



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

Welcome to the spring edition of “Kewadin Ahnung”! Ahhhh! The sights and sounds of spring surround us; the calls of migratory birds flying overhead, small animals scampering about, trees budding new foliage, flowers sprouting

from the ground - new beginnings to behold indeed!

Resource Development

Just as Mother Nature is recovering from the past winter and priming up for the summer, northern Ontario is on the precipice of taking on a new economic outlook. Many eyes and ears are tuned in to the region as a result of recent developments within the resource sector. From run-of-the-river, wind energy and mining developments, northern Ontario is bubbling with opportunity. One recent development in the media spot light is the ‘Ring of Fire’, which is being touted as one of the world’s largest deposits of chromite, right here in remote northern Ontario!

The spin-offs from the potential development of the 100-year mine are numerous: employment, the establishment and expansion of ancillary businesses; improved infrastructure and lifestyles for the surrounding communities.

Although speculative, it is expected that the mine will be operating in as little as seven years. Businesses and individuals would be wise to prepare themselves for the expected activity; enroll in programs and courses to increase your likelihood of gaining employment; explore business ideas that will benefit from the mine development. In other words, take this time to invest in yourself.

Aboriginal Youth

With the 2009-2010 school year winding down, many of our youth will be on summer break. For

those in grade school this is a time to play with friends, stay up late and sleep in. For those in secondary and post secondary, this is a time for summer jobs and planning for the future. Planning can be a daunting experience, but some of you may know what your future aspirations are and be in full pursuit, while others are undecided. For those in this predicament, I suggest getting a summer job in a trade that interests you. Speak with others who are employed in the field, and enroll in a course or program to ‘test drive’ your career options. For those of you contemplating entrepreneurship, call us. Starting a summer business will give you a taste of what is involved in running a business (i.e. budgeting, planning, organizing, etc.) and help you decide whether it’s something for you.

Upcoming Events

On Friday, July 9th, NADF will host the 4th Annual ‘Fairways for the Future’ Charity Golf Classic at the Fort William Country Club here in Thunder Bay. We also invite you to the 20th anniversary of the NADF Business Awards on Wednesday, October 20th in Thunder Bay. All proceeds from these events benefit the NADF Community Sponsorship Fund, a fund established to provide monetary support to First Nations communities, and the Dennis Franklin Cromarty Memorial Fund, a bursary fund established to help First Nation students achieve their academic goals.

I must thank our many sponsors and guests who have demonstrated their commitment to the Aboriginal community by supporting these events. Your support is the key to their continued offering and growth and we are certainly looking forward to welcoming you back in 2010.

Please contact our office if you wish to register for, or sponsor any of these events. In the meantime, I wish you a productive and safe summer.

Meegwetch and God Bless!

Harvey Yesno, President/CEO

WHAT'S NEW AT NADF?

Boozhoo! Spring is here with summer fast approaching and as always, NADF is keeping busy. Our 4th Annual **Fairways for the Future Charity Golf Tournament** will be on **July 9th, 2010** at the **Fort William Country Club in Thunder Bay, ON**. Bring your golf game to a fun afternoon filled with laughter and prizes. Plus, it's for a good cause.

Call us now at **1-800-465-6821** to register or to inquire about sponsorships. Space is limited, so hurry!

Our **20th Annual Business Awards** is scheduled for **October 20th** so bookmark the date on your calendars. Don't miss your chance to be a part of history as we celebrate successful Aboriginal Business in Northern Ontario at Canada's longest running Aboriginal Business Awards.

Thanks to our growing list of friends on **Facebook** and **Twitter**, we enjoy connecting with you every day. Those of you wishing to join us can do so by searching for 'Nishnawbe Aski Development Fund' on Facebook and clicking on the 'Like' button to join us. It's really that easy. Twitter users, follow us by searching for 'NADForg' and clicking on 'Follow'.

Chi Meegwetch for the great feedback on our new website. Keep it coming! Visit www.nadf.org for more news and updates here at NADF.

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 shows will be on June 14 & 28, please join us. Meegwetch!

----- SHOONIAH -----

Dollars & Sense - The Bookkeeping Corner



Liesa Wynn
Finance Officer

The Harmonized Sales Tax – What it Means for Businesses and Individuals

Effective July 1, 2010, the Provincial Sales Tax (PST) is being harmonized with the federal Goods and Services Tax (GST), to form the harmonized sales tax (HST). The HST will be charged at 13%, combining the 5% federal tax and the 8% Ontario tax. The Canada Revenue Agency will administer the HST, which will generally follow the same rules and tax base as the GST.

The HST eliminates the hidden PST that businesses pay on every step of creating a product. HST paid by businesses will be refunded, for most purchases. Refunding these taxes will reduce costs for businesses, which should result in lower prices for the consumer, increased investments, and more jobs.

The HST will apply to most goods and services currently subject to GST. This means increased costs for some goods and services that were not subject to the PST, such as electricity and heating utilities, domestic air, rail and bus travel originating from Ontario, gasoline/diesel, etc. The HST will not be charged on some items that are currently not subject to either PST or GST, including basic groceries, municipal public transit, child care, etc. And, the 8% provincial portion of the HST will not be charged for some items, although the 5% federal portion will be charged. This category includes qualified prepared food and beverages sold for a total of \$4 and under, children's clothing and footwear, diapers, etc. See www.rev.gov.on.ca/en/taxchange for a complete list of what is and isn't HST taxable.

To assist individuals and families in the transition to the HST, the Ontario government is providing some personal tax relief. Effective January 1, 2010, the Ontario government cut the first tax bracket by 1%. Ontario now has the lowest tax rate in Canada for the first \$37,106 of taxable income. There will also be tax-free payments to eligible families with annual adjusted family net incomes up to \$160,000, and eligible individuals with adjusted net incomes up to \$80,000. Total payments will be \$1,000 for eligible families, and \$300 for eligible individuals, allocated over three payments (June and December 2010, and June 2011). To qualify for these payments each individual must file 2009 and 2010 income tax returns by the due dates.

For Status Indians, since the HST is a federally administered tax and follows the GST guidelines, only goods purchased on reserve or delivered to a reserve by the vendor or the vendor's agent will be exempt from HST. However, the Ontario government has said that they continue to advocate for a point-of-sale exemption.

The HST will impact everyone in some way or another. I hope this information provides some insight to the changes that will happen when July 1, 2010 arrives.

STUDENT PROFILE: STORM KEEWASIN-EDWARDS



Storm Keewasin-Edwards is a man with a bright future. In his first year working at NADF as a high school co-op student, he won the Business Plan Competition at the Dennis Franklin Cromarty High School in Thunder Bay. The Grade 11 student used the business acumen he developed under the Paul Martin Entrepreneurship Program at DFCHS to come up with a winning business idea.

This business-savvy 17 year-old from Wunnumin Lake First Nation came up with an idea for a small coffee-shop aptly named 'Storm's Coffee Shop'. His inspiration for this sole-proprietorship venture was his love for coffee and part-time work experience at a canteen in his community. 'I get coffee every morning, and can barely go a day without it' he adds frankly.

With Storm as the manager, this fictional coffee shop would be the ideal place to get fresh coffee, flavored coffee, tea, sandwiches and bannock dogs on Wunnumin Lake FN from 11am-10pm, Monday to Saturday. His target market is teenagers and adult coffee drinkers, a demographic he feels comfortable catering to with a staff of two people.

Keewasin-Edwards won judges over with his great attention to detail. He asked teachers for advice and conducted research independently to complete his business plan. His fact-finding helped him observe the great demand for coffee in his community and the limited supply from competitors.

To solidify his idea, he came up with a business profile, marketing plan, financing strategy, and even a philanthropy plan that consisted of sponsoring teen activities, the elderly and providing police who work at night with free coffee. The reward for his ingenious plan was a \$400 Wal-Mart gift certificate which he intends to spend on his family.

Storm credits his time at NADF for his success in the competition. In addition to learning the basics of business financing and office management here, he learned how to communicate effectively, nurture a strong work ethic, and pay attention to detail. "I would love another chance to work here at NADF, and my advice to future co-op students is to work hard, listen, and write everything down".

Even though he remains undecided about his dream job, his newfound confidence in business planning is sure to take him places.

Nishnawbe Aski Development Fund thanks Storm Keewasin-Edwards and Clayton Hudson for their hard work and valuable assistance as our high-school co-op students. We wish them all the best in their schooling and future endeavors.

3 BUSINESS SKILLS YOU SHOULD IMPROVE NOW



Ade Sekudo
Marketing &
Communications Officer

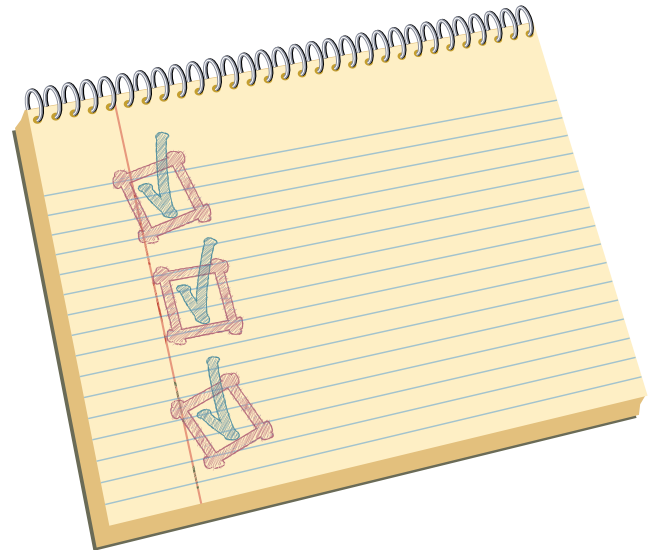
Take your career to new heights by sharpening the following skills.

Public Speaking

Conquer your fear with a game plan

Stages and podiums disconnect you from your audience so when addressing a crowd, grab the microphone and wander the stage or walk amongst the crowd if possible.

Use eye contact - Looking at people one by one (in the eye) will shrink the size of the room instantly!



Questions - If you can't come up with a good answer to an intimidating question, talk about your team. E.g. 'Fortunately, we have an expert on that. I'll introduce you to him later' etc.

Negotiating Skills

Choosing the right phrases matter...A LOT!

'How did you come up with that number?' **This opens a window into the other side's thoughts.**

'Let me talk it over with my wife' (or husband, or boss). **This stops you from saying 'yes' prematurely.**

'If things change, give me a call' **This puts the burden on them to act.**

Memory Skills

Never confuse Dom and Tom again

Introduce yourself first – **so you can focus your attention on the other person.**

Connect the name to your brain...somehow – When you meet a lady named Michelle, think of all the other Michelles you know.

Use the name THREE times – **first to confirm the name, then in mid-conversation, and when saying goodbye.**

CREATING BUSINESS ALLIANCES AND PARTNERSHIPS



Anna Deminski
Business Development
Officer

In today's marketplace, forming business alliances has become a trend.

A business alliance is an arrangement to work together toward common objectives between two (or more) companies with complementary strengths. This arrangement may include increasing market share, reducing costs, or expanding product offerings, while companies involved remain separately owned and managed.

Business alliances are sometimes called strategic partnerships, and they generally describe strong relationships with a supplier, major customer, distribution source, or a complementary service provider.

Unfortunately, small businesses do not often consider alliances as viable business arrangements, they think that forming an alliance is the prerogative of large corporations. But it is important to remember that, for small businesses, effective alliances could provide enhanced access to capital, credibility, advanced technologies, and product manufacturing and distribution. And what two companies can accomplish collectively, none of them can accomplish individually.

There are plenty of good business and financial reasons to form strategic alliances, they include:

- Leveraging each other's products or services within the same target market
- Responding more quickly to market changes and capitalizing on the emerging opportunities
- Expanding by offering more services
- Gaining new knowledge, expertise, or access to intellectual property
- Gaining access to the necessary human resources in marketing, productions or operations
- Benefiting from the goodwill of the business partner

- Conducting joint marketing /distribution campaign
- Increasing borrowing powers
- Minimizing business risk.

Therefore, depending on their purpose, alliances can be structured in various ways: sales alliances; regional alliances; solution-oriented alliances; investment alliances; licensor-licensee alliances; network alliances; equity partnerships; franchising alliances, R&D alliances, etc. Some business alliances can be for a single project, and some are formed as ongoing partnerships that could last for years.

In terms of legal structure, business alliances can be formed as purely contractual arrangements, partnerships, joint ventures, etc. or may take less formal forms, such as an MOU, an informal verbal agreement, or referral network.

It is also important to be aware of the potential risks inherent in all of them. Some of the most common challenges associated with forming alliances include:

- Mismanaged expectations and unclear assignment of responsibilities
- Poor cash management and inadequate working capital
- Unclearly communicated liabilities of the partners
- The absence of an exit strategy.

These issues should be addressed when negotiating alliance agreements that spell out the specifics and term of the arrangement. To form a successful business alliance, it is best to seek qualified legal advice and consultation.

In summary, business alliances are not just for large corporations, they are vital in building strong small companies and expanding their market opportunities. Alliances take many shapes, and forming one does not require giving up management or ownership of the business. Through a properly structured business alliance, the individual companies are better positioned to compete in the marketplace and to achieve faster growth than they would if they were doing business alone.

WHAT YOU NEED TO KNOW ABOUT LEASING



Charlton Thompson
Loans Recovery Officer

Here at NADF, we do more than just provide loans and business counseling services for business start-up and expansion. We have financing available to help you get the equipment you need through our loans and leasing programs.

What is leasing?

Leasing is the process of obtaining the use of a capital asset over a specified time frame. The user pays a periodic amount of tax- deductible payments to use the asset.

What are the benefits of leasing through NADF?

NADF can tailor a lease to fit your needs. Ideally, leasing can lower your monthly payments, freeing up much needed cash flow for your business.

What kind of equipment can I lease through NADF?

We have access to equipment such as deep fryers, pizza ovens, freezers, coolers, and Slushie machines. We can also help you with cash registers and ATM's as well as light and heavy machinery. We have direct contacts with manufacturers and installers of fuel tanks for bulk storage and gas stations.

How low are your leasing rates?

We are able to offer competitive leasing rates by getting quotes from major suppliers and manufacturers to ensure that you get exactly what you want, and at the best price possible. If you don't see the equipment you need listed here, give us a call and we will locate it for you.

How can I contact NADF?

Call us today for more information at 1-800-465-6821 or visit us on our website at www.nadf.org.

HOW TO USE ELECTRONIC MAIL FOR BUSINESS COMMUNICATION



Dawn Willoughby
Executive Assistant

Electronic mail (*email* or *e-mail*) has virtually made the art of letter writing a thing of the past while increasing the speed in which businesses communicate with each other and with their clients. Although access to email has improved the business environment, consideration must be given to proper email etiquettes when composing electronic business communications. “LOL”, “BRB”, “GTG” and “CYA” may be the accepted lingo within the chat room environment but this language is definitely not appropriate in any business

communication.

One downfall to email communication is the inability of the writer to convey tone. Depending on how the recipient interprets your message, misunderstandings or misinterpretations may occur. It is important to take this into consideration to ensure your electronic communications are clear and concise. The following email etiquettes will reduce the likelihood of this happening to you.

Composing Your Message

- Use descriptive text in the “Subject” line to ensure your email is read (i.e. Draft Agenda May 20, 2010 Finance Meeting). Avoid blank subject lines and one-liners (i.e. Important!).
- Use descriptive titles for attachments and ensure attachments are in a format and size that the recipient can view.
- Always include a salutation or greeting, unless the email is an ongoing e-versation (an electronic conversation).
- Keep your communication brief to avoid the recipient having to use the scrolling feature.
- Always use proper grammar, punctuation and formatting (i.e. short paragraphs, breaks, etc.). Emails lacking these components are difficult to read and may alter the meaning of the text.
- When communicating with someone who may not be familiar with you, always include a ‘signature’ to let the recipient know who you are.
- Do not write in UPPER CASE. NOT ONLY IS THIS ANNOYING BUT IT WILL SEEM THAT YOU ARE SHOUTING AND MAY CAUSE YOUR RECIPIENT TO RESPOND IN AN UNFRIENDLY MANNER.

- Take the time to read your email before you hit ‘Send’ to ensure the content is relevant and effectively conveys your communication, leaving little chance for misinterpretation.
- When replying to an email, always include the original email in your reply. Not everyone will recall the content of the original message.
- Always ask for permission to copy a message or attachment to avoid infringing on copyright laws.
- Avoid posting your email address on websites unless you want to be inundated with spam mail.

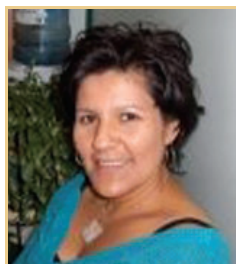
Using the “To:”, “CC:” and “BCC:” Fields and “Reply To All” Features

- Use the “To:” field to send the same email to multiple recipients from whom you are seeking input from. If your name is included in the “To:” field, a response is expected from you.
- Use the “Carbon Copy” or “CC:” field to keep others in the loop. The ‘CC:’ serves as an FYI (“for your information”) and there is no expectation of a reply. If your name is in the “CC:” field and you do have something to say, send a reply to the Sender only. The Sender will make the call on whether your response should be shared with the others.
- Use the “Blind Carbon Copy” or “BCC:” field if you wish to hide the recipients of your message. The “BCC:” field is also useful in maintaining the privacy of your contacts when sending a mass email (i.e. a newsletter).
- Use the “Reply To All” feature when you are positive that “All” will be interested in your response or if they need to be aware of the content in your reply.

Although email can never replace face-to-face conversations and should never be relied upon to develop interpersonal relationships, it does have its purpose. Email is about communication and when you follow proper email etiquettes you will convey an email that is clear and concise, thereby lessening the chances of misunderstandings, misinterpretations, ill-feelings and unwanted responses.



BUILDING RELATIONSHIPS WITH YOUR CUSTOMERS



Shirley Paulmartin
Administrative Assistant

We've all had horrible experiences with businesses. My husband and I were once looking for a big stainless steel barbecue so we started with the weekend flyers. Paul was happy to come across a very good deal. It was a weekend special, 50% off a Char-Broil Red 500 propane barbecue for \$599.00. He contacted the retailer and was told they had seven in stock on a 'first-come, first-serve' basis, and doors would open at 7:30 am with a huge turnout expected. We went

to bed early and set our alarm clock for 6:30 am.

Morning came, and all I could think of was, 'it's crazy to get up this early in the morning for a barbecue and it's snowing too!' Paul kept saying, 'hurry up you old lady, I bet there will be lots of people lined up there'. Sure enough, there were about 10 people ahead of us. I started chatting with the ladies beside me and one of them was here for the shop vacuum. I told them we were there for the barbecue and one of them said not to worry, "I don't think many people are here for the barbecue, besides, it's snowing and freezing too". Finally, the doors opened.

We rushed in and Paul kept shouting "Hurry! Run to the cash register!" as he headed toward the barbecue section.

I could hear him above the fracas telling other customers "this baby is mine!" I was the third person in line and the other two ahead of me kept saying "first-come, first-serve for the barbecues". The cashier seemed confused and instantly called her manager to ask about the barbecues on sale. She hung up and then told the first customer in line that she was waiting for her boss to call back with an answer, and not to worry because she was the only cashier on duty.

We waited for about 15 minutes to no avail after which my husband joined me in the queue with a saddened look on his face. He told everyone that all the barbecues were sold, which was what he heard from the manager. We were far from impressed with the situation and I waited for my husband to calm down as I saw his face grow red with each passing second in the line-up. He was livid, and had every right to be. Sensing that we were going nowhere in our quest for a new barbecue, he finally demanded to see the store manager. She arrived just in time, as Paul was starting to cool off. He explained our situation to her and she apologized and offered us the same deal. She told us to pick any barbecue in the store and she would knock 50% off.

You are probably thinking, 'what is the point of this story?' I shared this story because my husband was a happy customer in the end. ***Whether your customer's complaint is legitimate or not, follow it up as soon as possible. Happy customers always come back and should be treated as if the life of your business depended on them.***



NADF BUSINESS DEVELOPMENT WORKSHOPS JUNE-JULY 2010

DATE	TOPIC	DESCRIPTION
June 16, 2010	HST & Business	Learn how HST may affect your business. Know what is taxable and exempt under the HST.
June 23, 2010	Entrepreneurial Mindset	Are you cut out for self-employment? Find out if you have what it takes to be your own boss in this workshop.
June 30, 2010	Writing a Business Plan	The first of 2 workshops explaining step-by-step how to write a winning business plan.
July 7, 2010	Writing a Business Plan Pt. 2	The second part of this popular workshop will highlight what funding agencies look for in a successful business plan.

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

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

JOIN US FOR OUR 4TH ANNUAL 'FAIRWAYS FOR THE FUTURE' CHARITY GOLF CLASSIC TOURNAMENT

Complete and mail or fax this form to:
Nishnawbe Aski Development Fund, 106 Centennial Sq. 2nd Floor,
Thunder Bay, ON P7E 1H3 Fax: (807) 622-8271

Registration Form

Registration Deadline is **Wednesday June 23rd, 2010**

Save \$115.00 today! Register a team of four
Singles, pairs, and team entries are welcomed.

Fort William Country Club - 1350 Mountain Road

Friday July 9th 2010 - Rain or Shine

Registration: 12:00 PM

Shotgun Start: 1:00 PM

Dinner & Awards: 6:30 PM



NISHNAWBE ASKI
DEVELOPMENT FUND

Fairways for the Future

Charity Golf Classic



- ☐ Please register me or my team. I have enclosed \$160.00
per person/or \$525.00 for a team.*

**Pricing Includes HST.*

① Company/Organization: _____

Name: _____

Address: _____

Telephone: _____ Fax: _____ Email: _____

Method of Payment: ☐ Cheque ☐ Cash ☐ Credit Card**

② Company/Organization: _____

Name: _____

Address: _____

Telephone: _____ Fax: _____ Email: _____

Method of Payment: ☐ Cheque ☐ Cash ☐ Credit Card**

③ Company/Organization: _____

Name: _____

Address: _____

Telephone: _____ Fax: _____ Email: _____

Method of Payment: ☐ Cheque ☐ Cash ☐ Credit Card**

④ Company/Organization: _____

Name: _____

Address: _____

Telephone: _____ Fax: _____ Email: _____

Method of Payment: ☐ Cheque ☐ Cash ☐ Credit Card**

To register / questions call: (807) 623-5397 Fax: (807) 622-8271
Please make all cheques payable to: Nishnawbe Aski Development Fund - 106 Centennial Square, 2nd Floor Thunder Bay, Ontario P7E 1H3
**If paying by Credit Card, please call Liesa Wynn at (807) 623-5397 ext. 12

Registration Deadline is Wednesday June 23rd, 2010

*This form (and the event sponsorship form) is also available for download on our website at www.nadf.org

Upcoming Events

XXIX NAN Keewaywin Conference

June 8-10, 2010
Sandy Lake FN, ON

Contact Nikki Louttit at nlouttit@nan.on.ca or 1-800-465-9952 for more information.

17th Annual OACFDC Conference

June 10-12, 2010
Thunder Bay, ON

Contact Colleen Martin at cmartin@nadf.org or 1-800-465-6821 for more information.

28th Annual Pow-Wow "Empowering our Future Generations"

June 11-13, 2010
Whitesand FN, ON

Contact Garry Gustafson at 807-583-2177 for more information.

4th Annual Fairways for Charity Golf Tournament

July 9, 2010
Fort William Country Club –
Thunder Bay, ON

Contact Ade Sekudo at asekudo@nadf.org or 1-800-465-6821 to register for or sponsor this event.

National Aboriginal Day & Canada Day Office Closures

NADF Offices will be closed on June 21st & July 1, 2010.

Work will resume at 9:00am EST on June 22, & July 2, 2010 respectively.

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 MacDiarmidThunder Bay, ON
George NothingKitchenuhmaykoosib 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

Deputy Grand Chief Les Louttit Nishnawbe Aski Nation
Sunil BajajIndian and Northern Affairs Canada-
Aboriginal Business Canada

Members

James Mamakwa Kingfisher Lake First Nation
Rosie Mosquito Bearskin Lake First Nation

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Administrative Assistant (Timmins)

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Marketing & Communications Officer

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Gail Anderson ganderson@nadf.org
Loans Officer

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Fax: (705) 268-4034
Toll Free: 1-800-461-9858