



Waubetek Business Development Corporation
 "A Community Futures Development Corporation"

WAUBETEK NEWS

Spring

2015



GET HOOKED ON HERBERT FISHERIES



quality, Herbert operates a fish processing plant, where you can also purchase fresh fish for your personal use. Herbert states that there has really been a good response to the processing plant. "We have been able to hire more people. We also have to support the new restaurant that we opened in Sudbury" said Herbert.

The restaurants provide economic spinoffs to the local fisherman as well; not only in Wikwemikong, but with Henvey Inlet and other reserves. Herbert said, "It is going to open up avenues for the Aboriginal fisherman to sell their fish to me. A lot of our staff are Aboriginal. We try to hire locally, and we appreciate any Aboriginal people that do apply."

Herbert acknowledges the Waubetek Business Development Corporation for helping him with his business expansion. "With their support, we can serve more people, hire more employees, and improve service and accessibility to our many customers," said Herbert. That is wonderful news for the community.

Herbert requests that you call ahead to the Killarney location to confirm it is open at (705) 287-2701. To place a fish and chips order at the Sudbury restaurant, which is open year round, call (705) 222-1942.

By: Debbie S. Mishibinijima

Anticipating that first morsel of delicious, fresh pickerel with a side of french fries from the world famous Killarney Fish and Chip stand is an annual ritual for many.

Herbert Fisheries is owned by Henvey Inlet band member, Ross

Herbert. His family run fish and chip stand has been open for 30 years in the popular marina port of Killarney. The tasty meal is so popular, that Herbert expanded to a year round location in Sudbury at 1942 Regent Street and constructed a new 30 seat restaurant in Killarney. Boaters and drivers, be

assured that the famous Killarney fish and chip 'stand' will be open for business in the Spring of 2015. Herbert anticipates the restaurant will be up and running for business on Mother's Day weekend. That would be a great place to celebrate this occasion!

To ensure sufficient supply and

MINING STRATEGY LAUNCHED

There was a lot of buzz and excitement at PDAC this year where more than 10,000 participants attended the world's largest mining industry get-together.

Dawn Madahbee, General Manager, and Irene Altman, Regional Initiatives Coordinator, attended the 2015 Prospectors and Developers Association of Canada Convention held in March at the Metro Toronto Convention Centre. Housed at the Northern Ontario Pavilion, sponsored by FedNor, Waubetek was present to launch the Aboriginal Mining Strategy for North East Ontario to the mining industry. The strategy was met with enthusiasm and garnered much needed support for the proactive approach Waubetek has taken on behalf of the First Nations and Aboriginal entrepreneurs we service to enhance and augment the business, training, and partnership opportunities in the mining supply and service sector. For more information about the Aboriginal Mining Strategy for North East Ontario please contact, Irene Altman, Regional Initiatives Coordinator.



Irene Altman, third from the left, met briefly with a delegation of Federal Members of Parliament at the Prospectors and Developers Association of Canada annual get-together.

NIPISSING MILLWRIGHT SET TO EXPAND BUSINESS



By: Debbie Mishibinijima

Nipissing band member, Octavious Frawley, has an impressive 30 years of Millwright experience and skills that have enabled him to build his company—Mechanical Resources Inc.

Frawley climbed up the corporate ladder as a unionized member of Millwright Union #1425 to gain the skillsets to achieve his dream of owning a business. He has been an entrepreneur since 2011 when the Waubetek Business Development Corporation helped his business with a start-up loan. “It took 10 to 15 years

preparing for this,” Frawley said. He read numerous books on business development. Frawley credits the book series – Rich Dad, Poor Dad— with helping him a great deal. Frawley said, “It got the flame going to inspire me.”

Speaking of inspiring....Frawley’s areas of expertise are vast; including – project management, new construction, plant refurbishing, structured steel, and piping—just to name a few.

Another component to Mechanical Resources Inc. is the availability of precision equipment

rentals, repairs and sales. Some items available are: new style precision tilting levels, Wilde T-2 Theodolites, torque wrenches, dial indicators and magnetic bases.

Much of his business is within the territory of Barrie, through North Bay, and Sault Ste. Marie to the west. His expansion plan is to secure more work around Ontario, particularly within the 133 First Nation communities.

To date, his challenge has been to market his expertise to First Nations’ administration. “I am hoping to get more involved working in First Nations. I have not been able to secure subcontracts,” said Frawley. “There are not a lot of contractors who do what I do,” he pointedly adds.

Frawley does credit the community of Dokis First Nation as the leading First Nation community whom he has done business with. He was responsible for installing the embedded piping in the powerhouse at the Okikendawt Hydro Electric Project. He has similarly worked within the Matachewan territory with the AuRico Gold operation.

When he secures sizable contracts, he likes to hire other Anishinabek workers to help him out. When business is good, he has hired 10 to 12 men. When business is slow, his number of employees is 2 to 4

workers.

Just recently, Frawley had a big long term contract with the municipality of Greater Sudbury. He successfully tendered the work for a bio-solid water and sewage plant. He was responsible for project management, quality control, new construction, plant maintenance, and structural steel work to install ductwork. He was on that job for about 14 months.

Frawley has to wear many hats to run his business, and has the full support of his wife to be successful.

He advises anyone who wishes to become an entrepreneur to work hard, plan for the future, be bold, and read the book – Richest Man in Babylon — for useful entrepreneur tips.

(Note: Mechanical Resources Inc. is now an authorized builder for Federal Steel Systems in Northern Ontario. Visit the website www.federalsteelsystems.com for information.)

To request a quote or for more information, contact Octavious (Oggy) Frawley at (Mobile) 705-618-5822, (Office) 705-969-3964, Email: mechanicalresourcesinc@gmail.com, Website www.mechanicalresources.ca

FULL TIME DEVOTION AND PASSION TO FULLTIME FISHERIES



By: Debbie S. Mishibinijima

Nestled along the clean pristine shores of the largest freshwater island in the world are cages of rainbow trout fingerlings. Fulltime Fisheries is the aquaculture farm owned by Armando Shawanda located in Wikwemikong Unceded Indian Reserve. Shawanda’s delightful hard working wife, Rose, helps with the family-run business.

When the opportunity to become an entrepreneur was available, Shawanda went for it. After some

wheeling and dealing to purchase the fish farm from two community members, he became a business owner in 2012.

Initially, Shawanda acquired six cages of fingerlings, with 30,000 per cage. To grow the fish, staff are up at dawn to feed them. “Each day is different. You have to see how they are acting and taking the feed,” Shawanda said.

Water quality is of utmost importance. Shawanda is stringent about following best management

practices. Quality control involves water temperature tests, oxygen tests and phosphorus tests, amongst others. Water samples are regularly sent to a laboratory in Sudbury for testing.

There are numerous challenges in running a fish farm; one of which is the predatory nature of cormorants, who are constantly looking for any opportunity to snag a meal. Their sharp beaks cause injury to the fingerlings, or damage to the nets. Forget about scarecrows, those do not deter the persistent birds.

Weather is another daily factor. Shawanda stresses the importance of safety to his staff. Life jackets and floatation suits are paramount to keeping the staff safe.

In the spring time, there comes the ice break up. The cages have to be submerged deep into the water to avoid being damaged. Shawanda takes a ride out in the waters to ensure the ice is fully out of the bay before the cages are brought back to the water surface. During this time, Shawanda is hard at work with his wife harvesting maple syrup. This side business is called Dooganing Maple – Liquid Gold & Products.

With assistance from the

Waubetek Business Development Corporation, Fulltime Fisheries has expanded with four more cages of fingerlings. “In 2015, we are at 12 cages in total because there is a market for it. Fish farming is growing to be the way of the future. It is good fish protein,” Shawanda said.

With that growth, there will be a whopping one million pounds of fish at harvest time. The fish weigh between 2 and 3 pounds when they are shipped down south.

Shawanda credits members of the Northern Ontario Aquaculture Association with helping him to succeed. “I like sharing our passion with other fish farmers. We get growing tips. Even though we are in competition, at the same time, we are helping each other.”

The secluded life of the remote wooded shores of South Bay is ideal for Shawanda. “I really enjoy the great outdoors, and being out on the lake. It’s really nice,” said Shawanda.

Shawanda has found a way to succeed in an environment suited to him.

To contact Armando Shawanda at Fulltime Fisheries, call 705-282-4255.

ROLL ON DOWN THE HIGHWAY



By: Debbie S. Mishibinijima

There is an old saying, that when life gives you lemons.....make lemonade. Well, that is exactly what Sterling (Sonny) Toulouse did when he suffered a debilitating back injury some 20 years ago. "I got hurt and decided that trucking was easier," said Toulouse.

Prior to being a trucker, Toulouse

was a self-employed logger. He had secured a loan with the Waubetek Business Development Corporation in 1991 to purchase a chainsaw, tools and a skidder. It was a life changing moment for him when a tree cracked and fell on him. The accident caused him to have a slipped disc in his back, resulting in frequent visits to the chiropractor.

Still needing to care for his wife

and three children, Toulouse began his company, Sonny Toulouse Trucking, in 1996. When he first started out, he was busy hauling logs. Eventually, he ended up regularly hauling for a mining company.

Being a road worthy trucker requires a lot of commitment and long work hours. Toulouse typically wakes up at 2:30 a.m. to get ready for work. His regular route is from Totten Mine to Clarabelle Mine in Sudbury. His daily route has him making a 2 hour drive to the mine sites and back six times per day, often seven days a week.

After a good day's work, he is back home by 7:00 p.m., ready to rest up for a new day. "It is long hours, but you get used to it," Toulouse said. He readily points out that it is not a job for most people; you have to enjoy the solitude of your own company, and have a fondness for the great outdoors. "I like it, but I am not used to being around people."

Recently, Toulouse has had to replace his older truck on account of the wear and tear corrosion that the chemicals cause at the mining sites. He is the new owner of a spiffy black

truck --a 2016 W900B Kenmore transport--which he named "Sweet Sixteen" in honour of his daughter who just turned that age. The predominantly black rig has very little chrome on it due to the exposure of chemicals. The lack of chrome makes his truck uniquely noticeable. In fact, why not keep an eye out for Toulouse cruising down the highway?

As an expression of gratitude for the help he received from the staff at Waubetek, Toulouse intends to take Sweet Sixteen over to Waubetek headquarters. Who knows....maybe the staff will get a ride in his rig for all the help they have given to get his business off the ground! Toulouse said, "I am wanting to go show the Waubetek staff my truck before it gets too old."

Toulouse is in a career that suits him. As he travels down the highway, he enjoys taking in the majestic scenery and listening to country and rock tunes on the satellite radio; but he is also ever alert for the animals who share the road with him.

To contact Sterling (Sonny) Toulouse, call (705) 869-8360.

REGIONAL INITIATIVES

Thanks to funding received from FedNor, Waubetek is pleased to be able to continue to support First Nations and Aboriginal entrepreneurs in economic and business development through our Regional Initiatives Program for another three years.

2014 was a busy year. We worked on implementing the Waubetek Aboriginal Fisheries Strategy with assistance from our Fisheries Committee comprised of Aboriginal fishers. Three priorities were selected and we worked at implementing those action items. We are currently completing an asset mapping exercise to look at fisheries assets in the Waubetek region and how we can use those assets to create or enhance business opportunities and partnerships. Moggy Environmental was contracted to work on the project with us. We also continue to work on the Aboriginal Aquaculture in Canada Initiative and are pleased to report that we have several projects currently in the feasibility stage for our region.

FedNor also supported our Aboriginal Mining Strategy for North East Ontario. In April 2014 we contracted Stonecircle Consulting to assist us with this project. We held three regional sessions in Sault Ste. Marie, Sudbury and Manitoulin to provide our First Nations and entrepreneurs to provide input into the strategy. A fourth session was held in Sudbury in September where participants were able to provide input into the strategy after reviewing the draft. The strategy was approved by the Waubetek board in January 2015. A steering committee has been established to help implement the

strategy and an initial meeting was held in early February. Work is underway on several key action times including looking at establishing a Centre for Excellence in Aboriginal Mining and an Aboriginal Mine Supply and Service Network. In addition to this we attended the Prospectors and Developers of Canada Convention held in Toronto to introduce the strategy to industry and government. Our next step is to apply for funding to aid in the implementation of the strategy.

Through our Regional Initiatives program we also are able to offer business workshops for entrepreneurs and economic development officers. In December 2014, in partnership with KPMG, we hosted a two day session for economic development officers on business acquisitions in addition to providing updates on our mining and fisheries initiatives. We had 17 First Nations represented. In February 2015 we partnered with the Sudbury Regional Business Centre to host our second Aboriginal Women Business Day with 45 ladies in attendance. Topics included Branding your Business, Social Enterprise and Business Files and Records Management. Our keynote speaker was Jennifer Twigg who owns Twigg's Coffee Roasters. Boasting two locations in North Bay and a franchise in Sturgeon Falls, Twigg is becoming the coffee place of choice for coffee lovers in the North Bay region. Watch for our next workshop on Procurement to be held in June.

For more information on our Regional Initiatives program please contact our coordinator, Irene Altman at ialtman@waubetek.com or by calling our office at 705-285-4275.



WAUBETEK
BUSINESS DEVELOPMENT CORPORATION



Friday August 14, 2015
at the



Waubetek's
14th Annual
Golf Charity
Classic

Four (4) Person Scramble

Divisions:

- Men's
- Woman's
- Mixed (2 Male/2 Female)

\$400/Team or \$100/Person
Includes: Golf, Dinner & Prize

Silent Auction

Complimentary Gift

More Info: 705-285-4275

Tee and Hole-in-One Sponsors available
\$100/Tee Sponsor

All donations gratefully appreciated

All proceeds go towards the Waubetek
Post-Secondary Youth Bursary.





WAUBETEK RECEIVES 5 YEAR FUNDING AGREEMENT

Waubetek was established as a Community Futures Development Corporation in 1989 and has expanded over the years to provide a wide variety of business and economic services to an expanded service area. Waubetek's presence to continue serving the Aboriginal business community was enhanced with the recent award of a 5-year funding agreement with FedNor. This agreement came about following a program and compliance audit by that federal agency. Waubetek was deemed to have the strong financial, accountability, management and governance systems needed to deliver multiple complex programs over a wide geographic area. Waubetek is now one of only two Community Futures Development Corporations in Northern Ontario with such an arrangement. Since its inception, Waubetek has invested almost \$62 million in Aboriginal businesses who, in turn, have achieved a survival rate of more than 90% (which is better than the Canadian average). With this 5-year agreement, Waubetek will be able to continue to work in partnership with FedNor, the First Nations leadership and the Aboriginal business community to benefit to the whole regional economy of Northern Ontario.

Waubetek is presented with a beautiful framed print with quill work from Sagamok First Nation on the occasion of Waubetek's 25th Anniversary.

2015 Business Awards Gala

Call for Nominations!

WAUBETEK

Business Development Corporation

"Investing in the Aboriginal Business Spirit"

Nominate an Outstanding Aboriginal Entrepreneur or Business from North-East Ontario by

MAY 31, 2015

Award Categories include:

- *New Entrepreneur of the Year*
- *Youth Entrepreneur of the Year*
- *Business Achievement Award*
- *Business Merit Award*

Contact the Waubetek Office in Birch Island at (705) 285-4275 to find out how to request the nomination form.

BUSINESS AWARD NOMINATION FORM

Nominate an Aboriginal Entrepreneur / Business in your community by **May 31, 2015** for the

Waubetek Business Awards Gala

To be held Thursday, November 5th, 2015, at Casino Rama in Rama, Ontario

AWARD CATEGORIES

NEW ENTREPRENEUR OF THE YEAR
Awarded to a new business that has been operational for at least one year and who exhibits great future potential

BUSINESS MERIT
Awarded to business people who are role models for hard work, business innovation and excellent customer service

BUSINESS ACHIEVEMENT
Awarded to a business or entrepreneur who has been successfully established for several years and who has contributed greatly to our First Nation communities through job creation and/or establishing needed services in the region

YOUTH ENTREPRENEUR OF THE YEAR
Awarded to an inspiring youth business / entrepreneur between the ages of 18-35, who has operated their business for at least two years or more and who exhibits great future potential

Eligibility:

- Must be an Aboriginal business located and operating in Waubetek's service area of Northeast Ontario
- Can be a sole proprietor, Aboriginal majority-owned business corporation or partnership (minimum 51%)
- The Youth Entrepreneur must be an Aboriginal between the age of 18 – 35 years of age
- The nomination must be accompanied by a one page letter indicating why you feel this entrepreneur / business should be selected for the award

Nomination Information **Complete all sections and forward this form to our office along with your letter of support on why you believe this business should be considered for an award**

Nominator: _____ Date: _____

Phone #: _____ Fax #: _____

Name of Entrepreneur or Business Nominated: _____ for the following award:

New Entrepreneur Business Achievement Business Merit Youth Entrepreneur of the Year

Contact Name and Information for Nominated Business: _____

Telephone _____ Fax _____ Email _____

FAX TO: WAUBETEK BUSINESS DEVELOPMENT CORPORATION (705) 285-4584
OR MAIL TO: P.O. Box 209, 6 Rainbow Valley Road, Birch Island, Ontario POP 1A0

TOUCHED BY THAT ENTREPRENEURIAL SPIRIT...

Rockland Chiropractic and Wellness Clinic

Dr. Guillaume Desjardins, Metis Nation of Ontario started Rockland Chiropractic and Wellness Clinic located in Sturgeon Falls. For more information on this business please visit the website <http://www.rfchiro.ca/> or call (613) 446-4553

Allrock Roofing

Earl Olson from the Henvey Inlet First Nation established Allrock Roofing to provide roofing services in the Sudbury area. For more information please contact Earl at 705-690-6796.

Kanuck Rock Drill Services Incorporated

Larry Beucage from the Sagamok First Nation owns and operates his business Kanuck Rock Drill Services Incorporated located in Sudbury, Ontario. The company provides repair services to drills for the gold mining industry. For more information please visit the company's website at <http://www.kanuckrockdrillservice.ca/> or call (705) 671-0101

King's Lighthouse & Grill

Henry King from the Thessalon First Nation has established a new licensed fine dining establishment known as King's Lighthouse & Grill located in Richard's Landing on St. Joseph's Island. For more information please contact Mr. King at (705) 248-1414

Real Mortgage Associates Incorporated

Annette Currie established Real Mortgage Associates Incorporated a brokerage company dealing with mortgage financing in the Sault Ste. Marie area. For more information please contact Annette at annettecurrie@rmabroker.ca.

Daro Vinyl Products

Roy Gareau is set to expand his company Daro Vinyl Products located in Val Caron, Ontario. Daro Vinyl Products Inc. can handle entire renovations from start to finish for any home and business. For more information please visit the company's website at <http://www.darovinyl.ca/> or contact (705) 897-7914.

CNootchta Engineering & Consulting Services

Craig Nootchta from the Atikmaksheng Anishnabek established CNootchta Engineering & Consulting Services with an office located on his First Nation. The company provides civil engineering and mining field consultation services. For more information please contact Mr. Nootchta by phone at (705) 929-6716 or by email cnootchta@hotmail.com.

Premier Painting Services

Ralph K. Petrant purchased an existing mobile sandblasting/spray painting company known as Premier Painting Services Incorporated which he operates out of Val Caron, Ontario. For more information please contact Mr. Petrant by phone at (705) 897-7842

Ronald Toulouse Trucking

Ronald Toulouse (Jr.) from the Sagamok Anishnawbek First Nation established Ronald Toulouse Trucking located on the Sagamok Anishnawbek First Nation. For more information please contact Ronald by phone (705) 865-1142.

Sonny Toulouse Trucking

Sterling (Sonny) Toulouse established Sonny Toulouse Trucking located on the Sagamok Anishnawbek First Nation. For more information please contact Sonny by phone (705) 865-2972.

Mechanical Resources Incorporated

Octavious Frawley from the Nipissing First Nation operates his business known as Mechanical Resources Incorporated located in Hanmer Ontario. The business provides millwright and contracting services to the manufacturing, mining and energy sectors. For more information please visit the company's website <http://www.mechanicalresources.ca/> or call (705) 969-3964.

Fired Up Pizza Inc.

Neal Gideon from the Missanabee Cree First Nation acquired a new established franchise Fired Up Pizza Inc. a mobile food service company that will operate on Lorne Street in Sudbury. The business will offer the sale of wood fired pizza calzones, hotdogs, sausages and other similar related items including beverages and desserts. The business will operate May to October of each year.

Dr. Benjamin Lalonde Medicine Professional Corporation

Dr. Benjamin Lalonde from Rainy River First Nation has established Dr. Benjamin Lalonde Medicine Professional Corporation a family practice on the Nipissing First Nation adjacent to the North Bay Hospital. The medical practice will be open in the summer of 2015

Digging Roots

Raven Polson-Lahache, a member of the Kahnawake First Nation, and Shoshona Kish, with roots in Batchawana, are music artists who combined to establish the Juno award winning music group Digging Roots a few years ago. They recently participated in a world music showcase

in Australia where festival organizers from around the globe will become aware of this amazing Aboriginal duo. For bookings, please contact them by phone (705) 717-2198.

Harbour Vue Marina

Kevin Rose, a member of the New Credit First Nation, acquired Harbour Vue Marina located in Little Current Ontario. Harbour is the larger full serviced marina on the North Channel. For more information please visit the website at <http://www.harbourvue.ca/> or email kröse@harbourvue.ca.

Corbiere Enterprises

Rodney Corbiere, a member of the M'Chigeeng First Nation, owns and operates Corbiere Enterprises. The company, which recently added to its inventory of equipment, focuses on site preparation work and heavy equipment contracting. For more information contact Mr. Corbiere by phone (705) 377-5824.

TAC Construction

Tyler Corbiere a member of the M'Chigeeng First Nation established TAC Construction in 2014. The business offers screening services to local contractors, construction firms, First Nations and Municipalities in the Manitoulin district. For More information contact Tyler by phone (705) 862-2363.

Killarney Treasures

Valerie Knopczyk, a member of the Wikwemikong Unceded Indian Reserve, established a gift shop known as Killarney Treasures in Killarney, Ontario. For information please contact her by phone (705) 287-2220.

Buzwah Fisheries

Benjamin Kanaswe, a member of the Wikwemikong Unceded Indian Reserve, owner and operator of Buzwah Fisheries, expanded his rainbow trout aquaculture operation in Wikwemikong. For more information please contact (705) 859-1807

Full Time Fisheries

Armando and Rose Shawanda of the Wikwemikong Unceded Indian Reserve established Full Time Fisheries which is another aquaculture operation located in Wikwemikong.

Herbert Fisheries

For more information please contact 705-968-0132. Ross Herbert, a member of the Henvey Inlet First Nation, owns and operates Herbert Fisheries located in Killarney, Ontario. The business catches, fillets and sells fish to retail outlets. They are in the midst of expanding their fish processing facility. As well, the business operates their world famous "fish and chip stand" in Killarney and at a new restaurant in Sudbury. For more information contact herbertfisheries@gmail.com.



WAUBETEK NEWS BRIEFS

Social Enterprise Demonstration Fund

Waubetek was recently approved to be one of 11 organizations in Ontario to participate in the Social Enterprise Demonstration Fund SEDF, which is an initiative of the Ministry of Economic Development, Employment and Infrastructure. As a result, Waubetek now has capital to invest in Aboriginal social enterprises/business cooperatives. Social enterprises are businesses owned by nonprofit organizations, that are directly involved in the production and/or selling of goods and services for the blended purpose of generating income and achieving social, cultural, and/or environmental aims. Individuals, Sole Proprietorships and General Partnerships cannot be Applicants. Social enterprises are one more tool for non-profits to use to meet their mission to contribute to healthy communities. The maximum contribution available through this fund is \$60,000, but these funds can be combined with Waubetek's other business programs, such funds for business plans, marketing and capital costs. The SEDF dollars can be used towards hiring a full-time manager for the cooperative and providing training for the cooperative members (i.e. governance training, food handling, etc.).

Aboriginal Economic Development Fund

The Ministry of Aboriginal Affairs recently announced that funding would be provided to the established Aboriginal Financial Institutions in the province to deliver business and economic funding in their respective service areas. As a result, Waubetek is being provided with \$2.5 million over two and a half years to support Aboriginal businesses and community economic initiatives throughout North-East Ontario. Through the community economic initiatives component, up to \$10,000 is available for community economic development projects that assist First Nations to generate revenues in support of their economies and to develop specific economic sectors. The business component will support the business financing needs of Aboriginal entrepreneurs.

Aboriginal Equity Fund

Possible program changes to this business equity program that Waubetek has been delivering since 1999 have resulted in a delay in funding. Waubetek partners with Aboriginal Affairs and Northern Development Canada in the delivery of this very important business program. During this delay, our Business Development Officers will continue to receive applications with the expectations that the program will resume by the June 1st. For the past two years, Waubetek has also been delivering this fund to Aboriginal businesses and First Nations throughout Southern Ontario in addition to North-East Ontario.

Aboriginal Fisheries Initiatives

With FedNor support, an Aboriginal Fisheries Strategy was completed in 2012 with the involvement of 60 Aboriginal fisheries stakeholders. One of the results of the strategy is that the Department of Fisheries and Oceans has involved Waubetek in a national Aboriginal aquaculture strategy. Waubetek is designated as the central Canada resource on aquaculture where we are funded to host an aquaculture technician (Todd Gordon) to assist First Nations/Aboriginal people interested in developing this industry in Ontario, Manitoba and Saskatchewan up to March 2016. Funds for this project are from the Strategic Partnerships Initiative (SPI) involving several Federal departments. To promote the initiative, Todd has been attending meetings and hosting workshops with various Aboriginal clients who are interested in starting or expanding their

aquaculture businesses. He has also supported business start-ups and expansions in this industry through Waubetek's regular business funds. Last September, we received an additional allocation of funds from SPI for various client proposals from Ontario and Manitoba for various aquaculture studies, business plans and the development of best practices.

Fisheries Asset Mapping Exercise

Through our Aquaculture Initiative agreement, we have been approved to utilize funds to develop an Aboriginal Fisheries Asset Map for North-East Ontario. The development of a Fisheries Asset Map was one of the action items listed in our Aboriginal Fisheries Strategy, so we are pleased to take another step in implementing the strategy. This exercise was conducted through regional information sessions to take inventory of all Aboriginal-owned fisheries assets throughout North-East Ontario. Derrick Moggy of Moggy Environmental was contracted for this initiative. He is a former Department of Fisheries and Oceans biologist and a member of Wikwemikong. The report will be available in early May.

Aboriginal Youth Business Initiatives

Waubetek's Aboriginal Youth Business Project funded through the Strategic Community Entrepreneur Project of the Ontario Ministry of Economic Development, Employment and Infrastructure is being extended to September 30th this year. This will allow Waubetek to use the remaining funds to assist an additional 15 Aboriginal Youth to start their businesses. We will be contracting business teachers during the summer months to mentor the youth developing their own business plans and financing applications. This is an extension of the program we ran last summer where we had 14 youth in a business training program that we hosted at Laurentian University in Sudbury. We are still working with the youth involved in last year's program, in addition to the 15 youth we plan to recruit this summer. Waubetek will be posting an application on our website in relation to this opportunity.

Northern Policy Institute

One of the results of the dialogue that Waubetek co-hosted with the Northern Policy Institute in Sudbury on February 25th regarding the "Federal Economic Agenda" was the inclusion of "Aboriginal and Treaty Rights" as one of the top three priorities that the Mowat Centre is putting forward to candidates in the upcoming Federal election. The Northern Policy Institute, the Mowat Centre, and the Institute for Competitiveness and Prosperity have collaborated to develop a "Federal economic agenda for Ontario" as a tool to encourage each of the federal political parties to think specifically and strategically about the needs of Northern Ontario as they prepare their platforms for the upcoming federal election. Under the heading of "Aboriginal and Treaty Rights", many of the points made at our session will be included. The Aboriginal agenda wasn't originally on the list of priorities, so the session we held has helped to establish this topic as a priority.

Waubetek Economic Forum

Our annual "Waubetek Economic Forum" attended by First Nation leaders and economic development officers, will be held at Garden River First Nation from May 6th and 7th. The forum will focus on the recently launched "Aboriginal Mining Strategy for North-East Ontario" (a Waubetek regional economic initiative) and will include guest speakers on this topic from Quebec and Nova Scotia.

BUSINESS RECORDS

Once a person gets involved with other people in a manner where money is exchanged for goods and services, that person has a business. Even if the business is unregistered, home-based, working out of the back of somebody's pickup, once money is exchanged, obligations and liabilities are created. Once there are obligations and liabilities, the business person would be well-advised to keep records of materials purchased, services provided, and parties to whom these were sold.

There are many reasons why someone should keep records any time they are paid for a product or service. An immediate reason is that these records can be used in the case of dispute: if a customer complains about the quality of a service or performance of a product, both parties can work from the same information in order to settle the dispute. They will find that the garage was painted five years ago, not one, so a bit of paint flaking is reasonable; that the cake ordered was never specified as a birthday cake...just a "nice" cake. Another, and very critical reason is that if the casual business ever starts to grow and the person realizes that a living can be made from it, the records can be used to support a financing application.

Once a business makes the jump from a casual, home-based operation and becomes legitimized, business records become mandatory. To start with, business lenders will require regular financial statements. The lenders will review these statements for assurance that the business is still operating and that the financial performance is at least approximating what was stated in the Business Plan. Businesses will have to obtain and maintain various registrations: a Master Business License; a Vendor's Permit; a Business Number from Canada Revenue for GST/HST, payroll, income tax; WSIB. All of these require periodic reports and remittances in order to keep the registrations in good standing.

The Canada Income Tax Act makes business records mandatory for all of these purposes stated above and also sets standards for these records. The records must be reliable and complete, substantiated (e.g. payroll records supported by worker timesheets), and retained for specified periods depending upon the type of records.

Good records management starts with the selection of a good business service provider. A good bookkeeper and accountant are critical to ensure that your business records are properly maintained and that your remittances are paid on time and not overpaid, and that you do not miss any rebates to which you might be entitled. The selection of a well-established outside bookkeeper and accountant will keep your hands and mind free to work at growing your business. Over time, as you monitor your business or if you ever run into a problem and need to go back to your lenders, you will find that having spent money on records management was a worthy investment.



WAUBETEK BUSINESS DEVELOPMENT CORPORATION

BUSINESS DEVELOPMENT OFFICER (BDO)

SERVICE AREA

NORMA-JEAN SAGASSIGE nsagassige@waubetek.com	JASON PELTIER jpeltier@waubetek.com	TBD	ALEX WEEKS aweeks@waubetek.com
North Shore, Sudbury, Temagami, North Bay	Manitoulin and Hwy 69 Corridor	South East Ontario	South West Ontario
Sagamok Anishnawbek	Aundeck Omni Kaning	Alderville	Six Nations
Serpent River	M'Chigeeng	Hiawatha	New Credit
Mississauga	Sheshegwaning	Peterborough	Munsee Delaware
Thessalon	Zhibaaahaasing	Curve Lake	Oneida
Batchewana	Wikwemikong	Scugog Island	Chippewas of the Thames
Garden River	Sheguiandah	Georgina Island	Moravian of the Thames
Sault Ste. Marie	Whitefish River	Tyendinaga	Caldwell
Atikameksheng Anishnawbek	Henvey Inlet	Kingston	Walpole Island
Sudbury	Magnetawan	Golden Lake	Aamjiwnaang
Wahnapiatae	Killarney	Ottawa	Kettle & Stony Point
North Bay	Shawanaga		Chippewas of Nawash
Mattawa	Wasauksing		Saugeen
Temagami	Wahta		Greater Toronto Area
	Moose Deer Point		London
	Orillia/Barrie		
	Midland		
	Beausoleil		



WAUBETEK MISSION STATEMENT

WAUBETEK will improve the economies of the member First Nation communities and support Aboriginal entrepreneurs through the pro-active, professional and meaningful provision of business and economic services.

COMMERCIAL LOANS

Term loans

- Maximum \$250,000
- Interest Rate is Prime plus 2% to 5% based on risk. Equity Requirement 10%.

Aboriginal Student Business Loans

- For summer businesses-maximum \$1,500.
- Interest Rate is Prime plus 2% to 5% based on risk. Equity Requirement 10%.

Bridge Financing

- Short-term loan to carry/bridge project until receipt of confirmed funds-maximum \$150,000.
- Interest Rate is Prime plus 2% to 5% based on risk. Equity Requirement 10%.

Investment pool loans

- Maximum \$500,000
- Interest Rate is Prime plus 2% to 5% based on risk. Equity Requirement 10%

CONDITIONAL CONTRIBUTIONS

Waubetek Business Equity Program

Contributions to individual businesses of up to \$99,999 and for First Nation community-owned businesses of up to \$250,000 based on viable business plans for the following: Youth Entrepreneurs (18-35); General Business; Marketing; Business Planning; and Business Support. The client share or equity requirement is 10% for capital projects and 25% for business planning, business support and marketing.

BUSINESS AND ECONOMIC SERVICES

Aboriginal Aquaculture in Canada Initiative

- An Aquaculture Technician is available to assist Aboriginal people in developing any aquaculture related businesses in Ontario, Manitoba and Saskatchewan

Business and Economic Counseling Services

- Experienced staff available to provide guidance and review your proposals.

Regional Initiatives

- Offers business workshops to assist Aboriginal entrepreneurs
- Works on regional economic development strategies to assist First Nations and Aboriginal entrepreneurs to develop business opportunities in sectors such as Fisheries, Mining and Tourism
- Partnered with the Department of Fisheries and Oceans to implement Aboriginal Aquaculture Canada Initiative; with an Aquaculture Technician Business Expert on staff

General Advisory Assistance

- Community Economic Development (ie. Sources of funding, developing terms of reference, project review, etc.)
- Business resource and research centre with a public workstation available to clients.

Service Area

The geographic region where Waubetek delivers services are bounded by the following:

- From Batchewana Bay north of Sault Ste. Marie along the North Shore of Lake Huron, including Manitoulin Island, through Sudbury and North Bay to Mattawa
- North of North Bay to Temagami and;
- South to Orillia/Barrie

Waubetek also delivers the Waubetek Business Equity Program to Aboriginal people and First Nations throughout Southern Ontario and have staff available in Southern Ontario for this purpose.

For more information, please contact a Business Development Officer at:

Waubetek Business Development Corporation

P.O. Box 209

Birch Island, Ontario P0P 1A0

Telephone: (705) 285-4275

Fax: (705) 285-4584

Website: www.waubetek.com

Email: waubetek@waubetek.com

BUSINESS DEVELOPMENT OFFICERS

SCHEDULE FOR OUTREACH SERVICES

(Subject to change - please call to confirm correct date and time)

NORMA-JEAN SAGASSIGE

NORTH SHORE

April & June 2015

April 20 & June 23 - Sagamok Development Corporation, 10 a.m. - 12 p.m.

April 20 & June 23 - Serpent River Band Office, 1:00 p.m. - 3:30 p.m.

April 21 & June 24 - Mississauga Band Office, 9:00 a.m. - 11 a.m.

April 21 & June 24 - Thessalon Band Office, 1:00 p.m. - 3:00 p.m.

April 22 & June 25 - Garden River Band Office, 9 a.m. - 11 a.m.

April 22 & June 25 - Batchewana Band Office, 1:00 p.m. - 3:00 p.m.

April 23 & June 26 - Sault Ste. Marie, 9:00 a.m. - 11:00 a.m.

NORTHEAST/SUDBURY

MAY & July 2015

May 19 & July 20 - Whitefish Lake FN Office, 10:30 a.m. - 12:00 p.m.

May 19 & July 20 - Sudbury Gezhtoojig Office, 1:00 p.m. - 2:00 p.m.

May 19 & July 20 - Wahnapiatae FN Office, 2:30 p.m. - 4:00 p.m.

May 20 & July 21 - Dokis FN Office, 10:30 a.m. - 12:00 p.m.

May 20 & July 21 - Nipissing FN Garden Village, 2:00 p.m. - 3:30 p.m.

May 20 & July 21 - North Bay Indian Friendship Centre, 4:00 p.m. - 5:00 p.m.

May 21 & July 22 - Temagami FN Office, 11 a.m. - 1:30 p.m.

May 21 & July 22 - Highway 17 (Verner, Hagar, Sturgeon Falls), 2:00 p.m. - 3:30 p.m. by appointment

JASON PELTIER

April & June/July 2015

MANITOULIN REGION

AUNDECK OMNI KANING / SHEGUIANDAH / WHITEFISH RIVER

April 27, June 30 - Sheguiandah FN Office, 9:00 a.m. - 10:00 a.m.

April 27, June 30 - Aundeck Omni Kaning FN Office, 10:30 a.m. - 12:00 p.m.

April 27, June 30 - Whitefish River FN Office, 1:30 p.m. - 3:00 p.m.

ZHIIBAHAASING/ SHESHEGWANING /M'CHIGEENG

April 28, July 2 - Sheshegwaning FN Office, 9:00 a.m. - 10:30 a.m.

April 28, July 2 - Zhiibaahaasing FN Office, 10:45 a.m. - 12:00 p.m.

April 28, July 2 - M'Chigeeng FN Office, 1:30 p.m. - 4:00 p.m.

WIKWEMIKONG

April 29, July 3 - Wikwemikong, 9:00 a.m. to 12:00 p.m.

JASON PELTIER

May & July 2015

HWY 69/SOUTH

May 25, July 27 - Henvey Inlet FN Band Office, 9 a.m. - 10:30 a.m.

May 25, July 27 - Magnetawan FN Band Office, 11:00 a.m. - 12:00 p.m.

May 25, July 27 - Shawanaga Band Office, 1:00 p.m. - 2:30 p.m.

May 25, July 27 - Wasauksing Band Office, 3:00 p.m. - 4:30 p.m.

May 26, July 28 - Beausoleil FN, 10 a.m. - 1:00 p.m.

May 26, July 28 - Midland Friendship Centre, 2 p.m. - 4:00 p.m.

May 27, July 29 - Chippewas of Rama FN, 9 a.m. - 11:30 a.m.

May 27, July 29 - Orillia & surrounding area, 12:30 p.m. - 4:30 p.m.

May 28, July 30 - Barrie & surrounding area, 9:00 a.m. - 4:00 p.m.

May 29, July 31 - Wahta FN, 9 a.m. - 10:30 a.m.

May 29, July 31 - Moose Deer Point FN, 11:00 a.m. - 12:00 p.m.

May 29, July 31 - Killarney, 2:30 p.m. - 4:00 p.m. (by appointment)

WAUBETEK TO RECEIVE \$2.5 MILLION TO SUPPORT ABORIGINAL BUSINESS AND COMMUNITY DEVELOPMENT

BIRCH ISLAND, ONTARIO -- April 17th, 2015 -- The Waubetek Business Development Corporation will receive \$2.5 million in funding to support Aboriginal businesses and small-scale community development projects, courtesy of the provincial Aboriginal Economic Development Fund.

This follows an earlier announcement in March by the Ontario Government to invest \$15 million in Aboriginal organizations that promote and underwrite Aboriginal business development. Over a three year period, the funding is expected to help generate 400 jobs and launch 100 new Aboriginal-owned businesses in the province. A portion of the funds is also set-aside for community economic development projects under \$10,000.

The Waubetek Business Development Corporation is an Aboriginal-owned and controlled, not-for-profit organization that has delivered business financing and economic development services since 1989 to First Nations and Aboriginal entrepreneurs throughout northeastern Ontario. It is also one of 61 Community Futures Development Corporations in Ontario.

"While starting or expanding a business can be a challenge for anyone, the obstacles are more extensive for Aboriginal entrepreneurs and First Nations," said Dawn Madahbee, General Manager of the Waubetek Business Development Corporation. "The lack of proper community

economic infrastructure, limited availability of commercial capital and legislative barriers affecting loan security are only a few of the issues faced by Aboriginal people. The Aboriginal Economic Development Fund will help to mitigate these obstacles to a great extent."

There are more than 9,000 entrepreneurs in Ontario who identify as First Nations, Metis or Inuit. Investing in Aboriginal people impacts local, regional and provincial economies through growth in business and family incomes resulting in increased spending in local markets for goods and services; increased range of choices for consumers; and local workforce growth with enhanced skills and trades. The result is growth and retention of financial and human capital in underdeveloped and/or vulnerable regions.

The Ojibwe word "Waubetek," means "the future", and since 1989, Waubetek has provided business services and commercial financing to the tune of nearly \$62 million to 2,370 Aboriginal businesses in a variety of industries.

"Aboriginal businesses and communities face unique challenges," said Minister of Aboriginal Affairs, David Zimmer. "Aboriginal financial institutions understand those challenges and will help Aboriginal communities and entrepreneurs start or grow their businesses."

ABORIGINAL AQUACULTURE INITIATIVE (AACI)

The AACI continued to raise awareness and support development of Aboriginal aquaculture opportunities in Central Canada.

The AACI benefited from dedicated project funding in 2014-2015. This was in the form of access to the National Aboriginal Aquaculture Fund (NAAF). NAAF provided modest funding to early stage aquaculture development projects like feasibility studies, pilot projects, and community engagement activities. A total of 7 projects were approved in the AACI central region (ON, MB, and SK). The total value of these projects exceeded \$250,000 with the total NAAF contribution exceeding \$160,000. More information on the outcome of these projects will be provided in future editions of the newsletter.

The Central Canada team conducted two aquaculture workshops during the AACI fiscal year: The first, 'Getting Started in Aquaculture,' was an introduction to common characteristics of aquaculture for among other things.

The general workshop was followed in late March by a two day event dedicated to walleye culture. This workshop was more comprehensive and featured speakers from Ontario and the United States who are experts on various facets of the culture of walleye. This workshop was conducted in response to the widely expressed interest in this species among Aboriginal communities and individuals. The workshop was well received by participants.

SOCIAL ENTERPRISES TO BENEFIT FROM \$450,000 FUND THROUGH WAUBETEK

BIRCH ISLAND, ONTARIO -- April 24th, 2015 -- Social enterprises are about to receive an investment of \$450,000 to support First Nations' businesses that focus on social and environmental well-being.

The money is being provided by the Social Enterprise Demonstration Fund, a \$4 million fund that helps social entrepreneurs who are tackling Ontario's pressing social and environmental issues as well as creating jobs. The fund leverages government contributions through private sector expertise and investments.

The Waubetek Business Development Corporation is one of 11 organizations in the province to receive support, and the only one which is part of the Community Futures Development Corporations, a network of economic development centres which serve rural communities throughout Canada. Funds will be invested directly into businesses and cooperatives with a social mandate.

"The very nature of a social enterprise is a business initiative that advances social, environmental or human justice agendas," said Dawn Madahbee, General Manager of the Waubetek Business Development Corporation. "They

are generally businesses operated by non-profit entities that measure not just their financial results but their socio-economic impact on the community."

The Waubetek Business Development Corporation serves 27 First Nations communities, primarily in northeastern Ontario. Local social entrepreneurs will benefit with this access to capital in order to launch or grow their business.

"There is an incredible interest and need to foster the development of programs which benefit our social and environmental well-being. Interest in the fund has already been expressed from potential artist co-ops, fisheries co-ops and youth business co-ops" said Madahbee. "The future of our community is bright with a diversity of organizations. As much as we value traditional businesses, this funding will enable us to pay tribute to our heritage and culture by supporting social and environmental programs." Information sessions on the Social Enterprise Demonstration Fund will be announced in the next few weeks for those interested in learning more about this new initiative. Please check Waubetek's website for more information.

WWW.WAUBETEK.COM

WAUBETEK

Business Development Corporation

THURSDAY, NOVEMBER 5, 2015
 RAMA, ON | CASINO RAMA

Waubetek Business Development Corporation bi-annually celebrates Aboriginal businesses in the Waubetek region.

THIS YEAR WE GATHER TO:

- Honour the Achievements of Aboriginal Businesses!
- Celebrate the Talents of an Array of Aboriginal Entertainers and Musicians!
- Meet New Entrepreneurs at a Fabulous Networking Dinner!

Advance tickets are \$50/person

After October 15, 2015, tickets are \$60/person
(Sorry, no refunds)

For more information, contact:
 Business Awards Committee
 Email: info@waubetek.com
 Phone: 705-285-4275

WAUBETEK

Business Development Corporation
A Community Futures Development Corporation

