

Outdoor  
Business

# START-UP TOOLKIT

2025

Pikes Peak Region



# START-UP TOOLKIT

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## ACKNOWLEDGEMENTS

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**Southern Colorado SBDC**  
**Local Outdoor Businesses**



# STARTING YOUR BUSINESS

Colorado offers a  
diverse landscape  
for outdoor  
activities



# STARTING YOUR BUSINESS

Starting an outdoor recreation business in Colorado involves several key steps, from understanding the industry landscape to complying with legal requirements. Here's a comprehensive toolkit to guide you through the process:

## 1. Understand the Outdoor Recreation Industry in Colorado

Colorado's outdoor recreation industry is a significant economic driver:



**\$51.2 Billion**

consumer spending annually



**404,000 jobs**

supported in the outdoor industry



**\$65.8 Billion**

total economic output



**12%**

Colorado's workforce



[More on Colorado and the Outdoor Recreation Industry](#)

# STARTING YOUR BUSINESS

## 2. Leverage Local Resources:

Colorado Small Business Development Center (SBDC). Is a network of business experts dedicated to helping new and existing businesses develop, grow, and thrive across the state of Colorado. SBDC's Mission: to help existing and new businesses grow and prosper.

### QUICK LINKS:



[NO Cost Business Advising](#)



[Find Local SBDC Office](#)



[Trainings & Workshops](#)



[SBDC Website](#)



# STARTING YOUR BUSINESS

## 2. Leverage Local Resources:

PPORA is dedicated to strengthening the outdoor recreation industry in the Pikes Peak region through leadership and collaboration. By partnering with PPORA, you can access a wealth of resources:

# STARTING YOUR BUSINESS

## 2. Leverage Local Resources:

**Industry Resources:** PPORA offers tools and information to support outdoor recreation businesses and organizations.



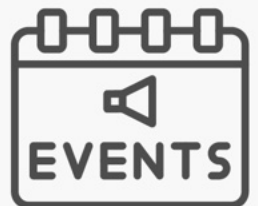
### PPORA

**Networking Opportunities:** Engage with local land managers, businesses, and nonprofit partners to foster collaborations and community support.



### PikesPeakOutdoors.org

**Events and Programs:** Participate in programs designed to promote and support the outdoor industry in the Pikes Peak Region.



# STARTING YOUR BUSINESS



## 3. Develop a Comprehensive Business Plan

A solid business plan is crucial for guiding your venture:



### [Business Plan Free Templates](#) [Canva Business Model](#)

**Executive Summary:** Outline your business idea and objectives.



### [Executive Summary Broken Down](#) [Free Template](#)

**Market Analysis:** Research industry trends, target demographics, and competitors.



### [Complete Guide to Writing Market](#) [Analysis](#) [Free Templates](#)

# STARTING YOUR BUSINESS

## **Organization and Management:**

Define your business structure and management team.



**Services or Products:** Detail the offerings of your business.



## Nailing Down Products & Services

**Marketing and Sales Strategies:** Plan how to attract and retain customers.

Page: 33



**Funding Requirements:** Identify capital needs and potential funding sources.

Page: 13



# STARTING YOUR BUSINESS

**Financial Projections:** Forecast revenues, expenses, and profitability.



**Financial Projections for your Start-up**  
**Financial Projection Calculations**

**Choose a Business Structure:** Decide whether to operate as a sole proprietorship, partnership, LLC, or corporation.



**Common Business Structures**  
**Compare & Combine**



**Register with the Colorado Secretary of State:** File your business online and maintain your record to avoid delinquency.



**Colorado Secretary of State**

# STARTING YOUR BUSINESS

**Obtain an EIN:** Apply for an Employer Identification Number (EIN) from the IRS if you plan to hire employees or operate as a corporation or partnership.



[Get your EIN # Here](#)

## **Local regulatory environment:**

Determine if local zoning is appropriate for your business use. Contact your city hall or county clerk to obtain necessary business licenses or other special licenses.



# FUNDING & GRANTS

Securing funding is a pivotal step in establishing and expanding an outdoor recreation business in Colorado. Below is a curated list of funding opportunities, including grants and programs, tailored for outdoor businesses in the state:

1. Great Outdoors Colorado (GOCO) Grant Programs
2. Colorado Parks and Wildlife (CPW) Grant Programs
3. El Pomar Foundation Grants
4. Colorado Outdoor Recreation Industry Office (OREC) Outdoor Recreation Funding Opportunities



# FUNDING & GRANTS

## 1. Great Outdoors Colorado (GOCO) Grant Programs



**Website:** [GOCO Grant Programs](#)

**GOCO** offers competitive grants aimed at outdoor recreation, land conservation, and stewardship projects across Colorado. These grants support initiatives that enhance the state's natural resources and recreational infrastructure.



**Basic Requirements:** Eligibility varies by program but generally includes local governments, land trusts, and other entities focused on conservation and outdoor recreation.



**[Grant Calendar 2025](#)**



**Application Link: [APPLY HERE](#)**

# FUNDING & GRANTS

## 2. Colorado Parks and Wildlife (CPW) Grant Programs



**Website: CPW Grant Programs - Colorado Parks and Wildlife**

**CPW** administers several grant programs to fund projects led by external groups. These programs focus on enhancing outdoor recreation, conservation, and wildlife management within Colorado.

**Basic Requirements:** Eligibility criteria vary by program and may include nonprofit organizations, government agencies, and community groups engaged in relevant projects.



**Application Link: APPLY HERE**

# FUNDING & GRANTS

## 3. El Pomar Foundation Grants



**Website:** [El Pomar Foundation Grant](#)

Established in 1937, the **El Pomar Foundation** provides grants across various sectors, including arts and culture, civic and community initiatives, education, health, and human services, benefiting the people of Colorado.



**Basic Requirements:** Eligibility criteria vary; generally open to nonprofit organizations serving Colorado communities in the foundation's focus areas.



**Application Link:** [APPLY HERE](#)

# FUNDING & GRANTS

## 3. OREC Outdoor Recreation Funding Opportunities



### **Document: Outdoor Recreation Funding Opportunities**

The Colorado Outdoor Recreation Industry Office (OREC) provides a central point of contact, advocacy, and resources at the state level for the diverse constituents, businesses, and communities that rely on the continued health of the outdoor recreation economy.



**Overview:** This provides guidance on a wide array of grant opportunities designed for Colorado-based nonprofit, government, and business partners who are seeking funding in the outdoor economy.

# COLORADO INCUBATORS & ACCELERATORS



## 1. Exponential Impact (XI)

A nonprofit accelerator and incubator based in Colorado Springs, XI is committed to providing entrepreneurs with mentorship, resources, and a collaborative environment to foster growth.

**Location: Colorado Springs**

**Type: Incubator**

**Application: [APPLY HERE](#)**



## 2. Techstars

**Location: Boulder**

**Type: Accelerator**

**Application: [APPLY HERE](#)**



# COLORADO INCUBATORS & ACCELERATORS



## 3. Catalyst Campus

Offers entrepreneurs investment opportunities, subject-matter expertise, and a collaborative environment essential for growth.

**Location: Colorado Springs**

**Type: Accelerator**

**Application: [APPLY HERE](#)**



## 4. The Founder Institute

Walk entrepreneurs through topics like branding & business law.

**Location: Denver**

**Type: Accelerator**

**Application: [APPLY HERE](#)**



# COLORADO INCUBATORS & ACCELERATORS

## 5. MergeLane

Women-led Start-ups

**Location: Boulder**

**Type: Accelerator**

**Application: [APPLY HERE](#)**



## 6. Innosphere

Fosters innovation along the Front Range. Become investor-ready, connect with advisors and strategic partners.

**Location: Fort Collins and Denver**

**Type: Accelerator**

**Application: [APPLY HERE](#)**



# COLORADO INCUBATORS & ACCELERATORS

## 7. Telluride Venture

Brings mentorship, capital and community to Western Slope. Specifically geared towards tourism and outdoor lifestyle industries.

**Location:** Telluride

**Type:** Accelerator

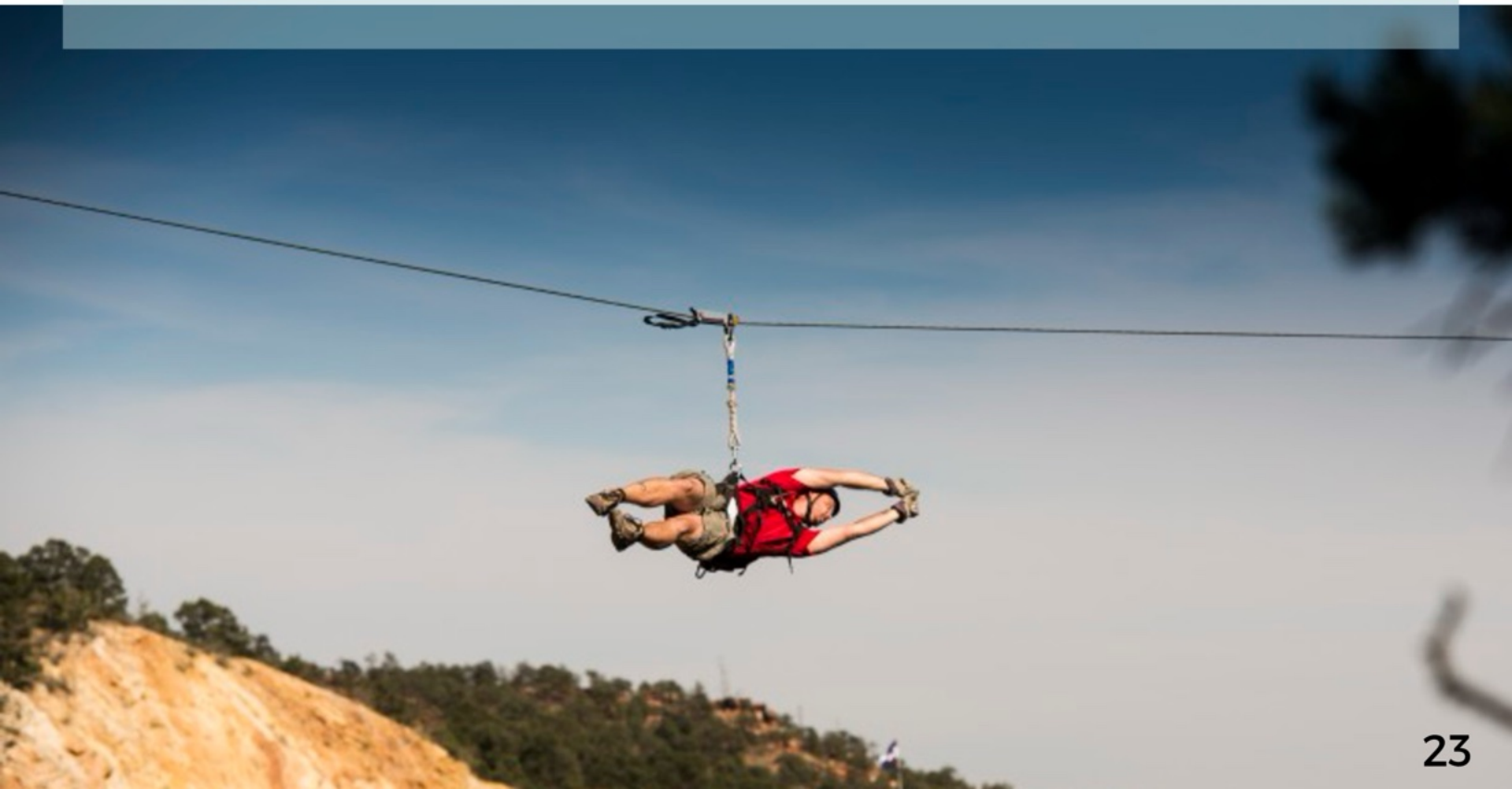
**Application:** [APPLY HERE](#)



# INSURANCE & LIABILITY WAIVERS

## PROTECTING YOUR OUTDOOR BUSINESS IN COLORADO

Outdoor businesses in Colorado—whether they offer fishing excursions, hiking guides, rafting adventures, or other recreational activities—face unique risks. This guide will walk you through the essentials of insurance and liability waivers to help you protect both your customers and your bottom line.



# WHY INSURANCE MATTERS



Colorado's varied terrain and unpredictable weather can lead to accidents, injuries, or property damage. Insurance covers costs such as medical bills from a sprained ankle or replacing damaged gear after a rafting trip.

- **Legal Protection:** Avoid devastating lawsuits and financial loss.
- **Peace of Mind:** Focus on providing memorable outdoor experiences without constant worry.
- **Professionalism:** Customers trust businesses that demonstrate responsibility.

# TYPES OF RECOMMENDED INSURANCE



## 1. General Liability Insurance

- Covers claims related to injuries or property damage.
- **Why It's Important:** Even a simple slip-and-fall can lead to legal fees if you're not covered.

## 2. Professional Liability Insurance (Errors & Omissions)

- Protects against claims of inadequate instruction or advice (e.g., guiding wilderness survival courses).
- **Why It's Important:** If a customer alleges that your coaching or guidance led to injury, you'll be prepared.





### 3. **Workers' Compensation Insurance**

- Legally required in Colorado for any business with employees.
- **Why It's Important:** Covers medical costs and lost wages if a staff member is hurt on the job (like an assistant guide on a hike).

### 4. **Commercial Auto Insurance**


- Needed if you use vehicles for your business, such as shuttling clients to trailheads.
- **Why It's Important:** Personal auto policies usually exclude commercial use, leaving you vulnerable.

### 5. **Property Insurance**


- Covers damage or theft of equipment and other assets.
- **Why It's Important:** Protects expensive gear (tents, rafts, climbing racks) that can be pricey to replace.

# OUTDOOR INSURANCE GROUPS

## Outdoor Insurance Group

- **Website:** [outdoorinsurancegroup.com](https://outdoorinsurancegroup.com) 
- **Focus:** Tailored policies for guides, outfitters, and adventure companies.
- **Why Choose Them:** Their strong underwriter relationships allow them to craft customized coverage for activities like zip-lining, rafting, or mountain biking.

## Philadelphia Insurance Companies (CO Division)

- **Website:** [phly.com](https://phly.com) 
- **Focus:** National firm with a dedicated Colorado team specializing in outdoor risks.
- **Why Choose Them:** They offer bundled policies—general liability, property, etc.—ideal for multi-service businesses that need comprehensive protection.

## Colorado Insurance Advisors

- **Website:** Search “Colorado Insurance Advisors + your city”
- **Focus:** Independent agents who shop multiple carriers on your behalf.
- **Why Choose Them:** Their statewide network can find coverage specific to your local region’s land-use laws, weather patterns, and risk profiles.

## Golden Insurance Solutions

- **Website:** Check local Chamber of Commerce listings
- **Focus:** Serves small to mid-sized outdoor recreation companies across Colorado.
- **Why Choose Them:** Known for personalized service and helping businesses navigate complex state rules without purchasing unneeded add-ons.



## Additional Resources

- **Colorado SBDC:** [sbdc.colorado.gov](http://sbdc.colorado.gov)



(They often have insurer recommendations tailored to local industries.)

**Tip:** Compare at least two providers to ensure you're getting coverage that fits your specific outdoor offerings.

# THE ROLE OF LIABILITY WAIVERS

A liability waiver is a written agreement where participants acknowledge they understand the risks involved in an activity and agree not to hold your business liable in case of injury or property damage. This isn't just legal paperwork—it's also a chance to set expectations and encourage safe behavior.

## Key Elements of a Good Waiver

- **Plain Language:** Avoid heavy legal jargon that customers might not understand.
- **Risk Description:** List typical hazards your participants might face (e.g., rocky terrain, changing weather).
- **Voluntary Acceptance:** Make it clear that participants are freely choosing to undertake the activity.
- **Signature Requirement:** Keep a record of signed forms (digital or paper).




# DIGITAL WAIVER TOOLS

## Why Go Digital?


- **Efficiency & Organization:** Eliminate piles of paper by automatically storing signed waivers in a secure cloud-based system.
- **Legal Compliance:** Many platforms offer time-stamped signatures, easy retrieval for audits or disputes, and compliance with e-signature laws.
- **Enhanced Customer Experience:** Clients can read and sign waivers on their own devices before arrival, reducing check-in lines and confusion.

## WaiverSign

- Website: <https://www.waiversign.com> 
- Key Features:
  - **Custom Branding:** Add logos and color schemes so your waivers match your brand.
  - **Group Signings:** Let a single adult sign for a group of minors or multiple participants in one go.
  - **Record Management:** Handy dashboard to search, sort, and download signed documents.

- Why It's Great for Outdoor Businesses: They emphasize “mobile-first” designs, making it easy for customers to read disclaimers and sign waivers on-site, even with spotty mountain cell service.

## Smartwaiver

- Website: <https://www.smartwaiver.com> 
- Key Features:
  - **Customizable Templates:** Easily adapt to different activities, from basic day hikes to multi-day camping excursions.
  - **Automated Reminders & Follow-Ups:** Prompt customers to fill out waivers prior to arrival, helping you gather data ahead of time.
  - **Cloud Storage & Reporting:** Access signed documents from any device and run quick usage reports.
- Why It's Great for Outdoor Businesses: Built-in analytics show how many people are signing waivers each day, so you can track busy seasons or days.

# STEP-BY-STEP

## SECURING INSURANCE & CRAFTING WAIVERS

### 1. **Identify Your Activities**

- List everything you offer (guided tours, rental services, climbing classes).
- Pinpoint potential risks or accidents that could occur in each activity.

### 2. **Find the Right Insurance**

- Compare quotes from at least two specialized providers.
- Make sure you're clear about your daily operations so they can tailor coverage accurately.

### 3. **Draft or Update Your Waiver**

- Include all relevant risks in straightforward language.
- Consider consulting an attorney to ensure compliance with Colorado state laws.

### 4. **Review & Maintain**

- Evaluate your insurance policies annually or whenever you add a new service.
- Refresh your waiver if you expand to different activities or locations.

# BEST PRACTICES & FINAL TIPS

- **Consult Legal Professionals:** Especially for higher-risk activities. An attorney can review both your insurance and waiver documents for compliance.
- **Communicate with Customers:** Encourage participants to read and sign waivers well before the activity to minimize confusion.
- **Stay Up-to-Date:** Regulations can change, so monitor the Colorado Secretary of State website or other official channels for any updates relevant to the outdoor sector.
- **Train Your Team:** Employees should understand basic coverage details and waiver protocols so they can answer participant questions on the spot.
- **Give People Time:** Let clients read and sign without feeling rushed. This fosters trust and understanding.



# GENERAL INFO WAIVERS

- **Consult an Attorney:** Especially if you're launching high-risk activities (like Class IV rafting).
- **Train Your Staff:** Make sure guides and employees understand what your insurance covers—and how waivers work.
- **Communicate Clearly:** Reassure customers they're safe, but also clarify that nature carries inherent risks.
- **Stay Current:** Keep an eye on Colorado regulations, permits, and certifications relevant to your niche.

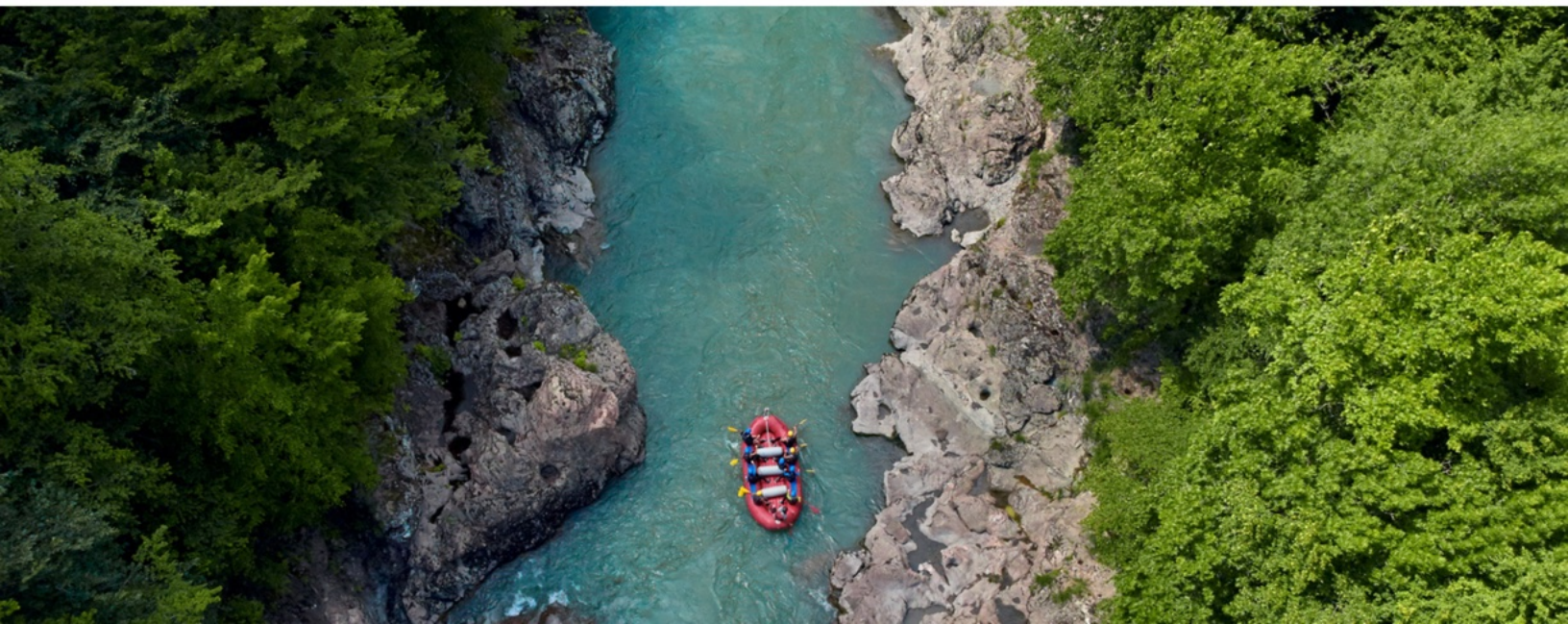


# GENERAL INFO WAIVERS

## Resources & Contact

### Additional Resources

- WaiverSign – [waiversign.com](http://waiversign.com)
- Smartwaiver – [smartwaiver.com](http://smartwaiver.com)
- Colorado Secretary of State – [sos.state.co.us](http://sos.state.co.us)  
(Business filings & registrations)
- Outdoor Recreation Office – [choosecolorado.com](http://choosecolorado.com)  
(for grants, industry updates)
- Outdoor Insurance Group –  
[outdoorinsurancegroup.com](http://outdoorinsurancegroup.com)
- Philadelphia Insurance Companies (Colorado  
Division) – [phly.com](http://phly.com)
- [Colorado Insurance Advisors](#)
- Golden Insurance Solutions



# BUSINESS PERMITS

Colorado Springs City Hall - For general business permits

Colorado Springs Business Zoning

Health Permits - If you plan to sell food in your establishment

Fire Department Permits - For fire alarm and suppression permits

Building or Construction Permits

Signage Permits - A business must obtain a permit before placing signs outside





# PERMITS

Why are they important?

**Legal Compliance:** Many outdoor activities such as fishing, rafting, biking, or hiking take place on public lands managed by state and federal agencies (like the U.S. Forest Service or Bureau of Land Management). Operating without the proper permits could lead to fines, legal action, or business shutdowns.

**Resource Management:** Permits help agencies regulate and manage public land and natural resources. This helps avoid over-crowding, overuse, and degradation of natural habitats.





# PERMITS

**Safety and Risk Management:** Permits are required to ensure that businesses are following best practices, have appropriate insurance, and are aware of the safety risks involved in the activities they offer.

**Environmental Protection:** Permitting processes help ensure businesses follow guidelines that mitigate issues such as waste disposal, wildlife disturbance, and trail maintenance. This is crucial for preserving Colorado's diverse ecosystems and beautiful landscapes.





# PERMITS

**Revenue Generation for Conservation:** Permit fees collected go towards land management, conservation efforts, and maintaining infrastructure needed for public recreation.

**Monitoring and Data Collection:** Permits allow land management agencies to track how often and where certain activities occur. This data is crucial for future planning, understanding usage patterns, and making decisions about the conservation of outdoor spaces.





# PERMITS - FLY FISHING

To operate a fly fishing business in the State of Colorado you will need:

**To register with the Office of Outfitter Registration**  
- <https://dpo.colorado.gov/>

**To obtain permits from the US Forest Service if operating on National Forest lands**

Contact the Pikes Peak Ranger District office or the area where you plan to conduct your operations.

The Process:

Discuss your ideas with the responsible Forest Service officer and be prepared to submit a proposal that explains the proposed use, area and season of use, typical clientele, and the amount of use requested.





# PERMITS - FLY FISHING

- If you plan to sell fly fishing equipment, you may need specific permits or registration with relevant authorities, including the Colorado Department of Revenue for sales tax and potential import/export permits if you're sourcing equipment internationally.

\*The agencies limit the number of permits based on the correct management of the fisheries.





# PERMITS - FLY FISHING

## **A River Outfitter license from Colorado Parks and Wildlife:**

The process includes completing an application, submitting proof of insurance, and passing a background check.

### Application Period:

Applications are accepted November 1 through December 31 of the year before the valid license date, and January 1 through January 31 of the calendar year.

### Late Applications:

Applications filed after January 31 will be considered late and incur a late filing fee.





# PERMITS - FLY FISHING

## **Guides:**

Guides need to be registered, bonded, and insured to operate in Colorado.

## **Commercial Float Guiding:**

To guide from a boat in Colorado, you need an Oar Certification, this requires 50 hours of instruction by a certified guide instructor. This certification costs roughly \$1,400.

## **Fishing Licenses:**

Remember that all anglers, including guides and clients, need a valid Colorado fishing license.

## **Other Licenses:**

Depending on the type of fishing activities, you might need other special wildlife licenses, such as a Commercial Lake License.





# PERMITS - MOUNTAIN BIKING

## **State Level Requirements (Colorado Parks & Wildlife):**

Outfitter/Guide Registration: Guides and outfitters must register with the Office of Outfitter Registration.

## **Land Management Agency Requirements (US Forest Service, BLM, etc.):**

You'll need to obtain special use permits from the specific land management agency where you plan to guide, such as the US Forest Service, Bureau of Land Management, or the City of Boulder for OSMP lands.

Permit Documentation:

Permit documentation may include, but is not limited to:

- Certificate of Insurance
- Post Use or Predicted Use Report
- Release of Liability
- Site Plan
- Parking Management Plan
- Course Map
- Emergency Management Plan





# PERMITS - MOUNTAIN BIKING

## Obtain Necessary Certifications

### **First Aid and CPR:**

A basic first aid and CPR certification is essential for guiding and ensuring the safety of clients.

### **Wilderness First Responder (WFR) or Wilderness First Aid (WFA):**

Consider obtaining a more advanced certification like WFR or WFA for working in remote areas.

### **Mountain Bike Coaching (MBC) – Basic Skills:**

The Colorado MTB League offers coaching certifications, starting with Level 1 which includes concussion training and a background check.

### **Professional Development Units (PDUs):**

Level 2 and 3 coaching certifications require PDUs and field hours.





# PERMITS - WHITE WATER RAFTING

**Obtain a River Outfitter License:** [Apply Now](#)

River outfitter license applications are accepted November 1 through December 31 of the year before the valid license date, and January 1 through January 31 of the calendar year.

## **Fishing Outfitters Register with DORA**

Fishing outfitters must register with the [Colorado Department of Regulatory Agencies \(DORA\) - Office of Outfitters](#). A DORA fishing outfitter license number is required to apply for a river outfitter license.





# PERMITS - WHITE WATER RAFTING

## **Apply for a Federal Permit**

[Bureau of Land Management \(BLM\) Special Recreation Permits](#)

BLM Special Recreation Permits are issued to businesses, organizations, and individuals to allow the use of specific public land and related waters for commercial, competitive, and organized group use.

[US Forest Service Special Use Permits](#)

Recreation special use permits are required for any activity that will occur on National Forest System lands when:

## **Review River Outfitter Licensing Laws**

[River Outfitter Licensing Statutes River Outfitter Licensing Regulations - eff. July 2020](#)





# BUSINESS TAX: THINGS TO CONSIDER

If you rent out gear (e.g., outdoor equipment): Check whether it is treated as a lease or a rental under Colorado tax law (the 36 month rule matters).

If you provide services out in the field (guided tours, drop-off, mobile services): Determine whether your service is taxable, or if it's tied to a tangible good (which may change tax treatment).

If you sell merchandise or goods on site or online: You'll need a sales tax license and must remit tax for sales in Colorado, including local tax jurisdictions.

If you use equipment and operate across counties or municipalities: You may need to track where the sale or rental occurs (destination sourcing rules) and ensure you handle local tax filings correctly.





# BUSINESS TAX RESOURCES

**Colorado Department of Revenue (Business Tax Types)** - A comprehensive overview of the various tax types your Colorado business may face (sales & use tax, income tax, withholding, etc.).

**Colorado Department of Revenue (Business Income Tax)** - Details on when income tax applies to businesses in Colorado and how it's computed.

**Colorado Secretary of State: Checklist for New Businesses** - Useful for registration and ongoing compliance. Colorado Secretary of State

**MyBizColorado Portal** - The official online tool to register and manage your business in Colorado.  
[co.colorado.gov](http://co.colorado.gov)





# MARKETING

**Consider how you plan to do your marketing:** Are you doing it yourself or considering hiring someone outside of your organization?

\*If hiring someone outside of your organization, make sure they are familiar with your particular industry.

**Understand your target audience:** Who are your ideal customers? Consider age, gender, location, and occupation.

**Find your niche:** What sets you apart from other businesses?

**Complete a competitor analysis:** Who are you competing with in the market?

**Define your brand:** What do you stand for?

**Design a logo and attractive signage:** Consider hiring a graphic designer.



# MARKETING

Consider which forms of marketing are appropriate for your business.

Select appropriate channels to reach potential customers:

- Traditional mediums: print, radio, TV, ads in local visitors center, or trade magazines for outdoor recreation.
- Social Media: (Instagram, Facebook, X, TikTok, etc.)
- Email Marketing: Create a regular newsletter for customers including promotions, blog posts, or relevant information to your industry.
- Content Marketing: Write blog posts, create videos highlighting gear, customer reviews.

\*Consider creating a content calendar for upcoming months to plan your content and also evaluate the time of year with seasonal outdoor recreation activities that align with your business.





# MARKETING

## Networking

Never underestimate the importance of networking as a form of marketing!

- Explore partnerships with local outdoor recreation businesses.
- Stay active with your local government such as the Chamber of Commerce, EDC, and SBDC.
- Community organizations and business groups such as PPORA.
- Clubs for your specific outdoor recreation activity.
- Colorado Springs has a large military presence so consider reaching out to the local Veterans Affairs offices.

