**Highlights**

Calgary small businesses account for 95 per cent of all businesses – they are a driving force within the city’s business community. Small businesses provide jobs for local residents and are also important to the vitality of inner cities. Small business owners have the advantage over larger corporations in that their size gives them the flexibility to adapt quickly in terms of aligning resources. They are able to be innovative with products and implement processes and efficiencies. These advantages, married with their general passion for their business and ability to enjoy the advantage of customer focus, sets them apart from larger corporations.

**Business Counts**

Of Calgary’s total businesses (59,565) in 2015, small business (businesses with less than 50 employees) accounted for 95.2 per cent (or 56,688).

A breakdown of Calgary’s small businesses by employee size demonstrates that the smallest segment (1 to 4 employees) is, in fact, the largest, at 37,732 businesses or 67 per cent.

**Calgary CMA Small Business by Number of Employees**

- Total 56,688
- 1-4 Employees 37,732 67%
- 5-9 Employees 8,831 16%
- 10-19 Employees 5,917 10%
- 20-49 Employees 4,208 7%

*Source: Statistics Canada, December 2015*
Small Business by Industry and Employee Size

The dominant industries that made up Calgary’s small business sector in 2015 were:

- Professional, Scientific, and Technical Services - 12,471 businesses (22.0 per cent of total share)
- Construction - 6,865 businesses (12.1 per cent of total share)
- Retail Trade - 4,560 businesses (8.0 per cent of total share)

<table>
<thead>
<tr>
<th>Industry</th>
<th>1-4 Employees</th>
<th>5-9 Employees</th>
<th>10-19 Employees</th>
<th>20-49 Employees</th>
<th>Total</th>
<th>Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, forestry, fishing and hunting</td>
<td>256</td>
<td>54</td>
<td>21</td>
<td>11</td>
<td>342</td>
<td>0.6%</td>
</tr>
<tr>
<td>Mining, quarrying, and oil and gas extraction</td>
<td>750</td>
<td>167</td>
<td>161</td>
<td>139</td>
<td>1,217</td>
<td>2.1%</td>
</tr>
<tr>
<td>Utilities</td>
<td>46</td>
<td>15</td>
<td>9</td>
<td>15</td>
<td>85</td>
<td>0.1%</td>
</tr>
<tr>
<td>Construction</td>
<td>4,693</td>
<td>1,120</td>
<td>605</td>
<td>447</td>
<td>6,865</td>
<td>12.1%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>581</td>
<td>319</td>
<td>282</td>
<td>276</td>
<td>1,458</td>
<td>2.6%</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1,062</td>
<td>561</td>
<td>489</td>
<td>327</td>
<td>2,439</td>
<td>4.3%</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1,726</td>
<td>1,425</td>
<td>917</td>
<td>492</td>
<td>4,560</td>
<td>8.0%</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>1,592</td>
<td>237</td>
<td>136</td>
<td>130</td>
<td>2,095</td>
<td>3.7%</td>
</tr>
<tr>
<td>Information and cultural industries</td>
<td>248</td>
<td>68</td>
<td>54</td>
<td>60</td>
<td>430</td>
<td>0.8%</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1,114</td>
<td>249</td>
<td>190</td>
<td>159</td>
<td>1,712</td>
<td>3.0%</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>1,892</td>
<td>254</td>
<td>150</td>
<td>141</td>
<td>2,437</td>
<td>4.3%</td>
</tr>
<tr>
<td>Professional, scientific and technical services</td>
<td>10,637</td>
<td>899</td>
<td>553</td>
<td>382</td>
<td>12,471</td>
<td>22.0%</td>
</tr>
<tr>
<td>Management of companies and enterprises</td>
<td>409</td>
<td>82</td>
<td>68</td>
<td>81</td>
<td>640</td>
<td>1.1%</td>
</tr>
<tr>
<td>Administrative and support, waste management and remediation services</td>
<td>1,542</td>
<td>508</td>
<td>310</td>
<td>231</td>
<td>2,591</td>
<td>4.6%</td>
</tr>
<tr>
<td>Educational services</td>
<td>365</td>
<td>91</td>
<td>92</td>
<td>70</td>
<td>618</td>
<td>1.1%</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2,486</td>
<td>765</td>
<td>512</td>
<td>241</td>
<td>4,004</td>
<td>7.1%</td>
</tr>
<tr>
<td>Arts, entertainment and recreation</td>
<td>236</td>
<td>75</td>
<td>66</td>
<td>56</td>
<td>433</td>
<td>0.8%</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>712</td>
<td>763</td>
<td>745</td>
<td>687</td>
<td>2,907</td>
<td>5.1%</td>
</tr>
<tr>
<td>Other services (except public administration)</td>
<td>2,621</td>
<td>911</td>
<td>435</td>
<td>200</td>
<td>4,167</td>
<td>7.4%</td>
</tr>
<tr>
<td>Public administration</td>
<td>23</td>
<td>4</td>
<td>8</td>
<td>12</td>
<td>47</td>
<td>0.1%</td>
</tr>
<tr>
<td>Unclassified</td>
<td>4,741</td>
<td>264</td>
<td>114</td>
<td>51</td>
<td>5,170</td>
<td>9.1%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>37,732</strong></td>
<td><strong>8,831</strong></td>
<td><strong>5,917</strong></td>
<td><strong>4,208</strong></td>
<td><strong>56,688</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

Note: Data for Small Businesses by industry omits those which are deemed unclassified by Statistics Canada.
Source: Canadian Business Counts, Statistics Canada, 2015
Small Business Per Capita

Relative to its population, Calgary had the highest number of small businesses per capita of the major cities in Canada in 2015 at a rate of 40.6 per 1,000 population.

Exceptional quality of life.

Calgary has ranked among the Top 5 most livable cities in the world every year since 2009 because of our economy, safety, infrastructure, social programs and a healthy lifestyle.

Economist Intelligence Unit, 2016

Small Businesses per Capita Across Canada

Source: Statistics Canada, CMA Population, 2015 and Canadian Business Counts, December 2015 1 to 49 Employees (Per 1,000 Population)

Highly educated, globally connected workforce.

Calgary has the highest level of educational attainment of any city in Canada after only Ottawa.

Calgary is a global city and one of the most ethnically diverse cities in Canada with a significant francophone population.

More than 89,000 Calgarians are bilingual. NHS, Statistics Canada, 2011

Self-Employment

During the past 10 years (2006-2015), Calgary experienced self-employment growth of 12.4 per cent.

In 2015, there were 121,500 self-employed Calgarians. On a per capita basis, Calgary had the third highest number of self-employed people in Canada at 84.8 per 1,000 population.

In 2015, the largest group of Calgary entrepreneurs were in the 45 to 54 age group (28.2 per cent share), followed by the 35 to 44 age bracket (24.2 per cent share).
Self-Employed per Capita and 10-Year Growth

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

- Vancouver: 90.0, 9.4%
- Edmonton: 75.2, 25.1%
- Calgary: 84.8, 12.4%
- Toronto: 31.5%
- Ottawa: 66.0, 8.4%
- Montreal: 71.8, 18.9%
- Canada: 77.0, 10.2%

Source: Statistics Canada, 2015, per 1,000 Population

Number of Self-Employed by Age Group

Ages: 15-24
Ages: 25-34
Ages: 35-44
Ages: 45-54
Ages: 55-64
Ages: 65+

Source: Statistics Canada, 2015
Bankruptcies

Calgary has experienced a steady decline in business bankruptcies historically, from 419 in 2005 to 38 in 2015.

Of Alberta’s 95 business bankruptcies in 2015, 40 per cent were from the Calgary CMA.

Since 95 per cent of Calgary CMA’s businesses are small business, it is assumed that the majority of business bankruptcies involve small businesses. Calgary business bankruptcy rates are low compared to the Canadian average and other major cities in Canada.

Calgary CMA Number of Business Bankruptcies

Source: Office of the Superintendent of Bankruptcy Canada, 2016

Business Bankruptcy Rates Across Canada

Source: Office of the Superintendent of Bankruptcy Canada, 2016, (Per 1,000 Businesses)