



Fisheries, Aquaculture, and Tourism Workshops

Combining Fisheries or Aquaculture, and Tourism, for a Little More Cash in Everyone's Pockets

(December 11, 12, and 13, 2013)

Notes and Resources

Three (Belfast, Machias, and Portland) informative session on how commercial fisherman and aquaculturists can tap into the tourism industry – and vice versa – to diversify everyone's sources of income. Featuring guest speakers on the important legal issues of running a tour on your boat or on your farm, the ways in which seafood producers can build relationships with tour operators, and restaurant owners and innkeepers to enhance their respective businesses, and more.

Legal framework of fisheries and aquaculture tourism: Scott Gunst, Attorney with Reeves McEwing LLP

Stories from the field

- Belfast: Sebastian Belle, Maine Aquaculture Association
- Machias: Stefanie Alley, Lobsterboat Tours, Isleford
- Portland: Chris Sherman, Island Creek Oyster Company. Duxbury, MA

Tourism opportunities

- Belfast: Liz Lodge/Kathy Goldner (Penobscot Marine Museum and Experience Maritime Maine)
- Machias: Jen Peters (Sunrise County Economic Council and DownEast and Acadia Regional Tourism), and Crystal Hitchings (Bold Coast Scenic Byway)
- Portland: Phil Savignano (Maine Office of Tourism)

Discussion and Q&A with resources people. This session is intended to be interactive so that participants can explore ideas to grow fisheries and aquaculture-related tourism, and get more information about their particular situations or region of the coast.

For more information, digital versions of the factsheets distributed at workshops, an in depth report on legal issues, and project updates, go to:

<http://www.seagrant.umaine.edu/fisheries-tourism>



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Notes from the workshops

NOTE: Resources mentioned during the course of the workshops are also collected on the very last page of the notes.

Introductions: after everyone in the room introduced themselves (about 110 people total attended all three workshops), Natalie Springuel, Maine Sea Grant, began the workshops with a discussion of the increasing need for businesses to diversify in order to stay in business, especially with the fluctuations in the economy and politics. The idea of taking people out on a boat to make a few extra bucks, or taking people out on a farm, is gaining traction as travelers want to have meaningful experiences like this, and want to hear personal stories – not just be on the outside as “tourists.” This workshop is about the legal dimensions of fishermen and fish farmers branching into tourism, and about opportunities available for partnerships with the tourism industry.

Natalie Springuel (Maine Sea Grant) identified fellow workshop planning partners: Cathy Billings (Lobster Institute), Andy Dorr (Island Institute), and Dana Morse (Maine Sea Grant/UM Cooperative Extension), with support from Maine Aquaculture Association and National Sea Grant Law Center.

Notes were collected by workshop planning partners with thanks to Karen Pianka from University of Maine who also contributing to the notes.

Legal framework of fisheries and aquaculture tourism: Scott Gunst, Attorney with Reeves McEwing LLP

Gunst, a maritime attorney and mariner, presented at all three workshops. His presentation was based on research he had conducted in 2011 and 2012, with support from Maine Sea Grant and partners, on the legal barriers faced by fishermen and aquaculturists as they consider engaging in the tourism industry. The legalities regarding those barriers were researched by Gunst when he was a Sea Grant fellow and law student in the Marine Affairs Institute at Roger Williams University, in partnership with Rhode Island Sea Grant. Much of the legal framework outlined in his presentation draws from the final report resulting from this research. This report, the presentation (power point), and fact sheets related to the legal barriers (and opportunities) can all be found online at: <http://www.seagrants.umaine.edu/fisheries-tourism>

Topics in this section of the workshops included:

- Captains license requirements
- Fishing licenses
- Aquaculture tour legal issues
- Vessel requirements
- ADA compliance
- The Jones Act
- Insurance and liability
- Business models
- and more.

Stories from the Field

Dana Morse began by referring to the handout in the packets provided that listed various examples of businesses connecting fisheries and/or aquaculture with tourism. Discussion followed on balancing a tourism enhancement with one's "real" business, with time management being key.

Creating partnerships with those with other types of expertise than you may have was also discussed. This is a good way to fill in the gaps between what you know and what your customers are asking or want to know. Example: If the tourists you take on your lobster boat are asking about the birds they are seeing, you could set up a tour where you bring a birding specialists along with you.

Sebastian Belle from the Maine Aquaculture Association then shared some ways aquaculture businesses have added a tourism component:

- Using aquaculture facilities as a stop in a tour offered by others (Ex. Seabird tour, whale watch, kayakers, etc.) May also include a place for taste testing, or lunch stop using the aquaculture business' products. Financial arrangements should be worked out in advance
- Using aquaculture facilities as a hub or launching spot for other tours
- Aquaculturist could arrange to be a speaker on a cruise ship or other tour boat, and serve their product
- Tours for "foodies" and/or chefs, culinary writers. This was noted as a particularly high-level opportunity as it is a hot national trend. Can also partner with chefs at their events, festivals, etc. (Ex. Harvest on the Harbor, Oyster Festival, Salmon Festival, etc.)

Sebastian also shared initiatives the Maine Aquaculture Association is working on:

- Maine Seafood Culinary Institute – offering tours of farms and master classes
- Server training for restaurant and seafood counter workers

Some foreign efforts linking tourism and aquaculture include:

- In Ireland a catamaran tour linked with a bus company is offering tours of salmon farms and serve the product on the return trip
- In Korea an abalone farm is partnering with a restaurant that overlooks its operation, and have created an abalone farming museum and a menu based on abalone. Their staff is trained on the history of abalone farming.

Q&A and Comments

There was some question as to the legality of serving food to tourists. Currently you can give, but not sell your product. However the MAA is working with the legislature to change that, and develop needed food safety measures.

Everyone who comes to Maine is aware of lobster, it markets itself. The key is to make it unique to your area. Ex. Pair it with local foods (including other seafood) and beverages.

Tourism

Kathy Goldner and Liz Lodge from the Penobscot Marine Museum and Experience Maritime Maine were the featured speakers. They noted that Experience Maritime Maine is a Web-based project that was started by the Maine Office of Tourism and the Maine Maritime Museum. It originated as a list of events in Maine tied to the maritimes. It basically offered free advertising for such events.

In 2013 the Penobscot Marine Museum took the lead on re-invigorating the site to be not only event-based but to include experiences, projects, products, eating establishments, and any other tourism connections to the maritimes. They are also developing rack-cards for tourism centers and chambers of commerce; and hope the site will be a driver to business sites.

They will also bolster the content of the site to include some history, educational materials, coastal features, descriptions of island life, preservation efforts and featured stories. The intent is to create a feeling or romance about coastal Maine as a place to experience, not just a list of things to do.

It is hoped Experience Maritime Maine will connect Mainers to Maine, not just folks from out-of-state or international visitors.

The Maine Motor Coach Network was mentioned as a possible partner. It is a group that markets Maine to motor coach tour companies around the nation. They promote areas that are "motor coach friendly", i.e. proper access and parking, etc.

Kathy and Liz - Penobscot Marine Museum

Alvion Kimball, a Bed & Breakfast innkeeper in Bucksport shared some tips. He recommended when starting a tourism related business one should connect with the local chamber of commerce or office of tourism. He noted they state designates eight tourism regions, four of which are coastal regions, affiliated with the Maine Office of Tourism. Each receives a portion of the 8% state tax on hotels/restaurants, earmarked to promote tourism. MOT puts out a brochure partly with these funds to promote Maine, participates in shows and hosts a couple of websites, eg: visitmaine.com. They worked with Welcome Maine to train people in the food industry in knowing about local production and practices.

Discussion

Other Web sites noted were:

Visitme.com – a free marketing tool

Welcomeme.com – online hospitality training offered by the State and the University of Maine

Question: do people feel comfortable making connections to people they'd need for collaborations, or is help needed to make those introductions/connections? It was noted the University of Maine has a list of experts in various fields that are willing to provide outreach, including the Lobster Institute, which has partnered in many vacation learning experiences (Ex. Lobster College). Contact is www.lobsterinstitute.org. Additionally, the Experience Maritime Maine site was recommended, as a resource to find guides to connect with tours and the site will be available to help people link together.

It was noted that social media is what tourists are using to find the experiences they want and opportunities available.

It was suggested someone create a video promoting Maine Seafood, for example to go on tour buses (like down to Logan) that feature seafood from Maine...project for the New Media dept at UM?

Comment: most tourists don't want to be labeled as such - they'd rather be seen as visitors, guests, explorers, etc....goes to the way we talk with our visitors so they feel more like participants rather than outsiders.

Many lobstermen get asked for photos, to take people out, and many will do that, even if they're not licensed or insured.

Comment that the dayboat industry in the state is poorly organized, as far as an activity is concerned - needs broader application along the coast.

When a class II or III license is in use, then passengers can act as crew; this is both a benefit and a liability. We heard one example where two sternmen could come along, and they'd have one other person who was on 'camera duty' taking photos; that meant that a 'regular' sternman could come along with two other passengers, and rotate through the duties.

Question: What about fishing licenses? You need a saltwater fishing license if you are using an uninspected vessel. What about commercial fishermen licenses? Though you may have the right to let people be your helper, your insurance will frown on it.

Waivers: they are not enforceable usually but they show that you have warned the client of the risks.

Insurance answers to questions will vary widely - it pays to follow up the leads and ideas, because what others have found in securing insurance might not be the same thing that you find. One thing that will affect prices is going from a Class II or Class III license sort of tour, to something based on a six-pack license. Generally there are 3 companies in Maine that will do this sort of insurance and they all have different particularities. Advice is to shop around.

Insurance is well worth it! Pay a little now to protect a bunch later.

Insurance: National Boat Owners Assoc helped one participant with insurance, but also Maine Guides and other professional organizations can help with insurance leads; they often provide that service to their members.

Chris Rector (from sen. King's office) notes that FAME (Finance Authority of Maine) has low-interest loans that can help people or businesses become ADA-compliant.

Summary: there are lots of resources and people to work with, who can help get the word out on your tourism offering.

MACHIAS 12/12/2013

Stories from the Field

Captain Stefanie Alley from Little Cranberry was the featured speaker. She is a full-time lobsterman and also runs Lobsterboat Tours. She first started as an unpaid tour operator in 2003 when she took some friends out on her boat who wanted to know what lobstering was like. This led to taking foreign students from the local English as a second language program. She found she enjoyed meeting people and taking them on her boat. She liked seeing the enjoyment on their faces as they learned - and she also liked the less physical work with hauling fewer traps. She wanted to earn a bit more without having to add more traps and fish further from shore. She took a Boat Wise course and tested for her Captain's License for a 6-Pack (Uninspected Vessel) license. She went on to obtain her Master's License.

She now takes paying passengers, and uses the municipal dock. She handles her own bookings and keeps her cell phone with her at all times. By doing her own booking she can somewhat schedule around her hauling.

The only advertising she does at this point is in the port directories delivered to tourism information sites, and by word of mouth. She does not have a Web site. Most of her customers are summer renters on

the island. They like to learn about the areas they visit. She does get repeat customers, particularly children. She does book a year ahead of time, weather dependent. Often she takes two adults and four children.

It was a “learn as you go” process for her as to how to structure the tours, and how much to let people participate. She took a writer from Money Magazine with her one summer, who wrote an article on her business titled “Life at 8 Knots”.

Off boat, she does talks for the Country Walkers tour group and bike tours that incorporate her into their itineraries.

Safety is a primary focus. She does an orientation before the boat leaves the dock, including showing how to put on a life jacket, etc. She only supplies life jackets, not survival suits (though she has a survival suit for herself when lobstering). She has a lot of checklists to keep her on track.

She did make some changes to her boat, such as putting plexiglass on her lobster holding tank to make it more like an aquarium. Has put other marine life in with the lobsters i.e. starfish, sculpin, etc.

Q&A and Comments

When asked about insurance she indicated she did add an endorsement on her boat insurance to cover liability. It is a 28 foot boat, and she stays within ½ mile of shore. She did get a courtesy inspection from the Coast Guard, and has a sticker on her boat to that effect.

When asked how she set up her tour she answered:

Every trip is different and she plays it by ear as to what her guests want to hear or see. Sometimes, they’ve even gone off to watch seals.

When asked how she set her price she answered:

She set her own pricing by trying to balance how much she needed to get by with people’s reaction to her suggested price. She started with \$60 per trip and now charges \$25 per passenger, with a minimum of \$75 per trip. Some even pay more if they have really enjoyed the tour.

When asked how she connected with the tour groups for onshore lectures, she noted the Postmaster had referred them to her.

She noted that the tour operation does help break up the day, but this is something full-time lobstermen may not really like.

Tourism

Featured speakers were Jen Peters from Sunrise County Economic Council and Downeast and Acadia Regional Tourism (DART); and Crystal Hitchings from the Bold Coast Scenic Highway.

Jen noted there are eight tourism regions in the state, affiliated with the Maine Office of Tourism – and she is with the Hancock/Washington County region known as DART. They maintain a Web site which lists tourism businesses for free, plus the information goes to the Maine Tourism site as well. She distributed a handout that shows how one could sign up to be on the Web site.

DART can also connect people with tourism business resources, and she distributed a list of examples, including:

- Business counselors (can assist with business planning at no charge)

- Trade associations
- Chambers of commerce (who can refer your business to tour directors, and put on Web)
- Possible funding sources for start-up businesses (i.e. Commercial Fisheries Fund)
- Welcomeme.com – for online hospitality training
- Visitme.com – for listing of Maine events and other tourism features

She also noted the Small Business Development Corporation (SBDC) also has customer service training online and the Sunrise Economic Council has a listing of events sent weekly via email and also provides trainings on a variety of topics i.e. social media, marketing, etc.

She also promoted the idea of regional destination training to educate service people in the region about what else there is to do and see in their area.

Crystal indicated that her agency provides a mapped driving route from Milbridge to Eastport with various maritime highlights noted. This effort is promoted by the Maine Office of Tourism and the Maine Department of Transportation. They are linked with Experience Maritime Maine Web site that lists events, experiences, projects, products, eating establishments, and any other tourism connections to the maritimes.

She noted that heritage-based and experiential tourism are hot trends. People don't want to just look, they want to learn. Examples:

- They want to dig clams and have a clambake – not just watch clammers at work
- They want to rake blueberries and learn about agriculture, and eat pie
- They want to take a kayak tour and stop at an aquaculture pen for a tour, not just paddle by.

Q&A and Comments

Folks discussed how important developing a network of resources and experts can be when starting this type of venture.

Discussion

Questions re legal dimensions:

- RE ADA, how about if the pier is commercial and got destroyed, would that give us the right to not bring people with disabilities? Yes, but you need to try to work with them.
- Is the saltwater fishing guide the Maine guide's license through IF&W? Yes, which is required if you have an uninspected vessel with a 6-pack captain's license.
- Limiting liability: if there is a fire in the galley and a passenger asks what is going on, are you obliged to tell them? No, you just need to tell them you are dealing with it.
- Is there an advantage to creating an LLC and then renting your vessel to it. No because you are controlling both the LLC and the vessel so you are still liable for both.
- If I own a fish farm and hire a fishermen to bring people by boat to my farm to get a tour, does the fishermen need a captains license? Yes.

An audience member who had traveled from New Brunswick to the workshop shared that communications between business has helped so that they know what to say in answer to the question "what is there to do around here" and also to direct people to park in ways that does not interfere with anyone's business. In New Brunswick, the fishing and tourism industry are making great strides to work together to offer tourism options that are economically enticing to both fishing and tourism industries and good for coastal communities. See <http://www.escuminacwharf.com/> for more information.

An audience member mentioned that waterfront access can be an issue, and that parking is often limited in boat launching areas. Dana pointed out that increased pier access involves good relationships, and there is often a need to add parking to make things run more smoothly. This type of thing is all part of the necessary growing pains.

Another audience member stated that if you introduce somebody to something, you've got to explain to them what the rules are. Another talked about how he had been to a blueberry farm where they let the customers walk all over their land because this was good for public relations. There is a Blueberry Research Center in Jonesport that will be working with some folks this summer on increasing tourism.

A participant pointed out that doing tours can lead to further lobster business: For examples a lobsterman in Rockland had taken an elderly couple out, and then later, received a call from them saying "you've *gotta* send me some lobster!" So he freighted it to them for \$114, and they were completely happy to pay this because it was from him. You can get lobster second day air.

An audience member noted that in some cases, customers from an Inn may say to the boat owner in a partnership with the Inn, "I can't go out with you [in the boat] unless you have insurance," but it may mean that they end up losing tours. Scott mentioned that an indemnity agreement could be set up to identify who is responsible for what. In the event of a death claim, the injured party may end up suing everyone involved, so it's a good idea to establish up front who would pay for what in the event of a problem. The point was made that the boat owner would be likely be liable if an incident occurs on his/her boat.

Dana mentioned that the Finance Authority of Maine has support for Americans with Disabilities Act developments, and Jen noted that sometimes there is more flexibility with the smaller loans than the larger ones.

A participant asked how aquaculture fits into this picture, and whether it was a voice that we're hearing more from recently. Dana answered that at last night's workshop, Sebastian Belle had discussed the Governor's Task Force, and pointed out that the linkage with aquaculture had been identified as a primary opportunity for growth.

Natalie closed the meeting by offering highlights of the evening and saying that key themes heard tonight on the website where audience members had registered, in a few weeks.

PORTLAND 2/13/2013

Stories from the Field

Chris Sherman from Island Creek Oyster Company in Duxbury, Massachusetts was the featured speaker. Chris runs an oyster farm business and has incorporated tours and special events into his aquaculture business. He has restaurants, and delivers directly to chefs at other restaurants; and runs a non-profit organization with a mission of bringing aquaculture to impoverished areas.

Through the restaurants he works with in Boston he saw a demand in the experiential and "foodie" tourism business and took advantage of the opportunities. He runs hospitality tours for chefs and informational tours for students and the general public. He has a floating "hut" from which he runs the farm, but also uses it for floating dinners. Folks pick their own oysters as part of the dining experience. He looks for partners/sponsors such a wine distributors who also want to promote their products.

Benefits he sees:

- He is a proponent of developing brand value through his tours. He wants people to buy his product, and generate word-of-mouth advertising.
- He feels there is reciprocal benefit to his restaurants and to other restaurants that sell his products.
- It is also a way to advocate for the aquaculture industry itself.
- It is a way to leverage “down time” i.e. weekends
- There can be good monetary compensation. (For the special access and experience of the floating dinner folks have paid \$3,000 for a twelve person dinner)

Challenges:

- Opportunity costs i.e. staff, insurances, permits
- Avoiding disruptions to farming operations
- Balancing value and expectations with the costs. You must really define what you are selling and avoid misconceptions

Q & A and Comments

Must figure out for yourself, what makes it worthwhile. This is specific to each individual and there is no set answer. He is at the point where he is trying to decide if he should add staff to handle the tourism aspects of his business or dial it back and focus on the core aquaculture operations.

When asked about liability he noted that insurance is key to these types of business extensions. It is also necessary to check on local as well as state permitting requirements – and any waterfront access issues – before starting.

He noted it is important to work with the community to get their “buy in”, which will help overcome or avoid many obstacles. He strives to make his operations a “point of pride” within the community.

Tourism

Phil Savignano of the Maine Office of Tourism (MOT) was the featured speaker.

He noted that there are 27 million tourists who visit Maine annually – and 92% of the visitors come back. Tourists surveys indicate people expect nature-based, experiential tourism when they visit Maine. They want to leave with stories, not just trinkets.

He said the MOT can offer hospitality training through its Welcomeme.com Web site. He also said their Visitme.com site is the official site of the MOT and provides free listings of your business and events (and has 3.5 million visitors annually). He added that MOTPartners.com is another resource and helps people connect with other experts/resources, i.e. connections for hosting a group of writers.

He mentioned there are 8 Maine tourism regions, and each has a state supported marketing group, funded through the MOT. They can assist with many resources, including connect your business with local chambers of commerce.

Experience Maritime Maine is also a good resource. They have a Web site that lists events, tells some maritime history and offers suggestions on maritime-based experiences for visitors.

The MOT can also help connect tourism businesses with motor coach tours and provide advice on how to be “motor coach ready.”

Discussion

Possible funding sources were raised, including:

Department of Economic & Community Development – which can provide individual help specific to one's business

FAME – Finance Authority of Maine (statewide)

CEI – for regional funding

Councils of Government – for loans and gap funding

Eastern Maine Development Corp.

Northern Maine Development Corp.

Small Business Administration – guaranteed loans

USDA

It was recommended that when looking for funding you approach a variety of sources, don't rely on just one.

Business Planning was discussed: any lender is going to want a solid business plan, and there are resources out there that can help people with business planning, at no cost. There does not have to be a set period of time that your bus plan covers and the prep of a plan forces the client to really do a solid review of their finances and the business.

There are State resources to help put a business plan together at no charge:

- Small Business Development Centers
- SCORE – helps prepare financials
- Dick Clime of Coastal Enterprises Inc (CEI) in Wiscasset
- Sebastian Belle at Maine Aquaculture Association

It was suggested that finding a mentor is always helpful

There was a question about ensuring confidentiality when looking to partner with other businesses or find funding. It was recommended that non-disclosure agreements be put in place as needed.

There is a Web site called "Business Answers" at maine.gov. Start-ups can use this resource to find out about State regulations such as licenses needed for wholesale, liquor, retailing, etc. (i.e. serving food or beverages on tours), and have other questions answered – or referrals made to the right contacts. This is run by the Department of Economic and Community Development – and you can also call them directly if you cannot find the answers you need online. It is also wise to check municipal regulations.

Jamie Logan notes that about 80% of people that contact them are looking for capital. they don't have programs specifically but they talk with people to help match them up with appropriate lending programs (FAME, CEI, Council of Governments, EMDC, SBA, etc etc).

Comment from the audience: financing is VERY hard to get when dealing with fishing; either groundfishing or lobster. Council of Governments can sometimes help in this case.

Discussion regarding legal framework issues:

- Coast guard witnesses hauling the boats out to test everything, and is involved in a lengthy process so start early for the following season.
- You won't get fisheries endorsement if your boat is built in Canada
- Q: Are the regulations relevant for fish farm situations where I am taking people out for no pay?
A: It depends if there is a situation where there is exchange for consideration (ie if the passenger

buys the gas, or the oysters after), any exchange, then it is a gray area. CG adds: if there is no compensation, depends if you are advertizing your product? If they come see and then buy your oysters a week later, CG wont come after you, but if they are a chef for example, and buy your product for their restaurant or through money in the tip jar, then that may be considered consideration. You might consider becoming an uninspected passenger vessel (which is a less big deal than an inspected passenger vessel, UPV is just 5 day course, but there is some cost for sure). CG note that this is for state not fed waters

- Comment: Other thing to consider in the example above is insurance.
- Q re demonstration license:
 - Does the demonstration permit apply to AQ? No the permit was created for lobster specifically.
 - Demonstration license cannot be used on boat commercially harvesting, so if you have a lobster fishing license, then the demo license is likely not for you.

Q: How does serving food play into this? DMR: Can you eat it directly from a lease site? Currently it is illegal to sell directly from a lease site but there is currently a bill in the leg that will allow sales from lease site.

Comment from Oyster farmer who has been told that oysters need first to be rinsed in fresh water, but that doesn't seem to be enforced, because so many thousands of oysters go to restaurants without seeing freshwater.

If an aq farm offered a free tour for education but then received a tax letter (that they did something for "charitable purposes and can claim it on their taxes)? A. Lawyer says he would consider that consideration, because that's farmer is getting something out of it, so an argument could be made that you benefited from that activity.

Q. How about on facilities with student interns that are unpaid.

- They are a "passenger for hire" or a paying customer, because they are a student with a tuition payment to be made and you are deplivering part of their "schooling."
- You'd still want to train them because they are representing you.
- However if you hire them, or give them an employee, then they become an employee.

Q. How about a farm where people just walk out (rather than get them there on a boat). A. Then you would be liable because you area allowing people to come onto your farm. Call your insurance provider so they know.

Workshop was closed with statement about highlights and note to check website for notes and other resources in the new year.

Resources Mentioned during Workshops

The project's home on the web for digital versions of the factsheets distributed at the workshops, an in depth report on legal issues, and updates, and more: www.seagrant.umaine.edu/fisheries-tourism (factsheets contain more resources beyond what is listed below)

Workshop partners

Maine Sea Grant: www.seagrant.umaine.edu
Lobster Institute: umaine.edu/lobsterinstitute/
Island Insitute: www.islandinstitute.org/
Maine Aquaculture Association: www.maineaquaculture.com/
National Sea Grant Law Center: nsglc.olemiss.edu/
University of Maine Cooperative Extension: extension.umaine.edu/
Reeves McEwing LLP, Maritime Law Firm: www.lawofsea.com/home.html
Island Creek Oysters: islandcreekoysters.com
Lobsterboat Tours, Islesford: www.islesford.com/node/13

Business support resources

Dep't of Economic & Community Development Business Answers: www.maine.gov/businessanswers/
FAME – Finance Authority of Maine: www.famemaine.com/
Coastal Enterprises Inc. (CEI): www.ceimaine.org/
Eastern Maine Development Corp.: <https://www.emdc.org/>
Small Business Administration (Maine): www.sba.gov/about-offices-content/2/3163
Maine Small Business Development Centers: <http://www.mainesbdc.org/>
UMaine Cooperative Development Small Business Education: <http://umaine.edu/ext-business/>
SCORE: <http://www.scoremaine.org/>
Sunrise County Economic Council: sunrisecounty.org/
Down East Commercial Fisheries Fund: <http://sunrisecounty.org/business/loan-programs/>
Maine Lobster Marketing Collaborative: www.lobsterfrommaine.com/

Tourism resources and initiatives

Maine Office of Tourism Industry Partners: www.MOTPartners.com
Free hospitality training: www.WelcomeME.com
Maine Office of Tourism: www.Visitme.com
Maine's four coastal tourism regions
 Downeast and Acadia Regional Tourism: www.downeastacadia.com/
 Greater Portland and Casco Bay: <http://www.visitportland.com/>
 Mid Coast: <http://www.mainesmidcoast.com/>
 The Maine Beaches: <http://www.mainebeachesassociation.org/>
Maine Tourism Association: www.mainetourism.com/
Experience Maritime Maine: <http://experiencemaritimemaine.org/>
Downeast Fisheries Trail: www.DowneastFisheriesTrail.org
Bold Coast Scenic Byway: <http://boldcoastplan.wordpress.com/>
Penobscot Marine Museum: penobscotmarinemuseum.org/
Maine Motor Coach Network: www.grouptourmagazine.com/resources/focus.php?focusid=90518
Two Nation Vacation: www.two-nation-vacation.com/
Escuminac Wharf, New Brunswick (Canada): <http://www.escuminacwharf.com/>