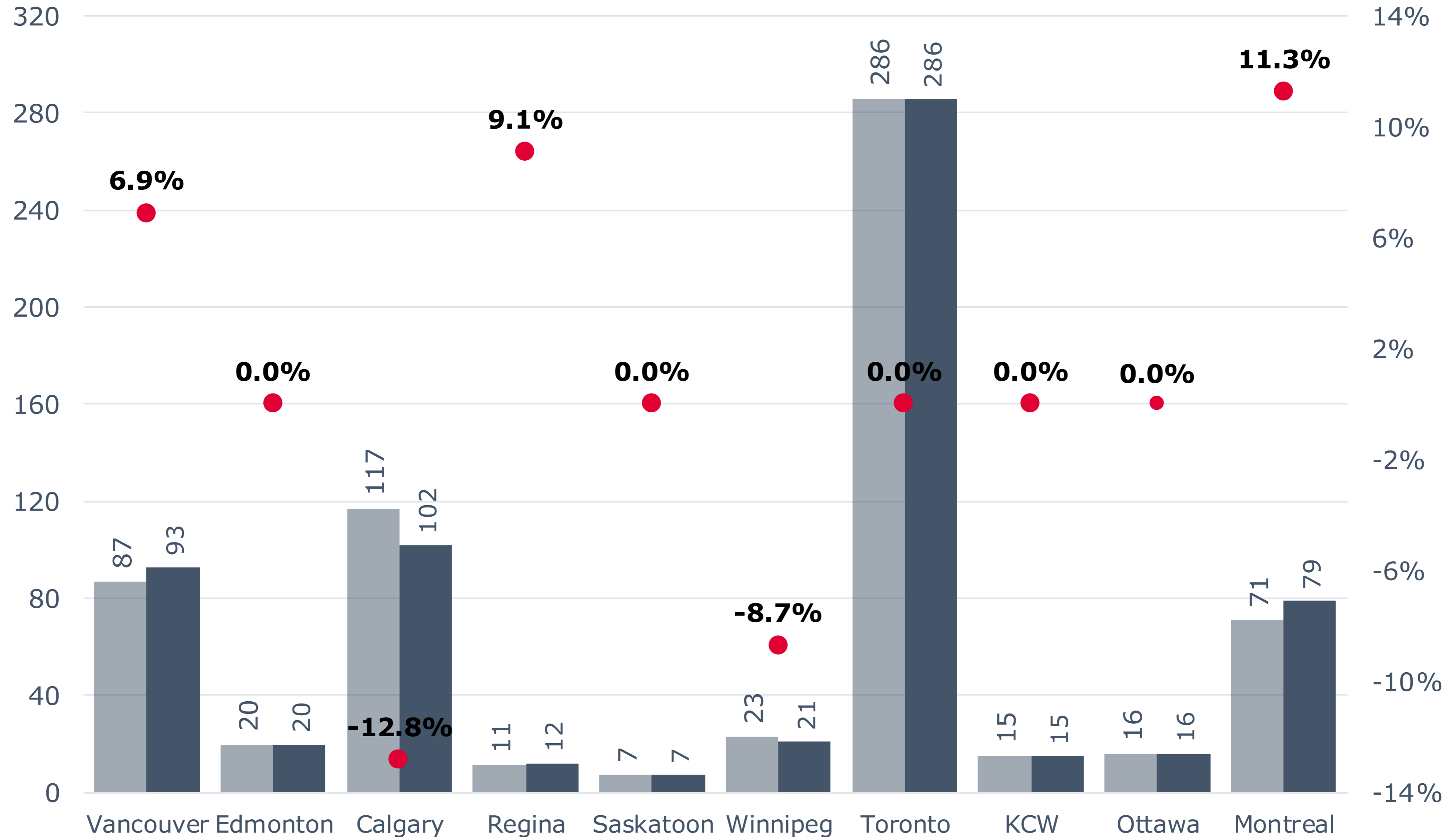
Head Offices per Capita Across Canada



Highest HQ Concentration in Canada

■ 2011 Head Offices per Capita ■ 2021 Head Offices per Capita ● 10-Year Per Capita Growth Rate (2011 - 2021)

Number of Head Offices Across Canada



2020 Number of Head Offices
 2021 Number of Head Offices
 YoY Growth Rate (2020/2021)

Taxes Across Canada

	Calgary / Alberta	Vancouver / British Columbia	Edmonton / Alberta	Regina / Saskatchewan	Saskatoon / Saskatchewan	Winnipeg / Manitoba	Toronto / Ontario	Ottawa / Ontario	Montreal / Quebec	Halifax / Nova Scotia
2019 Marginal Effective Tax Rates (METR) for Select Cities [^]	38.4%	39.1%			36.4%	46.8%	36.8%		43.9%	43.9%
2021 Provincial Sales Tax	0%	7%	0%	6%	6%	7% (on July 1, 2019)	8%	8%	9.975%	10%
2022 Provincial Personal Income Tax	10% - 15%	5.06% - 20.5%	10% - 15%	10.5% - 14.5%	10.5% - 14.5%	10.8% - 17.4%	5.05% - 13.16%	5.05% - 13.16%	15% - 25.75%	8.79% - 21%
2022 Provincial Corporate Income Tax (General)	8%¹	12%	8% ¹	12%	12%	12%	11.5%	11.5%	11.6%	14.0%
2022 Provincial Corporate Income Tax (Small Business)	2.0%	2.0%	2.0%	1.0% ²	1.0% ²	0.0%	3.2%	3.2%	8.0%	2.5%
2021 Provincial Payroll Tax (Employer Health Tax)	0%	1.95% or 2.925%	0%	0%	0%	2.15% or 4.3%	0.98% - 1.95%	0.98% - 1.95%	4.26% or 1.25% / 1.7%	0%
2021 Health Care Premiums (Annual)	\$0	\$0 - \$900	\$0	\$0	\$0	\$0	\$0 - \$900	\$0 - \$900	\$0 - \$636	\$0
**2022 Provincial Gasoline Tax (Federal Excise Tax is 10¢/L)	13¢/L	27.0¢/L	13¢/L	15¢/L	15¢/L	14¢/L	14.7¢/L	14.7¢/L	19.2¢/L	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)	8.84¢/L	9.96¢/L	8.84¢/L	8.84¢/L	8.84¢/L	8.84¢/L	8.84¢/L	8.84¢/L	5.66¢/L	1.1¢/L
2022 Land Transfer Tax	\$50 + 0.004% of property value + \$50 + 0.003% of mortgage amt	1% for amt ≤ \$200K + 2% for amt > \$200K & ≤ \$2M + 3% for amt > \$2M & ≤ \$3M + 5% for amt > \$3M + For Foreign Purchasers: + 20% Property Purchase Tax	\$50 + 0.004% of property value + \$50 + 0.003% of mortgage amt	0.3% Title Registration Fee	0.0% for amt ≤ \$30K; 0.5% for amt > \$30K & ≤ \$90K + 1.0% for amt \$90K & ≤ \$150K + 1.5% for amt \$150K & ≤ \$200K + 2.0% for amt > \$200K	\$82.88 + HST Admin fee + \$178.72 Refund Fee if applicable + 0.5% for amt ≤ \$55K + 1.0% for amt > \$55K & ≤ \$250K + 1.5% for amt > \$250K & ≤ \$400K + 2.0% for amt > \$400K For 1 or 2 Unit Family Dwellings: 2.5% for amt > \$2M; For Foreign Purchasers: + 15% Non-Resident Speculation Tax	0.5% for amt < \$50K + 1.0% for amt > \$50K & ≤ \$250K + 1.5% for amt > \$250K & ≤ \$500K + 2.0% for amt > \$500K & < \$1M + 2.5% for amt > \$1M	1.50%		

1. Effective July 1, 2020.

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

[^]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).

*Alberta's carbon tax was repealed on May 30, 2019. A minimum carbon charge of \$30/tonne will be effective April 2020 for all provinces according to the federal government's carbon pricing plan.

Alberta, Manitoba, Ontario and Saskatchewan intend to challenge the Federal Government's authority to impose a carbon tax.

**Fuel Consumption Taxes in Canada, Natural Resources Canada; Backgrounder: Fuel Charge Rates in Listed Provinces and Territories, Department of Finance Canada;

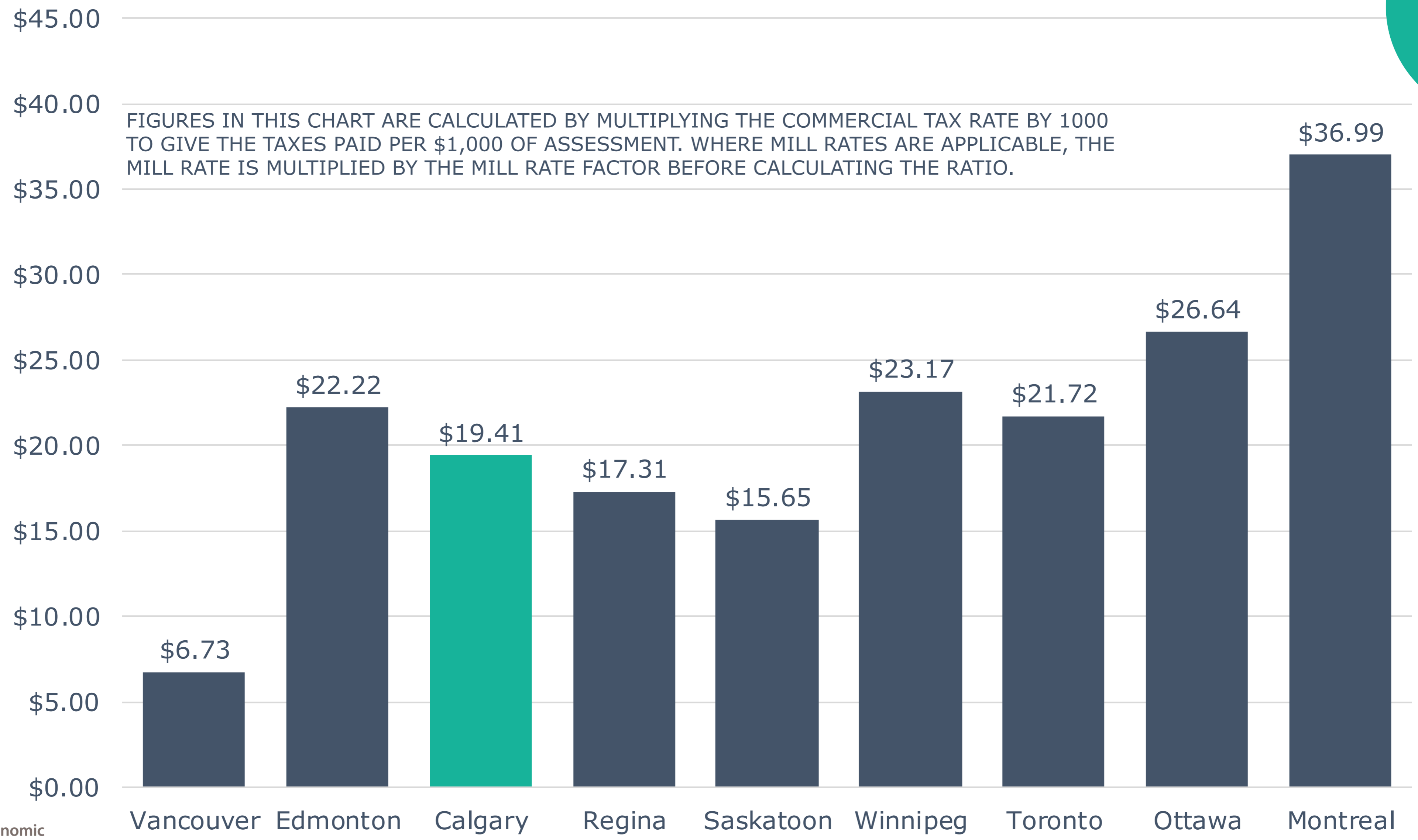
Nova Scotia operates under a provincial Cap-and-Trade program, the figures listed in the table are estimated costs.

Sources: Government of Alberta, Government of British Columbia, Government of Ontario, Government of Quebec,

Government of Saskatchewan, Government of Manitoba, PwC Tax Facts and Figures, Canada 2020

Estimated Commercial Property Taxes per \$1,000 of Assessment

Low commercial property taxes



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.