

Kewadin Ahnung

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Supporting the Success of Aboriginal Business



On Friday, June 20, 2008, NADF held its 2nd Annual 'Fairways for the Future' Charity Golf Classic in Thunder Bay, ON at the Fort William Golf and Country Club. This was our second

fundraising golf tournament and the overwhelming support we received has made this tournament an immediate success and has exceeded our initial expectations. We are truly grateful. In total there were twenty-seven teams registered and over a hundred steadfast golfers who played through 18holes despite the high temperatures and threatening thunder storm. And in the end it all paid off for the Long Lake #58 team who came in first place, taking home the coveted trophy. Congratulations!

I would like to thank all of our sponsors who contributed financially to this event. In particular, we would like to extend a sincere "Thank you" to our Title Sponsor - Brookfield Power and to our Dinner Sponsor - Ontario Power Generation. Of course, we thank all of the teams and individual golfers who registered and the many volunteers who helped ensure that event was enjoyable for all.

As you may know, NADF's role is to assist in the development of Aboriginal business and economic initiatives and in providing support for local community and social development initiatives within the First Nation communities, and as such the proceeds from our annual Charity Golf Classic fund the "NADF Sponsorship Fund", a fund that was established in response to the numerous requests we receive in regards to assisting Aboriginal students, community social initiatives, and requests made by communities to assist during times of need.

NADF is appreciative of your support and we thank you for helping make this another successful tournament. In the coming months we will begin planning for the 3rd Annual Charity Golf Tourna-

MESSAGE FROM THE PRESIDENT/CEO

A Big Thank You!!!!!! ment, so this is just a heads up for you to keep your eyes and hears open for updates. We look forward

eyes and hears open for updates. We look forward to seeing familiar faces and new faces at our 3rd Annual event in June 2009.

Fooooore!!

Celebrating Entrepreneurial Success

We invite you to join us on Wednesday, October 22, 2008, as we recognize eight award recipients for their exemplary achievements at our 18th Annual NADF Business Awards in Timmins, ON. Tickets reservations are being taken now, so if you plan on attending I would suggest that you reserve your tickets as soon as possible as the event has sold out in the last two years. For those of you unable to attend but would still like to support the event, please call our office to inquire about sponsorship opportunities. We will again broadcast the event live on the Wawatay Radio Network and video-streaming will be available on our website.

The support we receive from our guests and sponsors plays a significant role in the success of the event and we thank you in advance for your support of this year's event. Updates will be provided on our website as they become available.

Once again, our pledge to you is to continue to support First Nations and Aboriginal people in northern Ontario so that together we will build a strong and vibrant Aboriginal economy. Thank you for your support. Visit our website for more information about our products and services in addition to other upcoming events.

Meegwetch!

Harvey Yesno President/CEO

ENSURING YOUR BUSINESS GETS THE FINANCING ATTENTION IT DESERVES ARTICLE 4 – MEETING WITH YOUR BANKER



Colleen Martin Loans Manager

If you had a chance to read the first three articles in this series, you will know that banks want to see a detailed and professional looking proposal, and you should be able to present your proposal in the same manner.

Here are some tips to consider when meeting with your banker:

Do your research.

• Talk to other business owners about their experiences with different banks. Do they recommend a particular bank, or ones to avoid? Why?

- Find out what types of loans, conditions, etc. that the different banks have.
- Consider all your loan costs, including administration fees, insurance including general liability, key-man, property and life, and don't forget to include the interest.
- Find out what information the bank will ask for and be prepared to show these.

Are you meeting with the right person?

- When you call to make an appointment, make sure you are meeting with someone who has authority to make loan decisions at your financing request level.
- Discuss your business idea in generalities when calling to make an appointment. This will help you to determine if you will be meeting with the right person.

Meeting with your banker:

- Arrive on time and dress in business attire.
- Respond professionally to any comments and feedback, whether they are good or bad.
- Be prepared to answer any questions about your loan request How much do you need? What will you use the money for? How will you pay the bank back? What is your collateral?
- Be prepared to answer any questions regarding your proposal. Being familiar with the details of your business, both operational and financial, will demonstrate that you have been involved in the preparation of your proposal and that you understand your business and its industry.
- Be prepared to answer questions on how your financial ratios (see Article 2) compare to industry averages.
- Know your proposal front to back. Memorize page numbers for key information.
- If you decide to bring an accountant with you, remember you must sell your proposal the accountant brings credibility but the banker will expect you to respond to questions and not look to your accountant.

Summarize your meeting:

• Before you leave your meeting, be sure you understand the agreed upon



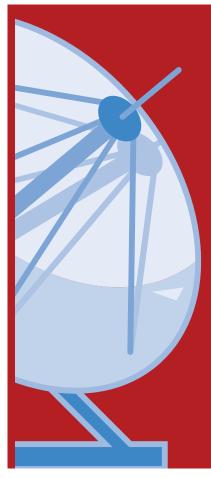
- expectations (i.e. additional requirements, timelines, interest rates, loan conditions, etc.).
- Confirm the loan process, timelines and define responsibilities - What will your banker do? What does your banker require from you?
- If the banker identifies any conditions, such as an appraisal, clarify as to who will be responsible for any costs and for ensuring the conditions are met?

After the meeting:

It will be your responsibility to ensure you satisfy your bank's requests and any conditions by the agreed upon dates. This will go far in demonstrating your overall personal reliability. However, if you are unable to meet any of the deadlines, contact your bank far in advance of the due date and let them know that your are experiencing delays.

Other topics in this series can be found in the following issues: Article 1 – The Banker (Summer 2007) Article 2 – Bankerease (Spring 2008) Article 3 – Preparing Your Proposal (Summer 2008) Article 4 – Meeting With Your Banker (Fall 2008)





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, September 22, 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 you feedback/suggestions to your radio host, Robin Ranger at rranger@nadf.org.

PROTECTING YOUR INTELLECTUAL PROPERTY - PT. 2



In our last issue, I discussed trade secrets and patents. In this issue I will discuss copyrights and trademarks.

Copyrights ©

Copyright protection covers original creative work and literally means the "right to copy" – the keyword being "original". Copyrights are designed to protect the rights of the creators of literary, musical, dramatic and artistic creations and remains in effect for the life of the author, plus 50 years. The fact that a work is old does not mean that its copyright has expired.

Copyright owners have the exclusive rights to sell, transfer, assign, or license their rights to others. If someone reproduces protected work without the author's permission they are "infringing" on the author's copyright and legal action can be bought against the unauthorized user.

Registering a copyright requires no special requirements to obtain legal protection. In Canada, all work is protected from the moment it is completed in its tangible form (i.e.

Copyright means the sole right to produce or reproduce a work or a substantial part of it in any form.

disk, book, video, photograph, etc.) and is automatically protected under copyright laws. However, registration often proves helpful in fighting copyright infringement.

Trademarks™

Trademarks distinguish companies, products and services from one another. A trademark could be a word, a phrase, a unique product design, distinctive packaging, or a symbol that is associated with the company. A trademark communicates the authenticity of your products to your customers and, in the case of a franchise, can contribute to your company's goodwill and revenue-generating activities.

Although not required, it is generally recommended that trademarks be registered. However, keep in mind that in the event of a dispute, a registered trademark is easier to protect than one that is unregistered. Registration provides exclusive ownership of the trademark for a period of 15 years and can be renewed.

The important thing to remember about trademark is that they have to be in use before they can be registered and registration may be cancelled if your trademark is not used for an extended period. For more information on trademarks and copyrights, visit the website of the Canadian Intellectual Property Office (CIPO) at www.cipo.ic.gc.ca.

Prior to filing a trademark application, it is recommended that you conduct a search of registered trademarks in NUANS (Newly Updated Automatic Name Search) database to ensure that there are no other similar trademarks in use. You may file a trademark application on your own or you can hire a trademark agent.

Conclusions

Most businesses have some sort of intellectual property that is vital to its operation. This information has the same, if not more, value as your material assets and taking the necessary steps to proactively safeguard your intellectual property will be well worth your time and effort. Learn as much as you can about protecting your in-

tellectual property and implement a proper IP protection mechanism. If needed, seek out a legal counsel.



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

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



PRICING FOR PROFIT



Account Manager

The goal is to generate sufficient SALES that will deliver the most PROFIT and best return on your INVESTMENT.

What the customer will buy and in what quantity are often determined by price. This in turn affects your revenues, and ultimately, your profit.

Successful business people know and understand the concept of effective pricing. So, whether you are a new retailer, or an established retailer, you should be monitoring your pricing strategy on a regular basis. The prices that you set must be competitive with your competitor's prices, or you may lose customers. Yet at the same time,

your prices must be high enough so the difference *(markup)* between your costs and your sales will cover your operating costs and most importantly provide you with a reasonable profit.

Your pricing strategy must be flexible and consideration must be given to a number of factors, such as competitors, customer demand, overstocked or slow moving inventory, etc.. Your price must also include the use of prices to promote the business, such as special sales, or discounts. Pricing should reflect a retailer's product mix so that you know which products can take a high markup and which products a low markup without affecting the business's total gross profit.

To examine retail pricing, we should look at two common terms used by retailers; *markup on cost and margin on selling*. It is important to understand these terms, especially when expressed as percentages.

The following table shows the percentage equivalents between markup on cost and margin on selling.

Markup on cost is the simply the difference between what you sold an item for and what you paid for it. The cost of the merchandise is usually the base invoice price plus any delivery charges and minus any payment discounts (e.g. 2% 10 days) or quantity discounts. The retail price is what the customer pays for the merchandise.

For example, if you are selling a product for \$12.50 and the cost to you was \$10.00, your markup on cost, stated as a dollar figure, would be \$2.50 (\$\$12.50 - \$10.00).

To find the percentage, divide the dollar markup on cost by the cost (\$2.50/\$10.00) and the answer is a 25% markup on cost.

The following table shows the percentage equivalents between markup on cost and			
margin o Cost	n selling. Retail Price	Margin %	Mark up %
\$1.00	\$1.10	9	10
\$1.00	\$1.20	16.66	20
\$1.00	\$1.25	20	25
\$1.00	\$1.50	33.33	50
\$1.00	\$1.75	42.86	75
\$1.00	\$2.00	50	100
\$1.00	\$2.25	55.56	125
\$1.00	\$2.25	60	150

Margin on selling is a percentage calculation that allows you to find out what percentage your dollar markup on cost is of your retail price.

In our previous example, the product that sold for \$12.50 had a dollar markup on cost of \$2.50. Dividing the dollar markup figure by the retail price gives us a 20% margin on selling (\$2.50/\$12.50= 20%)

Retailers should be careful not to confuse the terms and percentages of markup on cost and margin on selling when making comparisons of their business to statistics or when deciding their pricing strategies.

Another way to describe the difference in markup and margin is to say margin always expresses the profit as a percentage of the retail price. Markup always expresses the profit as the percentage of the cost.

Other topics on pricing will be covered in future articles and upcoming workshops.



NADF's 2nd Annual 'Fairways For the Future' Charity Golf Classic First Place Team. Trevor Desmoulin, Narcisse Kakegabon, Frank Desmoulin, Blair Akahuem, Long Lake #58



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.

meserve Your Seat Today meserve 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

IN APPRECIATION...

This summer we had the pleasure of working with Gideon McKay, a summer student employed as the Administrative Assistant in our Loans and Finance Department. Gideon is from Bearskin Lake First Nation and will be residing in Thunder Bay to attend the Aboriginal Law program at Confederation College this fall.

While employed at NADF, Gideon has assisted the Finance Department with a variety of tasks, including maintaining our loans management system software (The Exceptional Assistant), processing purchase orders, and preparing monthly summaries of travel expenditures. NADF, the Finance Department in particular, were thrilled to have Gideon's capable assistance in updating and maintaining our filing system. We hope his experience here was as valuable to him as he has been to us.

Many thanks to Gideon for his hard work and valuable assistance, and we wish him all the best in his schooling and future endeavors.

Nishnawbe Aski Development Fund acknowledges the financial assistance of Indian and Northern Affairs Canada received under the First Nations and Inuit Student Summer Employment Opportunities Program in providing wage subsidy funding to provide this on-the-job training and work experience opportunity.

Mari Bishop, CA Finance Manager



I have enjoyed my time here at Nishnawbe Aski Development Fund and I appreciate having had the opportunity to work here. While here I learned to organize and file, use an adding machine, and the importance of professionalism. I now know where I can get a loan if I would like to start a business, or if a friend would like to start one I can tell them where they can get some help. I also gained a good reference for future job applications. Thanks again for the valuable experience I gained from working here.

Gideon McKay Summer Student

----- SHOONIAH ------Dollars & Sense - The Bookkeeping Corner

Pay Yourself Today and Tomorrow -

Retirement Planning for Entrepreneurs

your current goal but at some point you will want to retire.

Planning for future retirement is an essential component

of successful operation of your business today. One of the

keys to financial planning, including retirement planning,

is to know where you are now, and where you want to go.

As a business owner, operating a successful business is



Mari Bishop CA, Finance Manager

As a business owner you monitor your

Where are you now?

monthly revenues and expenditures, adjusting expenditures when your analysis suggests it's time to make some changes. You can do the same thing for your personal expenditures. Determining the value of your current personal assets, debts, and expenditures will reveal It can be quite interesting to see the details of your personal spending, and you may be surprised at how much money you spend on certain items.

where you are today. Once you know where your money is going you may decide to make a few simple changes to better manage your personal budget.

Where do you want to go?

Ask yourself: When do you plan to retire? What kind of lifestyle do you want to have when you retire, and how much retirement income will you need to fund this? What do you plan to do with your business when you retire? Will you pass it on to your children or sell it for its fair market value? This is called succession planning. Succession planning is deciding how and when the management and ownership of your business will be transferred to future owners.

For example, a 25 year old could contribute \$3,000 annual*ly* (\$250 monthly) to a savings plan until his or her retirement at age 55. Assuming a constant rate of return of 6% annually, *he or she would then have* more than a quarter million dollars in their retirement fund. As a simple model this doesn't take into account a number of variables, including income taxes, increases to your annual contribution, expected Canada Pension Plan payments, and future Old Age Security payments. It also doesn't take into

Simple cash projection model *	
Present value	\$0.00
Annual contribution	\$3,000.00
# of Years	30
Annual interest rate	6.00%
Projected future balance	\$237, 174.56
Retirement cash available	\$237, 174.56
Annual withdrawal	\$18, 553.39
# of Years	25
Annual interest rate	6.00%
* Estimates only; final balance available will depend on a number of variables, including	

account the value of your business when you retire, and the additional cash flow that may bring to you.

actual rate of return.

Including retirement planning in your business planning process will ensure that your business will also help you reach your retirement goals. It is recommended that you seek the advice of a qualified financial advisor to assist with your retirement planning.

Administrative Assistant (Finance and Loans)

Certificate of Possession: What is it?

Many, not all, First Nations have what is called a "Certificate of Possession" - a document that permits the holder to use and occupy a parcel of reserve land for an indefinite period, so long as there are heirs to the estate. There are very few circumstances in which these certificates can be revoked however the holder must abide by any by-laws established by the First Nation.

Who can apply for a "Certificate of Possession"?

The person applying must be a registered member of and residing on the First Nation where the property is located.

How to obtain a "Certificate of Possession"

1. Approach your Chief and Council and let them know that you are interested in obtaining exclusive use and occupation of a parcel of the reserve's land. If they agree to your request, a "Resolution" will be issued to Indian and Northern Affairs Canada stating that they have agreed to an allotment.

HOW TO SAY NO... (without leaving dead bodies in your wake)

by Linda Larsen, CSP © Copyright 2000

There will always be times in your personal and professional life when you have to say "no" to someone's request. The challenge is, how do you do it without alienating them? In fact, would it be possible to say "no" and actually have the person walk away appreciating you? I believe it truly is.

I was in a small electronics store the other day and watched a women try to return an item. She started out fairly pleasant, but no matter what she said, the store manager was curt, short and unsympathetic. Without any outward appearance of caring for her plight, he flatly refused to honor her request, stating repeatedly that she was past the 30 day return period.

At one point she asked, "Well, since you still carry this item, could I exchange it for something of equal value?"

The manager's nostrils flared, his lips tightened and one eyebrow lifted sharply as he snapped out, "Maybe I'm not making myself clear. You cannot return or exchange this. It is our policy."

The woman's frustration grew. "I'm a good customer of this store. I can't believe you won't at least let me exchange this item."

I watched in amazement as the man sarcastically replied, "And I am sure we are happy that you are such a good customer. But you can NOT return this item."

She gathered her belongings and stomped out of the store, proclaiming, "I'm never coming back to this store!"

I thought to myself that this man could have declined her request - AND kept a good customer if he had simply acted like he really wanted to help her. He could have said (with true compassion and understanding) things like:

"I know this is very frustrating."

"I'm sure I would feel the same way if I were you."

2. At your own expense, you must arrange to have a survey completed on the property.

- 3. Prior to registering the Certificate of Possession with the Indian Land Registry, the Indian and Northern Affairs Canada, Lands Office will review the Resolution for accuracy and completeness. This process usually takes 30 days.
- 4. The Resolution is than forwarded to the Minister of Indian and Northern Affairs Canada for approval and you now have exclusive rights to use and occupy the land.

Please note that the information contained in this article is drawn from sources believed to be reliable, but the accuracy and completeness of the information is not guaranteed. If you have any questions or require additional information on the Certificate of Possession, contact Indian and Northern Affairs Canada, Thunder Bay, ON at (807) 623-3534.

"I am so very sorry."

"If there was anything at all that I could do, believe me, I would."

He could have actually said to her. "You know, I have called our home office before and asked them to bend the rules - and they always said no. But why don't I try again." Then - he could have either made the call or not. But what she would have gotten was how much this man did want to help her.

As simple and logical as this seems, here's why most of us have a problem actually doing this. We love being RIGHT that the other person is WRONG for asking for whatever it is that they are asking for. And somehow, we feel that if we show compassion for their plight, we are telling them that they are RIGHT for asking. Well, as they say, you can be right or you can be happy. Pick one.

Here's the bottom line. If you show people that you truly care about them and their needs, and that you hate having to say no to their request, you win! They will walk away knowing that even though you had to decline their request, you tried everything in your power to give them what they wanted. They will like you. They want to stay in relationship with you, do business with you, and are more likely to try and help you when the tables are turned.

Linda Larsen, CSP, helps individuals think strategically, communicate effectively, and celebrate success. She is an international keynote speaker, trial consultant and author of the book, True Power, and the best selling audio program, 12 Secrets to High Self-Esteem. She can be reached at www.lindalarsen.com or 941-927-4700.

NADF BUSINESS DEVELOPMENT WORKSHOPS SEPTEMBER - DECEMBER 2008

DATE	TOPIC	DESCRIPTION
September 25, 2008	Managing Your Business	This workshop will be an eye opener for the budding entrepreneur as it reviews several key areas of business management which are normally the sole responsibility of the owner in small business operations. Discussions will also assist in identifying resources available to assist the business owner in decision-making.
October 3, 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.
October 10, 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.
October 24, 2008	Starting a Business	This workshop is for anyone thinking about starting a business who has not yet established a business structure or business case. It will include information and discussion on business structure, business registration, business plan development, market research, start-up costs, legal considerations, general management issues.
November 7, 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.
November 14, 2008	How to Start a Home-based Business	This workshop will outline the unique challenges of developing a home-based business and provide information on how to overcome or avoid them.
November 28, 2008	Buying an Existing Business	This workshop will help an entrepreneur avoid some of the potential pitfalls in buying someone else's business. Answer the question: Are you buying someone else's business or someone else's headache?
December 12, 2008	Aboriginal Tax Issues	Ensuring your business structure and record keeping is adequate to meet government regulations based on your tax status is important. Attend this session to hear representatives from Revenue Canada review government requirements and ask questions to ensure you know how these requirements impact you and your business.

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

Aboriginal Healthcare Conference Ontario Hospital Association

September 24-26, 2008 Valhalla Inn - Thunder Bay, ON

For more information contact Rebecca Moonah at (416) 205-1355 or visit www.oha.com.

Fueling Innovation:Re-igniting Entrepreneurship FI:RE2008 Conference

> October 2-3, 2008 Dryden, ON

For more information visit www.fire2008. ca or call Calista Livingston at (807) 223-3813.

Mission Statement

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

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
Gary Beardy	Muskrat Dam First Nation
Gabriel Echum	Ginoogaming First Nation
Lillian Suganaqueb	Webequie First Nation

Business and Economic Development Conference 2008

Canadian Indigenous Business Association

> October 1-2, 2008 Calgary, AB

For more information visit www.fnciba.com or call Charles Wood at (780) 499-1055.

15th Annual National Conference and Annual General Meeting

Council for the Advancement of Native Development Officers (CANDO)

> October 5-8, 2008 Montreal, QC

For more information visit www.edo.ca or call toll free 1-800-463-9300.

18th Annual NADF Business Awards Nishnawbe Aski Development Fund

October 22, 2008 Days Inn - Timmins, ON

For more information call toll free 1-800-465-6821.

Canadian Aboriginal Festival The Rogers Center

November 28-30, 2008 Toronto, ON

For more information visit www.canab.com.

Vision Statement

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

Ex-Officio

Deputy Grand Chief Terry Waboose Nishnawbe Aski Nation Aboriginal Business Canada

Members

James Mamakwa Kingfisher Lake First Nation

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