



Kivalliq Inuit Association

Request for Proposal

Development of a Small Business & Entrepreneur
Handbook

Panniuq Karetak, Acting Manager, Business Development

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1. Introduction

The Kivalliq Inuit Association (KIA) invites qualified consultants or consulting firms to submit proposals to develop a **Small Business & Entrepreneur Handbook** tailored to Inuit entrepreneurs and small businesses across the Kivalliq Region of Nunavut.

The purpose of this project is to create a **practical and culturally relevant resource** that supports Inuit entrepreneurs at all stages of business development—from early idea generation and start-up to operational management, regulatory compliance, and long-term business sustainability.

The handbook will be designed to reflect the **unique economic conditions of Nunavut’s remote northern communities**, including limited infrastructure, high transportation costs, small local markets, and seasonal economic opportunities.

The final product will serve as a **core business support resource** used by entrepreneurs, community organizations, training programs, and KIA Business Development Officers.

2. Organizational Background

The Kivalliq Inuit Association (KIA) represents Inuit beneficiaries of the Kivalliq Region of Nunavut under the Nunavut Agreement. KIA works to promote strong communities, economic development, and Inuit participation in regional economic opportunities.

KIA supports Inuit economic development through programs that assist entrepreneurs, small businesses, and community-based initiatives. These services include business advisory support, program administration, and assistance accessing financing opportunities.

The proposed Small Business & Entrepreneur Handbook will strengthen these services by providing a **structured and accessible reference guide** for entrepreneurs across the region. The handbook will also support **business development training, workshops, and advisory services** delivered by KIA staff.

3. Project Objectives

The primary objectives of this project are to:

- Develop an **accessible, practical handbook** tailored to northern and remote business realities.
- Improve **business literacy and entrepreneurial knowledge** among Inuit entrepreneurs.
- Provide **step-by-step guidance** for starting and operating a business in Nunavut.
- Support compliance with **federal and territorial regulatory requirements**.
- Strengthen **financial management practices and long-term business sustainability**.
- Create a resource suitable for **training workshops, self-directed learning, and advisory support**.

The handbook should be written in **clear, practical language** and be suitable for entrepreneurs with varying levels of business experience.

4. Scope of Work

The selected consultant will be responsible for the research, development, and preparation of the **Small Business & Entrepreneur Handbook**.

4.1 Research & Engagement

The consultant will:

- Review existing business support materials relevant to northern and Indigenous communities.
- Consult with KIA staff, Business Development Officers, and selected regional stakeholders.
- Incorporate Inuit cultural context, community realities, and regional economic conditions into the handbook.
- Identify common barriers faced by entrepreneurs operating in small northern and remote communities.

4.2 Content Development

The handbook is expected to include, but is not limited to, the following subject areas:

- Entrepreneurship fundamentals
- Developing a business idea
- Micro business development and home-based enterprises
- Business planning and feasibility considerations
- Financial literacy, bookkeeping, and basic financial management
- Canada Revenue Agency (CRA) compliance, including GST registration, payroll remittances, and basic taxation obligations
- Funding and financing options available to entrepreneurs in Nunavut
- Marketing and customer service in small northern communities
- Tourism and outfitting considerations (where applicable)
- Procurement and contracting opportunities
- Human resources and payroll basics
- Risk management and insurance
- Business growth, expansion, and succession planning

The handbook should include a **Kivalliq Entrepreneur Quick Start Guide** that provides a simplified step-by-step overview of how individuals can start a business in the Kivalliq region. Additional guidance for this section is provided in **Appendix C**.

4.2.1 Micro Business Development

Given the economic realities of many communities in the Kivalliq Region, the handbook should include a dedicated section addressing **micro businesses and small-scale entrepreneurial activities**.

This section should provide practical guidance for individuals who may be starting **very small businesses with limited capital, operating from home, or operating seasonally**.

Topics may include:

- What is a micro business
- Starting a business with limited start-up capital
- Home-based and part-time businesses
- Simple bookkeeping and financial tracking for micro businesses
- When and how to formally register a business
- Pricing small-scale products and services
- Transitioning from a micro business to a fully registered business
- Examples of micro businesses commonly found in northern communities

Examples may include:

- Arts and crafts production
- Sewing and clothing repair
- Country food preparation (where permitted by regulations)
- Guiding and tourism services
- Small equipment rentals
- Catering or home-based food services
- Taxi or transportation services
- Online sales and social media marketing

The handbook should emphasize **practical, real-world guidance applicable to entrepreneurs operating in small and remote northern communities**.

4.3 Design & Usability

The consultant will ensure the handbook is designed for practical use by entrepreneurs by:

- Writing content in **clear, plain language** appropriate for varied literacy levels.
- Organizing material in a **logical and easy-to-navigate format**.
- Providing practical tools such as:
 - Checklists
 - Templates

- Case examples
- Worksheets

The handbook should also be structured so that sections can be **adapted for use in training workshops and business development programming** delivered by KIA.

4.4 Deliverables

The consultant will provide the following deliverables:

- Draft handbook for review by KIA.
- Revised handbook incorporating feedback from KIA staff and stakeholders.
- Final completed handbook.
- Editable source files (e.g., Word, InDesign, or similar format).
- Print-ready **PDF version** suitable for publication.
- Digital version suitable for online distribution and training purposes.

Additional guidance regarding expected handbook structure and case studies is provided in **Appendix A and Appendix B**.

5. Consultant Qualifications

Proponents should demonstrate the following:

- Experience developing **entrepreneurship training materials, business guides, or curriculum**
- Knowledge of **Indigenous economic development and/or northern communities**
- Strong **plain-language writing and instructional design skills**
- Experience working with **Indigenous organizations, governments, or non-profit institutions**
- Ability to manage **collaborative review and feedback processes**

Preference may be given to:

- Indigenous-owned consulting firms
- Consultants with demonstrated experience in **Nunavut or northern Canada**

6. Proposal Requirements

Proposals must include the following information:

1. Company or Consultant Profile
2. Relevant Experience and Past Projects
3. Proposed Methodology and Work Plan
4. Project Timeline
5. Team Members and Roles

6. Detailed Budget and Fee Structure
7. References (minimum of two)

Proposals should clearly demonstrate how the proponent's experience and approach align with the objectives of this project.

7. Project Timeline

KIA anticipates the following project schedule:

RFP Release Date: **July 6, 2026**

Proposal Submission Deadline: **August 31, 2026**

Consultant Selection: **September 11, 2026**

Project Start Date: **October 1, 2026**

Draft Handbook Submission: **December 11, 2026**

Final Deliverable Submission: **March 31, 2027**

KIA anticipates that the project will be completed within approximately **seven months following contract award**.

8. Evaluation Criteria

Proposals will be evaluated based on the following criteria:

- Demonstrated understanding of the project objectives
- Relevant experience and expertise
- Quality and practicality of the proposed methodology
- Experience working with Indigenous or northern organizations
- Cost effectiveness and value for money
- References and past performance

9. Budget

Proponents must provide a detailed budget outlining:

- Professional fees
- Travel expenses (if applicable)
- Materials or production costs
- Any additional project expenses

KIA reserves the right to negotiate scope, budget, and project timelines with the selected consultant.

KIA anticipates that the budget for this project will fall within the range of **\$70,000–\$100,000**, depending on the approach proposed.

10. Submission Instructions

Proposals must be submitted electronically in **PDF format** to:

Panniuq Karetak

Acting Manager, Business Development
Kivalliq Inuit Association

Email: **pkaretak@kivalliqinuit.ca**

Submission Deadline: **August 31, 2026**

Late submissions may not be considered.

11. Questions and Clarifications

Proponents may submit questions or requests for clarification regarding this Request for Proposals.

All questions must be submitted in writing by email to the contact listed above **no later than August 17, 2026**.

Where appropriate, responses to questions that may be relevant to multiple proponents may be shared with all interested parties to ensure a fair and transparent process. Responses will not identify the organization or individual who submitted the question.

Proponents are responsible for ensuring they have obtained all information necessary to prepare their proposals.

12. Proposal Format and Submission Requirements

To ensure consistency and facilitate fair evaluation, proponents are requested to organize their proposals according to the following format.

12.1 Proposal Format

Proposals should include the following sections:

1. Cover Letter
2. Organizational or Consultant Profile
3. Relevant Experience

4. Proposed Methodology and Work Plan
5. Project Timeline
6. Project Team
7. Budget and Fee Structure
8. References

12.2 Proposal Length

Proposals should generally not exceed **15–20 pages**, excluding cover letter and supporting materials.

12.3 Submission Requirements

Proposals must be submitted electronically in **PDF format**.

File name format:

KIA_Entrepreneur_Handbook_RFP_[ConsultantName].pdf

12.4 Proposal Validity

Proposals must remain valid for **60 days** following the submission deadline.

13. Contract Terms and Conditions

The following terms and conditions will apply to the contract awarded as a result of this Request for Proposals.

13.1 Contract Award

KIA intends to enter into a contract with the proponent whose proposal provides the best overall value based on the evaluation criteria.

KIA reserves the right **not to award a contract if no proposal is deemed suitable**.

13.2 Ownership of Materials

All materials developed under this contract will become the property of the **Kivalliq Inuit Association**.

13.3 Confidentiality

The selected consultant must treat all information received during the project as confidential.

13.4 Conflict of Interest

Proponents must disclose any actual or potential conflict of interest related to this project.

13.5 Payment Terms

Payment will be structured according to project milestones agreed upon in the final contract, and invoices must clearly identify the applicable milestone and deliverable.

13.6 Project Modifications

KIA reserves the right to modify the scope, deliverables, or timeline during the project if necessary.

13.7 Termination

KIA reserves the right to terminate the contract if deliverables or timelines are not met.

13.8 Governing Law

Any contract resulting from this RFP will be governed by the laws applicable in **Nunavut and Canada**.

14. Additional Information

KIA reserves the right to:

- Accept or reject any proposal in whole or in part
- Request clarification or additional information from proponents
- Modify the scope of work during negotiations
- Cancel or reissue this Request for Proposals at any time

Appendix A

Suggested Handbook Structure

The following outline provides a suggested structure for the **Small Business & Entrepreneur Handbook**. This structure is intended as guidance to help proponents understand the expected scope and content of the handbook.

Proponents may propose adjustments, improvements, or additional sections where appropriate; however, the handbook should address the core topics outlined below.

The final handbook structure will be refined in consultation with **Kivalliq Inuit Association (KIA)** during the project development process.

1. Introduction to Entrepreneurship

This section should introduce the concept of entrepreneurship and the opportunities available to Inuit entrepreneurs in the Kivalliq Region.

Topics may include:

- What it means to be an entrepreneur
- Benefits and challenges of owning a business
- Understanding business opportunities in northern communities
- The importance of planning and preparation
- Community-based entrepreneurship

2. Understanding Business Opportunities in the North

This section should focus on the unique realities of doing business in small northern communities.

Topics may include:

- Small local markets and community demand
- Seasonal economic opportunities
- Transportation and logistics challenges
- Cost of goods and shipping considerations
- Building relationships and reputation within the community

3. Micro Business Development

Many entrepreneurs in the Kivalliq Region begin with **micro businesses or home-based enterprises** that require limited capital and operate on a small scale.

This section should provide guidance on:

- What is a micro business
- Starting a business with minimal start-up capital
- Home-based businesses and part-time entrepreneurship
- Managing small cash flows and simple bookkeeping
- Understanding when a micro business should register formally
- Transitioning from a micro business to a larger registered business

Examples may include:

- Arts and crafts production
- Sewing or clothing repair services
- Small-scale catering or food services
- Tourism guiding services
- Equipment rentals
- Taxi or transportation services
- Online or social media-based sales

4. Developing a Business Idea

This section should help entrepreneurs turn ideas into viable business concepts.

Topics may include:

- Identifying business opportunities
- Understanding community needs
- Evaluating demand for products or services
- Conducting basic market research
- Testing a business idea before investing significant resources

5. Business Planning

This section should guide entrepreneurs through the process of preparing a business plan.

Topics may include:

- Purpose of a business plan
- Key components of a business plan
- Defining products and services
- Understanding target customers
- Estimating start-up costs and revenues

6. Financial Management and Bookkeeping

This section should introduce entrepreneurs to basic financial management skills.

Topics may include:

- Tracking income and expenses
- Basic bookkeeping systems
- Pricing products and services
- Budgeting and cash flow management
- Understanding profit and sustainability

7. Business Registration and CRA Compliance

This section should explain regulatory requirements for businesses operating in Nunavut.

Topics may include:

- When to register a business
- Types of business structures
- GST/HST registration requirements
- Payroll obligations
- Basic taxation responsibilities

8. Funding and Financing Options

This section should outline available funding opportunities for entrepreneurs.

Topics may include:

- Government funding programs
- Indigenous business development programs
- Grants and contributions
- Loans and financing options
- Preparing funding applications

9. Marketing and Customer Service

This section should provide guidance on attracting and retaining customers.

Topics may include:

- Understanding customers in small communities
- Building a positive business reputation
- Marketing through social media

- Word-of-mouth promotion
- Providing excellent customer service

10. Procurement and Contracting Opportunities

This section should introduce entrepreneurs to opportunities related to government and organizational procurement.

Topics may include:

- Government procurement programs
- Opportunities related to regional development projects
- Preparing quotes and proposals
- Understanding contract requirements

11. Risk Management and Insurance

This section should help entrepreneurs understand potential risks and how to manage them.

Topics may include:

- Business insurance options
- Managing financial risks
- Protecting business assets
- Workplace safety considerations

12. Business Growth and Expansion

This section should address strategies for growing a business over time.

Topics may include:

- Expanding services or products
- Hiring employees
- Increasing production capacity
- Managing business growth

13. Succession Planning

This section should introduce long-term business sustainability.

Topics may include:

- Planning for future ownership changes
- Family business transitions
- Selling a business

14. Practical Tools and Resources

The handbook should include practical tools such as:

- Business plan templates
- Budget worksheets
- Pricing calculators
- Start-up checklists
- Funding application tips
- Resource lists for business support programs

Appendix B

Sample Micro Business Case Studies

To ensure the handbook provides practical and relatable guidance for entrepreneurs in the Kivalliq Region, the consultant should include **short case studies illustrating micro businesses commonly found in northern communities**.

These examples should demonstrate how small businesses can begin with limited capital and gradually develop into sustainable enterprises.

The case studies should reflect realistic business activities and economic conditions present in Nunavut communities. The examples provided below are intended as guidance, and proponents may suggest additional or alternative case studies that reflect regional realities.

Where possible, case studies should highlight **Inuit entrepreneurs or culturally relevant business practices** within northern communities.

1. Arts and Crafts Business

Example scenario:

An individual produces traditional Inuit crafts such as carvings, jewelry, clothing, or artwork and sells these items locally, to tourists, or through online platforms.

Topics that may be illustrated:

- Pricing handcrafted products
- Selling through local stores or cooperatives
- Online sales opportunities
- Managing small production volumes
- Protecting cultural authenticity

2. Home-Based Sewing or Clothing Repair Business

Example scenario:

A community member provides sewing, alterations, or clothing repair services from their home.

Topics may include:

- Starting a home-based service business
- Purchasing basic equipment

- Pricing services
- Managing demand in small communities

3. Small Catering or Home-Based Food Business

Example scenario:

An entrepreneur prepares food for community events, gatherings, or small catering opportunities.

Topics may include:

- Understanding food safety regulations
- Pricing food services
- Managing ingredient costs in northern communities
- Catering for community events

4. Tourism or Guiding Services

Example scenario:

An entrepreneur offers guiding services for visitors interested in fishing, wildlife viewing, cultural experiences, or land-based activities.

Topics may include:

- Seasonal tourism opportunities
- Safety considerations
- Equipment and licensing requirements
- Marketing to visitors

5. Equipment Rental Business

Example scenario:

A business owner rents equipment such as snow machines, ATVs, boats, or camping equipment.

Topics may include:

- Managing equipment maintenance
- Rental pricing
- Liability considerations
- Insurance requirements

6. Taxi or Transportation Services

Example scenario:

An individual operates a small transportation service within the community.

Topics may include:

- Vehicle operating costs
- Pricing transportation services
- Scheduling and customer service
- Regulatory considerations

7. Social Media and Online Sales

Example scenario:

An entrepreneur sells products such as crafts, baked goods, or clothing through social media platforms.

Topics may include:

- Marketing through Facebook or other platforms
- Accepting payments electronically
- Shipping products from remote communities
- Managing customer orders

Case Study Structure

Each case study included in the handbook should provide:

- A short description of the business
- How the entrepreneur started the business
- Start-up costs and equipment needed
- Challenges encountered
- Lessons learned
- Practical advice for new entrepreneurs

Case studies should be written in **clear, relatable language** and reflect the realities of entrepreneurship in northern and remote communities.

Appendix C

Kivalliq Entrepreneur Quick Start Guide

The handbook should include a **Quick Start Guide** designed to help new entrepreneurs understand the basic steps required to start a small business in the Kivalliq Region.

This section should provide a simple step-by-step overview of the process and direct readers to relevant sections of the handbook for additional detail.

The Quick Start Guide should be written in **clear, practical language** and designed so that individuals with limited business experience can easily understand the process.

Suggested Quick Start Steps

1. Identify a Business Idea
Consider products or services that meet a need within your community.
2. Test Your Idea
Talk to potential customers and determine if people would be willing to pay for your product or service.
3. Start Small if Needed
Many successful businesses begin as **micro businesses or part-time ventures**.
4. Estimate Costs
Identify the equipment, materials, and supplies required to start your business.
5. Prepare a Simple Business Plan
Outline your business idea, customers, expected costs, and potential revenue.
6. Register Your Business
Determine whether your business needs to be registered and obtain any required permits.
7. Understand Taxes and Record Keeping
Learn basic bookkeeping practices and understand tax responsibilities.
8. Explore Funding Opportunities
Research available grants, contributions, or financing programs.
9. Promote Your Business
Use word-of-mouth, community connections, and social media to reach customers.
10. Grow Your Business
Once your business becomes stable, consider expanding services, hiring staff, or increasing production.

The Quick Start Guide should also include a **simple checklist** that entrepreneurs can follow as they begin planning their business.