



Kewadin Ahnung

NORTH STAR

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Harvey Yesno
President/CEO

MESSAGE FROM THE PRESIDENT/CEO

Do You Hear What I Hear?

The global economic downturn of 2009 propelled Canada into a recession, and now in 2010 we have an opportunity to reflect on the past year and to consider what the future

holds. Northern Ontario's small businesses are already faced with many unique challenges and the recession magnified these challenges and presented new ones. While some businesses fell victim to the recession, others managed to forge ahead. Signs of a global recovery are evident and northern Ontario is set to play a major role in strengthening the economies of Ontario and Canada overall. As the year progresses, we are confident that this recovery will present northern Ontario's Aboriginal businesses with numerous opportunities, and now is the time to engage in Ontario's recovery. For those of you keeping your ear to the ground you too will hear what I hear...the distant rumble of 'opportunity'. Are you ready?

Women and Entrepreneurship

For Aboriginal peoples, community and cultural survival are often linked to small business and entrepreneurship. The entrepreneurial spirit is growing among all Aboriginal heritage groups (First Nation, Métis and Inuit) and the fastest growing group is Aboriginal women. Aboriginal women are overcoming many challenges and are emerging as successful business leaders. They often establish businesses that provide goods or services that benefit community residents (i.e. seamstress, daycare, hospitality and food services, etc.). The rewards reaped from entrepreneurship are multiplied as these women become role models and improve the quality of life for their families and communities.

Although the journey to success may be difficult, more Aboriginal women are venturing down the

entrepreneurial path to become active participants in the business world, and NADF's business support team is available to provide expertise and guidance when you are ready to take that first step.

Update on NADF's Board of Directors

I would like to take this opportunity to highlight some changes to NADF's Board of Directors. Firstly, we bid a fond farewell to Rosie Mosquito, who has served NADF since 1996. After 14 years, Rosie has chosen to step aside to concentrate on her ever-increasing work commitments and schedule. Rosie's expertise and knowledge have contributed to the well-being of NADF and she will be greatly missed. We wish her success in her future endeavors.

Secondly, we welcome Russell Wesley (Cat Lake) who was elected to our board in December 2009. We look forward to working with Russell to improve sustainability and economic opportunities for northern Ontario's Aboriginal entrepreneurs and communities.

Upcoming Events

2010 looks to be a year of great promise filled with special milestones we hope to celebrate with you. Our Fourth Annual Golf Tournament will be held on July 9th, 2010 at the Fort William Country Club here in Thunder Bay, and our 20th Annual Business Awards are slated for this fall. Please join us, and in the meantime, contact us for more information.

In closing, I urge you to explore your entrepreneurial spirit and build on your foundation of skills and knowledge to start or grow your business and prepare you to take advantage of emerging opportunities - Keep your ear to the ground and have a prosperous 2010!

Meegwetch and God Bless!

Harvey Yesno, President/CEO



WHAT'S NEW AT NADF?

Boozhoo! We're well into the New Year and 2010 is shaping up to be full of great promise. As always, we've been really busy at NADF. **Our new website is finally up at www.nadf.org** and we're also **on Facebook!**

Find us by searching for 'Nishnawbe Aski Development Fund' and become a Facebook fan of NADF with a simple click.

NADF is also on Twitter. Search for 'NADForg' and follow us to stay in the loop with NADF. You can win prizes and get news and business tips from us on Facebook and Twitter.

Our 4th Annual Golf Tournament is on **July 9th at the Fort William Country Club in Thunder Bay.** Call us now at 1-800-465-6821 to register your teams, or inquire about sponsorships.

Our **business awards** returns this fall. Stay tuned for more information

facebook



NADF ON AIR

Tune in to our bi-weekly one hour show, airing live on Mondays (8am-9am CST, 9am-10am EST) on the Wawatay Radio Network and Channel 962 on BellExpressVu.

You can listen to interviews with guest speakers involved in Aboriginal business and economic development, join in discussions on various topics, and get details on upcoming events in addition to the usual dose of information on our products and services.

Feedback on our show is also encouraged. Contact us at 1-800-465-6821 or email radio@nadf.org with your suggestions for future show topics and guests. Our next shows will be on March 8 and 22, please join us! Meegwetch!

----- SHOONIAH -----

Dollars & Sense - The Bookkeeping Corner



Mari Bishop CA,
Finance Manager

The Indian Act Section 87 Income Tax Exemption

Tax time is a good time to review the income tax exemption provided for under Section 87 of the *Indian Act*. This statutory tax exemption includes an exemption from tax for the personal property of a Status Indian situated on reserve.

The taxation of employment income for Status Indians has been an evolving area of law. Until 1983 the Canada Revenue Agency's established assessing policy as it applied to taxation was that the exemption in the *Indian Act* referred to "property", and taxes imposed under the Income Tax Act were calculated on income. However, the courts interpreted that the intent of the Indian Act was not to tax Indians on income earned on a reserve.

In *Nowegijick v. The Queen* (83 DTC 5041, SCC), a registered Indian lived on a reserve and performed work off the reserve as a logger for a corporation which had its head and administrative offices on the reserve. The Court found that a right to income is property, and if the right is located on reserve the income is not taxable. In this case the situs of the salary received was the reserve because that was the residence of the debtor (the employer in this case), and it was there the wages were payable. Wages were therefore personal property exempt from taxation. The "situs of the debtor" test became the standard guideline for determining whether employment income was taxable.

This guideline was revisited in the courts, under *Williams v. The Queen* (92 DTC 6320, SCC). In that case a Status Indian residing on a reserve received regular unemployment insurance benefits for which he qualified because of his former employment on the reserve. In this case the debtor was the Government, and the residence of the debtor and the place where the benefits were paid were of limited importance in the overall context. The Supreme Court of Canada considered the purpose of the tax exemption, holding that it was to permit an Indian person to hold property on a reserve and thus to preserve that property from encroachment by taxation or seizure. All of the "connecting factors", except the residence of the debtor, suggested that the benefits themselves were situated on the reserve. The decision was that the various factors that connected employment income to a reserve or elsewhere should be identified and weighed; the residence of the debtor was only one factor.

The guidelines are formally set out in form TD1-IN, Determination of Exemption of an Indian's Employment Income, available at <http://www.cra-arc.gc.ca/E/pbg/tf/td1-in/README.html>. Keep in mind though that these guidelines are only guidelines.

Similar principals apply to the taxation of business income and will be discussed in a future Shooniah article, along with additional considerations with respect to the taxation of employment income. This article is not intended to provide advice on individual circumstances; please consult your professional advisor if you wish to discuss the specifics of individual situations.

BEST TIMES TO BUY THINGS

Many of us would like to improve our spending habits because the key to being successful with money is to be frugal and that involves taking advantage of deals. We've all heard of 'off-season sales' and 'inventory blowouts' but usually when it's too late. Now, we have a year round guide that will help make your 2010 a more frugal one by showing you the best months to buy some 'big-ticket' items at cheaper prices.

Winter			
	January	February	March
<ul style="list-style-type: none"> • Cars & Trucks • Air Conditioners • Gas-Grills • Houses (for price) 	<ul style="list-style-type: none"> • Bicycles & Sporting Goods • Linens & Bed Sheets • Furniture • Carpeting • Digital Cameras 	<ul style="list-style-type: none"> • Tools • Chocolate (after Feb. 15) • TVs (Super bowl sales) 	<ul style="list-style-type: none"> • Luggage • Frozen Food • Boots & Winter wear
Spring			
	April	May	June
<ul style="list-style-type: none"> • TVs • Houses (for availability) • Boots & Winter wear 	<ul style="list-style-type: none"> • Used vehicles • Car accessories • Cookware 	<ul style="list-style-type: none"> • Patio furniture (last year's models) • Bottled water • Party supplies • Vacuum cleaners 	<ul style="list-style-type: none"> • Tools (Father's Day) • Gym membership
Summer			
	July	August	September
<ul style="list-style-type: none"> • Big appliances (Sept-Oct) 	<ul style="list-style-type: none"> • Furniture 	<ul style="list-style-type: none"> • Computers & Stationery (Back-to-school) 	<ul style="list-style-type: none"> • Cars • Lawn mowers • Wine • Laptops
Fall			
	October	November	December
<ul style="list-style-type: none"> • Barbeques • Shrubs, bulbs & trees 	<ul style="list-style-type: none"> • Car parts & accessories • Cookware • Big appliances 	<ul style="list-style-type: none"> • Candy • Aluminum foil & plastic wrap • Wedding dresses (Nov. 15-Dec. 24) 	<ul style="list-style-type: none"> • TV & Home Theater systems • Electronics • Furniture • Appliances

Cheers to a more frugal 2010!

8 TIPS ON PRESENTING TO AN AUDIENCE



Wendy McKay
Business Development
Officer (CFDC)

Public speaking can be stressful. Being a speaker requires a lot of practice, discipline and preparation to put on a great presentation. Here are a few tips on presenting to an audience.

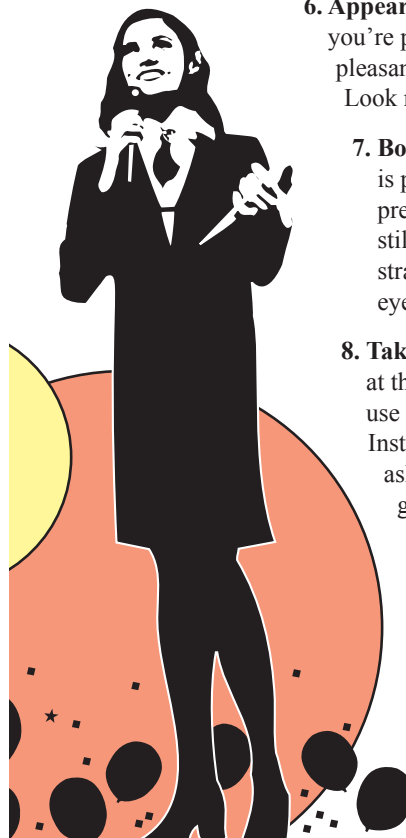
- 1. Know your audience** – Why have they gathered to hear you? What do they expect to learn from you? Present them with information they can digest.
- 2. Prepare** – The more prepared you are, the more confident you will be and the better your presentation will be. Make sure you're comfortable with your material. Come early to set up any equipment you need. Have handouts ready to be given out at the appropriate time.
- 3. Project your voice** – Stand up straight and speak with your voice strong and clear. Do not mumble; people at the back of the room should hear you clearly. Nervousness makes a person talk faster, so slow down and pause in between for emphasis and to let people absorb your message.
- 4. Avoid reading** – reading notes or power point slides is distracting and it will make the audience wonder if you know the subject you are presenting. The audience won't have confidence in you if they think you don't know the subject.
- 5. Encourage interaction** – Get the audience involved. Ask them questions. Presenting in a dialogue rather than a monologue engages your audience.

6. Appearance - Dress appropriately. How you're perceived is important. Look pleasant, enthusiastic, and confident. Look relaxed, even if you are nervous.

7. Body language - Body language is pivotal. Standing and moving is preferred to sitting down or standing still. Display good posture. Stand up straight, face the audience and make eye contact with them as you talk.

8. Take questions – Allow for questions at the end of the presentation. Don't use 'ums' or 'ahhs' when answering. Instead, say things like "I'm glad you asked that question" or "that is a good question" to give you time to think of an answer.

Remember, a great presentation captures the audience's attention and will make time fly but a boring presentation of the same length is always too long to endure.



USING THE INTERNET TO MARKET YOUR BUSINESS



Ade Sekudo
Marketing &
Communications Officer

The internet has evolved into a great marketing tool that enables anyone from virtually anywhere in the world to learn about or buy your products. It is also cheap and easy to use. Here are a few tips on how to use the internet to market your business.

Build a website- Consider building a website for your business, it is fairly cheap to get one professionally done (which we recommend), but if you have time, and want to build it yourself, go ahead. Search for tutorials on Google.com or use free web templates like those on www.freewebtemplates.com to create your site from scratch.

Get a good domain name for your website- A domain name is 'Facebook' in the web address www.facebook.com. When choosing a domain name, make sure it is *short, easy to spell, and easy to remember*. Use directories like www.misk.com to make sure the domain name of your choice is actually available. We recommend choosing a domain name that is similar to your business name or an acronym for it e.g. NADF for Nishnawbe Aski Development Fund etc.

An easy-to-use website is a must- Online customers are more impatient than their counterparts in real-life because they are used to having all the information they need at their fingertips. With this in mind, make your website easy to use and understand by providing clear information in simple short sentences.

Make buying easy- Buying items on your website should be as easy as possible, so simplify the buying process (in a matter of a few clicks). A popular sequence for buying online is:

'Choose Item & Quantity' > 'Buy Now' > 'Choose Payment Method' > 'Enter Mailing Address' > 'Confirm/Finish'.

Use e-Marketplaces- Consider selling your products on marketplaces like Amazon.ca, Justparts.com and eBay.ca, especially if you are unable to create your own site. These websites guarantee great exposure for your products, opening you up to a larger market and more sales. They charge you a small fee to list your items on their site, and a small commission on every item you sell. On Amazon and eBay, you can sell **anything** from artwork to used furniture and electronics etc.

For more on these marketplaces, visit www.ebay.ca, www.justparts.com and www.amazon.ca.

Build a mailing list- Develop a mailing list which contains email addresses of past and prospective customers by collecting visitor information on your website. *The less intrusive you are in doing this, the better.* Use this list to send emails to customers about upcoming sales and discounts. It is cheap, fast and effective.

Develop an e-Newsletter- Use the aforementioned mailing list to send out periodic newsletters containing news on your business, events and product updates. Make it short and visually appealing with photos and graphics. Throw in coupons for discounts when you can, customers love that! Besides, it keeps your newsletter relevant.

Provide fantastic customer service- Great customer service is not a luxury, it's a *must-have*. Ensure you have a dedicated email address, telephone and fax number for your customer service listed on your website. A 'frequently-asked-questions' section is also a good idea, because it reduces time spent answering repetitive questions received on the phone or via email. Remember: Satisfied customers always return.

Use Google AdWords- A solid website with great products is useless if no one knows about it, so advertise when you can. We recommend buying adwords that relate to your business or products using Google AdWords. This enables buyers to see your ad when they search for an item related to your business or products. E.g. if you sell paintings, consider buying adwords for 'paintings', 'artwork', and 'art'. So when a buyer searches for any of these items on Google.ca, an ad for your business will appear. This tool is cost-effective because you are only charged when a buyer clicks on your ad (and is led to your website).



VISION AND MISSION STATEMENTS — *WHY YOUR BUSINESS NEEDS ONE*



Kim Bird
Business Development
Officer

Fact: Most successful organizations have a vision and a mission statement.

An effective mission statement is the starting place of all good decision making for an organization. Setting priorities and establishing strategies then become more focused. It also provides a clear understanding to all stakeholders involved (board, president, senior management, staff, customers, shareholders) of the purposes, core values and vision of an organization. When everyone is aware of the

greater common goal, there is a much better sense of unity and purpose, which results in the organization performing better operationally and strategically.

With no meaningful direction, there is a waste of limited resources and in the worst case; your business does not succeed.

A vision is a grand statement, e.g. ‘To end diabetes in First Nation communities’ etc. All the work required to reach the goal of eliminating diabetes are the little steps you take to attain your vision. The little steps are your organization’s missions— everything you do in your business is focused on your singular vision.

An Effective Mission Statement addresses all of the following items:

1. Explains who your business exists for (who are your target customers and market)

If you don't know who your target customers are, how will you know who to serve and where to set your priorities?

2. What you are doing for your customers and how you will do it better than anyone else (your defined services & products, be specific)
3. What you believe in (your core competencies as a business)
4. What the results will be (i.e. improved quality of life, equal access to healthcare services etc)
5. Vision – what you want to be

Poor Mission Statement	To offer retail items to the public – <i>this is too vague; we have no idea what this business does or offers. We also don't know why it exists.</i>
Effective Mission Statement	<p>We believe in offering all residents and visitors in Fort Albany a convenient and fair place to purchase quality groceries, lumber, fuel, and home furnishings.</p> <p>We believe our customers are the centre of our business and they deserve the best prices for all of their family purchases given our remote setting.</p> <p>Our customer service is our best feature, with friendly and knowledgeable staff trained to help you with your purchasing and ordering decisions.</p>

In summary, a mission statement is a universal description of your organization. When asked “What do you do?” Everyone in the organization should answer with the same gist.

Use your mission as a check point: What have you done today? This week? Did it help you reach your goal? Is it time revisit your mission statement and see if it is appropriate?

WHAT'S YOUR FINANCING FIT?



Colleen Martin
Loans Manager

At times clients contact us needing money for their business but with no idea of what the terms of the agreement could or should be. In past columns, you may have seen discussions on steps to take in approaching a potential financier. This article aims to help you determine what kind of financing you should request after developing your business plan and projected cash flow statements.

If your statement of cash flows indicates *difficulty with working capital on a seasonal basis* each year, you should request a **Line of**

Credit or Operating Line to use on a short-term basis when the need arises. This type of financing allows approval for a maximum amount of money against which a borrower may draw. The agreement also includes other conditions for repayment, and the cost of borrowing.

If your business plan indicates a requirement for *significant capital costs* which require repayment over a period of time, then you should negotiate a **Term Loan** which would provide cash for the capital costs and allows for repayment over a medium or long-term period.

Depending on your type of business, you may need a **Performance Bond or Letter of Credit**. This financing instrument *guarantees a service or*

contract is completed correctly. If this is not the case, then the bank issuing or guaranteeing the bond will have to make a compensatory payment to the business’ client. The business is then responsible for repayment of the compensatory payment amount plus fees to the bank. This type of financing usually requires a fee be paid at set periods (weekly, monthly, quarterly, annually) while it is outstanding. Be wary of the terms for withdrawing or canceling such financing if your supply contract could be cancelled mid-term.

Some businesses carry *large accounts receivables which may result in limited operating funds.* In this situation, your business may require a **Revolving Credit** arrangement which allows you to charge purchases to the account every month provided the balance never exceeds a pre-determined credit limit. Monthly payments are usually required on the account.

Finally, where your business proposal indicates *reduced cash flow in the short- and medium-term,* considering a Balloon Payment at the end of the period of a term loan or lease may assist in reducing payments in the short- and medium-term thereby increasing cash flow.

Whatever your financing fit, 1-800-465-6821 and ask for Gail or Colleen to discuss what Nishnawbe Aski Development Fund can do to make it fit right!!

Meegwetch, until next time...



BUSINESS SENSES

HOW YOU CAN MARKET YOUR BUSINESS BETTER



Ade Sekudo
Marketing and
Communications Officer

As a business owner, your key goal is to successfully provide your goods and/or services to customers and in so doing, increase your market share and profitability. To do this, you will need to market your business effectively. Here are a few tips to guide you:

Give out free samples: Sounds expensive, but guess what? The quickest way to build interest in your product is by giving out free samples. It not only creates awareness of your products, it also generates demand which translates into sales. Think about it, people are more comfortable buying what they know, and there's no better way to familiarize people with your products, than with a free sample.

Communicate with customers: Pick your target market and recognize your customers' needs and wants. It helps to know your market. If customers order more steak than salad in your restaurant, adjust your menus accordingly. If people buy more diesel than gasoline at your gas bar, allocate more pumps to diesel. The most successful businesses are those that are in touch with their customers. Always stay in loop with market and industry trends. Find out what is popular and what isn't.

Encourage word-of-mouth marketing: The best recommendations we get on products and services we purchase usually come from friends and/or family members so when promoting your products, insist on delivering top-quality service. It never hurts to run family-oriented campaigns e.g. young mothers buy one get one free, students get a 5% discount, recent graduates get 15% off etc. This will help word spread about your business quickly.

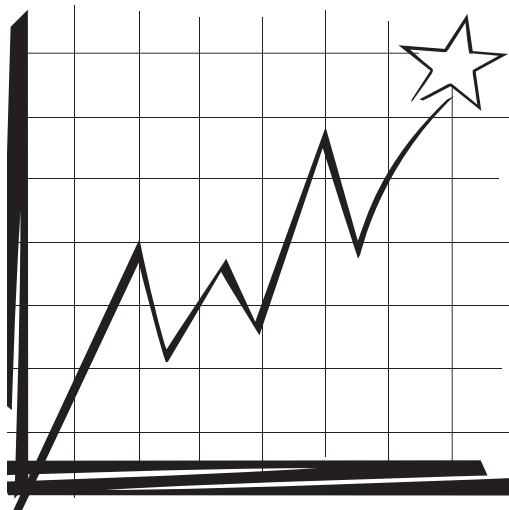
Keep tabs on competition: Always know what strategies your rivals are using. If you own a grocery store, find out if your competitors are more 'upscale' with higher prices and an emphasis on quality, or just a regular store catering to the entire community. Knowing these tidbits can help you figure out how to market your business and compete better e.g. offer lower prices, more product variety, better customer service, target a specific market (e.g. university students) etc. Distinguishing yourself from your competition can help separate your business from the rest of the pack.

THE RECESSION IS 'OVER'...WHAT NOW?

You have probably heard all over the news that the recession is 'over' and a gradual recovery has begun, but what does that mean for you and your business? Well, for some, it's time to pick up the pieces.

More jobs: Job availability will start to increase gradually as some companies start hiring again. If you were discouraged by the job market a few months ago, now might be the time to dust off your resumes and start looking for work.

Increasing demand: As a business owner, you will probably see demand for your products increase as people start to spend more money thanks to their new jobs and incomes and better access to credit. If you haven't witnessed a spike in demand for your products and services yet, it doesn't hurt to cut your prices a little bit to create one. In most cases, the volume of goods you end up selling will compensate for the small cuts to your profits.



Better access to credit: As an aspiring business owner, there may never be a better time to apply for a loan. Interest rates offered by banks are at an all-time low due to the recession, but they won't be for much longer due to the recovery. This is a golden opportunity to get financing for your business right now. Why start your business tomorrow when the best time to do so is today? Remember, we are here at NADF to help you. Give us a call with your questions at 1-800-465-6821.

With the loonie almost at parity with the U.S. dollar, a weekend for cross-border shopping might be on the minds of many bargain hunters, and why not? Rejuvenate yourself with a change of scenery while getting a great bang for your buck and stock up if you can.

WHAT YOU NEED TO DO TO GET STARTED IN BUSINESS



Marlon Gasparotto
Business Support
Officer

Before you start your business, decide how much money you need, and make sure it's available. Add up your start-up costs to determine how much you will need to contribute. Typically, a minimum of 10% to 15% of the total start-up cost is required. If you aren't willing to invest in your own project, why would you expect anyone else to? From a viability point of view, the deciding factor is how much debt the business can carry.

In most cases, **Higher Debt = Higher Monthly Loan Payment.**

The next step is to figure out what goods or services your potential customers demand. Don't assume too much, i.e. do not base your business risk on a *'build it and they will come'* approach. Engaging your customers, asking them questions, and doing market research are important ways to build your business case.

Estimate your expected sales based on information that supports what people are willing to pay for your product or service. Research your competition's pricing. If your research demonstrates that the dollar value of your sales is greater

than the expenses to run the business, you are demonstrating that you have a potentially viable idea.

Now, apply to banks or other lenders (like NADF) for a loan or a grant. Viable ideas demonstrate that all obligations of the business including loans can be paid back. Grant programs appreciate this as well after all; their job is to provide funds to people with viable ideas.

If you are looking to expand your business or purchase an existing business, you need to present financial statements from years past in order to get financing. As with start-ups, lenders need to know that the funds you're requesting will be invested in a viable business idea.

If you have any questions or would like to discuss your project, don't hesitate to contact me.

Contact Marlon Gasparotto at mgasparotto@nadf.org or call toll free at **1-800-465-6721** to take advantage of our knowledge and experience.



NADF BUSINESS DEVELOPMENT WORKSHOPS MARCH 2010

DATE	TOPIC	DESCRIPTION
March 6, 2010	Optimizing Power Point Presentations	Learn how to get the best out of your PowerPoint presentations with this workshop that will offer tips on how to deliver your message to an audience effectively.
March 26, 2010	Growing Your Business	This workshop will highlight steps you can take to expand your business. It will be held in conjunction with the PARO Centre for Women

Other workshops available upon request include:

1. Understanding and Managing Cash flow –The Key to Business Sustainability
2. Business Feasibility, Funding and Finance (Proposal and Application Stage)
3. Business Plan Development
4. Managing Your Business Effectively
5. The Entrepreneurs Mindset
6. Preparing teenagers for the Real Life
7. Financial Literacy for Teenagers

For more on our NADF Business Development Workshops or to request a specific workshop, please contact our Loans Manager Colleen Martin (cmartin@nadf.org) or our Business Support Officer Marlon Gasparotto (mgasparotto@nadf.org) at 1-800-465-6821.

NOTE: Dates are tentative and may change due to demand and/or conflicts with other events.

Upcoming Events

Northern Ontario Development Network 3rd Annual Economic Development Practitioners Conference

March 24, 2010
Thunder Bay, ON

Contact Mark Waciakowski (mark@nodn.com) at (807)768-6726 for more information.

Matawa First Nations 2nd Annual Community Governance & Economic Development Conference

March 24-25, 2010
Valhalla Inn- Thunder Bay, ON

For event details, contact Patrick Cheechoo (pcheechoo@matawa.on.ca) at (807)344-4575.

Building Aboriginal Relationships Conference

April 20-21, 2010
Marriott Bloor, Yorkville- Toronto, ON
For more information call 1-877-927-7936 or visit www.CanadianInstitute.com/Relationships

4th Annual Developing Aboriginal Renewable Energy Projects Conference: Powering Up Aboriginal Energy - Clean Energy Empowers Aboriginal Economic Development,

Apr 26-27, 2010
Delta Chelsea Hotel- Toronto, ON
Call 1-800-443-6452 or (416) 925-0866 or visit <http://www.canadaforum.com> for more details.

Mission Statement

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

Vision Statement

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

Board of Directors

Madeline Commanda, Chairperson Sandy Lake First Nation
Gabriel Echum, Vice-Chairperson Ginoogaming First Nation
Arlene Meekis, Treasurer Deer Lake First Nation
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