



Red Cross Training Partner Application Process Step 1: Business Considerations Checklist

Red Cross Training Partners are responsible for all operational and administrative aspects of their business.

This checklist provides an overview of the administrative, financial, and legal responsibilities you will need to fulfill in order to establish your program and includes key areas that will inform the development of your business plan. Please review and complete the following *Business Considerations Checklist* as a first step prior to completing the Training Partner Application Form.

For applicants seeking to become a Training Partner to deliver training internally to members of their business/organization only, please note that some sections/considerations may not apply.

The Red Cross recommends that you seek counsel from accounting, municipal and legal professionals as part of this process.

The following sections are the key areas we will be reviewing in your application:

- Insurance and liability
- Market analysis
- Marketing plan
- Financial plan
- Equipment and facilities
- Accounting and tax
- Business license
- Land use and zoning
- Health and safety
- Human resources
- Operations and Quality Assurance
- [Appendix A](#) (Application Rubric)



Insurance and Liability

Red Cross Training Partners are required to maintain commercial general liability insurance coverage for the length of their agreement with the Red Cross and must renew their insurance annually. The Red Cross will not sign a Training Partner agreement without a certificate of insurance from the applicant. However, please do not purchase insurance until you have received confirmation of approval for your application.

- ❑ **Review liability insurance options.** The Red Cross does not provide liability insurance to Training Partners, and home insurance is not adequate to meet business requirements. **Review the *Insurance Information for Red Cross Training Partners*, available on [Redcross.ca/Partner](https://redcross.ca/Partner).** Discuss your options with your insurance agent.

Market Analysis

The Canadian Red Cross uses a third-party distribution model to deliver training in communities. Unlike a franchise model our Training Partners do not buy into the franchise nor have defined franchise requirements for buildings, pricing, etc. Training Partners are responsible for all aspects of their business, including marketing and advertising. It is important to consider that other Red Cross Training Partners may already be operating in your target market and to consider how your business will be uniquely positioned to reach new or under-served audiences.

- ❑ **Complete a market analysis** to determine market conditions and competitors in the areas where you will be offering training. Identify who are your ideal customers and what new or under-served audiences will you aim to reach with your programs. What problem or barrier do these customers have in accessing training currently and how will you solve that problem?
- ❑ **Complete a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis** to assess your business' position against the competition and determine what advantages your business offers compared to other existing competitors.

Marketing Plan

- ❑ **Use your market analysis to develop your marketing plan.** Consider how you will generate leads for your business (website, social media, digital marketing, paid ads, etc.). What is your vision, mission and objectives for your business? What will your business offer that is unique or better meets the needs of your target audiences?
- ❑ **Seek out business planning resources and expertise**, such as your local Small Business/Entrepreneurship Centre. Once you have submitted an application form to become a Training Partner (Step 3), Red Cross will provide a business plan template that is organized into sections corresponding to key areas that will be reviewed and assessed in your application. Your local small business/entrepreneurship centre may offer guidance and recommendations on the development of your business plan.
- ❑ **If you are creating a website or logo for your business, do not use Red Cross materials or the Red Cross logo until you have received confirmation that your application has been approved.** If you are creating a website, you will need to register a domain name. Approved Training Partners must maintain an internet presence that adheres to the Standards of Behaviour outlined in the Training Partner Agreement and the Social Media Guidelines outlined in the Program Standards.



- ❑ **Carefully review the [Red Cross Emblem Misuse Brochure](#)** prior to creating a logo for your business to ensure you are not misusing the Red Cross emblem. No organization – except the Red Cross and the medical services of the armed forces has the right to use the red cross emblem in Canada. Approved Training Partners will be required to follow the Graphic Standards for use of Red Cross Training Partner proprietary logos. If you have been approved as a Training Partner, you can request to have your business logo design pre-approved to avoid any issues.

Financial Plan

Red Cross Training Partner applicants will be required to undergo a credit assessment check as part of the application process.

- ❑ **Complete a detailed financial plan.** Consider all start-up costs (Training Partner application fee, equipment, insurance, website development, logo design, etc.) and your monthly and annual operating costs (training materials, facility rentals, Instructor wages, annual Training Partner fee, equipment replacement, marketing etc.). Consider how many courses you plan to offer each month, what price you will charge for each course, and what your cash flow will be. Will your training numbers be enough to cover all expenses and make a profit?

Equipment and Facilities

- ❑ **Red Cross Program Standards and applicable policies/legislation** outline the equipment that is required and recommended for all courses. You will need to determine the cost for initial start-up and replacement costs. Review the Red Cross Program Standards on Redcross.ca/Partner.
- ❑ Applicants are encouraged to obtain pricing quotes for equipment and are welcome to source equipment and supplies from multiple providers. Discounted pricing for equipment is available to Red Cross Training Partners through www.Shop.Redcross.ca. To request a quote which includes the pricing discount, please contact 1-877-692-6644.
- ❑ The facility you use may restrict the size (capacity) and type of training you can offer. For First Aid programs, please consult the Red Cross First Aid Program Standards for training room requirements and check with provincial/ territorial worker safety and insurance boards to ensure that you fully comply with appropriate legislation. Also consider the facility's accessibility, signage, seasonal maintenance requirements, safety/emergency plan etc.

Accounting and Tax

- ❑ **Review Canada Revenue Agency business guidelines.** Federal and provincial/territorial taxation laws may affect your operations.
- ❑ Determine if you will require an HST number and if you will be required to charge HST to your customers. First Aid courses may be exempt from GST when classified as a life skills course. **Contact the Canada Revenue Agency and your provincial/territorial taxation branch for information.**



Business License

- ❑ **Review municipal requirements** (chamber of commerce or city hall) for business licenses.
- ❑ **Contact the municipal or town office** in the community in which the business will operate. Small-business development centres in some urban areas, and online, can provide help.

Land Use and Zoning

- ❑ **Check with municipal authorities** to ensure that you are conforming to the zoning and building regulations for the area where you are running your business. Due to requirements for first aid training room and equipment, guidelines for creating and maintaining safe environments, as well as demand for parking and other zoning considerations, it is not recommended to run first aid training courses out of a home/residential environment.

Health and Safety

- ❑ **Municipal and provincial/territorial health and safety considerations** may affect your operations. Check with your local health authority or board and review public health regulations.

Human Resources

The Red Cross recommends you seek counsel from accounting and legal professionals regarding human resources to ensure you are complying with labour and employment laws in your region.

- ❑ **Hire only certified Red Cross Instructors.** Proof of current certification should be provided by the Instructor or may be verified with the Red Cross “Validate Certificate” feature at myrc.redcross.ca
- ❑ **Review Instructor recertification requirements in the Program Standards** and if Instructors will be teaching internally only, consider your plan to ensure they will have the opportunity to teach the minimum number of courses required for recertification.
- ❑ **Consider a process for screening, hiring, contracting staff.** Screening processes should include checking references and asking for a criminal record and vulnerable sectors check. Ensure staff are aware of and adhere to the Red Cross Standards of Behaviour for Training Partners and instructional personnel.
- ❑ **Ensure that you comply with all employee obligations,** including provincial/territorial worker safety and insurance board coverage, occupational health and safety regulations, unemployment premiums, Canada Pension Plan, and personal income tax deductions as per federal and provincial/territorial laws.



Operations and Quality Assurance

- Consider what administrative processes and policies you will have in place to meet requirements for course scheduling, registration, secure payment options, bookkeeping methods, cancellation policy, refund policy, customer service levels, course submissions, etc.
- Review the Quality Assurance guidelines and process outlined in the Red Cross Program Standards. Consider how you will ensure your Quality Assurance policies align with those in the Red Cross Program Standards.



Appendix A

Rubric – Training Partner Application

This rubric provides a general overview of the criteria on which applicants are assessed. Other considerations may apply.

| Assessment | Sample Indicators | Next step |
|--|---|--|
| <p><b style="color: red;">Weak</p> <p>Application is incomplete and does not demonstrate high potential.</p> | <ul style="list-style-type: none"> Credit risk assessment rated in the red category (score of 1) Sparse/incomplete information in business plan Market analysis is missing key considerations, opportunities, or audiences. Some gaps evident in operational, financial, or customer service planning and support. Lacks demonstration/framework of how business will address a unique gap/opportunity for target audience or geography. | <p>Application declined</p> |
| <p><b style="color: gold;">Good</p> <p>Application is complete and meets minimum requirements. Demonstration of potential for long-term partnership with Red Cross, and moderate to high growth potential.</p> | <ul style="list-style-type: none"> Credit risk assessment rated in the yellow category (score of 2) Market analysis identifies key gaps/opportunities and how they can be served by the applicant. Financial plan illustrates realistic cost analysis, start-up costs, profit and loss model. Demonstration of planning and support for operations, equipment/facilities, registration etc. Alignment to Red Cross fundamental principles, mission, and programs. | <p>Additional information requested from applicant and/or move to interview stage.</p> |
| <p><b style="color: green;">Excellent</p> <p>Application is complete, comprehensive, and demonstrates extensive market analysis and research, with a clear outline of target market and illustration of high growth potential.</p> | <ul style="list-style-type: none"> Credit risk assessment rated in the green category (score of 3) Established customer base or employee base with proven record of delivering training programs/services. Demonstrated links to niche markets, under-served geographies, customers, or communities. Clear, realistic, and viable plan for growth and/or sustainable delivery of internal training program. Tailored / well-developed marketing strategy. Demonstration of well-developed policies and infrastructure to support operations, training equipment/facilities, registration, and customer service levels. Alignment to Red Cross fundamental principles, mission, and programs. | <p>Move to interview stage.</p> |