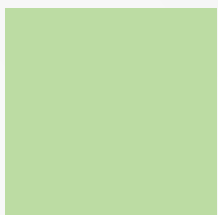


Town of Dalmeny

BUSINESS DEVELOPMENT
GUIDE



INSIDE THIS GUIDE

- Crucial information businesses need to know about Dalmeny and the Saskatoon Region
- Easy to follow steps for businesses working with the Town of Dalmeny
- Important local and regional contacts for business



WHY A BUSINESS DEVELOPMENT GUIDE

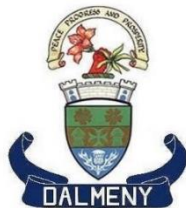
Welcome to the Town of Dalmeny! Dalmeny is known for its great community spirit and this extends to supporting our new and existing business community. We want your business to be successful and have prepared the following guide in order to assist new and existing businesses operating in Dalmeny.



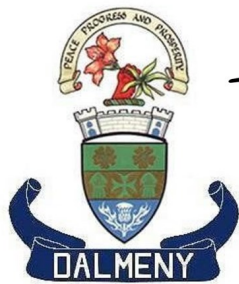
The Town of Dalmeny Business Development Guide was prepared by



in conjunction with



March 2014



Town of Dalmeny

BUSINESS DEVELOPMENT GUIDE

SECTION ONE DALMENY COMMUNITY PROFILE

For any business, it is important to have a complete depiction of the community it operates in to make informed business decisions. Dalmeny is a vibrant community where new and existing businesses can thrive with access to new highway infrastructure, a growing population and the latest residential developments while still enjoying the benefits of a smaller centre. Section One outlines the most important aspects of our community.

Dalmeny is a vibrant community where new and existing businesses can thrive with access to new highway infrastructure, a growing population and the latest residential developments while still enjoying the benefits of a smaller centre.

Population

Dalmeny has a growing population base. As outlined in the tables below, Statistics Canada 2011 Census data shows that the Town of Dalmeny has a population of 1,702 people (an increase of 9.1% from the previous census). The population continues to grow with 2013 Saskatchewan Health data showing Dalmeny's population at 2,053 people.

	Population	% change from previous census
2011 Statistics Canada Census Data - Dalmeny	1,702	9.1
2006 Statistics Canada Census Data - Dalmeny	1,560	-3.1
2001 Statistics Canada Census Data - Dalmeny	1,610	9.5

Source: Statistics Canada, 2013

	Population	% change from previous year
2013 SK Covered Health Data - Dalmeny	2,053	2.4
2012 SK Covered Health Data - Dalmeny	2,005	-3.1
2011 SK Covered Health Data - Dalmeny	2,069	28.8
2010 SK Covered Health Data - Dalmeny	1,606	-20.1

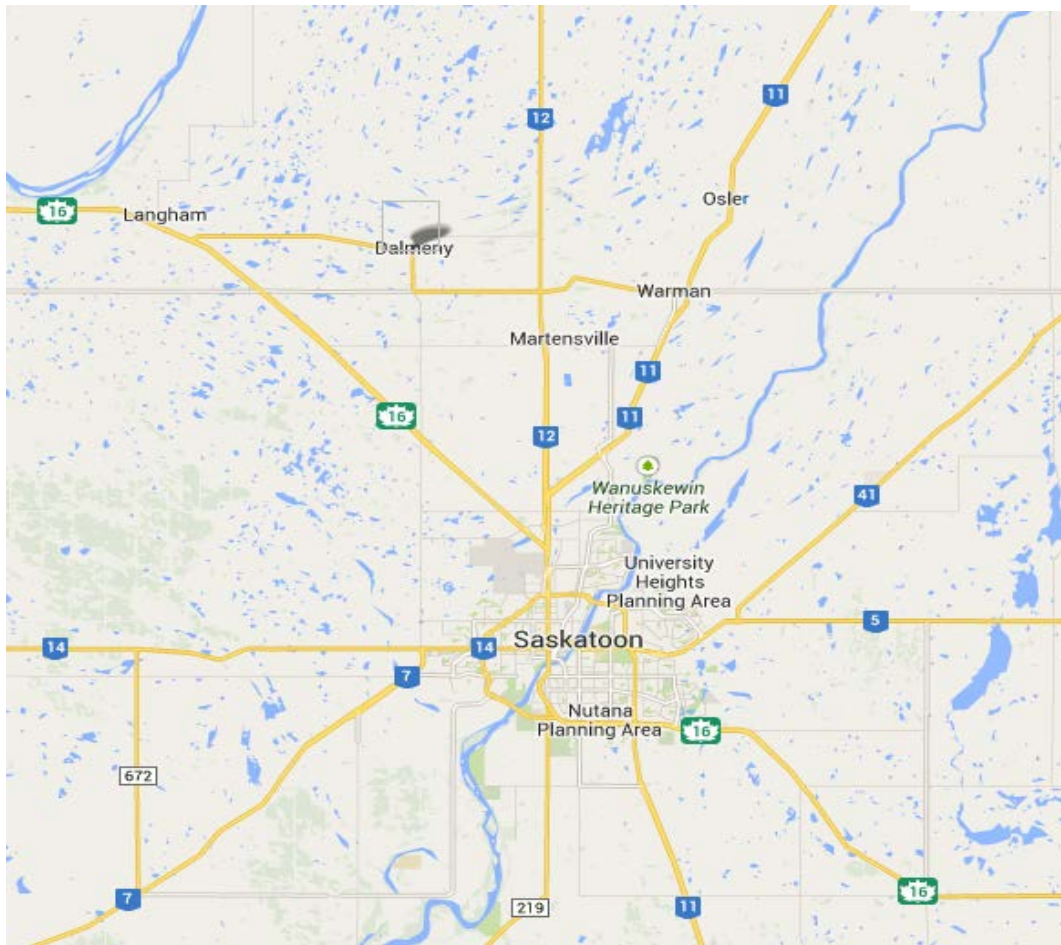
Source: Saskatchewan Ministry of Health, 2013

Location

Dalmeny is located 20 kilometres northwest of the City of Saskatoon; an approximate 12 minute drive to Saskatoon's boundaries. The City of Saskatoon has a current trade area reaching over 300,000 people.

Surrounded by the Rural Municipality of Corman Park #344, Dalmeny is also in close proximity to two of Saskatchewan's newest cities, the City of Martensville and the City of Warman. According to Statistics Canada Census data, Martensville's population in 2011 was 7,716 people (an increase of 55% from previous census) and Warman's population in 2011 was 7,084 people (an increase of 48.5% from previous census).





Source: Google Maps, 2013

Dalmeny's Distance to Major Cities

	Kilometres	Miles
City of Saskatoon (population 239,000 people)	20	12.5
City of Martensville (population 7,716 people)	13	8.1
City of Warman (population 7,084 people)	16	10

Dalmeny's proximity to these three cities enables Dalmeny businesses to access these trade areas and still enjoy the cost savings of being in a smaller community.

Highway Access and Traffic Counts

Dalmeny is connected to Highway 16 (Yellowhead Highway) via Grid 684 (also known as the Dalmeny Access Road) and to Highway 12 via Highway 305.



Saskatchewan Ministry of Highways recently completed a \$20 million infrastructure upgrade to Grid 684 through the encouragement of the Town of Dalmeny (and project partners SREDA, City of Warman, City of Martensville and the Rural Municipality of Corman Park) to provide better highway access from Dalmeny to Highway 16 and Highway 305. The highway upgrade provides new and existing businesses in Dalmeny with access to important economic trade corridors and provides enhanced connections to customers and suppliers.



2012 Saskatchewan Ministry of Highways Average Annual Daily Traffic Counts data showed that 2,710 vehicles travel daily on the Highway 16 Auxiliary to the Dalmeny Access Road. 2,710 vehicles commuting back and forth to Saskatoon and other destinations daily along this stretch of highway presents numerous opportunities to capture commuting traffic along the Dalmeny Access Road through commercial and industrial developments.

Rail Access

Dalmeny has a CN rail line running directly through the community.

Airport

The closest major airport is the John G. Diefenbaker International Airport located in the City of Saskatoon, 25 kilometres (15.6 miles) away from Dalmeny (an approximate 20 minute drive). Saskatoon's international airport has direct flights to major connecting hubs such as Chicago, Denver, Calgary and Toronto. Please see <http://yxe.ca> for complete details.

Municipal Taxes

Municipal Mill Rate: 5.00 mills (2013)

School Mill Rate: 5.03 mills (2013)

Total Mill Rate: 10.03 mills (2013)

Base Tax: \$1350/Improved properties | \$230/Unimproved properties-vacant lots

Building Permit Statistics

Year	Permit Details	Permit Value
2011	4 Residential Permits Issued	\$1,331,100
2012	12 Residential Permits Issued 1 Commercial Permit Issued	\$2,770,000 \$400,000
2013	20 Residential Permits Issued	\$4,893,900

Residential Estate

Average Starter Home Value: \$200,000

Average Home Value: \$275,000

Lots available through North Ridge Developments, call (306) 242-2434 for details.

Please contact the Town Office regarding rental property information.



Commercial and Industrial Real Estate

Most of the commercial and industrial real estate in Dalmeny is privately owned. Business owners may choose to contact the Town Office directly at (306) 254-2133, work with the Saskatoon Regional Economic Development Authority (SREDA) at (306) 664-0720 to find site locations, or refer to a local real estate agency to inquire directly about purchasing a particular parcel of land.

Municipal Services

The Town of Dalmeny offers its residents and business owners municipal services comparable to other larger centres including City of Saskatoon water, a dedicated police service, fire protective services and access to upgraded utilities such as three-phase power for those with larger power needs.

Utilities

Utilities are provided in Dalmeny by SaskPower, SaskEnergy and SaskTel.

SaskTel: (306) 931-5252

SaskEnergy: (306) 975-8505

SaskPower: (306) 934-7700

Access Communications: 1 (866) 363-2225

There is access to three-phase power in some areas of Dalmeny for industrial purposes.

Water & Sewer

Dalmeny has City of Saskatoon water (supplied by SaskWater). Water and sewer billing is every two months.

Residential Water Rates (monthly):

\$29.00/2,000 gals | Overage \$12.00/1,000 gals

Residential Sewer Service Rates:

\$59.00/2,000 gals | Overage 20% of extra water

Waste/Recycling Fee: \$15.20/month

Minimum billing bi-monthly: \$206.40 for 4,000 gals

Garbage and Recycling

The Town of Dalmeny has Loraas garbage pick-up and Loraas recycling alternating every other week.



Police and Fire Protection

Dalmeny Police Service has three personnel living in Dalmeny who provide 24/7 police protection for the Town of Dalmeny and Bylaw and Provincial Statute enforcement for the Town of Langham.

Dalmeny Police

Chief Ted Mossop

Phone: (306) 254-2114

Email: dalmenypolice@sasktel.net

Dalmeny's Fire Department has both first responders and emergency medical technicians, who provide fire suppression, emergency medical care and rescue services as well as fire prevention and education services to the community.

Dalmeny Fire and Rescue

Chief Rick Elder

Email: dalfirechief@sasktel.net

Website: www.dalmenyfirerescue.com

Medical Facilities

Dalmeny is located in the Saskatoon Health Region www.saskatoonhealthregion.ca

Hospitals

There are 3 hospitals in the City of Saskatoon that serve Dalmeny and the surrounding Saskatoon Region.

Royal University Hospital (28.5 kilometres/17.8 miles from Dalmeny)

103 Hospital Drive, Saskatoon, SK S7N 0W8

Main Switchboard: (306) 655-1000

Saskatoon City Hospital (26.8 kilometres/16.8 miles from Dalmeny)

701 Queen Street, Saskatoon, SK S7K 0M7

Main Switchboard: (306) 655-8000

St. Paul's Hospital (28.5 kilometres/17.8 miles from Dalmeny)

1702 – 20th Street, Saskatoon, SK S7M 0Z9

Main Switchboard: (306) 655-5000



Medical Clinics

Martensville Medical Clinic

17 Centennial Drive N
Martensville, SK S0K 2T0
Phone: (306) 931-8582

GAMA Integrated Health Centre

102 Central Street W
Warman, SK S0K 4S0
Phone: (306) 382-5554

Dentists

Martensville Dental Clinic

12 2nd Street S
Martensville, SK S0K 2T0
Phone: (306) 934-4446

Warman Dental Centre

102 Central Street E
Warman, SK S0K 4S0
Phone: (306) 933-3221

Optometrists

Doctor's Vision Care

12 2nd Street S
Martensville, SK S0K 2T0
Phone: (306) 651-3311

Warman Eyecare

100 6th Avenue South
Warman, SK S0K 4S0
Phone: (306) 242-4433

Special Care Home

Spruce Manor Special Care Home

701 1st Street W
Dalmeny, SK S0K 1E0
Phone: (306) 254-2162



Educational Facilities



Prairie View Elementary School is a kindergarten to grade six school of approximately 300 students in the [Prairie Spirit School Division](#).

Box 340, 205 Ross Court
Dalmeny SK S0K 1E0
Phone: (306) 254-2633
Fax: (306) 254-4485
Email: pvs@spiritsd.ca
Website: www.spiritsd.ca/pvs



Dalmeny High School is a Grades 7 to 12 school in the [Prairie Spirit School Division](#).

Box 430, 214 3rd Street
Dalmeny SK S0K 1E0
Phone: (306) 254-2036
Fax: (306) 254-2759
Website: www.spiritsd.ca/da



Community Services

Dalmeny Arena

Box 605

Dalmeny SK S0K 1E0

Phone: (306) 254-2099

Email: dalmenyarena@sasktel.net



JJ Loewen Community Centre

Dalmeny's Community Hall; call Town Office at (306) 254-2133 to book the hall for your event.

Wheatland Regional Library

Dalmeny Branch

Tuesday 10am - 8pm

Wednesday 9am - 3pm

Thursday 2pm - 8pm

Phone: (306) 254-2119

Email: dalmeny.library@wheatland.sk.ca

Dalmeny Co-operative Playschool

President- Tracy Wright (306) 254-2770

Vice-President- Bonnie King (306) 254-4414

Registrar- Tricia McFarlane (306) 254-4645

Fees: 3 year old child - \$30/month | 4 year old child - \$60/month

Churches

Dalmeny Bible Church

406 Wakefield Avenue

Dalmeny, SK S0K 1E0

Phone: 306-254-2075

Email: dbc@sasktel.net

Website: www.dalmenybiblechurch.ca

Dalmeny Community Church

Box 70, 121 4th St

Dalmeny, SK. S0K 1E0

Phone: 306-254-2019

Email: dalcomch@sasktel.net

Website: www.dalmenycommunitychurch.com



Community Organizations

There are a number of non-profit groups and organizations that bring education, joy and recreation to the townspeople of Dalmeny, including:

- Dalmeny Baseball
- Dalmeny Bible Church
- Dalmeny Brownies/Guides/Sparks
- Dalmeny Co-operative Playschool
- Dalmeny Community Church
- Dalmeny Curling Club
- Dalmeny Dance Club
- Dalmeny Fury Senior Hockey Team
- Dalmeny Martial Arts
- Dalmeny Minor Basketball
- Dalmeny Minor Hockey
- Dalmeny Minor Softball
- Dalmeny Skating Club
- Dalmeny Minor Soccer
- Dalmeny Spray and Play Intergenerational Park Project
- Dalmeny Yoga
- School Councils
- Seniors Association
- Twin Rivers Music Festival



About the Saskatoon Region

The Saskatoon Region features a population of over 300,000 people (including the City of Saskatoon) according to the latest population estimates. The region features a diverse economy, fueled by the strength of mining, manufacturing, agriculture, biotechnology/life sciences, transportation and professional services to name a few.

As the region's industries are diverse, so are its people. Communities surrounding Saskatoon are rapidly growing with professionals and younger families choosing to live in smaller communities outside of the city. While many communities are growing, they continue to take pride in their history and heritage. The quality of life in our regional communities remains high with a wide array of community services, quality educational facilities, volunteer opportunities and community organizations to get involved in. Many communities have also planned and developed more green spaces and walking paths for residents to enjoy the outdoors while living in the region.

The Business Environment

The Saskatoon Region is full of potential for both immediate and future business development. The exponential population growth over the past five years in the Saskatoon Region has created a need for expanded services and presents new business opportunities to those who wish to capture them in the short and long term.

Along with business development opportunities within Saskatoon, the region offers competitive land and business costs. A trend toward purchasing larger tracks of commercial/industrial land has companies looking to the Saskatoon Region for its many possibilities with access to strong transportation corridors, land availability and quality of land, close proximity to the Saskatoon market and other resource opportunities (such as potash, diamonds, precious metals and so on).

Close proximity to Saskatoon, the largest city in Saskatchewan, offers regional businesses the opportunity to supply local markets, as well as providing access to excellent highway, rail and rail transportation routes. There is 90,000 km of highway and road networks, along with CN and CP intermodal terminals that connect to the US, eastern and western Canada.

Regional population and income levels continue to rise, creating retail and commercial demands in communities in the Saskatoon Region. Municipalities are working together on regional planning and infrastructure projects to ensure capacity exists for new and existing residents and businesses to flourish in the Saskatoon Region.

Land Purchases and Zoning: Communities

Most land available for sale in Saskatoon Region communities is privately owned by individuals or developers. In some cases where a community wants to create a new business centre or industrial area, the community may initiate development and own the land within that particular development. To find out who owns a particular parcel of land, business owners may choose work with the Saskatoon Regional Economic Development Authority (SREDA) to find site locations,



contact the city or town office directly, or refer to a local real estate agency to inquire directly about purchasing a particular parcel of land.

Communities have their own set of boundaries and zoning. Communities typically will have three types of zoning allowed within their jurisdictions including residential, commercial and industrial zoning. Before purchasing the land, it is important to find out the current zoning restrictions, what other zoning may surround your site (that may affect your business) and if there are any discretionary uses/restrictions that the community may have. Communities may have discretionary uses for certain parcels of land or developments within their communities. Please contact the city or town office for complete details.

Business services available in each community depends on the population of each particular community and its resulting tax base. Most communities have adequate infrastructure available to support most businesses; heavy water users should consult directly with municipal offices directly for further information.

Land Purchase and Zoning: Rural Municipalities

In the Saskatoon Region, the majority of land contained within rural municipalities (RMs) is privately owned. For prospective business owners looking to purchase land within an RM, you may check with a local realtor; however, properties may not be listed through a realtor. To find out who owns a particular parcel of land, business owners may choose work with SREDA to find site locations, contact an RM office directly, or contact Information Services Corporation to inquire directly about purchasing a particular parcel of land.

While a parcel of land is being determined for purchase, prospective businesses must check with the respective RM regarding zoning of the property. A large majority of RM land in the Saskatoon Region is zoned for agricultural purposes and may not be currently zoned for other commercial and industrial purposes. It is possible to make a request to a RM council to rezone land; please contact your RM office directly for further details. Some rural municipalities also have special areas zoned as industrial parks that may be available for purchase without rezoning required.

When considering purchasing land in an RM for business purposes, there are number of factors to consider. The cost of land and taxes are generally cheaper in an RM; however, businesses must factor in costs of maintaining their own water, wastewater, garbage and transportation may be higher than operating in a city or town. Businesses that are large water users may be limited to certain areas of the region. Some RM locations in the Saskatoon Region currently have access to City of Saskatoon water or have existing water co-operatives in place; please contact an RM office directly for complete details.



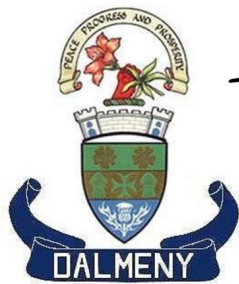
Business Development Incentives

Municipalities in the Saskatoon Region may offer companies in targeted industrial sectors significant tax abatement incentives to encourage expansion or location of operations and facilitate long-term skilled or semi-skilled job creation.

The aim of these business incentives is to enable new or expanding companies to allow some transition time for new business start-ups or expansions. Communities are able to create an attractive environment for new businesses to locate and existing business to expand in the Saskatoon Region with incentives including, but not limited to, tax abatements, waiving of utility deposits and exemptions or reductions of prepaid servicing levies.

Each community within the Saskatoon Region has different policies concerning business incentives; however, please note that incentive applications must typically be received **before** building permits have been issued. For more information on business development incentives for the Saskatoon Region, please visit www.sreda.com or contact the appropriate municipal office directly.





Town of Dalmeny

BUSINESS DEVELOPMENT GUIDE

SECTION TWO DOING BUSINESS IN DALMENY

Dalmeny's community spirit is thriving among our business owners through their local community support, local job creation and wealth creation. In return, the Town of Dalmeny is committed to working with new and existing businesses by creating the municipal framework that makes it easier to do business here. Section Two outlines municipal, provincial and federal requirements that may apply to your business operation in Dalmeny.

Doing Business in Dalmeny

Dalmeny is committed to working with new and existing businesses by creating the municipal framework that makes it easier to do business. Dalmeny's community spirit is thriving among our local business owners through their local community support, local job creation and wealth creation. In return, the Town of Dalmeny strives to assist local businesses by providing clear business regulations and incentives for businesses to grow and thrive in our community.

Dalmeny also works closely with other municipalities and regional stakeholders such as the Saskatoon Regional Economic Development Authority (SREDA) to promote the Saskatoon Region at provincial, national and international levels. Dalmeny's participation in regional initiatives helps to build a strong regional economy for the benefit of the entire region.

Major Employers

Dalmeny has commercial and industrial zoning designated with the Town of Dalmeny. Dalmeny's current business base includes the following business types:

- Nursing Home
- Grocery Store
- Credit Union
- Churches
- Restaurant
- Pharmacy
- Crane Manufacturing
- Storage
- Catering
- Post Office
- Car Wash
- Saskatchewan Transportation Company (STC) Passenger and Express Bus Service
- Handivan
- Access Communications
- Accounting Services
- Hairdressers
- Tattoo Parlor
- Insurance Agency
- Funeral Home
- Wheatland Regional Library Branch
- Numerous Home-Based Businesses

Growing Population and Residential Developments

Statistics Canada 2011 Census data shows that the Town of Dalmeny has a population of 1,702 people (an increase of 9.1% from previous census). The population continues to grow with 2013 Saskatchewan Health data showing Dalmeny's population at 2,053 people.

In addition to its growing population, Dalmeny is experiencing unprecedented growth in residential development with a projected increase of 200 to 300 new lots to be completed within the next five

years (an increase of 33% to 50% in residential properties in the community). New residential developments will enhance the current residential landscape and may lead to local employment, contracting, and good/service opportunities for the local community.

Opportunities for Commercial and Retail Developments

Dalmeny's current and future projected growth has greatly increased the demand for commercial and retail development. In a recent **Community Needs Assessment Survey**, 97.64% of survey responses indicated that their household would shop locally where services exist in Dalmeny.

The Town of Dalmeny also offers new and existing businesses with the opportunity to apply for **Economic Development Incentives** to assist with eligible project development costs of \$100,000 or more.

Interested in starting or expanding your business in Dalmeny? Visit the town website or the town office for further information at (306) 254-2133.

Business Development Information

Whether you are a new or existing business, there are a number of federal, provincial and municipal requirements that businesses must follow in order to operate. The following section provides important information as part of Dalmeny's commitment to assist in making business development processes clear and more streamlined where possible.

Federal/Provincial Business Requirements

Once your business plan and structure has been determined, you may be required to conduct a name search, reserve a name and register your business through Information Services Corporation (ISC). You can register your business by mail, fax or in person or online.

To find out if you need to register your business in Saskatchewan, please visit <https://business.isc.ca/Pages/Do-I-need-to-register.aspx> for complete details.

How to Register Your Business in Saskatchewan with Information Services Corporation (ISC) www.isc.ca

Step One: [Select Your Business Type](#)

There are three main types of business structures that may apply to your business when operating in Saskatchewan. Typical business structures include: sole proprietorships, partnerships and corporations.

To find out which business type is right for you, please click on the link above for complete details. It is also recommended that you consult your professional team (lawyer, accountant and/or banker) to learn more about how each business structure may affect your business.



Step Two: [Conduct a Business Name Search and Reserve a Name](#)

If you plan to operate with a business name that is different than your own personal name, you must register your business name in Saskatchewan. Through ISC, you can conduct a business name search to ensure the business name you have selected is available. Please click the link above for complete details.

Step Three: [Prepare to Register](#)

Upon registering, you will need to know the following information:

- Do I have a unique business name?
- Do I know my business location?
- Do I plan to hire employees?
- What will be my anticipated monthly sales?
- Will I be registering extra-provincially with British Columbia or Alberta?

Please click the link above for complete details.

Step Four: [Register Your Business](#)

Once you have reserved a business name, you can register your business. ISC allows you to register online with the Corporate Registry, Canada Revenue Agency (CRA), Saskatchewan Ministry of Finance, and Saskatchewan Workers' Compensation Board (WCB) in one easy and convenient process. Please click the link above for complete details.

Canada Revenue Agency (CRA) www.cra-arc.gc.ca

[Federal Business Number](#)

You need a Canadian business number for dealing with the federal government regarding taxes, payroll, import/export and other activities. Please see complete information on federal business numbers here. Please click the link above for complete information on federal business numbers.

[Goods and Services Tax \(GST\)](#)

If you operate a business in Canada, you need to know about GST and whether or not you are required to charge GST on the goods and services your business provides. The current GST rate is 5% and is a tax that applies to most suppliers of goods and services in Canada.

If you are a small supplier, defined by CRA as a person whose revenue (along with the revenue of all persons associated with that person) from worldwide taxable supplies was equal to or less than \$30,000 over the last four consecutive calendar quarters (12 month period), you may not be required to register for GST. Please click the link above for complete GST information.



Province of Saskatchewan www.finance.gov.sk.ca/taxes/pst
PST Number (Vendor's License)

The Provincial Sales Tax is a 5% sales tax that applies to taxable goods and services consumed or used in Saskatchewan. It applies to goods and services purchased in the Province as well as goods and services that are imported for consumption or use in Saskatchewan. The GST is excluded in calculating the amount of PST payable.

Anyone selling taxable goods or services in Saskatchewan is required to obtain a vendor's license and collect PST. Please click the link above for complete PST information.

Saskatchewan Workers' Compensation Board (WCB) www.wcbsask.com/employers

Most businesses that employ workers are required to register with Saskatchewan Workers' Compensation Board (WCB). WCB provides workplace insurance coverage for employees and provides employers with safety and prevention resources. For complete information on workers' compensation, please click the link above.

Labour Relations and Workplace Safety www.lrws.gov.sk.ca

Employers in Saskatchewan are required to follow [labour standards](#) and [occupational health and safety regulations](#) enforced by the Saskatchewan Ministry of Labour Relations and Workplace Safety. For complete information on your responsibilities as an employer, please click on the links above.

Saskatchewan Business Taxes, Incentives and Tax Credits

<http://economy.gov.sk.ca/Incentives-TaxCredits>

Saskatchewan offers a variety of business incentives and tax credits available for Saskatchewan businesses. Please click on the link above for information on current provincial business tax amounts, along with incentives and credits that your business may be able to benefit from.

Please note that businesses must also check any other federal/provincial and industry regulations for their business before business start-up or making changes to existing business operations.



Municipal Business Requirements: Town of Dalmeny

There are a number of municipal requirements to consider when starting a business in the Saskatoon Region. The Town of Dalmeny works closely with other municipalities to align its business bylaws, licencing practices and town procedures to clarify municipal requirements for new and existing businesses. The following section outlines the steps to follow for new or existing businesses who are locating, operating or expanding within the Town of Dalmeny.

Contact the Town Office at (306) 254-2133 if you have any questions regarding any of the steps for new and existing businesses below.

Step One: Review the Official Community Plan

An important town bylaw that businesses should first familiarize themselves with is Dalmeny's Official Community Plan (OCP). The purpose of an OCP is to provide residents and businesses with the goals, objectives and policies of the Town of Dalmeny relating to the future growth and development of the community. The policies are intended to provide Council with direction in establishing other bylaws and programs to guide the future growth and establish guidelines for formulating decisions on future land use and development proposals.

New and existing businesses should take time to review Dalmeny's OCP to help guide individual business planning decisions such as *"if I set up my business in this location today, what will that mean for my future business with regard to where the community plans to grow?"*

Step Two: Review the Business Bylaw and Zoning Bylaw

The next step for businesses is to review the business bylaw and zoning bylaw; these documents are the mechanisms used to implement Dalmeny's Official Community Plan. Whether starting a new business or operating an existing business, it is important that businesses familiarize themselves with the bylaws in place to regulate business and ensure conformity in land use applications.

Business Bylaw

As Dalmeny continues to grow, the Town has developed a new business bylaw to ensure that businesses are in compliance with local regulations regarding business operations. The new business bylaw also aligns Dalmeny's business practices with other regional communities to remain consistent and competitive for our new and existing business base.

Zoning Bylaw

In conjunction with its Business Bylaw, the Town of Dalmeny also maintains a zoning bylaw for the regulation of land use applications within town limits. It is important to check the zoning bylaw to ensure that the land you are going to purchase or are moving into is zoned for your business application.



The zoning bylaw also contains helpful information on town regulations pertaining to:

- Water
- Principal buildings, accessory buildings and structures
- Parking
- Signage
- Fencing
- Storage of materials
- Moving buildings and demolition of buildings



Step Three: Review Fire and Other Business Regulations

The Town of Dalmeny advises that new and existing businesses contact Dalmeny Fire and Rescue to conduct a thorough inspection before purchasing, leasing or constructing buildings to ensure the development is in compliance with fire safety regulations before applying for a development permit.

Dalmeny Fire and Rescue
Chief Rick Elder
Email: dalfirechief@sasktel.net
Website: www.dalmenyfirerescue.com

In addition to reviewing fire regulations, there are other applicable federal/provincial regulations and industry standards that may apply to your business operation; please ensure you have conducted a thorough analysis of your business venture before proceeding to the next step.

Step Four: Apply for a Development Permit

After a business completes steps one through three, it is time to apply for a development permit with the Town of Dalmeny. A development permit is a town-issued document that authorizes a development to take place under the Town of Dalmeny's zoning bylaw. A development is defined as the carrying out of any building, engineering, mining or other operations in, on, or over land, or the making of any material change in the use or intensity of use of any building or land.

A development permit is not required for the following, but all other applicable provisions of this Bylaw are to be followed for:

- Maintenance and repairs that do not include structural alterations
- Accessory buildings under 9.3 square metres
- Fences

An application for a development permit shall be processed concurrently with an application for a sign permit. The development permit shall take the form of a stamp affixed to the required sign permit.



Step Five: Apply for a Business License

Once a new or existing business has reviewed the official community plan, business bylaw and zoning bylaw, fire regulations and has been approved for a development permit (where applicable), it is time to apply for a business license.

As part of the Town of Dalmeny's business bylaw, all new and existing businesses operating within the Town are required to apply for an annual business license. If approved, all businesses must display their business license in a prominent location in their business headquarters. Types of required business licenses include:

- Store-Front Businesses
- Home-Based Businesses (please ask about special zoning requirements)
- Contractors (annual and/or special per project licenses required)
- Direct Sellers
- Transient Traders

Please note that a business license is not approved until you receive your official Town of Dalmeny Business License from the town office. **A business license granted by the Town of Dalmeny is a licence to operate a business within the town limits only and does not relieve the applicant from complying with all applicable federal or provincial legislation and regulations or municipal bylaws applicable to the business.**

By obtaining a business license, businesses are providing the town with a portion of the funds required to effectively promote the business community, track business trends to make informed development decisions and create business development initiatives such as the Dalmeny Community Needs Assessment Project and this business development guide. Obtaining up-to-date business information is crucial for the Town of Dalmeny to make effective future planning decisions for the betterment of our community.

Step Six: Review Economic Development Incentives Policy

Once a business license has been approved, businesses should review the Town of Dalmeny's economic development incentives policy to determine eligibility. New and existing commercial and industrial businesses who are investing a minimum of \$100,000 in permanent improvements to plant, land and/or leasehold improvements in Dalmeny may be eligible to receive an economic development incentive under this policy.

The objectives of the economic development incentives policy are to:

- Foster a strong municipal economy by providing tax relief to new and existing businesses who provide both capital investment and create local employment in Dalmeny;
- Attract new businesses to help grow the municipal economy through local employment and expansion of the municipal tax base; and
- Encourage existing businesses in Dalmeny to continue to grow and expand.

Please note that applications for economic development incentives must be received before applying for a building permit.



Step Seven: Apply for a Building Permit

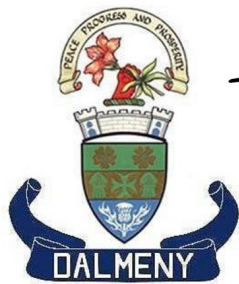
Once a new or existing business has received approval for their development permit and business license from the town, an application for the building permit can be made. A building permit is a town-issued permit issued under the Building Bylaw of the Town of Dalmeny authorizing the construction of all or part of a building or structure.

Building construction, structural alterations and new builds are required to have both an approved development permit and building permit before proceeding. Please contact the Town Office at (306) 254-2133 if you have any questions regarding business development permits and building permits.

Step Eight: Begin Business Operations

When steps one through seven have been completed and approved by the Town of Dalmeny (where applicable), your business has fulfilled all of the municipal requirements to operate a business in our community. We are here to help you along the way with inquiries pertaining to municipal matters, so please contact the Town Office should you need assistance throughout your business operations.





Town of Dalmeny

BUSINESS DEVELOPMENT GUIDE

SECTION THREE REGIONAL BUSINESS RESOURCES

The Saskatoon Region has a multitude of business resources available for new and existing businesses. Section Three outlines some of the resources available including agencies providing business assistance and financing services. We are a region of collaboration and have also included the contacts of other municipalities in the region that may also be a fit for your business.

The information in the following section was compiled to provide an overview of some of the regional business resources that may be available to businesses in Dalmeny. Please note that this section is not an exhaustive list of resources available and is provided for information purposes only.

Financing

Commercial Lending and Banking Services

In the Saskatoon Region, there are a number of banking institutions that have physical branch locations in our communities. These lenders provide services for individuals and businesses alike.

Affinity Credit Union www.affinitycu.ca

Branch Locations: Aberdeen, Borden, Dalmeny, Hague, Hepburn, Laird, Langham, Martensville, Osler, Rosthern, Waldheim, Warman

All major banks and other credit unions in Saskatoon also provide services to individuals and businesses in communities in the Saskatoon Region; however, the majority of these financial institutions do not have physical branch locations outside of the City of Saskatoon.

CIBC www.cibc.com

Royal Bank www.rbcroyalbank.com

TD Bank www.tdcanadatrust.com

Scotiabank www.scotiabank.com

Bank of Montreal www.bmo.com

Credit Union Central www.saskcu.com

Alternative Sources of Financing

Should businesses require additional or alternative sources of financing, there are a number of options that may be applicable.

Small Business Loans Association (SBLA) Program <http://economy.gov.sk.ca/SBLA>

Program funding is provided by Saskatchewan's Ministry of the Economy and is administered by local community organizations. The Small Business Loans Association Program encourages diversification of the Saskatchewan economy and supports community economic development by making funding available, through community-run organizations, to non-traditional entrepreneurs. Each individual business may be eligible for the maximum \$20,000 SBLA loan under the program.

SBLAs are currently available in the following communities in the Saskatoon Region: Hague, Laird, Osler, Rosthern, Waldheim, Warman.

[Community Futures Saskatchewan](http://www.cfsask.ca) www.cfsask.ca

Community Futures offices throughout Saskatchewan have played a key role in the economic viability in rural communities by providing a variety of economic development initiatives and entrepreneurial programs, including: loan programs, advice and support, business information for communities and business counselling services. Community Futures provides small business loans of up to \$150,000. A multitude of financing options are available to help you start, build and sustain your business.

[Community Futures Mid-Sask](http://www.midsask.ca) www.midsask.ca

Offers services to the following communities: Asquith, Dalmeny, Delisle, Langham, Martensville, Osler, Warman, Vanscoy

[Business Development Bank of Canada](http://www.bdc.ca) www.bdc.ca

The Business Development Bank of Canada (BDC) offers offering flexible, long-term financing and consulting to small and medium enterprises. BDC also offers venture capital and subordinate financing to high-growth firms. The long-term loans can help businesses increase their working capital and purchase fixed assets.

[Women Entrepreneurs of Saskatchewan](http://www.womenentrepreneurs.sk.ca) www.womenentrepreneurs.sk.ca

Women Entrepreneurs of Saskatchewan (WE) provides women entrepreneurs including advisory services, training options, networking opportunities, business loans and referrals to complementary services. WE's head office is currently in Saskatoon with a branch location in Regina.

Need more financing information? Try www.canadabusiness.ca for a detailed list of funding and loans options for businesses.

Government Grants/Subsidies

Often businesses ask if there are government grants or subsidies available to help start a business, hire/train new staff or expand their business. Many governments have gone away from providing grant assistance to individual businesses; however, there may be some programs still available to assist small businesses with these requests. To find out more, try www.canadabusiness.ca for a detailed list of grants and subsidies options for businesses.



Service Providers for Dalmeny Businesses

(Town of) Dalmeny

Box 400, 301 Railway Avenue
Dalmeny SK S0K 1E0
Phone: (306) 254-2133
Fax: (306) 254-2142
Email: dalmenytownoffice@sasktel.net
Website: www.dalmeny.ca

(RM of) Corman Park #344

111 Pinehouse Drive
Saskatoon SK S7K 5W1
Phone: (306) 242-9303
Fax: (306) 242-6965
Email: rm344@rmcormanpark.ca
Website: www.rmcormanpark.ca

Saskatoon Regional Economic Development Authority (SREDA)

103 - 202 Fourth Ave N
Saskatoon, SK S7K 0K1 Canada
Phone: (306) 664-0720
Toll Free: 1(800) 706-1977
Fax: (306) 244-5033
Website: www.sreda.com

Square One: Saskatchewan's Business Resource Centre

250 3rd Avenue South
Saskatoon, SK S7K 1L9
Toll Free: 1(888) 576-4444
Fax: 1(888)417-0442
Website: www.squareonesask.ca
Email: info@squareonesask.ca

Information Services Corporation

Corporate Registry Branch
1301 1st Avenue, Regina, SK S4R 8H2
Phone: (306) 787-2962
Fax: (306) 787-8999
Email: corporateregistry@isc.ca
Website: www.isc.ca/corporateregistry



Affinity Credit Union

Dalmeny Branch

Box 389, 115 3rd Street

Dalmeny, SK S0K 1E0

Phone: (306) 254-1144

Fax: (306) 254-2688

Website: www.affinitycu.com

Community Futures Mid-Sask

500 Progress Avenue, Box 176

Outlook, Saskatchewan S0L 2N0

Phone: (306) 867-9566

Toll Free: 1 (888) 929-9990

Fax: (306) 867-9559

Email: info@midsask.ca

Website: www.midsask.ca

Business Development Bank of Canada (BDC)

135 21st Street East

Main Floor

Saskatoon, SK S7K 0B4

Phone: (306) 975-4822

Fax: (306) 975-5955

Website: www.bdc.ca

Women Entrepreneurs of Saskatchewan (WE)

108 - 502 Cope Way

Saskatoon, SK S7T 0G3

Phone: (306) 477-7173

Fax: (306) 477-7175

Website: www.womenentrepreneurs.sk.ca

Other Saskatoon Region Contacts

Municipal Offices

(Town of) Aberdeen

Box 130, 207 Main Street

Aberdeen SK S0K 0A0

Phone: (306) 253-4311

Fax: (306) 253-4201

Email: townaberdeen@sasktel.net

Website: www.aberdeen.ca



(RM of) Aberdeen #373

Box 40, 102 4th Avenue
Aberdeen SK S0K 0A0
Phone: (306) 253-4312
Fax: (306) 253-4445
Email: rm373@sasktel.net
Website: www.rmofaberdeen.ca

(Town of) Allan

Box 159, 224 Main Street
Allan SK S0K 0C0
Phone: (306) 257-3272
Fax: (306) 257-3337
Email: townofallan@sasktel.net
Website: <http://allan.ca>

(Town of) Asquith

Box 160, 535 Main Street
Asquith SK S0K 0J0
Phone: (306) 329-4341
Fax: (306) 329-4969
Email: town.asquith@sasktel.net
Website: <http://townofasquith.com>

(RM of) Blucher #343

Box 100
Bradwell SK S0K 0P0
Phone: (306) 257-3344
Fax: (306) 257-3303
Email: rm343@sasktel.net
Website: www.rm343.com

(Village of) Bradwell

Box 100
Bradwell SK S0K 0P0
Phone: (306) 257-4141
Fax: (306) 257-3303
Email: rm343@sasktel.net

(Village of) Borden

Box 210, 200 Shepard Street
Borden SK S0K 0N0
Phone: (306) 997-2134
Fax: (306) 997-2201
Email: borden@sasktel.net
Website: www.bordensask.ca



(Village of) Clavet

Box 68
Clavet SK S0K 0Y0
Phone: (306) 933-2425
Fax: (306) 933-1995
Email: clavetvillage@sasktel.net



(Town of) Colonsay

Box 190, 100 Jura Street
Colonsay SK S0K 0Z0
Phone: (306) 255-2313
Fax: (306) 255-2291
Email: town.colonsay@sasktel.net
Website: www.townofcolonsay.ca

(RM of) Colonsay #342

Box 130, 100 Jura Street
Colonsay SK S0K 0Z0
Phone: (306) 255-2313
Fax: (306) 255-2291
Email: rm342@sasktel.net
Website: www.townofcolonsay.ca/rural-municipality

(Town of) Delisle

Box 40, 201 1st Street West
Delisle SK S0L 0P0
Phone: (306) 493-2242
Fax: (306) 493-2263
Email: delisle@sasktel.net
Website: www.townofdelisle.com

(Village of) Elstow

Box 29
Elstow SK S0K 1M0
Phone: (306) 257-3889
Fax: (306) 257-3709
Email: villageofelstow@gmail.com

(RM of) Great Bend #405

Box 150
Borden SK S0K 0N0
Phone: (306) 997-2101
Fax: (306) 997-2201
Email: rm405@sasktel.net



(Town of) Hague

Box 180, 206 Main Street
Hague SK S0K 1X0
Phone: (306) 225-2155
Fax: (306) 225-4410
Email: town.hague@sasktel.net
Website: www.townofhague.com

(Village of) Hepburn

Box 217, 311 Main Street
Hepburn SK S0K 1Z0
Phone: (306) 947-2170
Fax: (306) 947-4202
Email: hepburnvillage@sasktel.net

(Village of) Laird

Box 189, 220A Main Street
Laird SK S0K 2H0
Phone: (306) 223-4343
Fax: (306) 223-4349
Email: lairdvillage@sasktel.net
Website: www.lairdvillage.ca

(RM of) Laird #404

Box 160, 3025 Central Avenue
Waldheim SK S0K 4R0
Phone: (306) 945-2133
Fax: (306) 945-4824
Email: rmlaird@sasktel.net
Website: www.rmoflaird.ca

(Town of) Langham

Box 289, 230 Main Street East
Langham SK S0K 2L0
Phone: (306) 283-4842
Fax: (306) 283-4772
Email: admin@langham.ca
Website: www.langham.ca

(City of) Martensville | Dillon Shewchuk, Community/Economic Development Manager

Box 970, 515 Centennial Drive South
Martensville SK S0K 2T0
Phone: (306) 931-2166 ext 26
Fax: (306) 933-2468
Email: economicdevelopment@martensville.ca
Website: www.ecdev.martensville.ca



(Village of) Meacham

Box 9
Meacham SK S0K 2V0
Phone: (306) 376-2003
Fax: (306) 376-2006
Email: villageofmeacham@badoux.ca



(Town of) Osler

Box 190, 228 Willow Drive
Osler SK S0K 3A0
Phone: (306) 239-2155
Fax: (306) 239-2194
Email: info@townofosler.com
Website: www.osler-sk.ca



(Town of) Radisson

Box 69
Radisson SK S0K 3L0
Phone: (306) 827-2218
Fax: (306) 827-2218
Email: tradisson@sasktel.net
Website: www.radisson.ca

(Town of) Rosthern

Box 416, 710 Railway Avenue
Rosthern SK S0K 3R0
Phone: (306) 232-4826
Fax: (306) 232-5638
Email: townofrosthern@sasktel.net
Website: www.rosthern.com

(RM of) Rosthern #403

Box 126, 2022 6th Street
Rosthern SK S0K 3R0
Phone: (306) 232-4393
Fax: (306) 232-5321
Email: rm403@sasktel.net

(Village of) Vanscoy

Box 480, 109 Main Street
Vanscoy SK S0L 3J0
Phone: (306) 668-2008
Fax: (306) 978-0237
Email: vanscoy@sasktel.net



(RM of) Vanscoy #345

Box 187
Vanscoy SK S0K 3J0
Phone: (306) 668-2060
Fax: (306) 668-1338
Email: rm345@sasktel.net



(Town of) Waldheim

Box 460, 3027 Central Avenue
Waldheim SK S0K 4R0
Phone: (306) 945-2161
Email: town.waldheim@sasktel.net
Website: <http://waldheim.ca>

(City of) Warman | Sarah King, Economic Development Officer/Subdivision & Policy Planner

PO Box 340, 107 Central Street West
Warman SK S0K 4S0
Phone: (306) 933-1830
Fax: (306) 933-1987
Email: sarahk@warman.ca
Website: www.warman.ca

Other Regional Financing Contacts

Affinity Credit Union Locations

Aberdeen Branch

Box 100, 207 Main Street N
Aberdeen, SK S0K 0A0
Phone: (306) 253-3440

Borden Branch

Box 60, 107 Shepard Street
Borden, SK S0K 0N0
Phone: (306) 997-2097
Fax: (306) 997-2080

Colonsay Branch

413 Railway Avenue
Colonsay, SK S0K 0Z0
Phone: (306) 255-2150
Fax: (306) 255-2156



Hague Branch

Box 432, 302 Main St
Hague, SK S0K 1X0
Phone: (306) 225-2166
Fax: (306) 225-4567

Hepburn Branch

Box 130, 402 Main Street
Hepburn, SK S0K 1Z0
Phone: (306) 947-4660
Fax: (306) 947-4662

Laird Branch

220B Main St
Laird, SK S0K 2H0
Phone: (306) 223-4450
Fax: (306) 223-4349

Langham Branch

Box 30, 302 Main Street
Langham, SK S0K 2L0
Phone: (306) 934-4000
Fax: (306) 283-4141

Martensville Branch

Box 490, #7-7 Centennial Drive
Martensville, SK S0K 2T0
Phone: (306) 975-9571
Fax: (306) 975-9856

Osler Branch

Box 208, 228 Willow Drive
Osler, SK S0K 3A0
Phone: (306) 239-4623
Fax: (306) 239-4624

Rosthern Branch

Box 176, 2003 6th Street
Rosthern, SK S0K 3R0
Phone: (306) 232-5522
Fax: (306) 232-4255



Waldheim Branch

Box 250, 3001 Central Avenue
Waldheim, SK S0K 4R0
Phone: (306) 945-5558
Fax: (306) 945-5561

Warman Branch

204 Central Street West
Warman, SK S0K 4S0
Phone: (306) 934-4000
Fax: (306) 934-1034

CIBC

Radisson Branch

Box 70, 300 Main Street
Radisson, SK S0K 3L0
Phone: (306) 827-2044

Rosthern Branch

1001-6th Street
Rosthern, SK S0K 3R0
Phone: (306) 232-8300

Royal Bank

Delisle Branch
Box 70, 300 First Street West
Delisle, SK S0L 0P0
Phone: (306) 493-2292

TD Bank

Allan Branch

Box 10, 225 Main Street
Allan, SK S0K 0C0
Phone: (306) 257-3324



Small Business Loans Associations

Hague & District Small Business Loans Association

Box 180
Hague, SK S0K 1X0
Phone: (306) 225-2155
Fax: (306) 225-4410

Laird Business Development Co-operative

Box 89
Laird, SK S0K 2H0
Phone: (306) 223-4218
Fax: (306) 223-4473

Osler Small Business Loans Co-operative

Box 190
Osler, SK S0K 3A0
Phone: (306) 239-2155
Fax: (306) 239-2075

Rosthern Economic Development Corporation

Box 416
Rosthern, SK S0K 3R0
Phone: (306) 232-4826
Fax: (306) 232-5638

Waldheim Economic Development Co-operative

Box 460
Waldheim, SK S0K 4R0
Phone: (306) 945-2161
Fax: (306) 945-2360

Warman Small Business Loans Association

Box 340
Warman, SK S0K 4S0
Phone: (306) 933-1830
Fax: (306) 933-1987



Community Futures

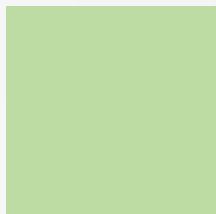
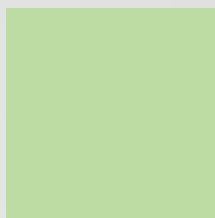
Community Futures Northwest

761C - 106th Street
North Battleford, Saskatchewan S9A 1V9
Phone: (306) 446-3200
Toll Free: 1 (877) 446-2332
Fax: (306) 445-8076
Email: info@northwestcf.com
Website: www.northwestcf.com

Community Futures Sagehill

Box 10, 515 Mayer Street
Bruno, Saskatchewan S0K 0S0
Phone: (306) 369-2610
Toll Free: 1 (888) 732-8999
Fax: (306) 369-4142
Email: sagehill@sasktel.net
Website: www.sagehill.ca





Town of Dalmeny

Box 400, 301 Railway Avenue,
Dalmeny, SK S0K 1E0
Phone: 306.254.2133 • Fax: 306.254.2142

Email: dalmenytownoffice@sasktel.net
Website: www.dalmeny.ca

Hours of operation: Mon to Fri 9-12pm • 1-5pm



Town of Dalmeny
BUSINESS DEVELOPMENT
GUIDE