



Kewadin Ahnung

NORTH STAR

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Community Futures Development Corporation

Supporting the Success of
Aboriginal Business

MESSAGE FROM THE PRESIDENT/CEO



Harvey Yesno
President/CEO

Entrepreneurial Success

Our 18th Annual NADF Business Awards will be held Wednesday, October 22, 2008 at the Days Inn in Timmins, ON. The event is a means of recognizing the successes and achievements of Aboriginal and Métis business in northern Ontario and it is our hope that this will inspire a new generation of entrepreneurs.

The planning for the 18th Annual NADF Business Awards is well underway and I would invite you to visit our website for more information on tickets and available sponsorship opportunities. Updates will be posted to the website as they become available.

Last year's event was a resounding success, with over 400 people in attendance. We certainly have grown over the last 18 years, both in attendance and award categories. Hard to believe that there were only a handful present at the inaugural event back in 1991. Now that is success!

I would like to take this opportunity to once again thank all our sponsors, our guests, and our award recipients, past and present, for your support. I would also like to thank each and every one of you who took the time to submit nominations for each of the award categories. Without your support and participation this annual event would not have attained the success it has and we hope to achieve the same, if not better, for this year's event.

Most of you may already know that the event serves two purposes: the gala event itself serves as a venue for recognizing Aboriginal business success in northern Ontario, and it is also a fundraising event, with the proceeds benefiting the Dennis Franklin Cromarty Memorial Fund and the NADF Community Sponsorship Fund. The DFC Memorial Fund provides bursaries to NAN students, encouraging them to continue and complete their

secondary and post-secondary education, and the NADF Community Sponsorship Fund, provides support to communities in times of need and to eligible social development initiatives.

Thank you again for your continued support and we hope to see you in Timmins for the 18th Annual NADF Business Awards as we honour eight (8) Award recipients for their successes and achievements.

Regional Planning

As previously mentioned, NADF is becoming increasingly involved in supporting large regional economic development initiatives and projects, both in the business and resource sector. As First Nations strive to work together to develop various economic opportunities, NADF will continue to support these initiatives through our various programs and services.

To assist us in providing this support we have added a new member to our NADF team. I would like to take this opportunity to introduce Robin Ranger. Robin has recently joined the NADF team, taking on the role of "Regional Planner". Robin is looking forward to working with your community and is enthusiastic about providing his support and assistance in identifying strategic issues, alternatives to dealing with them and achieving a vision to guide all future planning. Over the next few months Robin will be contacting each of the First Nation communities to offer his expertise and assistance. However, in the meantime, if you wish to speak with Robin, you may certainly do so by calling our Thunder Bay office.

Once again, NADF's pledge to you is to continue to support First Nations and Aboriginal people in northern Ontario. Together we will build a strong and vibrant Aboriginal economy.

Meegwetich!

Harvey Yesno
President/CEO

PRICING YOUR PRODUCT OR SERVICE



Understanding the basic concepts of costing and pricing is an important tool in operating a successful business and you must constantly monitor the prices at which you are offering your product and/or service, and what price your competition is offering. The price should be low enough to attract customers and high enough to make it profitable.

Before setting a price for your product and/or service, you need to know how much it costs you to operate your business. If your expenses

exceed your revenues, your cash flow will be negatively impacted, you'll eventually exhaust your financial resources and your business will ultimately fail.

Every business expense incurred will fall into two cost categories: *fixed costs and variable costs*.

Fixed costs are the costs of *being in business*. These costs will stay the same and must be paid even if you aren't producing or selling your product or service. These include items such as rent, insurance, employee salaries (note: salary of employees manufacturing goods for resale could be a variable cost), loan payments, etc.

Variable costs are the costs of *doing business*. These costs will vary according to the amount of goods and services you produce and sell.

If you are unsure if an expense is a fixed cost or a variable cost, ask yourself "Will I have to pay this expense even if I don't sell anything?" If the answer is yes, then it is a fixed cost. If your answer is no, it is a variable cost.

Variable costs can be broken down into two categories: *direct and indirect*.

Direct variable costs are those costs that are directly related to the cost of providing your product and/or service. These may include shipping and delivery charges, materials, equipment maintenance, temporary employee wages, etc.

Indirect variable costs are those costs that are not directly related to the production of your product or service, but are necessary for the operation of your business. This type of variable cost includes items such as utilities, advertising, etc.



If you are unsure if an expense is a direct or indirect variable cost, ask yourself: "Is this expense part of the costs I incur to buy or make my product or in providing billable services to my customers?" If the answer is yes, it is a direct variable cost. If the answer is no, it is an indirect variable cost.

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NEW ADDITION TO NADF



My name is Robin Ranger, and I am honoured and grateful that NADF has afforded me the opportunity to be a part of their team as Regional Planner.

With professional experience on the International, Federal, Provincial, Private Sector and First Nation levels, I bring to the organization a developed and demonstrated set of skills, as well as a strong understanding of the challenges facing our communities in Northwestern Ontario.

In my capacity as the Regional Planner, I will deliver to your community, appropriate services and supports to assist you in the organization, planning and prioritization of projects and initiatives, as they might relate to strategic planning.

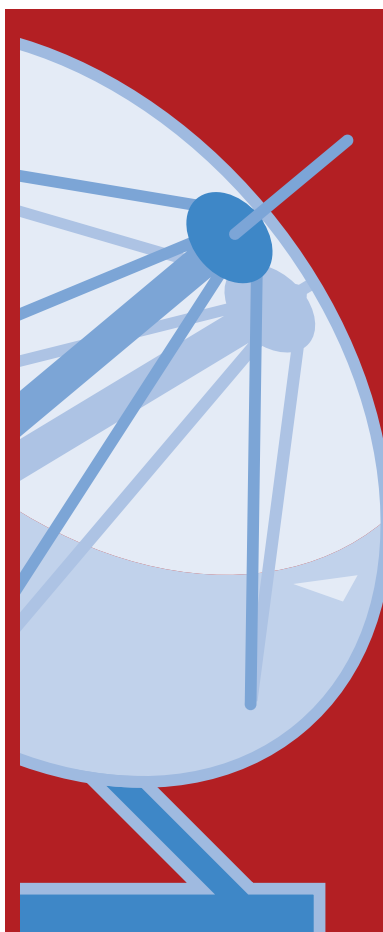
I look forward to speaking with you and I am excited about visiting your community. I will be in touch with your Economic Development Officer by telephone to discuss our services and to learn more about the needs in your community. If there is anything that I can assist with before I get in touch with you, please do not hesitate to contact me.

NADF ON AIR

Tune in to our bi-weekly one hour call-in radio show, airing on Mondays (8am CST – 9am CST or 9am EST – 10am EST) on the Wawatay Radio Network.

Tune in to listen to interviews with guest speakers involved in Aboriginal business and economic development; discussions on various topics; details about upcoming events; and information about our programs and services.

Our next show will air on Monday, June 30, 2008, and we invite you to tune in and call in with your questions and comments. We welcome your feedback or suggestions for future topics and guests. Please forward your feedback/suggestions to your radio host Robin Ranger at NADF.



ABORIGINAL BUSINESS CANADA



Wally Bannon
Senior Business
Development Officer (ABC)

Nishnawbe Aski Development Fund, in partnership with Indian and Northern Affairs Canada, delivers the programs and services of the Aboriginal Business Canada (ABC) program.

ABC provides financial assistance, information, resource material, and referrals to other possible sources of financing or business support. Eligible applicants include individuals of Canadian Indian, Métis, and Inuit heritage. Aboriginal business and financial organizations, including development corporations, are

also eligible for a contribution. Applicants must be able to demonstrate experience, equity and business viability.

ABC focuses on a set of priorities intended to promote the establishment, growth and expansion of firms in today's rapidly changing environments.

These priorities are:

- *Innovation*
- *Trade and Market Expansion*
- *Tourism*
- *Youth Entrepreneur Development (18-35 yrs)*

If you want to start a business....

ABC may be able to provide support for you to establish or acquire:

- *a tourism or tourism-related business*
- *a manufacturing business*
- *a professional, scientific or technical services business*

- *a business linked to a major development*

For other new businesses ABC can consider support for marketing or information technology needs.

If you are already operating a business....

If you are over 36 years of age, and you already operate a business, you may be eligible for support for projects that involve:

- expanding sales into other regional, national or international markets
- improving your business processes, productivity or sales through technology or improvements, including use of information and communications
- developing, enhancing & commercializing new and existing products, technologies, systems and processes

If you are an Aboriginal Youth Entrepreneur....

If you are between the ages of 18 and 35 years of age (inclusive) you may be eligible for support to:

- *acquire, establish or expand an existing business;*
- *access source financing to market and develop your management skills*

The Application Process....

Step 1: Contact an ABC Officer

Step 2: Complete Statement of Intent

Step 3: Develop a Business Plan

Step 4: Assessment of Business Plan by your ABC Officer

Step 5: Await decision on funding

**For more information on the
Aboriginal Business Canada
program, visit
www.ainc-inac.gc.ca/eac-abc**

ENSURING YOUR BUSINESS GETS THE FINANCING ATTENTION IT DESERVES

Article 3 – Preparing Your Proposal



Colleen Martin
Loans Manager

The business proposal you present to potential investors needs to be detail oriented and well organized, and here are a few tips to guide you:

Accurate Calculations

Your attention to detail will be demonstrated in the accuracy of your financial information. Make sure all your calculations are accurate, even if it means manually checking each one. Accuracy in numbers is crucial to demonstrating the viability of your proposed business and by avoiding sloppiness in your proposal you build

your potential investor's confidence in your ability to manage detail.

Visual Aids

Include pictures and graphs to better illustrate key components of your proposal.

Proofing

Have someone, who is well-read and understands grammar, read through your proposal for spelling and grammar mistakes.

What Is Your Niche?

This is your opportunity to demonstrate your familiarity with your industry or sector. Include statistics, industry trends, and other relevant information and research. This information does not need to be included in the body of the proposal but should be included as appendices to back up statements within your proposal.

Contents Of The Proposal

Executive Summary: The Executive Summary summarizes the contents of your business plan and should grab the reader's interest in fifty words or less and should be no longer than one page.

Company Background: Include information about you and your business, including your full name, business name (legal and operating), contact details, legal status, and company history, if an existing business.

Management Team: Use this section should clearly demonstrate who each person is, why he or she is on the team, and what each person will do.



Continued on page 6

----- SHOONIAH -----

Dollars & Sense - The Bookkeeping Corner



Liesa Wynn
Finance Officer

AUDITS

Audits provide a good opportunity for an organization to learn about itself and improve. The purpose of a financial statement audit is to have an external party, the auditors, provide an opinion as to the fair presentation of the financial statements. One part of the audit process is to verify documentation to ensure that policies and procedures are followed, all paperwork is completed, and records are accurate.

In preparation for the audit the finance department should:

1. Ensure financial records are up-to-date. Completing financial statements on a monthly basis will not only provide an accurate financial picture of the organization, but will also serve as a decision-making tool for management by exposing any financial problems, existing or potential.
2. Contact the auditor a couple of months prior to the year-end to schedule the audit. This will provide ample time to gather the required information and ensure the audit is completed on time.
3. Have your books ready in advance of the scheduled audit date to allow for reviewing of accounts and preparation of information. Review all funded programs to ensure revenue and expense items are allocated properly.
4. Inform the auditor of any outstanding issues relating to the draft financial statements for the year-end that may change the end result.

The following should be readily available and in an organized manner for the auditor:

- Current bylaws
- Current agreements
- Current policies and procedures
- Copies of committee and board minutes, which would include budget and amendments approved during the year, approval of expenditures and ratification of decisions made during the year
- Printed Financial Statements, General Ledger, and Trial Balance, and electronic copies if available.
- Monthly financial statements
- GST & PST filing reports
- Bank statements and deposit summaries
- Cheques register and cancelled cheques (including voided cheques)
- Authorizations for payments with receipts of bills paid
- Monthly bank reconciliation's
- Payroll details for the year

Once the audit is nearing completion the auditor will:

1. Provide a copy of revised draft financial statements to the organization for review. (Any adjustments made by the auditor should be entered to financial records by the finance department to ensure internal records agree to audited financial statements.)
2. Meet with the organization for discussions and to finalize the statements.

Remember, the audit process does require many hours to prepare and be ready for it. A well managed finance department will ensure a smooth audit process. In the end, the advantage is the organization has an opportunity to learn from the process and improve.

NAMING YOUR BUSINESS

Choosing a name can be a very important factor contributing to the success of your new business. The following is a list of items to consider when naming your business.

What to Include in a Name

A good business name can act as an effective advertising tool by communicating something about your business every time it is mentioned. For example, a good name can help customers understand what it is that your business does as well as force you to focus your businesses purpose.

When naming a business, a number of different factors should be taken into account:

- is the name chosen appropriate for the market you are targeting?
- is the name short?
- is the name easy to remember?
- is the name distinctive enough to separate you from competitors?

Who Are You Selling To?

Industrial Clientele: A strong, descriptive name may be used to provide potential customers with a clear understanding of what your company does (i.e. Jet Blast Inc., Noise Cancellation Technologies Inc., etc.).

Consumer-Oriented Clientele: Any business owner knows that competing with other businesses for clientele is difficult. Therefore, choosing a name that brings a lasting image to mind may be profitable (i.e. Titanic Salvage, Timbuctu Tours, Sahara Sandblasting, etc.).

How to Proceed with Naming Your Business

Choose a few names that fit the image you want to create. Test them out on friends, family, and potential customers. Try some names that are strong on imagery, others that are strong on description, and still others that fall somewhere in-between. Pay particular attention to testing your business names with people in your target market - the core consumer groups whose patronage you intend on capturing. Have these people write down their impression of what the business would sell, how it would be run, etc. Compare their thoughts with your own.

When registering your new business name, a fee will be charged to ensure that your business name shall only be available for use by you for advertising, signage, and legal purposes. You will be required to specify the type of business organization (sole proprietorship, partnership, private corporation or cooperative).

For some businesses, a Canada-wide name registration is preferable. Information on this may also be obtained from your local Canada Business service centre.

The Bottom Line

A good name provides the customer with a description of your business. Whether the name uses a straightforward description or imagery to create an aura, ultimately, it should answer the customer's question: **"What can I expect?"**

Taken from: www.canadabusiness.ca

PROTECTING YOUR INTELLECTUAL PROPERTY



Anna Vovk
Business Development
Officer (ABC)

Regardless of the type of business you operate, you most likely have important items of business information you want to protect. For example, business and marketing plans, customer lists, financial records, design specifications, recipes, devices, technology, processes, and various “know-how” are valuable commercial information that gives business a competitive advantage and therefore should be adequately protected.

Taking reasonable measures to protect your intellectual property (IP) and prevent breaches of security can help your company avoid complex and costly legal actions.

The four most common forms of intellectual property protection entrepreneurs use to protect their original ideas and creative works are: trade secrets, patents, copyrights and trademarks. In this issue I will talk about patents and trade secrets.

Trade Secrets



Any information that generates revenue for your business because it's not generally known or readily ascertainable is a trade secret. To qualify for a legal trade secret protection, the business data you regard as your trade secret must be properly safeguarded from unauthorized access or use. For example, materials containing trade secrets should be marked as proprietary in order to prevent unintended disclosure. Trade secret information should be stored in a locked or restricted area and any employees or outsiders who need to know this information should be required to sign non-disclosure agreements.

Trade secret protection is the simplest form of intellectual property. It doesn't require any registration and covers a broad range of proprietary information, including both technical and non-technical innovations. Trade secret status protects your valuable information against improper acquisition, unauthorized use, or wrongful disclosure, and it lasts for as long as this information is kept secret. On the other hand, although trade secrecy has the potential to outlast other forms of intellectual property, it doesn't protect against those who independently

Taking reasonable measures to protect your intellectual property (IP) and prevent breaches of security can help your company avoid complex and costly legal actions.

discover your trade secret – they can legally use it or patent it.

Patents

Patent rights could be granted by the Government upon application and in exchange for a disclosure of the invention. Patents give the inventors a 20-year monopoly to produce, use and sell their inventions.

To qualify for a patent, the invention must be new (not publicly known), useful (operative and functional), and not obvious to the skilled person. You can patent new inventions or any new and useful improvements of the existing inventions.

You can patent machines, processes, articles of manufacture, or compositions of matter; but you cannot patent methods of doing business, ideas, or scientific principles.

Patents are the most complex and strictly regulated form of intellectual property. They prevent direct competition by keeping your competitors out of the market and generate revenue through licensing or selling your inventions.

They also attract investors and help negotiate funding. At the same time, patents are expensive and time-consuming, whereas trade secrets are effective immediately and have no registration fees.

When choosing the best form of intellectual property protection for your business, it is important to consider these factors:

- What is the likelihood that someone may independently discover your trade secret?
- Will you be able to keep your trade secret a “secret”? For how long?
- Would a patent add value to your idea?
- Would the expected benefits justify your time and money spent on patenting?

To objectively evaluate the situation, learn as much as you can and familiarize yourself with the basic forms of IP protection. A good place to start would be to visit the following websites:

- Canadian Intellectual Property Office (CIPO) at www.cipo.gc.ca
- Canadian Innovation Center (CIC) at www.innovationcenter.ca

If you have decided to proceed with a patent application, it is advisable to seek legal help from an experienced intellectual property attorney.

Watch for the continuation of this subject in the September issue of Kewadin Ahnung, where I will discuss Copyrights and Trademarks.



18TH ANNUAL NADF BUSINESS AWARDS

WEDNESDAY, OCTOBER 22, 2008

DAYS INN - TIMMINS, ONTARIO

Nishnawbe Aski Development Fund (NADF) invites you to join us in a night of celebration as we recognize the extraordinary achievements of Aboriginal and Métis business in Treaty #3, Robinson-Superior 1850 and

Nishnawbe Aski Nation territories.

∞∞∞ Reserve Your Seat Today ∞∞∞

\$125.00/Ticket or \$1,000.00/Table of 10 (GST incl.)

To purchase tickets call Liesa at 1.800.465.6821 or 807.623.5397

Pricing Your Product or Service

(Continued from page 2)

The break-even point is the point at which TOTAL COSTS = TOTAL REVENUES

After you have determined your costs, you should now determine your break-even point. The break-even point is the point at which your total costs equals total revenues. Every business should know its break-even point (BEP) as it is useful in determining how many units you must sell in order to break-even.

For example, your business sells t-shirts for \$20.00 and each t-shirt costs you \$7.50 (your variable costs). Your gross profit for each t-shirt is \$12.50 or 63%. You have calculated your business' fixed costs at \$3,500. Using the break-even formula, calculate your BEP.

Break Even Point = (\$3,500/63%)

Break Even Point = \$5,556 or 278 units

At \$20 per t-shirt you must sell 278 t-shirts (\$5,556/\$20) to reach your BEP. If you sell more than 278 t-shirts you have earned a profit.

Use the break-even formula to analyze the impact of selling your product or service at different prices. At \$22.50 per t-shirt your gross profit increases to \$15/67% and your break even to 232 t-shirts

Break Even Point = (\$3,500/67%)

Break Even Point = \$5,224 or 232 units

There are several factors to consider when pricing your product. The most important being its ability to attract customers. Price too low and you may turn away customers; price too high and you may turn away customers. Customers may view a low-priced product as inferior and opt to purchase the same item from your competitor. Pricing too high may have the same result for a different reason; customer may go elsewhere for a more competitive price. If you find that your price is significantly higher than your competitor's you may want to re-examine your costs and try to find ways to reduce these without affecting the quality of your product/service, or alternatively you may chose to reduce your profit.

Other factors will be explored in a future column and in our upcoming workshops.

Preparing Your Proposal

(Continued from page 3)

Marketing Plan: This section should define your target market and provide a specific outline on how you will market, promote and sell your product or service.

Operations and/or Production Plan: Include details about your product/service, including any related patent processes; production details, including quality and inventory control systems; how you will deal with your clients, particularly if there is warranty or aftercare required; human resource requirements; and any other details directly impacting your company's success.

Financial Plan/Projections: Include properly prepared balance sheets, income statements and cash flow statements for a minimum of three years, and historical statements for the past three years or, if operating less than three years, since inception.

Additional Tips:

- **Seek assistance if you don't understand financial statements and/or projections**, but make sure you understand what has been prepared for you so you can discuss these with potential investors.
- **Include negative and positive influences in your proposal.** Factoring in the negative influences and how you will address these is as important as detailing the positive aspects of your proposal.
- **Do provide a copy of your proposal in advance.** Give potential investors time to review your business plan and be prepared to answer their questions.
- A professional look will attract investors to look more closely, but don't lose sight of the fact that content is the most important element of your proposal

Watch for articles in upcoming or back issues of Kewadin Ahnung (North Star)

Article 1: The Banker (Summer 2007)

Article 2: Bankerease (Spring 2008)

Article 3-Preparing Your Proposal (Summer 2008)

Article 4- Meeting Your Banker (Fall 2008)

Article 5-What If The Answer Is "No"? (Winter 2008)

THINKING OF STARTING A BUSINESS?



Marlon Gasparotto
Business Support
Officer

People are attracted to the idea of owning their own business and if you are one of these people, that is great! Owning your own business is one of the most rewarding ways of achieving financial independence.

Whatever your motivation, proper planning is key to turning your business idea into reality and NADF can help. Our staff are committed to helping you develop your business idea, and strive to bring the knowledge and resources of our entire organization to assist you in achieving your goals.

We offer:

- Business Research Assistance
- Guidance with Business Planning
- Loans and Financing
- Personalized Support and Assistance

Call NADF at 1.800.465.6821 to take advantage of our knowledge and experience.



NADF BUSINESS DEVELOPMENT WORKSHOPS

JULY - SEPTEMBER 2008

DATE	TOPIC	DESCRIPTION
July 18, 2008	Business Planning	This workshop will provide an overview of the business planning process in general, as well as a review of the individual components most often required in a business plan and ways of obtaining the required information.
August 15, 2008	What is credit and what affects it?	Many people do not understand what credit is all about. Often when told the credit report received is not favorable, the client asks "What does that mean?". This workshop will show you where the numbers come from, what the numbers mean and how to handle your credit accounts to ensure the best possible number for you.
August 29, 2008	What are financial statements?	Investors will always require projected financial statements when considering an investment in your business, and financial statements showing your business' actual results once they have made an investment (to monitor your business' performance). This workshop will ensure you understand the main financial statements (balance sheet, income statement and cash flows) and have a general idea of how to use them in promoting your business to possible investors as well as monitoring your business' progress once started.
September 12, 2008	Basic Bookkeeping	Need help in exploring types of financial record keeping systems and deciding which would be right for your business. Then this is the workshop for you. Topics will include why keep records?, different types of bookkeeping systems - computerized and manual, how to decide what is right for you, setting up a system, and examples of transactions.
September 26, 2008	Research and Marketing	This workshop is for you if you have a business idea and need some guidance in developing the market information for your business case. The workshop is interactive and specific to your business idea. Topics will include marketing plan outline, marketing analysis (customers, product, competition, price and buying), research processes and resources, and developing an advertising budget.

Register early to avoid disappointment. For the full schedule and workshop descriptions to March 2009 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 Maxine Cayenne, Loans Officer at 1-800-465-6821 ext 38 or mcayenne@nadf.org.

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

Upcoming Events

29th Annual General Assembly

July 15-17, 2008
Assembly of First Nations

Quebec City, Quebec

For more information: Angie Dione at
(613) 241-6789 ext. 309

27th Annual Keewaywin Conference

August 12-14, 2008

Constance Lake First Nation

For more information: Nishnawbe
Aski Nation (807) 623-8228 or toll
free 1-800-465-9952

Council for the Advancement of Native Development Officers (CANDO)

October 5-8, 2008

Montreal, Quebec

For more information:
www.edo.ca/home

18th Annual NADF Business Awards

October 22, 2008

Timmins, Ontario

For more information:
www.nadf.org

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

Shawn Batise, Chairperson..... Matachewan First Nation
Madeline Commanda, Vice-Chairperson..... Sandy Lake First Nation
Frank MacDiarmid, Secretary/Treasurer Thunder Bay, ON
Rosie Mosquito..... Bearskin Lake First Nation
Arlene Meekis Deer Lake First Nation
George Nothing Kitchenuhmaykoosib Inninuwug
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Gabriel Echum Ginoogaming First Nation
Lillian Suganaqueb..... Webequie First Nation

Deputy Grand Chief Terry Waboose Nishnawbe Aski Nation
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