

Nunavut Tourism Business Aftercare Guide



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01 Introduction



Introduction

First of all, congratulations on taking the first steps to start your tourism operation. By now you've overcome many hurdles to get your business started. You may be finding yourself wondering "what now?" There are many things you as a business owner need to do to ensure your business runs smoothly and legally. This guide can help you keep track of the many things you need to remember and serve as a resource after your operation is up and running.

Nunavut offers many attractive options for tourists and a wide range of activities. From floe-edge tours to dog sledding to cruising to adventure tourism, there is something for every type of traveller. It's important that you've planned your business in the same way as any other business. To ensure you've taken the critical steps, follow these guidelines to starting a business:

1. clearly identify the type of business you want to develop;
2. research your business and learn about its unique challenges;
3. analyze the markets and the opportunities;
4. develop your business plan;
5. secure financing;
6. set up your operation;
7. market and promote your business.¹

If you've found yourself with any questions about these steps, please refer to the resources section of this guide. This section lists many organizations that can help business start-ups.

¹ Source From: A Guide for Tourism Business Entrepreneurs, BC Ministry of Tourism, <http://www.smallbusinessbc.ca/pdf/Small%20Business%20Guide%20-%20English.pdf>

About this Guide

Tunngasajji: A Tourism Strategy for Nunavummiut (2013) identified the need to better support the territory's tourism related operations after start-up. In response, Nunavut Tourism has prepared this guide for tourism related businesses. It is partially a reference guide and partially an exercise book with checklists, reminders and useful exercises to help ensure your business is running smoothly and efficiently.

This guide includes:

1. An overview of the tourism market in Nunavut
2. Some refresher reminders for developing your business
3. An overview of licensing requirements
4. Operational planning
5. Human resource tips including hiring, firing, staffing and training
6. Marketing & sales tips
7. Financial & tax tips
8. Tips on the annual review of your business plan
9. Resources

Throughout the book you will find links to websites that will provide more in-depth information on the various topics. As always, you are encouraged to check the Nunavut Tourism website for updates and other useful information for your operation.

// It is partially a reference guide and partially an exercise book as there are checklists, reminders and useful exercises to help ensure your business is running smoothly and efficiently. //

02 Tourism in Nunavut



02

In this section...

The majority of visitors to Nunavut are business travellers, with a much smaller number of leisure travellers.

- Market Opportunities
- A New Tourism Strategy for Nunavummiut

Tourism in Nunavut

The tourism market in Nunavut is small and quite distinct in Canada. The overall tourism market in the territory was worth approximately \$40 million per year in 2011. Airline tickets (approximately \$20 million/year) accounted for most of this spending. A significant amount of money was also spent on hotels and accommodations.

In 2011, Nunavut Tourism conducted a Nunavut Exit Survey that polled 1034 visitors transiting through the Iqaluit, Rankin Inlet and Cambridge Bay airports from June to October, as well as guests on one cruise ship.

Some of the highlights from this survey are:

- 57% of visitors to Nunavut are on business travel. A business traveller could be a contractor or supplier to various levels of government or work at a mine. These visitors are primarily travelling to Iqaluit and staying at hotels but working during their stay.
- Approximately 31% of all visitors to Nunavut are "Leisure Travellers," including those visitors travelling on cruise ships. This group includes what many envision as "tourists." Most of these visitors are travelling to Iqaluit, Auyuittuq National Park (Pangnirtung and Qikiqtarjuaq) and to hunting and fishing operations in the Kitikmeot.
- Another major group of visitors are "Visiting Friends and Relatives" (VFR) travellers. Approximately 12% of visitors fall under this category. This group consists of relatives or friends of Nunavummiut who visit and usually stay in a home.



Market Opportunities

The tourism market does have some interesting opportunities.

- Business travellers make up 57% of Nunavut visitors. They are scattered throughout the territory and visiting communities for extended periods of time. This is a segment that has not been fully explored by operators. Nunavut Tourism is focusing on this segment of the market and opportunities exist for tourism operators to grow the number of business traveller customers.
- The increasing role of social media (Facebook and Twitter) can allow smaller operators to reach a wide audience in a cost effective manner. The ability to let the world know about your product through Facebook and/or Twitter is powerful.
- The increased focus on Arctic issues has brought a number of larger tourism players into the market. A local operator can sell services to a larger business and then let it handle the marketing and booking, allowing the local operator to focus on providing service.
- The limited number of tourism operators in Nunavut means that a well-run, customer-focused tourism business has very little competition in the territory.

A New Tourism Strategy for Nunavummiut

The Government of Nunavut, NTI and Nunavut Tourism released *Tunngasajji: A Tourism Strategy for Nunavummiut* in 2013. The strategy seeks to achieve consistent, sustainable growth in the tourism industry by: supporting the creation of quality tourism products and services; increasing education and training for tourism operators; establishing effective models and support for community business development; and strengthening the legislative and regulatory environment. There are a number of key tactics in the strategy that will help grow the tourism industry in Nunavut and support businesses operating in the industry.

A photograph of the Aurora Borealis (Northern Lights) in shades of green and yellow, dancing across a dark night sky filled with stars. The bottom of the image shows the dark silhouette of a mountain range.

03 Developing Your Business

03

In this section...

It helps to review why you are in business. Have you considered your competition and how many visitors you can look after each season?

- Product Design
- Product Design Worksheet
- Market Analysis
- Identify Your Competitive Advantage
- Your Product – Capacity, Season and Pricing
- Money Basics
- A Final Word on Your First Year

Developing Your Business

By this point you've likely gone through the major steps to get your business up and running. However, developing a strong business means periodically reviewing your business plan. An accurate and current business plan is at the core of any successful business. This section will help you review and refine your plan. Working through this section's tips will give you a clear and up-to-date idea of what you offer, who you offer it to, and what you can expect it to earn. In addition, Appendix A reviews key start-up steps.

Product Design

It's important to describe the tourism experience you want to develop, and why you want to offer this product. This will help keep your business focused as you grow and operate.

At some point, you may find yourself considering changes to your business's core offerings or thinking about expansion. It's always useful to ask yourself why you want to get into *this* business with *this* product and why you want to do what you are doing.

Putting your vision for your product into words is essential. The product design worksheet in this section can help you with this. This vision will serve as an ongoing reference and help you know if you are actually developing what you had planned.

Also, when designing your product, remember to consider it from your customer's point of view. For example, most people want the on-the-ground services at their destination packaged together. Such a package might cost more but a buyer may be willing to pay for it, if it simplifies his or her plans.

Other add-ons that might make your product more attractive to a customer could include adding hotels for guest stays, entertainment options and other features. It's up to you!

Adding Travel

Building airline flights into a package takes some negotiation with the airlines to select and maintain a price. Often a direct flight from a southern "hub" is all that is built into a package.

Charter flights are usually built into the price of tourism products, as a guest cannot easily arrange for an air charter. If you plan to package air travel, be sure to consult with Nunavut Tourism. The association has access to discounts for operators and members.

Don't forget Nunavut Tourism's members-only discount code.

Cultural Activities

You may want to build some cultural activities into your product, as most guests will want some exposure to, or opportunities to learn about, Inuit culture. If you are creating a land trip, you can build some of these into the trip itself, by demonstrating them yourself or with your family. However, if there are drum dancers, throat singers, or other people with hard-to-perfect skills, you may want to contract these to do a performance at the end of your trip.

// Some tourism businesses never generate enough profit to produce a comfortable lifestyle. So, don't give up your 'day job' until you are sure of the future viability of your tourism business. //

Product Design Worksheet

Use this worksheet annually to help you outline the product and services you offer.

Where will you offer this tourism experience?

What do you want your guests **to experience**?

What will they do – what **activities** (boat tours, dog team tours, camp activities, canoeing, rafting, hiking, climbing, northern lights, photography)?

What do you expect your guests to **see** – wildlife, scenery, great shows of arctic flowers, cultural activities, arts and crafts, etc.?

What kind of **accommodations** will you provide for guests? Lodge, hotels, tents, iglu?

When will you operate? Summer? Spring? Late winter? Each of these requires adjustments to equipment, the amount of time you can stay out, living facilities, etc. You need to know what you are doing and that you can do it safely.

How will your guests **access** your tourism product? Where will they fly from? Once they get to an arctic community, how will they access your offerings?



Market Analysis

Although you've already identified the need or market for your business, market demand can change. For example, after 9/11, airline travel across the world decreased. While Nunavut isn't always hurt by world market changes, it does experience change. It's important you periodically review the market demand for your product, whether it is still affordable, where (and how) you want to offer it, and how much competition there is.

Start with the Nunavut Tourism website or tourism guide and look up all other products similar to what you offer.

- Make notes or print out information about these, including prices.
- Get the publications and visit the websites of similar products.
- Build a library of information about similar products.

Broaden your research to include other northern regions – the Northwest Territories, Nunavik, and the Yukon. Look for products similar to your product and make notes about these products, as well as ones in Nunavut. (There are many very experienced operators in the NWT, who have put a lot of work into developing their products.)

Make a list of those who look like they might be competitors, based on where people will come from to access your product. Contact these companies and get their literature to develop a file of reference material to refer to when you reach the marketing stage of your business.

All this work will not be wasted – you will go back to it over and over for your marketing.

Identify Your Competitive Advantage

This is one of the hardest tasks. Why do you think your product, or the experiences you will offer, will be more appealing than other products available in your general area? Once you define your uniqueness, you have a key to your marketing.

Your customers can be divided into two groups – those who are already in your community and those who come from away. Those who are already there are likely to take advantage of shorter products (such as day trips) and will be attracted to conveniences.

Those who travel specifically to your community will have to spend at least \$2000 on top of your product. You need to ensure you have a product people are feeling confident spending a lot of money to experience.

If you cannot identify what will attract them, you will have trouble selling your product.

Your Product – Capacity, Season and Pricing

Capacity

It's important to know how many guests your business can accommodate every year. To calculate this, first review how many weeks per year you can offer your product. Tourism in Nunavut is rarely a year-round endeavour. Start with prime weeks and then you may add an extra week on either end.

In addition, consider the following details. They will help you determine your capacity (the maximum number of people you can accommodate for one program unit). Things to consider include:

- If your product is multi-day, how many days a guest is likely to stay.
- How many people or trips you can deliver during prime season.
- Your staffing options, days off, and weather.
- The extra days you may need in town on either end of your program to drop off or pick-up new guests, clean boats, or restock food and supplies.
- If your guests arrive by air charter, ensuring the arriving and departing guests use the same plane.

Now you should have a sense of your capacity. Multiply this number of people by the number of times you think you can deliver your program in a given year. This is the number of people you need to attract to your business for the season.

Seasonality

Nunavut's extreme seasonal differences and weather are always worth considering.

Since year-round tourism operations in Nunavut aren't common, most successful operators balance another job with their business. When reviewing your business plan it's important to keep the following in mind:

- What time you can take off from your regular job.
- How will this time off affect your salary and benefits.
- What supports you have in place to continue operations if a family issue, such as a sick child, comes up.
- Whether your product can cater to late flights, guests missing connections, and other incidents.

The seasons in Nunavut are unique and so are the tourism opportunities that come with them. Winter offers some snow-related activities but also brings periods of darkness that do not encourage some types of activities, such as wildlife viewing.

If you're offering a summer product, the unpredictable timing of ice break-up and storms can affect your operations.

Each season also brings its own unique clothing needs. If you are expecting guests to arrive with their own gear, it's vital you provide them with a specific list of what they will need. If you are providing the gear, be sure you have a range of sizes available.

Pricing

Pricing is a crucial area for small businesses. It's important you assess what your overhead costs will be to ensure you develop a pricing strategy to cover these costs. Overhead costs are the expenses required to run your business operation such as rent, heat, labour costs, and equipment.

Pricing your tourism product is a delicate balancing act. You don't want to price it so low that you lose money. You don't want it priced so high no one will buy it. Use the the following steps to help determine pricing:

- Figure out what your costs are, including salaries, fuel, and any other services such as insurance, a share of the advertising, etc.
- Figure out how many clients you think you can get in a season.
- Divide your costs by the number of people. This will give you a per person cost. This is your **break even** point.
- Add in a small **profit** per person.
- Review your competitors' prices. Get out all those brochures and price sheets of other tourism companies and see how your pricing compares.

If your prices are much higher, you may need to redesign your product, repackage it to include fewer services, look at basic costs to see if these can be cut, or figure out how to improve your product so it is more appealing than your competitor's. If you work with an accountant or business consultant, get their advice about your price structure.

You also need to consider if you want to sell to wholesalers or direct to individuals. Wholesalers will sell your product on your behalf. There are pros and cons both ways.

Formula for Success

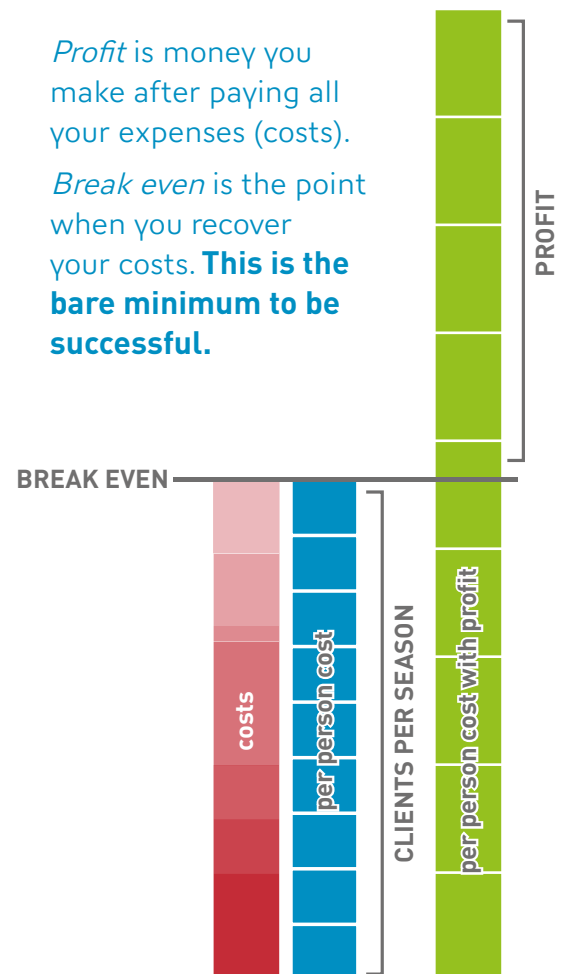
The key to pricing is ensuring your price covers all your costs.

$$\begin{array}{|c|} \hline \text{Costs} \\ \hline \text{(salaries, fuel,} \\ \text{insurance,} \\ \text{a share of the} \\ \text{advertising, etc)} \\ \hline \end{array} \div \begin{array}{|c|} \hline \text{Clients per} \\ \text{season} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{Cost per} \\ \text{person} \\ \hline \end{array}$$

$$\$200,000 \div 100 = \$2,000$$

Profit is money you make after paying all your expenses (costs).

Break even is the point when you recover your costs. **This is the bare minimum to be successful.**



// The most successful operators, in Nunavut, have found a way to balance another job with their business. //



Wholesalers can help you locate buyers for your product. However you will need to prove to them that you will deliver an excellent product, that their guests will be safe, that their own reputation will not suffer, and that you will be in business for a number of years. You will need to offer a price discount to them, as they will take on some of the cost of marketing and they need to make money, too. You will need to be flexible as they will control the schedule, which can be affected by many other factors beyond your control.

Selling to individuals may seem easier, but you will have to do it over and over, convincing individuals or small groups to pay for your product; that they can trust you to deliver it well and safely; and that you can help them experience their dreams. You may need to sell to a minimum number of guests in order to make your project worth your time.

Money Basics

This guide's financial management section has more information on bookkeeping and accounting. Below are some money basics you should review as part of your business development.

Deposits: A deposit is like a contract between you and your customer. It's a guarantee the customer will buy your service, but it's also your guarantee to deliver the service. As a business, you can take a deposit from anyone booking your service. However these funds cannot be spent on anything other than your product. For this reason you need to keep deposits separate from your personal expenses, so you have the dollars to be used for fuel for guest skidoos or boats, food to feed them at the camp or other supplies you need to offer. You also need to have your deposits available in case a trip is cancelled. Deposits generally have clear cancellation policies, which you must communicate to the guests.

Commissions: At some point you will need to figure out if you will offer commissions to wholesalers, group organizers, or travel agents who send customers to you. Base the commission on how much actual marketing the wholesaler or travel agent actually does. Ten to 30% is a general range for a commission. If a wholesaler puts your product into a catalogue that goes to hundreds or thousands of potential clients, that wholesaler should get a higher percentage. If a person has a travel agent simply book their air travel, but finds out about you and books direct with you, you need not pay a commission to the travel agent.

Group bookings: Group bookings can save you marketing dollars. You talk to one person, the group organizer, and they advertise the trip, sell it, collect the money, and brief the clients on what they need to know. You don't have to do nearly as much work, so a commission can be in the 15% to 25% range for this service, OR, you can offer a free spot on the trip for every eight to 10 clients that are booked by this group leader.

Group bookings can result in many years of repeat business. Likely the group leader may not be able to sell the trip every year, but every two or three years is not uncommon. Each person on the trip becomes a "marketer" for your product.

A Final Word on Your First Year

When you are starting any business, there is a time period when you are just spending money, and don't have much coming in. It is essential that you know this will happen and have a plan for surviving this time. Any business, but particularly a tourism business, will not be profitable in the first year, and maybe not until the third year.

Most people operating small tourism businesses in the North find they need to hold on to their regular job (or a job that covers the necessities of life and family expenses) for several years, until their tourism business can generate enough profit. Some tourism businesses never generate enough profit to produce a comfortable lifestyle.

So, don't give up your "day job" until you are sure of the future viability of your tourism business!



04 Licences & Permits



04

In this section...

From a business licence to a boating licence to a firearms licence, here's a guide to what you might need, and how to obtain it.

- General Tourism Business List
- Outfitters
- Boat Permits
- Operating Within a Park & Other Special Sites
- Accommodation Operations

Licences & Permits

The licensing and permitting process for your business will likely be the most time consuming portion of running your operation. But it's essential. There are permits and licences you need in order to continue to operate legally. As part of the *Tourism Strategy for Nunavummiut* and other initiatives, there may be changes to these licences, permits and their requirements from time to time. It is your responsibility to stay up-to-date on these changes and ensure you are in compliance. The lists and flow charts in this section should help guide you to the right place to get information.

It is also suggested you keep a list of your required licences and permits, along with deadlines for renewals. Some are required only once, others are required every year. Annual renewals may be based on calendar years or fiscal years. It is important you check with the permitting agency or department to ensure you have the most up-to-date information.

General Tourism Business List

This list covers basic permits and licences you may need for your operations. Regardless of the tourism service you operate, you will likely need these requirements to stay in compliance. Each permitting authority has a website with up-to-date information on permitting requirements. You are encouraged to check their websites for the most current information.

Canada Revenue Agency Business Numbers

Cost: Nil
Renewal: n/a

The business number (BN) is a 9-digit number the Canadian Revenue Agency uses so you can access specific programs and accounts. You will need this number to file GST, register for a payroll account and/or access other programs. You only need to apply for one if you require one of the following accounts:

- [GST/HST program account](#)
- [Payroll program account](#)
- [Corporate income tax program account](#)
- [Import/Export program account](#)
- [Other program accounts](#)

You can apply for this licence online at:
<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/bn-ne/rgstr/menu-eng.html>.

You may also call 1 877 959 5525.

CRA - Payroll Program Accounts

Cost: Nil
Renewal: n/a

If you are an employer, you must have a payroll program account. You are considered an employer if you:

- pay a salary, wages, advances, bonuses, vacation pay, or tips to your employees;
- provide [benefits and allowances](#), such as board and lodging, to your employees; or
- hire a non-resident person, partnership, or corporation to perform services in Canada.

You can apply for this online at:
<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/bn-ne/rgstr/menu-eng.html>.

You may also call 1 877 959 5525.

CRA - GST Accounts and Numbers

Cost: Nil
Renewal: N/A

As a tourism operator, you need a GST account/number if any of the following apply to your business:

- Your taxable revenues exceed \$30,000 in a single calendar year;
- You host a convention in Canada, and more than 25% of the delegates are residents of Canada;
- You operate a taxi/limousine service and your fares are regulated by federal or provincial laws, regardless of your annual revenues.

You can apply for this licence online at:
<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/bn-ne/rgstr/menu-eng.html>.

You may also call 1 877 959 5525.

Workers Safety & Compensation Commission of NWT/Nunavut Registration

Costs: Payroll depending, \$200 for Self-Declaration
Renewal: Annual – January 1

Companies doing business in Nunavut must register within 10 days of start-up with WSCC. You must register with WSCC if:

- You have employees doing business in Nunavut.
- You need a Certificate of Compliance for your business licence (required by all hamlet business licences).
- You are self-employed and you want personal optional coverage.

The fees for WSCC registration are calculated based on your estimates of payroll for the year. Every \$100 of payroll you estimate is multiplied by the industry calculation rate for your classification.

If you do not employ anyone and are completing the self-declaration only, there is an annual \$200 administration fee that applies.

Forms and more details are available online at:

<http://www.wcb.nt.ca/Employers/Forms/Pages/default.aspx>.

You may also phone 1 800 661 0792.

Nunavut Legal Registries Compliance

Cost: Varies

Renewal: Annual for Corporations,

N/A for Sole Proprietorship, Business Names and Partnerships

Your company must be registered with Nunavut Legal Registries at start-up. Any changes to your company's by-laws or ownership must also be registered with Nunavut Legal Registries. If you change the structure of the company, let them know. If you are incorporated, you will be required to file different paperwork.

If you are not a corporation and nothing changes in your ownership each year, you won't need to refile anything unless you are incorporated. However, in order to obtain your business licence, you will need a certificate of good standing, available for \$10 from the registries office.

All forms and information are available at:

http://www.nunavutlegalregistries.ca/cr_bca_territorial_en.shtml.

Submissions can be made via email to corporateregistrations@gov.nu.ca

You may also call 1 867 975 6590.

Municipal Business Licences

Cost: Varies

Renewal: Annual – January 1

Business licences are required to operate in your business in your community. Regardless of what hamlet you operate in, you will need:

- Proof of registration with the WSCC; and
- Certificate of good standing from Nunavut Legal Registries.

Please contact your local hamlet office for applications.

Liability Insurance

Cost: Varies

Renewal: Annual (depending on your policy)

Liability insurance is required for you to operate your business and obtain your outfitter's licence or tourist establishment licence. While more details are available in section five of this guide, you will generally need to provide the following items to obtain insurance:

- Legal name;
- Liability limit (required to have \$2 million in most cases);
- Revenues & scope of activities;
- Staffing procedures; and
- Participant safety policies.

Contact Nunavut Tourism for a list of insurance companies who offer this service, or talk to your insurance provider.

Outfitter's Licences

Cost: \$75 (residents) \$225 (non-residents)

Renewal: Annual – January 1

If you are a tourist outfitter, you will need to get an outfitter's licence from the Government of Nunavut's Department of Economic

Development and Transportation. In order to complete your application you must provide the following if applicable:

- A detailed and specific list of all areas (including GPS coordinates) where you plan to operate in Nunavut in the current operating season.
- Copies of all contracts and standing offer agreements for air charter service, which clearly identify the dates and locations corresponding to your proposed areas of operations for the current season (if applicable).
- A list of all staff and sub-contractors that will work for you in the current operating season.
- Proof of the Workers' Safety and Compensation Commission coverage (if not hiring employees, then a self-declaration).
- Proof of \$2 million liability insurance.
- Proof of access and permission to use designated Inuit owned lands (if applicable).

Applications are available through your ED&T office or online at:

http://www.gov.nu.ca/sites/default/files/requirements_for_an_outfitters_licence.pdf.

Government of Nunavut Tourist Establishment Licences

Cost: Varies, depending on number of beds (\$95-\$675)

Renewal: Annual – January 1

If you will be operating a hotel, B&B, homestay, cabin, lodge, cabin, campground or outpost camp in Nunavut, you are required to get a tourist establishment licence. Your application must include, among other things:

- The exact location and make-up of the camps you intend to use.
- Permit, lease or agreement from the land owners indicating you have authority to operate at the location;
- Copies of building permits including structural plans, building specifications and proof all building codes are met.
- Copies of previous years' financial statements;
- Copies of the business bank account statement that confirm operating funds.
- WSCC Certificate or Declaration of Self-Employment.
- Proof your business is covered by a minimum of \$1 million in liability insurance (** Note in 2015 this rises to \$2 million).
- Proof of compliance with the *Electrical Inspection Act*, the *Fire Prevention Act* and the *Public Health Act*.

The application form is available from the GN's Department of Economic Development & Transportation by emailing them at edt@gov.nu.ca. The completed form can be submitted to the tourism officer in your region.

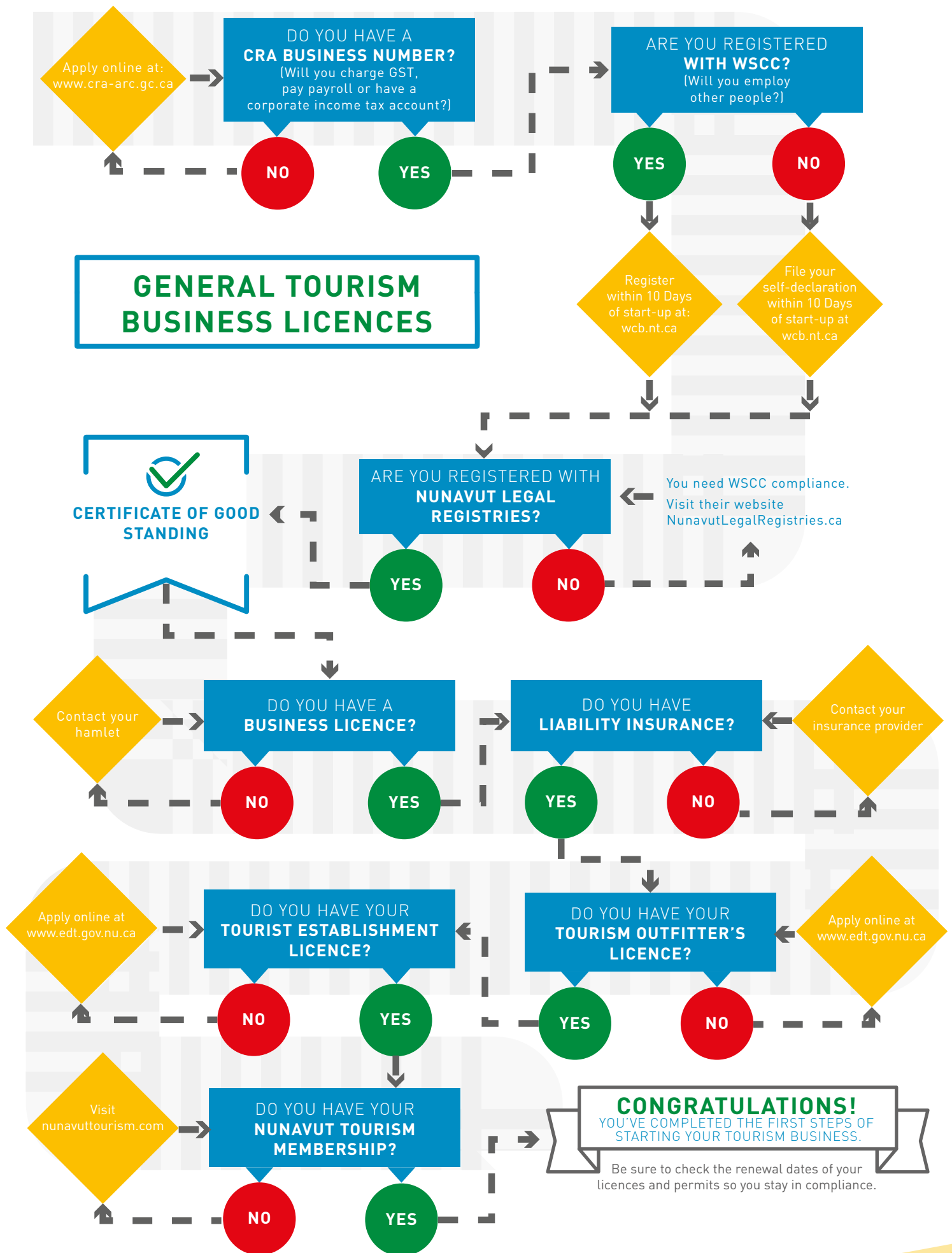
Nunavut Tourism Membership

Costs: \$60 (if gross is under \$75K), \$180 (if gross is over \$75K)

Renewal: Annual – April 1

While not required, becoming a member of Nunavut Tourism is very valuable to your operations. Your membership will allow you access to advertising rates, insurance rates and special funding programs that you can access to help enhance your business.

You can apply online at: www.nunavuttourism.com.





Outfitters

If you are a tourism outfitter, there are a few other licences and permits you will need, depending on your activity. Nunavut Tourism can help you with details of these, but the major ones are outlined below and in the flowchart.

Government of Nunavut - Hunting Licences

Cost: Varies depending on citizenship, but \$10 for each species for Nunavummiut

Renewal: Annual – June 30

If you lead any groups on hunts, you must have a hunting licence granted from the Government of Nunavut's Department of Environment. Non-residents of Nunavut can only hunt if a licensed outfitter accompanies them. Community-based HTOs are responsible for issuing letters of support for operators and guides seeking to get a licence.

You must have a hunting licence to hunt small game and a hunting licence and wildlife tags to hunt big game. These may be purchased from any Department of Environment office. Licences and tags are issued for one year (July 1 – June 30) and are valid for a species only during the open season for that species.

More information is available at:

http://env.gov.nu.ca/sites/default/files/nunavut_hunting_guide_1.pdf

RCMP - Firearms Licences (Personal and Business)

Cost: \$60 - \$80 (depending on class of firearms)

Renewal: 5 years

If you will be carrying a firearm, you will need a valid firearms licence. All employees who handle firearms must have a valid Possession and Acquisition Licence. If your company will store and use firearms, under the company name, you must have a valid Business Firearms Licence

for each location the firearms are stored at. Owners and partners of the company must also hold a valid Possession and Acquisition Licence.

In order to get a valid Possession and Acquisition Licence you will need:

- Personal history;
- Proof you have passed the Canadian Firearms Safety Course; and
- a passport type photo, signed by a guarantor.

You can apply online at:

<http://www.rcmp-grc.gc.ca/cfp-pcaf/information/lic-per-eng.htm>

Government of Nunavut - Fishing Licences

Cost: Varies, depending on citizenship and time (\$10 - \$40)

Renewal: Annual

A Nunavut Fishing Licence is required for anyone other than a beneficiary to fish in Nunavut. Licences are available from the Department of Environment and in certain stores and other offices in the territory. There may be catch and possession limits depending on the area you are fishing. It's important you confirm what these may be with the Department of Environment before taking a group out. Anyone fishing must have their valid fishing licence on them while fishing and may be asked to present it at any time to a wildlife officer.

Licences are not available online at this time, but you may find out more at:

http://env.gov.nu.ca/sites/default/files/20122013_sport_fishing_guide_final.pdf

Boating Permits

If your operations will require a boat there are some additional permits and licences required. You should check with Transport Canada to ensure you are following the most up-to-date regulations.

Transport Canada - Small Vessel Operator Proficiency Certificates

Cost: Varies

Renewal: Nil

The Small Vessel Operator Proficiency Certificate is required to operate small boats in commercial operations such as outfitting. This is required for boats capable of carrying up to 12 passengers, that weigh up to five tons and operate less than 25 miles from shore. The training is 26 hours and focuses on four components. There are numerous colleges and training institutions in southern Canada that provide the required training. It is currently available at no cost to Nunavummiut through the Nunavut Fisheries and Marine Training Consortium. When applying you must complete their application that includes a birth certificate and photo ID.

For more information please see:

<https://www.tc.gc.ca/eng/marinesafety/tp-tp14692-menu-1373.htm>.

For information on course availability please see:

<http://nftconsortium.org/>

Transport Canada - Small Vessel Compliance Program

Cost: Nil

Renewal: Annual

If you operate a boat capable of carrying up to 12 passengers, you must comply with the *Canadian Shippers Act*. Compliance is made easy through enrolling in the Transport Canada Small Vessel Compliance Program. It is not mandatory to complete the program, but it outlines the mandatory requirements for small vessels. This program requires an initial registration and an annual compliance report. You must register your vessel with Transport Canada as well.

More information is available at:

<http://www.tc.gc.ca/eng/marinesafety/svcp-menu-3633.htm>

Operating Within a Park & Other Special Sites

If you are going to operate your business within a park, or part of your services will occur in a park, you will require other special permits.

Government of Nunavut Archaeological & Paleontological Permits

Cost: \$150

Renewal: Annual – March 31

The Nunavut Archaeology Program administers the archaeology and paleontology permitting process for Nunavut and undertakes archaeological research. Visiting archaeological and historic sites within Nunavut requires a permit from the Department of Culture and Heritage. Access to archaeological sites in Nunavut is covered by the *Nunavut Archaeological and Paleontological Sites Regulations*. These grant either a Class 1 or Class 2 permit for access. The permit process can take up to three months to be completed.

A "Class 1 permit" entitles the holder to survey and document the characteristics of an archaeological or paleontological site in a manner that does not alter or otherwise disturb the site. In other words, you're allowed to observe items but not touch them. This should be all you, as a tourism operator requires.

A "Class 2 permit" entitles the permit holder to not only do those tasks outlined under the Class 1 but also excavate an archaeological or paleontological site and remove archaeological artifacts from an archaeological site or remove fossils from a paleontological site.

The application for permits can be found online and must include:

- The name and qualifications of the applicant and of all persons who will be working on the proposed project.
- A description of the project, including
 - o a statement as to whether the project relates to archaeological or paleontological sites;
 - o a map and geographic coordinates of the project area;
 - o and the objectives of the project.
- Demonstrating the expertise in archaeology or paleontology necessary to conduct the project and complete the report required.
- Compliance with all conditions precedent to obtaining such a permit set out in the Nunavut Land Claims Agreement.

The full *Nunavut Archaeological and Paleontological Sites Regulations* are at:

<http://laws-lois.justice.gc.ca/eng/regulations/SOR-2001-220/FullText.html>.

The Department of Culture and Heritage overview on the topic is at:

www.ch.gov.nu.ca/Archaeology.

Permit applications are available at:

<http://www.ch.gov.nu.ca/pdf/archpermit.pdf>

Environment Canada Wildlife & Bird Sanctuary Requirements

Cost: Varies, \$17 for Migratory Bird Hunting Licence

Renewal: Annual, renewal dates vary

If you will enter a national wildlife area or a migratory bird sanctuary within Nunavut you require a permit from the Canadian Wildlife Service of Environment Canada. This permit process can take up to three months. Further, migratory bird hunting also falls under these regulations. Before hunting birds, or leading a bird watching tour, you are encouraged to discuss your plans with Environment Canada to confirm if, and what kind of, permit is required. Permit forms are available from Canada Post or Environment Canada offices.

For more information, please see:

<http://www.ec.gc.ca/ap-pa/default.asp?lang=En&n=0843985D-1>

Or call 867 975 4641.

If you need to apply for a migratory bird hunting licence you may do so at: <http://www.permis-permits.ec.gc.ca/en>

Government of Nunavut Territorial Parks Use Permit

Cost: Nil

Renewal: One-time use

These permits are required from Nunavut Parks if you will be leading any groups into a territorial park. The Territorial Parks Use Permit requires a simple description of the activity and project you will do in the park and the locations you will operate in. While they are generally single use, Nunavut Parks may grant you a permit that extends for your season. It is up to you to request this in your application so that the appropriate consultations may be done.

You also must include the following:

- Proof of \$2M liability insurance.
- Proof of community support (such as a letter from the HTO or Hamlet).

Applications are available from Nunavut Parks at:
<http://env.gov.nu.ca/sites/default/files/parkusepermit.pdf>.

You may also call 867 975 7700.

Government of Nunavut - Firearms Permit

Cost: Nil

Renewal: Annual, although permits may be issued for seasonal or yearly basis

Under the *Nunavut Territorial Parks Act*, if you carry a firearm inside a territorial park, you must have a Nunavut Parks Firearms Permit. If you are a land claims beneficiary, this does not apply to you, however it is good business practice. Every person who handles the firearm must have a permit. Therefore, if you are leading a tour, every participant who will be in possession of a firearm must have a permit. This permit authorizes the holder to possess and use a firearm inside a territorial park. In order to complete the application, you must include:

- Licence to possess firearms.
- Firearms Registration (if available).
- Proof of Firearms Safety Course completion.

You can apply online at:

http://env.gov.nu.ca/sites/default/files/firearm_permit.pdf

You may also call 867 975 7700.

Parks Canada - Business Licence and Guide Permit

Cost: \$196.20 for Business Licence, \$19.60 for each Guide Permit
Renewal: Annual

If you are operating as a business within Canada's national parks in Nunavut, you are required to have a business licence from Parks Canada for **each** of the parks you are operating in. Once you have completed the application once, there is an easy renewal process for each year.

The business licence allows you to charge for tours that go into the parks. Licence application forms are available from Parks Canada and can be submitted via email or by regular mail.

By completing the business licence application you are certifying that you and your guides are certified and competent to lead in the national parks and you will comply with all regulations including the *Canada National Parks Act*, the *Nunavut Land Claims Agreement*, and *Parks Canada Guiding Principles*.

There may be conditions on your licence, including details about what hours you can operate, equipment requirements and environmental protection requirements.

Guide permits are also park-specific and are applied for as part of your business licence. The business owner requires one as well. As the business operator, you are responsible for ensuring your guides have the skills required to help guests, which includes, at a minimum, First Aid and Basic Rescuer CPR. Some parks may require additional certification for guides, if in a glaciated area.

For more information, please see :

<http://www.pc.gc.ca/eng/voyage-travel/index.aspx>.

You may also call 867 975 4673 and ask for the Business Licence Application Package. It has all the information you need.

Parks Canada - Visitor Permit

Cost: \$12/day permit, \$24.50/per day up to 6 days for overnight permit, \$147.20/per season, per person

Renewal: Annual

Even before visiting a national park in Nunavut, you are required to notify Parks Canada in advance of your pending travel dates. You can do that through the park directly. Each park also has a visitors' guide that you should download and follow.

Visitor permits are required for all guests entering a national park in Nunavut. These are generally issued following the mandatory orientation and registration at the park's entry site. As a business you can arrange to pre-purchase on behalf of guests, but all guests are still required to do the orientation. Parks Canada will also require information about specific trips that you make into national parks with paying customers.

Sometimes you may have a guest who already has a Parks Canada Season pass from another park North of 60. With the exception of Kluane and Wood Buffalo National Parks, these other park passes are accepted. However visitors must still take the mandatory orientation.

For more information, please consult Parks Canada's website at:

<http://www.pc.gc.ca/eng/voyage-travel/index.aspx>.

You may also call 867 975 4673.

Parks Canada - Fishing Licence

Cost: \$10 (daily) \$35 (seasonal)

Renewal: One-time use

A Nunavut Fishing Licence is not valid inside a national park. You will need to obtain a separate fishing licence from Parks Canada. It can be obtained at a Parks Canada office.

More information is available at www.pc.gc.ca or

http://env.gov.nu.ca/sites/default/files/20122013_sport_fishing_guide_final.pdf.

Parks Canada - Firearm Permit

Cost: Nil

Renewal: One-time use

If your guides will carry a firearm in one of the national parks you will need to complete an application for a Parks Canada Firearm Permit. Parks Canada's preference is for businesses to hire bear monitors from the nearby communities through either the HTO or the Hamlet. Only after you have been able to prove this was unsuccessful (i.e. – no one was available to work) will Parks Canada consider issuing a firearm permit to your guides. In order to complete your application you will need:

- Copies of your existing firearms licences.
- To complete the Parks Canada Polar Bear Safety Plan.

As part of your application you will have to complete a plan for polar bear safety that outlines your proposed actions in the event of a bear encounter.

For more information, please consult Parks Canada website at:
<http://www.pc.gc.ca/eng/voyage-travel/index.aspx>.

You may also call 867 975 4673.

Parks Canada - Aircraft Access Permit

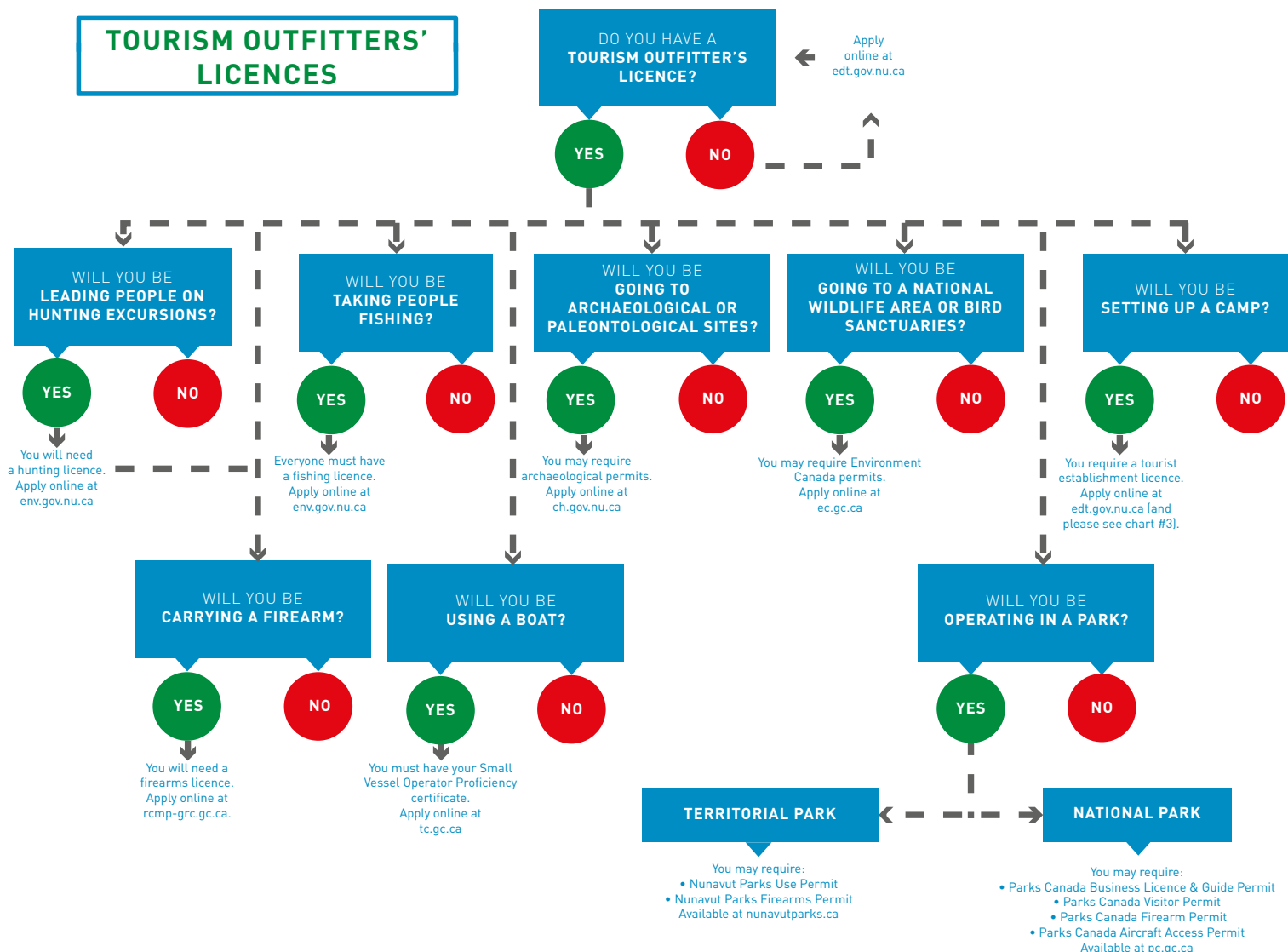
Cost: \$25

Renewal: One-time use

If you are arranging a charter aircraft for your guests into one of the national parks you will require the Parks Canada Aircraft Access Permit. For this you will need to outline the type of aircraft and its make, model and registration number, as well as the proposed landing location. If you are not an airline company, get the company to assist you with this as well as the listing any fuel changes you're requiring.

For more information, please consult the Parks Canada website at:
<http://www.pc.gc.ca/eng/voyage-travel/index.aspx>.

You may also call 867 975 4673.





Accommodation Operations

Government of Nunavut - Health Inspection Reports (Accommodations & Camps)

Costs: Nil

Renewals: Nil

Health inspections are required for accommodations and establishments with kitchens. These inspections are done by environmental health officers with the Government of Nunavut Department of Health & Social Services. While inspections are supposed to be done twice annually, the practice is to work with the community health representatives and senior administrative officers to inspect facilities and issue a public health inspection report. As the business owner, you need to forward this report to ED&T to be issued your Nunavut Tourism Establishment Licence.

When conducting an inspection, inspectors will look for compliance to the *General Sanitation Regulations* that are found in the *Public Health Act*. Essentially they are evaluating for overall cleanliness, water sanitation and other general practices. If you have a restaurant in your establishment, you will further be required to comply with the *Eating or Drinking Places Regulations*.

For more information you can contact the Territorial Environmental Health Officer at 867 975 5782.

The *Public Health Act General Sanitation Regulations* can be found at: <https://www.canlii.org/en/nu/laws/regu/rrnwt-nu-1990-c-p-16/latest/rrnwt-nu-1990-c-p-16.html>.

The *Public Health Act Eating or Drinking Places Regulations* are at: <https://www.canlii.org/en/nu/laws/regu/rrnwt-nu-1990-c-p-14/latest/rrnwt-nu-1990-c-p-14.html>.

Office of the Fire Marshal - Inspections

Cost: Nil

Renewal: Annual

All buildings in Nunavut must comply with the *Nunavut Fire Prevention Act*. Fire inspections are required when building a facility to ensure the facility will meet all required fire codes. The fire marshal will have to review all your plans for approval and this is generally coordinated through your general contractor.

Once the facility is built, you must undergo annual inspections. During these inspections, the fire inspectors look for proper fire extinguishers, smoke alarms in sleeping quarters, and other items for compliance. Photographs are accepted in the event that the Office of the Fire Marshal is unable to attend.

The *Nunavut Fire Prevention Act* is available at: <http://www.canlii.org/en/nu/laws/stat/rsnwt-nu-1988-c-f-6/latest/rsnwt-nu-1988-c-f-6.html>.

If you have questions about inspections, please call the Office of the Fire Marshal at 867 975 5310.

Government of Nunavut Liquor Restrictions and Permits

Cost: Ranges

Renewals: Ranges

As a tourism operator you will likely get asked about alcohol restrictions in the communities your groups visit. Current liquor regulations apply only to communities. If you will be operating outside of a community, you should contact the Nunavut Liquor Commission for full clarification.

Nunavut communities are currently divided into categories for liquor regulations. The *Liquor Act* provides details on the ranked liquor restriction structure, ranging from standard access to total exclusion. Communities choose their own systems.

Unrestricted Communities

The following communities have an unrestricted system in which the community is subject only to the general liquor laws of Nunavut. They are referred to as unrestricted. As of 2014, these include: **Cambridge Bay, Grise Fiord, Iqaluit, Rankin Inlet and Taloyoak.**

Restricted Communities

Restricted communities have elected alcohol education committees that make decisions about alcohol use and consumption. These committees decide who may consume, possess, purchase, import or transport liquor in the settlement, municipality or area as well as the amount of liquor that person may possess. As of 2014, Nunavut's restricted communities include: **Arctic Bay, Baker Lake, Cape Dorset, Chesterfield Inlet, Clyde River, Hall Beach, Igloolik, Kimmirut, Kugluktuk, Pond Inlet, Qikiqtarjuaq, Repulse Bay, Resolute Bay and Whale Cove.**

Prohibited Communities

The following communities strictly prohibit alcohol consumption, possession, purchase, sale or transport within the community. As of 2014, these are: **Arviat, Coral Harbour, Gjoa Haven, Kugaaruk, Pangnirtung and Sanikiluaq.**

If you operate an establishment in an unrestricted community and you wish to serve alcohol at the establishment, you will need to get a special licence through the liquor board. This often involves a plebiscite. If you are in a restricted community, the alcohol education committee must approve each and every person who will be consuming alcohol. If you are in a prohibited community you will not be able to serve alcohol.

If you are hosting a special event and wish to serve alcohol at it in an unrestricted or restricted community, you will need a special occasion permit.

Before planning to serve alcohol as a business (either as part of your regular operations or as part of a special event) you are strongly encouraged to first check with the Nunavut Liquor Commission. The commission can best guide you through the regulations.

If any of your guests ask about bringing alcohol for personal consumption, the details are outlined in the *Nunavut Liquor Act*. At present time, personal importation into unrestricted communities is set at: **9L of wine or 3 flats of beer or 180L of spirits.**

That means, people travelling to unrestricted communities may bring that amount for their own use with them. It is strictly prohibited to resell or sell alcohol brought into an unrestricted community for personal consumption.

If your guests inquire about personal consumption in a restricted community, you are best to refer them to the Nunavut Liquor Commission. If they are asking about importing to a prohibited community, you must stress alcohol is prohibited and again, refer them to the Nunavut Liquor Commission.

For more information see the Nunavut Liquor Commission website at: <http://www.gov.nu.ca/finance/information/nunavut-liquor-commission>.

You may also call 867 975 6816.

The *Nunavut Liquor Act* is at:

<https://www.canlii.org/en/nu/laws/stat/rsnwt-nu-1988-c-l-9/latest/rsnwt-nu-1988-c-l-9.html>.

Land Access Permits

Cost: Varies

Renewals: Varies

Outfitters and tourism operators are required to obtain permits from the landowner, depending on the types of land they will access.

There are four kinds of land in Nunavut – Inuit owned, Crown and Commissioners, and Municipal. Depending on your type of operation and business, you will need to seek approval for access, travelling on, or using the land in certain ways.

Before planning a major build, hunt, or tourism package, you should consult with the landowner. Below are the contacts for the major landowners in Nunavut.

Crown Lands

Aboriginal Affairs & Northern Development Canada

www.aandc.gc.ca

867 975 4500

Commissioner Lands

Community & Government Services

cgs.gov.nu.ca

Inuit Owned Lands

Nunavut Tunngavik Inc.

ntilands.tunngavik.com/

You may also contact your Regional Inuit Association.

In addition, the Nunavut Land Claims Agreement established four institutes of public government or IPGs . These are:

The Nunavut Wildlife Management Board (NWMB)

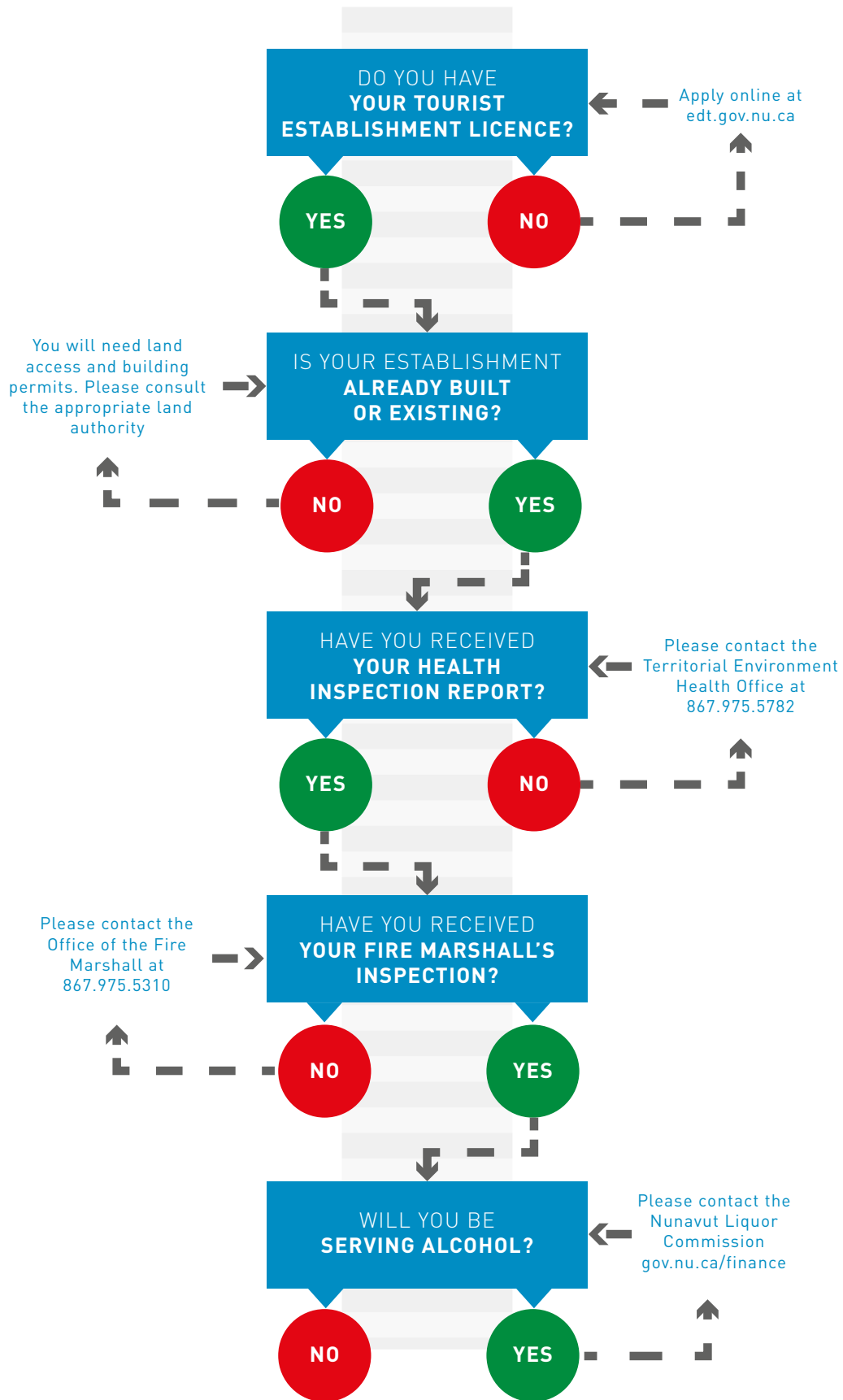
Nunavut Planning Commission (NPC)

Nunavut Impact Review Board (NIRB)

Nunavut Water Board (NWB)

If your business includes using land or hunting in Nunavut, you may have to meet requirements from these IPGs. You are encouraged to contact them directly with any questions.

ACCOMMODATION OPERATIONS' REQUIREMENTS





05 Operational Planning

05

In this section...

Planning is essential: when to order food and equipment, when to collect deposits, how to handle cancellations and how to plan for emergencies.

- Purchasing for Your Business
- Collecting Payments
- Cancellation Policies
- Insurance
- Emergency Planning

Operational Planning

Once your business is established, each year you still need to plan. This part of the guide helps you to think about purchasing, taking bookings and emergency planning. There are useful checklists here to help you with each of these.

Purchasing for Your Business

We are lucky to have the Internet and the ability to shop online. Once you have a list of what you need, go online and refine that list – determine what brands you want and research using online reviews. Remember that anything you need to purchase for your business is a business expense. This isn't only large items. Juice boxes and snacks for day trips for example are things you will need if you're offering an on the land experience.

When purchasing larger equipment, talk to other operators to get their feedback on the equipment you are considering. Determine how many units you need of whatever the item is and then contact either a retailer or wholesaler to get a quote. Be very specific when asking for a quote. Make sure to include the full number of units (sometimes there is a discount on purchasing many units) and the cost of shipping and any accessories you will need. For example:

“Please quote on 25 DeLorean (or whatever brand) GPS units, and would like pricing on purchasing and shipping of these units, plus the waterproof housings for each.”

Many stores now offer online shopping where you can choose the items and see the cost with shipping before completing the order. You can even compare between brands on some websites. This is handy to ensure you're getting all the features you want.

Food Orders

If you offer a camp-based or tour program where you accommodate people overnight, you will need to order food for each session of your program. It is important to know how to figure out just what to order so you do not waste food or more importantly run short.

Food orders are more complicated than ordering equipment or supplies. Some foods can be ordered in advance, but perishable items need to be ordered just before they are needed. Develop a menu, then a list of what you need for each group, and what you need as staples at the beginning of the season (these are items, mostly dry, like flour, sugar, coffee, spices, baking supplies, that will be used for each group).

Some suppliers have lists of the brands they stock and their prices so you can simply check off what you want and list quantities. If using a southern supplier, you may be able to use a registered Nutrition North supplier. A list of registered Nutrition North suppliers is available at: <http://www.nutritionnorthcanada.gc.ca/eng/1367930665262/1367931132342>

Sealift

Bulky non-perishable supplies such as building supplies and cleaning supplies come most economically by sealift. Space can be booked in the spring for the shipping season which runs July – October.

Basic information on sealift:

http://cgs.gov.nu.ca/en/gov_services-purchase_sealift.aspx

Check out each company's website for booking information and shipping dates. These are usually inflexible; if you miss the deadline, your shipment won't be delivered.

NSSI: www.arcticsealift.com

NEAS: www.neas.ca

NTCL: www.ntcl.com (Serves the western Arctic and Kitikmeot region)

Crating is required for many objects so ask the sealift company for details as to how your goods must be packaged.

If you are ordering a lot of material or furniture and appliances, it may be more efficient to rent (or even buy) a seacan, which provides protection against weather and impacts. Get information on the interior volume of the seacan and make sure you fill it. Work far enough ahead so the packing company can let you know if there is space – then fill that space with relatively light, non-perishable items that are expensive up here and cheap down south – paper towels, toilet paper, cereals.

The shipping companies will not crate items; you must have this done by a specialty company. The shipping companies will recommend expeditors in their particular area.

// ...anything you need to purchase for your business is a business expense... Juice boxes and snacks for day trips for example are things you will need if you're offering an on the land experience. //



Collecting Payments

Invoicing your customers means you will get paid – however there is a balance to how much to invoice and when. This is usually dictated by the cost of the trip. Usually holidays are paid for in segments. For example, if the total cost is \$1500 - \$2000, you could invoice in two payments. If it is \$2000 - \$5000, you could send three invoices. More than three payments are difficult to track.

Sending a letter or email with each invoice is a good idea. It builds trust and rapport with the client, and makes your product more personal. This type of communication is not as necessary if you are operating a hotel and just providing lodging. Usually, all that is necessary for an accommodation product is a confirmation of the reservation, the price and what is included.

Include a disclaimer that you will make every effort to provide the services listed, but there could be variations due to weather and availability of supplies.

If you will be invoicing in three parts, send the first when the customer signs up (include the GST). (See “deposits” in Developing Your Business section for more information).

Two months prior to the date of the trip, invoice for the second 1/3, including the GST for that amount. Send a letter with this one with info as to where you will meet the guest(s), and remind them to use the gear list you have sent earlier. (Send it again, just to make sure.) This letter should repeat your cancellation and disclaimer policies.

One month prior to the departure date, send the invoice for the final payment, including the GST for that amount. With this invoice include all final instructions regarding the trip. Please see the financial management section for additional information.

Cancellation Policies

Having a cancellation policy protects both you and the customer from unforeseen situations. Provide it in writing at booking. A cancellation policy will allow you to recover some of your costs if a person cancels. Generally a cancellation policy allows you to keep only the deposit.

A cancellation policy also protects you if you have to cancel a trip. This is one of the most difficult tasks for an operator. Let’s say you want to operate for six weeks in a summer season but get bookings that are scattered over all the six weeks and in two or three of those weeks you end up with only two bookings. If you can’t break even with less than four bookings per week, you are in trouble before you even start the season.

You can cover yourself by saying, “Minimum group sizes are required. If a group does not reach the minimum group size, we will contact you in _____(month) to inform you. We will offer you a space in another group, or will refund your deposit.”

You can also state: “Minimum group sizes are required for operation. We will start booking with tours on the following dates, and will add tours as those dates fill up. If you are unable to travel on these dates, please book the tour but hold off on booking your air travel and stay in touch with us as to whether your tour will go or not.

Insurance

Travel and Cancellation Insurance, Rescue Insurance: Recommend to your guests that they purchase travel and cancellation insurance for their own protection. This type of insurance is available through travel agents and insurance companies. Encourage visitors from outside Canada to look into medical insurance for travel. Visitors from inside and outside Canada should all consider getting emergency evacuation insurance when appropriate (i.e canoe trips/floe edge tours).

The contracts for some emergency locator transmitters or SPOT devices sometimes have options for insurance for rescue operations. Suggest that adventure travel guests take this insurance, as a single rescue operation can cost upwards of \$30,000.

Outfitter’s Liability Insurance: Nunavut is one of the most challenging places to offer outfitter’s liability insurance because if people do become injured, they are often a long ways from help. The costs of offering insurance are high and there are limited companies who do offer it. It is mandatory you have liability insurance which is available through Nunavut Tourism. You are eligible to receive up to 50% (up to a maximum of \$1750) of your outfitter’s liability insurance costs back from the Sustainable Livelihood Fund offered by the Government of Nunavut.

Suggestion: Invoice for 1/3 when the person signs up (include the GST). This becomes a “deposit”, which holds the space in the trip for the client. Send your information form, gear list, and any other information with the receipt for the deposit. Include a letter with info as to how to get to where you offer the trip, including the names of airlines that service your community. If you have worked out any discounts with airlines, mention these and how to access them.

Invoice breakdown — One-time payment vs. Multiple payments

One-time payment

Tour company name Contact information	
Item	Cost
Floe Edge tour	\$6000
Flight	\$3000
Subtotal	\$9000
GST (5%)	\$450
Total	\$9450
GST #	

**Total GST \$450
Total \$9450**

Multiple payments

Tour company name Contact information		1
Item	Cost	
Floe Edge tour (deposit)	\$2000	
Flight	\$3000	
Subtotal	\$5000	
GST (5%)	\$250	
Total	\$5250	
GST #		

First invoice
GST \$250
Total \$5250

First \$250
Second \$100
Third \$100
Total GST \$450

Tour company name Contact information		2
Item	Cost	
Floe Edge tour (2nd installment)	\$2000	
Subtotal	\$2000	
GST (5%)	\$100	
Total	\$2100	
GST #		

Second invoice
GST \$100
Total \$2100

First \$5250
Second \$2100
Third \$2100
Total charged \$9450

Tour company name Contact information		3
Item	Cost	
Floe Edge tour (last installment)	\$2000	
Subtotal	\$2000	
GST (5%)	\$100	
Total	\$2100	
GST #		

Third invoice
GST \$100
Total \$2100

There are conditions of this insurance including:

- All guests must sign a waiver. A sample of this waiver is Attached in Appendix C.
- All guides must have Wilderness First Aid, which is offered by Nunavut Tourism.
- You must renew your insurance each year.

Emergency Planning

Planning for emergencies is essential for your business. Work out all possible emergencies and develop a plan. When there is an emergency, your mind will be overloaded, and you will miss critical tasks simply due to anxiety. If you can refer to a plan, things will be much easier.

If your tours take people out on the land, get a SPOT transmitter. It is a necessary investment in your business. Carry it on your person, not in your boat or sled. Also carry extra batteries for it. Many expensive searches could have been avoided in Nunavut if people carried SPOT locators.

If at all possible, carry a satellite phone or at least a HF radio or CB radio, depending on what is used by most hunters in your area.

The types of emergencies in your plan will depend on what type of tourism product you have. If you have a building, then dealing with a fire is of highest priority, and a serious illness of a guest may be next. If you offer a boating experience, plan for accidents on the water. With land hiking, guest injuries are a possibility, along with bear encounters. If you offer a winter experience, plan what you should do if you or your guests are lost or stranded in a storm, or if part of your group goes through the ice. Guest illnesses or injuries are always possible. If you are served by an air charter, an aviation accident is of concern. Your key people all need to know what to do, but what to do will depend on what services you are offering.

Your safety priorities should be (in this order):

1. Safety of your guests.
2. Safety of your staff.
3. Safety of the wildlife and the environment.

Discuss this with all your staff and make sure they understand that they are responsible for the welfare of the guests.

Safety plans might include the following:

- Planning regular communications with your home base.
- Planning regular contact with the charter airline that brings your guests, to alert you or them to weather issues or guest delays.
- Preparations in case of fire at your camp.
- Preparations in case of guest illnesses.
- Planning for more than one boat if you travel by water.

Considering the items below can help you develop on overall emergency plan and/or simply increase safe procedures at your business.

Prior to the trip: Know when people are supposed to arrive so staff can pick them up at their hotel before their charter flight. Staff communicate with the camp staff via email or Sat phone to advise of any changes to the schedules or guest list.

In transit: It is useful for staff to be able to provide weather information to the charter airline

There is a Norwegian weather forecasting site for areas outside communities: <http://www.yr.no/place/Canada/> You can search for weather by using names on maps, like Kazan Falls, Bathurst Inlet,



Cumberland Sound, etc. The information on wind in metres per second [can](#) be very useful.

In camp: It is unlikely staff in a camp can really fight a fire in camp. The main aim is to prevent a fire from spreading. Establish a fire safety plan to ensure everyone is safely away from danger. Then use your resources to prevent the fire from spreading, for example by protecting the roofs of buildings nearby with wet blankets.

Guest illnesses: Some of the items requested on your booking form should be: a contact number for the guest in case of emergency; and information on food allergies to ensure you don't cause a food emergency. In addition, you and your staff should have some emergency medical training, to ensure you know what to do if someone falls ill or is hurt. All staff should know how to contact emergency services – whether that's the nearest nursing centre or the charter airline.

Food problems: Make sure staff who prepare meals are trained in Food Safety, and have their course manuals with them. There are a number of online courses; some are free, and some are relatively inexpensive: <http://emerit.ca/home>.

Remember you can get SPOT devices free at most HTOs or from wildlife offices.

Boat emergency plan: You will need to work this out ahead of time based on the size of your boat(s), your waters, where you go, etc. Carry a SPOT and if possible a Sat phone. Work out emergency plans with staff who are staying at camp or with family or staff in the community. (Ask staff to check email several times during the day, in case you send a SPOT message.) If you use a Sat phone or HF or CB radio, someone needs to monitor the phone or radio.

Try not to travel with only one boat; you need a backup boat for towing or to transport guests if a boat breaks down. All boats should travel together, or at least within easy sight or shouting distance. Take a boat horn in each boat.

All boats must be equipped with safety gear (including a life ring or throw line and float) and guests must be reminded how to use the gear. Each passenger and staff person must have a life jacket or floater suit.

You should have a safety plan ready in case one boat needs help, and contacts on shore in case you need rescue.

Emergencies due to lightning: Lightning is not usually a problem in the Arctic, but lightning storms do happen, especially in the Kivalliq, so it is best to have a plan. Metal boats conduct electricity and are dangerous. The following safety info from the National Outdoor Leadership School provides information on minimizing lightning danger on land as well as on the water: http://rendezvous.nols.edu/files/Curriculum/research_projects/Risk%20Management%20Reports/NOLS%20Backcountry%20Lightning%20Safety%20Guidelines.pdf

Land emergency plan: Never encourage guests to hike alone. Before starting hikes with a group, make a plan – where each group will be going, approximately, and set a time you want everyone back at the boat or camp. Then try to stick to this plan. The trip back is usually quicker, but you can make additional learning or photo stops once in view of the camp or boat.

Walkie-talkies: Communication devices will help keep small groups in contact with each other and alert groups to interesting wildlife, each guide should carry a first aid kit (and have the training to use it), and

bear protection, if bears might be a problem where you are hiking. Gauge the speed of your slowest guest, and hike at that speed, keeping your group together.

Safety in bear country: Buy a bear safety video and make sure all staff watch it, several times. Discuss among your staff what to do should a bear problem arise. Every guide hiking with guests should have bear deterrents suitable for your area. Have a bear alarm in case a bear comes into camp and make sure all staff know how to initiate it. Discuss with guests and staff exactly what to do should they hear it.

Make sure all staff are constantly scanning for bears, especially during the evening or low-light times. If there are bears in the area, consider having a camp staff person who works the night shift and sleeps in short shifts during the day keeping watch for bears.

Check out the following **bear safety info:**

http://www.pc.gc.ca/eng/pn-np/nu/auyuittuq/visit/visit6/~/_media/pn-np/nu/auyuittuq/pdf/shared/PolarBearSafety_English.ashx

Snow season trips: Added to the general dangers of being out on the land and sea ice are the very real danger of frostbite, or hypothermia. Either can result if the guest is not prepared or is forced to stay out longer than normal.

Provide a very detailed **gear list** and check all gear with guests the night before heading out. Ask them to bring out all their outdoor gear, and go over it with each guest. Be prepared to supplement it with gear that is suitable for the conditions you will be travelling in. Common problems are high-tech parkas that are not warm enough for the trip, poor mitts, inadequate winter boots and no face protection.

Staff need to understand that travelling by snowmobile and sled is not a normal mode of transportation for most of their guests. It's important to drive with caution. Take the lead machine and make sure all others stay behind you. Put your second most experienced guide at the end of the line.

When travelling by snowmobile with guests, you must constantly be looking back and communicating with the guests. The purpose is to give them a rich experience of the snow-covered land or sea ice.

Make sure you have plenty of padding in the bottom of the qamutik. Old couch cushions or pillows in the sled box will help. Add caribou skins over the cushions. For older guests, you might want to supply a cushion they can lean against as well.

Stop frequently to let people move around and warm up, take pictures, and just enjoy the environment. Take hot beverages or stop and make tea. Don't travel when visibility is poor. If possible, head for a scenic destination where you can stop for tea and a snack.

Each time you stop, be sure to ask if everyone is OK, if people are cold, etc. Be on the alert for frostbite, and tell the guests how to identify it on each other's faces. Know the signs of hypothermia and be very alert to these, especially in older guests.

Develop an emergency plan in case individuals seem to be suffering from the cold. This might include extra parkas, scarves, mitts or heat packs. Tailor your trip to the weakest participant and be willing to change plans to get someone back to the safety of the camp if they are suffering.



06 Human Resources



06

In this section...

How to ensure your employees know what's expected, how to write a job offer, and how to deal with employees who don't follow your instructions.

- Payroll & Taxes
- Hiring Employees
- Offering the Job
- Training
- Firing An Employee

Human Resources

Many small tourism operators in Nunavut are owner-operators. However at some point you may need to hire employees to help you run the business. Before you hire someone there are several things you need to consider. These include what skills are needed for the position; what you can afford to pay; what other compensation you will provide; how to manage and retain staff; and, insurance. **Once you have hired an employee you will also have to consider**

All work must comply with the *Nunavut Labour Standards Act*. For more information visit this website:

<http://www.justice.gov.nu.ca/apps/authoring/dspPage.aspx?page=CURRENT+CONSOLIDATIONS+OF+ACTS+AND+REGULATIONS&letter=L>

Payroll & Taxes

If you plan on hiring employees, you will need to develop a payroll system and ensure that Canada Revenue Agency and other deductions are made. This does not need to be a complicated system, but you will be responsible for submitting deductions to the Canada Revenue Agency.

The Canada Revenue Agency has a “payroll deduction calculator” on its website to help calculate the amount of deductions to make from an employee’s pay. This is available at: <http://www.cra-arc.gc.ca/esrvc-srvce/tx/bsnss/pdoc-eng.html>. Your EDO can recommend an accountant or someone who can help you with setting up a payroll system.

Employers are responsible for deducting Canada Pension Plan (CPP) contributions, Employment Insurance (EI) premiums and income tax from remuneration or other types of income you pay, remitting them to CRA and reporting them on the applicable slips.

The types of “boxes”, other than EI, CPP and Federal tax, on a pay statement include:

- The pay period and the amount owed to the employee for that period.
- Hourly wage: if paid hourly this rate has to be noted. Salary: This base amount must be noted.
- Number of hours worked in the period must be noted.
- Commission, if paid commission this total amount must be shown, but on a different line than hourly wage or salary.
- Pension, if paid this has to be shown.
- If any group benefits premiums are deducted from the employee this amount has to be shown.
- Vacation pay.
- Any provincial or territorial taxes, if applicable.

As the employer, you are responsible for ensuring you understand and follow each step involved in the payroll process:

1. Register and maintain a [payroll deductions account](#).
2. Ask each employee for his/her social insurance number (SIN).
3. Have each employee complete a [TD1 Form: Personal Tax Credits Return](#).
4. Calculate and deduct [Canada Pension Plan \(CPP\) contributions, Employment Insurance \(EI\) premiums and income tax](#), and keep deducted amounts in a separate bank account.
5. [Remit payroll deductions](#) with your share of CPP and EI.
6. Report employee deductions on [T4 or T4A slip](#) by the end of February each year.
7. Complete a [Record of Employment \(ROE\)](#) upon employee departure.
8. Keep all records.

For more information, see the Canada Revenue Agency’s Payroll Information for a New Small Business video series at:

<http://www.cra-arc.gc.ca/vdgltry/bsnss/srs-pyrl-eng.html>

Hiring Employees

As a manager and business owner you need to develop a list of duties and responsibilities for anyone you hire. Choose carefully, your guests’ experiences must be the first priority and your employees are representing you.

You don’t always need to go the full-time employee route, especially if your work load fluctuates through the year. Look at the time requirements for the position that you’re considering. If you have a specific skill set you need, you might want a contractor instead of an employee. That way you simply pay any invoices they send you, and you are spared the required filing for a full-time or part-time staff person.

// You don’t always need to go the full-time employee route, especially if your work load fluctuates through the year. //



// It may be advisable to outline actions of an employee that can result in immediate firing... For full-time employees you will want an employment contract, which... include more details, such as what happens when an employee leaves or is dismissed. //

If you hire someone, you will need an accounting program like Quickbooks or Sage 50 to help you [track expenses, create a budget and financially plan](#) for a new employee. Be sure to check your business budget and cost overheads before you make the move from contractors or part-time employees. The base hourly pay or salary might not be a big increase for a full time employee, but all of the overhead costs increase significantly when you choose a full-time employee.

If this is your first on-site hire, make sure there's space available for the new employee. You don't want someone hanging around and feeling awkward because there's no proper space for them to work.

To ensure you find the best candidate for your job, follow well-established hiring procedures. First, advertise the job, allowing time, usually at least a month, for people to respond. Publish a closing date in your advertising. Ask for resumes or develop an application form. You can advertise in the newspaper, online through Facebook, or with posters at the hamlet office and elsewhere.

Develop the questions you will ask during an interview. These should help you assess how that person will fit into your operation.

Ask for references from previous positions or from people who know them, and contact these references.

There are many great resources to help you with your staffing and interview needs. Before starting a hiring process, review this links: <http://jobsearch.about.com/od/interviewquestionsanswers/a/entrylevelquestions.htm>

Offering the Job

Once a choice has been made, the candidate should (if possible) be brought back for a review of their responsibilities before employment is confirmed. At this point, you can give them a letter of offer that outlines hours, some responsibilities, salary, benefits, probationary period and conditions, dates of employment, and rules that the employee is expected to follow.

It's always advisable to outline actions of an employee that can result in immediate firing. (These may include any use of drugs or alcohol on the job, coming to work impaired, inappropriate conduct with guests, safety violations with equipment or boats, or any illegal activities including drug offences, theft, or wildlife regulations offenses).

Once they have their letter of offer, you can ask them to sign it, acknowledging they have read it and understand it. For full-time employees you will want an employment contract, which is similar

Laid Off versus Fired – What’s the Difference?

Different terminology can be used to explain why someone is being terminated from their position. It’s important that you as an employer know and understand the differences.

1. Laid Off/Authorized Cause/“Without Cause”

When a person is laid off, it is not due to their conduct, but due to the employer’s needs. In the North, most layoffs occur because a business is seasonal, but this can also be due to a business downsizing, or changing focus. There is no negative reflection on a person’s employment record due to layoffs, and small settlement packages are often given to people who are being laid off.

- due to employer’s needs:
 - business is seasonal, business is downsizing, or changing focus
- no negative reflection on employee
- small settlement packages

2. Fired/Just Cause/“With Cause”

The company has lawful reasons to terminate a worker due to fraud, serious misconduct, willful disobedience, gross and habitual neglect of the work, and commission of a crime or offence. Here, the employee is at fault and, upon termination, not entitled to receive any pay from the employer.

- lawful reasons to terminate:
 - fraud, serious misconduct, willful disobedience, gross and habitual neglect of the work, commission of a crime or offence
- not entitled to receive any pay

Either way – be sure you are ready and practice the difficult conversation you will have.

to your letter of offer, but might include more details, such as what happens when an employee leaves or is dismissed.

Training

Training your employees holds many benefits, such as helping your business run better and/or more safely; improving the level of customer service you can offer, and improving your employees’ job satisfaction by increasing their skill sets. You may of course also wish to further your own education. There are several tourism training courses offered in Nunavut you may want to consider. These include:

Nunavut Tourism – Customer Service Training

The Canadian Tourism Human Resource Council offers customer-service training in Nunavut through Nunavut Tourism. CTHRC is a nationally recognized agency dedicated to improving the quality of the Canadian workforce. Nunavut Tourism can customize this training to meet the needs of your business. Participants receive a Canadian Tourism Human Resource Council Certificate.

Please email Nunavut Tourism for more information at:

members@nunavuttourism.com.

You may also call 1 866 686 2888.

Nunavut Arctic College – Tourism Training Courses

Nunavut Arctic College currently offers a tourism studies program. The program covers such key areas as small business skills, ecotourism, professional guiding, and safety in tourism. You can sign up for the complete program or individual courses.

Please email the Registrar’s Office at the college for more information.

The email address is: registrar@arcticcollege.ca.

You may also call 1 866 979 7222.

Qikiqtaaluk Medical – Wilderness First Aid Courses

Qikiqtaaluk Medical offers a variety of Wilderness First Aid courses. These include a basic course requiring between 16 and 20 hours of training. The course teaches participants how to deal with environmental conditions in the Arctic, how to prevent accidents and injuries, and the management of remote setting emergencies.

For more information visit: <http://qmedical.ca>.

You may also call 1 866 576 9040.

Firing an Employee

At some point it may be necessary to terminate someone's employment. Your contract with the employee will help you determine what severance pay is necessary, and what reasons are required for firing.

No one likes to have to fire an employee, regardless of the situation and it's difficult on everyone involved. Before you do so, it can help if you write out what you will say and practice it. This will help in the event the situation gets emotional – you will have clear messages to communicate. When possible, it is ideal to retain the advice of a lawyer on dismissal of an employee.

If possible, have the conversation in a private place and early into their shift. If you're at a remote site, try to do it on a fly-out day so the person does not have to wait around. Have the person's cheque ready if you can, and consider a severance package if the employee has been with you a long time. Decide whether or not you are willing to be a reference for the person – most often it is best not to be a reference, if an employee is fired.

Nunavut Labour Standards set out the rules on part-time and full-time employment. Check this link for the most up-to-date information:

http://www.e2rsolutions.com/Libraries/Employment_Standards/Nunavut_Employment_Standards.sflb.ashx

The person may be entitled to unemployment insurance depending on the situation. This link explains what you need to know:

<http://www.servicecanada.gc.ca/eng/sc/ei/index.shtml>



07 Marketing & Sales



07

In this section...

How to successfully sell your tourism product, in person and online. How to stay in touch with your guests and how to deal with negative publicity.

- Marketing Basics
- Marketing Materials
- Being Easy To Contact
- Websites
- Social Media
- The Media
- Word of Mouth Referrals
- Addressing Negative Reviews

Marketing & Sales

This section deals with how you attract clients – how you find people willing to part with their hard-earned dollars to realize their dreams of experiencing your product. Marketing can include well-known tools such as brochures and websites. But it can also include something as straightforward as creating goodwill with your customers.

Simply put **marketing** is getting info on your tourism product out to potential clients. **Sales** is persuading an individual to choose YOU over thousands of other opportunities, and to confirm that choice (called closing the sale) by submitting a deposit or payment. **Advertising** is (usually) the paid activities (ads, listings in tourism guides, etc.) that cause people to ask about your services. (Laura Lake: <http://marketing.about.com/cs/advertising/a/marketsad.htm>)

Marketing is everything that a customer encounters when he or she looks at your business, from advertising, to what they hear, to the customer service that they receive, to the follow-up care that you provide. It's all marketing. All of this information affects the decision whether the customer will choose your business. (Laura Lake: <http://marketing.about.com/od/smallbusinessmarketing/a/whatismarketing.htm>)

Marketing Basics

There are a few marketing basics you should consider.

First, it's worthwhile developing an overall marketing plan. A marketing plan will help you focus on what you want to achieve and how you will get there. A basic marketing plan should include:

- Reviewing what marketing you did in previous years (what worked/what didn't).
- Conducting a current market analysis (see section 2 of this guide).
- Writing out your strategies. This includes what strategy you will use, why you are using this particular strategy, and who your audience is. For example, "I will create a Facebook page for a

general audience because it is free and more and more people are using social media."

- Write out your objectives. Be specific. This could be as simple as "increasing my guests by 25 percent next summer season."
- Work out specific tactics or actions for each strategy and set yourself a timetable for all those actions.
- Evaluate your efforts. Survey the people who contact you for more information and those who buy your product. This can let you know where your marketing money is best spent.

In addition, you will need to develop a name that is unique, easy to spell, and easy to pronounce for those who do not speak Inuktitut. Marketing includes the image you put forward – there might be a symbol or logo for your business, that you can use on ads, your website, brochure, letterhead, and even hats or clothing for your staff.

Marketing Materials

You will need some materials to send to people making inquiries.

Make sure you are listed in the *Nunavut Tourism Travel Planner*, and watch for its deadlines.

If your business is located in the Kitikmeot, you may want to consider advertising in the *Northwest Territories Tourism Guide*.

It is useful to have at least one printed item, a simple brochure, rack card, or a postcard, with your contact information. Once you have something be sure to hand them out to any hotels in your area, and make sure the government office has a handful.

Print advertising should go in publications that are read by people who are planning northern trips, publications like *Up Here*, *Canadian Geographic*, *Above & Beyond*, or specialty publications. Call them or check their websites for information. Most publications will produce an ad for you at minimal cost, however you may not be able to use it in another publication. You will need to supply one or more photos, and some text, together with information on how to contact you.

You will need professional help to develop most print ads, because graphic design is needed, and because a good designer knows what will attract attention.

Marketing may also involve attending consumer shows, participating in activities like the Nunavut Tourism AGM, having a booth at various regional trade shows, promoting your product at The Outdoor Adventure Show or whatever makes sense for your market and product. Nunavut Tourism sends out materials for southern consumer shows, but you will need to get information on a regional trade show from the organizer. These shows are advertised in advance in your region.



Brochures

It would take many pages to describe how to do a brochure, but Destination BC offers a handy guide to developing brochures and print ads and tracking responses to them. Follow the links on <http://www.destinationbc.ca> to Guides, and look for “Ads and Brochures that Sell” section.

You will need photos, lots of photos, good ones. Most people using digital cameras can change the settings on the camera to produce larger files. Three to 5MB files are essential for printing or displays.

Your guests are some of the best sources for photos, and many of them are really good photographers. Ask your guests to send you a set of their best photos once they get home. As your business grows, you will want to keep these photos filed by year and perhaps even by season. Be sure to keep track of the photographer’s name, too, if you use the image, they will be pleased with the credit.



Being Easy To Contact

Potential clients should be able to contact you in several ways – by email, by phone, through your website, by texting, and by regular mail. Some people use fax. If you have one, check it regularly, too. Some inquiries may come to a Facebook account or via Twitter. Use of these social media sources may increase in the future.

To allow you to respond to an inquiry easily and quickly, you need to **develop a response** that you can attach to an email or include in the body of an email. This should give basic information about your product, your price(s), the total cost, the amount of the deposit, and when you will operate in that particular year. Make sure that your response includes your phone number and email address.

Send your brochure with this initial inquiry response, whether by email or through the post, or both.

Customers often complain that northern businesses do not respond to inquiries, or take a long time to do so. When someone asks for information, that means they are considering making a purchase.

You should respond as quickly as possible.

Keep a list of enquiries and **follow up** in about a month, sending additional information and a friendly letter or email. If you have already sent your brochure and a letter, send a shorter one restating dates for that season and attach something to it, like a link to a community page, a bird list, gear list, etc.

Email is becoming the most reliable way of enquiring about a tourism product. You must respond promptly. Get yourself an email account and maintain it. Pay off your Internet account so you don't lose it. Check your emails daily and provide an answer immediately (within 24 hours). Attach a digital copy of your brochure, which people can download. If your business will take you out of your office for an extended period of time, set up an out of office notification, and list someone people can contact in your absence.

Phone contact is still very important to people, especially those over 50. People want to get to know you, they want to ask questions, and want to assess what kind of leader you are. If you list your phone number in your advertising, you need to keep that phone number and have someone

capable of answering it. Answer inquiries within 24 hrs if possible, and offer to send your brochure; you want to get that person's address and email address so you can send them information next season if they do not come this time. If your home phone number is also your business phone, be sure all family members know how to answer the phone and take a message in a courteous and professional manner.

Website inquiries should be answered quickly, too. These usually come by email, and can be handled as email inquiries. Make sure you have a small PDF copy of your brochure that you can attach to your website so people can download it.

// Customers often complain
that northern businesses do not
respond to enquiries, or take a
long time to do so. //

Websites

The majority of people seek tourism product information over the web. Even before they make a telephone call to your business, they will seek out information through Google or another search engine. You need a website.

Your site does not have to be expensive, but you will need to offer some description of your product, show some photos, maybe a map, and offer contact information. The address for your website is called a domain.

It is highly recommended you hire a professional to build and host your website. There is a charge for this, but they can ensure your site is online all the time, providing you pay them a monthly or annual fee.

As a member of Nunavut Tourism, you should have a link back to its website as a way to showcase you are a member. Nunavut Tourism will also have a link to your site.



Social Media

It has never been easier for a small company to reach a large audience. Facebook and Twitter provide the ability to target your audience and provide updates on your services. It does however require some ongoing work and ensuring you are careful with what you are saying. News can travel quickly on social media – good and bad. It's important you are prepared to deal with both—as well as use it to promote your services. One way to deal with this, is to develop a schedule for updating content.

As with any communications, choose your audience. There may be people who will try and engage with your business in a negative way just to get a reaction. One solution to negative comments is to invite that person to contact you privately. It is never a good idea to get into an argument on social media.



Facebook

Facebook is very easy to use. There is no charge to create a company Facebook page. This page can allow your potential clients to see what you offer, and how to book your services. Your business Facebook account should be separate from your personal one.

Facebook provides excellent resources for companies that want to start a Facebook page. These resources can be found at: <https://www.facebook.com/business>. Remember:

1. Social media is about dialogue between you and potential customers. It is best if you regularly update your Facebook page with information and stories from happy customers. This will keep potential customers coming back to your page, increasing the chance they will use your service.
2. It is important to check your Facebook page often. This way you will see comments right away and respond, where appropriate in a quick manner. Unanswered questions on your Facebook page can leave the wrong impression.



Twitter

Twitter consists of short messages that are similar to “status updates” in Facebook. Messages are limited to 140 characters, so messages tend to be much shorter and to the point. “Tweets” often contain links to other pages as well as photos and videos.

It is very easy to set up a Twitter account for a business. The set up process can be found at: business.twitter.com. This link provides some useful tips for your Twitter strategy.

For best results with Twitter remember:

1. Twitter is most active between 8:00am and 5:00pm. Tweets that are posted outside of these hours have a higher chance of being missed by potential customers.
2. Think of Twitter as the “headline” and your Facebook page or website as the “story.”
3. Plan your Tweets and make sure that you Tweet regularly.
4. Learn about the use of “hashtags” and use them extensively to reach a larger audience.

While both Facebook and Twitter require careful attention, they provide an excellent opportunity to get word out to potential customers. There isn't a more cost effective way to reach your customers.

The Media

In our small communities, the media is not really present. However, there are regional newspapers like *Kivalliq News*, *Nunatsiaq News*, and CBC bureaus.

Good news is important to share, so when you are ready to launch your tourism operation, or if you are adding some new service to the operation, give the editor a call and talk to him/her about it and what you are doing. Don't push, but offer photos, and you may find that the editor is willing to do an article on your operation. If there is some coverage, see if you can link it to your website or Facebook page.

Nunavut Tourism is often able to identify writers, and may approach you to take a media person on a “fam tour.” Ensure the media person writes about your specific area. If you offer only sport fishing, you do not need a media person who only writes about ecotourism. NT can help by covering the media person's travel to your community. You will then offer your tour for free, in return for the media person writing about you.

Do not expect to be able to control what is said about you. Stay positive, make the person welcome, and keep in mind that they are also looking for other “stories” in your community. You might help them to get an interview with a local artist, or a very knowledgeable Elder, especially if you can act as translator.

Be very careful about the delivery of your product, at all times, but especially when you have a media person along. Be particularly careful about ensuring you observe safe hunting practices, legal limits for fishing, and other safety practices.

If a media person approaches you, get their name, affiliation and all contact information and then call Nunavut Tourism to ask if they know the person. Nunavut Tourism will check the person out and can advise if this “media” is real.

Word of Mouth Referrals

Past guests are your BEST marketers. Marketing, after all, includes creating goodwill and a base of satisfied customers who will become absolutely your best marketing tool. It is very important to remember this. If you give your guests an unforgettable, enjoyable experience, ensuring they learn a lot about your area, the land, the wildlife and the culture, they will remember the trip and will tell friends about it, blog about it, and in general help advertise your business. If you make them your friends, they will do even more.

Unfortunately, when a person has a bad experience, he or she will tell seven times as many people than if they had a good experience. It is essential that your clients do not have a bad experience!

People like to talk about themselves, so show considerable interest in what they do, where they live, and their interests. Use nametags if necessary so you can call guests by their first names. Avoid referring to your guests in unwelcoming or negative terms such as “southerner” or “Qalunaq” or “Tourist.” This creates a barrier between you and them. Use welcoming terms such as “guest” instead.

Use a **Guest Book**. Find an attractive bound book for this purpose. Start this when you start your tourism operation and encourage your guests to write in it. At the end of the season, you may be able to use these comments on your website or in other marketing materials.

Letters: Often guests write in or email after the trip to thank you and make comments. Save these letters and add them to your future information.

Website: If your website or Facebook page is set up to accept comments or postings from guests, then encourage your guests to go online and write about their experiences, or tell them that you may want to post some of the messages in your guest book to the site. Monitor your site to make sure that postings are positive and not someone trying to discredit you.

After the trip, you may want to email one or two good photos of each person to that person, along with a friendly note. This will ensure that the guest remembers you in a very positive way.

// It is never a good idea to
get into an argument on
social media. //

Addressing Negative Reviews

With technology as it is today, there are many ways for people to make comments about your product or service. Specifically to tourism, sites like Tripadvisor (www.tripadvisor.ca) allow guests to review travel services including hotels, packages and operators.

Monitor this site to see what people are saying about your service. In general, people usually only leave positive feedback or post pictures. However there may be an occasion where you come across a negative review. If you do notice a negative review, and know who wrote it, then you can contact that person and offer an explanation or something to help improve the situation if required. Either way, make note of what people did not like about your product and correct it the next season.



08 Financial Management



08

In this section...

You will need to set up a business bank account, keep track of sales, payroll, gst, and file a business tax return each year.

- Banking
- Bookkeeping
- Payroll
- Invoicing
- GST
- Payables
- Credit Cards
- How To Accept Payment

Financial Management

Often, accounting and bookkeeping are not the most exciting parts of owning a business, but they are crucial to your success.

At your businesses start-up phase, you should have established some sort of banking and financial monitoring system. It is important to review these systems and make sure that they are working for you.

As your company grows, it is important to think about the systems you use and make sure that your banking and bookkeeping systems are meeting your needs, and any reporting you may need to make.

If you received funding from the Government of Nunavut, Kakivak, Kivalliq Partners in Development or the Kitikmeot Inuit Association, then they are a good resource at start-up and during operation for financial system information. Refer to the resources section at the end for more details on these organizations.

Banking

Banking can be difficult in Nunavut. With commercial banks located only in Iqaluit, Rankin Inlet, Baker Lake and Cambridge Bay, day to day banking services can be a challenge.

The increase in services available from banks online, however, is making that easier. Each of the major banks has extensive online services that can help a small business. If you are unsure of the possibilities of online banking, it is well worth asking the bank for more information. This can be done online or over the phone. Online banking can help you keep better track of your money.

It is recommended you keep a separate bank account for your business. A separate bank account set up as part of your start-up procedures will save you time and money down the road by allowing you to keep business transactions separate from your own personal banking. This will be particularly useful when you prepare your year-end financial statements and provide reporting based on revenues and expenses to the Canada Revenue Agency (CRA). It is advised that your business account is a chequing account, however, review the fees associated with bank account options before you set up your new account.

Bookkeeping

Bookkeeping is an extremely important aspect of owning and operating a small business. A good bookkeeping system is based on Generally Accepted Accounting Principles (GAAP). This GAAP framework of broad guidelines, rules and procedures for keeping books for businesses will keep your business on track to monitor its revenues and expenses and provide an accurate statement of your financial position to the Canada Revenue Agency at the end of either the calendar year or your fiscal year-end. The keeping of books is a day to day, month to month record of all your business transactions. It is important to keep your books current

by entering transaction data either on a daily or weekly basis. Further, it is recommended that you set up a filing system for your associated invoices and cheque payments so that when tax time comes you have a clear picture of what happened during your fiscal year. Without a doubt, keeping good financial records can make or break new business.

If your tourism business is very small, it may not be worthwhile to purchase a bookkeeping system. These systems can run as much as \$500. However, many providers such as Sage Accounting (formerly Simply Accounting) or Quickbooks www.quickbooks.intuit.ca have free trials and First Step programs for about \$100. There are also numerous online cloud accounting programs such as FreshBooks - www.freshbooks.com. Sage Accounting offers Sage One, a simple, web-based accounting solution for small business owners. With no software to install you can sign in and use Sage One on your laptop, tablet or smart phone. To get started and determine which program is right for you and your business check out www.na.sage.com. An agent can be reached by phone or through online chat to get you started.

All these bookkeeping software systems can be very helpful for invoicing, cash flow monitoring and paying bills. When purchasing Sage Accounting specifically, the customer has the option to purchase various levels of training and ongoing support. Sage Accounting also offers your business ways to accept and process credit card and debit cards through mobile applications attached to the bookkeeping software. These are great if you have access to internet where you're offering your services.

No matter what system you use, it is very important to keep track of all financial transactions your company makes. This means keeping track of all money you receive (your Receivables) and all the money you spend (your Payables). Keeping the original copies of your expenses will help ensure that you receive all possible tax rebates that are available to tourism businesses. The financial position of your company is what funding agencies will use to assess your businesses. This information can only be obtained from good financial tracking.

// Without a doubt, keeping good financial records can make or break new business. //

Some small businesses just keep a simple spreadsheet to track revenue and expenses. There is no “best solution,” just so long as everything is filed together and the system is accurately recording your business transactions. Consistency is the key to keeping transaction records current and manageable. You should always know how much money you have, how much you owe, and how much your service costs you per customer. Ensure your records are updated either as a transaction occurs or weekly, in order to maintain and understand your financial position at all times. At your year-end you will compile and provide all your bank statements, invoices (receivables), and expenditures (payables) to your accountant for preparation of your tax return. Reporting your financial position on time to the Canada Revenue Agency is imperative.

Payroll

Employers are responsible for paying the Canada Pension Plan, Employment Insurance, and Income Tax deductions on behalf of their employees.

If you have employees, you will need to track these deductions and make sure these deductions are submitted to the Canada Revenue Agency.

The Canada Revenue Agency has a “payroll deduction calculator” on its website to help calculate the amount of deductions to make from an employee's pay. This is available at:

<http://www.cra-arc.gc.ca/esrvc-srvce/tx/bsnss/pdoc-eng.html>

See page 27 for a more detailed explanation of deductions and taxes for employees and payroll.

Invoicing

If you are providing a service for another company or the government, invoicing will be an important part of your operation. Before providing the service, you should agree on the invoicing terms (what you will charge) and how long the customer has to pay (Terms of Payment). Your invoice should include the date the invoice is generated, a detailed list of services or supplies provided, and an invoice number to distinguish it from your other invoices.

You will need to track each invoice your company issues so you know how much money is owed to you. The outstanding money owed to you are your receivables. Many kinds of bookkeeping software can produce invoices and help track these invoices as well.

Having a good handle on invoices (receivables) you are waiting payment for is important. Reviewing your Accounts Receivable list regularly assists with monitoring your cash flow.

GST

As a business, you have to pay the Canada Revenue Agency the GST (Goods and Service Tax) that you charged on goods or services you sold. Most small businesses remit this annually to the CRA. However, if you are a larger company, the CRA may request quarterly installment payments. When you create an invoice, you will add an additional 5% to the goods or service sold. Alternatively, when you purchase supplies to provide your services you will also pay GST; this is called an Input Tax Credit (ITC).

To determine if or when you should collect and remit GST to the CRA, the following rule applies. If your revenues are equal to or exceed \$30,000 in a calendar or your fiscal year then you must file a GST return. To complete your GST return, you calculate your total revenues, the amount of GST charged on sales (whether or not it was or wasn't collected) less the amount of GST you paid on purchases (expenses). The Canada Revenue Agency provides vendors with two methods of determining the GST return. The Quick Method (preferred by most bookkeepers and easily calculated) and the Regular Method.

Payables

As soon as you receive a bill (an invoice from a service or product vendor), track it in your accounting system. While you might not immediately pay these bills, it is important to have knowledge of how much you owe (what your payables are) at all times. It is imperative that payables are paid within 30 days to avoid interest charges from your vendors on outstanding amounts. Just like you, they need to ensure they are managing their receivables in order to maintain a positive cash flow.

Credit Cards

Credit cards are increasingly being used as a form of payment in Canada. Credit cards allow for remote purchasing and often provide the user with some insurance for trips and excursions.

There are a growing number of ways small businesses can accept credit cards. This can be done directly through some accounting software, or through banking systems provided by Nunavut banks. There is a percentage-based cost to many of these services, meaning that your costs go up. The benefits of being a company that accepts credit cards may outweigh the costs.

As your business grows, it is worth thinking about the costs and benefits of offering this service.

How to Accept Payment

Most people will want to pay either by credit card or through their bank in a way that is traceable, such as by cheque or electronic banking. Your bank can help you learn how to accept these transfers. Their online tutorials are also useful.

You may want to establish a **credit card account** so that you can accept Visa or MasterCard payments. Keep in mind your card company can charge up to 3% for processing, so you will immediately lose 3%. The flip side of this is that you get your payment immediately, as opposed to two weeks or so by mail. If you accept credit card payments, make sure you scan and email the receipt back to the purchaser, so they can see the payment was received. There are also apps that allow you to process credit card payments on-site or instantly through your iPad or accounting program. Many accounting programs now include a credit card service as part of their systems. In fact, you may not need to have a Point of Sale (POS) machine to accept VISA/MasterCard payments.

You can also use a service called **PayPal**. With this service, the buyer making a payment signs up for PayPal and then can send payments that way, with less risk. As the seller, you can receive your money right away.

Whatever method you take payments through, you must have a bank account for your business. The purpose of this account is for your business only. All deposits go into that account, and purchases for the business will be made from the business account.

Tax Return Checklist

At your year-end you will compile all your:

- bank statements
- invoices (receivables)
- expenditures (payables)

and provide them to your accountant for preparation of your tax return.

Reporting your financial position on time to the Canada Revenue Agency is imperative to the health of a new business.



09 Annual Review of Plan



09

In this section...

A useful review of what worked and what you might need to change in your business plan. Options to diversify your business.

- Season Evaluation
- Changes in the Marketplace
- Is Your Business Viable?
- Diversification
- Summary

Annual Review of Plan

The end of each operating season is an ideal time to review your business. This is part of the business cycle. A yearly review helps identify issues that came up over the season and what solutions were developed.

Season Evaluation

The information for a season evaluation can come directly from customers if you conducted any surveys, from your staff who were interacting with customers, from your own observations, and from Nunavut Tourism, as it often receives feedback from travellers either at visitor centres or through member services.

Some end of season questions

- Did you take in more money than you spent?
- Are your expenses too high, and how can you trim these next year?
- Are there changes you can make to your product that will meet the needs of a new market?
- Are there issues in the media that might provide a "hook" to bring in new customers?
- Do you need different equipment?
- Do you need more staff?
- Can you afford to continue?
- What parts of the business do you not enjoy?
- Are there changes you can make to your operation to make it meet your needs better?

Addressing serious issues early is much better than dealing with unplanned difficulties later.

This is when you can also begin your planning for the next season. If there is new equipment needed because something was damaged, lost, or worn out, it is best to identify it (and the budget to purchase it) before next season.

Storing your gear and property safely when it is not in use will help ensure it lasts longer and will make it easier to start next season.

At the end of the season, review your financial position and see if your pricing is in line with your needs. Did you take in more money than you spent? What were the major costs you had, and how can you trim these next year? If you do this each year, you will be able to track trends in your business, and also identify the value of your business. This record of your activities is also important if you want to apply for funding or a loan, or if you want to sell your business to someone else.

Set your prices for next year once you have reviewed your plan. Think about how you can improve your marketing and find new customers. Then update your website, Facebook page or any other advertising with your new prices and new photos from the past season.

Changes in the Marketplace

It is important every year to check if there are any changes or trends that you can take advantage of. Are there changes you can make to your product that will meet the needs of a new market? Are there issues in the media that might provide a "hook" to bring in new customers? For example, the opening of a new museum or visitor centre in your community will help attract new visitors and change the focus of potential visitors to your community.

Another example might be an important anniversary - either of Nunavut or your community. If there is mention of this anniversary in the media, a product that aims to show the changes your community has gone through might capture interest that year.

Another example might be climate change. With an increase of interest in climate change, a tour or product that highlights the impact of climate change in your community might attract an audience that is interested in this issue

Is Your Business Viable?

Most businesses go through many changes, both positive and negative. Most established businesses are very different from what the owner envisioned 10 years, five years or even two years after start-up.

It is worth examining your business every year and taking a hard look at your financial performance. Is your business succeeding? Are expenses (overhead) too high? Is it big enough? Do you need different equipment? Do you need more staff?



You need to decide if you can afford to continue and what changes you might need to make. Addressing serious issues early is much better than dealing with unplanned difficulties later, such as not having enough money to bring your guests to camp, or not enough for gas or food.

Just as important as examining the financial side, is examining whether you still enjoy the business. A business should bring satisfaction and should help to meet your personal goals. What parts of the business do you not enjoy? Are there changes you can make to your operation to make it meet your needs better?

There is no shame in shutting down or making significant changes to a business. Many businesses do not succeed, but their owners often move on to other businesses, taking what they learned from their first one. There are also many issues that are beyond an owner's control that can cause a business to close. The timing may be wrong, or an unexpected change to a world or local market may cause difficulties.

Diversification

As the tourism market in Nunavut is relatively small, tourism operators will often look at opportunities outside of the industry. These opportunities allow you to use your assets in other areas.

Two of the biggest sectors outside of tourism are government and mining. There are many areas where a tourism business can serve these two sectors.

Government

Governments often require services that an outfitter or lodge operator can provide. There may be a requirement from the government to provide employees with Inuit cultural training or exposure. A tourism operator may be able to offer a program that gives new government employees exposure to the land and Inuit culture.

This type of activity is often needed throughout the year and could provide your business with some much-needed winter or spring

income. Use local radio or bulletin boards to promote yourself and offer short day-trips or town tours. Often these "little" packages can generate some new income.

The Government of Nunavut puts all of its Requests for Proposals on its website. The potential contracts can be seen at: <http://www.nunavutenders.ca>. It is worth checking this site regularly for potential work.

It is also worth developing a relationship with senior Government of Nunavut and municipal officials in your community. Make sure they know what services you provide and, just as importantly, ask what needs they may have. There are officials in each community who have the authority to issue smaller contracts outside of the tender system.

Mining

The mining industry also has needs that may be met by a tourism operator. Mining companies that have signed an Inuit Impact and Benefits Agreement with the regional Inuit association have a requirement to contract with Inuit businesses. This does not mean that you are "owed" work, but they will usually give consideration to most Inuit firms.

Culture & Wildlife

Mining and exploration companies have requirements to look at the cultural and wildlife impacts of their activities. They conduct extensive research on the environment prior to construction of a mine and this provides opportunities for tourism operators. Marketing to mining companies ensures that you are able to take advantage of this fast growing sector.

Mining companies may also have a need for cultural awareness training. Modifying your tourism product to provide their employees with cultural exposure opens many doors to other revenue.



Logistics

Mining and exploration companies often have a need for overland or boat transportation for their programs. This type of work is often needed outside of the normal tourism season and can maximize your annual revenue.

Your regional Inuit association can provide you with information on which companies operate in your area. Contact these companies directly so they are aware of your service and capabilities.

The Government of Nunavut also provides funding to small businesses to attend mining and trade shows. These shows are usually held in regional centres but are a good opportunity to meet one-on-one with potential customers in the mining industry.

Summary

There are lots of other things you will need to do each year, including filing your GST, renewing licences, checking your equipment and developing a maintenance schedule. Remember to save some of each season's revenue to pay next season's renewals. This makes it easier to start the new season. Refer to the annual review checklist in Appendix B to help guide you through this process.

// There is no shame in shutting down or making significant changes to a business. Many businesses do not succeed, but their owners often move on to other businesses, taking what they learned from their first one. //



10 Resources

10

In this section...

Business help is available from these organizations.

- Atuqtuarvik Corporation
- Government of Nunavut
- Nunavut Development Corporation
- Nunavut Tourism
- Chambers of Commerce
- Community Futures Groups
- Kakivak Association
- Kitikmeot Inuit Association
- Kivalliq Partners in Development
- Destination BC

Resources

Territorial

Atuqtuarvik Corporation

Atuqtuarvik Corporation was established to help develop the economy by providing loans and equity investments to Inuit-owned businesses. They have helped several tourism establishments (mostly hotels) get started and provide ongoing guidance and assistance.

For more information, see:
<http://www.atuqtuarvik.com/>

Government of Nunavut

The Government of Nunavut's Department of Economic Development and Transportation provides a wide range of business support. This includes start-up funding, expansion funding, tax rebates and marketing support. The department has offices in each region of Nunavut.

For more information, see:
<http://www.edt.gov.nu.ca>

Nunavut Development Corporation

The Nunavut Development Corporation, through its venture investment program, helps Nunavut-based operations, including tourism operations, by providing investment capital. Key criteria in assessing eligibility includes a strong prospect for commercial viability, job creation or income-generation potential, demonstrated co-investor participation, and an eventual equity-oriented, non-controlling interest position in the company.

For more information, see:
<http://www.ndcorp.nu.ca/>

Nunavut Tourism

Nunavut Tourism is a not-for-profit membership association that encourages tourism development by providing specialized knowledge and expertise in five key areas: marketing, research, product development, training, and visitor services.

For more information, see:
<http://www.nunavuttourism.com>

Regional

Chambers of Commerce

Chambers of Commerce exist in all three regions and in Iqaluit. The Kitikmeot chamber is called a board of trade. These groups support small businesses and advocate for their members. Consider getting involved or using them as a resource for any challenges you experience.

For more information:
Iqaluit - <http://www.iqaluitchamber.ca>
Baffin - <http://www.baffinchamber.ca>
Kivalliq - 1 888 645 2126
Kitikmeot - <http://www.krbt.ca>

Community Futures Groups

Nunavut's three regional Community Futures Groups provide business loans, counseling, training and referrals to other lending and support agencies.

For more information:
BBDC - <http://www.baffinbdc.ca>
KBDC - please call 1 888 645 2126
KCFI - <http://www.kcfi.ca>

Kakivak Association

Kakivak Association serves the Inuit of the Qikiqtani region. Kakivak provides funding for new businesses, expanding businesses and training. Kakivak also provides business advice for Inuit entrepreneurs.

For more information, see:
<http://www.kakivak.ca/>

Kitikmeot Inuit Association

The Kitikmeot Inuit Association provides business start-up and expansion funding as well as business advice.

For more information, see:
<http://www.kitia.ca>

Kivalliq Partners in Development

Kivalliq Partners in Development encourages business development by providing business start-up and expansion funding as well as training funds for small businesses.

For more information, see:
<http://www.kivalliqpartners.ca>

Additional Resources

Destination BC's Business Essentials Guides

Destination BC has produced a series of downloadable guides and an online webinar for small business operators. In addition, the organization offers 3-hour workshops in online marketing.

To access, see:

<http://www.destinationbc.ca/Programs.aspx>

Or email for further information:

tourismbusinessessentials@destinationbc.ca

Appendix A

Reminder Start-Up Steps

Once you have registered your business and secured financing, you need to set up your business operations. In addition to securing all your required licences, you should:

1. Secure office space. This could be a designated area in your home.
2. Secure a phone and fax number specifically for your business. Many small operations will often take just a cell number as their phone number.
3. Open a bank account for your business.
4. Establish a record keeping and accounting system. You can also hire an accountant for this who can advise you on the best method.
5. Purchase the equipment necessary to establish your office, include furniture, computer equipment and whatever else might be required.
6. Secure your domain name for your website; develop your logo and your method for advertising; and create any social media accounts you may need.
7. Develop your cancellation policies, liability waivers, contracts and any other legal tools you need to operate. It's always recommended you show these to a legal expert to review.

Appendix B

Annual Review Checklist

☐ Was my season a **success**?

YES

What **contributed** to the success of my season this year?

NO

What **hindered** my success?

☐ What should I **change** for next season?

☐ Do I need to **purchase** any new equipment?

YES

What needs to be purchased?

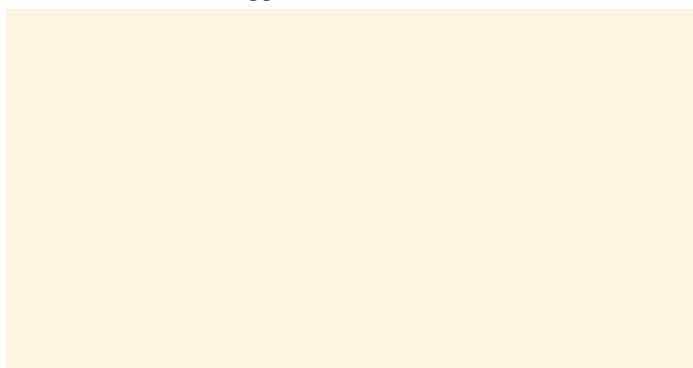
NO

Does any of my equipment need **maintenance**?

☐ Have I done a complete **inventory of my supplies?**

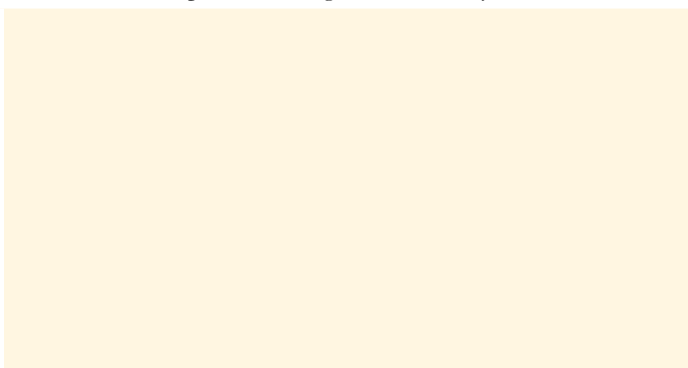
YES

What supplies need to be reordered?

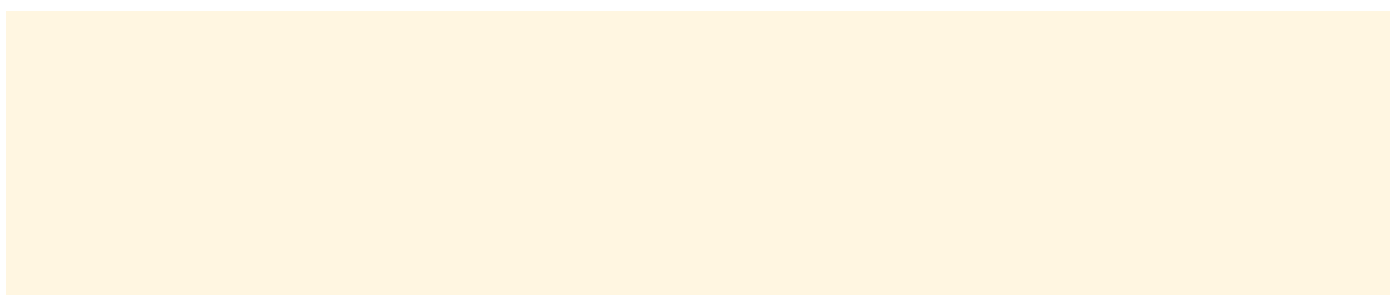


NO

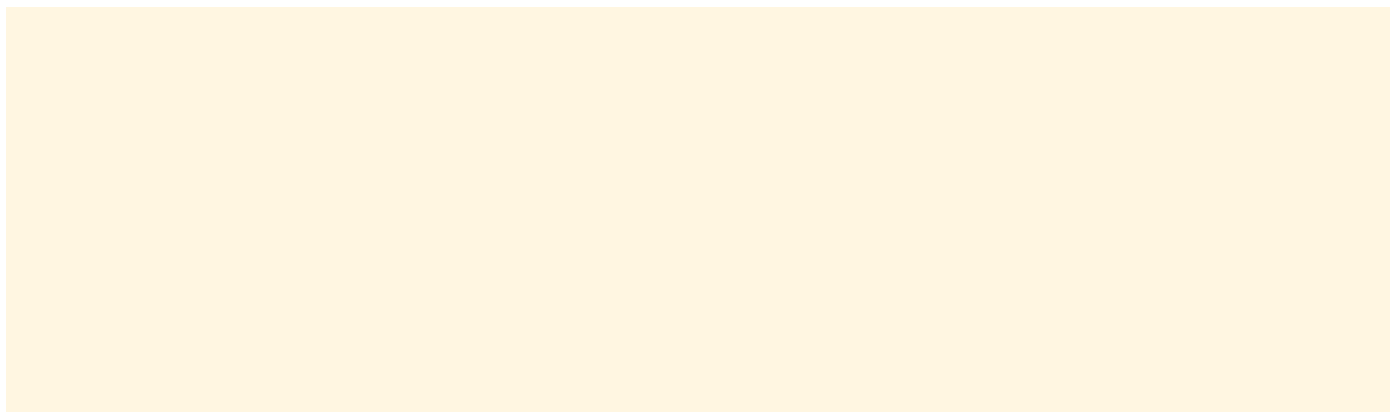
What is the plan for doing one before my next season?



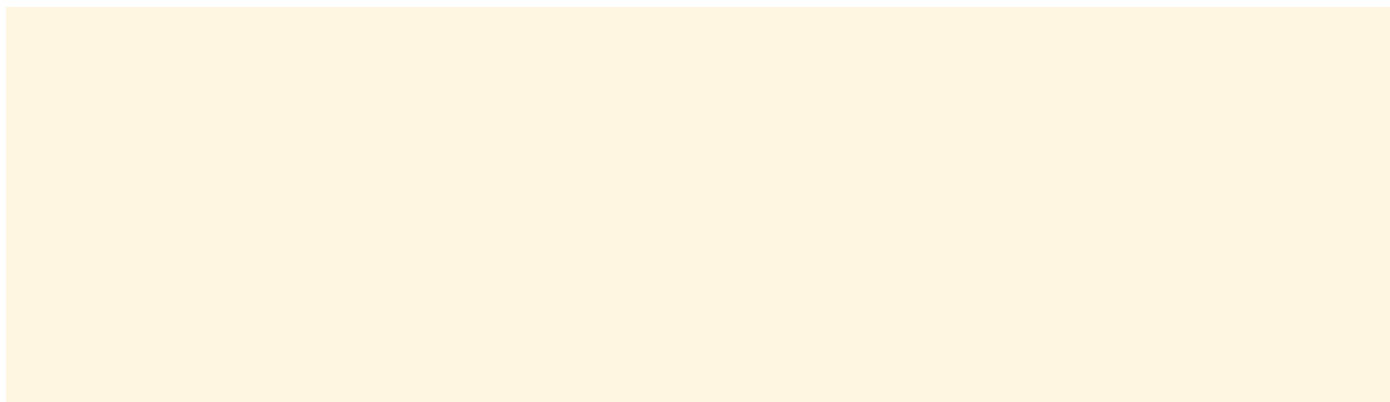
☐ Is all my equipment **properly stored?**



☐ When do I need to start **rehiring any seasonal staff?**



☐ Are there any staff I do not want to hire back?



☐ What will my **pricing strategy** be for next year?

☐ What is my **marketing plan** for next season?

☐ Is there a market for my services outside of this season?

YES

What is the market?

NO

Are there changes I can make to fit a different season?

☐ What **licences and services** do I need to renew for next year?

Appendix C

WAIVER AND RELEASE OF LIABILITY

To: YOUR COMPANY NAME

From: _____

Date: _____

In consideration of my participation in activities being provided by YOUR COMPANY NAME, I agree as follows:

1. I fully understand and acknowledge that all outdoor recreational activities, including the ones I am participating in with YOUR COMPANY NAME involve risks including:
 - a) inherent risks, dangers and hazards, that arise in connection with my use of equipment provided by or procured for this activity;
 - b) inherent risks, dangers and hazards, that arise in connection with my participation in activities that will be conducted, organized and/or facilitated by YOUR COMPANY NAME.
2. I also fully understand and acknowledge that all outdoor recreational activities that take place in the Arctic have associated risks, dangers and hazards that may arise from foreseeable or unforeseeable causes including, but not limited to:
 - a) the use of firearms;
 - b) the operation of snow machines, the operation of motor vehicles, including all -terrain vehicles, and the use of boats, rafts, canoes, and/or kayaks including the risk of drowning;
 - c) guide decision-making, including the possibility that a guide may misjudge terrain, weather, trail or river route location, water levels and conditions, and ice conditions.
3. I hereby assume all risks and dangers and all responsibility for any losses and/or damages, whether caused in whole or in part by the negligence or other conduct of the owners, agents, officers, or employees of YOUR COMPANY NAME or by any other person.
4. I, on behalf of myself, my personal representatives and my heirs hereby agree to release, waive, discharge, hold harmless, defend and indemnify YOUR COMPANY NAME and its owners, agents, officers and employees from any claims, including but not limited to, actions or losses for bodily injury, property damage, wrongful death, loss of services or otherwise which may arise out of my participation in activities with YOUR COMPANY NAME.
5. I specifically understand that I am releasing, discharging and waiving any claims or actions that I may have presently or in the future for the negligent acts or other conduct by the directors, officers, owners, agents, and/or employees of YOUR COMPANY NAME.
6. The Venue of any dispute that may arise out of this agreement or otherwise between the parties to which YOUR COMPANY NAME or its agents is a party shall be Nunavut Territory. This agreement shall be construed in accordance with the Laws of Nunavut.

I permit the use of any photos or film taken during the day's activities for publicity, advertising, promotion or other commercial purpose.

I HAVE READ THE ABOVE WAIVER AND RELEASE AND BY SIGNING IT AGREE. IT IS MY INTENTION TO EXEMPT AND RELIEVE **YOUR COMPANY NAME** FROM LIABILITY FOR PERSONAL INJURY, PROPERTY DAMAGE OR WRONGFUL DEATH CAUSED BY NEGLIGENCE OR ANY OTHER CAUSE.

NAME (PRINTED) GROUP NAME

STREET ADDRESS

CITY PROVINCE/STATE POSTAL/ZIP CODE

AGE

SIGNATURE

WITNESS

DATE

DATE

Appendix D

This is an excerpt from Issue No. 107 of "Tax Tips and Traps," a newsletter from Lester Landau. Previous issues of their newsletter can be found at lesterlandau.ca/resources/tax-tips-traps.

CHECKLIST FOR SMALL BUSINESSES: Free CRA Resource



On May 21, 2014, CRA published an updated **checklist** discussing the **phases** that a **small business** may experience. This listing provides information on the following **four sections**: Before you start, Start a business, Maintain a business and, Close or resume your business. Each of the sections contains a list of **key activities** and **links** to relevant **articles** and **videos**.

See www.cra-arc.gc.ca/tx/bsnss/sm/chcklst-eng.html for the checklist.

Action item: Use this free CRA resource!