



Kewadin Ahnung

NORTH STAR

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Harvey Yesno
President/CEO

MESSAGE FROM THE PRESIDENT/CEO

Hello everyone and welcome to the summer edition of "Kewadin Ahnung". I hope you are all having a safe and productive summer, and if it isn't productive I at least hope you are having fun! Isn't summer such a relaxing time? For most,

work slows down to a nice rhythmic pace and no one seems to be rushing (too hot?) and deadlines are pushed back (staff on holidays?) and best of all you get to spend time with family and friends. But alas, it is coming to an end, and as our thoughts slowly and reluctantly return to our regular routines and schedules, I repeat "I hope you are having fun!"

Supporting Aboriginal Business

For over quarter of a century, NADF has been providing financial support and business advisory services to enhance the growth of northern Ontario's Aboriginal business community. Initially established to provide financial support to the citizens of Treaty 9 and Treaty 5 (Ontario portion), NADF has, in recent years, partnered with FedNor, NACCA and INAC to extend its reach to First Nations and Métis citizens in neighboring Treaties. Over our 25 years, NADF has assisted more than 500 businesses, bringing NADF's total investment in northern Ontario over the \$25 million dollar mark, and as one government official said, leveraging over \$100 million. For all our hard work, and as statistics will show, this has done little to reduce unemployment rates in our communities. Much work needs to be done, and I believe education and knowledge is the key to attaining sustainability. I am a true believer of education and life-long learning, and I encourage all our people to empower themselves through learning.

At NADF, our ultimate goal is to empower the spirit of entrepreneurship and we will continue

to offer a full set of business services to ensure Aboriginal business owners have the resources necessary to operate their businesses in a professional and profitable manner. We are here to help you succeed. Why not give us a call today?

Celebrating Aboriginal Business

2010 marks the 20th Annual NADF Business Awards and I invite you to join us on Wednesday, October 20, 2010 at Thunder Bay's Valhalla Inn as we celebrate the entrepreneurial spirit at the heart of every successful business. I know I've mentioned this before, but I am truly astounded by the loyalty and support that the event has garnered from the business community. We owe the success of the event to our sponsors, who have demonstrated their support for Aboriginal business by sponsoring the event and, most importantly, taking the time to join us for an evening of celebration. Many thanks and we look forward to your company at this year's celebration!

In Closing....

On behalf of the Board and Staff of NADF, I would like to thank all our sponsors and guests who joined us for our 4th Annual Charity Golf Tournament. This year was definitely a record breaker, with 124 players each scrambling after a little white ball. I sincerely hope each and every one of you had an excellent time and we would certainly welcome any feedback.

Psst! Although it may not seem like it now, winter is coming and this is your friendly reminder to submit your financing applications to NADF for the upcoming Winter Roads season.

Meegwetch and God Bless!

Harvey Yesno
President/CEO



MEEGWETCH TO OUR SUMMER STUDENTS



Ade Sekudo
Marketing &
Communications Officer

We would like to thank our two summer students John McKay, our Loans Officer Assistant, and Kathy Morris, our Loans Officer and Administrative Assistant in our Loans Department. Although both students currently reside in Thunder Bay, John hails from Bearskin Lake First Nation and Kathy, from Fort Severn, ON. John intends to be enrolled in the Pre-Technology program at Confederation College this fall with hopes of becoming a civil engineer while Kathy has her eyes set on Lakehead University's nursing program.

Their academic aspirations are a testament to their great work ethic and personal drive. For these reasons (and more), their contributions will be missed. While employed at NADF, John and Kathy assisted the Loans department in various tasks including updating our client database, processing mail and claims, and handling correspondence with First Nation communities we serve. Kathy and John also shared duties as very capable receptionists, a task both seemed to enjoy thoroughly.

While Kathy was soaking up valuable experience outside her nursing field learning to use Excel, processing purchase orders, and the importance of budgeting and finance, John was getting hands-on experience in helping to organize our highly successful 4th Annual Fairways for the Future Charity Golf Classic. He was also fortunate



NADF ON AIR

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

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

Send us feedback on our show and your name will be entered into a draw to win prizes. Contact us at 1-800-465-6821 or email radio@nadf.org with your suggestions for future show topics and guests. Our next show will be on Tuesday, September 7, 2010 in lieu of the Labour Day weekend. Please join us. Meegwetch!

enough to attend the 17th OACFDC conference that NADF co-hosted in Thunder Bay back in June where he won his first digital camera. 'Attending the conference was an eye-opening experience to see how NADF tries to boost economic development in communities like Bearskin Lake. I learned a lot about the 'Ring of Fire' and the opportunities it will present because I want to make a difference. I hope to help build an all-season road linking Bearskin Lake First Nation to Sioux Lookout'.

John and Kathy recommend that students in similar employment situations remain open-minded and ask questions when confused, as part of the learning process. Kathy plans to apply her newfound knowledge in budgeting and finance in everyday life. 'I will miss having my own office space, connecting people, the wonderful staff, and welcoming environment at NADF, but I'm thankful for the new skills I've learned here'. John also feels better prepared for the future thanks to his time spent at NADF. "Working with my cousin Wendy [McKay] (NADF Business Support Officer) made me more comfortable with my duties. I wish I could stay at NADF, but my time here has motivated me to seek similar high-quality full-time employment to improve my living standards when I'm done school. I thank NADF for the opportunity they gave me".

Thanks to the time spent here with us, we are confident John and Kathy are well on their way to success, and we wish them all the best in their future academic and professional endeavors.

Nishnawbe Aski Development Fund acknowledges the financial assistance provided by Indian and Northern Affairs Canada (INAC) for this on-the-job training and work experience opportunity under the First Nations and Inuit Youth Employment Strategy - Summer Work Experience Program. Meegwetch!

EVENT RECAP: 4TH ANNUAL “FAIRWAYS FOR THE FUTURE” CHARITY GOLF CLASSIC

On July 9, 2010, NADF hosted its 4th Annual ‘Fairways for the Future’ Charity Golf Classic at the Fort William Country Club in Thunder Bay. In addition to the gift of great weather, our 18-hole tournament was fortunate enough to draw 30 teams (over 120 players) in what was our most successful golf tournament ever! Meegwetch to all our sponsors, donors, players and well-wishers who helped make the event a reality. We hope to see you all again next summer.

Congratulations to the Wabun Tribal Council team for placing first, and to all our prize winners.

Proceeds from the event benefitted the NADF Sponsorship fund which assists Aboriginal students, community initiatives and provides humanitarian support to northern Ontario communities in need.



2010 Winners: Shawn Batise (second from right) with the Wabun Tribal Council Team.



Good times: Lawrence Baxter and Shawn Emery cheer triumphantly for a great cause.



Brian Davey and Team Matawa also came out for a good cause.

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



Mari Bishop
Finance Manager

The Harmonized Sales Tax Following Up

The Harmonized Sales Tax (HST) has been in force in Ontario since July 1st. We noted in our last newsletter that the HST as a federally administered tax follows the GST guidelines, therefore for Status Indians only goods purchased on reserve or delivered to a reserve by the vendor or

vendor’s agent would be HST exempt. However, the Ontario government had expressed that they were continuing to advocate for a point-of-sale exemption.

On June 17, 2010, the Government of Ontario announced that its retail sales tax exemption for Status Indians and Indian Bands would continue for qualifying off-reserve supplies subject to the HST. Beginning September 1, 2010, a point-of-sale rebate will be available at the time of the sale, to exempt the purchaser from the 8% provincial component of the HST. From July 1st to August 31st the full HST must be paid (unless the purchase would have been exempt under the GST guidelines), however the 8% provincial component will be refundable for qualifying off-reserve purchases.

To receive a refund for the provincial part of the HST paid during the period to August 31st, on qualifying purchases, an application for refund may be submitted to the Ontario Ministry of Revenue, by November 1, 2010. Original receipts must be submitted with the application, along with a photocopy of the Status Indian Card, or, for Indian bands and councils, a letter from the band or council certifying the consumption of off-reserve supplies for band activities. Additional information and the application form are available at <http://www.rev.gov.on.ca/en/forms/general/0237.html>.

It’s interesting to note that HST also came into effect in British Columbia on July 1st. However, more than 700,000 B.C. voters signed a petition against the HST, 44% of the voters who cast ballots in the last provincial election. This means there could be a new vote on the tax in the B.C. legislature, or a possible referendum. There is no similar grass roots mechanism for review of the HST in Ontario; B.C. is the only province in Canada that allows such petitions. This is also the first time a petition has been passed since the Recall and Initiative Act was passed into law in B.C. in 1995.

We closed our last Shooniah article by noting that the HST will impact everyone in one way or another. That remains true. So in closing . . . **KEEP YOUR RECEIPTS!**

HOW TO RESOLVE CONFLICT EFFECTIVELY



Kim Bird
Business Development
Officer

In the middle of difficulty lies opportunity.
--- Albert Einstein

While many business owners feel uncomfortable addressing conflicts with clients, effectively resolving problems is one of the cornerstones of a healthy and successful enterprise. Conflict is foundational and occurs where people have a difference in values, expectations, opinions, interpretations, needs or wants. When handled respectfully and in a positive and open fashion, conflict provides

an opportunity for growth, ultimately strengthening the bond between a business and a client. By learning and applying the required skills for effective problem solving, a business owner can help strengthen and nurture professional relationships.

Successful conflict resolution or collaborative problem solving requires a variety of personal skills. Managing stress and remaining calm enables accurate communication through the interpretation of verbal and nonverbal cues during the process. By controlling your emotions, you can communicate your needs without threatening or frightening others. Understanding the feelings being expressed by others will help you respect others' differences, and will support the attainment of mutually beneficial arrangements with clients.

The only difference between stumbling blocks and stepping stones is the way in which we use them.

--- Adriana Doyle

Once you possess the necessary personal traits and skills to effectively resolve client problems, using them in a meaningful and sequential manner is important in times of crisis.

1. Call the Client/Customer Immediately

If there is any great secret of success in life, it lies in the ability to put yourself in the other person's place and to see things from his/her point of view as well as your own.

--- Henry Ford

The minute you hear of a possible problem, contact your client in an attempt to discover the cause of the problem. While they may not be prepared to fully discuss the problem, use this opportunity to collect information on the issue and provide assurance that the problem will be resolved successfully.

2. Schedule a Face-to-Face Meeting

To truly listen is to risk being changed forever.

--- Sakej Henderson

With a better understanding of the issue, offer to meet your client in a neutral location with the aim of getting extra information that will help you to identify the problem and possible obstacles. Direct, personal contact increases the likelihood of reaching a mutually beneficial resolution.



3. Acknowledge the Problem

Don't find fault. Find a remedy.

--- Henry Ford

Avoid getting defensive and deferring responsibility for the problem. Be an active listener and confirm that you have heard and comprehend your client's concern(s).

4. Ask 'What Do You Want?'

One who never asks either knows everything or nothing.

--- Malcom Forbes

Find solutions. How does your client see the situation being successfully resolved? Request several options that they would find satisfactory. Analyze your client's desired outcomes from a variety of points of view. Are they realistic and reasonable in comparison to the actual problem?

5. Negotiate, Pay-Up and Make-Up

In business, you don't get what you deserve, you get what you negotiate.

--- Chester Karass

The final stage involves gently negotiating a mutually agreeable outcome to the problem ideally based on one of the strategies identified by the client as well as how the results of this solution will be monitored. Once an agreement is reached, send a note to your client thanking him/her for their time and willingness to resolve the issue. Include a sincere apology and then move on.

No business owner wants to believe that a client could ever be dissatisfied with their services and/or products; but, by employing effective personal traits and sticking to a consistent problem solving methodology, most conflicts can be resolved in a mutually beneficial manner. Ultimately, effective conflict resolution with clients saves partnerships, secures investments, increases productivity and supports organizational growth.

OPPORTUNITIES FOR YOU IN THE ‘RING OF FIRE’



Wally Bannon
Senior Business
Development Officer

The discovery of chromite deposits in the ‘Ring of Fire’ here in Northern Ontario represents one of the most prolific finds of the century, and a mine could be in production within the next five years. Chromite is an essential ingredient in the manufacture of stainless steel which is used in things like cooking utensils and kitchenware etc.

With the mine will come a lot of opportunities for the Far North and First Nation communities in the form of employment and training, business development, and revenue-generating and sharing opportunities.

Description of Area

The “Ring of Fire” deposit is in the James Bay lowlands and is centered around McFauld’s Lake, about 240 km from James Bay and 350 km north of Nakina.

Potential Development

Mine Site:

The chromite deposits are large and rich in quality. The project will

involve extraction of the material at a rate of 4,000 tons of chromite ore per day or 1.4 million tons annually –growing to 15,000 ton per day or 5.25 million tons annually. The deposit is estimated to have a life expectancy of 50-100 years.

The mine will initially be an ‘open pit’ mine and the site will include about \$ 100 million in capital equipment such as crushers, conveyor systems, mine vehicles, heavy moving equipment and a train loading facility.

Estimated job opportunities at the mine site: 1,000 jobs annually.

Processing facility: The proposed project will use an electric arc furnace to produce refined ferrochrome and will cost approximately \$ 500 million to construct.

Estimated job opportunities at the processing facility: 1,000 jobs annually.

Railroad – A proposed 350 km rail line from the McFauld’s Lake mine site to Exton, Ontario (outside Nakina) where the nearest existing CNR line runs. The cost would be approximately \$ 1.53 billion. The construction process will include the development of roadbeds, embankments, grading, ties and rail, the construction of maintenance buildings along the route, road and bridge development, and the purchase of railroad vehicles.

Opportunities... Opportunities...Opportunities!

The future development of the “Ring of fire” will present tremendous opportunities for the First Nation people of northwestern Ontario.

What opportunities are there? Jobs, Businesses, Revenues.

Everything we have been asking for will be right in our back yard, but we need to be ready to take advantage of these. We need to do our homework and research the job opportunities, the potential direct and indirect business opportunities, and the revenues our communities can generate from this development.

Let’s get educated for the good paying jobs like geologists, engineers, accountants, blasters and drillers.

Let’s prepare for the business opportunities by ensuring that our communities are well informed and given the proper training to take advantage of the direct opportunities like fuel distribution, accommodations, catering, heavy equipment and maintenance.

The revenue sharing from resource development will require great attention from our communities. We will need to negotiate and develop Impact Benefit Agreements to ensure they take advantage of the resource development on our lands.

Bob Middleton, Senior Vice-President of Exploration with Rainy Mountain Royalty Corporation says, “The Ring of Fire is going to change the economy of this whole region”. Middleton emphasizes how critical the training will be in the laying the ground work for a resident workforce. “The kids in Grade 9 right now are going to be the ones coming into the mainstream for employment in 5-7 years”.

GET READY!



20TH ANNUAL

NISHNAWBE ASKI
DEVELOPMENT FUND

BUSINESS AWARDS



Ade Sekudo
Marketing &
Communications Officer

Be a part of our history and join us for our 20th Annual NADF Business Awards in Thunder Bay, at the Valhalla Inn on Wednesday, October 20, 2010. What started as an event with only 2 categories (Businessman of the Year and Businesswoman of the Year) and just 17 people in attendance has since blossomed into Canada's longest running Aboriginal Business Awards gala with eight award categories and an average attendance of 400.

Traditionally, the awards have been presented to successful Aboriginal entrepreneurs, executives and organizations across northern Ontario. This year, we intend to carry on tradition with a refreshing twist. Due to popular demand, **nominations are now being accepted from ALL First Nation, Métis and Aboriginal individuals, communities and organizations in Northern Ontario.** The newly revamped award categories include:

1. **Businessman of the Year**
2. **Businesswoman of the Year**
3. **Youth Entrepreneur of the Year**
4. **Executive of the Year**
5. **Partnership of the Year**
6. **Corporation of the Year**
7. **Building Communities**
8. **New Business of the Year** – *Brand new category for businesses in existence for 2 years or less.*

The growth of our annual awards event is indicative of the tremendous support we have gotten over the last 20 years from businesses, non-profit and government agencies, communities and individuals across northern Ontario. With your strong support, successful entrepreneurs, executives, and our youth will continue to get the exposure and recognition they deserve for their notable achievements. Meegwetch!

NADF is proud to celebrate the achievements of successful Aboriginal businesses in Northern Ontario and we look forward to making you a part of this momentous occasion.

Bookmark the date; **20-10-2010**, and remember, sponsorship opportunities are still available. For more information, contact **Ade Sekudo** at **1-800-465-6821** immediately or visit **www.nadf.org**.



2009 Winners: (L-R) D. P. Achneepineskum, Nadya Kwandibens, Kevin Connor, Adolf Pasevych, Darcy Kejick



20-10-2010

NADF BUSINESS LITERACY WORKSHOPS SEPTEMBER - NOVEMBER 2010

DATE	TOPIC	DESCRIPTION
September 1, 2010	Writing a Business Plan	If you've struggled with your business plan, this two-part workshop is your remedy. Learn how to write a successful plan that will guarantee speedy processing and project funding from our resident business plan wizard Marlon Gasparotto. <i>*Recommended to ALL who need help with writing a business plan.</i>
September 8, 2010	Writing a Business Plan Pt. 2	Learn more about how to write a successful business plan from our resident business plan wizard Marlon Gasparotto. <i>*Recommended to ALL who need help with writing a business plan.</i>
September 15, 2010	Understanding the NADF SOI Application Form	If you're looking to apply to NADF for financing for your business project, this workshop is a <i>must</i> for you. Gets a step-by-step breakdown on how to successfully complete our financing application form and get speedier processing. <i>*Recommended for ALL NADF financing applicants.</i>
September 22, 2010	Getting Credit for your Business	Find out all you need to know about credit. How it can help your business, the importance of your credit history and credit score etc.
September 29, 2010	How to Market Your Business	Ever wondered how to promote or advertise your business better? Well, this workshop will show you just how to get the word out using simple and cost effective methods.
October 6, 2010	Business Leadership for Women	Brought to you in partnership with the PARO Centre for Women, this workshop will empower women to become better business owners and 'mom-preneurs'. <i>*Recommended for Women.</i>
October 13, 2010	Getting Funding for Your Small Business	Brought to you during 'Small Business Week', find out how to get funding for your business from various government programs and agencies, including NADF. <i>*Recommended for entrepreneurs or anyone looking for financing.</i>
October 27, 2010	Intro to Cultural Social Enterprise	In partnership with the PARO Centre for Women, this session will show you how to boost economic development in your community through social enterprise.
November 3, 2010	Managing your Workforce	Learn how to motivate your employees and get the best out of your staff. <i>*Recommended for managers.</i>
November 10, 2010	E-Commerce/Using the Internet to market your business	This workshop will help unravel the 'mystery' of buying and selling goods & services on the Internet. Learn how to use marketplaces like eBay and Kijiji etc to expand your market.
November 17, 2010	Using Excel	Get familiar with the basics of Microsoft Excel, and learn how to use it to improve your productivity and book-keeping skills

For more on our **FREE NADF Business Literacy Workshops**, or to request a specific topic, please contact **Ade Sekudo**, our Marketing & Communications Officer (asekudo@nadf.org) or our Business Support Officer **Marlon Gasparotto** (mgasparotto@nadf.org) at 1-800-465-6821.

Other workshops available upon request include:

1. Understanding and Managing Cash flow –The Key to Business Sustainability
2. Preparing Teenagers for the Real World
3. Managing Your Business Effectively
4. Financial Literacy for the Youth

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

Upcoming Events

Engaging & Negotiating with Aboriginal Communities

The Canadian Institute
Metropolitan Hotel,

Toronto, ON
September 28-29, 2010

For more information, visit
www.canadianinstitute.com

National Aboriginal Tax, Governance & Economic Development Forum

Pacific Business & Law Institute
Fairmont Chateau Laurier

Ottawa, ON
October 6-7, 2010

Contact PBLI at info@pbli.com or
1-877-730-2555 for more details.

NADF 20th Annual Business Awards

October 20, 2010
Valhalla Inn – Thunder Bay, ON

For more information, contact
Ade Sekudo

at 1-800-465-6821 or
asekudo@nadf.org

NADF Annual General Meeting

October 21, 2010
Thunder Bay, ON

For more information, contact
Dawn Willoughby

at 1-800-465-6821 or dwilloughby@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

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
George Nothing	Kitchenuhmaykoosib Inninuwug
Gary Beardy	Muskrat Dam First Nation
Lillian Suganaqueb	Webequie First Nation
Shawn Batise	Matachewan First Nation
Russell Wesley	Cat Lake First Nation

Ex-Officio

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