

Alberta



Aboriginal Business Services

Guide Four:

Financing Options for Aboriginal Businesses in Alberta

Aboriginal Albertans
in Business Series

Canada

Alberta
GOVERNMENT OF ALBERTA

THE BUSINESSLINK
Business Service Centre

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FOREWORD

The *Aboriginal Albertans in Business Series* was developed by *The Business Link* to meet the unique needs of Aboriginal business people. Guide One: *Is Running a Business for Me?* provides information to help you decide whether starting a business is a good choice for you. In Guide Two: *What's the Right Business for Me?* we provide information about business trends and business sectors that may be attractive to new business people, with contacts for more information. Guide Three: *Aboriginal Business Service Providers in Alberta* provides a comprehensive listing for Aboriginal entrepreneurs and business providers. In Guide Four: *Aboriginal Financing Options in Alberta* we compile financing options for Aboriginal entrepreneurs.

The Business Link has enhanced its services to provide business information, advice and referral services to meet the needs of potential and existing Aboriginal business people in Alberta. Let us be your first stop for Aboriginal specific information in Alberta. Call us or visit our web site at www.cbcs.org/alberta/absn.

How to contact us:

The Business Link Business Service Centre
100-10237 104 Street NW
Edmonton, Alberta T5J 1B1
Business Information Line: 780-422-7722 (in Edmonton) or
1-800-272-9675 (toll free)
Fax: 780-422-0055
E-mail: buslink@cbcs.ic.gc.ca
Web site: www.cbcs.org/alberta

The Business Link is Alberta's primary business service centre, providing information and advice to Alberta's small business community. A member of the Canada Business Service Centre network, *The Business Link* is a not-for-profit organization supported by the Government of Canada and the Government of Alberta.

We hope *Aboriginal Financing Options in Alberta* helps you as you consider getting into business in Alberta.

INTRODUCTION

You will probably need to borrow money to start, run or expand your business. Your local bank, credit union, trust companies and other financial institutions can help you start your business. There are Aboriginal programs have been established to provide business developmental products and services including developmental business loans to Aboriginal entrepreneurs throughout Alberta. We have compiled a number of these programs in an easy-to-use guide entitled *Aboriginal Financing Options in Alberta*.

Aboriginal Financing Options in Alberta is intended to help guide you to the appropriate lending agency. We have updated our information and will continue to find current programs and services to help you and your business succeed. Please note that this document is intended as a guide only and should not be relied upon as the only source of information for investment and business decisions.

Under each heading you will notice that there is a brief summary of the program, their eligibility criteria, a description of the program and contact information. Please use the contact information for further information on each program.

Updated in August 2005.

Aboriginal Business Canada

Industry Canada - IC

SUMMARY

Thousands of Aboriginal entrepreneurs got their start or expanded their operations with help from Aboriginal Business Canada. First Nations, Métis and Inuit business and financial institutions have also established services, and developed and strengthened their networks to create a driving force in the economy of Canada's First Peoples.

Aboriginal Business Canada is an Industry Canada program which promotes the growth of commerce as one means towards economic self-sufficiency for Aboriginal people.

ELIGIBILITY CRITERIA

Canadian Status Indians and Non-Status Indians, Métis and Inuit entrepreneurs are eligible for this program, as are partnerships, for-profit and non-profit groups, and other entities that are majority-owned or controlled by Aboriginal persons.

DESCRIPTION

For eligible applicants, Aboriginal Business Canada provides financial assistance, information, resource materials and referrals to other possible sources of financing or business support.

They also work in partnership with Aboriginal financial and business institutions, and with a range of other agencies, boards, and departments, on initiatives that are helping to strengthen business skills and promote greater awareness of Aboriginal business achievement. In this way, they are working towards the shared goal of an inclusive and prosperous economy for all Canadians.

What is available for commercial ventures?

If you are already operating a business, you may be eligible for business planning, capital cost, marketing and business support financing related to activities, which include:

- expanding sales into other regional, national or international markets;
- creating new market opportunities through Aboriginal tourism;
- improving your business process, productivity or sales through technology improvements. This includes use of Internet and other information and communications technologies in commercial applications; and
- developing and commercializing new products, technologies, systems or processes.

If you want to start a business, the Aboriginal Business Canada support role reflects the priorities outlined above.

Aboriginal Business Canada can help you:

- launch a firm, which can be considered knowledge-based, such as in the information and communications technology sectors, or for the provision of professional services;
- establish an Aboriginal cultural or eco-tourism business, or one whose operation is linked or complementary to such a business;
- acquire an existing business in a remote area; and
- establish a business for the exporting of a product or service to a confirmed market.

If you are an Aboriginal individual over the age of 18 but still under 30, we offer broader support. Contributions are available to help you launch, acquire or expand a business, to source financing, access markets and develop the specific management skills you'll need. This will help you to graduate into the more competitive marketplace. The business opportunity can be in any sector.

How much funding can you expect?

Each proposal and request for financial support is assessed on its own viability and merits. This takes into account need, the size of the project, and other sources of financing available. A balanced financial package, involving debt financing from other sources, as well as a minimum level of your own equity is required. For youth entrepreneur clients, the minimum cash equity required is equivalent to 10% of eligible project costs; for other applicants, the minimum required is 15%.

The vast majority of Aboriginal Business Canada contributions are made to small businesses, are in the form of non-repayable equity contributions, and do not exceed \$75 000. Contributions over this amount are normally repayable. In the case of larger, community-based projects, other conditions will be taken into account in order to determine the level of contribution and any repayable conditions. Loan Insurance is also available to supplement or replace direct contributions.

Where and how to apply?

Interested persons should begin by contacting the nearest Aboriginal Business Canada regional office to discuss their project with an officer. They will be asked to complete a Statement of Intent that the department will use to determine if proceeding to a full business plan is appropriate. The following factors are taken into consideration:

- amount of client equity;
- management experience;
- markets;
- viability/profitability;
- other sources of financing.

Now you can apply online at <http://strategis.ic.gc.ca/SSG/ab00092e.html> to obtain support from Aboriginal Business Canada and gain access to the right people and resources that can help make your business a success. For more information on Aboriginal Business Canada, or to locate the regional office nearest you, please visit <http://abc-eac.ic.gc.ca>

*Note: "non-profit" also known as nonprofit organizations, non profit organizations, not-for-profit organizations, voluntary organizations and volunteer organizations.

Alberta Contact:

Aboriginal Business Canada, Industry Canada
4th Floor, 639 - 5th Avenue South West
Calgary, Alberta T2P 0M9
Telephone: (403) 292-8807 Fax: (403) 292-4578

Aboriginal Business Canada, Industry Canada
Room 725, Canada Place, 9700 Jasper Avenue
Edmonton, Alberta T5J 4C3
Telephone: (780) 495-2954 Fax: (780) 495-4172
E-mail: abc.edmonton@ic.gc.ca

Aboriginal Business Development Fund - Apeetogosan (Métis) Development Inc.

Business Development Bank of Canada - BDC

SUMMARY

Apeetogosan (Métis) Development Inc. (AMDI) and the Business Development Bank of Canada (BDC) have forged a strategic alliance that allows the Aboriginal Business Development Fund (ABDF) to provide financing between \$5000 and \$20000.

ELIGIBILITY CRITERIA

The BDC considers each request case by case, help with management and Canadian provinces and territories.

DESCRIPTION

The Aboriginal Business Development Fund (ABDF) is built on the model known as "Circle for Entrepreneurial Success". This project is directed at offsetting the principle cause of failure for businesses, namely inadequate management.

This unique approach combines:

- financing;
- management;
- training; and
- mentorship.

Additional Information

For more information, you may visit the Business Development Bank of Canada's Web site at <http://www.bdc.ca/en/home.htm>

Alberta Contact:

Head Office
Business Development Bank of Canada
Suite 400
5 Place Ville Marie
Montréal, Québec
H3B 5E7
Toll-free: 1-888-INFO BDC (1-888-463-6232)
Fax: 1-877-329-9232
E-mail: info@bdc.ca
Web site: <http://www.bdc.ca/en/home.htm>

Aboriginal Resource Guide

Government of Canada

SUMMARY

The Aboriginal Resource Guide is a Web site designed to help Aboriginal entrepreneurs locate the resources they need to improve their business capabilities.

ELIGIBILITY CRITERIA

Not applicable.

DESCRIPTION

The Aboriginal Resource Guide is a joint project of the Canadian Bankers Association (CBA) and the Government of Canada. To use the Web site guide, users answer a series of questions about their needs and areas of interest. Based on those details, tailored resource information and Web site links will be provided.

This user-friendly tool is designed to help Aboriginal people search for information they require to develop or enhance administrative and financial skills in order to increase their capacity to use the services of financial institutions successfully.

The Resource Guide is a database containing information and programs related to the above-mentioned objective. It is organized under the following categories:

- Training; Business Plan; Sources of Funds; Business Environment; Help with Running Your Business.

National Contact:

Canadian Bankers Association
Toll-free: 1-800-263-0231
Web site: <http://www.cba.ca>

Visit the Web site at
<http://www.aboriginalresourcenet.com>

Aboriginal Contract Guarantee Instrument (ACGI)

Non-Governmental Organizations

SUMMARY

The Aboriginal Contract Guarantee Instrument (ACGI) gives Aboriginal contractors the help they need to qualify for more business opportunities. The ACGI proves to the project owners that their contractors can guarantee satisfactory job completion.

ELIGIBILITY CRITERIA

- Status First Nations, Métis and Inuit individuals;
- in the case of a corporation at least 51% of the voting shares must be owned by First Nation, Métis and Inuit individuals;
- established contractor (minimum 3 years).

DESCRIPTION

Silu' Corporation is a wholly owned subsidiary of the National Aboriginal Capital Corporations Association (NACCA). The ACGI allows contractors to provide project owners financial guarantees that the contractor will perform the contract. The ACGI acts like a guarantee credit line allowing contractors to give guarantees without tying up working capital or interfering with cash flow. Silu' uses the NACCA network of Aboriginal Financial Institutions (AFI). Contractors need to contact their local AFI to obtain an application.

Silu' employs similar qualification criteria as the surety industry. The qualification process is known as underwriting. As Silu' is guaranteeing the contractor, Silu' must be certain that the contractor can perform. Therefore Silu' underwrites or assesses the contractor's technical, managerial and financial capabilities.

Allow up to one month from the submission of the complete application for the ACGI to be in place. Once Silu' has confirmed the contractor has been granted an ACGI facility, the contractor is permitted to bid on projects requiring a guarantee. (ACGI limits vary based on the contractor's capacity and are detailed in the confirmation.)

Silu' charges an annual underwriting fee of \$1 000. The fee is refundable should the contractor not qualify. The fee is payable upon submission of the complete application package and annually upon review. Once the ACGI facility is approved, and the contractor wins a contract bid, the ACGI fees are as follows: Contract guarantees cost 1% interest per month for the time that the contract guarantee is outstanding; in addition to any fees charged by the bank or other institution should the contract require certain forms of financial guarantee.

Contractors can obtain applications from an Aboriginal Financial Institution or by e-mail from Silu'. A listing of these institutions can be obtained from the NACCA or Silu' Web sites. For more information, you may visit the Web site at <http://www.silu.ca> or <http://www.nacca.net>

Alberta Contact(s): See National Contact

Head Office:

National Aboriginal Capital Corporation Association (NACCA)
Suite 605, 75 Albert Street
Ottawa, Ontario K1A 5E7
Telephone: (613) 688-0894
Fax: (613) 688-0895
E-mail: office@netcom.ca
Web site: <http://www.nacca.net>

Silu' Corporation

75 Alberta Street, Suite 605
Ottawa, Ontario K1P 5E7
Telephone: 613 688-0895
E-mail: scott@silu.ca

Indigenous Peoples Partnership Program

Canadian International Development Agency - CIDA

SUMMARY

The Indigenous Peoples Partnership Program (IPPP), funded through the Americas Branch of the Canadian International Development Agency (CIDA) has been established to provide a dedicated instrument for Indigenous organizations (IOs) in Latin America and the Caribbean (LAC) to form partnerships with Canadian Aboriginal Organizations. Partnerships are a means of contributing to improved well-being of Indigenous peoples (IPs) in the LAC region through projects that enhance the capacity of local organizations and communities to become self-sufficient. They also have an intrinsic value for social, cultural, and Indigenous knowledge exchanges that take place and for the friendships that are formed.

As a pilot project, the IPPP also seeks to increase the involvement of Canadian Aboriginal organizations in the delivery of development assistance. In addition to their role in partnerships with LAC IOs, they will be involved in the implementation of the program through the IPPP Project Review Committee and semi-annual roundtable discussions. The pilot project also provides an opportunity for learning and capturing knowledge that can be integrated into the program.

The IPPP is one of several channels within CIDA for assistance to IOs. Programming can also be carried out through bilateral country programs and through Canadian Partnership Branch's Youth Internship Program, Voluntary Sector Program, Industrial Cooperation Program and Institutional Cooperation Program. It is hoped the IPPP will serve as a catalyst for greater support of Indigenous peoples in the Americas through other CIDA programs.

ELIGIBILITY CRITERIA

Country eligibility

The IPPP is open to projects in all countries eligible for Official Development Assistance (ODA) in LAC, except Mexico, which is eligible only for regional projects involving other eligible countries in LAC.

Proposals will first be assessed on their developmental merit. The location of the project will be a secondary consideration. The guidelines below will assist the IPPP Project Review Committee to balance programming among eligible countries.

- Proposals for projects in countries with large Indigenous populations (namely Guatemala, Ecuador, Bolivia and Peru) will be prioritized.
- Proposals for projects in other countries will be assessed according to CIDA's strategy for programming and geographic concentration in the Americas.
- Proposals for projects from vulnerable Indigenous populations will also be given special consideration.

Partner eligibility and partnerships

Canadian lead partner

The Canadian lead partner must:

- be Aboriginal-controlled;
- be truly representative of Aboriginal groups;
- be legally established in Canada as a non-profit, charitable, community-based, or for-profit corporate entity and/or it must have a legal capacity to enter into valid and enforceable contractual agreements, have a place of business in Canada; and
- have significant experience in Canada or abroad, in the area or sector related to the proposed project.

First-time applicants to CIDA will need to have their eligibility for funding approved. This can be done either in advance or when they submit their first proposal. It is generally required to submit the following:

- proof of incorporation;
- constitution and by-laws;
- a letter designating the entity's signing officer(s); and
- financial statements from the past two years if the project is over \$200,000.

Latin American or Caribbean lead partner

The LAC partner or partners must:

- be established or registered in one or more eligible countries;
- have the institutional capacity to deliver the proposed project;
- be an Indigenous-controlled entity; and
- be community or stakeholder driven and/or have the strong support of its community.

In countries or regions that are almost exclusively Indigenous, the issue of specific Indigenous control may not be applicable. In such cases, the guiding criteria will be the extent to which the organization represents the Indigenous population.

Secondary Non-Aboriginal Canadian or Non-Indigenous LAC Partner

The secondary non-Aboriginal Canadian or non-Indigenous LAC partners must:

- have a clearly defined and limited role in providing support to the primary Aboriginal or Indigenous partner; and
- be able to make a substantive contribution to the project through, for instance, complementary knowledge or experience gained through past collaboration, technical or administrative expertise, experience in international development, or contacts in LAC.

The secondary non-Aboriginal Canadian partner may accept responsibility and accountability for the IPPP funds, in the case of a non-incorporated Canadian Aboriginal primary partner, but must not take the project lead.

Other partners

For certain types of projects, multi-stakeholder approaches may be very effective. Partners from other sectors, industry, government, or non-governmental organizations (NGOs), with clearly defined roles can both enhance the project's activities and extend its results. It can provide a means of increasing awareness and influence the policies and activities of the other partners.

DESCRIPTION

The overall goal of the IPPP is to contribute to sustainable development and poverty reduction for Indigenous People in LAC:

- Build the capacity of LAC IOs by ensuring local ownership and leadership of the development process by Indigenous people;
- Promote the exchange of Canadian Aboriginal experience, knowledge, and expertise with LAC IOs;
- Facilitate the development of mutually beneficial partnerships between Canadian Aboriginal organizations and LAC IOs and communities;
- Contribute to an increased international role for Canadian Aboriginal organizations in the development of Indigenous people through a responsive and flexible mechanism; and
- Improve the social and economic well-being of Indigenous communities in LAC.

FINANCIAL PARAMETERS

The maximum IPPP contribution will normally be \$100,000 per project. Larger projects may be considered on an

exceptional basis for particularly strategic or high impact projects. All partners must contribute to the cost of the project either with their own funds or with in-kind contributions.

SUBMITTING THE PROPOSAL

The lead partner agency should submit proposals to CIDA in either English or French. Annexes or supporting documentation from partners in LAC may be presented in Spanish or Portuguese.

Project proposals must be co-signed or co-submitted by both the Canadian and LAC partners. Faxed or scanned signatures of partners are acceptable.

Proposals can be submitted in electronic or hard copy format. Electronic submissions are encouraged and should be sent to PPPA_IPPP@acdi-cida.gc.ca. Acceptable electronic formats are Microsoft Word, .pdf, .rtf, Corel WordPerfect, and Lotus Wordpro. Proposals may also be sent by fax to (819)-953-1516. Proponents will receive a confirmation of receipt.

Hard copies of the proposal should be addressed to:

National Contact:

IPPP Manager
c/o Inter-American Program (BMI)
Americas Branch, CIDA
200 Promenade du Portage
Gatineau, Québec K1A 0G4
CANADA

Any Questions? Please address all questions to:

PPPA_IPPP@acdi-cida.gc.ca, or
to the address indicated above, or
To Fax number: (819) 953-1516
Alberta Contact:

Access to Capital

Industry Canada - IC

SUMMARY

There are approximately 57 independent Aboriginal business financing institutions operating today with over \$200 million in capital, covering about 85% of the Aboriginal population. The Access to Capital program involves a comprehensive range of complementary products and services designed to strengthen the network of Aboriginal-controlled lending institutions and to foster increased availability and affordability of capital for developmental lending. The National Aboriginal Capital Corporation Association (NACCA) acts as Program Manager for this work delivering Support and Training, Interest Rate Buy-Down and Enhanced Access programming, while Peace Hills Board oversees the delivery of the program.

ELIGIBILITY CRITERIA

Aboriginal financial institutions must qualify under Enhanced Access, Interest Rate Buy-Down and Credit Enhancement while any AFI is eligible under Support and Training.

DESCRIPTION

There are approximately 53 independent Aboriginal business financing institutions operating today with over \$200 million in capital, covering about 85% of the Aboriginal population. The Access to Capital programming will support them to create a national network to pool their strength and expertise. It will help develop new products and instruments for their clients, provide member institutions with efficient training and support services that will enhance their viability and enable them to borrow capital from the private sector to increase their lending capacity.

The National Aboriginal Capital Corporation Association (NACCA) will act as Program Manager for this work delivering Support and Training, Interest Rate Buy-Down and Enhanced Access, while Peace Hills Trust will serve as Program Administrator delivering Credit Enhancement. A private sector Aboriginal-led Board oversees the delivery of the program.

What are the components?

Support and Training Fund

A specific focus on support and training will increase the capacity of qualified Aboriginal financial institutions. This element will also enable the network to explore and develop new lending and business support products and services to assist Aboriginal businesses and to increase the viability of the financial institutions.

Interest Rate Buy-Down (IRB) Fund

Many Aboriginal financial institutions have fully loaned out their capital base and need to find additional funds to meet the growing demand for loans. In order to enable them to continue to offer competitive rates to their Aboriginal business clients, an interest-rate buy-down of prime rate minus 2.5% to a maximum of 6% will be provided on the capital borrowed from private sector institutions.

Credit Enhancement Fund

Additional credit enhancement measures may be made available to assist Aboriginal financial institutions in need of additional capital to meet demand for loans that face exceptional difficulty in accessing private sector loans because of geographical remoteness.

Enhanced Access Fund

This component provides enhanced access to developmental lending in parts of Canada not currently served or under-served by Aboriginal Capital Corporations and Aboriginal Community Futures Development Corporations. Funds will be allocated on an individual basis to provide loan capital and related operating costs to qualified Aboriginal financial institutions, making loans available to Aboriginal businesses outside the geographic areas they normally serve.

Alberta Contact(s): See National Contact

Head Office

National Aboriginal Capital Corporation Association (NACCA)

Suite 605, 75 Albert Street

Ottawa, Ontario K1A 5E7

Telephone: (613) 688-0894

Fax: (613) 688-0895

E-mail:office@netcom.ca

Web site: <http://www.nacca.net>

Alberta Indian Investment Corporation - AIIC

Aboriginal Capital Corporations

SUMMARY

To actively support viable First Nations businesses throughout Alberta through Direct business loans and equity investments.

ELIGIBILITY CRITERIA

- Must be a First Nations person who has resided in Alberta for at least one year;
- If a corporation or partnership, the First Nations person must own at least 51% of the shares;
- At least 50% business revenues must be generated in Alberta;
- Applicant's head office must be in Alberta;
- Applicant may require a business plan;
- Must be prepared to invest in own business.

DESCRIPTION

- Direct interest bearing term loans to First Nation controlled businesses on or off the reserve at fixed interest rates to a maximum of \$250,000;
- Equity investments in First Nation controlled businesses to a maximum of \$150,000.

Alberta Contact:

Mr. Rocky Sinclair, General Manager
Box 180, Enoch, Alberta T7X 3Y3
Telephone: (780) 470-3600 or 1-888-308-6789
Fax: (780) 470-3605
Email: rsinclair@connect.ab.ca

Alberta Women Entrepreneurs - AWE

Western Economic Diversification Canada - WD

SUMMARY

Alberta Women Entrepreneurs (AWE) is dedicated to helping women entrepreneurs start, grow or expand their businesses. AWE offers integrated financing (up to \$100,000), business advising, business development skills (workshops and training), and networking events.

Since 1995, AWE has loaned over \$8 million to Alberta women for business start-up, purchases and expansions. Over 25,000 women have accessed AWE's services throughout Alberta.

ELIGIBILITY CRITERIA

Programs and services are available to all women in Alberta. To be eligible for financing a business must:

- The business owner must be 18 years or older
- The business must have at least 50% legal ownership by a woman or women
- The business operations must be at least 51% controlled by a woman or women
- The woman or women owners must live in the province of Alberta
- The business must operate within the province of Alberta
- Satisfactory credit pre-screening
- A complete and current business plan must be submitted with your loan application
- Payment of a non-refundable application fee of \$20 plus \$10 per additional applicant and all costs associated with credit investigation, security registration, creditor life insurance, and legal fees (if any)
- An equity contribution by the owner of 10-25% of the total debt for the business
- The interest rate is commercial prime plus an additional percentage determined by the size and risk of the loan

DESCRIPTION

Alberta Women Entrepreneurs Association (AWE) is part of the pan western Women's Enterprise Initiative funded by Western Economic Diversification Canada. Each western province has established its own organization with programs and services customized for the needs of women entrepreneurs in that province.

Alberta Women Entrepreneurs (AWE) is dedicated to helping women entrepreneurs start, grow or expand their businesses. AWE offers integrated financing (up to \$100,000), business advising, business development skills (workshops and training), and networking events.

For more information, you may visit the Alberta Women Entrepreneurs Web site at <http://www.awebusiness.com>

Alberta Contact:

Alberta Women Entrepreneurs

610, 736 8th Avenue SW
Calgary, AB T2P 1H4
Telephone: (403) 777-4250
Fax: (403) 777-4258
Email: info@awebusiness.com
Web site: http://www.awebusiness.com

Alberta Women Entrepreneurs
Suite 100, 10237-104 Street NW
Edmonton, Alberta T5J 1B1
Telephone: (780) 422-7784
Toll-Fee: 1-800-713-3558
Email: info@awebusiness.com
Web: http://www.awebusiness.com

Apeetogosan (Métis) Development Inc.

Aboriginal Business Canada, Industry Canada

SUMMARY

Apeetogosan (Métis) Development Inc. provides the Métis and Non-Status Indian people of Alberta with business financing and related services and administers and allocates funds that will be instrumental in the economic development and self-sufficiency of the Métis and Non-Status Indians of Alberta. One such way is through the Aboriginal Youth Business Fund.

ELIGIBILITY CRITERIA

- Métis or Non-Status Indian individuals over 18 years of age,
- Resident of Alberta
- Must demonstrate capacity to repay the loan
- Must have a minimum cash equity of 10% of the total project cost

DESCRIPTION

- Commercial Loans- available for establishing, acquiring or expanding a profitable commercial business,
- Advisory Services- through a subsidiary company (Pinnacle Business Services Ltd.), assistance with the development and preparation of business plans, feasibility studies and accounting, marketing and general management support is available for a fee.

Aboriginal Youth Business Fund

ELIGIBILITY CRITERIA

- Métis or Non-Status Indian individuals from the ages of 18 to 29 years
- Resident of Alberta

DESCRIPTION

We can provide Métis and Non-Status Indian youth entrepreneurs with commercial loans with preferential features like the following:

- Pre & Post Lending Business Advice.
- Loans up to \$15,000.
- Interest rate of only 8.5%.
- For expansions, acquisitions, or the establishment of new businesses.
- Loan forgiveness of 25% of the loan based on certain conditions.

Loan Application Process:

Complete the loan application. Call our office to obtain a copy and to discuss your idea. Information provided to Apeetogosan is kept confidential.

- Include your business plan and any available financial statements and other relevant support documents.
- Submit the above to our office for evaluation and produce additional information that the loan officers may require. The turn around time for a loan application depends on the accuracy and completeness of the information submitted. A meeting or site visit may be required at this stage.
- We have information and outlines available that can help you prepare a business plan. Our professional business consultants can also assist on a fee for services basis (Funding may be available).
- Once all the information has been obtained, the loan officer will make a recommendation for approval (decline) or amendment of the loan.

Call and speak to our Aboriginal Youth Business Fund officer for further information or to discuss your idea.

Alberta Contact:

Mr. George Vass, General Manager
Apeetogosan (Métis) Development Inc.
#302, 12308 - 111 Avenue
Edmonton, Alberta T5M 2N4
Telephone: (780) 452-7951 or Toll Free: 1-800-252-7963
Fax: (780) 454-5997
E-mail: gvass@apeetogosan.ab.ca

Mr. Ken Balcom, Senior Business Consultant
Pinnacle Business Services Ltd.
Edmonton, Alberta
Toll-free: 1-800-252-7963
Telephone: (780) 453-1992
E-mail: pinnacle@compusmart.ab.ca

Canadian Council for Aboriginal Business - Western Region

Canadian Council for Aboriginal Business

SUMMARY

- Canadian Council for Aboriginal Business (CCAB) was founded in 1984 as a national non-profit organization. More than 200 Aboriginal and non-Aboriginal businesses are members and supporters of CCAB across Canada.
- CCAB is non-political and receives no government funding. We are a business organization that is entirely supported by the private sector.
- CCAB is Canada's leading organization dedicated to promoting the full participation of Aboriginal people in the Canadian economy. We envision a country in which the economic and social well-being of all Canadians is enhanced through the achievement of this goal.
- Our mission is to connect Aboriginal and non-Aboriginal people and companies with the opportunities they require to achieve personal and business success.
- CCAB is a broker of relationships. We use our expertise to help build successful partnerships in employment, business creation, youth development and community relations.

DESCRIPTION

- Circle for 2015 is a CEO-level networking opportunity that brings together Aboriginal and non-Aboriginal leaders to showcase the economic and business opportunities that exist within Aboriginal communities.

- PAR (Progressive Aboriginal Relations) is a new program that allows companies to benchmark their performance and earn the right to use a hallmark that recognizes their achievements in implementing positive relations with Aboriginal people, businesses and communities.
- FAAY (Foundation for the Advancement of Aboriginal Youth) is a scholarship program dedicated to developing the future generations of Aboriginal leaders. Over the past nine years, through the generous support of corporate sponsors, FAAY has awarded almost \$850,000 to more than 700 Aboriginal students.
- Aboriginal Business Hall of Fame - The Canadian Council for Aboriginal Business is proud to present the Aboriginal Business Hall of Fame, celebrating the accomplishments and contributions of Aboriginal business leaders to sustainable economic development for Aboriginal communities across Canada.

The Hall honors leaders who have built full and rich careers by expanding the frontiers of Aboriginal business. CCAB believes the stories of the men and women who overcame great adversity to break trails for others to follow will give hope and encouragement to the next generations of Aboriginal business people. The men and women we honor are well advanced in their careers - they have, over many years of effort, built a legacy that serves as an example of excellence for future generations of Aboriginal business leaders.

Each of the nominees should be a role model for his or her community, and also a force for change in the economic reality of Aboriginal Canada. Each should be an innovator, creative in identifying and capturing opportunity for themselves and their communities. Each should be a key player in helping other Aboriginal business people develop and prosper. Each will have built viable and sustainable organizations, recognized as innovators by both their own community and the wider business community.

Recent Accomplishments

- The Canadian Chamber of Commerce has endorsed CCAB as the vehicle of choice for companies who want to do business with the emerging market of Aboriginal customers, suppliers, employees and partners.
- The National Quality Institute (NQI) is CCAB's field operations partner for the development and delivery of the Progressive Aboriginal Relations program.

Alberta Contact:

Canadian Council for Aboriginal Business

Telephone: (416) 961-8663

Web site: <http://www.ccab.com>

Canada Council for the Arts

Aboriginal Peoples Collaborative Exchange

SUMMARY

The Aboriginal Peoples Collaborative Exchange program assists individual artists or artistic groups from Aboriginal communities to travel to other Aboriginal communities to share traditional and/or contemporary knowledge or practices that will foster development of their artistic practice.

ELIGIBILITY CRITERIA

- Aboriginal peoples include Status, Non-Status, Métis and Inuit people. For this program, Aboriginal peoples will also include indigenous and Aboriginal people from outside Canada.
- Applicants must be Canadian citizens or permanent residents of Canada. Foreign applicants must have a Canadian organization, group or collective apply on their behalf.
- Individual applicants must be Aboriginal artists. Groups or collectives must have Aboriginal artists as a majority of their members. Their artistic direction must be provided by Aboriginal artists. Arts organizations must be owned and operated by Aboriginal people.

- Individual artists must have completed their basic training (not necessarily in a formal educational institution), produced an independent body of work and received the recognition of their peers through the public presentation of their work.
- Groups, organizations or collectives must show an ongoing commitment to Aboriginal arts.
- Applicants may apply to this program twice per year: once for a grant request of more than \$2 000 (deadline 1 November) and once for a grant request of \$2 000 or less. Grants of \$2 000 or less are considered travel grants. Applicants may apply to one travel grant program per year.
- All Canada Council programs are accessible to Aboriginal artists and arts organizations and artists and arts organizations from diverse cultural and regional communities of Canada.

DESCRIPTION

The program fosters unique artistic relationships and networks among Aboriginal artists in all disciplines. Priority will be given to projects not eligible for support from other Canada Council for the Arts programs.

The program provides two categories of support:

- National Travel, which allows artists and artistic groups to travel within Canada to study/work and create with prominent, or highly regarded Aboriginal artists and artistic groups. This category also assists highly regarded or prominent Aboriginal artists and artistic groups to travel to another Aboriginal community to create/present or lead workshops with Aboriginal artists and/or arts organizations in Canada.
- International Travel, which allows artists and artistic groups from Canada to travel to other countries to study/work and create with prominent or highly regarded Aboriginal artists and artistic groups. This category also supports projects that bring highly regarded Aboriginal artists and artistic groups from other countries to work with Aboriginal artists and/or arts organizations in Canada.

VALUE OF GRANT

- Individuals traveling within Canada may request a maximum of \$5 000. Individuals traveling outside Canada may request a maximum of \$10 000.
- Organizations, groups or collectives may apply for up to \$20 000 for travel within Canada. They may apply for up to \$30 000 for travel outside Canada.
- Those traveling to or from the North of Canada may request a higher amount, but the circumstances creating the higher costs must be clearly expressed in the application.
- Organizations, groups or collectives applying for assistance to bring in an individual or group from outside Canada are subject to the same maximum amounts noted above.

Eligible Costs

- Travel (excursion fares only), accommodation and per diem costs.
- Administration costs (e.g. fax or telephone), to a maximum of 10% of the total budget.
- Freight and shipping charges.
- Costs of materials, supplies and other miscellaneous items related to the work being created.
- Rental fees for rehearsal and production/presentation space.
- Equipment rental fees (e.g. video, photographic and audio).
- Guest artists' or groups' fees or honoraria.
- Promotional and marketing material expenses.

How to Apply

Applicants must complete an application form, available from the Aboriginal Arts Secretariat or from the Canada Council Web site at <http://www.canadacouncil.ca/grants/aboriginalarts/forms-e.asp>

COMPETITION CLOSING DATE

For grant requests of more than \$2 500, the deadline is **November 1**. Applications and support material must be postmarked no later than the deadline. If it falls on a weekend or statutory holiday, the deadline moves to the next business day.

There are no deadlines for requests of \$2 500 or less, but applicants are encouraged to apply a minimum of eight weeks in advance of their departure date. The Canada Council will not accept incomplete applications, applications submitted by fax or e-mail, or applications submitted after applicants' date of departure.

Support to Aboriginal Peoples Dance Organizations and Collectives

SUMMARY

For the creation and presentation of traditional and contemporary dance or movement, and the development of artistic, professional and administrative skills. The program offers Annual Support Grants and Project Grants. Native Women in the Arts received a grant to host “From Seed 2 Stage”, a performance and panel discussion exploring sources of inspiration for Aboriginal dance (Zapotec, Mexican, Ojibway, Greenlandic, and Inuit).

DESCRIPTION: Other programs in dance include support for dance professionals, creation/production projects, travel, touring, international co-productions and audience development.

DEADLINE IS ON 1 NOVEMBER.

Aboriginal Media Arts Grant Program

SUMMARY

The Aboriginal Media Arts Program offers grants to individual Aboriginal artists to develop their careers and to help them produce independent media artworks. The program works to address historical barriers to media arts production by Aboriginal artists and encourages the use of media arts as a tool for artistic expression. Decisions on who receives grants are made by a peer assessment committee of Aboriginal artists.

ELIGIBILITY CRITERIA

- You must be an Aboriginal person of Canada (Status, Non-Status, Métis or Inuit) and be a Canadian citizen or a permanent resident of Canada. You need not be living in Canada when you apply.
- Individuals or groups of up to three artists working collaboratively on a project may apply.
- If you are a full-time student at a school, college or university, you are not eligible to apply. If you are not a full-time student, you may apply for funding to take training courses in media arts (but not to get a degree).
- You must maintain complete creative and editorial control over the project you are proposing. Other funding sources must not compromise your creative and editorial control.
- You must be the director of the production. Producers may not apply.

Please note: Although the Aboriginal Media Arts Program is open only to Aboriginal peoples of Canada. All Canada Council for the Arts programs are accessible to Aboriginal artists, who may apply to any of the Canada Council media arts programs for which they are eligible.

Eligible and Ineligible Activities: See Canada Council site for more information.

DESCRIPTION

This program supports only independent productions and projects, which are defined as those over which the artists/directors maintain complete creative and editorial control.

You may apply for funding to cover the costs of:

- research, scriptwriting and concept development for an independent film, video, audio or new media artwork;
- experimentation with media arts techniques;
- professional development in the media arts techniques;
- professional development in the media arts, including training, workshops, residencies, mentorships and internships, etc.

- production and completion of an independent media artwork.

VALUE OF GRANT

To apply as an emerging artist, you must either have completed basic training in media arts production or have an experienced mentor or creative team who has agreed to work with you on your project. Basic training can be formal (university or college studies) or informal (production courses, workshops, hands-on experience in media arts production, etc.)

Grant amounts range from \$3,000 to \$16,000, in increments of \$1,000.

If you receive a grant for research on a project, you may apply later for the production of the same project.

Grants for production projects are a one-time-only contribution towards the total cost of production and post-production.

If costs are high because the community where you live is extremely remote (fly-in, “north of 60), etc), you may apply for up to 15 percent more than the grant amounts listed above.

Program guidelines and downloadable application forms can be obtained from the Canada Council Website.

APPLICATION DEADLINE IS 1 APRIL

If it falls on a weekend or statutory holiday, the deadline moves to the next business day. (This is the last possible date your application and support material can be postmarked, not the date, it needs to arrive at the Canada Council for the Arts.) The Canada Council will not accept your application if it is incomplete, postmarked after the deadline date, or sent by fax or email.

For further details or to obtain an application form, please contact Ian Reid, Media Arts Section Officer. General Information about grants is available on the Canada Council Council Web site.

Aboriginal Peoples Music Program

SUMMARY

The Aboriginal Peoples Music Program supports activities that contribute to the career and artistic development of Aboriginal musicians, and to the continued vitality of Aboriginal music.

Activities funded through this program develop professional skills of Aboriginal music artists; strengthen organizations dedicated to Aboriginal music; and support other activities that restore, preserve, invigorate and raise the profile of Aboriginal music and musicians.

This program has three components:

- Professional Development Project Grants;
- Community Presence and Preservation Project Grants;
- Single-Even Performance Travel Grants

Please note that all activities previously eligible under the Aboriginal Peoples Music Program are still eligible for support through this revised program.

ELIGIBILITY CRITERIA

This program accepts applications from:

- Individual music artists;
- Music groups, bands or ensembles;
- Music or arts organizations or ad hoc groups dedicated to Aboriginal music.

Eligible individual applicants are professional Canadian Aboriginal musicians. This includes Métis, Inuit, Status and Non-status First Nations people. This includes Métis, Inuit, Status and Non-status First Nations people. Applicants must have completed their basic music training and be recognized as professionals by other artists working in the same tradition. They should demonstrate a commitment to the development of their musical craft and career (as shown by their ongoing career activity), and have a history of public performance of at least two years. Basic training may include academic training in post-secondary institutions, mentorships, private instruction, workshops and periods of independent study.

Music groups, bands or ensembles led by eligible individual applicants may also apply. They must be made up of professional artists, and they should have a professional performance history of at least two years.

Organizations must be led by Aboriginal people and have a music or arts focus, or have a significant history of activity in the arts, particularly music. Ad hoc groups that have come together for the purpose of a project focusing on Aboriginal music are also eligible.

First-time applicants must contact the Music Section Officer responsible for this program before applying to confirm their eligibility criteria allows them to apply for a grant, but it does not guarantee funding.

Eligible and Ineligible Genres of Music

The Canada Council for the Arts supports music made for artistic and cultural purposes. It values distinctive artistic voices and supports excellence in established traditions of music, as well as innovation, experimentation and creativity in new traditions of music. As a result, music that is created to conform to the current demands and format expectations of the mainstream music industry is generally not eligible for support.

The Aboriginal Peoples Music Program is interested in music that has the expression of an Aboriginal worldview, either through musical form, language or lyrics, as a central feature.

Projects whose sole focus is music that is outside of the Music Section's general principles for funding, such as mainstream rock, pop, R&B, rap, hip-hop, techno, new country and adult contemporary, may be considered ineligible. However, to maximize the impact of program funds, the Music Section will take the broadest possible view of eligibility. Potential applicants should contact the Program Officer to discuss the eligibility of their project.

VALUE OF GRANT:

The maximum amount of grants offered under all components of this program is \$20,000. To be eligible for support, the expenses must relate directly to the project proposed.

For Single-Event Performers Travel Grants requests submitted at a time other than the 1 March deadline date, the maximum amount of grants is \$2,500.

Grant amounts vary according to the requests and the evaluation. Please note that applicants are not necessarily awarded the full amount they request. Retroactive funding is not available.

APPLICATION DEADLINE IS ON 1 MARCH 2005

Applicants will be notified of the results of the competition, in writing, within four months after the application deadline.

The Canada Council for the Arts does not release results by telephone or e-mail.

TO OBTAIN FURTHER INFORMATION OR AN APPLICATION FORM

This program information sheet provides a brief summary of the Aboriginal Peoples Music Program. For further details or to obtain an application form, contact Gerry Trimble, Music Section Officer. Note that most application forms and general information about grants are available on the Canada Council Web site. The Canada Council does not send or accept application forms by fax or e-mail.

Grants to Aboriginal Writers Storytellers and Publishers

SUMMARY

The objectives of the Grants to Aboriginal Writers, Storytellers and Publishers program are to encourage the artistic development of established and emerging Aboriginal writers and storytellers, to encourage the development of Aboriginal publishers and collectives, and to help increase appreciation for Aboriginal literature in Canada. Aboriginal peoples include Status, Non-Status, Métis and Inuit people. Definitions of the established and emerging categories are provided in the Eligibility section.

ELIGIBILITY CRITERIA

- Applications must be Canadian citizens or permanent residents of Canada.

Writers and Storytellers

- For this program, established writers who have had at least one book, but no more than two, published professionally. Writers who have had more than two books published professionally may not apply to the Creative Writing component but may apply to the Storytelling and Creative Writing in Aboriginal Languages Grants component. They may also apply to the Canada Council's Grants for Professional Writers program. Full-time students are not eligible to apply.

Publishers and Collectives

- For this program, publishers or collectives must be Aboriginal-controlled (Aboriginal people must constitute a majority of the leadership of the organization).
- More details regarding "Established and Emerging Publisher/Collectives on the Canada Council Website.

Other Eligible Criteria

Non-literary writing or publishing projects (e.g. Linguistic material, guides, manuals, scholarly books, cookbooks, self-help books, catalogues or reference material) are not eligible for support from this program.

For projects involving the use of stories belonging to a particular individual, family or community, it is necessary to show that permission to tell/publish the stories has been granted. Where elders are involved, it is also important that an honorarium, based upon the protocol of that community, is provided.

Collaborative projects are accepted under this program, and writers/storytellers may collaborate with professional artists from disciplines other than writing.

Individuals, publishers and collectives can apply to only one component of the program per competition, for support of one project only.

DESCRIPTION

Storytelling and Creative Writing in Aboriginal Languages Grants

The program offers four components:

- Aboriginal Emerging Writers Residencies;
- Storytelling and Creative Writing in Aboriginal languages Grants;
- Creative Writing Grants; and
- Publishing Grants.

Aboriginal Emerging Writers Residencies

This component encourages the artistic development of emerging Aboriginal writers and storytellers in a supportive, professional, artistic and cultural environment. Successful applicants will participate in a two –week intensive writing program at the Banff Centre, in Alberta. Under the leadership of an established Aboriginal writer, accepted writers will undertake a specific writing project while participating in a program designed to refresh and refine their own writing skills.

Consult the program summary, application guidelines and form for this component for a detailed description of the residencies and of the application procedures.

Storytelling and Creative Writing in Aboriginal Language Grants

These grants provide support to Aboriginal writers; storytellers and collectives to work on oral or written literary projects that are in an Aboriginal language or are bilingual (translated into English or French). Eligible projects include storytelling, fiction, poetry, children's literature, legends/mythology or literary non-fiction. There are two categories for individuals: established and emerging.

Creative Writing Grants

Creative writing Grants provide support to established and emerging Aboriginal writers and storytellers. Grants support creation, in English or French, of new projects in the field of fiction, poetry or creative non-fiction.

Publishing Grants

Publishing Grants provide support for Aboriginal publishers and collectives to publish Aboriginal literature. The program supports publishing projects in French, English, or Aboriginal languages. There are two categories for publishers/collectives: established and emerging.

Support is available for the creation, production, distribution and marketing of the project only, which must be literary in content. Self-publishing projects (i.e. A writer wanting to publish his or her own book).

VALUE OF GRANT

Storytelling and Creative Writing in Aboriginal Languages Grants

For this component, there are three levels of support:

- established writers/storytellers may apply for a maximum of \$10,000;
- emerging writers/storytellers may apply for a maximum of \$5,000;
- collectives may apply for a maximum of \$20,000.

Creative Writing Grants

This component offers two levels of support:

- established writers/storytellers may apply for a maximum of \$10,000;
- emerging writers/storytellers may apply for a maximum of \$5,000.
- Publishing Grants

This component offers the following levels of support:

- established publishers/collectives may apply for a maximum of \$40,000;
- emerging publishers/collectives may apply for a maximum of \$20,000.

Established Publishers/Collectives

Eligible costs include:

- costs for professional development, including initiatives for marketing and distribution, editorial improvements, co-operative projects with other Aboriginal organizations, and research;
- costs for projects focused on audience development, including author promotions, book fairs, festivals and readings specifically targeting the Aboriginal community;
- costs related to other reasonable projects that are not eligible for support from other Canada Council for the Arts programs,

Emerging Publishers/Collectives

Eligible costs include:

- costs for editing, translation, design and publication of literary material, including books, magazines, periodicals, CDs, DVDs, CD-ROMs, Internet and broadcast initiatives.

APPLICATION DEADLINES IS ON 1 JUNE 2005

This program summary provides an outline of the Grants to Aboriginal Writers, Storytellers and Publishers program. For further details or to obtain an application form, contact Paul Seesequasis, Writing and Publishing Section Officer. General information about grants and most application forms are available on the Canada Council Web site. The Canada Council for the Arts does not send or accept application forms by fax or email.

Further Information

For more information, contact the Aboriginal Arts Coordinator at the Aboriginal Arts Secretariat, toll-free at **1-800-263-5588** or **(613) 566-4414, ext. 5482**. The fax number is **(613) 566-4410**. Hearing-impaired callers with a TTY machine can contact the Canada Council for the Arts at **(613) 565-5194**. You may also visit the Web site at **<http://canadacouncil.ca/grants/writing/iw127227332247343750.htm>**.

Developmental Support to Aboriginal Theatre Organizations

SUMMARY

This project assistance program provides developmental support to Aboriginal theatre organizations. Developmental support means contributions towards the costs of producing theatre works and contributions towards the costs associated with developing aboriginal theatre artists and organizations.

ELIGIBILITY CRITERIA

Aboriginal include Status, Non-Status, Métis and Inuit people. Artists/members must be Canadian citizens or permanent residents of Canada.

DESCRIPTION

This program has two components: one for established and the other for emerging companies.

Established: companies that have been in existence for five years or more of sustained activity.

Emerging: companies or groups have been in existence for less than five years of sustained activity and demonstrate a commitment to professional artistic practice according to the Canada Council for the Arts' definition:

- specialized training in the field (not necessarily in academic institutions);
- recognition as such by peers (artists working in the same artistic tradition);
- history of public presentation or publication;
- commitment to devoting more time to artistic activity if financially feasible.

An application form is available online on the Web site at **<http://www.conseildesarts.ca/grants/theatre/forms-e.asp>**

VALUE OF GRANT

Recommended levels of assistance will be from \$5 000 to \$20 000.

COMPETITION CLOSING DATE DEADLINE IS 15 SEPTEMBER.

For more information, or to obtain an application form, please contact (613) 566-4414, ext. 5060 or toll free at 1-800-263-5588. TTY (TDD) machine, for hearing-impaired callers: (613) 565-5194. You may also visit the Web site at <http://www.canadacouncil.ca/grants/theatre/thsh05-e.asp>

Aboriginal Traditional Art Forms Program

SUMMARY

This program supports Aboriginal artists (working individually or together), groups, collectives, cultural centers and other organizations to undertake activities that contribute to the knowledge, sharing, understanding and development of Aboriginal traditional art forms. Such activities include research, as well as preservation, creation, production and dissemination (sharing the knowledge) of Aboriginal peoples' traditional visual arts forms.

For this program, individual artists working with other artists are defined as individual applicants. The term "organization" is used in a general sense to include groups, collectives, cultural centres and other organizations.

The term "Aboriginal traditional visual arts forms" refers to activities by Aboriginal artists or Aboriginal organizations that are directed toward the research, preservation, creation, production, exhibition or dissemination, and documentation of objects within Aboriginal communities as well as the broader arts community. These activities involve high levels of technical knowledge and ability, and knowledge of materials and media.

Through their work, artists who practice Aboriginal traditional visual arts forms show their respect for and knowledge of the historical traditions and the development and context of their art form. They are committed to ensuring the survival of that knowledge for future generations.

Aboriginal artists and arts organizations can apply to this program or to any other Canada Council for the Arts program, if they meet the requirements in the program guidelines (including the eligibility criteria).

ELIGIBILITY CRITERIA

Who Can Apply to This Program?

This program is open only to Aboriginal people of Canada, which the Canada Council defines as Inuit, Métis, and Status and Non-Status people.

Individual Artists

Applicants must be Canadian citizens or have Permanent Resident status, as defined by Citizenship and Immigration Canada. To be eligible, artists must demonstrate a continuing commitment to their artistic practice, and have:

- specialized training in the art form, through formal education, an apprenticeship or self-directed study; a commitment to devoting the majority of their time to artistic activity, if financially possible;
- community/regional recognition as fully qualified artists in their art form.

Individual artists may apply for only one grant in any fiscal year (1 April to 31 March). The Canada Council for the Arts will also accept one request for a Travel Grant per fiscal year. Artists can receive a maximum of two Grants for Professional Artists from the Canada Council any 48-month period.

ORGANIZATIONS

Groups, collectives, cultural centres and other organizations applying to this program must be operated by Aboriginal people and must have the support and recognition of other arts service professionals and organizations.

WHAT TYPES OF ACTIVITIES DOES THIS PROGRAM SUPPORT?

This program has three components, and they support the following activities.

RESEARCH GRANTS

Under this component, Aboriginal artists and organizations can apply for financial support to research the techniques and materials used traditionally by Aboriginal peoples in the making and use of artworks. Research projects can include activities to prepare for the creation of artworks and activities to regain knowledge for the benefit of the Aboriginal community at large.

Creation/Production Grants

This component is open only to individual artists. It provides financial assistance for the creation and production of new and innovative works of Aboriginal traditional visual arts.

Dissemination Grants

Aboriginal artists and organizations may apply to this component. Aboriginal artists can receive financial assistance to teach their art form within their immediate community/region. Aboriginal organizations may apply for funding that will assist with the costs of producing documentation and publications about the history and contexts of Aboriginal traditional art forms. Such documentation can include catalogues, anthologies, brochures and booklets, as well as videotapes and CD-ROMs.

Funding is also available for organizing workshops, lecture series, conferences and round-tables that expand the knowledge and understanding of Aboriginal traditional visual arts forms.

What Art Forms Does This Program Fund?

All three program components support work that is driven by a desire to create, preserve or disseminate knowledge and understanding of Aboriginal traditional visual arts forms as a means of artistic expression. These art forms include basketry, appliqué, beadwork, birch bark biting, quillwork, button blankets, Salish and Raven's Tail weaving, Aboriginal pottery/clay techniques, wood-carving, and stone- and bone-carving. This may not be a complete list, and others will be considered equally.

What Activities Are Not Funded by This Program?

The following are not eligible for funding:

- projects (or parts of projects) that have been completed already; studio and/or business set-up costs;
- ongoing costs for previously operating studios and/or businesses;
- costs of producing a line of commercial production items;
- costs of copying or reproducing existing works;
- commissioned projects;
- student projects;
- purchase of major equipment.

DEADLINE IS ON 15 SEPTEMBER.

If this date falls on a weekend or statutory holiday, the deadline moves to the next business day. Your completed application and all support material must be postmarked on or before the deadline date.

The Canada Council will not accept your application if it is postmarked after the deadline, incomplete, or submitted by fax or email. You will not be contacted if your application is incomplete.

HOW MUCH ARE THE GRANTS WORTH?

Research Grants

Aboriginal artists and organizations may apply for a maximum of \$20,000. Grants can be used to cover travel, subsistence (maximum of \$2,000 a month), equipment rental, and transcription and translation costs. Organizations may also apply for honorarium fees and administration costs related to the project.

Creation/Production Grants

Aboriginal artists may apply for a maximum of \$20,000, which can be used to cover the costs of subsistence (maximum of \$2,000 a month), materials, equipment rental and travel.

Dissemination Grants

Individuals may apply for grants of \$4,000 to \$8,000. The grants are intended to cover honorarium fees, travel expenses, materials, teaching aids and equipment rental.

Organizations may apply for grants of \$3,000 to \$20,000. The grants are intended for publishing and translation costs as well as costs related to organizing workshops, lecture series and conferences and presenting exhibitions that contribute to the knowledge and understanding of Aboriginal traditional visual arts forms.

All Components

Applicants located in the Far North (north of 60 degrees) or in fly-in communities may apply for additional travel and accommodation costs. A maximum of \$5,000 is available for these additional costs.

IS MORE INFORMATION AVAILABLE AND HOW DO I OBTAIN AN APPLICATION FORM?

This information sheet provides a summary of the Traditional Visual Art Forms Program. For further details or to obtain an application form, contact Jim Logan, Visual Arts Section Officer. The Canada Council does not send or accept application forms by fax or e-mail.

For more information, or to obtain an application form, please contact **(613) 566-4414**, ext. **5266** or toll free at **1-800-263-5588**. Fax Number is (613) 566-4332. TTY (TDD) machine, for hearing-impaired callers: **(613) 565-5194**. You may also visit the Web site at <http://canadacouncil.ca/grants/visualarts/cr127323013497656250.htm>.

Aboriginal Emerging Writers Residencies

SUMMARY

The goals of the Aboriginal Emerging Writers Residencies are to encourage the artistic development of emerging Aboriginal writers and storytellers, to encourage the development of Aboriginal publishing, and to enhance Aboriginal literary creation in Aboriginal languages in Canada. Aboriginal peoples include Status, Non-Status, Métis and Inuit people.

This program is an initiative of the Writing and Publishing Section of the Canada Council for the Arts, the Aboriginal Arts Program of the Banff Centre, and the En'owkin Centre. The purpose of the program is to encourage the artistic development of emerging Aboriginal writers and storytellers in a supportive, professional, artistic and cultural environment.

Successful applicants will participate in a two-week intensive writing program at the Banff Centre, in Alberta. Under the leadership of an established Aboriginal writer, accepted writers will undertake a specific writing project while participating in a program designed to refresh and refine their own writing skills. Successful applicants will learn about writing techniques, methodologies, genres, and cultural and storytelling protocols and traditions. They will also learn methodology to increase the relevance of their writing to their communities as well as innovative strategies for getting their work published.

The program incorporates instructional workshops, individual studio writing time, guest speakers, Internet and archival research, and a cultural component.

ELIGIBILITY CRITERIA

Applicants must be Canadian citizens or permanent residents of Canada.

For this program, emerging writers are those who can show a dedication to writing and have a body of written work. They may be published authors but can have no more than one book published professionally.

Restrictions

Full-time students are not eligible to apply. Individuals may apply for only one Canada Council Grant to Professional Artists per fiscal year (1 April to 31 March), excluding Travel Grants.

VALUE OF GRANT

This program provides a scholarship of \$5,000 which will be administered by the Banff Centre. The grant covers tuition, transportation, accommodation, food and supplies for the two-week program.

DEADLINE IS ON 1 JUNE 2005.

TO OBTAIN FURTHER INFORMATION OR AN APPLICATION FORM

This program summary provides an outline of the *Aboriginal Emerging Writers Residencies*. For further details or to obtain an application form, contact Paul Seesequasis, Writing and Publishing Section Officer. General information about grants and most application forms are available on the Canada Council web site. The Canada Council for the Arts does not send or accept application forms by fax or email.

For more information, or to obtain an application form, please contact **(613) 566-4414**, ext. **5482** or toll free at **1-800-263-5588**. Fax Number is **(613) 566-4410**. TTY (TDD) machine, for hearing-impaired callers: **(613) 565-5194**. You may also visit the Web site at <http://www.canadacouncil.ca/grants/writing/rv127578948445427500.htm>.

National Contact:

Canada Council for the Arts
P.O. Box 1047, 350 Albert Street
Ottawa, Ontario K1P 5V8
Toll-free: 1-800-263-5588
TTY: (613) 565-5194
E-mail: info@canadacouncil.ca
Web site: <http://www.canadacouncil.ca>

CESO Aboriginal Services

Canadian Executive Service Organization - CESO

SUMMARY

Founded in 1969, CESO Aboriginal Services is a not-for-profit agency dedicated to working with Aboriginal businesses, organizations and communities across Canada. We have a talent bank of more than 3,600 volunteers who have expertise in over 150 professional and management areas.

ELIGIBILITY CRITERIA

Available to any Canadian status or Non Status Indian, Métis and Inuit individual or group.

DESCRIPTION

Our mission is to assist Aboriginal communities and business of Canada to achieve greater self-sufficiency and growth. Our objective are to transfer skills and knowledge, to best utilize the experience and expertise of CESO Volunteer Advisers (VAs), to develop needed products and services, to accumulate and disseminate knowledge of best practices and to provide accessible and cost effective services.

How much do we cost?

Our work is affordable. You pay for costs such as the Adviser's travel, lodging and meals, workshop materials and a minimal administrative fee. Should you be unable to cover these costs, CESO will discuss cost-saving alternative with you.

Alberta Contact:

Regional Manager
Princeton Place

Suite 610, 10339-124th Street
Edmonton, Alberta T5N 3W1
Telephone: (780) 421-4740 or Toll Free: 1-800-763-6372
Fax: (780) 429-3186
E-mail: alberta@ceso-saco.com
Web: <http://www.ceso-saco.com>

Community Economic Development Program

Indian and Northern Affairs Canada - INAC

SUMMARY

The Community Economic Development Program (CEDP) provides core financial support for First Nation and Inuit communities for public services in economic development through Community Economic Development Organizations (CEDOs). The financial support is intended for community economic development planning and capacity development initiatives, development of proposals, leveraging financial resources and carrying out economic development activities.

ELIGIBILITY CRITERIA

First Nation Councils, government of self-governing First Nation and Inuit communities, representative organizations of Inuit communities and other organizations mandated by the foregoing to carry out ongoing activities and projects on their behalf may apply.

DESCRIPTION

The CEDP is expected to lead to community economic benefits including more community employment, greater use of land and resources under community control, enhanced community infrastructure, more and larger community businesses, more business opportunities, and a better climate and environment for community economic development. Tribal councils, First Nations and Inuit communities can utilize their CEDOs to deliver the following services:

- developing community economic strategic plans;
- proposal development and leveraging of financial resources;
- providing advisory services;
- planning business or resource development projects;
- providing contributions, repayable contributions or loans to community members for training, business or resource development projects;
- holding equity positions in private or community enterprises;
- providing job-related training and employment programs; and
- managing financial and technical services.

The CEDO program is fully devolved to First Nations and Inuit through DIAND's regional offices.

Funding

The Program was resourced under the Canadian Aboriginal Economic Development Strategy (CAEDS) that was approved by Cabinet and announced in 1989. The Program's budget, which currently is in excess of \$50 million, is allocated to regions and then to recipients through a modified per-capita formula.

Accountability

As a departmental funding requirement, all CEDOs are required to submit an annual Economic Development Report. This report outlines in a quantitative and qualitative manner the performance results achieved. As well, an Operational Plan is required at the beginning of each year which includes such things as:

- A brief description of the projects/activities to be carried out with the funding in the coming year, the expected results, and possible performance measures
- A cost estimate for the projects/activities, and
- A monthly cash flow forecast

Alberta Contact:

Indian and Inuit Affairs, Indian and Northern Affairs Canada
Room 630, Canada Place, 9700 Jasper Avenue
Edmonton, Alberta T5J 4G2
Telephone: (780) 495-8780 Fax: (780) 495-3779

First Nations Forestry Program

Indian and Northern Affairs Canada - INAC, Natural Resources Canada - NRCan

SUMMARY

Forestry-based activities on and off-reserve are expected to provide initial major economic opportunities for First Nation communities. The First Nations Forestry Program is a national program designed to assist First Nations to build capacity and assume control of the management of their forest resources, to establish partnerships with provinces and industry, and to actively participate in off-reserve forestry and other economic development opportunities.

ELIGIBILITY CRITERIA

Eligible recipients for contributions will be duly elected Indian band councils and tribal councils representing Indian bands, First Nation organizations and any other First Nation group or company involved in improving economic conditions in status Indian communities who can contribute to the objectives of the First Nation Forestry Program.

DESCRIPTION

The FNFP supports First Nations in their pursuit of economic self-sufficiency through various forest-related initiatives. The First Nations Forestry Program has four objectives:

- to enhance the capacity of First Nations to manage and sustain their forest resources;
- to enhance the capacity of First Nations to operate and participate in forest-based development opportunities and benefits;
- to develop innovative mechanisms for financing First Nations forest management and development;
- to enhance the institutional capacity of First Nations at the provincial/territorial level to support their participation in the forest-based economy.

All approved projects are implemented through formal contribution agreements between the Canadian Forest Service, Natural Resources Canada, and First Nations in all provinces and territories, except Nunavut.

How Do I Apply?

The First Nations Forestry Program is administered and managed by the National Management Committee. The management and delivery of the First Nation Forestry Program in each province and territory is the responsibility of provincial and territorial management committees. These committees are responsible for receiving and approving project proposals from Indian band councils and tribal councils representing Indian bands, and First Nation organizations and other First Nation group or company involved in improving economic conditions in status Indian communities.

If you are interested in submitting a project proposal and would like further details on eligibility, application guidelines, activities supported, or screening criteria, please contact the program representative for your province or territory, listed below. A listing of national projects that are either completed or currently in progress is also available. For more information, you may visit the Web site at <http://www.fnfp.gc.ca>

Alberta Contact:

Mr. Lorne West, MBA/MF
Forestry Liaison Manager
Natural Resources Canada
5320 - 122nd Street North West
Edmonton, Alberta T6H 3S5

Telephone: (780) 435-7279 Fax: (780) 435-7356
E-mail: lwest@nrcan.gc.ca
Web site: <http://www.fnfp.gc.ca>

Growth Capital for Aboriginal Business

Business Development Bank of Canada - BDC

SUMMARY

BDC's specialized financing increases access to capital for Aboriginal entrepreneurs wanting to expand existing business or start a new one, on or off a reserve in Canada. BDC's program offers financing of up to \$100 000 for existing businesses and up to \$25 000 for start-ups.

ELIGIBILITY CRITERIA

BDC's Aboriginal financing can provide support to businesses that:

- with a commercially viable business proposal;
- with an acceptable level of management expertise;
- demonstrating financial commitment;
- willing to take part in a mentorship program;
- operating on or off reserve in all areas of Canada.

DESCRIPTION

Loan Criteria

- Financing of up to \$100 000 for existing businesses and up to \$25 000 for start-ups.
- Interest rates and security requirements determined on a project-by-project basis;
- Payments of principal may be deferred for the first year, stepped and seasonal payments are available, where appropriate.

Business Management Support

- Support is available through special alliance with CESO Aboriginal Services which includes an ongoing mentoring and business management counseling for the first two years following loan approval.
- Costs for management support can be incorporated into financing package.

Security

Security can include: Band Council Resolutions and other letters of support when the business on Reserve land, realty mortgages, security agreements providing a charge on chattels and corporate guarantees.

Community Support

BDC will refund a portion of the interest paid on a loan to a community organization or chosen the borrower. It will be calculated at the rate of 0.5% of the average loan balance with a minimum amount of \$100 and paid annually after the first year of the loan. To qualify, the loan must be satisfactorily and be fully current.

How Can BDC help you?

BDC's Aboriginal financing can provide support to businesses that:

- Have a commercially viable business proposal;
- Have an acceptable level of management expertise;
- Demonstrate financial commitment;
- Are willing to take part in a mentorship program;
- Operate on or off reserve in Canada.

Possibilities

- Finance fixed assets such as land, buildings, or new/used equipment;
- Purchase a production line or automate your current one;
- Boost sales by increasing support for inventory and receivables, or by reducing trade payables;

- Provide working capital needed for R&D, developing new markets and products;
- Finance development of e-commerce initiatives such as Internet sites, intranet, or extranet;
- Explore new export markets;
- Adopt quality management standards such as ISO certification and HACCP.

For more information, you may visit BDC's Web site at: <http://www.bdc.ca>

National Contact:

Head Office, Business Development Bank of Canada
 Suite 400, 5 Place Ville Marie
 Montréal, Québec H3B 5E7
 Toll-free: 1-888-INFO BDC (1-888-463-6232)
 Fax: 1-877-329-9232
 E-mail: info-bdc@bdc.ca
 Web site: <http://www.bdc.ca>

Indian Business Corporation

SUMMARY

The **Indian Business Corporation** provides direct and indirect financing for Alberta Indian entrepreneurs, farmers, ranchers and agric-entrepreneurs.

ELIGIBILITY CRITERIA

Alberta Treaty individuals or groups.

DESCRIPTION

- Loan services
- Financial brokerage

Financing provided for viable traditional and agri-business ventures. Financing to be used for:

- Equipment
- Land & improvements (off reserve)
- Purchase of live stock

Alberta Contact:

Mr. John Tarsitano, General Manager
 Indian Business Corporation
 Unit 56, 2333 18 Avenue NE
 Calgary, Alberta T2E 8T6
 Telephone: (403) 291-5151 or Toll Free: 1-800-387-4813
 Fax: (403) 291-0953
 E-mail: iabc@telusplanet.net

First Nations Bank Micro Loan Program

Western Economic Diversification Canada - WD

SUMMARY

The First Nations Bank Micro Loan Program from Western Economic Diversification Canada (WD) and the First Nations Bank of Canada offer loans to help start or expand a business. The \$10-million program will enhance self-employment opportunities for Aboriginal peoples by supporting the ideas and skills of Aboriginal and non-Aboriginal entrepreneurs who lack the assets and capital required by traditional lenders.

ELIGIBILITY CRITERIA

The First Nations Bank Micro Loan Program is specifically designed to benefit people meeting the following criteria:

- operating or about to operate in Western Canada; and
- enrolled in or a graduate of the Self-Employment Benefits Program or similar entrepreneurial program; or
- referred to First Nations Bank by Western Economic Diversification.

To be eligible, interested applicants must clearly show a commitment to starting or expanding a small business. This may involve demonstrating a significant time commitment to the start-up or management of the business and some financial stake in the prospective or existing business.

DESCRIPTION

What can the loans be used for?

The First Nations Bank Micro Loan Program provides access to loans for small business start-up or expansion in Western Canada. This may include activities such as:

- getting your product or service ready for sale;
- developing or enhancing your product or service;
- marketing;
- purchasing equipment or other assets.

What are the terms of the loans?

For qualified applicants, the loan terms are designed to be flexible to help you maintain adequate cash flow throughout the year. Individual loans are subject to the following terms:

- up to five years for repayment;
- loans can range to a maximum of \$25 000;
- interest rates may be floating or fixed over the term of the loan;
- First Nations Bank makes the final decision on all loan approvals.

A feature of the micro loan program will see WD offer its in-house resources and extensive business network to help applicants fine-tune their business proposals and enhance their prospects of securing loan capital. All lending decisions will be made by the First Nations Bank.

How can my company apply?

If you or your company is eligible, or if you would like more information about this program, call Western Economic Diversification at **1-888-338-WEST (9378)**, or First Nations Bank at **1-888-454-3622**.

National Contact:

Mr. Ed Wiens, Fund Manager

Western Economic Diversification Canada

P.O. Box 2025, Room 601, S.J. Cohen Building

119 - 4th Avenue South

Saskatoon, Saskatchewan S7K 3S7

Toll-free: 1-888-338-WEST (9378)

Telephone: (306) 975-4373

Fax: (306) 975-5484

Web site: <http://www.wd.gc.ca>

David Ross, First Nations Bank of Canada

224 - 4th Avenue South

Saskatoon, Saskatchewan S7K 5M5

Toll-free: 1-888-454-3622

Telephone: (306) 955-3622

E-mail: firstnationsbank@quadrant.net

Web site: <http://www.firstnationsbank.com>

Opportunity Fund and Resource Acquisition Initiative

Indian and Northern Affairs Canada - INAC

SUMMARY

The Opportunity Fund Program provides financial aid in the form of "equity gap" funding to eligible First Nation, Inuit and Innu businesses via their respective Community Economic Development Organizations (CEDOs). The

objective is to enable the project proponent to use the funding to lever conventional debt financing for business start-ups or expansions in order to pursue business opportunities. Similarly, the Resource Acquisition Initiative assists communities to acquire natural resource permits and licenses by funding resource-sector and related business opportunities.

ELIGIBILITY CRITERIA

Who is eligible?

First Nation, Inuit and Innu businesses via their respective CEDOs, that:

- have submitted an acceptable business plan;
- can substantiate an opportunity to establish a viable business and demonstrate the need for an equity contribution to complete the financing package; and
- can demonstrate sufficient knowledge and experience to meaningfully manage or participate in the proposed venture.

CEDOs must have the organizational development capacity with a proven record in business development and a record of regular and acceptable reporting.

What types of projects are eligible?

For-profit business and resource projects that will establish or expand a viable business, and thereby create sustainable jobs, enhance community wealth and reduce social dependency. (Note: certain conditions apply.)

What are the eligible funding limits?

All projects will be subject to the following conditions:

- DIAND's contribution cannot exceed \$500,000 and will not exceed the equity contribution of the First Nation, Inuit or Innu proponent;
- DIAND's equity contribution cannot exceed 25% of the project's capital and operating costs;
- the total of all federal contributions cannot exceed 40% of the project's total capital and operating costs;
- 10% of the proponent's equity contribution must be cash;
- the project proponent must demonstrate that DIAND funding is essential in order for the project to move forward. DIAND contribution will not exceed an amount sufficient to complete the project financing package.

Applicants are encouraged to access funding from other federal economic development programs, such as Aboriginal Business Canada, Western Economic Diversification, Atlantic Canada Opportunities Agency, FEDNOR and/or Canada Economic Development for Quebec Regions.

DESCRIPTION

How is the program delivered?

These programs are delivered through First Nation, Inuit and Innu Community Economic Development Organizations.

All proposals which meet program guidelines will be assessed by an independent third party using standard business case criteria. Subsequently, the region's Project Review Committee (PRC) will review the due diligence assessment and related documentation and recommend a level of financial support, if any, for the project.

Authority

The authority for the Opportunity Fund and Resource Acquisition Initiative is derived from the Canadian Aboriginal Economic Development Strategy (CAEDS) that was approved by Cabinet and announced in 1989. The Strategy accords DIAND the authority to provide CEDOs with funding for business development advisory services and seed money for entrepreneurs for equity investments.

Accountability

CEDOs, in co-operation with the project proponent, must submit a Project Status Report outlining the status of the funded project. The report must indicate the progress which has been made in the areas of employment creation,

skills enhancement, as well as economic sustainability. The report is to be submitted one year after the CEDO has received project funding, due 90 days after the first fiscal year end following the full disbursement of the contribution (the report must cover a minimum of 12 months of operation).

Alberta Contact:

Indian and Inuit Affairs
Indian and Northern Affairs Canada
Room 630, Canada Place, 9700 Jasper Avenue
Edmonton, Alberta T5J 4G2
Telephone: (780) 495-2773
Fax: (780) 495-4088

Procurement Strategy for Aboriginal Business

Indian and Northern Affairs Canada - INAC

SUMMARY

The government launched the Procurement Strategy for Aboriginal Business (PSAB) to help Aboriginal firms do more contracting with all the federal departments and agencies.

ELIGIBILITY CRITERIA

The Procurement Strategy for Aboriginal Business (PSAB) is open to all Aboriginal businesses. A business can include: a sole proprietorship; a limited company; a cooperative; a partnership or a non-profit organization.

What are the criteria for eligibility?

To be considered an Aboriginal business, a firm must meet the following criteria:

- at least 51% of the firm is owned and controlled by Aboriginal people, and
- at least one third of the firm's employees, if it has six or more full-time staff, must be Aboriginal.

If a firm is starting a joint venture or consortium, it must meet the following criteria:

- at least 51% of the joint venture or consortium must be controlled and owned by an Aboriginal business or businesses, as defined above.

When a firm bids for a contract under the PSAB, it must certify that it meets the above criteria, and it must provide proof of eligibility upon request. The Department of Indian Affairs and Northern Development (DIAND) exercise the right to audit Aboriginal supplier certifications.

DESCRIPTION

How does it work?

Setting aside contracts for Aboriginal firms--reserving all contracts that serve a primarily Aboriginal population and that are worth more than \$5 000 for competition among qualified Aboriginal businesses. Federal buyers are encouraged to set aside other contracts for competition among Aboriginal businesses whenever practical.

Joint venturing--encouraging Aboriginal firms to create joint ventures with other Aboriginal or non-Aboriginal firms in bidding for and executing government contracts.

Sub-contracting--whenever contractors need assistance to fulfill a government requirement, the government is encouraging them to sub-contract to Aboriginal businesses, as long as the prime contract is not subject to the North American Free Trade Agreement or the World Trade Organization Agreement on Government Procurement.

Getting the word out--the government is making sure that Aboriginal businesses and federal public servants are aware of this strategy. Across the country, Aboriginal businesses are being told about federal procurement opportunities and contracting procedures. Federal public servants are being informed about the initiative and about Aboriginal suppliers: who they are, where they can be found, and the goods and services they provide.

How do you get started?

If you haven't already done so, the first step is to register your business on the Aboriginal Business Directory (ABD). The ABD is a valuable tool for government purchasers and other interested parties who are looking for Aboriginal businesses that can supply the goods and services they need. Registering a company on the ABD will increase the company's visibility, but does not guarantee that a government contracts will be awarded. For more information on the ABD, please contact the toll free Helpdesk at 1-800-328-6189, for all other information please contact 1-800-400-7677, fax (819) 997-9006 or e-mail at asi@inac.gc.ca. To register on the ABD, please visit http://strategis.ic.gc.ca/cgi-bin/sc_coinf/ccc/index_gen/company.pl?lang=e&profileId=629_t. If you need more information or assistance, contact your local DIAND office or visit the Indian and Northern Affairs Canada Web site at http://www.ainc-inac.gc.ca/index_e.html

*Note: "non-profit" also known as nonprofit organizations, non profit organizations, not-for-profit organizations, voluntary organizations and volunteer organizations.

Alberta Contact:

Indian and Inuit Affairs
Indian and Northern Affairs Canada
Room 630, Canada Place, 9700 Jasper Avenue
Edmonton, Alberta T5J 4G2
Telephone: (780) 495-2773
Fax: (780) 495-4088

Settlement Investment Corporation

Industry Canada, Aboriginal Capital Corporations

SUMMARY

The **Settlement Investment Corporation** encourages and assists Métis entrepreneurs to start businesses or expand their existing business by providing loans.

ELIGIBILITY CRITERIA

Must be a resident of a Métis Settlement to apply.

DESCRIPTION

- Provide both business loans (max \$150,000) and agriculture loans (max \$75,000).
- Effective January 1, 1995, authorized agent for Alberta Financial Services Corporation.
- Business Development Division

Alberta Contact:

Deloris Courtepatte, General Manager
18012 107 Avenue
Edmonton, Alberta T5S 2J5
Telephone: (780) 488-5656 or Toll Free 1-800-661-9902
Fax: (780) 488-5811
E-mail: delorisc@settlementinvestcorp.com

Strategic Alliance – Northern Manitoba Split Lake Peer Lending Circle

Business Development Bank of Canada - BDC

SUMMARY

The Split Lake Peer Lending Circle is in its second year of operation. The BDC formed a partnership agreement

with the North Central Community Futures Development Corporation Inc. (NCD) in Thompson, Manitoba to deliver a \$40,000 loan fund. BDC provided the funding and the program is administered by NCD. This lending circle provided two groups of Elders in the community access to capital in order to purchase materials for their crafts. The loans varied from \$500 to \$1,500 with a total of 14 loans being provided.

One of the key success factors of this program is the monthly meeting facilitated by NCD. At this meeting payments are made and any delinquency issues are discussed.

For more information regarding the eligibility and a broader description please contact the BDC.

National Contact:

Head Office, Business Development Bank of Canada
Suite 400, 5 Place Ville Marie
Montréal, Québec H3B 5E7
Toll-free: 1-888-INFO BDC (1-888-463-6232)
Fax: 1-877-329-9232
E-mail: info-bdc@bdc.ca
Web site: <http://www.bdc.ca>

Set-Aside Program for Aboriginal Business

Public Works and Government Services Canada - PWGSC

SUMMARY

The government recognizes that Aboriginal business is under-represented when it comes to bidding for and winning government contracts. The hope is to change that by making it easier for the government and Aboriginal firms to do business with each other while still meeting the principles of fairness, openness and best value for the Canadian public. In accordance with the Procurement Strategy for Aboriginal Business (PSAB) and the Set-Aside Program for Aboriginal Business (SPAB), contract requirements (\$5 000 and over) designated by client departments as set aside will be restricted to qualified Aboriginal businesses.

ELIGIBILITY CRITERIA

An Aboriginal business, which can be: a band as defined by the Indian Act; a sole proprietorship; a limited company; a co-operative; a partnership; a not-for-profit organization*.

* Also known as **nonprofit, non-profit, voluntary** and **volunteer** organizations.

Aboriginal persons must have at least 51% ownership and control in the business.

Also eligible is a joint venture consisting of two or more Aboriginal businesses or an Aboriginal business and a non-Aboriginal business(es), provided that the Aboriginal business(es) has at least 51% ownership and control of the joint venture.

When an Aboriginal business has six or more full-time employees at the date of submitting the bid, at least 33% of them must be Aboriginal persons, and this ratio must be maintained throughout the duration of the contract.

The bidder must certify in its submitted bid that it is an Aboriginal business or a joint venture constituted as described below.

DESCRIPTION

What are the other requirements attached to bidders in the Set-Aside Program for Aboriginal Business?

In respect of a contract, (goods, service or construction), on which a bidder is making a proposal which involves

subcontracting, the bidder must certify in its bid that at least 33% of the value of the work performed under the contract will be performed by an Aboriginal business. Value of the work performed is considered to be the total value of the contract less any materials directly purchased by the contractor for the performance of the contract. Therefore, the bidder must notify and, where applicable, bind the subcontractor in writing with respect to the requirements that the Aboriginal Set-Aside Program (the Program) may impose on the subcontractor or subcontractors.

The bidder's contract with a subcontractor must also, where applicable, include a provision in which the subcontractor agrees to provide the bidder with information, substantiating its compliance with the Program, and authorize the bidder to have an audit performed by Canada to examine the subcontractor's records to verify the information provided. Failure by the bidder to exact or enforce such a provision will be deemed to be a breach of contract and subject to the civil consequences referred to in this document.

As part of its bid, the bidder must complete the Certification of Requirements for the Set-Aside Program for Aboriginal Business (certification) and must sign the certification that is part of its bid or may obtain it at <http://www.pwgsc.gc.ca/sipss/ips/text/helpguide/abbus-e.htm>, stating that it:

- i) meets the requirements for the Program and will continue to do so throughout the duration of the contract;
- ii) will, upon request, provide evidence that it meets the eligibility criteria;
- iii) is willing to be audited regarding the certification; and
- iv) acknowledges that if it is found NOT to meet the eligibility criteria, the bidder shall be subject to one or more of the civil consequences set out in the certification and the contract.

Additional Information

For more information, you may visit the PWGSC Web site at <http://www.pwgsc.gc.ca>

Alberta Contact:

Ms. Fran Weekes, Client Services Representative
Public Works and Government Services Canada
5th Floor, Telus Plaza North
Edmonton, Alberta T5J 1S6
Telephone: (780) 497-3635
Fax: (780) 497-3510
E-mail: fran.weekes@pwgsc.gc.ca
Web site: <http://www.pwgsc.gc.ca>

Treaty Seven Economic Development Corporation

Western Economic Diversification Canada - WD

SUMMARY

The **Treaty Seven Economic Development Corporation** assists economic development for Treaty Seven Members through a Self-sustaining organization.

ELIGIBILITY CRITERIA (Loan Fund)

- Business loans must be 51% owned by a Treaty 7 member.
- Agricultural loans are not provided.
- Loans up to \$ 75,000 for asset purchase (business), equity and joint venture.
- Band Council Resolution is required.
- Viable business plan is required.
- 25% equity required depending on amount of loan.

DESCRIPTION

- Loans for First Nations Businesses, persons with disabilities, and young entrepreneurs
- Review of Business Plans

- Small Business Workshops
- Business Counseling
- Joint Venture Negotiation services
- Mediation and Dispute Resolution services
- Credit searches, Corporate searches, Notaries services, Commissioner of Oaths, Incorporation services

Additional information can be obtained at the Treaty Seven Economic Development Corporation website
<http://www.t7edc.com>

Alberta Contact:

Mr. Hank Shade, General Manager
Treaty Seven Economic Development Corporation
Suite 300, 6011 - 1A Street S.W.
Calgary, Alberta T2H 0G5
Telephone: (403) 251-9242 or toll free 1-800-691-6078
Fax: (403) 251-9750
E-mail: info@t7edc.com
Web: <http://www.t7edc.com>

Mini Alberta ABSN Sites

Contact the nearest Mini Alberta ABSN site for Aboriginal-specific business information.

Calgary Business Information Centre

250, 639 – 5th Avenue SW
Calgary, Alberta T2P 0M9
Phone: 403-221-7800
Fax: 403-221-7817
Web site: www.calgary-smallbusiness.com

Fort McMurray Regional Business Development Centre

102, 9816 Hardin Street
Fort McMurray, Alberta T9H 4K3
Phone: 780-791-0330
Fax: 780-791-0086
Web site: www.fmrfdc.com

Lac La Biche Regional Community Development Corporation

P.O. Box 2188
10106 - 102 Avenue
Lac La Biche, Alberta T0A 2C0
Phone: 780-623-2662
Fax: 780-623-2671
Web site: www.rcdc-rerc.com

Lakeland Community Development Corporation

P.O. Box 8114
201, 5016 - 50 Avenue
Bonnyville, Alberta T9N 2J4
Phone: 780-826-3858
Fax: 780-826-7330
Web site: www.lcdc.ab.ca

Lesser Slave Lake Community Futures Development Corporation

P.O. Box 2100
Slave Lake, Alberta T0G 2A0
Phone: 780-849-3232
Fax: 780-849-3360
Toll Free: 1-800-622-7128
Web site: www.lslcdcorp.ab.ca

Mackenzie Economic Development Corporation

9810 - 99 Street
High Level, Alberta T0H 1Z0
Phone: 780-926-4233
Fax: 780-926-2162
Toll Free: 1-888-922-4233
Web site: www.medc.ab.ca

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