



NISHNAWBE ASKI  
DEVELOPMENT FUND

KEWADIN AHNUNG  
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NORTH STAR



## EXECUTIVE DIRECTOR'S MESSAGE

Boozhoo! Tansi Aannii! Wahchay! I am pleased to be writing my first newsletter greeting as Executive Director of Nishnawbe Aski Development Fund, a role I assumed in January 2013. The past year has been a time of transition for me, the organization, and most importantly, our staff. I'd like to take this opportunity to acknowledge the tremendous work of my team over the past year. Without a doubt, NADF employs a remarkable team of people who take pride in their work and care about our communities. It is their ongoing commitment and dedication that continues to make NADF the best choice for our clients.

The past year has had many successes, too many to mention, but three that I would like to highlight is the signing of a new \$4.4M three-year agreement with FedNor for the Northern Ontario Development Project (NODP). The goal of this project is to work with First Nation communities in the Ring of Fire to build capacity and develop an entrepreneurial culture at community level. This initiative is well underway and as a result our team has since doubled in size. The office has undergone extensive renovations and I invite you to drop by for a visit. Another worthy mention is that

NADF was selected by INAC to administer the Aboriginal Business Contribution Program (ABCP), formerly Aboriginal Business Canada (ABC). NADF has partnered with Rainy Lake Tribal Business and Financial Services Corporation and Wakenagun Community Futures Development Corporation to deliver the programs and services of ABCP, effective April 1, 2013. One other notable mention, which we are extremely proud of, is the unprecedented performance of our loans portfolio. At September 30, 2013, NADF has dispersed over \$1.4M in loans, representing a 265% increase for the same period in 2012! This loan activity has also generated 13 new jobs and maintained 23 jobs. Fantastic numbers indeed!

As we move towards a new fiscal year, I am eager to work with NADF's Board and staff to continue building upon the work that was started by my predecessors and to write the next chapter of NADF. I'm sure we will be presented with challenges but I have the utmost confidence in the strength and resilience of NADF's team to turn these into opportunities. I also look forward to developing and strengthening relationships with our clients, partners and other stakeholders.

Wishing you a happy, healthy and prosperous 2014!

**Brian Davey**  
Executive Director

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## COMING TOGETHER... INSPIRING GENERATIONS

*Colleen Martin*  
*Senior Project Manager*

Early in 2012, the Nishnawbe Aski Development Fund team arranged to meet with the Chief Executive Officer of Matawa First Nations. It was agreed the gap for business development was in provision of service to interested individual members of First Nations and activities to grow a culture of entrepreneurship.

After meeting with communities, a proposal was submitted based on their feedback and was approved by FedNor in July 2013. A team has formed and adopted the slogan '**Coming Together ... Inspiring Generations**' to describe its activities under four pillars: Business Development, First Nation Capacity, Youth Entrepreneurship and Community Planning.

The questions we ask ourselves to ensure collaboration:

- What capacity will be left with the community through our activity?
- Does the activity meet community needs as described to us by community members?

Two examples of this thinking are the Business Information Officer (BIO) placements and offering training to community members through project budgets. The BIO placements will allow a community member who plans to continue living in their community to access training, job shadowing and mentoring to build their knowledge of business development processes and specific sector opportunities.

The team is developing a phonetic dictionary to assist with pronunciation of various Aboriginal names as well as some words or simple phrases. As this information may be of interest to others in the region, it will be made available on the NADF website once the first version is finalized and then added to as necessary from time to time. Your suggestions for words/phrases are welcome.

Our team hopes to build community relationships that will last for years to come; to provide community members with knowledge and experience that will allow them to realize community ownership for community and business development processes. Some communities already embrace this type of process; others have never experienced or heard of the concept. Our commitment is to bring the choice to all communities by ensuring knowledge and capacity

Call any team member if you are interested in exploring community ownership of planning, starting or expanding a business, youth entrepreneurship or to talk about other supports available through our office.

**Meegwetch for letting us work for you!**

### Team Members

**Colleen Martin**, Senior Project Manager  
**Tracey Willoughby**, BIO Coordinator  
**Anna Deminski**, Due Diligence Analyst  
**Denise Hardy**, Special Initiatives Advisor  
**Wendy McKay**, Youth Coordinator  
**Stephan Kudaka**, Community Planner  
**Harry Kenequanash**, Community Planner  
**Leslie O'Nabigon**, Business Development Officer  
**Isha Azandossessi**, Business Development Officer

*Vacant*, Admin Assistant

WATCH FOR OUR  
NODP PROJECT NEWSLETTER  
**BI-WEEKLY**

AVAILABLE ONLINE  
OR BY REQUESTING  
A HARD COPY BY CALLING  
**1-800-465-6821**

## NADF RADIO SHOW

Our bi-weekly radio show airs on Monday's at 2pm ET (1pm CT) on the Wawatay Radio Network and on Channel 962 for Bell Express Vu subscribers across the north.

You can listen to interviews with guest speakers involved in Aboriginal business and economic development, join in discussions on various topics, get details on upcoming events, and information on NADF's products and services. Send us feedback on our show and your name will be entered into a monthly draw to win a prize.

Contact us at 1-800-465-6821 or email [radio@nadf.org](mailto:radio@nadf.org) with your suggestions for future show topics and guests.

Don't forget to tune in! Meegwetch!

Visit [www.nadf.org](http://www.nadf.org) for schedule.

# \$HOONIAH



## SMART TIPS TO PREPARING FOR THE FISCAL YEAR END

*Liesa Wynn  
Finance Officer*

For most businesses, one of the most important times of the year is the fiscal year end. For many who work with government or government funded organizations, this is March 31 which is fast approaching; however, the fiscal year end is the end of a twelve month accounting period and is established independently for each business. Fiscal year end is the time when a business formerly analyses its financial position and discovers whether there is an overall profit or loss for the period. Once the year-end is completed, businesses use the data to prepare actions plans and set goals for the new fiscal year end.

The following are some smart tips to prepare for the fiscal year end.

1. **Complete bank reconciliations on a monthly basis** to have the advantage of knowing there are no errors in entries of cash deposited

and cheques issued through the year. It assists in ensuring all transactions involving cash and cheques are posted at year end.

2. **Complete financial statements on a monthly basis** to have the advantage of knowing the financial position of the business on a month to month basis and to allow monitoring for errors as the year unfolds. This will save time during the fiscal end procedures.
3. **Keep all documents for the year in one place**, this makes finding documentation easier at year end.
4. **Keep your records for the correct length of time** to ensure follow up on questions arising from prior periods is possible. All businesses should keep their records for six years.

Following these tips on a monthly basis saves time when completing the annual financial statements. Twelve months of continuous accounting gives the business the advantage to analyse their financial position on a monthly basis and quickly assess the past year's performance at the fiscal year end. I hope these tips help you in preparing for your next fiscal year end.



## BENEFITS OF A COMMUNITY STRATEGIC PLAN

*Kim Bird  
Loans Manager*

Do you sometimes wonder why your community or organization makes the decisions it does? Let me quickly introduce a well known tool that will help answer this question. A community strategic plan is a document, or a 'roadmap' used by many successful First Nations and organizations, to explain its vision for the future, with a clear direction on how it intends to accomplish its goals.

By having a community strategic plan, anyone could walk in off the street and pick up a copy and know exactly where your community is headed in terms of economic development, infrastructure, social programs, education, etc. It will highlight your goals for the short term (1-2 years) and the long term (3-5 years). It will also highlight an action plan (Who is responsible? How much will it cost? How will costs be paid? What are the expected timelines and results? etc). Sharing results and hiccups experienced by having public information sessions will keep your plan alive and current. The plan is meant to be a living document, which you revisit annually for updates and changes.

The plan should be made available and circulated to all community members who are all part of its creation. The key is to make sure the process is done correctly and get support from all involved. If you don't have consensus from community groups and leaders, it will be difficult to implement the selected actions, resulting in your community strategic plan collecting dust. In our First Nation communities we have newly elected Chiefs & Councilors every few years. Often, new leadership may wish to make changes that affect the whole community. These changes should be updated in a community strategic plan. If you are starting from scratch, use the diagram in the bottom left corner for a general outline.



**There are several benefits to having a community strategic plan. If done properly it:**

- Collects input from all community stakeholders (youth, elders, Chief & Council, invited guests)
- Gives community members a sense of direction and goals
- Focuses limited resources (people, time and money)
- Gives your community more credibility when making applications for various funds.

**“By failing to prepare, you are preparing to fail.”**

- Benjamin Franklin

All First Nation communities should have a community strategic plan in place. If you don't have one, contact NADF to get started. As a result of not planning for the future you will end up reacting to events and situations instead of being proactive in your planning, thus limiting your own potential and depending on others.

There are many useful tools available to help your community with short and long term planning. Visit our 'Resources' page on our website ([www.nadf.org](http://www.nadf.org)) to download a free "Community Strategic Planning Toolkit".

COMING  
SOON...

# 24<sup>th</sup> ANNUAL

NISHNAWBE ASKI  
DEVELOPMENT FUND

BUSINESS  
AWARDS

## Nominate a Business Owner TODAY!

Submit your nominations **TODAY** for the following categories:

- Businessman of the Year
- Businesswoman of the Year
- Executive of the Year
- Youth Entrepreneur of the Year
- Partnership of the Year
- Corporation of the Year
- Building Communities
- New Business of the Year

\* *Self nominations are also welcome.*

Sponsorship opportunities available NOW!

Contact **Brittany Millard**

at 1-800-465-6821 or [bmillard@nadf.org](mailto:bmillard@nadf.org).

For more details, please visit [www.nadf.org](http://www.nadf.org).

## 23<sup>rd</sup> Annual NADF Business Awards

On Thursday, October 17, 2013, Nishnawbe Aski Development Fund celebrated the 23rd Annual NADF Business Awards at the Days Inn & Conference Centre in Timmins, ON with friends and colleagues. The annual event recognizes the achievements of northern Ontario's Aboriginal business community and this year's eight award recipients have plenty to be proud of. Their dedication and commitment play a key role in generating employment and wealth in communities across northern Ontario and it is NADF's hope that in sharing their achievements, others will be inspired to follow their dreams.

2013 award recipients are:

Youth Entrepreneur of the Year

Nolan Tozer  
Moose River Tours

Businessman of the Year

Dan Bannon  
Dan Bannon Contracting

Corporation of the Year

Sagatay Economic Development LP  
Whitesand First Nation

Partnership of the Year

Bannon Family Council  
J&W Confectionary

Businesswoman of the Year

Dr. Doris Mitchell  
Private Family Practice

Building Communities

William Quachegan  
WQ Carpentry

Executive of the Year

Lucie Edwards, CEO  
Five Nations Energy

New Business of the Year

Jason Blakely  
Blakely Trucking

Visit [www.nadf.org](http://www.nadf.org) to read  
full biographies of 2013  
award recipients, photo gallery,  
and details on this year's event.



1. 2013 Award Recipients (L to R): Lucie Edwards (Executive), Nolan Tozer (Youth Entrepreneur), Nellie Mitchell (accepting for Dr. Doris Mitchell, Businesswoman), Dave Mackett (accepting for Sagatay Economic Development LP, Whitesand First Nation, Corporation), Wade Quachegan (Building Communities), Dan Bannon (Businessman). MISSING: Bannon Family Council (Partnership), Jason Blakely, Blakely Trucking (New Business)
2. Master of Ceremonies Brent Edwards, Mooselegs 2
3. Chief Walter Naveau, Mattagami First Nation
4. Recipient and Sponsor Awards
5. Youth Entrepreneur of the Year: Nolan Tozer, Moose River Tours with Andy Fyon, MNDM
6. Corporation of the Year: David Mackett accepting on behalf of Sagatay Economic Development LP, Whitesand First Nation. Award presented by Sue Prince, Ontario Power Generation
7. Businesswoman of the Year: Nellie Mitchell accepting award on behalf of Dr. Doris Mitchell
8. Executive of the Year: Lucie Edwards, CEO, Five Nations Energy with Tom Morris, Wasaya Airways LP
9. Businessman of the Year: Dan Bannon, Dan Bannon Contracting with Patti Gresham, Bearskin Airlines
10. Building Communities: William Quachegan, WQ Carpentry with Arlene Meekis-Jung, NADF Board Chair
11. Partnership of the Year: Bannon Family Council, accepted by Dan Bannon and presented by Duilio Depol, Hydro One Networks
12. Ann Mari Farrington, Air Creebec drawing Door Prizes
13. NADF Board and Staff

**Planning is underway for the 24<sup>th</sup> Annual NADF Business Awards in Thunder Bay, ON in October 2014.  
Watch for nomination and sponsorship details coming soon!**



2013 MRS speaker presentations and event information is available on the Mining Ready Summit website at [www.miningready.com](http://www.miningready.com).

## ARE YOU MINING READY?

On October 16-17, 2013, Nishnawbe Aski Development Fund hosted the "3rd Annual Mining Ready Summit" in Timmins, ON at the Days Inn and Conference Centre. The one and a half day event brought together industry leaders, contractors, mining related service providers, First Nation communities and Aboriginal business owners to share their knowledge and expertise. This year's Summit topics included mining and exploration agreements, First Nations and the world economy, the future of mining, the role of accredited investors, and transportation to the Ring of Fire.

The Summit offered a variety of speakers from all sectors of the mining industry, including Jason Batise, Wabun Tribal Council, Mark Podlasly, Harvard Kennedy School, Chris Hodgson, Ontario Mining Association, Frank Smeenck and Moe Lavigne, KWG,

Leonard Rickard, Detour Gold, and Glenn Nolan, Noront Resources. The dinner keynote address was provided by Bob Rae, Chief Negotiator for Matawa First Nations, Ring of Fire Mining Development.

Overall, the event was a success and we were pleased with the comments received in the evaluations. We value the feedback and will consider these when planning for the "4th Annual Mining Ready Summit", which will be held in Thunder Bay, ON on October 29-30, 2014. Visit the website often for updates and we hope to see you at this year's event. Many thanks to our sponsors for their support and we look forward to building upon our relationship in 2014.



## WE REMEMBER... Gabriel Echum

On August 26, 2013, NADF lost a very dear friend and respected colleague, Gabriel Echum. Gabriel had been a member of Nishnawbe Aski Development Fund's Board since 2000, and was serving as a Director at the time of his passing. Gabriel's life and career reflect his dedication and commitment to the People of Nishnawbe Ask Nation. He was a tireless leader who made many notable contributions to improve the employment and economic development conditions, not only for his community of Ginoogaming First Nation, but throughout the Nishnawbe Aski Nation as well.

For many years, Gabriel served as Chief and Councillor for his community, including three consecutive terms as Chief (1993-1999) and was re-elected as a Councillor prior to his passing. Gabriel's willingness to share his wisdom and knowledge is demonstrated by his commitment to the various roles he held with a number of First Nations organizations, including Matawa First Nations Management, Nishnawbe Aski Nation, and Nishnawbe Aski Legal Services Corporation.

Gabriel's tenacity and humor will be greatly missed and we are truly thankful for the time we got to spend with him.





## FIVE WAYS A BUSINESS CREDIT CARD CAN SIMPLIFY YOUR BOOKKEEPING

Wendy McKay  
Youth Project Coordinator

Bookkeeping is not exactly everyone's favorite pastime. As a small business owner bookkeeping helps to keep you organized, but can be time consuming, especially when you have limited resources at your disposal. With that in mind, it might help to have a business credit card for your various expenses. Here are a few reasons why.

### 1. Keeps your business transactions separate

if you are a business owner, you should know how important it is to keep your personal finances separate from your business financial transactions. The same goes for your business credit card; it should only be used for your business expenses. When you receive your statement you know that all the transactions listed there are for your business.

### 2. Tracks your spending and your inventory

You can set limits on your business credit cards for each month so that it prevents you or your employees from overspending. This is also a great way to track your inventory; you can see what you bought, when you

bought it and for how much. You can also use the statement to see if anybody has been using the card carelessly or has been abusing their use of the card.

### 3. Makes balancing your checkbook easier

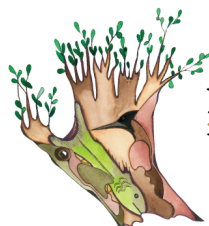
Balancing your checkbook every month will be a lot easier if you decide to use your credit card to pay for all your business expenses and purchases. You can make one cheque to the credit card company because all of your expenses and purchases have been paid through the credit card.

### 4. Provides financial reports

There are many credit card companies that offer to generate custom reports for your business. You can also arrange to receive quarterly or annual reports. These reports will make 'tax time' much easier to handle. You will have all your expenses and purchases categorized in these reports and some peace of mind when tax time rolls around.

### 5. Extra benefits

There are other benefits to using a credit card. You can choose a card that offers rewards. There are cards that offer airline miles, car rental discounts and free trips. There are other rewards that you can get if you don't travel very much including gasoline and office supplies, or you could even get cash back. Plus, there's the inevitable boost to your credit rating/score if you make your payments on time. Another great benefit to using the credit card system is that eventually you will not need to hire a bookkeeper which will save you some money.



**NISHNAWBE ASKI**  
**DEVELOPMENT FUND**  
Microlending Program

*The logo represents growth and illustrates how NADF's Microlending Program will help women become self-employed from seed money. Microloans will be the grounding roots that work towards growing entrepreneurs. The logo displays an open hand, showing that a helping hand is sometimes all that is needed. You will notice that the logo has life and like business, it is always growing. Seeds from a fully grown tree may stimulate the growth of another new tree. The logo also displays our Clans to represent our partners to help along the path to success.*

NADF's Microlending Program has signed up their first Micro Clan Circle. The newly formed group of Aboriginal women are members of Frenchmen's Head, Lac Seul First Nation and are calling themselves **Biidaaban 'A New Rising' Circle**. They choose this name to represent a new day/a new beginning.

NADF's Microlending Program and PARO Centre for Women's Enterprise are in partnership to promote microloans and to reach as many Aboriginal women who are interested in accessing small business loans. NADF will offer the loan portion and PARO will offer the grant. PARO's Executive Director Rosalind Lockyear is the mother of microloans for women in the region and it is with pleasure that NADF has followed in these steps to introduce microloans to Aboriginal Women who face

barriers when trying to access small business loans. Like the logo implies, a helping hand is sometimes all that's needed.

*Chi-miigwech,*  
**Linda McGuire,**  
NADF's Microlending Coordinator



Newly formed Aboriginal women group,  
**Biidaaban 'A New Rising' Circle:**

**From Left:** Linda McGuire, NADF's Microlending Coordinator with newly formed Aboriginal women's group, **Biidaaban 'A New Rising' Circle:** Tasha Jewell, Secretary, Clara Young, Treasurer, Mona Gordon, President, Lillian Wesley-Gagne, Elder/Mentor, and Carol Gordon, Vice President; and Kathy Sky, PARO's Micro Lending Coordinator.

## Board of Directors

- Arlene Meekis, Chairperson  
Shibogama Tribal Council
- Shawn Batise, Vice Chairperson  
Wabun Tribal Council
- Aaron Kakepetum, Secretary &  
Treasurer, Keewaytinook-Okimakanak
- Adam Fiddler  
Independent First Nations
- Derek Fox  
Windigo First Nations
- Frank MacDiarmid  
At-Large
- Gary Beardy  
IFNA
- Jason Rasevych  
Matawa First Nations
- Albalina Metatawabin  
Mushkegowuk Council

## Members

- Russell Wesley  
Cat Lake First Nation
- Lillian Suganaqueb  
Webequie First Nation

## Ex-Officio

- Mike Belliveau  
FedNor
- DGC Les Louttit  
Nishnawbe Aski Nation
- Heather Garlow-Saul  
INAC/ABC

### MISSION

“Enhancing and supporting the success of Aboriginal business and economic development through a range of distinct services.”

# SUPPORTING THE SUCCESS OF ABORIGINAL BUSINESS

### VISION

“To be a sustainable leading Aboriginal owned business and financial services organization”

## UPCOMING EVENTS

### February 11<sup>th</sup> - 13<sup>th</sup>, 2014 First Nations Northern Housing Conference

**Valhalla Inn**  
Valhalla Inn Road,  
Thunder Bay, ON P7E 6J1

Contact **Saverio Rizzo**  
at [srizzo@matawa.on.ca](mailto:srizzo@matawa.on.ca)  
or visit [www.matawa.on.ca](http://www.matawa.on.ca)  
for more details.

### February 24<sup>th</sup> - 25<sup>th</sup>, 2014 Youth Entrepreneurship Program and Training the Trainer

**Location TBD**  
Thunder Bay, ON

Contact **Wendy McKay**  
at [wmckay@nadf.org](mailto:wmckay@nadf.org) or call  
(807) 623-5397

### March 2<sup>nd</sup> - 5<sup>th</sup>, 2014 PDAC 2014 International Convention

**Metro Toronto  
Convention Centre**  
255 Front St W,  
Toronto, ON M5V 2W6

Visit  
[www.pdac.ca/convention](http://www.pdac.ca/convention)  
for more details

### March 24<sup>th</sup> - 26<sup>th</sup>, 2014 Fort William First Nation Mining and Economic Development Conference

**Fort William First Nation  
Community Centre**  
400 Anemki Dr,  
Thunder Bay, ON P7J 1J4

Visit  
[www.fnmining.com](http://www.fnmining.com)  
for more details.

## CONTACT US

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