



# Kewadin Ahnung

NORTH STAR

## What's Inside

11 Ways to Save Money in Your Small Business .....page 2

What's New at NADF? .....page 2

There's a New BSO in Town .....page 3

What's Your Contribution? Organizational Behaviour .....page 3

Lights...Cameras...& Action! 20th Annual Business Awards Recap .....page 4

On the Road Again .....page 6

Need More Customers?.....page 6

Free Business Literacy Workshops ..... page 7

Upcoming Events and NADF Staff ..... page 8



Harvey Yesno  
President/CEO

## MESSAGE FROM THE PRESIDENT/CEO

Welcome to the fall edition of Kewadin Ahnung. It's hard to believe that Christmas and snowfall are finally here! Mother Nature has a tendency to be surprising every now and then, but I'm sure we can expect a flurry of more activity

from her soon. So, pull out your scarves, mittens, and snow shovels if you haven't already, because from here on out, you can expect more snow to pile on.

### 20 Years....Another Milestone Event

On Wednesday, October 20, 2010, NADF celebrated the 20th anniversary of the NADF Business Awards and on behalf of the board and staff I would like to extend a heartfelt "Thank You" to our event sponsors, award recipients, distinguished guests and our prize donors. It's truly amazing that what started out as a simple ceremony has evolved into something so much bigger and brighter. Back in 1991 we had no inkling that this event would endure the longevity that it has and we are extremely grateful for the support we have received over the 20 years. To date we have recognized 118 award recipients for their achievements in business and, since 1993, approximately \$275,000 has been raised for the Dennis Franklin Cromarty Memorial Fund. This year, as you may have noticed, we introduced some changes to the awards, which included opening up the award categories to include all of northern Ontario's Aboriginal business community, and revamping the awards to include a new award category: New Business of the Year. We are extremely pleased with the response and we are already looking forward to hosting the 21st Annual NADF Business Awards in Timmins, ON in October 2011.

### The Importance of Planning

When you set out to do something, you expect things to go well. Undoubtedly, you have noticed that the level of success correlates to the level of preparation and planning. You increase your success rate with careful preparation and planning. Without these, failure is almost guaranteed. Just as planning is important to your personal life, planning in business is essential to survival. Of course you expect your business to succeed, but you will, undoubtedly encounter bumps on the road to success (i.e. a decline in cash flow, a new competitor enters, etc.) and if you do not prepare for these you may soon find yourself out of business. With careful planning you are able to anticipate, influence and control the nature and direction when change is necessary. At the very least, you should review your business plan on an annual basis and make key updates to ensure your business stays on the road to success. You'll find the road a little less rocky and the stress levels a little lower if you take the time to anticipate your business's ups and downs.

Speaking of planning, for those of planning to transport goods over the winter roads system I encourage you to submit your applications as soon as possible.

### New Board Member

We welcome Albalina Metatawabin who was recently elected to the membership of NADF. Albalina is a member of Fort Albany First Nation and has extensive experience in business and economic development. We are thrilled that Albalina has agreed to serve with NADF and we look forward to working with her in developing strong and sustainable economies for our communities.

On behalf of the board and staff of NADF, I extend warm wishes for a safe and joyous holiday season.

*Meegwetch and God Bless!*

Harvey Yesno  
President/CEO



Community Futures Development Corporation

## 11 WAYS TO SAVE MONEY IN YOUR SMALL BUSINESS



**Anna Deminski**  
Business Development  
Officer

With smaller budgets and fewer resources than larger companies, cost-conscious small businesses always try to find creative ways to save money. By identifying productive opportunities to buy and spend smart, the successful entrepreneurs convert their savings into increased profits. Here are 11 cost-reduction tips to help you save and boost your company's bottom line.

- 1. Find group-buying partners.** Take advantage of quantity discounts by teaming up with businesses that buy similar goods but serve different markets or geographic areas.
- 2. Reduce your shipping costs.** Plan ahead and schedule your shipping, mailings or deliveries to take advantage of bulk transactions.
- 3. Combine storage and shipping.** To arrange local deliveries or regular shipping, try to find a facility that offers commercial storage units and truck rentals. The savings come from reducing overhead cost of renting retail space and from eliminating the need to purchase a delivery truck that also needs to be stored, insured, and maintained.
- 4. Buy wholesale.** Get a membership at a wholesale warehouse or buy goods through a mail order wholesaler. If the items can't be purchased in bulk because your business has limited storage space, try to negotiate a bulk rate by committing to purchase a certain quantity over a specified period of time.

- 5. Seek multiple bids on everything.** Contacting multiple suppliers to obtain competitive pricing for materials and services for your business will ensure that you are getting the right price.
- 6. Lower your marketing costs.** Include advertising material, fliers and coupons in mailings such as invoices. Combine your marketing efforts with businesses that sell complementary products, so you can share mailing lists, distribution channels and suppliers.
- 7. Generate business through networking.** Use your clients, vendors, and business partners to generate word-of-mouth marketing and get referrals.
- 8. Join trade associations.** These memberships will connect you to other businesses in your field, industry-specific information, and resources to help you identify sales opportunities.
- 9. Re-evaluate your insurance coverage and policy costs.** Review all of your coverage annually; you might be able to lower your premium without sacrificing your coverage options. Assess risks against cash flow benefits by reviewing your insurance deductibles.
- 10. Reassess your phone plan.** Regularly review your local, long distance and cellular phone rates to compare them to those of other providers. Make sure you're getting the best rate for your particular usage.
- 11. Keep a close watch on energy consumption.** Eliminate unnecessary lighting. Set your thermostats to a lower temperature. Turn off equipment when it's not being used. If appropriate, use laptop computers – they consume 90 percent less energy than standard desktop computers.

Follow these simple cost-reduction tips and enjoy significant savings as your business grows with less money flowing out of the door.

### 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](mailto:radio@nadf.org) with your suggestions for future show topics and guests. Our radio show will be back on January 10, 2011. Please join us. Meegwetch!

### WHAT'S NEW AT NADF?

Boozhoo! Christmas is fast approaching but the beat goes on as always with NADF. We have a new addition to our family of experts, Ms. Lorraine Whitehead, our new Business Support Officer from Webequie First Nation. Give her a call at our Thunder Bay office anytime at 1-800-465-6821 to find out how she can help you get the best out of your business.

Our Free Business-Literacy Workshops have resumed and are delivered via video-conference and live web-stream every Wednesday from 2:30-4pm EST.

We have a Free Online Business Directory coming soon. Business owners, contact your community EDO (Economic Development Officer) to get listed. This directory will give your business great exposure and access to more customers who are looking for your goods and/or services.

We're bigger than ever on Facebook and Twitter! Chi Meegwetch to all our followers. Follow us to get fresh news, updates and links on what's happening here at NADF every day.

facebook



## THERE'S A NEW BSO IN TOWN



**Lorraine Whitehead**  
Business Support Officer

*Boozhoo! Wacheyeh!*

Allow me to introduce myself; my name is Lorraine Whitehead and I am the new Business Support Officer for Nishnawbe Aski Development Fund. I joined 'Team NADF' in mid October 2010 and I'm very excited to contribute to an Aboriginal owned organization dedicated to supporting the success of Aboriginal businesses in Northern Ontario with business financing and support services.

As a Business Support Officer, I will be assisting Anishnawbe people with their business endeavors including providing business counseling, assisting with the completion of application forms, delivering business training/workshops, and other services required to make your business planning or business a success. I encourage anyone who is interested in starting a business to contact me to get more information about the services we provide here at NADF.

On a personal note, I am an Oji-Cree woman fluent in my native language. I grew up in a big family in the small remote community of Webequie First Nation. My family (my husband Jason and our daughter Janelle) and I came to Thunder Bay so I could further my education, and Thunder Bay is where we call home now. With continuous support and encouragement from my family, I graduated from Confederation College with a Business Administration-Accounting diploma. I believe with determination and perseverance, one can achieve the goals he/she sets for him/herself.

Since I graduated, I have had the opportunity to work for a public accounting firm where I applied what I learned in school into the real world. I also gained valuable experience working as an Employment Counselor in Webequie before I moved to Thunder Bay. Now, I am looking forward to my next challenge, enabling entrepreneurs as your Business Support Officer.

Please feel free to contact me if you require my assistance or have inquires about NADF. My contact information is listed below. Meegwetch!

Lorraine Whitehead  
Business Support Officer

**Telephone:** 1-807-623-5397 ext. 38

**Toll Free:** 1-800-465-6821

**Email:** lwhitehead@nadf.org

**HELLO** my name is...

Lorraine

## ----- SHOONIAH -----

Dollars & Sense - The Bookkeeping Corner

### ORGANIZATIONAL BEHAVIOUR, WHAT'S YOUR CONTRIBUTION?



**Liesa Wynn**  
Finance Officer

Organizational behaviour is the study of what people think, feel and do in and around organizations. Organizations are groups of people who work interdependently towards some purpose.

I'm currently taking a university course, working towards my degree. At first, my thoughts were: why would I have to take a course called organizational behaviour when I work in the finance field? The more knowledge I pick up as I read each chapter,

the more I understand why organizational behaviour relates to the financial success of any organization.

Organizational behaviour can be analysed from three different levels: an individual, a team, and the organization. On an individual level the organization analyses the characteristics and behaviours of each employee, remember individuals can be part of the analysis and often are during regular performance reviews. The process would include analysing an employee's motivation, perception, personality, attitude and values demonstrated while performing their duties. On a team level all employees evaluate the way they interact with each other through team dynamics, decisions, power influence, conflict and leadership. On an organizational level the focus is on how people structure their working relationships and on how the organization interacts with the environments they do business in on a regular basis.

If any of these levels show poor or no results, the organization is the one that suffers. The impact may be small and may seem to not show externally right away, but eventually over a period of time the productivity and success of the organization cannot help but be impacted. Examples of how organizational behaviour may impact results are:

- An organization that treats their employees well will get more production.
- An organization that encourages good employee communication and promotes work/life balance will experience high job satisfaction.
- An organization that promotes performance based rewards on every level ensures not only do the individuals benefit from continued increase in job performance, but the organization also receives the benefits by hiring individuals and retaining these individuals for a long time.

When thinking of financial success in your work place, remember the people you work and interact with on a daily basis may have a different job, but you are all working towards reaching the same goal. Everyone around you affects the results of the organization and contributes to its financial success or failure. This course gives a lot of detail of how each individual can be different from each other and impact one another.

# LIGHTS...CAMERAS...ACTION!

# 20TH ANNUAL

## NISHNAWBE ASKI DEVELOPMENT FUND BUSINESS AWARDS

Clockwise from top: 1. David Fletcher accepting his 'Executive of the Year' award from Harvey Friesen of Bearskin Airlines. 2. Janet Furoy showing off her 'Youth Entrepreneur of the Year' award with Adele Faubert of GoldCorp Canada Ltd. 3. Clayton accepting his 'Business Man of the Year' award from Tom Morris of Wasaya Airways LP. 4. Winners (from l-r): Gabrielle Cross, Janet Furoy, Louise Dupuis, Pierre Pelletier, Dorcas Barnes & Bertrand Neilsen.



October 20th, 2010 was a special night to remember for NADF as we carried on the tradition of being Canada's longest running Aboriginal Business Awards with the celebration of a very successful 20th Annual Business Awards at the Valhalla Inn here in Thunder Bay, ON.

What started on a cold winter night in 1991 with two awards (Business Man of the Year and Business Woman of the Year) and 17 guests has grown into northwestern Ontario's leading non-profit awards banquet and one of our biggest annual events.

The event attracted almost 400 high profile guests from Aboriginal and non-Aboriginal circles including First Nations community Chiefs and representatives, Thunder Bay Mayor Lynn Peterson as well as other dignitaries and our youth who came with one thing in mind—to celebrate successful Aboriginal business in northern Ontario.

This year's event was held in Thunder Bay with plenty fanfare and featured eight award categories, one of which is our newest addition, 'New Business of the Year' for businesses two years and younger. This year's distinguished winners include:

**Business Man of the Year – Clayton Clace – Tibricor Ltd**

**Business Woman of the Year – Dorcas Barnes – Dorcas Therapeutic Massage**

**Executive of the Year – David Fletcher – Nishnawbe Aski Nation**

**Youth Entrepreneur of the Year – Janet Furoy – Spa Euphoria & Wellness Retreat**

**Partnership of the Year – Louise Dupuis & Pierre Pelletier– Pelletier's Gas Bar & Native Art Gallery – Lake Helen First Nation**

**Corporation of the Year – Anemki Mountain Corporation– Accepted by Rick Pelletier- Fort William First Nation**

**Building Communities – Pro Pipe Construction – Accepted by Bertrand Neilsen**

**New Business of the Year – Gabby's Spudz & More – Accepted by Gabrielle Cross**



Clockwise from top: 5. NADF's Harvey Yesno sharing a laugh with Thunder Bay Mayor Lynn Peterson. 6. Gabrielle Cross with Casino Rama's Kevin Wassegijig. 7. Harvey Yesno and Madeline Commanda cutting the 20th anniversary cake. 8. Bertrand Neilsen with CMHC's Kathryn Campbell. 9. Helen Cromarty and Bearskin Airlines' Cliff Friesen are all smiles.

Proceeds from the evening benefitted the Dennis Franklin Cromarty Memorial Fund and the NADF Sponsorship Fund which provides support for Aboriginal educational and social initiatives across northern Ontario respectively.

This year's theme was 'Eliminating Barriers' as we celebrated 20 years of breaking down barriers to independence and economic development through entrepreneurship. A spotlight was shed on former winners, staff and long-time sponsors whose contributions have helped shape our event over time.

Special guests Harvey Friesen, President of Bearskin Airlines and Executive Vice President Cliff Friesen were honored for their unwavering commitment to the Business Awards as corporate sponsors since its inception in 1991. Other notable sponsors included Wasaya Airways,

Hydro One, Ontario Power Generation, RBC Royal Bank, Canada Mortgage & Housing Corporation (CMHC), GoldCorp and DeBeers Canada to name a few.

Due to popular demand, we now accept award nominations from all First Nation, Métis and Aboriginal individuals, businesses and organizations across northern Ontario (Treaties #9, #3, #5-Ontario portion and the Robinson-Superior 1850 Treaties) from spring to late summer (September) each year. To date, there have been 118 distinguished award winners.

For more information on the 20th Annual NADF Business Awards, please visit [www.nadf.org](http://www.nadf.org).

For more pictures of the event, check out our Facebook page.

## ON THE ROAD AGAIN



**Colleen Martin**  
Loans Manager

We are approaching that time of year again when the whistle blows and the race is on to move supplies, materials and equipment across the winter road. Mother Nature is less kind each year as she pushes her Global Warming issue, shortening the window of opportunity to access winter road transportation. Nishnawbe Aski Development Fund would be happy to assist First Nations and entrepreneurs with financing items for transport on the winter road.

For First Nation communities, bridge financing is sometimes required for materials under a project to begin in the new fiscal year. With a letter of commitment for funding including timing for the funds to flow to the First Nation, a proposed repayment timeline can be supported. As long as the First Nation has up to date audited financial statements, the turn around on these requests is short. For entrepreneurs with existing businesses who have up to date and accurate financial statements, inventory needs would be supported by historical financial statements which would also provide rationale for a repayment plan. Both of these situations require a short Winter Road's application be submitted.

For new business start-ups, you should have already been in contact with our business support or loans staff to begin the process to complete an application and other documentation requested. If you have not been in touch, the time is now. Entrepreneurs considering a business start-up would be required to complete a more detailed application and provide information on the proposed market to support the revenue projections as well as rationale for the projected start-up costs and expenses. This would include quotes for specific items or services and details of how other expenses were calculated.

Whatever your situation, if you require financing for a project tied to shipments on the winter road, please call our office immediately. We look forward to taking your calls and exploring opportunities to assist you with your financing needs.



## NEED MORE CUSTOMERS?



**Ade Sekudo**  
Marketing &  
Communications Officer

***Our Free Online Aboriginal Business Directory can help.***

NADF is building a free online Aboriginal business directory and we want you to get your business listed. Get more exposure and customers by sending your business contact information to my email at [asekudo@nadf.org](mailto:asekudo@nadf.org) or via fax to **807-622-8271**.

All we need from you is:

- Name of your business e.g. Joe's Gas Bar etc.
- Location: Community/First Nation/Town or City e.g. Wunumin Lake etc.
- Business Type e.g. Restaurant, Gas Bar, Hunting Lodge, Hair Salon, etc.
- Owner/Manager Name
- Mailing Address of Business
- Telephone, Fax and Email
- Website (if applicable)
- Brief description of your business (in 100 words or less)
- Picture of your business (optional)

By listing your business information, customers will be able to learn more about your business and the products and services you provide. Whether you are on or off-reserve, if you're serious about marketing your business and boosting your profits, send us your information now to get listed for free. Hurry! This free offer is for a limited time only.

For more information, please call 1-800-465-6821 or visit [www.nadf.org](http://www.nadf.org).

The screenshot shows the website for the Nishnawbe Aski Development Fund. The header includes the logo and navigation links: Home, About NADF, Services, Resources, Community, Sitemap, Contact Us. The main heading is "Online Aboriginal Business Directory Coming Soon...". Below this, there is a search bar and a "Go" button. The page lists services such as Financing & Leasing, Business Services, Community & Regional Planning, and Resource Development. An "Opinion Poll" section shows a bar chart with the following data:

When do you plan on starting a business?	Percentage
In the next 1-3 months	45%
In 3-6 months	10%
In a year	5%
In the next 12-18 months	5%
Within 2 years	5%

The page also includes a "Why wait? Get Listed NOW!" section and a list of required information for listing: Business Name, Business Type (e.g. hotel, hunting lodge, gas bar, grocery store, etc.), Community/First Nation (e.g. Sachigo Lake, Muskrat Dam, etc.), Manager/Owner, Address, Telephone, Email, Fax, and Website (if applicable). It notes that digital pictures of the business (JPEG format preferred) can be sent for free.

## FREE BUSINESS LITERACY WORKSHOPS JANUARY - FEBRUARY 2011

**MAKE A NEW YEAR'S RESOLUTION TO SHARPEN YOUR BUSINESS SENSE WITH OUR FREE WEEKLY  
BUSINESS LITERACY WORKSHOPS.**

DATE	TOPIC	DESCRIPTION
January 12, 2011	<b>Introduction to Financial Management for Women</b>	Women and money always make a great mix. The PARO Centre for Women thinks so too, so join us as we tackle the basics of managing personal and business finances in this workshop.  <i>*Recommended for ALL women.</i>
January 19, 2011	<b>How to Write a Business Plan</b>	Join us for our most popular workshop covering how to write a successful business plan step-by-step.  <i>*Recommended for ALL those looking to start or expand a business.</i>
January 26, 2011	<b>Business Development in the 'Ring of Fire' and How it May Affect You</b>	NADF's Wally Bannon will give you a better understanding of how mining development around the Ring of Fire will affect job and wealth creation as well as economic development in your communities. This very important workshop will also help prepare you to deal with the anticipated progress.  <i>*Recommended for ALL business-minded community members and youth (Grade 10 &amp; Up).</i>
February 9, 2011	<b>Mind Your Business: Budgeting/ How to Turn a Profit</b>	If your business is focused on making money, cut your losses and attend this workshop.
February 16, 2011	<b>Conflict Resolution &amp; How to Negotiate</b>	Ever heard the saying 'you don't get what's fair, you get what you negotiate?' Well, with this workshop, hopefully your days of getting the short end of the stick will come to an end. Learn how to use the right phrases to convey your message, know when to compromise, and when to stand your ground in deal-making. You'll also learn the basics of settling disputes in business and forging ahead when dealing with different customers or clients with conflicting interests or expectations.  <i>* A must-attend workshop for anyone serious about getting into business.</i>
February 23, 2011	<b>Equipment Leasing &amp; How it Can Help Your Business</b>	Sometimes, it pays to not own things. Hosted by Charlton Thompson, this workshop will show how leasing can help your business. Get a handle on the advantages of leasing equipment as opposed to outright ownership, and how it can help your business's financial health.

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

Some of the other workshop topics available upon request include:

1. How to Write a Winning Business Plan
2. Preparing Teenagers for the Real World
3. Financial Literacy for the Youth
4. How to Use Excel
5. Getting Funding for your Small Business

**NOTE: Dates and topics are tentative and subject to change due to demand and/or conflicts with other NADF-related events.  
We advise you contact us to confirm workshop availability and your attendance.**

# Upcoming Events

## NADF Christmas Holiday Office Closure

NADF Offices will be closed from December 20th, 2010 to January 3rd, 2011 for Christmas holidays. Our offices will re-open at 9:00am EST on January 4th, 2011.

## 9th Annual First Nations Housing Conference Northern Housing Conference

Valhalla Inn  
Thunder Bay, ON  
Feb 15-17, 2011

Contact Maria D'Angelo at [adventure@tbaytel.net](mailto:adventure@tbaytel.net)  
or 807-622-1979 for more information

## APEX 2011: Connections for Economic Prosperity

Vancouver Metro, B.C.

Visit [www.apex2011.com](http://www.apex2011.com) for more details.

## Mission Statement

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

## Vision Statement

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

## Board of Directors

**Madeline Commanda**, Chairperson..... Sandy Lake First Nation  
**Arlene Meekis**, Vice Chairperson..... Deer Lake First Nation  
**Shawn Batise**, Secretary/Treasurer ..... Matachewan First Nation  
**Gabriel Echum** ..... Ginoogaming First Nation  
**Frank MacDiarmid** ..... Thunder Bay, ON  
**George Nothing** ..... Kitchenuhmaykoosib Inninuwug  
**Gary Beardy** ..... Muskrat Dam First Nation  
**Lillian Suganaqueb**..... Webequie First Nation  
**Russell Wesley** ..... Cat Lake First Nation

## Ex-Officio

**Deputy Grand Chief Les Louttit** ..... Nishnawbe Aski Nation  
**Sunil Bajaj** ..... Indian and Northern Affairs Canada-  
Aboriginal Business Canada

## Members

**Rosie Mosquito** ..... Bearskin Lake First Nation  
**Albalina Metatawabin** ..... Fort Albany First Nation

## NADF Staff

### EXECUTIVE

**Harvey Yesno** ..... [hyesno@nadf.org](mailto:hyesno@nadf.org)  
President/CEO  
**Travis Boissoneau**..... [tboissoneau@nadf.org](mailto:tboissoneau@nadf.org)  
Senior Executive Assistant  
**Dawn Willoughby**..... [dwilloughby@nadf.org](mailto:dwilloughby@nadf.org)  
Executive Assistant

### FINANCE AND ADMINISTRATION

**Mari Bishop, CA**..... [mbishop@nadf.org](mailto:mbishop@nadf.org)  
Finance Manager  
**Rachel BigGeorge** ..... [RBigGeorge@nadf.org](mailto:RBigGeorge@nadf.org)  
Finance Officer  
**Liesa Wynn**..... [lwynn@nadf.org](mailto:lwynn@nadf.org)  
Finance Officer  
**Judy Morriseau** ..... [jmorriseau@nadf.org](mailto:jmorriseau@nadf.org)  
Secretary/Receptionist  
**Shirley Paulmartin** ..... [spaulmartin@nadf.org](mailto:spaulmartin@nadf.org)  
Administrative Assistant (Timmins)

### ABORIGINAL BUSINESS CANADA (ABC) PROGRAM

**Wally Bannon**..... [wbannon@nadf.org](mailto:wbannon@nadf.org)  
Senior Business Development Officer  
**Anna Deminski**..... [ademinski@nadf.org](mailto:ademinski@nadf.org)  
Business Development Officer  
**Kim Bird**..... [kbird@nadf.org](mailto:kbird@nadf.org)  
Business Development Officer (Timmins)

### BUSINESS SUPPORT SERVICES

**Lorraine Whitehead** ..... [lwhitehead@nadf.org](mailto:lwhitehead@nadf.org)  
Business Support Officer  
**Wendy McKay** ..... [wmckay@nadf.org](mailto:wmckay@nadf.org)  
Business Development Officer (CFDC)

### MARKETING AND COMMUNICATIONS

**Ade Sekudo**..... [asekudo@nadf.org](mailto:asekudo@nadf.org)  
Marketing & Communications Officer

### LOANS AND COMMUNITY FUTURES DEVELOPMENT

**Colleen Martin**..... [cmartin@nadf.org](mailto:cmartin@nadf.org)  
Loans Manager  
**Charlton Thompson** ..... [cthompson@nadf.org](mailto:cthompson@nadf.org)  
Loans Recovery Officer  
**Gail Anderson** ..... [ganderson@nadf.org](mailto:ganderson@nadf.org)  
Loans Officer

### Head Office:

106 Centennial Square - 2nd Floor  
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