



Waubetek Business Development Corporation
 "A Community Futures Development Corporation"

WAUBETEK NEWS

Spring

2016



Home Business is Ideal for Motherhood

By: Debbie Mishibinjima

Oh, the happiness of running a successful business at home and taking care of your child. For new entrepreneur, Natalie Dusome, Founder of Poppy and Peonies, this path of economic sustainability is ideal for herself and her young daughter, Poppy. The internet-driven business specializes in custom made 'functional' handbags and accessories with warm colourful tones.

Dusome, a 32 year old Metis woman living in the Georgian Bay area, recalls having an entrepreneurial spirit from the time she was six years old. She would sell her paintings, and have garage sales. In her formative adolescent years, she sold her custom handbags in local boutiques. She knew in her heart that designing handbags was the path she wanted to follow.

So Dusome studied fashion design. After graduation, she worked for various retail outlets. Through work, she travelled to places like Asia and Montreal. However, Dusome wanted a change from life on the road, and working in a corporate environment. One day, she decided she wanted to take charge of her life and work from home.

Dusome said, "My inspiration is my daughter, Poppy. I was inspired to create a business because I wanted to show her from example that she can do anything she puts her mind to. She inspired not only the name of my company, but the

foundation of my business—which is functional fashion."

Dusome is very proud of the launch

There is a lot more work to do, and here are problems to tackle, but it is worth it," Dusome said.

POPPY & PEONIES



A well thought out marketing strategy is crucial to her online business. Dusome said, "We have different channels to drive traffic to our website. We use social media, including Facebook, Twitter and Pinterest." There is also a catalogue and brochures to market her



of her premier collection in March 2016 at www.poppyandpeonies.com.

However, preparation for the launch took Dusome over a year to sketch, design and sew the handbags. "It can be difficult working from home.



products.

Although she is presently the sole employee of her business, Dusome has twelve Consultants who sell her products through home-shopping parties. These Consultants are based in London, Toronto, Sudbury and North Bay. "We are able to reach customers through a wide geographical area," Dusome said. Poppy and Peonies' handbags have been shipped to distant places like Florida, Nova Scotia, and British Columbia. In fact, due to the quick success of her growing business, Dusome is in the midst of hiring an employee to help keep up with the demand.

Dusome is thankful for the support she has received from the Waubetek Business Development Corporation, including financial assistance, and help with the marketing strategy. Waubetek staff gave her advice on how to develop her catalogue and website, how to write a policy and procedures manual for her Consultants, and found her a professional photographer. Dusome said, "Without them, I would not have my business."

For mothers wanting to be fashion savvy, visit the website at www.poppyandpeonies.com to view the latest collection. You may also contact Natalie Dusome at natalie@poppyandpeonies.com or by telephone at (705) 433-1099 between the hours of 9 am – 12 noon.



Application Process

Enquiry

The enquiry stage is the first step in Waubetek Business Development Corporation's Business Process. The program criteria, eligibility and processes are discussed with a potential client. If the proposed project and applicant appear eligible an information package is sent. If the client is clearly not eligible for Waubetek programs, other programs and services are suggested.

Application and Submission

Initial information required to undertake an initial review:

- * Application;
- * Resume;
- * Summary of Project;
- * Documentation of Aboriginal Ancestry, driver's license and birth certificate;
- * Applicant's Cash Equity Confirmation & Documentation.

Waubetek financial support is reviewed for completeness and is then screened first for client eligibility, then project eligibility.

Eligibility

All applications are screened for initial eligibility for support from Waubetek as follows:

1. **APPLICATION COMPLETENESS:** The Applicant has submitted a complete application form that is also signed and dated. If from a Community or Corporation, ensure authorized signatories.
2. **APPLICANT(S) IDENTITY:** Identity of Applicant(s) confirmed through government ID (Driver's license, Health Card,) etc, or, if corporation, copies of their incorporation documents, by-laws, and confirmation of signing authorities.



3. **ABORIGINAL ANCESTRY CONFIRMATION:** Evidence must be provided through one of the following:

- Certificate of Indian Status issued by First Nation/Government of Canada (may follow-up with First Nation to confirm)
- Metis Nation of Ontario membership card or equivalent card from other provinces (may follow-up with MNO or applicable Metis organization)
- Inuk/Inuit membership card (may follow-up with applicable Inuk/Inuit organization issuing card (ITK)
- For Non--Status Indians, the long-form birth certificate of the Applicant and the Status Cards of either the Applicant's parent or grandparent

4. **APPLICANT(S) RESUME:** Applicant(s) must have the relevant industry background, licences and certifications pertaining to the business activity (directly related to the revenue generating activities of the business). This includes demonstrated education and/or experience, licenses in the area proposed; including management capacity

5. **BUSINESS LOCATION IN SERVICE AREA:** Please visit Our Service Area section of our website (www.waubetek.com)

6. **APPROPRIATENESS OF BUSINESS:** Project Summary or Business Plan (if already completed) confirms that the business is not primarily a smoke shop, a liquor establishment, involved in sexual exploitation, games of chance, payday loans or a passive investment (self-storage units, laundromat, investor only).

7. **APPLICANT EQUITY CONTRIBUTION:** The Applicant has provided evidence that they have available the minimum unencumbered cash equity (10%) to implement the business project as shown in the Financing Application.

8. **ACTIVE ENTREPRENEUR:** It must be demonstrated that the applicant will be involved on a full-time basis. Holding employment and operating a business is not regarded as being in the best interests of the business venture.

Once client eligibility is established, a full consulting proposal/marketing plan/business valuation is requested. If ineligible, the Business Development Officer will suggest options for alternate financing.

The Aboriginal Aquaculture Initiative (AACI)

The Aquaculture Business Development Team (ABDT) at Waubetek is wrapping up projects and activities as outlined in the work plan for fiscal year 2015-2016. The team held a successful aquaculture partnerships workshop at the Lexington Hotel in Sudbury, March 21-22, 2016. This event was facilitated by Brian Payer and Associates from British Columbia. The workshop included insight from special guest speaker, Richard Hardy, CEO of Pentlatch Seafoods Ltd., located in Comox Valley, British Columbia.

In other aquaculture-related activities, the two national levels of AACI studies that were being administered by Waubetek are now complete. One of these studies identifies and describes funding gaps that impede Aboriginal aquaculture and identifies potential solutions to this extremely important issue. The other study presents a baseline socio-economic picture for Aboriginal aquaculture across Canada, using recent statistical data.

Having a well-researched and articulated description of the current reality will also provide a means of comparison with non-Aboriginal aquaculture, and a basis for monitoring characteristics into the future. Both studies have informed and supported the proposal to extend the AACI beyond March 31, 2016.

With respect to the future of AACI, we have recently received notice that the initiative will be continuing for another two years with conditional third year possible. Waubetek initiated the process of seeking applications for the position Aquaculture Technical Business Expert (ATBE) under the initiative.

Developing Partnerships.... Creating Opportunities Z'Gamok Enterprises Inc. ('ZEI')

By: Debbie Mishibinjima

What do janitorial services, bingo and an on-reserve mini-mall have in common? Well, in Sagamok Anishnawbek; all these businesses are managed by Z'Gamok Enterprises Inc. ('ZEI'). Z'Gamok Enterprises Inc. a for-profit entity has been in operation since the summer of 2014.

ZEI works hand in hand with the Sagamok Development Corporation--which is a 'not for profit' entity. These two organizations work collaboratively to operate the bingo, business center, and laundromat. There is also cooperation in operating Ritchie Falls Resort and construction of an industrial park.

The Board of Directors hired William Sayers to be the Chief Executive Officer in June 2015. Sayers attributes gaining his business savvy expertise from his father. "My father was Chief of Garden River for twenty years. Through him, I was inspired to work within the Aboriginal community and my interest and skills were always pointed towards math and business," said Sayers. Sayers has a Bachelor of Mathematics in Math/Business Administration and a Masters degree in Management Science from the University of Waterloo.

With his knowledge and expertise Sayers has led the organization to receive ISO 9001:2008 quality management designation. This standard is used as a method of quality control and customer service.

Sayers explained that he has direction from the

leadership for the community to gain its 'own source revenue' as a means to help the community become economically independent.

Sayers said, "We actually compete for contracting opportunities in a variety of sectors, mainly through partnership agreements with established companies. Janitorial, site services, and haulage are just a few that we've been successful in, in the past. Waubetek has played a role in supporting our entrepreneurs in many of these initiatives."



Throughout the year, ZEI has fifteen dedicated, hardworking employees who offer quality customer services on those successful project bids.

As well, Sayers and his staff have assisted Sagamok Development in the administration and management of the eight unit retail complex; including where the 'game of chance - bingo' is held.

Another economic development project was the acquisition of Ritchie Falls, an outdoor enthusiast resort for hunters, anglers and nature lovers. It is located one and a half hours north of Massey on

Highways 553/810.

In December, 2015, Sayers and his team coordinated the first annual winter gala with the intent of introducing the corporation and to recognize partners they have worked with over the last year. Sayers said, "We weren't certain as to how the gala would be received, but thankfully, it was a sold out event. I'd like to credit my staff with organizing the gala, they did a terrific job." Present at that gala were representatives from TBell Transport, Milman Industries, Ionic Engineering, Vale and KGHM.

Those collaborative relationships were made through networking opportunities. Initially, the Board of Directors of ZEI invited representatives from sixteen companies to come discuss business opportunities. "We have built relationships just from word of mouth, meeting through existing partners, and attending conferences. We have now entered into Impact Benefit Agreements with companies that involve business opportunities," said Sayers.

Future goals for ZEI include the construction of an industrial park to encourage the start-up of small businesses and to further generate interest from external companies.

To contact William Sayers at Z'Gamok Enterprise Inc., call 705-865-1134, or email him at: wsayers@zgamok.ca. The hours of operation are from 9:00 a.m. to 4:30 p.m. The website for Ritchie Falls is: www.ritchiefalls.com

ABORIGINAL MINING
Supply and Service
Network

Benefits and Services to AMSSN Members

- Joint Marketing and Promotional Initiatives
- Liaising Opportunities with Mining Industry
- Training for Members
- Information on Procurement Policies and Procedures for Increased Aboriginal Participation - Assistance with Registration
- Online Network of Information
- Mentorship Support
-And More!



If you are interested in becoming a corporate/associate member please contact us at Waubetek 705-285-4275

Irene Altman
Regional Initiatives Coordinator
ialtman@waubetek.com



WAUBETEK
BUSINESS DEVELOPMENT CORPORATION
A Community Futures Development Corporation



APPLICATION FORMS AVAILABLE AT:
WWW.WAUBETEK.COM



Dreamer Finds Happiness in Her Cove

Dreamers Cove

By: Debbie Mishibinjima

For those of us who like to have a mild boost of retail therapy now and again, can you imagine having a career where you actually get to shop for a living? For Dreamers Cove Owner, Anne-Marie Corbiere, this is one of the tasks she enjoys. Corbiere said, "I always loved purchasing clothes since I was very young." In fact, Corbiere shyly admits that much of her paycheques as a teenager went towards clothes shopping.

Corbiere, a Thessalon First Nation member, grew up in Gore Bay. As an adult, she raised her family in Aundeck Omni Kaning. Seeking a change in her career from the social work field, she forged ahead to become an Entrepreneur. "I was at the peak of being able to make change. I am following my dream of being my own business owner and my own boss," said Corbiere.

Corbiere had a strong motivator to be the author of her destiny. Corbiere shared, "I am a single mom, and I thought I need to do something where I can offer a stable income for my children, as well as a stable living environment. I essentially bought myself a job and a place to live. I knew I would make a go of it. It took me quite a long time to save up the money for the down payment, and I had to forego many other things as I was doing



that."

In 2015, Corbiere purchased Dreamers Cove from the previous owners, who ran the store for 20 years. She renovated it into a trendy women's boutique situated in the heart of downtown Little Current on Manitoulin Island. "Waubetek is very pleased to have been part of helping Anne-Marie achieve her dreams" shared Dawn Madahbee.

To achieve the decor of the boutique, Corbiere travelled to many other boutiques in Ontario. She thought of what she liked, and what made her purchase clothing. Corbiere also confesses, "Pinterest is my best friend. It shows me tons of ideas."

Armed with a minimal renovation budget, Corbiere had great support from family and friends, to create an environment with warm, muted tones. There is an infusion of First Nations' crafts throughout the boutique. "Part of my inspiration is I love supporting other business people, especially First Nations. I want to see our First Nation people do well in business and I also want to see women do well in business," Corbiere said.

Her clothing line appeals to a wide age range, budgets and sizes. "I love clothing. My inspiration is really seeing people feel good and helping them to feel good. Those are the days

that I get really excited about," Corbiere said.

Corbiere has great gratitude for the support of local shoppers to help her business succeed. She is also thankful to her children for their patience, understanding and support. Corbiere said, "My 23 year old son has been a godsend in helping to make this happen; and my nine year old daughter, for allowing me to work the long hours that I do." To contact Dreamer's Cove call (705) 368-1722, Email: dreamerscove2@gmail.com, Dreamers Cove Boutique on Instagram, and Dreamers Cove on Facebook. Her future aspiration in 2016 is to reach customers via online shopping.

Regional Initiatives 2016 Update

As part of our Regional Initiatives Program (RIC), Waubetek provides information sessions to our member EDOs from the 27 First Nations in North East Ontario. In December 2015 we held our annual EDO session which focused on the development of cooperatives as a model for business and social enterprises. Maureen Strickland from LAMBAC presented as she has assisted many entrepreneurs and First Nations with establishing their cooperatives and helping to develop their business plans. Also presenting was Sally Miller from the Local Organic Food Network who shared her experiences in establishing cooperatives. Together they provided workshops on Understanding Cooperatives – How to set up a Co-op, Leading Practices, and Challenges; Financing and Management of a Co-op; and provided examples of Food, Fish, and Farming Co-op Food Hubs. Peggy Baillie, Executive Director for Eat Local Sudbury also shared their experiences in establishing their food co-op. A second Cooperatives workshop is being planned for June which will provide more in-depth information on Board Governance and Financing a Cooperative. This two-day workshop will also include a funders' forum.

On March 21-22, the RIC program co-hosted a "Partnerships in Aquaculture" workshop in collaboration with our Aquaculture in Canada Initiative. Facilitating the event was Brian Payer of Payer and Associates. Mr. Payer lead discussions on partnerships and what should be considered with partnerships and joint ventures, shared leading practices, and examples of successful aquaculture partnerships between First Nations and the aquaculture industry. In addition to Mr. Payer, Richard Hardy of Pentlatch Seafoods Ltd. shared their experiences in developing their aquaculture businesses. Pentlatch Seafoods Ltd. is one company of the K'ómoks First Nation, BC. Participants of the workshop ranged from EDOs to First Nation representatives to individuals who are pursuing aquaculture projects. The concepts provided were useful to anyone considering any type of partnership. That same week Waubetek cohosted the fourth annual "Aboriginal Women Business Day" in partnership with the Sudbury Regional Business Centre. The theme for this year was "Leading from the Inside Out" with Penny Tremblay facilitating the event. Over 30 women joined us to share their experiences as

current and aspiring entrepreneurs. Wikwemikong band member, Linda Roy, of Ireva Photography, was also on hand to take professional head shots that the ladies could use in promotional and professional materials.

In addition to providing workshops the RIC program works on various economic development initiatives such as implementing the regional fisheries and mining strategies that look at building capacity and exploring business opportunities in those sectors for our member First Nations and entrepreneurs. Please check the Waubetek website for more information on these initiatives.

Finally, Waubetek also offers an EDO toolkit that contains resources for Economic Development Officers such as strategies and templates and economic resources that Waubetek develops for use by our member First Nations. Each First Nation EDO is provided access to this toolkit via our website.

To learn more about our regional initiatives please contact Irene Altman, the coordinator for this program at ialtman@waubetek.com or by calling her at the Waubetek office. Please also check our website often for RIC events and workshop postings.

WAUBETEK BUSINESS AWARDS GALA



*Youth Entrepreneur of the Year
Mr. Ryan Nolan
Nolan MX Academy
Garden River First Nation*



*New Entrepreneur of the Year
Your Dollar Store with More
in Wikwemikong Unceded
Indian Reserve*



*Business Merit Award
Mr. Octavious Frawley
Mechanical Resources Inc.
Nipissing First Nation*



*MC Stan Wesley with
Musician David Laronde*



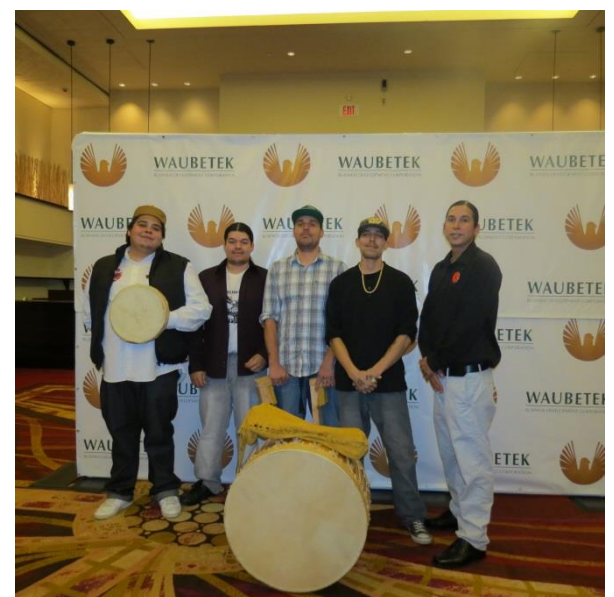
*Business Achievement Award
Mr. Ross Herbert
Herbert Fisheries
Henvey Inlet First Nation*



Mimi O'Bonsawin



Robbie Antone



Chippewa Travellers



Waubetek News Briefs

PDAC Annual Mining Convention

From March 6th to 9th in Toronto, **Larry Beaucage** of Kanuck Rock Drilling Services, **Octavius Frawley** Mechanical Resources Inc., along with Irene Altman and Dawn Madahbee of Waubetek, attended the annual Prospectors and Developers Association of Canada (PDAC) convention through financial support from the Ministry of Northern Development and Mines. Waubetek also assisted a couple of other businesses to attend through our regular Aboriginal Business Financing Program marketing funds. Each year, there are a series of very informative Aboriginal Mining-related workshops held over three days of this four day event along with special luncheon and breakfast meetings hosted for Aboriginal mining businesses, First Nations and industry. As such, there is significant Aboriginal content as part of PDAC. We had also contracted a long-time PDAC attendee, Carlos Reyes, to assist our local Aboriginal businesses by providing orientation and introductions to industry representatives. The Aboriginal businesses appreciated this valuable service as many had never attended this event previously, plus they were introduced directly with the companies with which they wish to do business. Matthew Coon Come, Ovide Mercredi and Bernd Christmas were guest speakers at one of the luncheons providing valuable advice on the impact of recent court decisions as well as the United Nations Declaration on Indigenous People that require the involvement, along with the free, prior and informed consent, of Indigenous people on all land developments in Canada.

Centre of Excellence for Aboriginal People and Mining

One of the components of the “**Aboriginal Mining Strategy for North-East Ontario**”, developed by Waubetek with input from the leadership of First Nations, Aboriginal businesses, and training organizations in the region, was the development of a Centre of Excellence for Aboriginal People and Mining. This Centre is envisioned to help provide Aboriginal people with the needed capacity and information to respond to consultation and accommodation interests of mining companies. The consulting firm of Meyers Norris Penny (MNP) was selected by the Aboriginal Mining Steering Committee as the consultant to develop the business plan for the proposed Centre. Indigenous and Northern Affairs Canada is funding the business planning costs. MNP has provided a first draft of the business plan which will be reviewed with the Steering Committee in April.

Aboriginal Business Financing Program

Waubetek continues to deliver the Aboriginal Business Financing Program (or more commonly known as the former ABC contribution fund) that assists Aboriginal businesses with business planning and support,

capital, and marketing needs. Delivering this initiative since 1999, Waubetek has supported Aboriginal businesses throughout North-East Ontario and has been delivering the program in Southern Ontario since 2013 as well. To date, **Waubetek has invested \$36,467,854.00 in Aboriginal businesses** through this program. Waubetek works closely with our **partners** in Southern Ontario to deliver the program: **Two Rivers Community Development Centre, Tecumseh Development Corporation and the Indian Agricultural Program of Ontario.**

Waubetek's Website

Over the past few months, Waubetek undertook to improve our website at www.waubetek.com where we now have fillable application forms, program information and a **First Nation Economic Development Officer toolkit**. We are currently working on improvements to our Business Directory to better promote the Aboriginal businesses that exist in North-East Ontario. If you have any suggestions on improving the site, please send to info@waubetek.com.

Jobs For Youth Program

Last Fall, the Jobs for Youth Program that Waubetek delivered for the past seven (7) years was changed by the Ministry of Training, Colleges and Universities displacing this program with the new Youth Job Connection Program. Of most concern is that this change resulted in youth employment positions being reduced from 50 per summer to 4 year-round and not all Aboriginal youth would be eligible. **This program change has resulted in the loss of a very successful program** that has had very positive results in supporting Aboriginal youth with meaningful job readiness training, employment experience and exposure to career possibilities to which they would not otherwise have had access. With recent news exposing the reality that First Nation children and youth receive less than equitable services when it comes to education and child welfare compared to other Canadian youth and children, it is important that every step be taken to support programming that redresses these inequities. As such, Waubetek has asked the provincial government to reconsider the cancellation of this important JFY program which has done so much to guide Aboriginal Youth in a positive direction.

The program enabled a total of four hundred and twenty (420) **Aboriginal youth between the ages of fifteen to eighteen to be hired, trained and placed** in various jobs at local businesses throughout Manitoulin over that period. This program proved so valuable that Waubetek added ten positions each year to the fifty provided by the government annually so that more youth could benefit.

Besides the real work experience the youth gained through this program, youth earned job-marketable certificates in customer service, safe food handling, first-aid, workplace safety

along with workplace ethics and personal budgeting all of which was complemented by traditional First Nation teachings which equipped the participants with both accreditation and new skills. The youth also had a career tour to the nearest urban centre, Sudbury, to expose them to career options in mining, trades, health services and business ownership. Many would not likely have learned about these opportunities otherwise. Through the JFY Program, we were able to accomplish the following very real results:

- a) Increase the number of Aboriginal youth remaining in secondary and post-secondary school to 91% from approximately 62% over the 7 years. We believe that this increase was a result of the fact that the youth were exposed to employment opportunities they would not have had otherwise, they earned certified training certificates, they gained positive mentorship and advice, and they earned meaningful work experience at an early, impressionable age;
- b) High risk behaviours were curbed through infusing valuable traditional Anishinaabe teachings into our pre-employment training programs;
- c) We worked with both Aboriginal and Non-Aboriginal business employers alike to provide meaningful work placements through the program which we are pleased to report also significantly helped bridge cultural relationships and understanding. Aboriginal workforce mobility was enhanced through non-Aboriginal owned businesses hiring Aboriginal people where they had not previously hired Aboriginal people before;
- d) We were able to contribute to the regional economy as the seasonal businesses which employed the youth were better equipped to take advantage of the summer peak period and thereby enhance their business sustainability; and
- e) When the program ended, many of the youth were re-employed by their original employers either part-time or seasonally allowing the youth to earn additional revenues beyond the completion of the program, thereby increasing income for their families and expenditures in our region.

This program served a much greater need than simply providing a few weeks of summer employment. Many Aboriginal youth, along with the businesses who have worked with the youth previously, are already contacting us about jobs for this coming summer. The Minister of Training, Colleges and Universities recently responded to Waubetek's efforts to have the program changes reconsidered and have agreed to a meeting with their Sudbury staff. Updates on the possibility of this program being available for the summer of 2016 will be provided on Waubetek's website.



Touched by the Entrepreneurial Spirit

Pro Pool Table Services



Lorraine Homer, a member of the Chippewas of Rama First Nation is the owner and operator of **Pro Pool Table Services**, located in Huntsville, Ontario. Lorraine has over 20 years of experience working with pool tables. From re-clothing to levelling, dismantling to assembling to moving services, she takes pride on professionalism, quality workmanship and respect to the customer. The business provides pool table services to the Greater Toronto area and surrounding areas and all cottage country areas including Muskoka, Parry Sound, Haliburton and the Kawartha Lakes. The business now carries a wide variety of new pool tables and accessories such as cues, covers, chalk, racks and balls. She also carries dart supplies including darts, dartboards and cabinets. To learn more about the business or to request a quote for pool table services, please call Lorraine at 1-888-242-8494 or send an email to propooltableservices@gmail.com. Be sure to visit the website at www.propooltableservices.com

Goulais River Smile Clinic



Leslie Moreau-a member of the Metis Nation of Ontario owns and operates **Goulais River Smile Clinic** in Goulais River, Ontario. The business provides dental hygiene services. For more information on this please contact Leslie by phone at 705-649-4772 (GRSC) or email grsmileclinic@gmail.com.

Rocky's Lake

Rocky's Lake Wahnaptiae is owned and operated by the **Wahnaptiae First Nation**. The community owned business is a full service facility that offers food, gas, accommodations and ice hunt rentals. The business has been successfully operating on the First Nation since 1991. For more information on this please contact Chad Pittfield 705-858-0500.

Dillon's



Richard Dillon, a member of the Mohawks of Kanasatake, is excited about the opening of his new restaurant, known as "**Dillon's**", located at 244 King Street in Midland, Ontario. The business sits in the heart of the tourism and business district and only steps from the waterfront.

Dillon's is a restaurant offering wood fired pizza, pasta, appetizers and is the only restaurant in the Midland area to offer its entire menu cooked in a wood fired oven. "I fell in love with wood fired pizza and the ovens used for traditional baking immediately", said Richard. The pizza is cooked in a 900 degree hand built wood fired oven and is prepared in 90 seconds.

Richard has vast experience managing restaurants since 2003 and is well respected due to his exceptional customer service and public image in the community of Midland. Some may recognize him from the Quarterdeck restaurant in Victoria Harbour or the Explorer's Café. He was trained by Pasquale Ponticello the great Italian Maestro with 26 years of Neapolitan Pizza artistry. Richard has been building the oven and improving the restaurant space since late February and will be opening the doors to customers on April 29, 2016. If you are visiting the Midland area, or just passing through Simcoe County, be sure to look up Dillon's on your mobile device with the address above to enjoy a hot and fresh wood fired pizza.



Square Hook Enterprises

Arthur Eshkakogan from the Sagamok Anishnawbek First Nation owns and operates **Square Hook Enterprises** on the Sagamok First Nation. The business is a commercial fishing operation. For more information on this please contact Arthur by phone 705-869-1169.

PASE Enterprises



Albert Williams from Garden River First Nation owns and operates **PASE Enterprises Incorporated** off Highway 17 West on the Garden First Nation. The company operates a full service gas station, a Country Style franchise and offers confectionary items. For more information on this please contact Albert by phone 705-257-1208.

Lightfoot Bike Shop

Josh Shaw, a member of the Wikwemikong Unceded Indian Reserve, is the proud new owner and operator of "**Lightfoot Bike Shop**", located in Manitowaning, Ontario. Lightfoot Bikes is located in Manitowaning along Highway 6, across from Allen's Automotive and is open Tuesdays through Saturdays from 10 am to 6 pm. It is a full service bicycle repair shop, not limited to fixing tires but also being able to do frame and derailleur realignments. The business also retails brand name bikes like Specialized and Norco and he has also added BMX bikes to the racks as well. Lightfoot Bikes also has used bicycles for sale and will consider trade-ins. Donations of bicycles are accepted which may be used for his project of starting a community bicycle program. To learn more about the business, visit the Lightfoot Bike Shop page on Facebook, or give Josh a call at (705) 859-2322.

Northex Contracting and Ductcheck



Steven Nadon a member of the Metis Nation of Ontario, owns and operates **Northex Contracting and Ductcheck** in Garson, Ontario. The business provides renovation services, duct cleaning services and pipe thawing/sewer snaking services to residents in the Greater Sudbury area. For more information on this please contact 705-918-4848.

Business Tips - Contracts

I'm just a small tradesman or service provider; do I need to do a contract for any work I perform?

The answer to this question is in the first four words: "I'm just a small ..." Consider two things:

1. Small businesses typically have small resources and therefore small margins between making a profit and suffering a loss on work they perform.
2. Small businesses typically have small markets, providing services principally within their home community or even just their neighbourhoods.

This means that small problems can cause big issues for the smaller operator. A contract, then, is a way to try to protect yourself from things that can go wrong on a job and wind up costing you money. A contract is also a means of preserving relationships with customers. A contract requires that you and the customer spend some time together, walking about the customer's jobsite and your base of operations, discussing the problem the customer wants solved, alerting each other to things that might occur, and finally agreeing on the solution and a price. A contract also forces you to do your own due diligence and make sure you have considered all the factors that can have financial effects and relationship effects. Businesses that are able to sustain themselves do so by taking care of details.

A contract does not have to have a lot of legal jargon and such. It should be a simple but complete statement of the work to be done and the payment expected. The estimate provided by a garage for working on your car or truck is a contract. It will list components that are broken, worn out or not functioning, the parts to be replaced or repaired, and the total costs of parts of labour. If there is work you do not want performed, the estimate will describe the work that will be left for you to address.

What is in a contract? The essential components do the following:

1. **Identify the parties:** Contact information for both parties, including proper names, addresses, telephone, etc.; declarations that each is authorized and qualified to commit to the contract; declarations that each is financially and otherwise capable of completing their obligations under the contract.
2. **Identify where the work will be performed:** Jobsite address or where the contractor will be working and can be contacted for the duration of the contract;
3. **Identify what work will be performed:** Describe what the contractor will be doing on a day today basis and state the means by which the work will be measured, such as cubic yards, numbers and types of reports, square feet, etc.
4. **Details when work will commence and end:** Start date, end date, any scheduled downtime;
5. **Details how the cost estimate was built:** Contractors have to be very clear as to what they expect to be paid for. Hours of labour, materials, machine time, tipping fees, travel for meetings, etc. Use the pre-contract meeting to look beyond the obvious. State that any conditions not visible or accessible at the time of the initial estimate and requiring additional work will be subject to change order and additional cost.
6. **Details how change orders will be managed:** Any changes in costs or responsibilities of the parties should be treated as new contracts and appended to the original contract. If changes to the work will change any deadlines or any other item in the original contract make sure those items are noted.
7. **Details how billing and payment will take place:** Specify how the initial deposit will be paid and what it will cover, how progress and final payments will be made.
8. **Details how quality will be judged:** Quality should be measurable, not subjective. Work should meet inspection requirements, performance standards, and such.
9. **Details the responsibilities of each party:** The contractor and customer should each have appropriate insurance and statutory registrations. Each might supply some types of labour, expertise, materials, or coordinate the involvement of other parties so details on these should be clearly stated.
10. **Details dispute resolution or contract termination:** If something emerges and it isn't clear which party is liable for resolution, they may agree to call upon an expert in the trade to resolve matters. And if either party is unable to continue with the project, then provisions should be given so that both parties are not stuck with loose ends.
11. **Details warranty or statement of no warranty.** Customers often demand a period following the completion of a contract to ensure that the work performed or material supplied meets criteria set in the contract. Contractors will usually void a warranty if their work is modified by any other party at any time in the warranty period.
12. **Force majeure statement:** This is a standard clause found in construction and supply contracts which exempts the parties from fulfilling their contractual obligations. There are occasions when work must stop for causes not caused by either party and beyond the control of both. Compensation is waived and both parties deal with their losses independently and without liability to each other.

Every business will have a job that is plagued with problems and seems doomed to not end well. A contract won't guarantee that every job will go smoothly, but it gives the customer and contractor a set of rules for carrying out a project in which both have a significant investment. And when things either go wrong or become doubtful, a contract gives both a starting point for getting things right again. There is a quotation from Robert Frost's poem, Mending Wall that states, "Good fences make good neighbors." A fence is not necessarily to separate...it can also keep two parties working cooperatively.



A Faithful Journey for a Medical Professional

Dr. Benjamin Lalonde Medical Professional Corporation

By: Debbie Mishibinjima

Imagine for a moment...you are taken to the emergency department to be treated for a childhood injury, and after that hospital visit; you know what your path of life will be. Some folks call it 'fate'. Others call it 'destiny'. For Benjamin Lalonde, it became a 'calling'.

One eventful day as a young boy, Dr. Benjamin Lalonde, from Berens River First Nation, Manitoba, managed to turn his lemons into lemonade. After he was treated by Dr. Sarah Newbery for a knee injury, Dr. Lalonde was immediately impressed with her bedside manner. Dr. Newbery was the attending Emergency Department Physician at Marathon, Ontario; where Dr. Lalonde grew up. Dr. Lalonde recalls, "She was very kind and very smart." It was from that day forward, Dr. Lalonde knew he wanted to be a Physician as well.

After graduating from high school, Dr. Lalonde went on to study for eleven years at University. First, he graduated with an Honours Biology, and then worked towards another university degree from Queen's Medical School. Following this, he spent an additional three years

completing his doctor's residency at the Northern Ontario School of Medicine ('NOSM'). NOSM is a prestigious medical teaching facility focussed on the uniqueness of northern health care, including training doctors to visit remote First Nation fly in communities.

Prior to setting up his family medicine practice in North Bay, Dr. Lalonde served the city of Timmins as a Family Physician. Again, a quiet destiny led him to the city of North Bay.

In that community, Dr. Lalonde is a very busy professional. He wears three different hats in the medical profession – Emergency Room Physician, Anaesthetist, and Family Physician. Yet, somehow he manages to juggle his responsibilities.

For example, as a 'pay it forward' gesture to First Nations people, Dr. Lalonde provides physician services in the nearby community of Nipissing First Nation. He treats the community members during scheduled visits. On that note, Dr. Lalonde would like to acknowledge Matt and Doug Chevrier, "Without them, I would not have been able to make the ties that I need to make it in the community. I hope to do them proud." Adds Dawn Madahbee of the Waubetek Business

Development Corporation, "Waubetek is very proud of Dr. Lalonde and his new on-reserve clinic. It is the first of its kind in Northern Ontario."

Understandably, Dr. Lalonde is one professional who does not have to market his business to gain patients. "There is a mass need for physicians," Dr. Lalonde points out. "I have to be careful or I will be too busy."

It is obvious that from the very beginning, Dr. Lalonde was quite passionate about his career choice. Through his journey, he had his supportive wife by his side, and a great circle of friends.

For Dr. Lalonde, a childhood injury paved the way for his fulfilling career helping and caring for his patients. It is a blessing when you can meet a person on your path that inspires you...a person who drives you to be a better you. It was a long, committed journey to fulfill his dream of following in the footsteps of his guiding mentor, Dr. Sarah Newbery.

Dr. Benjamin Lalonde Medical Professional Corporation, Telephone Number (705) 753-3110.



WAUBETEK
BUSINESS DEVELOPMENT CORPORATION



Friday, August 12, 2016
at the



Waubetek's 15th Annual Golf Charity Classic

Four (4) Person Scramble Divisions:

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

\$500/Team or \$125/Person Includes: Golf, Dinner & Prize *Silent Auction*

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 Bursary.

Social Enterprise

Demonstration Fund

Do you have a business with a social mission or are you interested in starting a business that will have a social impact in your community?

Apply For Funding at Waubetek!

A social enterprise is an organization/business with a social mission that applies commercial strategies to maximize improvements in human and environmental well-being.

In summary, this fund is:

- Delivered to projects located in North-Eastern Ontario from Sault Ste. Marie to Mattawa to Temagami South to Barrie
- The applicant must have 10% unencumbered cash equity towards business start-up costs
- Contributions up to \$60,000 are available from the fund to support start-up management costs as well as Board/Employer Training.

For more information please contact:

Business Development Officer at (705)-285-4275
Visit our Website: www.waubetek.com



WAUBETEK
Business Development Corporation
Investing in the Aboriginal Business Spirit
A Community Futures Development Corporation





WAUBETEK
Business Development Corporation
A Community Futures Development Corporation



INVESTING IN THE ABORIGINAL BUSINESS SPIRIT

Waubetek offers a variety of business loans for Aboriginal people or First Nations to establish, expand or purchase a business on or off reserve. A viable business plan, along with the applicant demonstrating their relevant credentials and experience, is required to access the ABFP funds.

COMMERCIAL LOANS

Waubetek's commercial loans are only available to Aboriginal entrepreneurs and First Nation owned businesses located in, and operating in, North-East Ontario.

➤ **Term Loans**

- Maximum up to \$500,000 for businesses located in the Parry Sound District and North. Maximum of up to \$250,000 for the region of Barrie North to the Parry Sound District (including Georgina Island).
- Equity Requirement is 10%

➤ **Aboriginal Student Business Loans**

- For summer businesses-maximum \$1,500.
- Equity Requirement 10%

➤ **Bridge Financing**

- A temporary loan to carry/bridge projects until receipt of confirmed funds from third party lenders or government agencies - maximum \$250,000
- Equity Requirement 10%

CONDITIONAL CONTRIBUTIONS

➤ **Aboriginal Business Financing Program** Waubetek can assist Aboriginal businesses with capital to establish, expand or acquire businesses on or off reserve. In summary, this funding is available as follows:

- Available to First Nation, Metis, Inuit and non-status applicants located in North-East or Southern Ontario. Proof of Aboriginal heritage is required (Indian status card, Metis Nation of Ontario membership card {or other Metis provincial organization affiliated with the Metis National Council}, and the Inuit must be confirmed through the Inuit Tapiriit Kanatami).
- ABFP Conditional Contributions to individuals may be available up to \$99,999 (or \$50,000 through the *Aboriginal Economic Development Fund*) and the applicant must provide a minimum of 10% equity and leverage commercial financing with the contribution for capital projects.
- ABFP Conditional Contributions to First Nation communities/First Nation owned businesses is available up to \$250,000 and the applicant must provide 10% equity and leverage commercial financing for capital projects.
- Financial support may also be available for the following areas: Business Planning, Marketing and Business Support. For these costs, the applicant must provide 25% equity and ABFP may provide up to 75% of the costs within the above stated limits.

➤ **Community Economic Grants (CEG)** – through the Aboriginal Economic Development Fund, Waubetek supports economic capacity-building projects for Aboriginal communities and First Nation owned organizations (maximum \$10,000 per project).

➤ **Social Enterprise Demonstration Fund** - Social Enterprises measure not only financial results, but also their socio-economic impact on a community or group of people, and demonstrate that profit will be invested back into the business for purposes of achieving social, cultural, and/or environmental aims. SEDF funding is targeted to businesses located in North-East Ontario who provide 10% unencumbered cash equity towards the business start-up costs. The SEDF funds up to \$50,000 towards the social enterprise manager's wage in the first year of operations, up to \$10,000 in Board governance and/or Staff certification training, and up to \$10,000 towards capital costs. This Fund can be used in conjunction with Waubetek's other business financing and conditional contributions.

BUSINESS AND ECONOMIC SERVICES

➤ **Business and Economic Counselling Services**

- Experienced staff available to provide guidance and review your proposals
- Business Support Officer is available to provide assistance to existing businesses
- General advisory assistance regarding community projects (e.g. sources of funding, developing terms of reference, project review, etc.)

➤ **Regional Initiatives**

- Offers quarterly business workshops on a variety of topics 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** and **Mining**
- Offers youth development initiatives that help Aboriginal youth seek business ownership as a career.
- Partnered with the Department of Fisheries and Oceans to implement Aboriginal Aquaculture in Canada Initiative. Waubetek has an Aquaculture Technician Business Expert on staff to assist applicants with their Aquaculture-related businesses.
- Has a First Nation Economic Development Officer Tool-kit of resources, templates and leading practices.

For more information, please contact our office at:

PO Box 209, 6 Rainbow Valley Rd., Birch Island, Ontario POP 1A0
Telephone: (705) 285-4275 Fax: (705) 285-4584 - Email: waubetek@waubetek.com



**CONGRATULATIONS
TO THE
2016 WAUBETEK
STUDENT BURSARY
RECIPIENTS**



*Quinn Meawasige of Serpent
River First Nation*



*Jamie Manitowabi of
Wikwemikong*



*Ruby Panamick of
M'Chigeeng*



*Angel Peltier of
Wikwemikong*



*Janet Restoule of
Dokis First Nation*



*Ian Trudeau of
Wikwemikong*





BUSINESS DEVELOPMENT OFFICER (BDO) SERVICE AREA

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

BUSINESS DEVELOPMENT OFFICER OUTREACH SCHEDULE

NORTHEAST/SUDBURY - NORMA-JEAN SAGASSIGE
May 16-20, 2016

May 16 - Whitefish Lake FN Office	10:00 a.m. - 12:00 p.m.
May 16 - Sudbury Gezhtoojig Office	1:00 - 3:00 p.m.
May 17 - Wahnapiatae FN Office	10:30 a.m. - 12:00 p.m.
May 17 - Dokis FN Office	2:30 - 4:00 p.m.
May 18 - Nipissing FN Garden Village	10:00 a.m. - 12:00 p.m.
May 18 - North Bay Indian Friendship Centre	2:00 - 4:00 p.m.
May 19 - Temagami FN Office	10:00 a.m. - 12:00 p.m.
May 19 - Temagami Municipality	2:00 - 3:30 p.m.
May 20 - North Bay	9:00 a.m. - 12:00 p.m.
May 20 - Highway 17 (Verner, Hagar, Sturgeon Falls)	2:00 - 3:30 p.m. by appointment

NORTH SHORE - NORMA-JEAN SAGASSIGE
June 6-10, 2016

June 6 - Z'Gamok Enterprises Inc.	9:00 a.m. - 11:30 a.m.
June 6 - Serpent River Band Office	1:00 - 3:30 p.m.
June 7 - Mississauga Band Office	10:30 a.m. - 12:00 p.m.
June 7 - Thessalon Band Office	1:30 - 3:30 p.m.
June 8 - Garden River Band Office	9 a.m. - 12:00 p.m.
June 8 - Sault Ste. Marie Indian Friendship Centre	1:00 - 4:00 p.m.
June 9 - Batchewana Band Office	9:30 a.m. - 12:00 p.m.
June 9 - Sault Ste. Marie	1:00 - 4:00 p.m.
June 10 - Sault Ste. Marie	9:00 a.m. - 12:00 p.m.

NORTHEAST/SUDBURY - NORMA-JEAN SAGASSIGE
July 11-15, 2016

July 11 - Whitefish Lake FN Office	10:00 a.m. - 12:00 p.m.
July 11 - Sudbury Gezhtoojig Office	1:00 - 3:00 p.m.
July 12 - Wahnapiatae FN Office	10:30 a.m. - 12:00 p.m.
July 12 - Dokis FN Office	2:30 - 4:00 p.m.
July 13 - Nipissing FN Garden Village	10:00 a.m. - 12:00 p.m.
July 13 - North Bay Indian Friendship Centre	2:00 - 4:00 p.m.
July 14 - Temagami FN Office	10:00 a.m. - 12:00 p.m.
July 14 - Temagami Municipality	2:00 - 3:30 p.m.
July 15 - North Bay	9:00 a.m. - 12:00 p.m.
July 15 - Highway 17 (Verner, Hagar, Sturgeon Falls)	2:00 - 3:30 p.m. by appointment

*Please call to confirm, all outreach schedules are subject to change.

HWY 69/SOUTH - JASON PELTIER
May 9 - 13, 2016

May 9 - Henvey Inlet FN Band Office	9:00 - 10:00 a.m.
May 9 - Magnetawan FN Band Office	10:30 a.m. - 12:00 p.m.
May 9 - Shawanaga Band Office	12:30 - 2:00 p.m.
May 9 - Wasauksing Band Office	2:30 - 4:00 p.m.
May 10 - Georgina Island FN	9:00 - 11:30 a.m.
May 10 - Orillia Area	1:00 - 4:30 p.m.
May 11 - Beausoleil FN	10:00 a.m. - 1:00 p.m.
May 11 - Midland Friendship Centre	2:00 - 4:00 p.m.
May 12 - Barrie Friendship Centre	9:00 a.m. - 4:00 p.m.
May 13 - Wahta Mohawks	9:00 - 10:00 a.m.
May 13 - Killarney	1:30 - 3:30 p.m.

MANITOULIN REGION - JASON PELTIER
June 22-24, 2016

AUNDECK OMNI KANING / SHEGUIANDAH / WHITEFISH RIVER

June 22 - Sheguiandah FN Office	9:00 - 10:00 a.m.
June 22 - Aundeck Omni Kaning FN Office	10:30 a.m. - 12:00 p.m.
June 22 - Whitefish River FN Office	1:30 - 3:00 p.m.

M'CHIGEENG / SHESHEGWANING / ZHIIBAHAASING

June 23 - Zhiibaahaasing FN Office	9:00 - 10:00 a.m.
June 23 - Sheshegwaning FN Office	10:15 a.m. - 12:00 p.m.
June 23 - M'Chigeeng FN Office	2:00 - 4:00 p.m.

WIKWEMIKONG

June 24 - Wikwemikong	9:00 a.m. - 4:30 p.m.
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HWY 69/SOUTH - JASON PELTIER
July 4-8, 2016

July 4 - Henvey Inlet FN Band Office	9:00 - 10:00 a.m.
July 4 - Magnetawan FN Band Office	10:30 a.m. - 12:00 p.m.
July 4 - Shawanaga Band Office	12:30 - 2:00 p.m.
July 4 - Wasauksing Band Office	2:30 - 4:00 p.m.
July 5 - Georgina Island FN	9:00 - 11:30 a.m.
July 5 - Orillia Area	1:00 - 4:30 p.m.
July 6 - Beausoleil FN	10:00 a.m. - 1:00 p.m.
July 6 - Midland Friendship Centre	2:00 - 4:00 p.m.
July 7 - Barrie Friendship Centre	9:00 a.m. - 4:00 p.m.
July 8 - Wahta Mohawks	9:00 - 10:00 a.m.
July 8 - Killarney	1:30 - 3:30 p.m.