

Bed and Breakfast Business Sourcing Guide

Revised: February 2005



Small Business BC

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Regulatory / Legal

Basics for Getting Started

There are some basic regulatory requirements that are likely to affect you when starting your business. Requirements include registering your business name, obtaining a business license and paying taxes.

For a more information on basic regulatory requirements, visit the Small Business BC web site at:

http://www.smallbusinessbc.ca/bizstart-checklist.php

Acts and Regulations

Hotel Keepers Act / Hotel Guest Registration Act

This act oversees businesses that rent out accommodation for overnight guests.

Business Practices and Consumer Protection Act

The Business Practices and Consumer Protection Authority Act established an independent authority, the BPCPA, which operates at arm's length from government and is responsible for a range of licensing, inspections, investigations and enforcement.

The BPCPA administers and enforces consumer protection laws and regulates industries such as debt collection and credit reporting agencies, travel agencies, funeral homes and cemeteries.

Municipal Act

When a household lets (rents out) more than two rooms, a business license may be required. However, principal use of the dwelling must remain that of the family residence. Municipalities are authorized to provide these business licenses under this act.

Provincial Sales Tax / Hotel Room Tax Act

If you are a bed & breakfast operator with four or more rooms of accomodation you must register, and charge to customers, the PST

Acts and Regulations

Hotel Keepers Act www.qp.gov.bc.ca/statreg/stat/ H/96206_01.htm

Hotel Guest Registration Act http://www.qp.gov.bc.ca/statre g/stat/H/96205 01.htm

Business Practices and Consumer Protection Act

Business Practices and Consumer Protection Authority Tel: (604) 320-1664

Toll-free: 1-888-564-9963 Fax: (250) 920-7181 http://www.bpcpa.ca Link to the Act: http://www.legis.gov.bc.ca/37t h5th/3rd_read/gov02-3-toc.htm

Municipal Act

Check the blue pages of your telephone book under Municipalities and Regional Districts.

Provincial Sales Tax / Hotel Room Tax Act

Consumer Taxation Branch http://www.rev.gov.bc.ca/ctb/N ewBusinesses.htm

Hotel Room Tax Act http://www.qp.gov.bc.ca/statre g/stat/H/96207_01.htm

You may also ask questions of your local Government Agent: http://www.governmentagents.gov.bc.ca/locations/map.htm

Regulatory / Legal continued

Health Act

This act is intended to maintain public health by preventing and removing a broad range of health hazards. There are powers to ensure that persons infected with a communicable disease are both treated and prevented from spreading the disease.

The Health Act regulates businesses that handle, process or serve food on matters such as the hygiene of food handlers, maintenance of food preparation areas, ventilation, lighting, storage areas and equipment.

Swimming Pool or Wading Pool (Health Act)

There are specific regulations pertaining to the construction and maintenance of swimming pools, spray pools and wading pools. Plans must be approved, including nature of auxiliary facilities, safety features, health protection and operation of a pool, lifeguard, record keeping, disinfection, bathing loads and lavatory facilities.

Insurance

With any small business venture, it is important to protect yourself against liability in case of an accident. Some insurance agencies are not interested in, or able to provide appropriate coverage to bed and breakfasts. It is important to shop around to find an agent who specializes in small business and offers coverage appropriate to bed and breakfast operations in particular. Premiums will vary between agents depending on their available plans and interest in providing coverage for your venture.

The BC Tourism Industry Insurance and Financing Report

The Council of Tourism Associations (COTA) provides a unique look at the insurance and financing issues affecting tourism operators in British Columbia.

Health Act

For a list of Regional Health Units, see the Appendix

Swimming Pool

For a list of Regional Health Units, see the Appendix

Insurance

Insurance Bureau of Canada

#1010 - 510 Burrard St. Vancouver, BC, V6C 3A8 Toll-free: 1-877-772-3777 Tel: (604) 684-3635

Fax: (604) 684-6235 http://www.ibc.ca/

Check the local yellowpages under "Insurance Agents and Brokers"

The BC Tourism Industry Insurance and Financing Report

Council of Tourism Associations (COTA) Tel: (604) 685-5956 info@cotabc.com

http://www.cotabc.com/publica

tions.html

Funding / Financing

Financing Your Business

Small business financing can involve several types of financing. Examples are short-term debt, long-term debt and equity financing.

For a more information on financing your business, visit the Canada/BC Business Service Centre's web site at:

http://www.smallbusinessbc.ca/bizstart-financing.php

Sources of Financing

Canadian Tourism Commission's List of Financing

While the Canadian Tourism Commission does not provide grants, subsidies or funding for new business, products or services it does have a list of federal, provincial and territorial government departments and agencies offering both general and tourism-specific financing programs. From the main page (after a free registration) click on "Industry Resources" on the left and then "Other Tourism Links".

Community Futures Development Corporations (CFDC)

Community Futures Development Corporations provide rural businesses with loans to assist expansion, or to help entrepreneurs create new businesses. Loan amounts are up to \$125,000.

Canada Small Business Financing Program (CSBF)

The Canada Small Business Financing Program was created to help small businesses reach their potential by making it easier for them to get term business improvement loans to finance the purchase or improvement of fixed assets, for new or expanded operations. Administered under the Canada Small Business Financing Act (CSBFA), the program is a joint initiative between the Government of Canada and private-sector lenders.

Business Development Bank of Canada (BDC)

The Business Development Bank of Canada (BDC) is Canada's small business bank. BDC plays a leadership role in delivering timely and relevant financial and management services, with a particular focus on the emerging and exporting sectors of the economy. BDC is dedicated to helping create and develop Canadian small and medium-sized businesses.

Sources of Financing

Canadian Tourism Commission's List of Financing http://www.canadatourism.com

To find the nearest Community Futures Development office in BC, check:

http://www.communityfutures.ca/provincial/bc/locations/

or call

Small Business BC

Toll-free: 1-800-667-2272

Canada Small Business Financing Program

For further information on the CSBFA, contact the Lender of your choice or view the Web Site at:

http://strategis.ic.gc.ca/csbfa

Business Development Bank of Canada

Toll Free: 1-888-INFO BDC for a local branch check: http://www.bdc.ca

Overview of Government Financial Programs

The Overview is the Canada/BC Business Service Centre's publication that lists government assistance programs and services for small business. Both federal and provincial government programs are listed.

Not meant to be comprehensive list of all business assistance programs, the Overview is a collection of the more popular programs that are more readily available to the small business owner.

How-To / Educational

How-To Publications

Start and Run a Bed and Breakfast

With a keen business sense and the advice in this helpful, easy-toread guide, you, too, can turn your home into a welcome place for visitors to stay. Includes: Determining if you would be a good B&B host; Catering to a specific market; Providing food and beverage services; Setting housekeeping standards; Popular B & B recipes; Using the Internet to promote your B&B.

How to Open and Operate a Bed and Breakfast

This comprehensive handbook clearly outlines how to set up and run a successful bed and breakfast business in your own home. You get down-to-earth advice, as well as quizzes, checklists, and worksheets to help you design a B&B operation that is just right for you.

Open Your Own Bed and Breakfast

Whether you already run a B&B or are in the planning stage, you will find this practical guide an invaluable resource on: your responsibilities, and those of your guests; purchasing an existing inn vs. converting your home; evaluating your home's assets and liabilities; what to charge your guests; seminars and internships; increasing profitability; advertising and promotion; employee management; legal, tax and insurance issues; preventing B&B burnout. A section is also included on new marketing strategies for your B&B and an appendix of industry suppliers. Informative interviews with successful hosts, hospitality checklists, and a directory of reservation services, associations, seminars, and apprenticeships are also included.

Overview of Government Financial Programs

http://www.smallbusinessbc.ca /pdf/overview.pdf

Financing Search

To search for all financing programs in the Business Service Centre database: http://www.smallbusinessbc.ca /searchSite.php (enter a keyword in the search bar, government financing database, or leave blank)

How-To Publications

Start and Run Bed and Breakfast

Published by: Self-Counsel

Press

ISBN: 1-55180-279-1 http://www.self-counsel.com

How to Open and Operate a Bed and Breakfast

Published by: Globe Pequot

Press

ISBN: 0-7627-0063-7

Open Your Own Bed and Breakfast

Published by: John Wiley &

Sons, Inc.

ISBN: 0-471-13044-3

Business Plans Handbook (Volumes 1, 4, and 6)

A compilation of actual business plans developed by small businesses throughout North America, including bed and breakfasts. Each of these three real business plans represents an owner's successful attempt at clarifying the reasons for the business to exist or expand, and why a lender should fund the enterprise.

Small Business Profiles: A Guide to Today's Top Opportunities for Entrepreneurs (Volume 2)

This publication contains Small Business Profiles, including a Bed and Breakfast profile. The profiles cover crucial aspects of business start-up such as costs and expected profits, marketing and advertising, particulars of the industry, site considerations, facility layout, equipment and supplies, required licenses, and much more. The publication also suggests numerous possibilities for obtaining more information and needed resources.

Marketing Publications

Effective marketing is critical to the success of any business. The publications listed in this section are excellent tools to assist you in developing a sound marketing plan for your small business and can significantly improve your chances for success.

The Complete Idiot's Guide to Marketing Basics

The Complete Idiot's Guide to Marketing Basics tells you what you need to know about positioning and marketing your product. It provides step-by-step instruction on putting together a promotion plan, information on managing a sales force and steps for matching your product or service with the customers who need it.

Marketing for the Self-Employed

Marketing puts you in contact with the people who want to buy your products and services. If you can reach these customers effectively, you can ensure the success of your business. Yet many self-employed people never master the art of marketing. You will learn how to do it here from someone who's done it himself. Topics include: effective marketing, tools and tactics and time and money management.

How to Market a Product for Under \$500!

A guide for taking advantage of low cost or free marketing techniques. Includes information on putting together a marketing plan, writing press releases, and more effective placements of advertising.

Business Plans Handbook (Volumes 1, 4, and 6)

Published by: Gale Research. Vol.1/ISBN: 0-8103-9222-4 Vol.4/ISBN: 0-7876-1124-7 Vol.6/ISBN: 0-7876-2077-7 http://www.gale.com

Small Business Profiles:

A Guide to Today's Top Opportunities for Entrepreneurs (Volume 2) Published by: Gale Research. 0-8103-9325-5 http://www.gale.com

Marketing Publications

The Complete Idiot's guide to Marketing Basics

Published By: Alpha Books ISBN: 0-02-861490-9

Marketing for the Self-Employed

Publisher: Prima Publishing ISBN: 0-7615-0592-X http://www.primapublishing.co

How to Market a Product for Under \$500!

Publisher: Danielle Adams

Publishing

ISBN: 0-9642879-2-7

How-To / Educational continued

Marketing on a Budget

This book explains ways to save money on buying in marketing information or expertise, but it also demonstrates many of the skills that companies with higher budgets would farm out. It is full of anecdotes and examples which draw on the experience of people who have achieved success through low budget marketing themselves.

The Marketing Plan

How to analyze market economics, the competition and the business. Selecting markets with the best profit potential. Determine who customers are and what they want. Develop all-important positioning statement or brand personality. Decide pricing strategy and marketing budget. Use customer service to increase repeat sales. Selling products using direct marketing, trade shows, merchandising and sales promotions. Measuring and monitoring marketing results.

Putting Your Small Business on the Web

Explains what the Web can and cannot do. How to use the Web as an effective marketing tool. Summarizes the costs involved in building a web presence. Provides information about how to save money with a do-it-yourself approach. Also shows what web serving options are. Designing and building your site. Getting your site noticed. Maintaining and keeping your site up-to-date.

Marketing on a Budget

Publisher: International Thomson Business Press ISBN: 1-86152-146-4

The Marketing Plan

Publisher: AMACOM - American Management

Association

ISBN: 0-8144-7101-3

Putting Your Small Business on the Web

Publisher: Peachpit Press ISBN: 1-201-71713-1

How-To / Educational continued

Training Programs

Bed and Breakfast - Where Do I Begin?

The bed and breakfast industry is rapidly growing in popularity because more and more tourists are discovering this type of personalized and unique accommodation. In this intensive workshop you will learn the basic information required to start your bed and breakfast business.

Food Safe Certification

Designed specifically for the hospitality industry, this training program makes you aware of the dangers of food poisoning and how you as a food handler can minimize the danger. Receiving and displaying a Food Safe certificate enhances the employer's image and reputation and increases customer confidence.

SuperHost Customer Service Training

To ensure that tourism related businesses and organizations in British Columbia have a professional well trained work force that enhances the travel experience for visitors to British Columbia so that they are motivated to return.

Tourism BC has established a reputation for customer service training with its internationally recognized SuperHost workshops. The Training Services team manages product development, training and the delivery network for the SuperHost Face to Face program throughout the province and internationally.

Small Business BC Seminars

Small Business BC has a number of one-day and half-day seminars to help the new business owner get started. A full list of seminars is available on line.

Contacts / Directories

Bed and Breakfast Associations

Western Canada Bed and Breakfast InnKeepers Association

Comprised of individual bed and breakfast operators, the association can assist you via their interactive voice messaging system. It is possible to speak with a reservation agent or request information by mail or fax - including membership info, brochures and/or bed and breakfast start-up information.

Training Programs

Bed and Breakfast - Where Do I Begin?

VSB, Continuing Education 1580 West Broadway Street Vancouver, BC, V6J 5K8 Tel: (604) 713-4550 Fax: (604) 713-4536

http://www.vsb-adult-ed.com

Food Safe Certification

Hospitality Industry Education Advisory Committee 204, 15225 104th Avenue Surrey, BC, V3R 6Y8 Toll-free: 1-800-665-8883

Tel: (604) 930-9770 Fax: (604) 930-9771 http://www.hieac.com

SuperHost Customer Service Training

Tel: (250) 387-1711 Fax: (250) 356-8246

http://www.tourism.bc.ca/traini ng_services.asp?id=1222 superhost@tourismbc.com

Small Business BC Seminars http://www.smallbusinessbc.ca /seminars-list.php

Bed and Breakfast Associations

Western Canada Bed and Breakfast Inn Keepers Association

P.O. Box 74534 2803 West 4th Avenue Vancouver, BC, V6K 4P4 Tel: (604) 255-9199 http://wcbbia.com

Tourism Organisations

Tourism British Columbia

As a marketing-oriented organization, Tourism BC's mandate is to promote the growth and development of the tourism industry through innovative programs and industry development initiatives.

Tourismbc.com provides information on the organization's corporate programs that will be useful for tourism operators, news media and interested stakeholders.

There are six regional tourism associations in BC working in partnership with Tourism BC.

Vancouver, Coast and Mountains Tourism Region

Vancouver, Coast & Mountains Tourism Region develops, coordinates, and delivers tourism marketing programs.

Membership is open to tourism-related businesses operating in Greater Vancouver, Sea to Sky Country, the Sunshine Coast, and Mighty Fraser Country.

Tourism Vancouver Island

Tourism Vancouver Island (TAVI) serves its members through promoting and enhancing regional tourism. The Association's goal is to increase the number of visitors through the region, and to extend visitors' length of stay, in order to generate overall increases in tourism revenues for members.

Thompson Okanagan Tourism Association (TOTA)

The Thompson Okanagan Tourism Association (TOTA) is committed to increasing gross regional tourism revenues. The Association encourages increases in visitor numbers, length of stay, and expenses by making regional marketing activities more effective and efficient.

Northern British Columbia Tourism Association

Northern British Columbia Tourism Association generates increased tourism revenues to the North by developing and implementing marketing campaigns.

Tourism Organisations

Tourism British Columbia

12th Floor, 510 Burrard St. Vancouver, BC

Vancouver, 1

Tel: (604) 660 3757 Fax: (604) 660-3383

http://www.tourismbc.com

Vancouver, Coast and Mountains Tourism Region

250 - 1508 West 2nd Avenue Vancouver, BC, V6J 1H2 Toll-free: 1-800-667-3306

Tel: (604) 739-9011 Fax: (604) 739-0153 http://www.vcmbc.com

Tourism Vancouver Island

203-335 Wesley St. Nanaimo, BC, V9R 2T5 Tel: (250) 754-3500

Fax: (250) 754-3599 http://www.islands.bc.ca

Thompson Okanagan Tourism Association

1332 Water Street Kelowna, BC, V1Y 9P4

Toll-free: 1-800-567-2275 Tel: (250) 860-5999

Fax: (250) 860-9993

http://www. Thompson Okanaga

n.com

Northern British Columbia Tourism Association

#303 – 1268 5th Avenue Prince George, BC, V2N 2S6

Toll-free: 1-800-663-8843

Tel: (250) 561-0432 Fax: (250) 561-0450

http://www.northernbctravel.co

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Contacts / Directories continued

Kootenay Rockies

Tourism Rockies generates tourism revenues by developing and coordinating collaborative destination marketing programs on behalf of the Kootenay Rockies members.

Cariboo Chilcotin Coast

Cariboo Chilcotin Coast offers travel and tourist information to help visitors plan the perfect vacation in the Cariboo Chilcotin & Central Coast region.

Internet Resources

Bed and Breakfast Online

The B&B Online site went online in January 1995, and was the first Canadian B&B listing site on the Internet. This listing service is for Bed & Breakfasts only, and thus is NOT open to Hotels, Resorts, etc.

Bedandbreakfast.com - Bed & Breakfast Resource

A comprehensive source for bed and breakfast information on the Internet. Content includes association listings, ratings, recommendations, discounts and promotions and hosts the official site for Country Inns Magazine. A section titled Innkeepers Only provides the tools aspiring innkeepers need to make informed decisions about purchasing a Bed and Breakfast or inn. Some of the services include Resources, Chat, Message Board, Books and General Information. Also listed are helpful guides available for order online.

Kootenay Rockies

PO Box 10, 1905 Warren Ave Kimberley, BC, V1A 2Y5 Tel: (250) 427-4838

Fax: (250) 427-3344

http://www.kootenayrockies.co

Cariboo Chilcotin Coast

118A North 1st Ave Williams Lake, BC V2G 1Y8

Toll-free: 1-800-663-5885 Tel: (250) 392-2226

Fax: (250) 392-2838

http://www.landwithoutlimits.c

For other tourism associations:

http://www.smallbusinessbc.ca /searchSite.php

(enter "tourism" into search bar using the associations database)

Internet Resources

Bed and Breakfast Online http://www.bbcanada.com/

BedandBreakfast.com - The Bed and Breakfast Resource http://www.bedandbreakfast.co m

Contacts / Directories continued

About.com - Running a Bed and Breakfast

Many resources available: B&B listings, articles on running a B&B, tips on buying and selling, and software available.

Tourism British Columbia

As a marketing-oriented organization, Tourism BC's mandate is to promote the growth and development of the tourism industry through innovative programs and industry development initiatives.

http://www.tourismbc.com provides information on the organization's corporate programs that will be useful for tourism operators, news media and interested stakeholders.

http://www.tourismbc.com/industrydevelopment links to information on tourism operator guides and workshops

Management / Reservation Systems

Held4u Reservation System

Held4u is a web-based software enabling small hotels and Bed & Breakfasts to provide room availability and bookings from their website.

InnReserve Bed and Breakfast Reservation Software

Designed specifically for bed and breakfasts with 12 rooms or less. Major features include an 'at a glance' room availability checker on the monthly calendar. The program is unencumbered with unneeded and confusing hotel features - totally open and customizable by the user.

Software Maker: InnOvision

The complete, easy to use reservation software for bed and breakfasts and small inns.

About.com - Running a Bed and Breakfast

http://www.bandb.about.com/c s/running/

Tourism British Columbia http://www.tourismbc.com

Other Websites:

Bed & Breakfast Inns Online: Canada

http://www.bbonline.com

Inns & Lodges of Canada http://www.dallasadmall.com/ canada.html

BC Bed & Breakfasts Only http://www.bcbbonly.com/

Traveling Canada http://www.travelingcanada.co m/directories/bbfast.html

Management / Reservation Systems

Held4u Reservation System http://www.held4u.com

InnReserve Bed and Breakfast Reservation Software http://www.innreserve.com

Software Maker: InnOvation http://www.swmaker.com

Contacts / Directories continued

Print Directories

Approved Accommodations Guide

Divided into six tourism regions of BC and is sorted by city. Info includes the property name, address/phone/fax, number and type of rooms, rates, policies, Canada Select Rating, amenities and special features.

By participating in Tourism BC's widely recognized inspection and registration program, accommodation properties become eligible for inclusion in the Approved Accommodation Guide and can also apply for "approved accommodation" signage. The 2004 Approved Accommodation Guide, with approximately 2,800 properties, is the most comprehensive directory of inspected accommodations for the province.

Market Data / Statistics

Sales Forecasting

Sales forecasting is the process of organizing and analyzing information in a way that makes it possible to estimate what your sales will be.

Sources of Market Data

Performance Plus

The Small Business Profile of Guesthouse and Tourist Homes (SIC 9114) is the statistical resource most closely matched to Bed and Breakfast operations. This document, relating to establishments primarily engaged in renting rooms to established or transient guests, provides: averages of financial statements from sample businesses, includes selected expense items, profitable vs. non-profitable, balance sheet and financial ratios.

Print Directories

Approved Accommodations Guide

Publisher: Tourism British Columbia.

For inclusion, contact: Tourism Product Services and **Quality Assurance Services** Tourism British Columbia 300 - 1803 Douglas Street Victoria, BC, V8W 9W5 Toll-free1-800-TBC-7899 Fax: (250) 387-9406 http://www.tourismbc.com/visi tor_services.asp?id=1248 productservices@tourismbc.co

Sources of Market Data

Performance Plus

http://sme.ic.gc.ca or Small Business BC Market Research Advisor Tel: (604) 775-5699

Market Data / Statistics continued

Tourism Room Revenue

This release presents accommodation revenues generated in BC for a number of accommodation categories by Development Region, Regional District and major urban centres.

Tourism Sector Monitor

Includes highlights, maps, graphs and explanatory notes. Approximately 16 pages monthly plus an Annual Supplement Annual subscription \$60, subscribers may access online version of this report.

Tourism Research

Tourism BC's Research Services division conducts research on various aspects of the tourism industry, providing industry partners with information to enhance the effectiveness of future marketing and development projects.

Research reports are available free online at http://www.tourismbc.com

Tourism Vancouver

Tourism Vancouver has a page listing useful market research / statistics on their website for the Greater Vancouver area

Other Tourism Statistics websites

BC Stat's list of tourism statistics-related websites

Tourism Room Revenue

BC Stats (250) 387-0327 http://www.bcstats.gov.bc.ca

Tourism Sector Monitor

http://www.bcstats.gov.bc.ca/p ubs/pr_tour.htm

Tourism Research

Tourism BC – Research Services

300 - 1803 Douglas Street Victoria, BC, V8T 5C3 Tel: (250) 387-1567

Fax: (250) 356-8246 http://www.tourismbc.com research@tourismbc.com

Tourism Vancouver

http://www.tourismvancouver. com/about_us/marketing_resea rch.cfm

Other Tourism Statistics websites

http://www.bcstats.gov.bc.ca/li nks.htm#tourism



Appendix

Regional Health Units

| Burnaby Burnaby Health Department (250) 294-7390 |
|--|
| Castlegar Central Kootenay Health Unit (250) 365-4300 |
| Chilliwack Upper Fraser Valley Health Unit (250) 795-8200 |
| Coquitlam Simon Fraser Health Unit (604) 927-2000 |
| Courtenay Upper Island Health Unit (250) 336-3202 |
| Cranbrook East Kootenay Health Unit (250) 426-1455 |
| Dawson Creek Peace River Health Unit (250) 784-2400 |
| GibsonsCoast Garibaldi Health Unit (250) 886-5600 |
| Kamloops South Central Health Unit (250) 828-4411 |
| Kelowna South Okanagan Health Unit (250) 868-7700 |
| Nanaimo Central Vancouver Island (250) 755-6200 |
| New West New West. Health Department (604) 527-4406 |
| North Van N. Shore Health Department (604) 983-6700 |
| Prince George - Northern Interior Health Unit (250) 565-7390 |
| Richmond Richmond Health Department (604) 736-2866 |
| Surrey Boundary Health Unit (604) 572-2600 |
| Terrace Skeena Health Unit (250) 638-3474 |
| Vancouver Vancouver Health Department (604) 736-2866 |
| VernonNorth Okanagan Health Unit (250) 549-5700 |
| Victoria Capitol Regional District (250) 360-3118 |
| Williams Lake Cariboo Health Unit (250) 398-4600 |