



WAUBETEK NEWS



“A Community Futures Development Corporation”

Winter 2023

This issue ...



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North Star Home Vision

North Star Home Vision Inc., owned by Aundeck Omni Kaning member Kevin Pacheco offers a comprehensive suite of residential contracting services in the Muskoka region. North Star Home Vision's services include custom home design and build, renovations, disaster restoration above and below ground works, docks, boathouses, and marine systems. Pacheco's company is also equipped with barges and trailers for island or land work.

Kevin Pacheco started in 2005 as KNP Renos in Toronto then moved his business to Bracebridge about four years ago. "It's cottage country, so I was thinking I could bring the Toronto mentality to Muskoka and I think I can really do something in Muskoka," says Pacheco. "I renamed the company, incorporated, relocated to Muskoka and changed the way I did my marketing. It was the best move I've ever done."



Pacheco says he now has clients from Toronto who are hiring him to work on their cottages, noting that he markets his company's services in Toronto to people with properties in Muskoka. "If you were to buy a property that just had trees on it and you wanted a house there, fully functional, we would start and finish that," Pacheco says. "We would provide you with a permit ready plan, we would obtain your permit for you and then we would set you up with our designers to decide on the finishes such as windows, doors, siding, flooring, cabinets." Pacheco says people are looking for that Muskoka cottage feeling, noting that he is currently working on a \$1 million custom cottage build. "I feel that most of our projects are unique."

Family is a big part of the Pacheco team. His brothers came onboard when the COVID-19 pandemic hit and are now project managers, and his father is the senior estimator. "They coordinate the trades to get the job done," Pacheco says. Pacheco says it was important to bring his family onboard with the business because they have always talked about owning a business together and Pacheco's vision is to have his close-knit circle of friends and family onboard helping each other succeed and grow. "I feel like a company with a family that can work together is going to be the strongest company," Pacheco says.



Pacheco credits Waubetek Business Development Corporation for providing assistance in order to extend the range of North Star's services. Pacheco says, "I feel like everybody that has become successful needed a little bit of help at some point and I appreciated what (Waubetek) did." "But it's interesting, working in Muskoka and me being from Manitoulin Island, it kind of gives me that back home feeling but not being at home," Pacheco says. "We love everything about the north"

To contact North Star Home Vision Inc.
Call: (705)333-7939
Email: info@northstarhomevision.ca
Website: northstarhomevision.ca
Social Media: Instagram, Facebook

Supplies for the Soul

Supplies for the Soul is owned and operated by Nipissing First Nation member Yvette Bellefeuille and located in the Bineshii Small Business Centre also on the Nipissing First Nation off Hwy 17 west of North Bay, Ontario. Supplies for the Soul carries a comprehensive inventory of crafts supplies sought by Indigenous producers as well as art supplies and gift items. "I started my business part-time 13 years ago out of my home and three years ago I decided it was time to run the store full-time." Her home-based business went very well and she moved into her current 3,000 square foot location in the Business Centre in 2019.

The steady growth of Supplies for the Soul can be credited to Yvette's keen ear for customer wishes and ability to source products of interest to both producers and retail shoppers. Yvette started up her business to provide supplies for traditional crafts people, such as furs, leathers, beads and fabrics. Her inventory includes duffle, which is a thick wool trade cloth used for blankets and outerwear that is difficult to find, and 100-per cent cotton Native print fabrics, and leathers including cow, goat, moose, deer, elk and buffalo hide. "We have drum making supplies, pretty much anything to do with traditional craft making," Bellefeuille says. "And the hard-to-find things like porcupine quills and buffalo jaws. For retail shoppers, Yvette has a 1,000 square foot area for what she calls finished products. "We have clothing from Indigenous designers from across Canada, scarves with Native prints, and coffee mugs, smudge bowl kits — it's an actual retail gift boutique." Yvette has also added an Indigenous author and language book section to the boutique. "We have to protect the language and teach our little ones," Bellefeuille says. "So, I have books for infants all the way up through adult."

Yvette's resiliency was a critical survival factor when the COVID-19 pandemic measures drastically changed the business landscape for

everyone. Yvette initially considered closing for the duration but then amplified her strategy of customer service by responding to online and call-in sales for the usual product types and innovating when off-the-shelf wouldn't do. Yvette relates that one of her big sellers has been the ribbon skirt kits her daughter created at the beginning of the pandemic for customers who couldn't go into the store to choose the ribbons to go with the fabrics. "We've probably sold over 1,000 ribbon skirt kits since the beginning of the pandemic."

"Right now, I've got the store and 3,000 square feet of retail space," says Bellefeuille, a Nipissing First Nation citizen. "I'm already looking forward to having to possibly build a larger building and hire more staff. The customers have been fantastic — business keeps growing." "We have requests for all kinds of other crafts because there isn't really a craft shop like ours."

Yvette credits the Waubetek Business Development Corporation for assisting with her move and to set up her store in the Bineshii Small Business Centre. "They were a great help, a great source of ideas," Bellefeuille says.

To contact
Supplies for the Soul:
Call: (705) 471-0472
Email: soulsupplies@hotmail.com
Website: suppliesforthesoul.com





Odawa Stone

Odawa Stone is a Class A limestone quarry operated by the Sheshegwaning First Nation at the west end of Robinson Township on Manitoulin Island. Odawa Stone extracts “Niagara North”, a grayish-blue Amabel formation which is an erosionally-resistant capstone over a softer rock type. This stone is diamond wire/saw cut into blocks and slabs for use in stone applications in residential and commercial settings such as for cladding, wall ashlar, slab, counter tops, tiles, outdoor pavers, landscape, armor stone, and so forth. General Manager Wallace Fownes says, “We’re on a very high quality deposit of limestone.” This quality stone can be found in some prestigious construction. Fownes says they recently sold some block stone for a CIBC building project in Toronto. “They’re cutting it into tiles and they’re putting it in the CIBC building on George St.” Even the stone dust is valuable. Fownes says they have also been providing a local natural watercolour paint business, Beam Paints in M’Chigeeng, with powdered limestone from the stone cutting process. “She sells water colours all over the world,” Fownes says. “She uses natural pigments for colours and the limestone fines off our wire saw as the base for her paints.”

The property, already with an operating quarry, was purchased in 2001 then renamed as Odawa Stone. Sheshegwaning tested the waters of selling cut limestone until 2004 then waited for the proper opportunity and circumstances to relaunch the operation. In 2012 a limited partnership company was formed and a range of processing tools were purchased, including a wire saw, drills and air compressors. In late 2018, Wallace Fownes was hired as General Manager and worked on a new marketing plan with the directors of Odawa Stone and CESO into 2019.

Odawa Stone has since diversified with a line of MTO spec roadbuilding aggregate including 10 millimeter material for surface treating roads, 20 millimeter, 75 millimeter road crush and 250 millimeter crushed rock. Fownes says they have also sold granular material for waterfront improvement and road projects in Kagawong, for upgrades and repairs on Hwy. 540 and to local cottagers and homeowners. “We sold 30,000 tons in 2020 and we sold 18,000 tons in 2021, so we’re starting to pick up on the aggregate side of (the business).” Fownes says there is also a market for landscape limestone, noting they sell a few transport trucks of that product per year. When COVID 19 hit, further diversification took place with some general construction work and logging in order to keep the Odawa Stone crew busy. “It is a recipe that seems to be working”, Fownes says. “We have directly created 3 new jobs to date. Going forward we hope to participate in some of the future highway infrastructure work in our area, as well as expanding our

product line. We will continue to run the business in a sustainable, responsible and safe manner.”

To contact Wally Fownes, General Manager, Odawa Stone
 Location: Sheshegwaning First Nation
 Call: (705) 283-3293
 Email: sales@odawastone.com
 Website: odawastone.com





Silver Creek Golf Course

The Silver Creek Golf Course is located on the Garden River First Nation territory adjacent to Sault Ste. Marie, Ontario. The golf course was originally opened in 2008 with the front nine holes then was expanded to 18 holes the following year. Owned and operated by the Garden River First Nation, Silver Creek is aiming to be one of the top golf courses in the area as well as an all-season resort with winter activities.

General Manager Terry Boissoneau says, “Our main (goal) is to improve the golf course — that’s an ongoing initiative that we have. Every single season we are looking to get better and better.” Some areas of the golf course saw improvements to make it more playable for the average golfer by adding more forward tees for different skill levels, eliminating some of the sand traps on a couple of the par three holes and improving the quality of the turf and upkeep of the greens. “We noticed a lot of backups happening on those holes, so we filled those (traps) in just to make it more player friendly,” Boissoneau says. “A lot of our members and public players really enjoy playing those holes a little bit better now. We’ve had a lot of great positive feedback in the last few years of striving to be one of the better courses around the area.” “We have an amazing driving range, we have a putting green as well as a chipping green,” Boissoneau says. “We do have one of the better range facilities in the area.”

Boissoneau says the golf course usually has up to about 35 employees depending on the season, including pro-shop associates, player services staff, range attendants, restaurant cooks and servers and maintenance crew staff. “Our goal is to be an all-around, all-season resort type facility where we can offer winter activities along with our golf,” says Boissoneau. The restaurant is open four days a week during the winter and seven days a week during the summer. “We also have ski and snowshoe trails here,” Boissoneau says. “We have just over 10 kilometres of trails along our cart paths, and we have a couple of shortcuts through so the trail isn’t that long.” Further, “We utilize our pavilion in the summer as our banquet type area for tournaments and during the winter we use it for a small skating rink,”

The Silver Creek Golf Course hosts several tournaments as well as large corporate events and weddings, and they also partner with other



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submit to waubetek@waubetek.com

organizations to host fundraising tournaments. The pavilion and the adjacent wedding ceremony area provide a beautiful setting with breathtaking views of the golf course and nature in its most natural state. In Fall of 2021, Silver Creek became an authorized retailer of Lululemon and the only one in the Algoma region. Lululemon is popular athletic apparel for both women and men specializing in yoga, golf running, training gear and accessories. Silver Creek has seen much success with this launch and hopes to see more traffic this spring when golf season starts. “Garden River has always been a progressive forward-thinking community, dedicated to maximizing economic development and business opportunities that promote growth, sustainability and meaningful partnerships,” says Amy Sayers, business manager at Garden River. “Garden River owns and operates Silver Creek Golf, Garden River Bingo, Garden River Aggregates, Garden River Highway Division, Ojibway Park and various joint ventures in highway construction, retail and real estate.”

Garden River Chief Andy Rickard says Silver Creek Golf Course is one of the few Indigenous owned and operated golf courses in Ontario. “With a professionally designed course, we take pride offering this experience to anyone looking for a challenge,” Rickard says. “Our management, staff and grounds crew remain dedicated to continuously improving the operations and maintenance at Silver Creek Golf Course. Silver Creek offers an enhancing experience as guests can partake in the course’s natural character with beautiful scenery and wildlife. This is one of Garden River First Nation’s many success stories that we are quite proud to showcase and are excited to offer future expansions.”



To contact Silver Creek Golf on green fees, restaurant specials or events
Call: (705) 942-2080

Email:

Website: golfsilvercreek.com

Social Media: Facebook, Twitter, Instagram

Location: 104 Belleau Lake Rd., Garden River First Nation

Want your event included?

Free listing for Economic: workshops/sessions, conferences, events
Within the 27 First Nations communities Waubetek serves.

Email waubetek@waubetek.com with “Waubetek Community Listings”

in the subject line. Please submit your listing in well in advance.



Waubetek News Briefs

Emergency Financing

The resiliency of the Indigenous businesses in North-East Ontario during this COVID-19 pandemic has been evident. Many have restructured their business model to supply other goods and services, started providing services online, and some expanded their businesses.

Waubetek continues to deal with a high volume of requests and inquiries which means that approval times will take a longer during this time. In early Fall, we were provided with an additional pot of funds to provide further Business Recovery support up to \$50,000 for existing businesses. Businesses can find the Business Recovery Fund application on our website, complete it in full and add the required attachments. If the application is not fully completed, a review will be delayed. Please ensure to contact the office to confirm that your application has been received.

Waubetek Operational Measures during COVID-19

The Waubetek office continues to be closed to visitors. Communications continue with our clients primarily through email, online meetings, and by phone. The Waubetek team have the technical capacity to work remotely, but we do have staff in the office.

National Day for Truth and Reconciliation

The truth about Indian Residential Schools has been prominent in the minds of Indigenous peoples across the globe and in the First Nations of our own region. In recognition of the second National Day for Truth and Reconciliation in Canada, the Waubetek team took the time to reflect on the impacts of the truth on our people and we honoured residential school survivors and those who did not make it home.

Waubetek Staff

Waubetek is honoured to have to have Kevin Wassegijig join the Waubetek team. Emilio Tomaselli has also joined the team temporarily. We are very privileged to have these hard workers on our team!

Indigenous Women Entrepreneurs

Early in 2022, the Government of Canada announced a program for Indigenous Women Entrepreneurs. The details of this new program are on our website. Micro-loans, mentorship, support and business workshops for women are now available through Waubetek.

Futurpreneur Canada

Waubetek is partnering with Futurpreneur to assist Indigenous Youth from ages 18 to 39 who are interested in starting a business. Futurpreneur provides guidance on business plan development, along with an experienced mentor for advice, and two loan programs – one is the “Side Hustle” program for loans up to \$15,000 where a youth can operate a business part-time and another loan program up to \$60,000 that does not require loan security. Waubetek can partner in these projects by providing conditional contributions covering 75% of the costs to hire professional assistance to help develop a business plan and/or to cover start-up marketing costs. Waubetek can also provide loans that top-up the \$60,000 amount provided by Futurpreneur if more capital is needed. Waubetek also teams up with Futurpreneur Canada to offer Indigenous Youth Entrepreneurship workshops.

Please check the Waubetek Facebook page and website for workshop information.

Aquaculture

Waubetek continues to implement the 2012 Aboriginal Fisheries Strategy with a focus now on the commercial and recreational aspects. We also continue to deliver the Aquaculture Program throughout Central Canada. Part of this work includes our collaboration with First Nations to develop an Aquaculture Legal Framework (Giigoohn Chi-Naaknigewin) which several First Nations in Ontario are looking to adopt in order to exercise their jurisdiction. We are currently having a business plan prepared for an Indigenous Centre of Excellence for Aquaculture to support implementation of the legal framework.

Waubetek also assists with funding applications to the Northern Integrated Commercial Fisheries Initiative (NICFI) Program at Fisheries and Oceans Canada. We are assisting 23 different communities this year with their applications. Since April 2022, we accessed **\$827,690** for community projects thus far, plus phase 2 carry over projects for **\$827,690** from the previous fiscal year.

Mining

Waubetek continues to work on the development of the Centre of Excellence for Indigenous Minerals Development which will be an information clearinghouse to assist First Nation communities in developing their own protocols and responses to requests from the mineral development industry and helping to build our knowledge and capacity in this industry. It is so important for First Nations to have the supports in place to make informed decisions on resource development. The Centre will assist with addressing this need for information.

For the development of the proposed Centre, we contracted a consultant to help develop a database of tools and templates that can be used by First Nation communities when being approached by mining companies seeking to undertake mineral development in the community’s traditional territories. Draft tools and templates are now being reviewed.

We found a new logo for the centre developed from a concept designed by Curtis Assance.



Indigenous Economic Inclusion – Waubetek is assisting at the national level on improving Indigenous Business access to public and private procurement opportunities. In particular, we have worked on recommendations to the Federal Government to help Indigenous businesses to access 5% of all federal contracts for goods and services. This will amount to billions of dollars in potential contracts for Indigenous businesses throughout Canada.

Through Waubetek General Manager’s role as the Chair of the National Indigenous Economic Development Board, she participated in a core group of National Indigenous organizations in the development of a National Indigenous Economic Strategy that was released in June 2022. Waubetek’s General Manager has also been involved in developing a national definition of “Indigenous Business” as there is a growing concern that some non-Indigenous businesses are posing as Indigenous and then benefiting from Indigenous programs and procurement opportunities.

The Waubetek General Manager is also involved in the development of a National Indigenous Procurement Institute that will have a database of certified Indigenous businesses and provide supports to Indigenous businesses seeking procurement opportunities. As part of an Indigenous Working Group with Global Affairs Canada, the Waubetek General Manager is also assisting with the inclusion of Indigenous Peoples in Asia-Pacific Economic Cooperation (APEC) work and summit agendas.



Touched By the Entrepreneurial Spirit...

1. Odawa Trading Company

Emilio Tomaselli owns and operates the Odawa Trading Company Inc. located on the Sheshegwaning First Nation. Emilio provides business support to First Nation businesses and communities. Services also include organizational design and planning, corporate strategy, project development and implementation, economic grant proposals, project management, governance development, and stakeholder and community engagement.

Telephone: 705-968-1200
odawatradingcompany.com



2. Sarah-Lee Beauty

Sarah Lee Froude, owner of Sarah-Lee Beauty is a certified in Medical Aesthetics, and is a licenced Registered Nurse. Her business offers: neuromodulators (Botox Injections), dermal fillers for lips, cheeks, and chin, medical grade micro-needling, PRP Treatments, and chemical peels in the Haileybury / Tri-Town areas.

Telephone: 705-622-0915
Sarahleebeauty.com



3. Z'Gamok Construction Limited Partnership

Z'Gamok Construction Limited Partnership, a Sagamok Anishnawbek company, has expanded operations to include civil work such as excavation and aggregate production with other companies within the Sudbury Basin and the Algoma Region. The company's operations now include a wide range of businesses including construction projects across a variety of industries with clients and projects both on and off reserve, ore haulage, commercial janitorial services, snow removal, security, and road maintenance.

Telephone: 705-865-1134
zclp.ca



4. Prime Health Nurse Practitioner

Kayla King owns and provides primary health care for families with services such as: episodic appointments, prescription refills, wart and lesion treatments, blood work and baby wellness checks. Her business is open Monday to Friday from 8:30am to 12:00pm and 12:30pm to 5:00pm in the North Bay area.

Telephone: 705-495-1580
Email: Admin@primehealthnp.ca
linktr.ee/primehealthnp



5. Skillidentify Inc.

Rhonda Bear's partnership business PRO-FACTS provides experience and technical knowledge in the health and safety, forestry, industrial, mining and trucking industry. PRO-FACTS developed a certificate management system called Skillidentify. The software was originally aimed to improve how PRO-FACTS managed their safety training, but was also provided to their clients. Upon the first year of development, Skillidentify became licensed yearly by Epiroc, Waggs and Eacom, and had its first full-code purchase from a College. Upon the second year of development, the software has completed a global standard adaption (SCORM 1.2) for online training courses, a store front with e-commerce cart, and plugins ready for merchant connection and billing. Rhonda now owns the independent Skillidentify product.

skillidentify.com

6. Estellescapes

Jessica Manitowabi-Osawabine is the owner and operator of Estellescapes located on Manitoulin Island. Her services include: Summer Maintenance, Spring Clean-up, Landscape Design & Installations, Winter Maintenance, Cottage Closure & watch.

To contact Jessica
Telephone: 705-677-5955
estellescapes.ca



7. JW Excavating

Jerrold Webkamigad, established his business JW Excavating operating from the Wikwemkoong First Nation. His services include a excavator and float for use in residential, commercial, and public works performing site preparation, foundation excavation, landscaping, land clearing, grubbing, stumping, ditching and drainage systems. Jerrold also does subcontract work from the larger Manitoulin operators for off-reserve homeowners.

Telephone: 705-862-0803



8. Lake Huron Contracting

Nicholas Osawabine-Corbiere established a site preparation and excavating business and is operating from the M'Chigeeng First Nation. Nicholas' experience was garnered from employment in a family business.

To contact Nicholas
Telephone: 705-348-1012
lakehuroncontracting.com



9. Air-Jord Express

Karen Penasse is a member of Nipissing First Nation and operates a small courier business. Air-Jord Express was founded in 2007 and is a broker for the BMX Cadillac Courier which operates from Sudbury. Her business operates two express courier routes from North Bay to Kirkland Lake and the other from North Bay to Verner.



SHAWANAGA FIRST NATION'S HATCHERY – A WAY OF GIVING BACK

On the shores of Georgian Bay, roughly 30 kilometers north-west of Parry Sound, Ontario, a small Anishinaabe community is making a big difference. The Band-owned and operated hatchery has evolved over the last three decades into a very successful community project that is not only ensuring the conservation of walleye stocks in local waterways but involving and teaching young people the great value of conservation. Inspired by the teachings of their grandfathers to “give back what we take,” community leaders became interested in walleye culture and restoration in the Shawanaga River in the late 1970s. With the support of community members, in 1996, a hatchery was built at Shawanaga Landing on the edge of Shawanaga Inlet on Georgian Bay. The spawning bed nearby, is located about 2.5 kilometers from the mouth of the Shawanaga River.



The hatchery used a flow-through system to produce 3 to 5 million walleye fry that were released into the water annually. This has since kept walleye stocks at a reasonably sustainable level.

The community's Hatchery Operator Aaron Pamajewong says it is all about sustained survivability: “Our elders taught us long ago that to ensure the sustainability of the resources that allow us to survive as human beings, we must give back. Involving our children teaches them this traditional community wisdom.”

In 2018, Shawanaga First Nation's band government made an important decision to expand and upgrade their aging hatchery with new technology. This new culturing technology features a state-of-the-art RAS water recirculating system that destroys harmful bacteria. It has allowed the community to double its current fry output for stocking purposes as well as produce, for the first time, an important number of advanced fingerlings.

With the construction of the new 1500 square foot hatchery now completed, SFN now has the capacity to hatch over 8 million walleye fry and produce close to 200,000 advanced fingerlings. Although the new aquaculture system will eventually be equipped with eight fingerling holding tanks, the community has started production at half capacity, with four tanks in operation. “We are progressing with a step-by-step approach as we learn and get more familiar with the new aquaculture component of our hatchery operation,” added Mr. Pamajewong.



Each tank has a capacity to hold 436 U.S. gallons of water.

Many young people are now involved in the hatchery's successful operations within the River Monitor Program. For many years going back at least to the 1970s, the community's elders kept a close eye on recreational fishing in the area. Although some of the elders are still involved, the River Monitor Program was established to give young

people the opportunity to learn the traditional knowledge. Day and night they now monitor the traditional harvesting and educate recreational anglers. Community members are limited to catching only three walleye per day during the highly sensitive spawning season (beginning of April to the end of May). Shawanaga First Nation has guidelines for their membership only, the licensed recreational anglers are prohibited from fishing during that period.

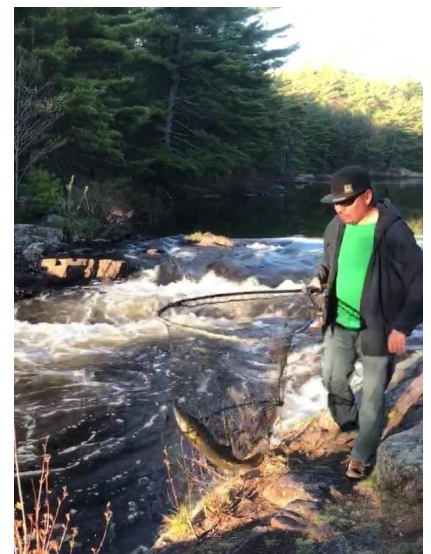
They work with hatchery staff and the traditional harvesters ensuring that each female walleye that is harvested has their eggs collected and fertilized for enhancement and rehabilitation efforts. Important data points from each fish are collected as well. River monitors are given a small honorarium for their time.

To this day, Shawanaga First Nation's (SFN) fish culture program benefits from strong, long-standing support from the community and is recognized as a great opportunity to engage youth in all stages of the walleye collection, spawning, incubation and release processes, providing them with valuable experiences in fish culture and environmental management.

Recently, community members travelled to the State of Vermont to spend some time and learn from one of North America's leading walleye culturing facilities. “This trip was of significant importance to our community. Our delegation obtained valuable knowledge that will allow us to move forward with our new aquaculture facility with greater efficiency and productivity,” added Mr. Pamajewong. As a result, the community is now in the planning stages of a formal study that will examine the feasibility of culturing rainbow trout for commercial markets. “We are excited about our future. Establishing a commercial aquaculture operation would create jobs and be an important revenue source for our community,” concluded Mr. Pamajewong.

Covid 19 played a very significant role in the community's hatchery and aquaculture operations. Community leaders put in place a strict plan to ensure the health and safety of employees, the monitors and all members engaged in traditional harvesting.

Hatchery Operator Aaron Pamajewong and community business leaders behind the project are widely viewed as the “community champions” of the successful Shawanaga First Nation's hatchery program. People worked tirelessly to bring this community's cherished project to fruition. But the overall success of the project was only made possible with the full support and participation of the community as a whole. Fisheries and Oceans Canada's Northern Integrated Commercial Fisheries Initiative (NICFI) provides business development



planning support to First Nations with their community-based communal and aquaculture operations. However, without the wisdom passed on by the elders long ago of “giving back what we take,” Shawanaga First Nation's growing and successful hatchery program may have never seen the light of day.



WAUBETEK'S PROGRAMS AND SERVICES

INVESTING IN THE ABORIGINAL BUSINESS SPIRIT

Waubetek offers a variety of business loans to establish, expand or purchase a business.

COMMERCIAL LOANS

(North-East Ontario only)

Commercial Term Loans

- Maximum up to \$500,000
- Loans for Aboriginal Students/Youth for summer businesses – maximum \$1,500
- Indigenous Women Entrepreneurs - The Indigenous Women Entrepreneurship (IWE) Program provides capital for women entrepreneurs in business and focuses on building their business capacity through providing tools, resources, and supports for Indigenous women to build or grow their businesses.
- Business Recovery Fund - The Business Recovery Fund (BRF) financing for existing businesses owned by First Nation/Inuit Entrepreneurs in the North-East Ontario region who are recovering from the Covid-19 Pandemic.

Bridge Financing

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

All Waubetek commercial loans are provided at competitive rates and on flexible terms.

Conditional Contributions

Aboriginal Business Financing Program (ABFP) - Waubetek can assist Aboriginal businesses with capital to establish, expand or acquire businesses on or off reserve in North-East Ontario. In summary, this funding is available as follows:

- Available to First Nation, Inuit and Non-Status applicants located in North-Eastern Ontario. Proof of Aboriginal heritage is required. First Nation registered members must provide a copy of their Indian status card. Applicants of Inuit ancestry will provide a letter of confirmation from the Inuit Tapiriit Kanatami. Non-Status Indians must provide a birth certificate proving a genealogical link to a First Nation registered member. Metis citizens must apply to the Metis Voyageur Development Fund for financial assistance.
- ABFP Conditional Contributions to individuals is available only up to 40% of the project's capital costs up to \$99,999 (or \$50,000 through the Indigenous Economic Development Fund). The applicant must provide a minimum of 10% equity and must also leverage commercial financing in order to access the contribution for capital projects.
- ABFP Conditional Contributions to First Nation communities/First Nation owned businesses is available only as a percentage of the project's capital cost up to \$250,000. Applicants must provide 10% equity and must also leverage commercial financing in order to access the contribution for capital projects.
- ABFP Conditional Contributions are also available for: Business Planning, Business Valuations, Marketing, Business Support and Mentorship. For these costs, the applicant must provide 25% equity and ABFP may provide up to 75% of the costs within the above stated limits. No commercial loans are required for these projects within these categories.

Community Economic Grants (CEG) – through the Indigenous Economic Development Fund, Waubetek provides up to \$10,000 towards economic capacity-building projects for Aboriginal communities and First Nation owned organizations for initiatives located within North-East Ontario.

BUSINESS AND ECONOMIC ADVISORY SERVICES

Business and Economic Advisory Services

- Waubetek has experienced Business Development Officers (BDO's) available to provide guidance and advisory services. Waubetek has BDO's in North-East Ontario for all of our programs.
- Waubetek also has a knowledgeable Business Support Officer available to provide assistance to business clients who may require advisory assistance or a business review.

REGIONAL INITIATIVES IN NORTH-EAST ONTARIO

- Waubetek offers quarterly business workshops on a variety of topics to assist Aboriginal entrepreneurs and First Nation Economic Development Officers.
- Waubetek implements regional economic strategies to assist First Nations and Aboriginal entrepreneurs in the Fisheries and Mining sectors.
- Waubetek has Aquaculture Business Technical Support on staff to assist First Nation communities and entrepreneurs with their Aquaculture-related businesses anywhere in Ontario, Manitoba, Saskatchewan and Alberta.
- Waubetek hosts a First Nation Economic Development Officer Tool-kit of resources, templates and leading practices for EDO's in North-East Ontario.
- Futurepreneur Canada - Futurpreneur provides guidance on business plan development, along with an experienced mentor for advice, and two loan programs – one is the "Side Hustle" program for loans up to \$15,000 where a youth can operate a business part-time and another loan program up to \$60,000 that does not require loan security. Waubetek can partner in these projects by providing conditional contributions covering 75% of the costs to hire professional assistance to help develop a business plan and/or to cover start-up marketing costs. Waubetek can also provide loans that top-up the \$60,000 amount provided by Futurpreneur if more capital is needed. Waubetek also teams up with Futurpreneur Canada to offer Indigenous Youth Entrepreneurship workshops.
- Indigenous Women Entrepreneurs - The Indigenous Women Entrepreneurship (IWE) Program provides capital for women entrepreneurs in business and focuses on building their business capacity through providing tools, resources, and supports for Indigenous women to build or grow their businesses.

For more information, please contact our office at:

PO Box 209, 6 Rainbow Valley Rd., Birch Island, Ontario P0P 1A0

Telephone: (705) 285-4275

Email: waubetek@waubetek.com