

Digital Nomad Transition Package for Canadian Snowbirds

Remote Work Setup Guide

Internet Reliability Maps

Mexico

- **Puerto Vallarta:** Average speeds of 50-75 Mbps in Zona Romantica and Marina Vallarta areas. Recommended providers: Telmex and Megacable.
- **San Miguel de Allende:** 30-50 Mbps in Centro, with fiber options in newer developments. Providers: Telmex and AT&T.
- **Playa del Carmen:** 40-60 Mbps throughout the city, with higher speeds in Playacar. Providers: Izzi and Telmex.

Costa Rica

- **San José:** 50-100 Mbps in Escazú and Santa Ana neighborhoods. Providers: Liberty and Kolbi.
- **Tamarindo:** 20-40 Mbps, more reliable in dry season. Providers: Liberty and Kolbi.
- **Jacó:** 30-50 Mbps, with fiber available in newer condos. Providers: Cabletica and Kolbi.

Panama

- **Panama City:** 75-150 Mbps in business districts and El Cangrejo. Providers: Cable & Wireless and Tigo.
- **Boquete:** 20-40 Mbps, variable in mountain areas. Providers: Cable & Wireless and Tigo.

Colombia

- **Medellín:** 50-100 Mbps in El Poblado and Laureles. Providers: Claro and Tigo.
- **Cartagena:** 30-60 Mbps in Bocagrande and Old City. Providers: Claro and Movistar.

Recommended Coworking Spaces

Mexico

1. **Selina Cowork** (Multiple locations) - From \$10 USD/day
2. Canadian-friendly amenities: Power adapters, VoIP phone booths
3. Community: 30% Canadian/US remote workers
4. **Nest Coworking** (Puerto Vallarta) - From \$15 USD/day
5. High-speed fiber internet (100+ Mbps)
6. Meeting rooms with video conferencing equipment
7. Canadian business hours (open 6am-8pm local time)

Costa Rica

1. **Selina Cowork** (San José, Jacó) - From \$12 USD/day
2. 24/7 access available
3. Regular networking events with Canadian expats
4. **Sentido Norte** (Santa Teresa) - From \$15 USD/day
5. Ocean view workspaces
6. Reliable backup generators during power outages

Panama

1. **My Office Panama** (Panama City) - From \$20 USD/day
2. Corporate-grade internet with redundant connections
3. Virtual office services for Canadian business mail

Colombia

1. **Selina Cowork** (Medellín) - From \$10 USD/day
2. 24/7 access
3. Regular events with digital nomad community
4. **WeWork** (Medellín, Bogotá) - From \$25 USD/day
5. Enterprise-grade security and internet
6. Professional meeting spaces for client calls

Tech Solutions for Canadian Remote Workers

Essential Equipment

- **Portable Router:** GL.iNet Beryl (GL-MT1300) - \$70 CAD
 - Creates secure connection on public WiFi
 - Supports multiple VPN services
- **Backup Internet:** Keepgo Global Lifetime WiFi Hotspot - \$129 CAD + data
 - Works in 100+ countries
 - Pay-as-you-go data plans
- **Power Solutions:** Anker PowerCore 26800 - \$80 CAD
 - Charges laptop during power outages
 - Multiple device charging

Software Tools

- **VPN Services:** NordVPN or ExpressVPN (\$6-12 CAD/month)
 - Maintains access to Canadian banking and services
 - Secures connections on public WiFi
- **Cloud Backup:** Backblaze (\$7 CAD/month)
 - Continuous backup even on metered connections
 - Restore files from anywhere
- **Communication:** Google Voice (\$0) + Zoom Pro (\$20 CAD/month)
 - Maintain Canadian phone number
 - Professional video conferencing

Security Recommendations

- Two-factor authentication for all Canadian accounts
- Encrypted password manager (1Password or Bitwarden)
- Laptop privacy screen for public workspaces
- Disk encryption for all devices

Canadian Business Compliance

Tax Residency Status

Determining Your Status

- **183-Day Rule:** Spending 183+ days outside Canada doesn't automatically make you non-resident
- **Secondary Residential Ties:** CRA considers:
 - Home maintained in Canada
 - Spouse/dependents in Canada
 - Canadian bank accounts and credit cards
 - Canadian driver's license and passport

Documentation Requirements

- Keep detailed records of:
 - Entry/exit dates with boarding passes
 - Rental agreements abroad
 - Foreign utility bills
 - Work contracts or client agreements

Business Structure Considerations

Sole Proprietorship

- Must file T1 return regardless of location
- Foreign income reported on T2125
- Foreign tax credits available to prevent double taxation

Corporation

- Canadian corporations remain resident in Canada
- Must file T2 corporate returns
- May be subject to foreign branch taxes
- Consider whether foreign permanent establishment is created

Tax Filing Requirements

- T1 Personal Return - Due April 30 (June 15 if self-employed)
- T2 Corporate Return - Due 6 months after fiscal year-end
- T1135 Foreign Income Verification - Required if foreign assets >\$100,000 CAD

Provincial Health Insurance

Maintaining Coverage

- **Ontario (OHIP):** Can be absent 212 days in 12-month period
- **British Columbia (MSP):** Absent up to 6 months per calendar year
- **Alberta (AHCIP):** Absent up to 6 months in a 12-month period
- **Quebec (RAMQ):** Absent up to 183 days per calendar year

Documentation for Extended Stays

- **Temporary Absence Permits:** Available in some provinces
- **Required Forms:** Submit before departure
- **Return Proof:** Keep evidence of return to Canada

GST/HST Considerations

Registration Requirements

- Must remain registered if business exceeds \$30,000 threshold
- Place of supply rules determine if GST/HST applies
- Digital services to Canadian clients generally taxable

Collection and Remittance

- Collect GST/HST on services to Canadian clients
- File returns on schedule even while abroad
- Consider simplified accounting methods for small businesses

Canadian Payroll Obligations

For Self-Employed

- CPP contributions still required on Canadian income
- Consider voluntary EI for returning to Canada

For Corporations with Employees

- T4 filing requirements continue
- ROEs required for any employment changes
- Payroll remittances must continue on schedule

Banking & Payments

Recommended Financial Accounts

Multi-Currency Accounts

1. **Wise Multi-Currency Account**
2. Hold and convert 50+ currencies
3. Canadian and local bank details
4. Low-fee currency conversion (0.4-0.5%)
5. Wise Debit Card works worldwide
6. **STACK Prepaid Mastercard**
7. No foreign transaction fees
8. Free ATM withdrawals
9. No monthly fees
10. Cashback on select purchases
11. **HSBC Global Account**
12. Maintain accounts in multiple countries
13. Transfer between accounts instantly
14. Preferential exchange rates
15. Global View of all accounts

Canadian Accounts with International Benefits

1. **Scotiabank Passport™ Visa Infinite**
2. No foreign transaction fees
3. Airport lounge access
4. Travel insurance
5. Annual fee: \$139 CAD
6. **Tangerine Chequing Account**
7. Free ATM withdrawals at Scotiabank ATMs globally
8. No monthly fees
9. Free Interac e-Transfers
10. Mobile check deposits

Payment Acceptance Solutions

For Freelancers and Consultants

1. **Wise Business**

2. Receive payments in 10 currencies
3. Local bank details in US, UK, EU, Australia
4. Batch payment processing
5. API integration for automated billing

6. **PayPal Business**

7. Widely accepted worldwide
8. Multiple currency acceptance
9. Invoice generation
10. Higher fees but universal recognition

11. **Stripe**

12. Accept credit cards worldwide
13. Recurring billing options
14. Customizable checkout
15. Detailed reporting

Tax Considerations

- Keep separate accounts for business and personal
- Track exchange rates for all transactions
- Save statements for tax documentation
- Consider accounting software with multi-currency support (Wave, QuickBooks, FreshBooks)

Managing Canadian Financial Obligations

Bill Payments

1. **Automated Solutions**

2. Set up pre-authorized payments
3. Use online banking bill payments
4. Consider bill payment services (Paytm)

5. **Banking Alerts**

6. Set up low balance notifications
7. Payment due reminders
8. Unusual activity alerts

Credit Score Maintenance

- Keep Canadian credit cards active with small recurring charges
- Set up automatic payments to avoid missed payments
- Monitor credit reports remotely (Borrowell, Credit Karma)
- Maintain Canadian address for credit bureaus

Emergency Fund Management

Accessibility Strategies

- Maintain funds in both Canadian and local currency
- Keep multiple payment methods (minimum 2 credit cards, 1 debit card)
- Consider emergency cash reserve in USD
- Setup wire transfer capabilities in advance

Security Measures

- Use bank-level encryption for all financial apps
- Enable two-factor authentication
- Avoid public WiFi for financial transactions
- Consider a dedicated device for financial management

Time Zone Management

Scheduling Tools & Templates

Recommended Tools

1. **World Time Buddy**
2. Visual time zone comparison
3. Team scheduling across zones
4. Calendar integration
5. Free basic version
6. **Calendly with Time Zone Intelligence**
7. Automatically adjusts to client's time zone

- 8. Buffers between meetings
- 9. Custom availability for different regions
- 10. From \$8 USD/month

11. **Every Time Zone**

- 12. Visual timeline of working hours
- 13. Team overlay feature
- 14. Daylight saving time adjustments
- 15. Free basic version

Meeting Templates

1. **Client Communication Template** `` ` Dear [Client Name],

I'd like to schedule our next meeting at a time that works well for both of us.

I'm currently based in [Location] (UTC[+/-Time]), while you're in [Client Location].

Here are some options in your local time: - [Day], [Date]: [Time] [Timezone] - [Day], [Date]: [Time] [Timezone] - [Day], [Date]: [Time] [Timezone]

Please let me know which option works best for you, or suggest an alternative time.

Best regards, [Your Name] `` `

1. **Team Availability Template** `` ` Team Availability Matrix

Core Team Hours (when everyone is available): [Time Range] Eastern Time

Individual Availability: - [Name]: [Time Range] [Timezone] (= [Time Range] ET) - [Name]: [Time Range] [Timezone] (= [Time Range] ET)

Preferred Meeting Windows: - Team Meetings: [Time Range] Eastern Time - Client Meetings: [Time Range] Eastern Time `` `

Working Hour Strategies

Synchronous Work Approaches

- 1. **Split Shift Model**
- 2. Early morning hours (6-9am local time) for overlap with Eastern Time
- 3. Mid-day break
- 4. Afternoon/evening work for focused tasks

5. Best for Mexico, Central America locations

6. **Compressed Work Week**

7. 4-day work week with longer days

8. Schedule client meetings on overlap days

9. Use non-overlap days for focused work

10. Build in recovery time for early/late calls

Asynchronous Work Approaches

1. **Documentation-First Workflow**

2. Comprehensive documentation of all decisions

3. Recorded video updates instead of live meetings

4. Clear handoff processes between time zones

5. Tools: Loom, Notion, Slite

6. **Time-Shifted Collaboration**

7. Work advances around the clock

8. Clear task handoffs at end of day

9. Morning review of overnight developments

10. Tools: Asana, Trello with detailed comments

Client Management Across Time Zones

Communication Protocols

1. **Expectation Setting Email Template** `` ` Subject: Working Together Across Time Zones

Dear [Client Name],

I'm looking forward to our collaboration on [Project Name]. To ensure smooth communication while I'm working remotely from [Location], I wanted to share my availability and communication protocols:

My Working Hours: [Days] from [Time] to [Time] [Client's Timezone]

Best Times for Meetings: [Time Range] [Client's Timezone]

Response Times: - Urgent matters: Within 2 hours during my working hours - Regular communications: Within 24 hours - Detailed requests: Within 48 hours

Communication Channels (in order of urgency): 1. Phone/WhatsApp: [Number] (for urgent matters) 2. Email: [Email] (for most communications) 3. [Project Management Tool]: For task-specific discussions

Please let me know if you have any questions or if you'd prefer different arrangements.

Best regards, [Your Name] `` `

1. **Emergency Protocol**

2. Designated emergency contact method
3. Clear definition of what constitutes an emergency
4. Backup contact person in your time zone
5. Scheduled check-ins during critical project phases

Productivity Tools

1. **Scheduling Assistants**

2. Clara Labs or Reclaim.ai
3. Automated scheduling across time zones
4. Learns preferences over time
5. Handles rescheduling automatically

6. **Follow-the-Sun Documentation**

7. Notion or Confluence for living documents
8. End-of-day status updates
9. Video walkthroughs of complex issues
10. Designated handoff sections

Technology Setup for Time Zone Management

Hardware Recommendations

1. **Multiple Time Zone Clocks**

2. Time zone aware smart displays
3. Apple Watch with multiple time zones
4. Amazon Echo with time zone skills

5. **Lighting Solutions**

6. Programmable smart lighting for early/late calls
7. Light therapy lamps for shifted schedules
8. Automated routines tied to work schedule

Software Configuration

1. Calendar Optimization

2. Configure multiple time zones in Google Calendar
3. Color code meetings by time zone
4. Set working hours to manage expectations
5. Use "free/busy" status effectively

6. Notification Management

7. Time-based Do Not Disturb settings
8. Working hours for Slack/Teams
9. Scheduled email sending
10. Batched notification processing