

Kewadin Ahnung

NORTH STAR

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Community Futures Development Corporation

Supporting the Success of Aboriginal Business



Harvey Yesno President/CEO

MESSAGE FROM THE PRESIDENT/CEO

A Big Thank You!

Season's Greetings to you all. 2009 has been a busy year for NADF with numerous events and great accomplishments including our 25th anniversary, 3rd Annual Golf Classic and our

Business Awards. Our Annual Business Awards were held at the Valhalla Inn, Thunder Bay Ontario, October 21, 2009.

That night was particularly special because it marked our 19th consecutive business awards, making us the longest running Aboriginal Business awards in Canada. Even though it was a cold snowy night, we still managed to be showered with plenty of good fortune in the form of overwhelming support we received from sponsors, guests and members of our community.

Calling this year's business awards a success would be an understatement. With the prevailing economic downturn and H1N1 'Swine Flu' afflicting our communities, we still managed to garner a total of 26 sponsors from both the public and private sector and over 250 guests from all over Ontario. For this, we are truly grateful.

Congratulations to all our winners, may you become beacons of hope for existing and aspiring entrepreneurs in the years to come. Your achievements have sent a strong signal to the Aboriginal business community that self-sufficiency and success is a reality.

We look forward to honoring as many of you as possible again in the many business awards ahead, if your ambition permits.

As you may know, NADF's role is to assist in the development of Aboriginal business and economic development initiatives across all remote, rural and urban communities in Northern Ontario. To help fulfill this role, proceeds from the Business Awards

went to the Dennis Franklin Cromarty Memorial Fund which benefits Aboriginal post-secondary students and the NADF Community Sponsorship Fund which assists Aboriginal students, social initiatives and communities in times of need.

NADF is appreciative of your support. Your collective assistance in helping us to continue the tradition of celebrating successful Aboriginal business and building a strong vibrant Aboriginal economy this year has been excellent. Soon, we will begin planning for our 20th Annual Business Award's so be prepared for an even bigger and better event. We hope to see familiar and new faces in October 2010 so stay tuned for updates in the months to come.

For those looking to transport good and supplies this Winter, I am happy to inform you that we are still accepting applications for processing, so please send yours in soon.

NADF would also like to wish everyone a safe and blessed holiday season. A lot has happened in our communities this year and it is my wish that as we begin the New Year, we are all rejuvenated in spirit to elevate ourselves and our communities to new heights.

Meegwetch and God Bless!

Harvey Yesno President/CEO

IT'S BEEN A WHILE...HERE'S WHAT'S NEW AT NADF

Season's Greetings! It's exciting times here at NADF. 'Change' is in the air as we head full-speed into winter with our preparations for Christmas and we've welcomed two new recruits to our Thunder Bay office; Alvin Fiddler and Ade Sekudo. Alvin Fiddler is our new Special Initiatives Advisor, while Ade Sekudo is our new Marketing and Communications Officer. Both bring onboard vast expertise in their fields and will be helping to take NADF to new heights in the near future.





DID YOU KNOW?

We are now on Facebook and Twitter, so catching up with us and finding out what's new at NADF is easier than ever from your favorite social networking sites. Find us on Facebook by simply searching for 'Nishnawbe Aski Development Fund' and become a Fan with a simple click! If you have a Twitter account, search for 'NADForg' and follow us to stay in the loop with us. You can win prizes and get news and business tips from us on Facebook and Twitter.

NADF is 25 years old! This November, NADF is celebrating her 25th anniversary. It is a big year for NADF and we would like to thank all of you who have supported us since day one. Be sure to check our website and Facebook and Twitter pages regularly for updates on how we plan to commemorate this special occasion. Meegwetch!

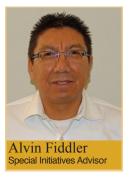
NADF ON AIR



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.

Our next show will air on Monday, December 14th 2009, and we invite you to tune in and catch up with us. You can also call us at 1-800-465-6821 or email our show host at asekudo@nadf. org with your feedback and suggestions for future show topics and guests.

AN INTRODUCTION TO OUR SPECIAL INITIATIVES ADVISOR



As part of NADF's broad mandate to enhance and support Aboriginal entrepreneurship across all communities in Northern Ontario, I, Alvin Fiddler was recently hired as the Special Initiatives Advisor. My role is to identify possible projects in our communities that will boost economic development and build capacity.

At the moment, large resource development initiatives related to renewable energy (grid extensions and electrifications initiatives) and

mining are the economic engines that will drive the economy, not just in northern Ontario, but in the rest of the province, and that is where my focus lies.

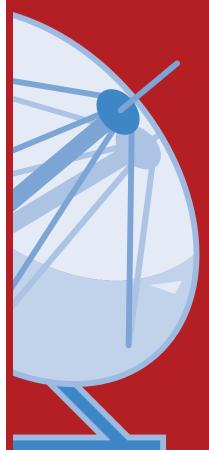
I believe the traditional approach of hiring external consultants to research and develop mining and energy-related projects in our communities needs to be eliminated because this process does not build capacity, experience, or corporate knowledge within our communities or tribal councils. All knowledge is retained by consultants and our communities gain little in terms of human capital from this process. This needs to change.

We are now looking into developing and providing more workshops and training to create and spread this much-needed knowledge and experience in our communities. To do this, we will work with communities and liaise with tribal councils to do the following:

- Develop and implement capacity building workshops to be delivered via video conference.
- Develop toolkits and other information tools.
- Facilitate community and regional initiatives.
- Provide access to advisory services to First Nations and Tribal Councils including research, best practices and other information tools.

Mining and renewable energy are the two main areas we will be focusing on for now. However, we are well aware that other sectors, i.e., forestry, tourism, transportation, etc., might also emerge as priorities, and we will provide support and assistance on these if requested by any of our communities or tribal councils.

Meegwetch!



19th ANNUAL

BUSINESS AWARDS

Nishnawbe Aski

Our Annual Business Awards showcasing Aboriginal business success in and around Northern Ontario returned this fall and was a tremendous success. This year's event was held on Wednesday October 21st 2009 in Thunder Bay, ON at the Valhalla Inn.

A very sincere thank you to all our events sponsors for helping us to carry on tradition as Canada's longest running Aboriginal business awards ceremony:

Bearskin Airlines

Wasaya Airways

Ontario Power Generation

Hydro One

Ontario Power Authority

RBC

CMHC

Scotiabank

Wawatay Native Communications Society

SNC Lavalin

Ministry of Northern Development, Mines & Forestry

Halfway Motors Nissan

Hoshizaki Development Consulting Marten Falls Logistics

Albert Drake of Freedom 55 Financial

Cheadles

TD Bank

McLeod Wood & Associates Inc.

Safeway

Borden Ladner Gervais

Carfagnini Law Office

TBayTel

Fitzpatrick & Partners LLP

Weiler Maloney & Nelson

Delta Chelsea

Weilco Management Services Inc.

Above: Teachers and students from the Entrepreneurship Program at Dennis Franklin Cromarty High School attend the awards ceremony.

Right: (From L-R) David Paul Achneepineskum (Exec. of the Year), Nadya Kwandibens (Youth Entrepreneur of the Year), Kevin Connor (Building communities) Adolf Rasevych of Rocky Shore Development Corporation (Development Corporation of the Year), Darcy Kejick (Businessman of the Year).

Congratulations to all our winners who did a remarkable job this past year of distinguishing themselves in our communities with their contributions and took Aboriginal business to new heights.

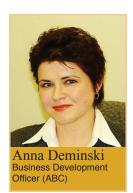
- Business Man of the Year: Darcy Kejick of North Spirit Foods
- Business Woman of the Year: Laureen Wassaykeesic of Laureen's Gas and Grocery
- Executive of the Year: David Paul Achneepineskum of Matawa First Nations
- Building Communities Award: Kevin Connor of Milestone Construction Solutions
- Partnership of the Year: Madil and Elaine Rae of Dustrollane Gas Bar
- NeeChee' Achievement Award: Kevin Belmore of Minowewegabow Art
- Youth Entrepreneur of the Year: Nadya Kwandibens of Red Works Studio
- Development Corporation of the Year: Rocky Shore Development Corporation

We wish you all more continued success in the year ahead, and we look forward to highlighting more Aboriginal business success in the years to come.

For more pictures from our awards, visit our fan page on Facebook by searching for 'Nishnawbe Aski Development Fund'. Next year's event (our 20th Awards ceremony) promises to be even bigger and better and we look forward to celebrating it with you all. Meegwetch!



AN UPDATE FROM THE ABORIGINAL BUSINESS CANADA PROGRAM



Aboriginal Business Canada (ABC) is an Indian and Northern Affairs Canada program that promotes the growth of a strong Aboriginal business sector in Canada.

On May 29, 2008, the Program expanded its priorities and included general business as an eligible for support business sector. This implies that previously ineligible construction, various retail and service businesses¹ can now potentially qualify for assistance. All other eligibility criteria will remain unchanged.

To be eligible for support, the applicants, Aboriginal clients, of all heritage groups (Status and Non-Status, on or off-reserve, Métis and Inuit), must demonstrate:

- Aboriginal ancestry
- Sufficient personal financial resources to undertake the proposed project: for youth between the ages of 18 and 35 (inclusive) the minimum cash equity requirement is 10 percent of eligible project costs; for other applicants, the minimum required is 15 percent. Non-cash equity or in-kind contributions cannot be accepted as part of the minimum equity requirement.
- Demonstrated strong management skills and business expertise in relation to the project.
- For existing businesses: financial statements for the past three years.

The Program assistance is available to help entrepreneurs and majority owned Aboriginal business organizations with commercially viable business projects. Depending on the project, ABC can support:

- Capital and operating costs for business start-ups
- Capital costs for business expansions
- Costs associated with the purchase of shares and business assets
- Marketing costs
- Costs associated with financial or business services, entrepreneurship training and mentoring services

In addition to expanding its business sector eligibility requirements, the Program increased the amount of ABC financing available to eligible

applicants:

- Individuals: up to a maximum of \$100,000 (was \$75,000)
- Community Projects: up to a maximum of \$1,000,000 (was \$500,000.

Typical contribution level depends on the components of the business proposal:

Project Costs	Typical Contribution
Developing business plans, marketing plans or feasibility studies	Up to 75%
Establishing/acquiring a business or acquiring information technology	30 - 40%
Expanding a profitable business or developing new products, services or production processes	30 - 40%
Marketing initiatives	Up to 60%
Project-related management and entrepreneurial training	75%
Accounting and professional business advice	75%

Each business proposal is assessed on its own viability and merits and takes into account the need, the scope of the project, and other possible sources of debt and equity financing, including funding received from other government departments and agencies.

ABC assesses the viability of the projects by examining factors such as business management and operational capacity, market opportunities, sustainable growth prospects, and proposed project financing.

For more detailed information on the ABC application process, please visit: http://www.ainc-inac.gc.ca/eac-abc

If you require assistance at any stage in the development of your business proposal, please contact your local Aboriginal Business Canada office.

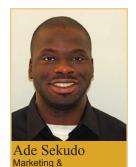
Wally Bannon: NAN West 1-800-465-6821

Anna Deminski: Robinson-Superior 1850: 1-800-465-6821

Kim Bird: NAN East: 1-800-461-9858

 $^{\mbox{\tiny 1}}$ Exceptions include commercial activities involving to bacco, alcohol and gambling.

HOW DOES H1N1 AFFECT MY BUSINESS?



Communications Officer

First off, the Influenza A H1N1 (Swine Flu) is likely to affect small-sized businesses predominantly. Its impact will mostly be felt in the form of staff shortages as a result of illnesses, or workers taking time off to care for sick relatives or out of fear to prevent illness. With this in mind, it will help to plan ahead to accommodate these staff shortages.

If you own a general convenience store, boost your cash flow and sales by stocking up on face masks, latex gloves, antibacterial soaps, hand

sanitizers and other related items because these items are in high demand and will be guaranteed to keep your cash registers ringing.

If you are in the restaurant business, you've probably discovered that

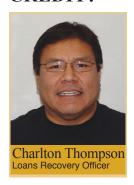
pork has been 'dirt cheap' lately. That is because there is a misconception about H1N1 and pork meat. There is actually very little chance that you could contract H1N1 from uncooked pork. Regardless, please treat all your meats, equipment and facilities with the utmost regard for hygiene as required by law. Do that, and don't hesitate to have a special on ribs.

Keep staff shortages down by distributing hand sanitizers, disinfecting cloths and promotional material addressing how to deal with H1N1 e.g. cough/sneeze into sleeves not hands, get vaccinated if possible, etc.

It may also help to:

- Update your staff contact information at home (for easier access outside office hours)
- Convince sick staff to stay home
- Introduce work-sharing programs with incentives (for periods when you are understaffed)

SHOULD I GIVE MY CUSTOMERS CREDIT?



Ah, the timeless old questions of any business owner. Should I give credit? If yes, to who and for how long? What will I do if they don't pay me?

The upside to granting credit is the possibility of generating more sales. The downside; or the difficult part; is collecting from those who won't pay. Some say that only large companies prepare credit policies, but most people in credit will agree that it is sensible for good day-to-day management.

While there are a number of factors to consider when establishing a credit policy, here are a few to consider:

Who will you extend credit to? Some businesses still do well without offering personal credit to customers and extending commercial credit only. Regardless, never make a credit decision on a moment's notice. Having a credit application for a customer to fill out will provide time to make an informed decision on whether to extend credit to a customer or not. You want to know who you are lending to, their credibility, and their ability to pay back.

Establish a credit limit that you are comfortable with. Here is an example. If an average Canadian company earns 6% of their sales, and if they had to write off a \$500 uncollectable debt, that company would have to make \$8,000 in sales to replace the loss and the same amount to make back the profit. Add to that collection, administration, and interest costs.

Monitor customers' accounts to make sure they

accounts to make sure they pay their bills when they are supposed to. If their payment is due on the 15th and you haven't received it by that

date, a quick phone call the next day followed up with a letter should take care of it. Keep in mind, the longer a debt is overdue the more difficult it will be to collect. The sooner you act on an overdue account the better.

Consider a collection process. Generally, a series of three letters sent every two weeks up to a final demand for payment letter is standard. Phone calls to the customer should take place as well. If all else fails and you have reached the final demand letter stage, you can take the account to Small Claims Court or to a third party collection agency.

There are many other factors to consider when putting together a sound credit policy, hopefully this will provide some thought into the process. Having a proper credit policy is important. A written policy gives the job direction and measuring points along the way. This will minimize disputes and avoid the gradual creep-in of bad credit policies.

SIMPLE STEPS TO PREPARING A BANK RECONCILIATION STATEMENT



Liesa Wynn Finance Officer

Do you want to know how many pennies you have in your bank account? Reconciling your bank account on a monthly basis is a good way to keep track of your pennies. The starting point of reconciling your bank account is when you receive your monthly bank statement. If you receive a paperless bank statement, you can still print one off from your online banking. After you have your bank statement following these steps should let you know to the penny how much money you have at the end of the month.

Step 1 – Update your cheque book register by ensuring all the cheques, withdrawals and preauthorized payments that have occurred for the month are recorded. The bank charges a monthly fee for the services they provide, so you should check and record this amount as well.

Step 2 – After recording all the activity from Step 1, record all of the deposits you made or direct deposits you have received for the month into your cheque book register. The bank pays you interest for balances sitting in your account for the month, so you should check and record this amount as well

Step 3 – Review and compare your bank statement and your check book register side by side checking off all of the completed transactions that show up in both statements from steps 1&2.

Step 4 – If there are any transactions that you have missed on your cheque book register that show up in the bank statement record them in the register and check off as completed.

Step 5 – On a piece of paper write down the bank balance statement amount showing at the end of the month.

Step 6 - List all your outstanding cheques at the end of the month following the bank balance statement and subtotal the outstanding cheques amount.

Step 7 - List the outstanding deposits that are listed in your cheque register but do not show up on the bank statement and subtotal the amount.

Step 8 – The next step is to take the bank balance statement and deduct the subtotal amount you get from Step 6 and then add the subtotal amount you get from Step 7. The adjusted end total should match the balance from your cheque book register.

If there is a difference in totals, review each step again and ensure all calculations are done correctly.

Reconciling your bank account on a monthly basis is a good way to let you know, to the penny, the amount you have in your bank account at the end of each month.



TIPS ON HOW TO WRITE BETTER



business and is a skill that every successful businessperson needs. In today's world, a great deal of business communication is done in writing for many reasons, especially record-keeping purposes. Whether it's a cover letter seeking employment in an organization or a request for sponsorship, writing is extremely critical in today's society.

Communicating is an essential part of everyday

Ade Sekudo
Marketing &
Communications Officer

While most of us are good writers, we are usually a few tips shy of becoming exceptional

writers. Here are a few tips to help you polish your writing skills:

Read A LOT! This may surprise some, but the best writers happen to be very avid readers. To improve your writing, read lots of books, magazines and brochures etc. It helps to engage your mind and see how other writers express themselves and communicate. Find out what works for you, and what doesn't in terms of sentence structure, tone, choice of words, emotion and even slang etc.

Be courteous: In all manners of business communication, it helps a great deal to be pleasant and polite. In certain instances—like when dealing with nasty clients who won't pay their bills on time—it will be hard to be pleasant, but you must always be polite. Put yourself in your reader's shoes, if you were being asked for something, you would like to be asked politely wouldn't you?

Be brief and straight to the point: For instance, when writing a formal letter, there is no need to ramble on about the weather and why the twins got cut from their high-school hockey team. Cut to the chase. Begin with a formal greeting and introduction, and then head right into the reason behind your letter. E.g.:

'Good Afternoon Sir, I hope this letter reaches you in great spirits. My name is Jude Cross and I'm the Director of Public Relations for The Confluence Fund. I am writing to kindly request your organization's sponsorship of our upcoming Business Awards.'

Mastering the art of brevity is key in formal business communications.

Request an action: Yes, your letter is well-written (easy to read and understand), brief, but with enough details. So what? It probably won't be responded to if it doesn't call its reader to action. Make sure that before you conclude your letter, you request an action from your reader. E.g. donate money to our charity, renew your membership, sign up for our magazine, pay your bill etc.

Check for spelling and punctuation: Spelling and punctuation can make or break your writing. Always use the spell-check feature provided with your word-processing software if you are writing your letter on

your computer. If your writing software doesn't have one, use an online dictionary like www.dictionary.com. If you are old-fashioned and prefer to write by hand, keep an actual dictionary or thesaurus handy.

Avoid using 'big' words: '50 dollar words' are an absolute 'no-no' when writing. There is a huge misconception out there that as a writer, you seem more intelligent when you use complex words. While this might be true to a certain extent, remember that the best writers are the easiest to understand so keep it basic and use big words with caution. In fact, avoid using jargon altogether.

Use these tips and you'll probably find your writing a lot easier to understand and you may even receive higher response rates from your audience.



WINTER ROADS FINANCING:



COLD HARD CASH - WINTER ROAD FINANCING NEEDS

As fall turns into winter once again, gloriously coloured leaves are shedding altogether and temperatures are cooling, but don't forget that the Winter Road season is not far off.

Nishnawbe Aski Development Fund is happy to assist entrepreneurs and First Nations with financing for materials to be hauled on the winter road. Applications should be made soon to facilitate timely disbursement of approved

financing. The standard application form is shortened for existing clients

and First Nations wishing to access financing for specific projects requiring movement of materials over the winter road system. Provided there is a proven track record for repayment or government approval for the related project, the application process is kept simple. Last year, winter road applications saw complete turnarounds in just a few days.

Interest rates have been discounted due to the current economy and a lowered Bank of Canada prime rate. Repayment plans can be customized to the proposed project. Think about calling to discuss your financing needs. We will provide you with a competitive rate and timely review of your request.

For more information, please contact Colleen Martin, Loans Manager at **cmartin@nadf.org**, 1-800-465-6821 or 807-623-5397 ext 26.

NADF BUSINESS DEVELOPMENT WORKSHOPS NOVEMBER 2009 - FEBRUARY 2010

DATE	TOPIC	DESCRIPTION
December 4, 2009	Developing Policies & Procedures	If you have ever wondered how companies develop manuals to guide work by their employees, now is the time to find out. Whether you are an employee of a not-for-profit, an entrepreneur needing guidelines for employees or in some other role, this workshop will assist you in understanding some of the basic processes and ground rules for developing policies and procedures.
December 11, 2009	Director vs. Manager (in conjunction with PARO Centre for Women)	The waters sometimes become muddied around responsibilities of a manager hired to be responsible for the day-to-day operations of an organization and responsibilities of Directors forming a Board to provide vision and oversight. Recognizing there are exceptions, this workshop will assist you, through the use of specific examples, in distinguishing between the two types of positions.
January 8, 2010	E-Commerce	Are you interested in learning about opportunities associated with the use of technology and, in particular, the Internet? This workshop could help. Hear about real life examples of successful entrepreneurs capitalizing on new platforms to raise their businesses to the next level.
January 15, 2010	Search Engine Optimization	Do you have a website that seems to be lost in cyberspace? This workshop will help explain practical steps to moving your website from cyberspace into realm of search engines so that your customers and clients can find you.
January 22, 2010	Proposal Writing & IRAP	This workshop will provide a guideline for preparing proposals for submission to government programs and highlight the parameters of the Industrial Research Assistance Program including advisory technical and business services, networking and linkages, competitive technical intelligence and financial assistance. The program is offered to Canadian small and medium-sized enterprises (SME's) with under 500 employees and industrial associations desiring to enhance their technological capability.
February 5, 2010	Time Management	The presentation will include practical tips and tricks to magically increase the amount of time in your day including sharing of successful strategies that have worked for workshop participants. If you haven't yet implemented the 4 D's you won't want to miss this session.
February 12, 2010	Youth Volunteer Strategies	Youth are the most rapidly growing segment of the Aboriginal population. A panel of youth and coordinators of youth activities will explore suggestions based on their experiences to answer the question: What strategies can be implemented to encourage youth participation on community Boards and Committees?
February 19, 2010	Insurance, First Nations & Not-for-Profit Organizations	A representative of AON Reed Stenhouse, Sharon Hagstrom, will discuss various insurance products and how they can be used to protect the interests of First Nations and Not-for-Profits in physical and human assets. The session will include time for questions and answers.

Register early to avoid disappointment. For the full schedule and workshop descriptions to February 2010 visit www.nadf.org.

Workshop requirements:

- 1. Participants must register at least one week in advance of the scheduled workshop.
- 2. Minimum five (5) registered participants required, up to a maximum of ten (10).
 - 3. Maximum of three (3) videoconferencing sites available.

Call or e-mail Colleen Martin, Loans Manager at 1-800-465-6821 ext 26 or cmartin@nadf.org.

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

Upcoming Events

3rd Annual Aboriginal Energy Forum

December 1-2, 2009

Hyatt Regency - Toronto, ON

For more information, contact Amy Leung at (416)642-6128 or aleung@alm.com

Seminar on Bio-energy for (Small) **Northern Communities**

December 8, 2009

Aux Trois Moulin - Chapleau, ON

For more information, contact the Northern Innovation Centre at (807)768-6682 or send an email to info@nwoinnovation.ca

NADF Annual General Meeting

December 16, 2009

Thunder Bay, ON

For more information, contact Dawn Willoughby at (807)623-5397, Ext. 41 or email dwilloughby@nadf.org

NADF Christmas Holiday Office Closure

NADF Offices will be closed from December 21st, 2009 to January 1st, 2010. Work will resume at 9:00 am on January 4th, 2010.

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
Frank MacDiarmid	Thunder Bay, ON
Rosie Mosquito	Bearskin Lake First Nation
George Nothing	Kitchenuhmaykoosib Inninuwug
Gary Beardy	Muskrat Dam First Nation
Lillian Suganaqueb	Webequie First Nation
Shawn Batise	Matachewan First Nation

Ex-Officio

Deputy Grand	Chief Les Louttit	Nishnawbe Aski Nation
Chris Hamden	Indian	and Northern Affairs Canada-
		Aboriginal Business Canada

Members

James Mamakwa	Kingfisher	Lake First Nation	
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Gail Andersonganderson@nadf.org Loans Officer

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