



## **2017 OPPI Business Plan**

**Approved:** November 25, 2016

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The 2017 OPPI Business Plan addresses:

- OPPI's sustainability including trends and issues and the 3-Year Financial Projection (appendix 2)
- 2017 budget to fund operations, capital expenses, strategic initiatives and reserve fund (appendix 1)
- 2017 strategic priorities as proposed by staff.

Approval of the Business Plan is required.

### **Background information:**

#### **Overview of Business Plan**

The purpose of the annual Business Plan is to direct implementation of OPPI's Strategic Plan. It is guided by the Institute's Financial Strategy to achieve fiscal stability over the short and long terms.

The Plan is a dynamic document, developed through a collaborative and iterative process with Council members and association staff. It is monitored and reviewed on an ongoing basis, including at each Council meeting, so elements and tactics may be calibrated as feedback and circumstances require. The following principles help to keep the Plan on track and serve as a means to measure progress.

- Focus on meaningful value—Allocation of resources, targets programs and services that are valued by trusted stakeholders.
- Technologically simple—Programs and information are offered in a timely, accessible and responsive manner.
- Strategic Plan driven—Directing, and optimizing resources to achieve OPPI's Strategic Plan goals.
- Sustainable revenue streams—Members' fees fund the Institute's core operations, services and programs. Costs associated with programs and services that benefit a particular member (e.g., continuous professional learning programs and consultants' directory) are fully recovered, including the cost of staff support, through appropriate pricing strategies and sponsorships. Costs for programs and services that offer benefits to other parties are shared through partnerships arrangements or recovered through a fee, advertising revenue or sponsorship.

The Plan, and achievement of its goals and objectives, is communicated to members in several ways, including [OPPI's website](#), social media and in the *Ontario Planning Journal*. Throughout the year Council Directors keep members informed, documenting results and providing feedback through Journal articles, district leadership team meetings and other events and postings on the OPPI website. At year end, the President prepares a [comprehensive report](#) for the AGM, which is posted on OPPI's website and social media.

## Managing OPPI Resources in Fulfillment of the Plan

OPPI aligns its resources with the Plan in ways that seek to make optimal use of its financial, human and technology resources across all facets of the association.

The Institute manages its financial resources based on the following operational guidelines:

- **Balanced budget**—Annually OPPI strives to prepare a balanced operating budget. It incorporates conservative estimates of anticipated revenues, drawn from members' fees and other sources. It describes expenses associated with annual strategic plan initiatives and the ongoing costs of maintaining the work of the Institute.
- **Revenue Streams** —Costs associated with programs and services benefiting an individual member or a third party are fully recovered through appropriate pricing strategies, sponsorships, advertising or cost sharing agreements.
- **Revenue diversification**—Revenue sources are diversified such that 60 per cent should come from membership fees and 40 per cent should come from other sources such as fees from professional practice and development courses, sponsorships and advertising.
- **Operational efficiencies**—Operating budget targets a distribution ratio of 70/30 with 70 per cent used for member services/programs and 30 per cent for administration costs.
- **Net asset maintenance**—OPPI has a Reserve Fund operational policy that guides our net asset maintenance. We maintain five distinct net assets: the Scholarship Fund, Capital Fund, Strategic Fund, Discipline Fund and Unrestricted Net Assets (**Appendix 3**). These assets are only used to fund earmarked, segregated programs such as scholarships, strategic plan implementation, moving or equipment costs, legal fees for Discipline hearings and an unexpected shortfall in revenue or unforeseen significant expense such as employee severance or lease wind-up. Investments are credited to designated accounts annually.
- **Cash flow projections**—Ensure investments are maximized and not unnecessarily cashed in. An annual cash flow projection is undertaken while ensuring all expenditure demands are met.

Human Resources are managed by focusing the work of OPPI staff on implementation of the Strategic Plan and maintenance of day-to-day operations. Administrative work that is not the core business of the organization is outsourced. This may include mailing service, computer and website system support and hosting, and conference/symposium event coordination and automated administrative processes such as membership renewal. Writing and editing services may also be contracted out to assist the association in its strategic communications.

Technology is used to minimize staff resources and costs through email and teleconference meetings. OPPI's website and database are used to deliver high quality information and timely responses to members.

## Overview of Purpose and Status of OPPI's Distinct Net Assets (Five Distinct Funds)

OPPI has created 5 Distinct Net Assets in keeping with its Financial Strategy and policies to achieve fiscal stability both short and long-term. The annual Business Plan, approved by Council, ensures that the funds are allocated appropriately. The funds are described below providing information on their proposed use for the 2017 Business Plan.

### Capital fund

The Capital Fund was established in 2004 to support the acquisition and replacement of assets. A contribution of \$10,000, is allocated to the fund from excess revenue received from OPPI's revenue-

generating mailing service. The intended goal for the fund is to achieve 10% of our operating budget by 2021 as per our Operational Policy on Reserve Funds. Following the completion of the annual audit, the fund may be augmented by an annual allocation from general operations with the approval of Council. The fund balance is invested and the investment income is accumulated in the fund.

Discipline fund

The Discipline Fund was established in 2014 to support expenses related to Discipline matters. A contribution of \$20,000 to be allocated from year end excess of revenue over expense. Following the completion of the annual audit, the fund may be augmented by an annual allocation from general operations with the approval of Council. The fund balance is invested and investment income is accumulated in the fund.

Strategic fund

OPPI's strategic fund was established in 2004 to support the ongoing funding of the much needed strategic initiatives at that time. Excess revenue from conferences, symposiums and district education events are allocated directly to the strategic fund. Annually strategic priorities are established and their value monitored and measured. Financial resources from the fund support priorities as appropriate and are reflected in the Business Plan approved by Council. The fund balance is invested and the investment income is accumulated in the fund.

The 2016 Strategic Budget, funded through excess revenue after expense from conferences, symposiums and districts follows:

Opening Balance	\$270,878
2016 Symposium excess of revenue estimated	60,000
2016 District excess of revenue estimated	20,000
2016 Strategic activities estimated	(206,150)
2017 Strategic activities estimated	(184,000)
2017 Strategic Fund (Conference) estimated	40,000
2017 District excess of revenue estimated	<u>20,000</u>
Estimated Strategic Fund Balance as at December 31, 2017	<u>\$ 20,728</u>

Scholarship Fund

The Scholarship Fund was established in 1999 to support the ongoing funding of OPPI Scholarships. The fund receives revenue from events held at our conference or symposium, district and private donations and through accumulation of interest on the balance in the fund. The interest generated from the accumulation of the fund is intended for supporting the financial award of the scholarship. The current accumulated interest does not cover the amount of the scholarship awards. As such OPPI continues to fund \$4,500 – 7,500 annually from the operating budget to support the scholarship program. Moving forward, a plan will be established to determine how best to provide funding for the purpose of student scholarships, including consideration of sustainability of the Scholarship Fund.

Reserve Fund - 2016 projected operational year end revenue excess

The acceptable standard for a not-for-profit organization operating reserve fund, is to have at least 6 months of its operational budget set aside. To maintain this target OPPI may allocate a portion of excess revenue over expenses from its operating budget. For the year ending December 31, 2016, a projected operational revenue excess of \$120,000 after expense is expected. This is predominantly due to increased revenue from job ads and additional revenue from membership fees based on conservative budgeting. Following the annual financial audit excess operational revenue can be allocated to any of the 5 Distinct Net Assets with Council's approval.

## **Investments**

An overriding recognition of philosophy for the investment of funds is the protection of members' funds. Membership fees must be invested in a manner which provides the best possible return with the greatest possible security. OPPI invests in short term (one year or less) and medium term investments (excess of 1 year but less than 5 years) such as GIC's, Government of Canada Treasury Bills and investment savings account. OPPI has a total of \$1,500,000 in investments.

## **Overview of Annual Budget to fund Operations and Strategic Priorities**

### **2017 Operating Budget**

The 2017 Operational Budget is fully funded, primarily through member fees with the remainder from other revenues.

Details of the attached budget (**Appendix 1**) reflect the following decisions and outcomes:

### **Overview of Revenue**

#### Revenue from Membership Fees

At the October 2016 Council meeting, a membership fee increase of 3 per cent was endorsed across all fee categories to further stabilise operational funding and to build our reserve levels so that they are in line with not-for-profit standards (approximately 6 months of operating expense). This represents an increase of \$3.87 for Retired and Non-Practicing, \$10.14 for Public Subscriber, \$12.95 for Full, Candidate and Pre-Candidate members and comes into effect with the 2017 membership renewal.

Membership fees are budgeted conservatively with the following outcomes:

- Reduction of 100 Full members due to resignations prompted by retirement from employment or for non-compliance of the professional standard for mandatory Continuous Professional Learning (CPL).
- Adjusting for the planned reduction of members in the Candidate (Provisional) category which continues to decrease and conservatively projecting the increase intake of new Candidate members. This is a legacy membership category and will be phased out by 2019.

#### Revenue from Penalty Fees from CPL

Note that a CPL Penalty for non-compliance of \$250 + HST was implemented in 2015. We had a resounding number of members record their CPL in both 2015 and 2016 and we anticipate the same for 2017. As such the revenue from penalty fees will diminish over the next few years. Penalty Fees are part of line 2 "Other Fees".

#### Revenue from CPL programs and events

CPL revenues are based on a consistent conservative approach.

#### Liability Insurance

As of 2016 OPPI provides Liability Insurance to all Full, Candidate, Non-practicing and Retired members. Appendix 1, Line 2, "Other Fees" reflects the revenue for 2017 in the amount of \$181,251. The insurance rate for 2017 will remain at \$49.

### **Overview of Expenses**

#### District Leadership Team Expenses and Revenues

District Leadership Teams like all other committees are funded through OPPI's operating budget. Based on the formula approved by Council at its December 2012 meeting—operational expenses are funded, and costs associated with events are recovered and provides for a 20% surplus obtained through event

fees or by sponsorship. Operational funding has been included to cover about two in-person meetings and four conference calls. Districts can request up to \$5,000 for the implementation of strategic priorities as identified in their annual work plans with approval by the Executive Director.

#### Adaptation to inflation/market adjustments

Built into this business plan are the costs associated with OPPI's agreement with its website provider, 78digital and database provider, eSolutions. Operational expenses reflected in the budget are for hosting, technical support, website updates and project management.

Increases in operational costs are as follows:

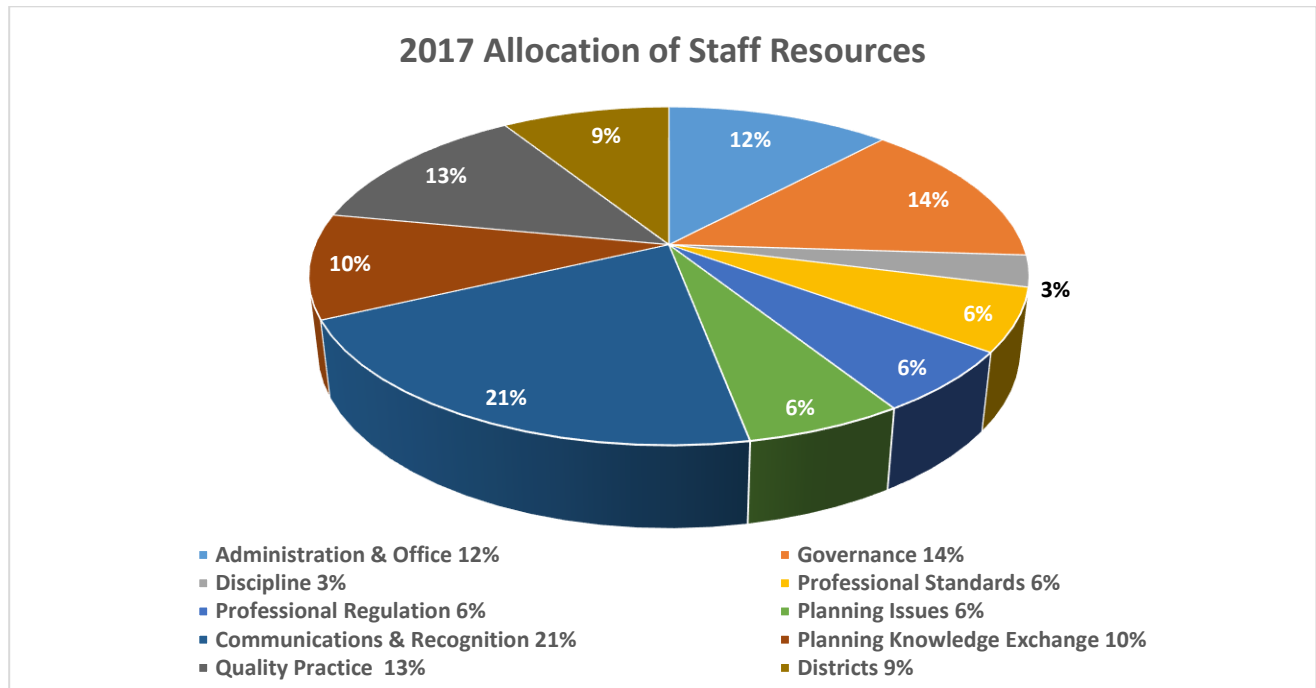
- Salaries, pursuant to OPPI's HR Policy. Salaries are based on performance.
- Staff Group Benefits
- Office rent
- Journal honorariums
- Travel for Council members
- Digital learning and webinar series
- Governance working groups
- Excellence in Planning Awards program
- Scholarship program

#### Liability Insurance

As of 2016 OPPI provides Liability Insurance to all Full, Candidate, Non-practicing and Retired members. Appendix 1, Line 10, "Administration & Office" reflects the expense for 2017 in the amount of \$181,251.

### Allocation of Staff Resources

Staff resources are allocated to governance, programs and services as reflected below, comprising 29% of the budget or \$830,990. OPPI currently has 9 full time staff (1 executive director, 3 directors, 3 managers and 2 administrative staff).



Allocation of funding for 2017 Strategic Priorities

Funding for the proposed 2017 strategic priorities totalling \$184,000 are as follows:

**Promote and safeguard professionalism**

Professional Regulation governance alignment- \$50,000

- Includes review and revisions on membership categories, discipline process, by-laws, governance structure adjustments, member vote, and member communication of such.

Council Strategic Plan projects – \$10,000

**Build RPP as the recognized brand to planners, decision-makers and key stakeholders**

Communication strategy activities and support services in support of branding RPP- \$ 50,000

Upgrade website architecture and platform to be responsive (Kentico platform) - \$50,000

**Facilitate the exchange of knowledge and expertise for the betterment of planning in Ontario**

District Leadership Teams request for enhanced CPL offerings - \$4,000

- Western Lake Ontario - \$1,700, Toronto - \$200, Oak Ridges - \$2,100

**Empower member ownership and community experience**

Develop framework for communities of interest and volunteer leadership ecosystem- \$20,000

- creating an ambassador-led on-line community
- enhance volunteer center sign-up, onboarding, recognition



## **Achieving Balanced Budget**

The operational budget, which is based on a conservative forecast of membership revenue, reflects an excess of revenue over expense in the amount of \$0.

## **Financial Sustainability—trends and issues**

As OPPI prepares for the future, Council should be mindful of the following trends and issues.

Current reserve fund does not meet the acceptable standard for not-for-profit organizations—OPPI's reserves should be at least 6 months of its operational budget or about \$1,000,000. They are currently at \$575,745. To move toward achieving this standard over the coming 2-years OPPI will allocate a portion of its excess revenue from operations to the reserve, as noted on page 4 of the report referencing the Reserve Fund.

Revenue from non-member fees is subject to the economy—as reported by many not-for-profits, sponsorship revenues have decreased. Garnering additional revenue to support/offset operating expenses is not always predictable.

Funding for strategic initiatives is entirely reliant on the revenue generated from OPPI's bi-annual conference—about \$40K—and symposium—about \$20K. OPPI has been blessed over the past few years with larger excess revenues over expenses in these events due to strong member engagement.

OPPI's professional membership fees are among the lowest fees for professional organizations **(Appendix 4- based on 2016 data)**. Over the long-term OPPI must continue to balance fee increases with creating distinct value in its delivery of programs and services to members.

OPPI member demographics show that 20% of members are 55 years and older. As Members leave the workforce OPPI's consistent Full Member fee revenue may be impacted and as such the need for OPPI to put the interests of stakeholders first to deliver programs and services of meaningful value to trusted stakeholders.

CIP's new governance model introduces a new governance relationship with PTIAs and any forthcoming service agreements. How this will impact OPPI's resources and existing programs and services it provides, is unknown at this time. A draw on reserves would be required to offset any program deficit.

We remain hopeful that professional regulation will be achieved by the end of 2016. Nominal operational expenses have been accounted for in the 2017 budget under line 14 of Appendix 1 found below. If professional regulation does not occur by the end of 2016, the professional regulation strategy group will consider further action and resources required to move the process along.

Monitoring OPPI's demographic membership profile for trends and benchmarking should continue to be a priority for Council to ensure that our strategies continue to build relationships, creating and delivering value and capturing revenue that supports and sustains OPPI.

## **Three-year financial forecast**

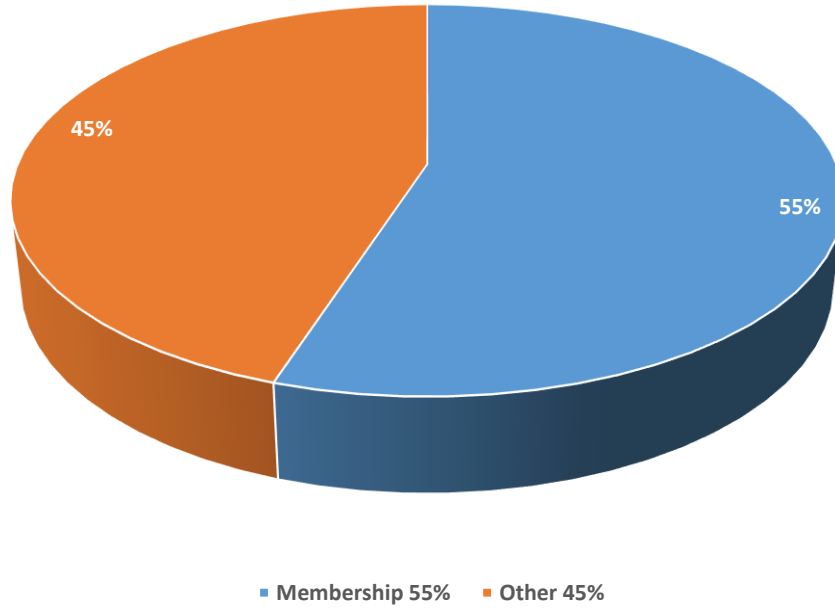
In accordance with OPPI's Financial Strategy, a three year - financial forecast **(Appendix 2)** is found below.

- Membership fees for the next 3 years reflect a 3% increase projecting the need to keep pace with inflation and continued support for operational expenses resulting from new strategic activities. As well member fee projections reflect the reduction in Full and Candidate (Provisional) members based on the winding down of the Candidate (Provisional) category and members opting to resign their membership in their retirement years.
- Salary increases for staff are based on performance goals and are in keeping with OPPI's HR policies.
- Inflation/market adjustments are included in estimated expenses.

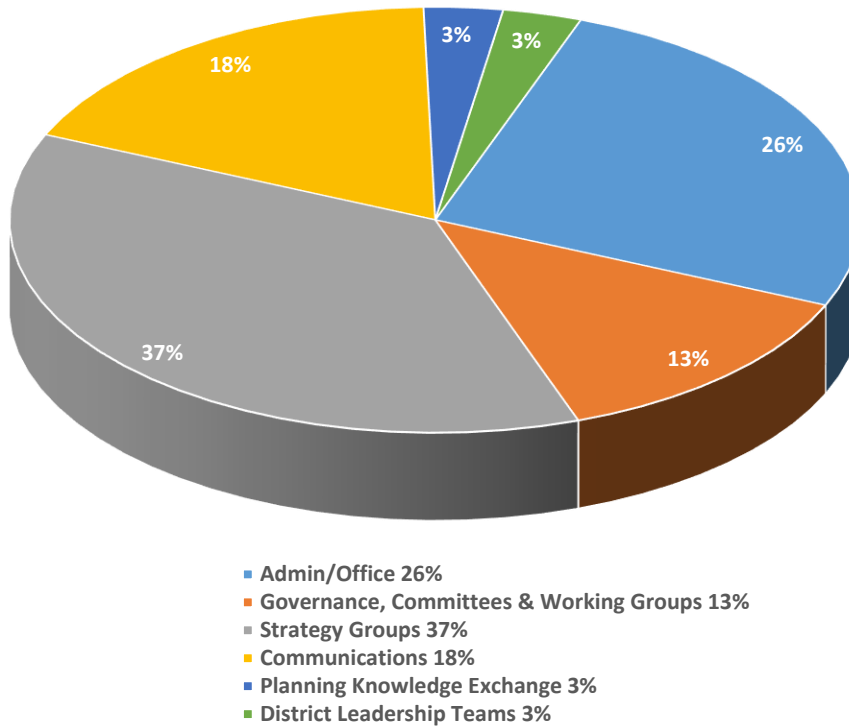


2017 BUDGET		1	2	3	4	5
	BUDGET ITEM DESCRIPTION	2017 OPERATIONAL BUDGET	2016 OPERATIONAL BUDGET	2017 STRATEGIC BUDGET	2017 STRATEGIC FUND BUDGET	2017 CAPITAL FUND BUDGET
	<b>REVENUE</b>					
1	Membership	\$1,595,853	\$1,439,366			
2	Other Fees	\$195,096	\$202,862			
3	Continuous Professional Learning	\$120,010	\$133,510		\$800,000	
4	Awards	\$6,000	\$6,000			
5	Consultants Directory	\$11,250	\$11,250			
6	Journal Advertising and Subscriptions	\$38,900	\$38,900			
7	Job Postings	\$90,000	\$80,000			\$40,000
8	Other	\$5,000	\$5,000			
9	<b>TOTAL REVENUE</b>	<b>\$2,062,109</b>	<b>\$1,916,888</b>	<b>\$0</b>	<b>\$800,000</b>	<b>\$40,000</b>
	<b>EXPENSE</b>					
10	Administration and Office	\$778,137	\$733,234			\$30,000
11	Governance, Executive and Nominating Committee	\$186,457	\$172,003	\$60,000		
12	Governance Working Groups	\$3,000	\$0			
13	Discipline Committee	\$46,947	\$45,933			
14	Professional Standards Committee	\$85,005	\$73,905			
15	Self-Regulation Strategy Group	\$80,515	\$97,904	\$0		
16	Quality Practice Strategy Group	\$203,363	\$174,982	\$0	\$760,000	
17	Planning Issues Strategy Group	\$65,314	\$63,385			
18	Communications, Marketing and Recognition	\$425,703	\$377,294	\$120,000		
19	Planning Knowledge Exchange	\$85,088	\$79,372			
20	District Leadership Teams	\$102,580	\$98,876	\$1,900		
21	<b>TOTAL EXPENSE</b>	<b>\$2,062,109</b>	<b>\$1,916,888</b>	<b>\$181,900</b>	<b>\$760,000</b>	<b>\$30,000</b>
22						
23	<b>TOTAL REVENUE</b>	<b>\$2,062,109</b>	<b>\$1,916,888</b>	<b>\$0</b>	<b>\$800,000</b>	<b>\$40,000</b>
24	<b>TOTAL EXPENSE</b>	<b>\$2,062,109</b>	<b>\$1,916,888</b>	<b>\$181,900</b>	<b>\$760,000</b>	<b>\$30,000</b>
25	<b>EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSE</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$181,900)</b>	<b>\$40,000</b>	<b>\$10,000</b>

### 2017 Budget - Revenue



### 2017 Budget - Expense



## ONTARIO PROFESSIONAL PLANNERS INSTITUTE

3 Year Projection based on 3% membership fee increase each year

	OPERATIONAL BUDGET 2016	OPERATIONAL BUDGET 2017	OPERATIONAL BUDGET 2018	OPERATIONAL BUDGET 2019
<b>REVENUE</b>				
1 Membership Fees	\$1,439,366	\$1,595,853	\$1,724,749	\$1,865,749
2 Other Fees	\$202,862	\$195,096	\$190,000	\$185,000
3 Continuous Professional Learning	\$133,510	\$120,010	\$122,410	\$124,858
4 Awards	\$6,000	\$6,000	\$6,000	\$6,000
5 Consultants Directory	\$11,250	\$11,250	\$11,250	\$11,250
6 Journal Advertising/Subscriptions	\$38,900	\$38,900	\$40,000	\$40,000
7 Job Postings	\$80,000	\$90,000	\$90,000	\$90,000
8 Other	<u>\$5,000</u>	<u>\$5,000</u>	<u>\$5,000</u>	<u>\$5,000</u>
9 <b>TOTAL REVENUE</b>	\$1,916,888	\$2,062,109	\$2,189,409	\$2,327,857
<b>EXPENSE</b>				
10 Administration and Office Governance, Executive and Nominating Committee	\$733,234	\$778,137	\$800,000	\$825,857
11 Governance Working Groups	\$172,003	\$186,457	\$190,179	\$195,000
12 Discipline Committee	\$0	\$3,000	\$3,000	\$3,000
13 Professional Standards Committee	\$45,933	\$46,947	\$47,000	\$48,000
14 Self-Regulation Strategy Group	\$73,905	\$85,005	\$90,000	\$92,000
15 Quality Practice Strategy Group	\$97,904	\$80,515	\$85,230	\$90,000
16 Planning Issues Strategy Group	\$174,982	\$203,363	\$230,000	\$260,000
17 Communications, Marketing and Recognition	\$63,385	\$65,314	\$67,000	\$69,000
18 Planning Knowledge Exchange	\$377,294	\$425,703	\$488,000	\$548,000
19 District Leadership Teams	\$79,372	\$85,088	\$84,000	\$87,000
20 <b>TOTAL EXPENSE</b>	<u>\$98,876</u>	<u>\$102,580</u>	<u>\$105,000</u>	<u>\$110,000</u>
21 <b>TOTAL EXPENSE</b>	\$1,916,888	\$2,062,109	\$2,189,409	\$2,327,857
22 <b>TOTAL REVENUE</b>	\$1,916,888	\$2,062,109	\$2,189,409	\$2,327,857
23 <b>TOTAL EXPENSE</b>	<b>\$1,916,888</b>	<b>\$2,062,109</b>	<b>\$2,189,409</b>	<b>\$2,327,857</b>
24 <b>EXCESS (DEFICIENCY) OF REV. OVER EXP.</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

## NET ASSETS

**SCHOLARSHIP FUND**

The OPPI scholarship fund receives funding from events held at our conference or symposium, district and private donations and through accumulation of interest on the balance in the fund. The fund balance is invested and investment income is accumulated in the Fund.

	<b>1999-2014</b>	<b>2015</b>	<b>Total</b>
Contributions	\$ 47,514	\$ 1,632	\$ 49,146
Transfer from Districts	42,840	0	42,840
Interest	11,049	802	11,851
<b>TOTAL</b>	<b><u>\$101,403</u></b>	<b><u>\$ 2,434</u></b>	<b><u>\$103,837</u></b>

**STRATEGIC FUND**

The strategic fund receives funding from the surplus of the conferences and symposiums. The goal is to transfer a minimum of \$20,000 to the fund on a yearly basis.

	<b>2004-2014</b>	<b>2015</b>	<b>Total</b>
Conference	\$ 278,500	\$ 66,950	\$ 345,450
Symposium	174,710	0	174,710
Transfer	(134,286)	(114,994)	(249,280)
<b>TOTAL</b>	<b><u>\$ 318,924</u></b>	<b><u>\$ (48,044)</u></b>	<b><u>\$ 270,880</u></b>

**CAPITAL FUND**

The capital fund receives funding from the surplus of the OPPI mailing service. This fund should be at 10% of our operating budget. Annually we strive to transfer a minimum of \$10,000 to the fund to achieve the intended goal of 10% of operating budget by 2021.

	<b>2004-2014</b>	<b>2015</b>	<b>Total</b>
Mailing Service	\$ 128,295	\$10,000	\$138,295
Transfer	(3,316)	0	(3,316)
<b>TOTAL</b>	<b><u>\$ 124,979</u></b>	<b><u>\$10,000</u></b>	<b><u>\$134,979</u></b>

**DISCIPLINE FUND**

The discipline fund is augmented by an annual allocation from operations and is approved by Council. The fund balance is invested and investment income is accumulated in the Fund.

	<b>2004-2014</b>	<b>2015</b>	<b>Total</b>
Transfer	\$ 30,000	\$70,000	\$100,000
Interest	0	240	240
<b>TOTAL</b>	<b><u>\$ 30,000</u></b>	<b><u>\$70,240</u></b>	<b><u>\$100,240</u></b>

## UNRESTRICTED NET ASSETS

Unexpended funds, accumulated, also known as the Institutes reserves have accumulated over the past years.

Unexpended Funds, Accumulated	\$575,745
Unexpended Funds, Projected year end 2016*	<u>100,000</u>
<b>TOTAL</b>	<b><u>\$675,745</u></b>

Given the proposed excess revenue over expenses the plan is to allocate \$100,000 to the reserve fund and the remaining \$20,000 allocated to the Discipline Fund.

\*2016 Estimated operations excess revenue over expenses = \$120,000

Association Membership Fee Analysis - 2016

Ontario Associations	Provincial Full Membership Base	Provincial Fee*	Provincial Levy	National Fee*	Total Membership Fee	Liability Insurance Fee	College Fee	Total Fees for a Member to Pay
<b>Planners</b>	2,600	\$431.28	\$0.00	\$190.92	\$622.20	\$49.00	\$0.00	\$671.20
<b>Dietitians</b>	3,500	\$0.00	\$0.00	\$469.00	\$469.00	\$88.90	\$600.00	\$1,157.90
<b>Engineers</b>	7,200	\$169.00	\$0.00	\$10.00	\$179.00	\$0.00	\$220.00	\$399.00
<b>Physiotherapists</b>	7,000	\$258.59	\$0.00	\$272.44	\$531.03	\$196.00	\$595.00	\$1,322.03
<b>Pharmacists</b>	12,000	\$571.00	\$0.00	\$320.44	\$891.44	\$278.00	\$600.00	\$1,769.44
<b>Landscape Architects</b>	860	\$572.40	\$0.00	\$162.00	\$734.40	\$0.00	\$0.00	\$734.40
<b>Chartered Professional Accountants</b>	80,000	\$580.00	\$0.00	\$380.00	\$960.00	\$0.00	\$0.00	\$960.00
<b>Architects</b>	3,500	\$924.34	\$0.00	\$250.00	\$1,174.34	\$0.00	\$0.00	\$1,174.34
<b>Chiropractors</b>	3,300	\$926.59	\$600.00	\$495.00	\$2,021.59	\$0.00	\$1,050.00	\$3,071.59

\* Not including HST

## PTIA Full Membership Fee Analysis - 2016

PTIA Associations	Provincial Full Membership Base	Provincial Fee*	National Fee*	Total Membership Fee	Liability Insurance Fee	Additional Fees***	Total Fees for a Member to Pay
OPPI	2,600	\$431.28	**0.00	\$431.28	\$49.00	\$0.00	\$480.28
OUQ	1,200	\$545.57	**0.00	\$545.57	\$0.00	\$27.22	\$572.79
PIBC	1,000	\$284.31	\$190.92	\$475.23	\$51.00	\$0.00	\$526.23
APPI	600	\$284.31	\$190.92	\$475.23	\$51.00	\$0.00	\$526.23
SPPI	115	\$210.00	\$190.92	\$400.92	\$51.00	\$0.00	\$451.92
MPPI	100	\$218.41	\$190.92	\$409.33	\$51.00	\$0.00	\$460.33
API	N/A	\$170.00	\$190.92	\$360.92	\$51.00	\$0.00	\$411.92

\* Not including HST

\*\* Optional Payment of \$190.92 to CIP

\*\*\* OUQ Members pay a fee to the Office des profession du Quebec (the practice of a profession governed by a professional title)

OUQ members need liability insurance only if they are self-employed and they must pay \$1,100 per year for coverage.

OUQ is looking into CIP's coverage but due to their provincial regulation, this might not happen.