



Financial Services

Our talent is your advantage

Halton's highly educated and talented labour force enable financial service firms to acquire and retain talent.

Let us show you



halton.ca/investinhalton

Halton offers financial services firms direct access to the specialized talent needed for sustainable growth.



Our abundant talent and resources, established cluster of niche financial sub-sectors and proximity to Canada's financial epicentre in Toronto make Halton your best choice for the relocation or expansion of your financial services firm.

Learn what makes Halton the premium choice for financial services firms...





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Market overview

One of the safest and most affluent areas in Canada, Halton has four communities: Burlington, Halton Hills, Milton and Oakville. With a population exceeding half a million people, Halton is part of Canada's largest metropolitan area, the Greater Toronto Area (GTA), which is home to more than 5.5 million people.

Canada's financial and business hub, the GTA is at the centre of a broader, still-rapidly-expanding economic region known as the Greater Golden Horseshoe (GGH). The population of this mega-region is 8.5 million—approximately one quarter of Canada's total population. The GGH is destined for strong growth, with the population expected to reach 13.5 million by 2041. Compared to major U.S. mega-regions, the GGH ranks fifth, behind New York, Los Angeles/Long Beach, Chicago, and Washington/Baltimore.

Halton had a growth rate of 14.2 per cent from 2006 to 2011, three times the City of Toronto and ahead of most other regions in the GTA. Strategically situated on the western side of the GTA, Halton is the region with the most rapid urban expansion and the best access to major regional and international transportation routes.

A premium choice for financial services firms, Halton is renowned for having:

- a diverse and global business environment;
- a competitive cost of doing business;
- proximity to international airports and transportation; and
- one of the world's most livable communities.



Halton is located in Canada's Greater Golden Horseshoe between Toronto and the border to the United States. The four municipalities in Halton include: The City of Burlington and the Towns of Halton Hills, Milton and Oakville.

World's soundest financial system

Canada boasts a stable and sophisticated financial services sector, anchored by five national banks, internationally-oriented life insurance companies and major pension fund managers. It is among the world's best-regulated financial sectors and is underpinned by sound macroeconomic policies.

No Canadian banks required government bailouts or failed during the financial crisis of 2008–2009. In fact, Canada's "Big 5" banks are conservatively managed and are highly profitable. This notable performance recently led the World Economic Forum to rank the Canadian banking system as the soundest in the world in its Global Competitiveness Report—for the seventh year in a row.

The TMX Group's two exchanges—the Toronto Stock Exchange and the Venture Exchange—are the largest in North America and second-largest in the world by number of companies listed. By market capitalization, they are the third-largest in North America and seventh-largest worldwide.

The TMX Group ranks first globally in publically-listed mining, oil and gas companies. As a financial centre for global mining, Toronto offers substantial expertise and knowledge—a one-stop-shop—helping businesses to meet tight deadlines and opening more options.

Canada is an appealing choice for foreign investment and expansion.

Foreign direct investment (FDI) in the Canadian financial services sector is considerable, amounting to \$94.5 billion in 2013, and representing roughly 14 per cent of the total stock of FDI in Canada, based on data from Statistics Canada.



Exhibit 1

Notable financial services companies investing in Canada

United States	UK and Europe	Asia-Pacific
Bank of New York Mellon	Banque Transatlantique (France)	Bank of China (China)
Citigroup	Barclays Capital (United Kingdom)	China Investment Corp. (China)
Goldman Sachs	BNP Paribas (France)	ICICI Bank (India)
JPMorgan Chase & Co	Crédit Agricole (France)	Industrial and Commercial Bank of China (China)
Liberty Mutual Group	Credit Suisse (Switzerland)	Korea Exchange Bank (Korea)
Morgan Stanley	Giesecke & Devrient (Germany)	State Bank of India (India)
Merrill Lynch	HSBC (United Kingdom)	Other
M&T Banking	Royal Bank of Scotland (Scotland)	Apex Fund Services (Bermuda)
NYSE Euronext	ING (Netherlands) Société Générale (France) UBS (Switzerland)	Macquarie Private Wealth (Australia)

Sources: Invest in Canada, Financial Services, 2012

Canada's financial epicentre

Canada's business and financial epicentre is located in the Greater Toronto Area (GTA)—the second largest financial centre in North America. In 2014, the area ranked eleventh in the Global Financial Centres Index and sixth in The Banker's list of top financial centres in the world, second only to one other North American city (New York) (See Exhibit 2).

Similarly, the IBM Global Business Services study, *The World's Most Competitive Cities*, ranks Toronto third in North America (behind New York and Chicago) and sixth in the world for financial services in an analysis that takes into account both costs and the quality of the location.

In North America, Toronto trails only New York in terms of total employment in the sector.

In the IBM study, global locations were assessed in terms of their fit for a global financial services

firm wanting to broaden its international fund management capability by setting up a new competence centre for market research and fund management analysis and advice. Even throughout the recent recession years when other cities' financial sectors were declining, Toronto's experienced significant growth.

Financial services employment accounts for a higher proportion of total employment in the GTA than in London, New York, Chicago and Boston, giving the sector a high degree of prominence.

The majority of financial services employment in the GTA is in:

- The credit intermediation industry (banking), 52 per cent
- Insurance, 24 per cent
- Securities, 23 per cent

Exhibit 2

International rankings of financial centres

The Banker 2014	Global Financial Centres Index 2014
1 London	1 New York
2 New York	2 London
3 Singapore	3 Hong Kong
4 Hong Kong	4 Singapore
5 Dubai	5 San Francisco
6 Toronto	6 Tokyo
7 Paris	7 Zurich
8 Tokyo	8 Seoul
9 Amsterdam	9 Boston
10 Sydney	10 Washington DC
11 Frankfurt	11 Toronto
12 Dublin	12 Chicago



Financial services sector employment in the GTA grew to nearly 254,000 (approximately one third of the national total) in 2013.

Toronto Finance International (TFI)

Established in 2001, TFI is a unique public-private partnership dedicated to growing Toronto's financial services cluster and building it as a leading global financial services centre.

The role of TFI is to build international awareness of the advantages offered by the Toronto region and to work with financial services companies from around the world that are exploring business opportunities in Toronto with the aim of:

- Fostering the growth of jobs and investment in the Toronto region financial sector.
- Promoting awareness of the advantages and importance of Toronto region's financial services sector to grow its domestic and international reputation as a global financial services hub.
- Pursuing initiatives to sustain and enhance the competitiveness of Toronto region's financial sector as an attractive business environment and location for talent.

Additionally, TFI has established the Global Risk Institute in Financial Services and the Centre of Excellence in Financial Services Education in order to better capitalize on the Toronto region's talent advantages.



Halton's emerging financial services cluster

The talent in Halton can become your advantage. As the global financial services industry faces a looming talent shortage, Halton—one of the fastest-growing, most desirable communities in the Greater Toronto Area (GTA)—offers a deep talent pool of financial professionals and a robust financial industry.

Halton's financial services sector represents an important component of the regional economy. The sector, currently anchored in Oakville and Burlington along Lake Ontario, features:

- Canadian head offices of major firms such as CIT Canada and Genworth Financial.
- Several centres of excellence established by larger financial institutions.

- Specialized operations such as TransUnion and First Canadian Title.
- Canadian head offices of many commercial leasing and finance companies.

The financial services companies based in Halton are engaged in diverse fields including:

- Asset leasing and financing
- Life, disability, property, and casualty insurance
- Wealth management
- Mortgage insurance
- Title insurance
- Credit reporting

In 2013, nearly 60 companies in the sector employed more than 50 people, including several with more than 500—a significant increase over 2009 employment levels.

Notable financial services companies with an established presence in Halton include:

- Manulife Securities
- CIT Canada
- Ford Credit Canada
- Canadian Tire Financial Services
- Bank of Montreal



Halton's high quality of life and relatively low cost of living are also considerably attractive for firms looking to lure top talent to the area.

Halton's niche financial markets

Equipment leasing

CIT Canada

Halton is the place to be for equipment leasing and financing companies in Canada. The concentration of firms in this field started in Halton in the late 1960s with asset-based lending and leasing companies, followed by the presence of CIT Canada. Today, Burlington is not only CIT's Canadian headquarters but also a CIT corporate centre of excellence for insurance, technology platforms and finance.

Insurance and wealth management

Genworth Canada

Genworth Canada, is another prominent business in Halton. Genworth offers mortgage insurance, mortgage management and default services.

When selecting a site for its Canadian headquarters, Genworth identified the recruitment and retention of talent as key priorities for the company. Employees and clients gain convenient access to Genworth's Oakville location via Ontario's 400 series multilane highways, provincially-funded GO Transit service and proximity to Toronto Pearson International Airport.

The CUMIS Group Canada

Businesses across Halton offer customers a diverse range of insurance and wealth management products and services. A good example is The CUMIS Group Limited, with its head office, in Burlington. Over 380

Canadian credit unions (and their members) go to CUMIS for their insurance and wealth management needs.

CUMIS offers a variety of insurance products and services: credit and mortgage protection; life, disability and critical illness insurance; home, auto, travel and employee benefits insurance; and business, liability and property insurance. In the area of wealth management, CUMIS offers group retirement plans and member support services, including financial planning tools and education sessions.

Canadian Tire Financial Services

Looking to access the talent required to drive rapid expansion, Canadian Tire Financial Services—supporting one of Canada's largest retailers—established its head office and principal operations in Halton in the late 1990s. In 2003, Canadian Tire went on to establish Canadian Tire Bank, which is also headquartered in Halton. The company's presence has now grown to over 500 employees.

Other major players with head office locations in Halton include Manulife Securities, a division of Manulife Financial, and TD Insurance, a subsidiary of TD Canada Trust. Travelers Insurance has also established a strong regional presence in Halton, since acquiring Dominion of Canada General Insurance Company. Travelers provides broker support, training and claims processing.

Noteworthy global leasing and financing companies have found Halton to be the desired location for their Canadian head offices:

- De Lage Landen Financial Services Canada Inc. (a division of Rabobank, Netherlands)
- John Deere Financial
- Caterpillar Financial Services
- Ford Credit Canada
- Hitachi Capital Canada



Financial technologies (FinTech)

Halton's talented labour force in both information and communications technology (ICT) and financial services provides fertile ground for companies looking to grow or start up in the rapidly expanding FinTech sector. FinTech is focused on developing technologies that help financial services companies improve productivity and profitability in the areas of customer service delivery and the automation of internal operations.

Recently, FinTech has seen the birth of non-traditional finance companies utilizing technology to compete in innovative ways with mainstream financial services in various areas.

The growth in FinTech is set to continue due to dramatic changes underway in financial services—driven by new digital technology, new regulations, changing consumer behavior, and the need to reduce costs.



Halton is in the midst of a region with a computing, software, information systems, electronics, and electrical engineering workforce of over 150,000 people. This ample supply of ICT labour provides Halton's financial services companies with the capacity to service their proprietary software, data storage and networks.

Diverse, strong economy

With a strong core and rapidly growing suburban business clusters, the GTA is Canada's business and financial epicentre. Halton has enjoyed sustained population and economic expansion in its location on the western edge of the GTA, the area best positioned for continued growth.

Canada distinguished itself as having a sound financial system and a diverse economy because it came through the 2008 global downturn in a better position than most economies:

- Canada ranks second in Bloomberg's 2014 ratings of the most attractive countries for business, ahead of the U.S., which placed third.
- Canada places fourth in the Economist Intelligence Unit's list of the best countries in which to do business in 2014-2018, ahead of Australia, Sweden, and the U.S.
- In Forbes listing of the Best Countries for Business, Canada was eighth compared to the U.S. at 14.

Halton has enjoyed sustained population and economic expansion in its location on the western edge of the GTA, the area best positioned for continued growth.

Halton is a particularly attractive local economy within Canada and Ontario, exhibiting strong development, business and labour growth:

- Over the past decade, \$5.9 billion has been invested in non-residential development with over 40 million square feet of industrial and commercial space built.
- Approximately 13,200 businesses are located in Halton, employing over 218,000 workers.
- Halton has a highly educated labour force of over 281,000 people.
- Halton has been in a position of full employment (unemployment rate below 6 percent) since 2012. In 2014, Halton's unemployment rate was 4.4 percent, the lowest in Ontario, and Halton's participation rate was 73.6%, the strongest in Canada.

Why Halton sets the standard

Halton ranks highly for several important site selector criteria including:

1. Diverse, strong economy
2. Deep labour pool
3. Proximity to world-class post-secondary institutions
4. Low cost of doing business
5. Technology and incentives
6. Regional and global connections
7. Market access
8. Robust office market



Deep labour pool

Businesses in Halton have access to the world's most educated pool of prospective employees. Top talent is lured to Halton by the high quality of life and competitive costs of the region. Halton's resident labour force currently stands at over 281,000 people, with an additional 4.5 million within easy commuting distance.

According to recent statistics, the percentage of Halton residents with post-secondary education was 74 per cent in 2011, well above the averages for Ontario (65 per cent) and Canada (64 per cent).

On the world stage, the Organisation for Economic Co-operation and Development reports that Canada has the highest percentage of adults holding a tertiary education among all member countries.

The number of Halton residents working in the finance and insurance sector is over 21,000—with approximately half in banking, 30 per cent in insurance, and just under 20 per cent in securities. Over half of this talent commutes to work outside the region, offering appealing opportunities for Halton-based financial services firms to attract and retain financial professionals within the community.



Halton's talented workforce can become your competitive advantage. In the midst of a looming global shortage of financial services talent, Halton – one of the fastest-growing, most desirable communities in the Greater Toronto Area (GTA) – offers a deep pool of talented financial professionals.

Exhibit 3

Labour opportunity – Halton resident financial workers

Segment	Reside in Halton	Employed in Halton	Net outflows from Halton
Banking	10,900	4,325	6,575
Insurance	6,100	3,885	2,215
Securities	3,855	2,095	1,765
Other	155	50	105
Total	21,010	10,350	10,660

Sources: Census 2011, OMAFRA Analyst Program

Proximity to world-class education

Halton is located at the centre of an education triangle, which is home to some of Canada's largest post-secondary institutions. The region is also home to world-renowned Sheridan College and McMaster University's DeGroote School of Business. Our next generation of employees is graduating from institutions of higher learning nearby.

In total, there are 11 universities and nine colleges within a one-hour drive or less. No other Canadian location has such close proximity to so many leading educational institutions.

Universities within one hour of Halton include:

- University of Toronto
 - including Mississauga campus
- McMaster University
 - including DeGroote School of Business
- University of Waterloo
- University of Guelph
- Ryerson University
- York University
- Wilfrid Laurier University
- Brock University
- OCAD University
- University of Ontario Institute of Technology
- Michener Institute

Combined, these institutions award more than 7,500 bachelor's and over 2,200 master's degrees annually in business and commerce. In the Toronto area's financial services cluster:

- 58 per cent of employees have a bachelor's degree or higher.
- 41 per cent have a bachelor's degree.
- 18 per cent have a graduate degree.

Additionally, the multicultural makeup of Halton and the Greater Toronto Area (GTA) provides unique advantages. For example, as noted by HfS Research, the GTA is an attractive location for credit card processing outsourcing, largely as a result of the cultural and language diversity. According to numerous studies, Toronto is the most culturally diverse city in the world, followed closely by New York.

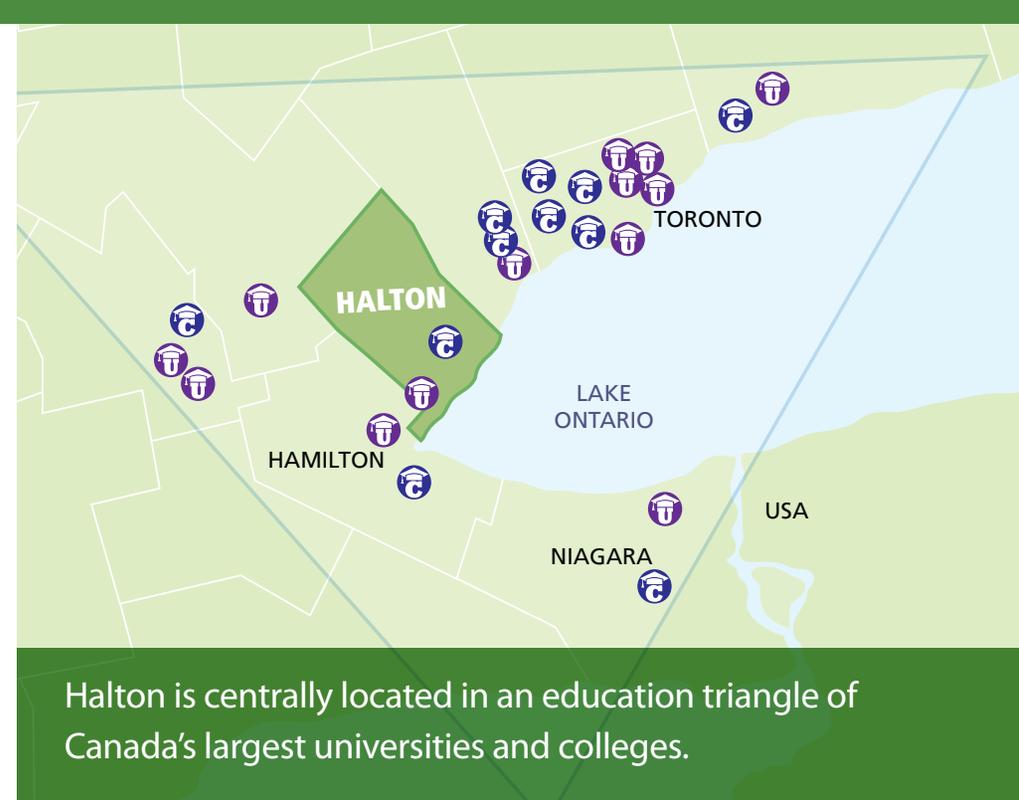


Exhibit 4

Number of graduates from select south-central Ontario universities (within one hour drive of Halton), 2012 –2013

Program of study	Bachelor's degrees	Master's degrees	Doctoral degrees	Top sources
Business & Commerce	6,888	2,229	29	Toronto, York, Ryerson, Laurier
Computer Science	751	155	64	Waterloo, Toronto, York, Ryerson
Engineering	3,118	1,355	314	Waterloo, Toronto, McMaster, Ryerson
Fine & Applied Arts	2,535	303	35	OCAD, York, Ryerson, Toronto
Mathematics	1,080	285	62	Waterloo, Toronto, York, McMaster

Source: Common University Data Ontario, Council of Ontario Universities

Low cost of doing business

According to Competitive Alternatives, *KPMG's Guide to International Business Location Costs* (2014 edition), the Greater Toronto Area's (GTA) average costs of doing business across a range of sectors are lower than all 31 counterpart U.S. cities having a population of 2 million or more.

The combined Federal-Ontario corporate tax rate of 25.6 per cent is more than 12 percentage points below the U.S. average, and the GTA has the lowest total corporate tax burden among 51 major cities in 10 countries, according to the KPMG report (see Exhibit 6).

Within the GTA, Halton offers competitive property tax rates compared to the rest of the market—making it an ideal location within one of the world's best regions to do business.



The Ontario government has budgeted \$2.5 billion over 10 years for business support programs to attract new investment.

Exhibit 5

Relative cost competitiveness of international financial services
US Average = 100.0 (baseline)

Toronto	84.7	Paris	101.5
Charlotte	88.2	Boston	104.4
Hartford	95.2	Tokyo	105.9
Chicago	98.4	San Francisco	106.0
Los Angeles	98.4	London	108.6
Frankfurt	98.8	New York	112.9

Source: Competitive Alternatives KPMG

Exhibit 6

Relative Corporate Taxes Payable Total Tax Index
Major US Cities Average = 100.0 (baseline)

Toronto	51.6	Cincinnati (US)	73.5	Detroit (US)	90.0	Los Angeles (US)	100.1
CANADA (Average)	53.6	London (UK)	75.0	Houston (US)	93.2	Melbourne (AU)	111.0
Vancouver	54.5	Cleveland (US)	80.2	Chicago (US)	93.9	New York City (US)	111.8
Montreal	55.6	Atlanta (US)	81.1	Seattle (US)	95.4	Frankfurt (GE)	116.0
Manchester (UK)	58.1	Pittsburgh (US)	81.9	San Diego (US)	96.3	Tokyo (JP)	127.3
Mexico City (MX)	70.9	Boston (US)	90.0	US (Major cities average)	100.0	Paris (FR)	166.9

Source: KPMG, "Competitive Alternatives Special Report: Focus on Tax" 2014

Technology and incentives

Technology

Financial services are an area of special expertise for the information and communications technology (ICT) cluster in the Greater Toronto Area (GTA). The GTA has the highest concentration of ICT workers in the country—nearly half.

The ICT sector earns 16 per cent of its sales from financial and business services, with Canada's largest banks spending \$7 billion on technology, much of it in the Toronto region.

Incentives

Compared to the U.S., Canada's R&D tax incentives offer advantages beyond actual tax rates. These include:

- Greater predictability because Canada does not have sunset provisions, whereas U.S. law typically requires renewal.
- All eligible annual R&D expenditures in Canada qualify, while in the U.S., only incremental R&D spending can be claimed.
- Larger and simpler allowances are provided for overhead expenditures and contracted research in Canada.

In addition, an Ontario corporation can claim R&D tax incentives even if its R&D costs are covered, in whole or in part, by payments from a foreign corporation, including its parent or government.

Reflecting Canada's openness to foreign investment, foreign affiliates accounted for 32 per cent of Canada's

business expenditure on R&D, a level that is second only to the U.K. among G-7 countries.

Ontario's R&D tax credits can reduce the after-tax cost of every \$100 spent on R&D to between \$37 and \$61, when combined with federal R&D tax incentives.

The Canadian government supports innovation through financial incentives, favourable R&D tax credits, and large investments in university and college research, much of it driven by business partnerships.

For every \$100 invested in R&D at eligible research institutes, there is over \$50 in Ontario and Canadian tax credits.

Major technology providers with a presence in the GTA include:

- IBM
- Microsoft
- SAP
- Infosys
- Oracle
- SAS
- HP
- Google

Exhibit 7

R&D incentives

(public, private or foreign ownership)

	Large manufacturer	Large non-manufacturer
R&D expenditure	\$100.00	\$100.00
Ontario tax credits (OBRI+ORD)	(\$23.60)	(\$23.60)
Canada investment tax credit	(\$11.46)	(\$11.46)
Tax deductions	(\$16.24)	(\$17.21)
After-tax cost of R&D	\$48.70	\$47.73

Source: InvestinOntario



Regional and global connections

Today's fast-paced, globally-connected businesses need to move product quickly and efficiently. Southern Ontario's transportation infrastructure provides Halton-based companies with efficient methods of moving people and products.

Products need to be shipped to meet demand and workers often need to travel across the globe on short notice. Halton's transportation infrastructure is especially well-positioned to meet these needs because it offers:

Direct access to the largest highway network in Canada, with regional, provincial and international linkages (over 30 interchanges to 400-series highways in Halton);

- A brief 40-minute commute to downtown Toronto via rapid transit;
- A less than one hour drive from the U.S. international border (Niagara-Buffalo); and
- Proximity to four international airports, including Toronto Pearson, Hamilton, Billy Bishop and Buffalo.

The Toronto Pearson International Airport, neighbouring Halton, is Canada's principal airport and a major North American gateway, handling more international passengers than any airport in North America other than New York's JFK. Toronto Pearson serves more than 30 Canadian cities, 87 U.S. cities, and 30 international destinations.



Market access

Canada is a global trading nation and has established free trade agreements with more than 10 countries, providing competitive advantages across a range of industry sectors. The North American Free Trade Agreement (NAFTA) with the U.S. and Mexico has been Canada's longest standing trade agreement and the pending Comprehensive Economic and Trade Agreement (CETA) between Canada and the European Union would be Canada's largest with access to a \$18 trillion market.

Canada's trade agreements enable companies to compete on a more level playing field and help eliminate trade barriers. More recently, Canada has been moving toward developing trade agreements that address labour mobility, intellectual property and investment.

Robust office market

Halton's class "A" business parks offer modern, flexible office space along the active and visible Oakville-Burlington highway corridor and close to GO Transit rapid transit. Office space inventory in these premium locations now exceeds the size of the downtown Toronto Financial District: over 66 million square feet, which accommodates 325,000 office workers.

Halton's business parks provide easy access to major highways, airports and public transit, as well as a direct connection to the GTA's talent pool. Sites offer an ideal mix of market access, proximity to financial services clusters, innovation incubators and centres of excellence, with conveniently located amenities and services for employees.

Halton's strong growth and available shovel-ready lands, have provided for an abundance of greenfield development opportunities at competitive prices. In 2014, 2.7 million square feet were added to Halton's real estate inventory.

Office space in Halton is priced 23 to 44 per cent lower than comparable sites in Toronto.



Discover Halton's Business Parks

Halton financial services business case: CIT Canada

The current Canadian head office of CIT Group has a long history of progression in Halton. Located in Burlington, the company advanced through a number of ownerships including Citibank Leasing, CITICORP, Norex Leasing, Commcorp, Newcourt and now CIT Group.

Why Halton region?

Blake Macaskill, Managing Director, CIT Canada says Burlington and Halton are the places to be for equipment finance and leasing in Canada. Halton provides a great talent pool and skilled workforce in business management, accounting, finance, audit, tax, credit underwriting, asset management and customer service.

With 85 per cent of their employees living in Halton, further talent is readily available from the western portion of the Greater Toronto Area (GTA). The company hires graduates from McMaster University and York University. Eleven universities and nine colleges within one hour's drive provide further access to well-educated and trained talent.

In addition to an abundance of talent, Halton also offers an enviable lifestyle with excellent transportation links by air, highway and GO Transit to downtown Toronto.

The Burlington office has a mandate to grow. CIT's Burlington office developing new products and services including franchise financing for leasehold improvements, a Condo Finance Group for financing of maintenance and upgrades for condo corporations, as well as solar project financing.

➔ **As the long established member of the leasing and finance sector in Canada, CIT Group is well positioned to maintain a leadership role from its offices in Halton.**



CIT's initial line of office products leasing started in 1968. Their location in Burlington, with approximately 150 employees, provides head office and support services for Canadian operations as well as a Centre of Excellence for insurance, a technology platform and finance.

Halton: The place to be in the Greater Toronto Area and Canada!

The Toronto metropolitan area as a whole ranks fourth globally in the Economist Intelligence Unit's Livability Ranking for 2014. The Toronto region is one of the world's most cosmopolitan and multicultural, where more than 150 languages are spoken—an important advantage in today's globalized business environment.

Despite its attractiveness as a place to live, work, and play, the Toronto region is an extremely affordable metro area according to Mercer's Worldwide Cost of Living Survey. Toronto ranks as the world's 101st most costly city, meaning its costs are below Los Angeles, Miami, Chicago, Berlin, Dubai, Melbourne, Vienna, Rome, Paris, Sydney, New York and London, among many others.

Within the Greater Toronto Area, Halton stands out because:

- Halton is ranked Canada's safest large municipality.
- Halton public schools are especially well-regarded, and the region offers many private primary and secondary schools.
- Halton has 25 kilometers (15.5 miles) of prime Lake Ontario shoreline frontage, contrasted with varied topography and lifestyle opportunities inland.

- The average household income in Halton is \$119,000, compared to the Canadian average of \$86,000.
- Housing in Halton is relatively affordable compared to other areas of the Greater Toronto Area.
- Access to major attractions, including Toronto's CN Tower, Niagara Falls and Canada's wine country, Royal Botanical Gardens, and several theatres, galleries and museums.
- Plenty of recreational opportunities, including cycling, skiing, sailing, shopping, fine dining, racetracks, casinos and sporting attractions.





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Hours of operation

Monday to Friday 8:30 a.m. to 4:30 p.m.

We welcome your inquiries and look forward to connecting with you.

Halton Region's Economic Development Division: Your source for Halton business information

With a strong and robust economy, Halton is one of the best places in Canada to do business. Ask us about the region's market accessibility, our skilled and educated workforce, growth potential, above average lifestyle, competitive costs, business properties and any other topics related to business opportunities throughout Halton.

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