

TOOLKIT FOR WOMEN ENTREPRENEURS



A SERVICE OF



THE FIRST NATIONS OF QUEBEC
AND LABRADOR ECONOMIC
DEVELOPMENT COMMISSION





The First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC) is the organization created and mandated by the First Nations of Quebec-Labrador Chiefs Assembly (AFNQL) to act in the field of economic development

In consultation with all the community stakeholders and in accordance with the cultures and local autonomy of the communities, the mission of the FNQLEDC is to represent, promote, support and defend the interests of the First Nations of Quebec and Labrador in socio-economic development, thus contributing to their overall development.

Through its interventions, the FNQLEDC commits itself to enhance entrepreneurial capacities amongst First Nations and help them attain greater self-reliance and achieve diversity of economics.

TOOLKIT FOR WOMEN ENTREPRENEURS

A initiative of:



COMMISSION DE DÉVELOPPEMENT
ÉCONOMIQUE DES PREMIÈRES NATIONS
DU QUÉBEC ET DU LABRADOR

Partners:



Status of Women
Canada

Condition féminine
Canada

Québec 



Foreword

The purpose of this document is to provide a knowledge base to facilitate coaching and accompaniment for women in their business projects and the expression of their economic leadership.

The first part of the guide will help to provide a better understanding of the current situation and provide you with inspiring examples of several successful women entrepreneurs.

The second part of the guide will provide you with more detailed information about the various services offered by our organization, which are available at no cost to members of the First Nations.

The third part of the guide will help become familiar with our guide to writing business plans for the development of your projects and for greater access to accompaniment services.

The final part of the guide will provide you with an overview of available resources, especially funding resources.

The FNQLEDC would like to remind you that, regardless of the state of advancement of your projects, you can contact us at any time for advice and support. We will help guide you through various resources and introduce you to different partnerships that we have been developing over the years.

Photos of the cover and tabs: Jinny Thibodeau Rankin

This document is distributed free of charge to First Nations Business Women



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Women entrepreneurs



Women entrepreneurs

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The FNQLEDC is at the Service of Women in Business

The FNQLEDC Business Women Services is the only initiative in Quebec designed specifically for First Nations women. In 2015 and 2016, our support focused on only four (4) communities due to our budgetary constraints and the action-research approach. Since June 2017, we are in a position to support women in business, regardless of their location.

Our approach obviously brings us to work with women, but also in collaboration with the communities and local players who wish to increase economic opportunities. To this end, we facilitate discussions and reflections on various subjects:

- In what context do First Nations women entrepreneurs evolve?
- What are the main obstacles and potential solutions identified by women?
- How can individual support be implemented for women who wish to advance a project?

Our involvement in this matter aims to help improve the economic independence of Aboriginal women. In fact, economically independent First Nations women will be able to break the cycle of poverty. In addition, it will be easier for them to exercise their leadership at the political, economic and cultural levels. The positive impact will be substantial, as women who carry out projects have as their prime concern to combine their personal achievement with generating positive spin-offs for their communities (Entrepreneurial potential of Aboriginal women, 2015, FNQLEDC).

First Nations women are motivated by the need to improve not only their economic condition and their quality of life, but also those of their loved ones.

By stimulating the transition from intention to the entrepreneurial process, improving economic opportunities for women, providing a business climate favorable to women entrepreneurs and enhancing women's economic leadership, we will allow all First Nations members, Nations and communities, to improve their living conditions.

Recognition of Women in Business

Two years ago, we initiated a huge undertaking of action-research on the theme of economic self-sufficiency of First Nations women. During these two years, we completed the following:

- The first representative measure of entrepreneurial potential amongst Aboriginal women in Quebec and the obstacles to its development;
- An environmental scan to increase economic opportunities for First Nations women entrepreneurs;
- An extensive awareness campaign targeted at the Government of Quebec.

We can clearly assert that First Nations women are good managers. Effectively, the durability of their business is greater than for men. They also have more university degrees than men. These degrees usually lead to entrepreneurship in First Nation communities despite the fact that Indigenous women are under-represented in the entrepreneurial sector.

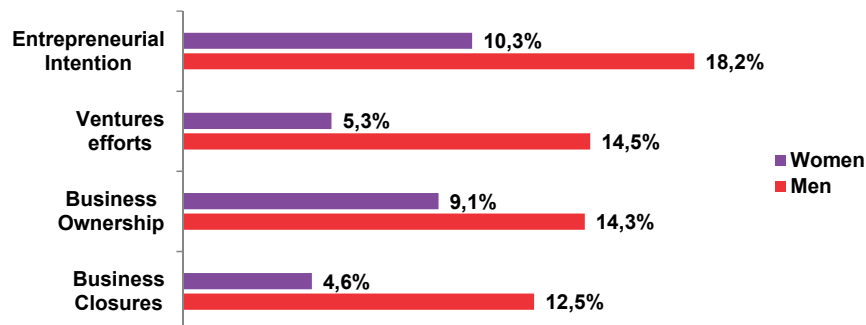
Status report



STUDIES ON BUSINESS PROFILE

Based on respondent gender...

Analysis of the business process based on respondent gender (2011)



- Aboriginal men (65.2 %) are more likely to recognize that they have the skills and abilities to go into business as compared to Aboriginal women (44.9 %). This indicator is strongly linked to the ability to go into action (approach);
- Women have difficulty moving from intention to prospecting (approach to business).

Socio-economic indicators clearly show how important it is to identify the solutions to improve the economic situation of First Nations Women

FIRST NATIONS WOMEN	WOMEN IN QUÉBEC
1% of women are business owners	9% of women are business owners
FIRST NATIONS WOMEN – ATIKAMEKW COMMUNITY	WOMEN IN QUÉBEC
Less than 20 000\$ / year = 50%	Less than 20 000\$ / year = 40%
Share of government transferts : 50,5%	Share of government transfers : 20.3%
Family income with single salary : \$16,351	Family income with single salary : \$26,645
Family with single income : 77%	Family with single income : 60%

Female Entrepreneurship into Figures:

- ▶ In Quebec, we now have approximately **70,00 women** entrepreneurs with Aboriginal identity
 - ▶ **23% of Aboriginal women** aged 15 and over, who are not already entrepreneurs or retired, promote entrepreneurship as their optimal career choice
- ▶ Close to **12,000 women** could need support and accompaniment for business projects



Barriers and solutions for Female Entrepreneurship

We were able to identify the main obstacles and the needs to support the economic empowerment of First Nations women. Our findings include amongst others:

- ▶ **The identification of business opportunities: either because women interested in entrepreneurship and in improving living conditions are unable to identify them easily, or because they consider there is none in their community;**

Working in cooperation with the communities, we organize working tables and workshops to help women identify business opportunities within the community and the region.

- ▶ **The search for funding: funding is a major need for all entrepreneurs. However, the economic situation of many Indigenous women makes it almost impossible to constitute seed money, an essential part in any project;**

The work carried out by the FNQLEDC during these past two years is beginning to bear fruit. Following submission of several briefs and participation in many consultations, our request for the creation of a specific funding for First Nations women was partly fulfilled on June 28th.

In fact, the Government of Quebec launched the Aboriginal Initiative Fund III which comprises a special component “First Nations women entrepreneurs and the Youth”. It is an envelope of 2.55 M\$ over a five (5) year period. Subsidies can total up to 70% of admissible costs. The combination of the provincial and federal support could cover 95% of the projects’ total costs.

We invite women who are interested, to contact us to establish or pursue collaborations.

- ▶ **The support required to move from intention to action: women use non-aboriginal support services and they very rarely share their project within the communities. This is a situation that makes the course difficult, because according to women, it would be essential to support them from day one of their start-up stage and continue this accompaniment during three to five years after the creation of the business;**

Did you know that... with the help of the FNQLEDC, Aboriginal women have access to a dedicated advisor? In fact, we provide personalized coaching services from pre-start-up until the company is ready for operations. To find out more, please contact our Business Women Advisor.

- ▶ **Guidance in the development of an enterprise: All women consulted who are or were entrepreneur, pointed out the difficulty of controlling all the aspects of an enterprise. It is a challenge that affects particularly the members of the First Nations, because more than 85% of First Nation entrepreneurs do not have parents who were entrepreneurs. This statistic is completely reversed amongst non-aboriginals;**

Did you know that... as a business woman you have access to basic technical support in accounting, taxation and financial analysis from the FNQLEDC? The new technical advisory service is available to answer your most complicated questions.

- **Networking and mentoring: “Women entrepreneurs experience in general a lack of business networking opportunities a factor recognized as facilitating. This deficiency is even more significant for First Nation women entrepreneurs.” (*Conseil du statut de la femme, rapport de recherche 2016*);**

Did you know that....we regularly organize one-day conferences on business activities for Aboriginal women? These days provide you with the opportunity to network and meet well-established business women. To gain a better understanding of these services, please go to the FNQLEDC YouTube Channel. There are two short videos featuring the highlights from our September 2017 event.

- **Low self-esteem: women do not have the impression of having the required skills and they are convinced they will never be prioritized. As a consequence, they refrain from submitting applications or beginning the process;**

The tide is turning. In 2017, there were as many female business owners as male business owners. Furthermore, 42.8% of business owners between 18 and 34 are women, as opposed to 34.6% of owners among women aged 55 or over. According to the trends, women are gaining a preponderant place in business.

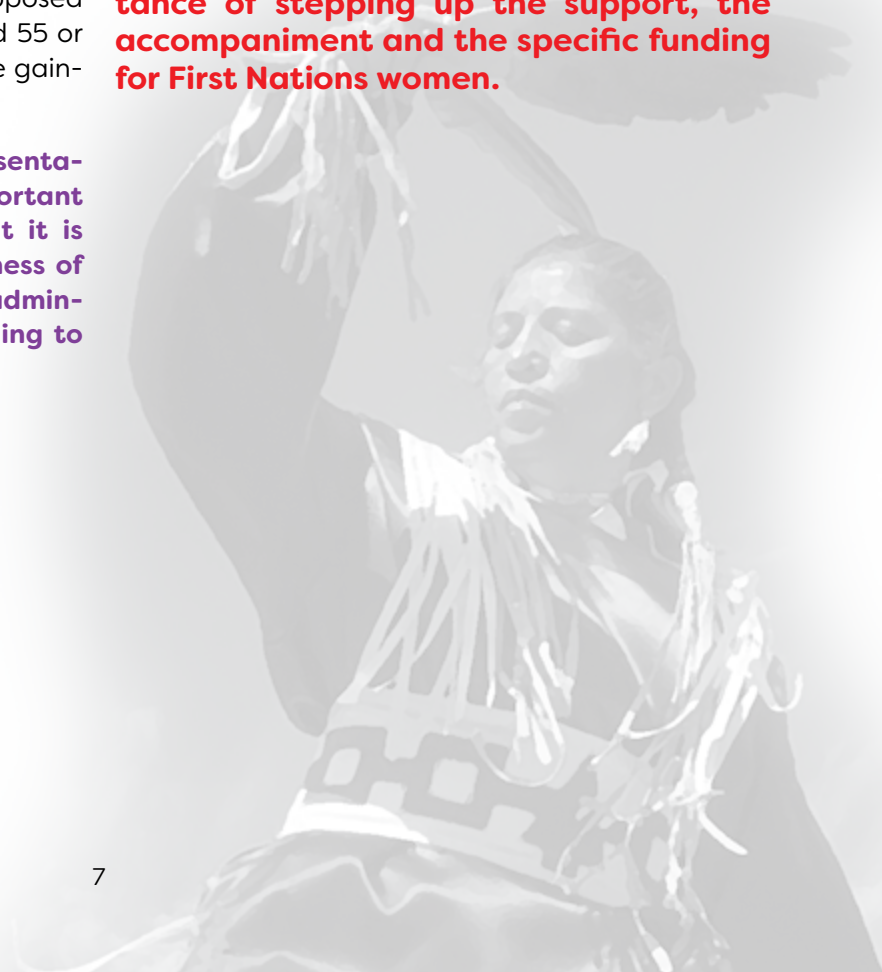
- **Raising awareness of elected representatives and the administration: it is important to enhance awareness of women, but it is equally important to raise the awareness of the elected representatives and the administration on the reality of women wishing to start a business.**

The FNQLEDC Service for Business Women is actively lobbying elected officials, both men and women, and members of local community administrations. Several working tables have already been created in the communities. During these meetings, we validate the programs and resources that are available for Aboriginal business women. Then we seek to increase the awareness of participants regarding the importance of implementing specific measures for female entrepreneurs.

Many of the general measures are of interest to all participants, but it is crucial to work specifically with women in order to encourage them to seek out resources that are available. This is definitely the best strategy to promote female entrepreneurship.

To date, one community in Quebec has adopted a resolution for the creation of specific measures. We encourage you to contact our office so that together we can find the best solutions for your communities.

Our efforts to document the subject enabled us to demonstrate the importance of stepping up the support, the accompaniment and the specific funding for First Nations women.





YouTube page

The First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC) is pleased to share these videos on “ Indigenous Women Entrepreneurship ”.

We wish to reiterate the objectives of these videos: • Demonstrate the importance of promoting female entrepreneurship, • Focus on the capacity of women to succeed in business, • Share experiences and facilitate networking among business women and economic development officers,

We hope that the presentations will help you find answers to your questions and help you develop your business or business project.










CDEPNQL-FNQLEDC

ACCUEIL

Vidéos en ligne TOUT REGARDER

				
<p>Indigenous Women Entrepreneurs / 3:16</p>	<p>Indigenous Women Entrepreneurs / 3:17</p>	<p>Brenda Michel parlant des femmes entrepreneures 2:20</p>	<p>Tammy Beauvais: aboriginal woman entrepreneur 3:17</p>	<p>Le Chef Régional Ghislain Picard parlant des femmes 2:02</p>
<p>Two videos of the One-day Conference “ Indigenous Women Entrepreneurship ”.</p>	<p>Brenda Michel, Ekuanitshit Vice Chief and Business Corporation Director.</p>	<p>Tammy Beauvais, entrepreneur Tammy Beauvais Designs.</p>	<p>Ghislain Picard, Chief of the Assembly of First Nations of Quebec and Labrador (AFNQL). Video to support the growth of entrepreneurship among First Nations women.</p>	

Successful women entrepreneurs

A Profile of Tammy Beauvais, founder of “Tammy Beauvais Designs” in Kahnawake

Tammy Beauvais is a fashion designer and a business woman born on the Mohawk Territory of Kahnawake. She launched her clothing shop “Tammy Beauvais Designs”, in 1999. Since then, she has been creating, designing, making and marketing a clothing line with accessories inspired by the Iroquois tradition. Her creations reflect her spirituality, her culture and her life experience.

From an early age, at only seven years old, she knew she wanted to become a “fashion designer”. Tammy started to sew traditional clothes as early as 13 years of age. Today, her creations have been worn by personalities such as Robert De Niro, Pope John-Paul II, Eric Roberts and Pierce Brosnan, to name a few.

Her business won a contract for the designing of capes for Madam Aline Chrétien (Canada’s First Lady under the mandate of Mr. Jean Chrétien). It is in this way that “Sky Woman Capes” dressed elegantly the First Ladies of North, South and Central America. Tammy’s creations are exhibited in various museums around the world, including the Smithsonian Museum in Washington and the McCord Museum in Montréal. In addition, she was designated as one of the ten best Aboriginal designers in Canada.

She works with her husband. Their skills are different and complementary; they form a fantastic work team. In fact, Tammy thinks that it can be beneficial to work with her spouse and her family.

In Tammy’s views, entrepreneurial spirit starts in childhood. She considers that children like women, are visionary in that they have a global view, they are capable of setting long-term goals, and develop strategies to help this happen. In this sense, women have all the required competencies for the management of a business. As a woman and mother, she



welcomes the positive impact it represents for the children to grow up close to a mother-entrepreneur. This allows them to become actively involved in their mother’s enterprise and develop an entrepreneurial spirit, and who knows, one day they might become entrepreneur themselves.

Tammy actively contributes to the development of her community. She worked hard to promote and support Indigenous artisans to achieve self-sufficiency, thanks to their artwork. In addition, Tammy helps Aboriginal people living on the streets of Montreal; she is a contributor to the Mohawk language programs and to the United Nations Permanent Forum on Indigenous Peoples.

Furthermore, she is very proud of the creativity of the First Nations and she encourages entrepreneurship, while stressing the importance of being supported all along the start-up process of a business.

The FNQLEDC would like to congratulate all First Nation women entrepreneurs for their exemplary work and for their involvement in their communities.

ENTREPRENEUR: TAMMY BEAUVAIS

Business: Tammy Beauvais Designs

Community and Nation: Kahnawake, Mohawk

Date of creation: 1999

tammybeauvais.com



A Profile of Josée Rock, Owner of Épicerie Innu in Mani-Utenam



For the past fifteen years, Josée Rock has been operating the Épicerie Innu de Mani-Utenam with a master hand. She began to work at the grocery store at the age of 15, helping her aunt who owned the establishment at the time. Given that she loved the reception and customer services from the very beginning, she decided to move forward in this direction. She has also been involved in her community ever since and she is active in encouraging women who live there.

She now employs 10 women in her grocery. To recruit and initiate the succession planning, she gives preference to the mothers of her community. Josée meets them first to know if they want to work and if it's possible to consider an eventual collaboration. In her views, it's important for these mothers to work in order to escape from their daily routine and gain self-confidence.

As is frequently the case for many entrepreneurs, the road ahead was not easy. Effectively, to get where she is today, she had to work hard during five years, seven days a week and without vacation. When she finally got to pay all her bills, she decided to hire a manager to help her. She is very happy with her decision, because she no longer works on weekends.

Her greatest source of pride in her entrepreneurial adventure is to be a woman and having been able to start her business venture, while she never went to university or Cegep. She manages on her own every aspect of her business, from management to the administration of her business, and customer relationship. She encourages women to take their place in the business community in order to be able to give back to the community.

Proud of her community, the community involvement of Josée is obvious at various levels. Aside from hiring women from her community, she sponsors youths who play hockey, some in taekwondo, at the school and in other various events.

To crown it all, she has been recognized for the involvement of her business in the community, during the Economic Forum of Uashat mak Mani-Utenam, an event organized by the Société de développement économique Uashat mak Mani-Utenam (SDEUM), this past June. Josée was surprised of this award, but she is proud of it, because she wants to help her community as best as she can. As evidence of her commitment, she attaches great importance to the children she encourages every morning at the opening of her grocery, to go to school.

It is a prime example of women's leadership! The FNQLEDC is proud to contribute in one way or another to First Nations women entrepreneurship.

ENTREPRENEUR: JOSÉE ROCK

Business: L'Épicerie Innu

Community and Nation: Mani-Utenam, Innu

Date of creation: 2001



Interview with Sindy Gamelin, founder of Boutique Sin in Sorel-Tracy

Just by watching the owner, Sindy, interact with her customers, you immediately understand the excitement created by the opening of her new ladies clothing shop, situated at 35 George street in Sorel-Tracy. Sin Boutique sells ladies fashionable accessories and clothing, in standard and larger sizes, at reasonable costs. Sin boutique's clientele: women who want to treat themselves, without breaking their wallet.

"People tell me how welcoming the boutique is and they're not shy to come in. Good brands are offered at a fair price. There is a lot of variety for both young and older people; standard sizes and larger sizes; sales clerks give sound advice".

Sindy is knowledgeable in her field, and her principle is to tell it as it is. If the garment doesn't suit the person, she says so. It's important for her that customers are satisfied when they leave the shop and that garments highlight their personality. She doesn't hesitate to suggest garments that her clients would never have dared try otherwise, and her customers appreciate that. "She knows her business. We don't have to look for everything on our own. It's a very nice shop", says one satisfied customer.

One of the great things about being an entrepreneur: Sindy was able to create her shop in her image. Elegant decor, friendly atmosphere, large mirrors, spacious fitting rooms with comfortable sofas ... and there's even a bowl of lollipops to greet the children at the front desk. Everything was thought about and chosen by Sindy, from the colour scheme of clothing collections on the walls, to the arrangement of accessories on display.

A graduate from Cégep de Sorel-Tracy with a college degree in Early Childhood Education in 2002, Sindy worked for ten years in day care services. Upon her return from maternity leave, she



decided to follow a course in aesthetics. She had training in nail enhancement during her leave, for pleasure, and she discovered a new passion for herself. Having always wanted to be self-employed, she therefore created her own aesthetic salon in her home, while continuing her training to sharpen her skills in her new job. She worked in this trade for approximately eight years.

Then, personal health problems led her to consider a career change once again. "My mother had to stop working while still very young because of health problems. I never want my children to go through the same situation. I want to break the cycle, and not be dependent on society. Because of my illness, if in 5 years or in 10 years from now, I am no longer able to work as much, I will have the chance to slow down and still have an income", confided Sindy.

The idea of creating her own clothing and accessories shop for women came from conversations with her customers at the aesthetic salon. The demand for this type of shop was evident. "The same observations kept coming back! My customers used to complain about having to travel to Montreal or St-Bruno to find what they were looking for", said Sindy. In fact she started by selling accessories to



her customers of the aesthetic salon. “They wanted to know where I got my bracelets, my necklaces ... I started to buy them in larger quantities when I went to Montreal, and then I sold them to my customers. I understood that there was a real business opportunity, not only for fashion accessories, but for fashionable clothing brands, and it was impossible to buy them in town”, states Cindy. In fact, a large portion of her former clientele followed her at her shop.

The moment she decided to start a business, Cindy went to meet with her main supplier in Montreal. She then met with an advisor at the CSU de Montréal, who encouraged her to follow the course called Starting up a business, at which time she drafted her business plan. Then she signed up with the FNQLEDC for support, with whom she was able to determine her next steps. Other meetings with suppliers took place. To date, Cindy was successful in securing exclusivity contracts for the region of Sorel-Tracy for the brands Kärvi, Rüfen, Dex, Dex Plus, Lola Jeans, Coco & Tashi, Lady Dutch and Svelte. Finally, Cindy hired three employees as sales clerks.

The start-up process was long and arduous. Cindy spent a great deal of time preparing her project, but her perseverance and her efforts finally paid off. Since the opening of her shop in April 2017, business

is good and Cindy has no regrets. “I am blessed, I have a beautiful clientele. Just hearing their positive comments makes my day” she says. “I love what I do; choose my collection, go to Montreal and negotiate with my suppliers... I trust myself, I rely on my instincts”.

Originally from the community of Odanak, Cindy is proud of her Abenaki roots. She is also grateful for the opportunities that were given to her as entrepreneur because of her First Nations status. She was able to get financial support from the NACCA and the Secrétariat aux affaires autochtones (SAA).

Sindy is the mother of two beautiful boys aged 10 and 13 who are very proud of her and also get involved in the shop. Her youngest is even thinking of working in the same field one day. A natural-born entrepreneur, Cindy already has plans for the future. She sees herself opening a second shop in a few years from now. “Eventually, I would like to open a men’s shop. I already have a supplier in mind in New York. Who knows, perhaps it will be my youngest son who could take care of it?” Cindy says. She would like her boys to work with her, and she hopes the shop will become a family business. She would like her children to be successful too. Eventually, she might even want to become a distributor. “I’m just like that, always trying to reach higher levels” she says. “But, one thing is sure: I will always keep my shop. I love what I do” she adds.

ENTREPRENEUR: SINDY GAMELIN

Business: Boutique Sin

Community and Nation: Odanak, Abenaki

Established: April 2017

sinboutique.ca



Eruoma Awashish

Artist and founder of Awa Rebel
Saint-Félicien



"What I am, I owe it to my family. My parents raised me to be strong and sensitive. My kokom (grand-mother) is the one who taught me through her silences... what it means to be an Atikamekw. I am from the Atikamekw Nation, from the community of Opitciwan. I've lead a life filled with beautiful moments as well as hardships. It's this journey, intertwined with the path of my people, which inspires my artwork."

Eruoma Awashish was recently presented with an award at the Quebec Aboriginal Tourism gala 2015, in the ARTIST category. She holds a Bachelor of Arts in Interdisciplinary Arts from the University of Quebec in Chicoutimi. She aims to share and raise awareness about her culture. Her double identity, Atikamekw by her father and Québécoise by her mother, enables her to better understand the differences that distinguish these two peoples and create spaces for dialogues through her artworks.



Community: Opitciwan (Atikamekw)
Sector: Arts

Photo: Terry Randy Awashish





“‘Awa’ means ‘child’ in the Atikamekw language. ‘Awa Rebel’ therefore means ‘Rebel Child’. Furthermore, in Atikamekw, the word ‘child’ means ‘small being of light’... My business, Awa Rebel, will allow me to go even further in my approach. I want to print my art on t-shirts. Politically engaged, my clothing will be in the image of my artistic creations. I want to participate in our assertion. Tell people who the First Nations are. I want to participate in Pow-Wows to sell my T-shirts and caps to both Aboriginal and non-Aboriginal people. My dream is to establish a factory, with local seamstresses to make the t-shirts, in Opitciwan.”

“My company wants to enable First Nations and people who share the same beliefs to show their great pride and belonging to common, committed and human values. Values that reach every human being in a universal way. The unique and original creations of t-shirts and other accessories enable art to become a product accessible to all across Quebec and beyond all borders. Art becomes the vector through which messages are propelled and my product becomes its support.”



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Heather Tolley



Founder of Renew Beauty Spa & Salon
Kitigan Zibi

Meet Heather Tolley, proud owner of Renew Beauty Spa & Salon, in Kitigan Zibi. Heather started her business almost 5 years ago, and it hasn't stopped expanding since! As a young entrepreneur, Heather is very thankful for all the support she's received from her community.

Born in Ottawa, Heather grew up in Kitigan Zibi and graduated from Kitigan Zibi Kikinamadinan high school. In 2010, she graduated from Algonquin College in Ottawa with a diploma in Esthetics. She then tried to get a job as an esthetician in the city, but it was difficult. Eventually, she managed to find a part time job working with a lady who had a mobile esthetics business, but admits it wasn't enough to pay the bills. Heather really wanted to work in her field, but there were simply no opportunities in town. She then decided it was time for her to give it a shot and start her own business, which she had set her mind on doing since the very beginning.

"You have an idea, set goals to make it strive and always believe that anything is possible. In the end, all the hard work pays off and you're going to be happy."



Community: Kitigan Zibi (Algonquin)
Sector: Health and Beauty

Heather's family helped her financially to start her business in her mother's basement. She started working there and then expanded as the demand grew. She wasn't expecting her business to take off as fast as it did, but she got a lot of support from the community.

"There have been many challenges", she admits. "But I find it's been worth it. Working long hours, sacrificing my social and personal life... My social life is at work, I guess, I meet and interact with a lot of people!" she laughs. "It has also been financially challenging over the years. There are good months and bad months but the good outweighs the bad; you learn to prepare yourself for the bad months."

In June 2016, Heather started working with Nikita, a 27 year old dynamic young lady from Barrier Lake, who rents a chair at Renew Beauty Spa & Salon. Heather is grateful and proud for the opportunity to be able to help other youth in the community. "I have the chance to create employment for others in the community now... there's not a lot of employment on rez", she admits. "We need to create more employment for our own people and depend on ourselves," she says.

Come relax, rejuvenate and RENEW. Enjoy luxurious spa treatments that will put your mind and body at ease with complete tranquility.



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Lisa-Marie Coocoo

Founder of the Opoho Center, an Atikamekw Student Residence
Trois-Rivières

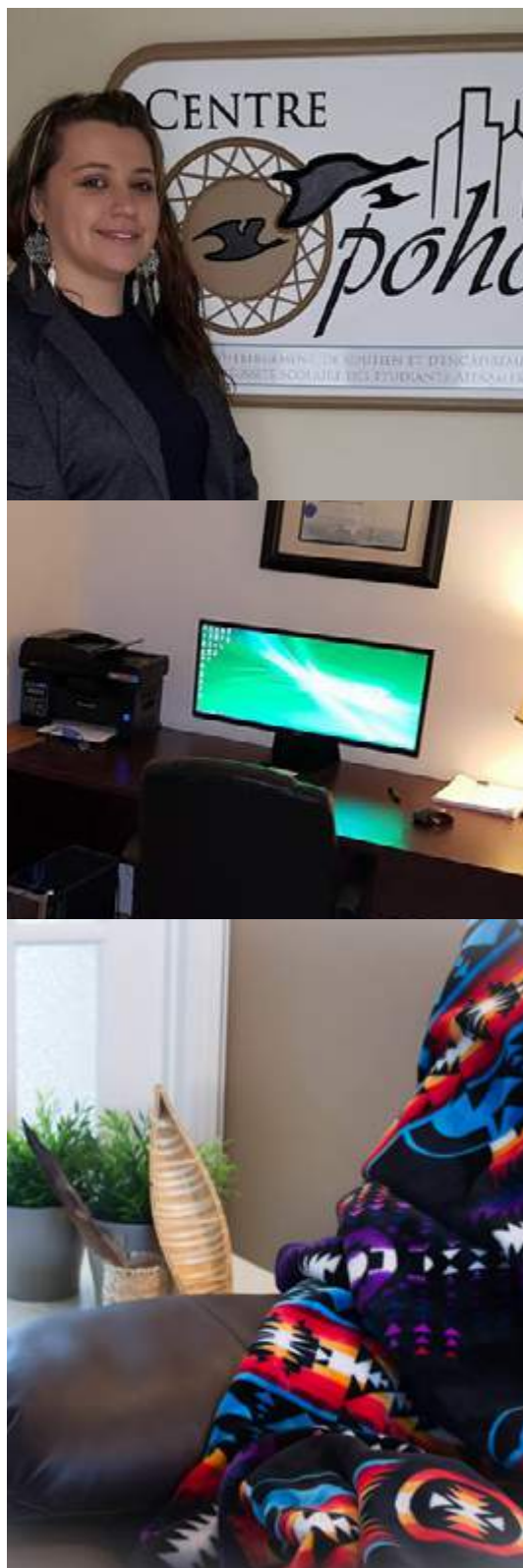


Opoho Center is a beautiful, renovated and spacious apartment that includes three fully furnished rooms, a common area and its own independent entrance. The space is located in the basement of Lisa-Marie's home in a quiet residential neighbourhood near all major services. The Center is currently housing three Atikamekw students who have left their communities to pursue their post-secondary studies in Trois-Rivières.

Offering much more than housing services, the Opoho Center supports students in order to encourage their academic success. By offering support in a culturally adapted environment, the Opoho Center attempts to reduce factors that can cause students to drop out of school, such as isolation and urban shock. In addition to providing various workshops to improve integration and autonomy, Lisa-Marie is always available for her students. "I even find myself answering text messages in the wee hours of the morning", she admits, chuckling.

It comes as no surprise that the requests for residency at Opoho Center quite outnumber the available spaces. "Parents feel that their children are in a very safe environment here, they know they'll be supervised and that I'm here if they need anything", says Lisa-Marie. She's also very grateful for her community's support and recognition in terms of the importance of her work.

"I strongly believe in the potential of First Nations youth. It's imperative we offer them quality education because they are the ones who will support their community's future".



Lisa-Marie is motivated by a sincere and profound desire to help Atikamekw students. In fact, she used her personal experience as the basis for her service offering. "When I was in Cegep, I had a tough time coming to grips with my situation", she admits. "I felt alone and was often discouraged. It was very difficult. We leave our family, our friends and our community... this deeply affects us. I had trouble integrating in the city and was confronted with several challenges like racism and many prejudices. When we're faced with these situations, all we want to do is give up and go back to our communities because we don't feel like we belong in the city. This is something we have to overcome. I learned a great deal which helped me to stay strong. What I want to convey to students is that perseverance goes a long way and they need to continue with their studies no matter what setbacks they encounter".

Lisa-Marie carried out her studies in her community, Wemotaci, up until secondary IV. Afterwards, she worked as a Student Life Coordinator at Nikanik High School for two years and then, when it became clear to her that she was lacking in certain skills to advance in her profession, she moved to La Tuque to complete her High School Diploma. She went on to pursue her studies at Laflèche College in Trois-Rivières, graduating with a technique in Community Recreation and Leadership in 2014. Thanks to her internship at Kiuna Institute, she was granted employment there, which strengthened her determination to help First Nations students and her conviction that the needs for support are very real.

The idea for Opoho Center stemmed from a gentleman from Wemotaci who wanted to offer

housing accommodations in Trois-Rivières for community individuals and was looking for a young promoter to implement his project. Intrigued, Lisa-Marie decided to get involved. "But, I had my own vision", she admits, "It's the students I wanted to help." Her project started taking shape and she began writing her business plan.

Despite a great deal of time and effort dedicated to funding research, Lisa-Marie had to start with very little financial help, by using her own resources. "Nothing was working", she reveals. "Besides a loan from Nikanik Corporation, my project didn't fall into the framework of any available programs. It eventually became clear that I couldn't count on any governmental support". In spite of the many deceptions and pitfalls, this determined young entrepreneur always refused to abandon her project.

In the meantime, Lisa-Marie and her husband were looking for a new home. "My project was always at the back of my mind", she admits. "We finally found a house that suited us and I was able to transform the basement into an apartment for students, while my husband and I live upstairs".

It'll soon be a year since the Opoho Center opened its doors and the results are very promising. "There are students that arrive on our doorstep with low self-esteem", she continues. "I keep reminding them to be proud of their identity and know they are capable of everything. When they succeed, I can see they're proud of their journey and of the obstacles they've overcome. For me, this is priceless".



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THE FIRST NATIONS OF QUEBEC
AND LABRADOR ECONOMIC
DEVELOPMENT COMMISSION

Lysanne O'Bomsawin

Chef and founder of Traiteur Québécois, a catering service Saint-Boniface



“Abenaki of the First Nations community of Odanak, I distinguished myself thanks to my community and cultural involvement. This has earned me several awards in my field but also opportunities in the world of television. I took part in TV shows (*Des kiwis et des hommes*, *Ma caravane au Canada*, *Par-dessus le marché*, *Fourchette et sac-à-dos*, *Coureur des bois*, *Le temps d'un week-end*, *Pachamama*) and I've also had my own show (*Wlip8gwad*) on APTN.”

“From now on, I put my talents at the service of my company: the Traiteur Québécois. It is a catering service with a specialization in Quebec and Aboriginal cuisine, which also offers an in-home chef service. The perfect blend that combines my 2 passions: cooking and my history! We-he-ga-mit!”



Community: Odanak (Abenaki)
Sector: Restaurants and Catering

Traiteur Québécois





Lysanne O'Bomsawin, a chef of Abenaki descent, blends culture and the culinary arts through her creations which consist of Quebec terroir products and Aboriginal cuisine. Like her nomadic ancestors, she travels throughout Quebec to offer her services. Whether for a business lunch, a special event or simply an evening with friends, her surprising culinary creations will satisfy the most demanding and curious among you!

Source of the text: Québec Aboriginal Tourism



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Widia Larivière et Mélanie Lumsden



Founders of Mikana, a non-profit organization
Montréal

Mikana is an Aboriginal organization founded in 2015 in Montreal. This initiative is the result of a profound reflection on how to respond to the need to take concrete action against racism and discrimination against indigenous peoples. We believe it is necessary that everyone feels involved in, and concerned with, the history of Aboriginal peoples, which in our view is the common history of all citizens of Canada.

The organization is founded by Widia Larivière and Mélanie Lumsden, two committed Aboriginal women who have been involved in various projects for the recognition of the realities of Aboriginal peoples for over 10 years. To date, they have facilitated hundreds of workshops and conferences to build bridges between Aboriginal and non-Aboriginal people.

Mikana's mission is to educate and raise awareness among various audiences on Aboriginal realities in Canada.



Décoloniser les esprits.
Redéfinir notre chemin ensemble.

Photos: Nessa Ghassemi-Bakhtiari

www.mikana.ca



Widia's Community: Timiskaming (Algonquin)
Mélanie's Community: Tuktoyaktuk (Inuvialuit)
Sector: Education



“Even today, in Quebec, there is a lack of knowledge of the realities faced daily by Aboriginals: racism, prejudice, discrimination. We are proud to support the 94 recommendations of the report of the Truth and Reconciliation Commission of Canada and to work hand in hand with partners committed to the recognition and respect of Aboriginal peoples’ rights.” – Mélanie Lumsden and Widia Larivière

We offer workshops, conferences and awareness training in various settings: schools, colleges, universities, organizations, companies, events ... Contact us!



CONTACT :
info.mikana@gmail.com
www.mikana.ca



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Aniouchka Sioui



Founder of Fur the Win Studios
Wendake

Fur The Win Studios's journey started in 2011, when Anouche and her spouse Jocelyn participated in the Halloween Masquerade, a family activity held every year in Loretteville near Wendake. At that time, they noticed that there were practically more adults in costumes than children. It was in seeing someone with a magnificent costume that Anouche decided she would make herself one for the following year. She educated herself on the Internet to find tutorials on how to make eyes, a head, a mouth, etc., and by gathering all the information, she was able to craft a bear head. One day, someone saw the head and found it very nice and, asked her if she could make him the costume he had in mind. Once it was completed, she made hers and then, someone else contacted her for another costume. Thereafter, every time she made a new costume, at least two more people placed orders and this is how word of mouth operated.

In the beginning, Anouche and Jocelyn saw costume making as a hobby but with the increase in orders, especially because of the growing popularity of the furry movement, they decided that they could make a business out of their hobby. *Fur The Win Studios* was born.



What is the furry movement?

The *furry* movement is a movement wherein enthusiasts, *furries*, share an interest in the incarnation of animals with human characteristics: animals wearing clothing, talking, with human behaviours, etc. The crafted costumes are called *fursuits*. This movement is relatively unknown but is gaining popularity and some are even suggesting that it's becoming a micro-economy.

furafinity.net/user/furthewinstudio





Anouche and Jocelyn are well known in Quebec for their *fursuits*. The orders they receive are virtually exclusively from *furries* that communicate with them through Facebook. Their clients almost always know which costume they want, but if they don't, *Fur The Win Studios* has a designer on staff that can draw up a character according to what the client might have in mind. Currently, the average time it takes to make a costume is approximately 45 hours. However, they're trying to reduce the manufacturing time to be able to increase production without compromising quality. Over time and with experience, they've developed specific techniques, moulds to produce certain parts faster, and procedures that are less time consuming to sculpt heads, etc., all of which enable them to be more efficient.

Because of the amount of hours needed to make a *fursuit*, they sell for an average of 2 000 \$ (US) however, this amount greatly depends on the complexity of the work to be done, and any additional details that might be required. Furthermore, the material used is expensive and is sourced from the United-States. It's also to this country that most of the costumes are delivered, which explains the pricing being in USD. The amount may seem high for a *fursuit*, but when we consider the time it takes to make one, it's not that high. Moreover, the quality of their products is now recognized and clients know exactly what they're paying for. *Fur The Win Studios* costumes stand out primarily because they provide increased peripheral vision in comparison to their competition and the company delivers better customer service. When someone buys a signed *Fur The Win Studios* costume, they know they're buying a product of superior quality.



CONTACT:

Facebook: Fur the Win Studios



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Françoise Riverin

Founder of Nishkiss Child Care Service
Uashat mak Mani-Utenam



Françoise is a passionate young entrepreneur who created the Nishkiss Child Care Service, a family day care service that can accommodate 6 children, from ages 18 months up to 5 years. She is the first Innu woman to have a child care service recognized by the *Ministère de la famille*.

For Françoise, working with children is a vocation. At 9 years old, she was already the godmother of a little girl and was very autonomous and mature for her age. “I spent my days caring for the little one under the mother’s supervision. The desire to work with children was already there”, she says. When she was about 12 years old, her younger brother was attending a accredited child care facility in a family setting in Sept-Îles. Françoise had great admiration for the woman who took care of her little brother. “Working with children all day while staying at home, for me there was no better job”, she says.

Françoise quickly realized that there was a need for child care services in her community. In addition, she was concerned that Innu children are increasingly losing their language. Her project took shape and Françoise made a promise to her mother: “One day, Mom, I will open the first child care service in our community. My child care service will be accredited by the *Ministère*, like those in Sept-Îles”.

As a teenager, Françoise began to gain experience in her field, while earning pocket money, by babysitting her younger cousins. After high school, she worked as an

*“Time makes things right.
Sometimes it’s not the right
timing, there are drawbacks...
Don’t get discouraged.”*



Community: Uashat mak Mani-Utenam (Innu)
Sector: Day care services

Community: Uashat mak Mani-Utenam (Innu)
Sector: Day care services



animator for the youth center of her community. Then, in the summer of 2004, Françoise learned that an ACS in Early Childhood Education would be given in the fall and immediately seized the opportunity: “I had the chance to accomplish my dream”, she said. So she decided to interrupt her work and return to school.

“I successfully completed my course in the winter of 2005 and was able to earn a job as an Early Childhood Educator for the 18 months to 24 months age group at the CPE Kanitautshinaushith. After two years of experience, I decided to continue my studies in accounting, because I really wanted to achieve my goal, which was to start my own business”, she reveals.

By 2014, the Nishkiss Child Care Service officially opened its doors. Even though Françoise’s journey has not always been easy and she has had to show a lot of perseverance, today, Françoise feels privileged to be able to work every day doing “the best job in the world”.



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Kateri Mckenzie

Massage Therapist
Uashat mak Mani-Utenam



Kateri is an Innu entrepreneur from Uashat mak Mani-Utenam. She has been practicing massage therapy since 2001 and started her own business in 2012 in order to better balance work and family life after the birth of her son. Dedicated to the well-being of her clients, she is proud to offer care of equal if not superior quality than any other salons in the region. Kateri is not afraid to work hard to reach her goals and achieve her dreams. In addition to her entrepreneurial activities, she is pursuing university studies at the *Université du Québec à Chicoutimi*. Soon she will hold a Bachelor's degree in Business Administration, another one of her dreams.

“Be your own model.”



Katerimckenzie.com



Community: Uashat mak Mani-Utenam (Innu)
Sector: Health and Beauty



Trained at the *Kiné-Concept* Institute and at the Gujiek training center, Kateri Mckenzie has been providing massage therapy since 2001. She is a member of the Fédération québécoise des massothérapeutes.

Kateri is greatly involved in her community and participates in several events and gatherings. In addition, several companies and organizations request her services to provide chair-based massages for employees.

“Minuenimun mak tshiam-inniun”
“For the body and spirit”



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Marie-Cecile Nottaway



Founder and Head Chef of Wawatay Catering
Kitigan Zibi

Let me introduce myself to you. My name is Marie-Cecile Kakgoosh Nottaway-Wawatie. But everyone calls me Cezin, so can you.

I am of Algonquin ancestry, born in Rapid Lake, but raised in the Parc de la Verendrye, QC. I come from a long line of strong Anishinabe First Nation women, who all have contributed to the proud and hard working person I am today. I called my business WAWATAY CATERING in honor of my ancestors, as it is believed that the northern lights are the colors of the spirits of our ancestors who continue to guide us from the spirit world. After receiving my diploma in Chef Training and Culinary Management from Algonquin College in 2005, I set my family roots in Kitigan Zibi Algonquin First Nation.

“Dream big and work hard. Be a role model for youth. And don’t forget where you came from.”



Wawataycatering.com



Community: Rapid Lake (Algonquin)
Sector: Restaurants and Catering



Marie-Cecile is a young dynamic Anishinabe entrepreneur who lives in Kitigan Zibi. She is the founder and owner of Wawatay Catering, a catering service that offers contemporary cuisine and traditional Algonquin food not only in her community but also to the Ottawa and Gatineau Region. Proud mother of two, Ryder (16) and Quill (11), she wants to show young Aboriginal women that even if it isn't easy to start and manage your own business while raising children, not only is it possible, it's extremely rewarding. She is very involved in her community and participates in many initiatives to promote entrepreneurship and transmit her desire to succeed, particularly to Aboriginal youth who are experiencing difficulties. She's proud that her business enables her to offer employment to youth. Marie-Cecile has received a number of awards over the years and she was even featured in the Michaëlle Jean Foundation's 'Arts Saves Lives' campaign.

*Inspired by Kokom's simple recipes, infused with modern cuisine and displayed amongst culturally inspired decor. **Wawatay Catering** brings zing to your function. Whether it's corporate or residential, lunch or dinner or a health break, **Wawatay Catering** can cater any size function or event from 15 to 200 people, or more.*



CONTACT:

wawataycatering@gmail.com

13 Wanaki, Maniwaki (Québec) J9E 3G9



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DEVELOPMENT COMMISSION

Business Women Services



Business Women Services

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FNQLEDC Services

Our mission

In consultation with all the community stakeholders and in accordance with the cultures and local autonomy of the communities, the mission of the FNQLEDC is to represent, promote, support and defend the interests of the First Nations of Quebec and Labrador in socio-economic development, thus contributing to their overall development.

Our mandates

Information

- Facilitate exchanges of information and encourage sharing of expertise between the community economic development officers (CEDOs).

Training

- Invest in skills training for the CEDOs;
- Support Members;
- Provide technical support to the CEDOs in the completion of their mandates.

Representation

- Represent the interests of the CEDOs, particularly with government authorities and the Chiefs of the Assembly of First Nations of Quebec and Labrador.

Research and Development

- Develop new working tools and new services that satisfy the needs of the CEDOs and entrepreneurs.

Our services

Youth Entrepreneurship Awareness

- Presentation of awareness workshops, and support young entrepreneurs aged 15 to 35.

Business Women

- Supporting female entrepreneurship by identifying the obstacles and challenges associated with being a woman in business, and offer support services.

First Nations Taxation

- Transfer of information on the various tax concepts and judgments that have impacts on entrepreneurs, interventions with Canada Revenue Agency and Revenu Québec.

Entrepreneurship Technical Advising

- Front-line technical and financial consulting services for entrepreneurs, CEDOs and First Nations(Aboriginal) organizations.

Events

- Organization of conference-days.

CONTACT INFORMATION

If you have any additional questions, please do not hesitate to contact the team of the FNQLEDC:

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Tel. : 418 843-1488
Fax. : 418 843-6672

Follow us!



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Secrétariat
aux affaires
autochtones

Québec 

Canada 



Business Women Services : Valorization of the economic and entrepreneurial leadership of women



- ✓ The service is free for Aboriginal and communities
- ✓ Organization of working tables and community workshops to mobilize business women to support communities seeking to promote the economic leadership of women.
- ✓ Support and advisory services at every stage of entrepreneurial development: initial concept, start-up, operations/expansion, company transfer.

Examples of specific stages for which we can provide advice:

- Development of a business concept
- Writing a business plan
- Search for funding
- Financing forecasts
- Partnership development

BY REGISTERING FOR OUR SERVICES, YOU WILL ALSO BE ENTITLED TO:

- ✓ Access to FNQLEDC document and data resources
- ✓ Possibility of financial assistance for business training and networking events¹
- ✓ Free access to FNQLEDC basic taxation and accounting services
- ✓ Promotion of your company across our networks
- ✓ Depending on the clientele which you belong, other specific advantages

If you have any additional questions,
please do not hesitate to contact the team of the FNQLEDC:
First Nations of Quebec and Labrador Economic Development Commission
Tel.: 418 843-1488
Fax.: 418 843-6672
Cdepnql.org

¹ Varies according to requests received and budget available.

Business Women Services

The Business Women Service aims to develop entrepreneurial culture among First Nations women in order to encourage the creation of new businesses, both in communities and urban areas. More specifically, the FNQLEDC offers entrepreneurship awareness workshops to women, as well as support for First Nations women at every stage of business.

The FNQLEDC offers services specifically tailored to First Nations women since March 2014.

Services offered to First Nations women :

- Support and advice at every stage of business startup and development
- Workshops, conferences and presentations about entrepreneurship

Support and advice at every step of business startup and development

You have a business project, but you don't know where to start? You're thinking about starting a business, but you have trouble defining your project? Or maybe you've already started your business, but would like to discuss the next steps and resources available to you?

Please communicate with our Business Women Advisor to set a meeting, in order to discuss your project and learn more about the support and services offered by the FNQLEDC.

Personalized support, what does it imply?

The FNQLEDC offers personalized, long-term support to entrepreneurs at every step of their entrepreneurial journey. The support offered varies according to the needs and objectives of each entrepreneur.



Workshops, conferences and presentations about entrepreneurship

WORKSHOP Me, an entrepreneur? Why not?

Allow participants to familiarize themselves with various aspects of entrepreneurship and to the realities of an entrepreneur, and get them to consider entrepreneurship as a potential career.

WORKSHOP And now, take action!

Provide participants with an understanding of the general steps of business startup and inspire them to take action.

WORKSHOP The business plan, the best way to get started!

Allow participants to familiarize themselves with the business plan.

CONFERENCE Meet an Entrepreneur

Welcome a First Nations entrepreneur to share his or her passion, background and experiences. Participants are encouraged to prepare questions in advance to facilitate exchanges.

PRESENTATION Resources available for First Nations entrepreneurs and services offered by the FNQLEDC

Provide an overview of the financial and technical resources available to First Nations entrepreneurs.

Support for community entrepreneurial initiatives

The FNQLEDC can offer technical and financial support to organize activities that aim to promote entrepreneurship among First Nations Women. The FNQLEDC's support is allocated on the basis of requests received and available resources, which are assessed on a case-by-case basis.

Examples of entrepreneurial initiatives which can be organized and supported:

- Trips to visit businesses and meet entrepreneurs in the community
- Participation of women in events aimed at developing their skills in entrepreneurship

As mentioned previously, the FNQLEDC is the only structure in Quebec which proposes a specific initiative aimed at First Nations women, and it guides them toward economic self-sufficiency. For that reason, elected women call upon the FNQLEDC to organize meetings with women from First Nations communities.

The purpose of these meetings is to mobilize women and interested parties, with a view to develop and implement strategies to diversify and expand economic and business opportunities for women.

Through presentations and proposal drafting, we address topics such as business opportunities, funding, market, location of the business, etc. We also take the time to facilitate connections amongst the entrepreneurs and the resources that are available on site.

The FNQLEDC commends the committed work and the initiative of the First Nations elected women to encourage and support women entrepreneurship.

As a way to keep this good thing going, the FNQLEDC continues with the deployment of Women in Business Services. So, we invite the communities and women who are interested, to contact us to establish or pursue collaborations.

Options for improving the economic and entrepreneurial leadership of women

Working in Co-operation with the Communities, We Organize:

- Working tables to mobilize and bring together women regarding entrepreneurship;
- Inspiring conferences with women entrepreneurs;
- Group workshops to gain a better understanding of entrepreneurship and the various stages of business development;
- Individual meetings to support female business women at every stage of their projects.

For Female Entrepreneurs:

- Technical support at every stage of business process including identify opportunities, validate a project, search for funding, business support, development of expansion projects...

For Elected Women:

- Research and documentation to support your reflections and review of economic development;
- Technical and strategic support for any economic development base projects you are conducting.



How to open an accompaniment service file with us

**Available documents at :
www.cdepnql.org**



Available documents at : www.cdepnql.org



femmes D'AFFAIRES
BUSINESS women



REGISTRATION FORM - SUPPORT IN BUSINESS START-UP BY THE FIRST NATIONS OF QUEBEC AND LABRADOR ECONOMIC DEVELOPMENT COMMISSION (FNQLEDC) AS PART OF THE BUSINESS WOMEN PROJECT

PERSONAL INFORMATION

Name:

Date of birth: dd / mm / year

Community:

Address (home):

Phone number: E-mail:

BUSINESS

Names of shareholders and company executives

Business Name:

Address:

Support start date: dd / mm / year

Business registration date and number (REQ) (if applicable): dd / mm / year

Phone number: Business E-mail:

Type of business/sector of activity

Available documents at : www.cdepnql.org

I would like support mainly in the following areas:

General steps for business creation

Management tools

Business idea development

Business Plan

Project validation

Research funding opportunities

Business Registration (REQ)

Other: _____

Terms of Registration

I understand that the services provided by the FNQLEDC as part of the Business Women Project are free and with this in mind, I commit myself to act in good faith and do everything in my power in order to succeed in starting a business. I also promise to inform the FNQLEDC if for some reason, I choose to end my business project. In the event that I don't respond to the FNQLEDC's attempts to communicate with me during two consecutive months, I understand that my registration will be considered terminated and that I will no longer have access to the advantages it entailed.

I understand that the Business Women Project is funded by the Government of Canada (Status of Women Canada) and, as such, that the previous information may be transmitted to the Government of Canada.

I give permission to the FNQLEDC to use my name and my picture for non-commercial purposes, particularly to promote women entrepreneurship and the Business Women Project.

I understand that these terms of support as well as the advantages given to the women participating in this program may be modified at any moment and without prior notice.

This registration as well as the advantages related to it are valid for the period of one (1) year from the date of the business's registration in the Quebec Enterprise Register (REQ). However, it is possible to extend this support period if needed, on a case by case basis.

Signature: _____ Date: dd / mm / year

INFORMATION

Emmanuel Bertrand-Gauvin
Business Women Advisor

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Available documents at : www.cdepnql.org



femmes D'AFFAIRES
BUSINESS women



AN INITIATIVE OF :

FNQLEDC

THE FIRST NATIONS OF QUEBEC
AND LABRADOR ECONOMIC
DEVELOPMENT COMMISSION

VALIDATION OF THE IDEA PROJECT

Business name :

Project promotor :

Age :

Contact information :

Address :

Phone number :

E-mail :

Date :

Available documents at : www.cdepnql.org

1. PROMOTOR(S)

Who are you? (work experience, skills, diplomas, etc.)

Why do you want to start your own business? What are your motivations?

What are you prepared to invest and to risk for your project? (in money, time, stress, impact on your social life)

Are you supported by advisors or experts in your field? (mentor, CLD, CJE, SADC,...)

2. BUSINESS CONCEPT

In a few lines, describe your business project. What is your starting idea? What are the main products or services you plan to sell?

What need, observed or foreseen, does your project fulfill?

Which type of business structure are you considering? (sole proprietorship, partnership, corporation, coop...)

Where will your business be located? Why?

Available documents at : www.cdepnql.org

3. FEASABILITY ANALYSIS

Business Strengths	Business Weaknesses
Market Opportunities	Market Threats

To whom will you sell you products or services? (clients/target market)

How much will they be willing to pay for your products or services? (price)

How will your products or services differentiate themselves from those of your competition?

How will you promote your products or services?

Available documents at : www.cdepnql.org

4. FINANCING

How much money will you need to start your business? (startup costs)

How much money do you already have set aside for your project? How much money is missing? _____

What are the costs entailed by manufacturing your product or delivering your service? (recurring costs)

Where will you obtain the financial resources necessary to start your business?

How much revenue do you expect to generate from your business?

5. NEXT STEPS AND VISION FOR THE FUTURE

When do you plan to launch your business? (approximate date)

Where do you see your business in 1 year? In 5 years?

What are the next steps needed to launch your project?



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ECONOMIC DEVELOPMENT COMMISSION

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Writing Your Business Plan



Writing Your Business Plan

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How a Business Plan Can Be Useful

A business plan has four (4) major functions:

- Structure
- Validate
- Plan
- Convince

The first function of the business plan is to help you structure your ideas and to put them in written form. Through this process, you will be able to detail every aspect of the project clearly and concisely.

Then, you will be able to demonstrate the feasibility of the plan. Through this exercise, you will be required to deal with various types of data and information that you previously collected and to confirm their validity.

Various aspects of your project will also have to be tested as to their feasibility and your ability to bring the project to a successful conclusion. A business plan will become your main strategy for the next several years.

Lastly, you should be able to demonstrate that the project is a good investment from the funder's perspective and that it is based on solid investment criteria.

You should never trivialize the business plan as a mere document that you are required to produce for funding purposes. A business plan is a working tool which will help you successfully complete your project. It is equally important to maintain realistic expectations: based on the type of project the preparation and drafting of a business plan may require up to 200 hours of work.¹

Note:

Based on the scope and the nature of the project, some sections might be less relevant than others.

Cover Letter

The cover letter allows you to personalize your business proposal to each funder. It also provides you the opportunity to demonstrate how your project meets the specific needs of each one.

Executive Summary

The executive summary helps you to highlight the important information about the project. The purpose of this section is to arouse interest in the reader to go through to the entire document; it will also provide the reader with key information in a single section. This section must be drafted at the very end after you have completed the business plan. Generally, the following information is included:

- Presentation of product/service
- Major financial forecasts
 - Forecast of earnings
 - Break-even-point and date at which it will be achieved
- Brief description of target market
- Brief introduction to project promoters
- Location
- Project cost
- Start-up date

The Project

History

This is where you present the genesis of the project, the goal of which is to answer the following questions:

- What is the specific need for your product/service and how did you identify this need?
- How did you develop your product/service?

In this section, do not hesitate to describe the way in which your project will deal with specific issues in your community or First Nations. This point is usually of fundamental concern to funding organizations and financial institutions.

¹ According to Entrepreneuriat Laval

Description

After you have described the needs that your project will help fulfill, it is time to present your product/service specifically in terms of how it will meet these needs. Keep in mind that you will also be presenting your product/service in detail in the “Marketing Plan” section. At this point, it is not necessary to go into detail, in order to avoid repetition in later sections. Usually, the following information is presented:

- Name of product/service
- How the project/service will be useful
- Particular details
- Target clientele
- Location

Mission

The mission is the foundation principle of your company. Two or three sentences are sufficient to describe your company.

Examples:

Hair Dressing Salon

Provide quality hair dressing services for men and women of all ages in the City of Quebec.

Prefabricated Housing Company

Simplify access to ownership for Canadians by providing turnkey housing services.

It must also answer the following questions:

- What?
- Why?
- For whom?
- How?
- Where?

The mission also provides the opportunity to explain to funders how your project will be beneficial for Aboriginal populations and increase their prosperity and success.

Vision

The vision describes how your company will evolve. It will guide your actions and the actions of your employees towards a common goal.

Examples:

Furniture chair manufacturing company

Ensure that your industry becomes a market leader.

Disaster recovery and cleaning company

Be recognized as the company of first choice in disaster clean-up in Québec.

Objectives

Objectives are linked to your vision, which is usually a general statement. The objectives represent the concrete goals that will help you achieve your vision. They will help measure your progress. A good objective will meet the following criteria:

Specific

Easy to identify.

Measurable

You have to be able to quantify the objective.

Acceptable

Coincides with the values of the company.

Realistic

Even though an objective always represents a challenge, it must be realistically feasible.

Timely

An objective must have a clear time frame.

Examples:

Furniture chair manufacturing company

Gain 30% market share in the chair sales retail market in Quebec within five (5) years.

Disaster recovery and cleaning company

Be recognized as the main disaster clean-up company in the “Consumer Option” poll of the City of Sherbrooke within three (3) years.

Values

Values help to guide the actions and decisions of the company.

Examples: sharing, communication, respect for the environment, team work, innovation, equity, etc.

There is a temptation to consider this section as less important; however it may provide the opportunity to highlight a specific social or environmental value of your particular project.

Calendar of Completion

This section will help you to present the time frame for completion and identify steps that have been completed and steps yet to be completed. It will help the reader understand where the company now stands and what the company intends to achieve in the future.

The Promoter(s)

Presentation of Promoter(s)

This is the section in which you introduce the project promoters. The main purpose of this section is to demonstrate to the reader what the promoters have done to help the project advance.

The curriculum vitae of each promoter should be attached in the appendix. In the body of the text, you should explain how the professional experience and skills of the promoters will be useful for the project. In general, there are three (3) types of skills that are important:

Project specific skills

These are the technical skills specifically required for the project. For example: if you are opening a bakery, bread making skills will be required.

Management skills

These are the skills that are needed to successfully manage your project. For example: accounting, employee management, stock management, sales management, etc.

Business skills

These are the personal and interpersonal skills that will help you make your project a reality. For example: how to manage priorities and risks, ability to delegate, resourcefulness, ability to work on a team, etc.

If there are several promoters, you should demonstrate how the respective skills of the promoters are complementary.

Distribution of Tasks and Responsibilities

This is the section where you describe how the key responsibilities in your company will be delegated. If you are a single promoter, it may be impossible for you personally to take charge of every aspect of the project. You should therefore indicate how you will be able to overcome this.

These are the types of tasks and responsibilities that should be taken into consideration:

- Sales
- Production
- Financial management
- Employee management
- Etc.

External Resources

After you have presented the promoters and the distribution of tasks and responsibilities, it may become apparent that there are skills lacking in the project. In this section, you can identify other resources that you can count on to complete your project. This will demonstrate to the reader that not only you need support but also that you know where to find it. The reader will be reassured that you are fully aware of your short-comings but also know how to overcome them. The most frequent examples of external resources are: lawyer, accountant, tax specialist, communications advisor, etc.

Legal and Organizational Structure

Legal Form and Division of Ownership

This is where you will be able to indicate that you know what type of legal registration you are seeking for the company. This decision will have both legal and tax impacts on you and your company. It is preferable to consult a specialist before making a decision. The following link explains the different legal forms a company can take:

FR: https://www.sajeenaffaires.org/documents/immigraffaires/Page23_Formes-juridiques.pdf

EN: <https://canadabusiness.ca/starting/before-starting-your-business/corporation-partnership-or-sole-proprietorship/>

In this section, if there is more than one promoter, you should describe the division of ownership of the company. It is important to specify the extent of Aboriginal ownership in the company.

For your information, in order to be eligible for 100% funding available under the two (2) main Aboriginal funding programs, the Aboriginal promoter must retain more than 50% of ownership in the company and exercise effective control. Under the provincial program, if the Aboriginal promoter is not a majority owner of the company, the financial assistance will not be equal to the amount requested, but only to the percentage of the amount equal to the percentage of Aboriginal ownership. For example: if the Aboriginal owner holds 15% of the company, the eligible funding granted will be 15% of the amount requested. Under the federal program, if the Aboriginal owner does not hold a majority interest, no funding will be granted.

Business Contract

If there are several promoters, it is very important to have a written business contract stipulating how the company operates. This ensures that there will be clear rules in case of disagreement. Among others, the following points should be included:

- Division of profits
- Exit process for any promoter
- Decision-making mechanism
- Death of a promoter
- Etc.

It is strongly recommended to consult a lawyer or a notary to draft such a contract. This contract does not have to be included in the business plan, but you should make sure that there is such a contract and that the major clauses are summarized in the business plan.

Organizational Structure

If there are several promoters, you will present the organization structure of the company in this section, specifying the various reporting functions.

Contribution of Promoters

You must present how each promoter will contribute to the project. This will demonstrate that your project is serious and that you are confident that it will succeed. Before asking the funder to take a risk by investing in your project, you must be able to demonstrate that you are ready to do the same. Promoter contributions may take the form of liquidity, assets or expertise. You must also detail how much time each promoter will contribute.

Market Analysis

Sector of Activity in which Company will be Engaged

This is where you describe the sector of activities in which your company will be engaged. For example: agriculture, restaurant-food services, retail trade, on-line sales, lumber processing, etc.

- You should also be able to answer various questions that a reader might raise:
- How has this sector been developing over recent years?
- What are the main features of this sector?
- What are future forecasts?

Keep in mind that the reader may have no knowledge of your business sector.

It is especially important throughout the entire “Market Analysis” section to refer to the information and data that you have at your disposal. If the reader cannot validate your sources of information, it will be of little value.

Features

Trends

General Environment

You should carefully present the environment in which your company will develop. Here are a few questions that you should be able to answer:

- What is the best region for my company?
- What are the features of the environment which might influence the company?
- What are the opportunities?
- What are the threats?
- What is the action plan to respond to the opportunities and threats identified?

In order to facilitate your analysis, you may use the tool known as PESTEL:

Political
Economical
Social
Technological
Environment
Legal

You can use the following table that may help you structure your project:

	Features	Opportunities	Action Plan	Threats	Action Plan
Political					
Economical					
Social					
Technological					
Environment					
Legal					

Not every element will necessarily produce an impact on your project; however you should deal with those that have the greatest relevance.

Target Market

Use this section to present the clientele that is most likely to buy your product/service in detail. You should keep two (2) main points in mind: client profile and purchasing habits.

Profile

You must present the main features of your target clientele. To do this, try to answer various questions, depending on whether your product/service is designed for individuals or organizations:

- Individual
 - Age?
 - Gender?
 - Income?
 - Level of education?
 - Etc.
- Organization
 - Size?
 - Sector of activity?
 - Number of employees?
 - Etc.

Purchasing Habits

This is the time to analyze the behaviour of your target clientele. Here are a few sample questions to help you do this:

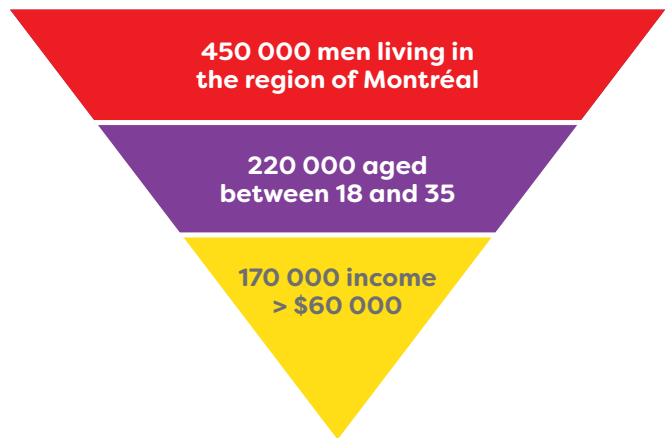
- What are the motivations to purchase?
- Where do clients make their purchases?
- What are client's expectations regarding the product/service?
 - Quality
 - Price
 - After-sale service
 - Etc.
- What is the purchase frequency?
- How much does a client spend for such a product/service?
- Is the customer a compulsive or reasonable buyer?
- Where does the customer get his or her information?
- Etc.

Potential Market

Now that you have gathered relevant information, it is time to quantify the potential sales in your market. For example, if your target customers meet the following criteria and you are selling handmade razors in the Montreal Region:

Gender	Male
Age	18 to 35
Annual Income	Over \$60,000
Annual purchases of shaving equipment	\$200

The market potential for your product can be calculated as follows:



Segment	Number within Territory	Annual Expenditures	Total Expenditures in Market Region
Men between 18 and 35 with annual income over \$60,000	170,000	\$200	\$34,000,000

After you have calculated your market potential, you should estimate what proportion of this market you might be able to appropriate.

For example, if you hope to conquer 2% of the market, your potential total business sales will be \$680,000. ($\$34,000,000 \times 2\%$).

If you are already in business or have already identified potential customers, you should add this list as an appendix. This will convince the reader of your ability to attract the attention of your target clientele.

Market Study

In order to demonstrate the credibility of your business plan, you should provide a study supporting your market analysis. Depending on the scope and nature of your project, as well as the availability of data, you may use any of the different kinds of studies available:

- External market studies that are already available
- Poll
- Socio-funding platform
- A market study commissioned

The objective is to convince the reader that there is a real need for your product/service.

How to Analyze the Competition

You should also present your competitors. Competitors may be divided into two main categories: direct and indirect competitors. Direct competitors are those that offer a similar product/service. Indirect competitors are those that offer a different product that meets the same needs.

You have to answer to the following questions:

- Who are the competitors?
- What are their strengths?
- What are their weaknesses?
- Which ones represent the greatest threat?

The analysis can be presented as follows:

Competitor	Strengths	Weaknesses
Competitor A		
Competitor B		

You may also rank your competitors based on factors which are most relevant to business success in the sector. Example:

Competitor	Sale Force	Accessibility	After-sale Service	Variety	Publicity
Competitor A	3	1	5	3	2
Competitor B	2	5	4	3	2

In this analysis, you have to pay attention not only to competitors that are physically present but also on-line competition, such as Amazon.

Furthermore, you should also try to quantify the market share of each competitor.

Competitive Advantage(s)

Use this section to present how your project can be distinguished from the competition. The competitive advantage is the main argument which will convince the reader that your company will successfully set itself apart. To be effective, a competitive advantage should be:

Unique

Yours is the only company that has this advantage.

Difficult to imitate

If it is easy for a competitor to reproduce the same advantage, such an advantage will not be sustainable for long.

Clearly superior

To be truly effective, your advantage should give you a head start over your competitors.

Competitive advantages may come from several sources:

- Exclusive know-how
- An established brand
- An effective distribution network
- Privileged access to certain markets
- Etc.

In summary, you must be able to demonstrate why people prefer to do business with you rather than a competitor.

Resources

Here are a few useful links which will provide preliminary information for the market analysis. Depending on your project, there may be other sources of information available. Please feel free to contact a FNQLEDC advisor for assistance!

FR:

<http://www.stat.gouv.qc.ca/>
<http://www.statcan.gc.ca/fra/debut>
<http://www.ressourcesentreprises.org/recherche-dinformation-de-marche/>
<https://www.icriq.com/fr>

EN:

http://www.stat.gouv.qc.ca/default_an.html
<http://www.statcan.gc.ca/eng/start>
<http://www.ressourcesentreprises.org/en/market-information-research/>
<https://www.icriq.com/en>

Marketing Plan

Presenting your Product/Service

This is the ideal place to present your product/service in detail. You have already provided a brief introduction in the project description. Here you must make a more specific presentation. You may use these examples to present either a product or a service:

- Product
 - Various product lines
 - Quality
 - After-sale service
 - Shelf life
 - Technical features
 - Etc.
- Service
 - Description
 - Turnaround time
 - Steps for completion
 - Deliverables
 - Etc.

Positioning

Here you should present how your product/service will be positioned in comparison to available supply in terms of features that are important for the customer. This is how you can present the product features that you will want to highlight. For example, if you are a car manufacturer building luxury vehicles, you will focus on the luxury rather than on the price.

After-sale Service

Based on the type of product/service that you are offering, after-sale service should become an integral part of the offer. This should include the following points:

- Guarantee
- Availability of support
- Satisfaction survey
- Etc.

Price Strategy

Use this section to explain the price range of your product/service. Here are different factors to take into consideration:

- How did you set the price?
 - Is the price set by the market?
 - Are you able to sell at a price that will cover your costs?
- Do you have different price ranges for different customers?
 - Ex.: Wholesale or retail prices

You should also use this section to develop a different payment conditions and options that are available. For example:

- Is it possible for customers pay by instalment?
- Will you provide a discount to customers who pay up front?
- Will you accept credit cards?

Distribution Strategy

Now it is the time to present how you will make your product/service available to the clientele. There are several possibilities:

- On-line sales
- Store front sales or distribution network
- Retail sales
- Distributor sales
- Etc.

It is important not only to name your strategy, but also to develop and explain how you intend to implement this strategy.

Advertising and Communication Strategy

In this section, you must explain the strategy you will use to gain greater recognition for your company and product/service. If you have several types of customers, you might need to adapt the strategy to each type of customer. It is important to create a time-based strategy and to present the real costs. Here are a few ideas to think about:

- Web and social media
 - What are the platforms you wish to use?
 - What type of content will you produce?
- Advertising
 - What is the message you wish to communicate?
 - What media will you use? (Television, radio, web, flyers, etc.)
 - Sales forecast
- Network
 - What type of events do you wish to sponsor?
 - Etc.

Sales Forecast

Once the Marketing Strategy has been developed, it is now time to estimate the quantity of sales for each product/service during the first three (3) years of operation. These forecasts should be made on a monthly basis and to justify your sales forecast you must present the hypotheses on which the forecasts are based. These forecasts should be included as an appendix and will help you prepare your financial forecasts.

Operations Plan

Capital Expenditure Required

Use this section to present the capital expenditure that may be required. Capital expenditure includes everything that the company will need in the long term (more than one (1) year). Examples: land, building, equipment, rental improvements, office furniture, etc.

For every major expenditure, you should provide a brief description and explain its purpose for the company. You should also present the price of all capital purchases and include in the appendix any request for proposals or other proof of purchase. It is very important to clearly distinguish between the assets you intend to acquire and those you own already.

Location and Improvement to Facilities

You should also present the location you have chosen and why you choose this location for your business. If you intend to rent a premises, you must also include the cost of the rent. Furthermore, if the business must make specific renovations to the location, you should also include the renovations plan and costs. Please note that funding is available for such costs.

Procurement

In this section, you should present the major purchases that you will need to make for your product or service. Then you should present the suppliers with whom you will be dealing and include a price list in the appendix.

Business Process Description

In this section you must describe the main stages leading up to the production of your product or delivery of service. This is a very important section, particularly if your product/service involves several complex stages. Where applicable, please present the resources required at each step of the process.

Production Capacity

Your production capacity will be limited by various factors such as the availability of resources, equipment, time, etc. In this section, calculate your production capacity of maximum service delivery potential for one year and break down this calculation on a monthly basis. This will also help you to determine your maximum sales.

Human Resource Plan

Description of Needs

In this section, please describe the range of staffing needs. The easiest way to do this is to provide a job description for each position. These are the main questions you should be able to answer:

- How many employees do you need?
- What type of skills/training do the employees need?
- What type of experience should employees have?
- Will you provide specific training for company employees?
- Are manpower resources available in your region?

Job Descriptions

For every position identified, please provide a job description.

Compensation Policy

You should also be able to quantify your employment costs. To do this, you must calculate the compensation for each position that has been identified. The proposed compensation must be consistent with the requirements that you have established and current market wages in order to be able to recruit qualified staff.

You will then calculate your labour costs. The following model can help you with these calculations:

Position	Hourly rate	Hours per week	Number of week per year	Sub-total	Benefits	Sub-total	Number of employees	Total
Sales staff								
Director								
Total								

In order to determine wages according to the type of employment, please consult the “Guide des salaires selon les professions au Québec” available in the site of Employment Quebec:

FR : http://www.emploi.quebec.gouv.qc.ca/uploads/tx_fceqpubform/00_imt_guide-salaires-professions_2017.pdf

EN: Only available in French



Financial Plan

In this section, you must validate the financial calculations of your business plan in order to determine the feasibility of your project. For many people, this is the most difficult section. Please contact FNQLEDC advisor at any time for support and tools.

Project Cost and Funding

In this section, you should present the total costs required to complete your project as well as how you intend to finance these costs. Generally speaking, the following elements should be included in project costs:

Starting inventory

This includes what you need to begin to produce or to sell.

Capital expenditures

These have been identified in the operations plan.

Operating funds

This is the money that you will require to pay your current expenses until the company is able to generate sufficient cash-flow. You can estimate these by establishing a provisional cash-flow.

Start-up costs

These are the expenses that will be required in order to launch the company (example: rent, legal costs, etc.).

The funding plan should cover all project costs. There are many potential sources of funding:

- Personal investment
- Subsidies
- Funding from family and friends
- Bank loan
- Socio-funding
- Etc.

Forecast Cash-Flow

The forecast cash-flow is the forecast of anticipated cash input and cash output for the first three (3) years of operation. This information must be presented on a month basis. In addition to being one of the main documents required in the analysis of your application for funding, the cash-flow statement will help you forecast the liquidity needs of the company to maintain its operations.

Forecast Financial Statements

Opening Balance

The balance is a snapshot of the financial situation of your company at a specific moment in time. It presents the assets, liabilities and equity of your company. Assets are everything that is owned by the company and owed to the company. The liabilities are the debts or what the company owes. Equity consists of the financial resources (outside of the debt) that the company owns (for example: shares issued, surplus generated and contributions of the owners).

The opening balance presents the financial situation of the company before the beginning of its operations.

Forecast Balance Sheet

The forecast balance sheet presents the financial situation of the company anticipated at the end of each year of the first three (3) years of operation.

Forecast Results

The forecast results represent anticipated earning and expenses for each of the first three (3) years of operation of the company. It is this document that will be used to judge the performance and profitability of the company.

Working Hypothesis

Because your company is not yet in operation, most of the information is presented by way of forecasts. You must therefore explain to the reader the working hypothesis and data on which these forecasts are based. This section is crucial in order to ensure the credibility of your forecasts.

Analysis of Financial Forecasts

In this section you must provide the analysis of your financial forecasts in order to demonstrate to the reader the profitability of your project. You might even come to the conclusion that your company will be profitable. In this case, you will have to review your business plan to determine what needs to be changed or improved to ensure profitability.

You must also compare the important financial ratios in your sector of activity to the ratios of your competitors. In addition to profitability, this will allow you to understand your performance and to determine whether or not you have the financial resources required to support competition.

Appendices

The appendices include all the documents that will support your business plan:

- Curriculum Vitae
- Submissions
- Financial statements of previous year if your company is already in operation
- Personal balance statement (if required by funder)
- Sales forecasts
- Any other relevant documents

Bibliography

You must also provide references for any information documents that have been used in your business plan. This will allow the reader to validate the information therein.

The resources in this section are numerous and programs change over time. The FNQLEDC would like to remind you that no matter the progress of your projects, you can always contact us for advice and support. We can guide you to the different resources available and make you benefit from the partnerships we have developed over the years.

Aboriginal Organizations



Aboriginal Organizations

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First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC)

DESCRIPTION

The FNQLEDC was created in 2001 through the joint efforts of all the stakeholders in this field, based on respect and autonomy of local communities. Its mission is to represent, promote, support and defend the socio-economic interests of the First Nations of Quebec and Labrador, in an effort to ensure their development and prosperity.

The FNQLEDC has five mandates: information, training, member support, representation, research and development.

BUSINESS SUPPORT

Support and Advisory Services at every step of the business process: to obtain individual or group accompaniment services, contact the organization directly.

ELIGIBILITY

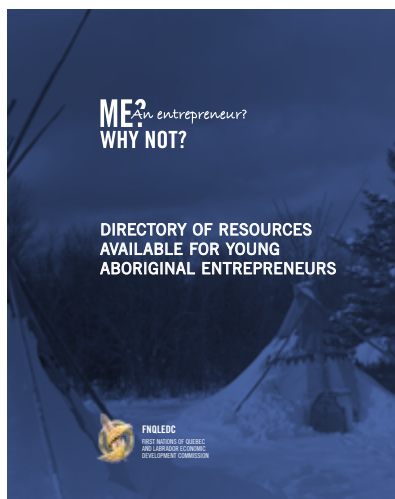
First Nations members

CONTACT INFORMATION

E-mail: info@cdepnql.org

Website: www.cdepnql.org/index_eng.aspx

Telephone: 418 843-1488



Canadian Council for Aboriginal Business (CCAB)

DESCRIPTION

CCAB builds bridges between Aboriginal and non-Aboriginal peoples, businesses, and communities through diverse programming, providing tools, training, network building, major business awards, and national events.

FINANCIAL ASSISTANCE

Please contact the organization directly.

BUSINESS START-UP SUPPORT

Many tools available online. Mentorship program.

CONTACT INFORMATION

Website: www.ccab.com

Telephone : 416 961-8663

Congress of Aboriginal Peoples – Aboriginal Skills and Employment Training Strategy

DESCRIPTION

The Congress of Aboriginal Peoples (CAP) is one of five National Aboriginal Representative Organizations recognized by the Government of Canada. It provides assistance and funding to support the training and skills development of Aboriginal people living off-reserve.

FINANCIAL ASSISTANCE

Financial assistance for skills training- Communicate directly with the Congress of Aboriginal Peoples for more information.

BUSINESS START-UP SUPPORT

Professional support for launching your business- Communicate directly with the Congress of Aboriginal Peoples for more information.

ELIGIBILITY

The Aboriginal Skills and Employment Training Strategy is intended for Aboriginal people living in urban, rural and remote settings throughout Canada. The following persons are eligible for this program: youths, women, single parents, older workers, people with disabilities, and people going through a career change or transition.

CONTACT INFORMATION

Website: abo-peoples.org

Telephone: 613-747-6022 (Toll-free: 1-888-997-9927)

Corporation de développement économique Ekuanitshinnuat

DESCRIPTION

Economic development organization in the Innu community of Ekuanitshit (Mingan).

FINANCIAL ASSISTANCE

Communicate directly with Corporation de développement économique Ekuanitshinnuat.

BUSINESS START-UP SUPPORT

Communicate directly with Corporation de développement économique Ekuanitshinnuat.

ELIGIBILITY

Communicate directly with Corporation de développement économique Ekuanitshinnuat.

CONTACT INFORMATION

Website: N/A

Telephone: 418 949-2245

Corporation de développement économique montagnaise (CDEM)

DESCRIPTION

The CDEM offers services in business start-up, business growth, business acquisition, and support for young people.

FINANCIAL ASSISTANCE

- Loans (including temporary loans) or loan guarantees
- Refundable and non-refundable contributions
- Equity and quasi-equity investments

BUSINESS START-UP SUPPORT

For more information, communicate directly with the CDEM.

ELIGIBILITY

To receive any of the services from the CDEM, you must:

- Be an Aboriginal member of one of the nine Innu communities in Quebec
- Possess a business under the majority control of a member of the Innu Nation in Quebec;
- Be able to contribute financially to the project (your minimal contribution is 10%, but is higher depending on your ability to contribute to the project);
- Be able to provide the required guarantees (because the risk must be shared).

CONTACT INFORMATION

Website: www.cdem.ca (in French only)

Telephone: 418 968-1246

Corporation de développement économique Wabak Pimadizi (Lac Simon)

In French only.

DESCRIPTION

Economic development corporation in the Algonquin community of Lac Simon.

FINANCIAL ASSISTANCE

Communicate directly with Corporation de développement économique Wabak Pimadizi.

BUSINESS START-UP SUPPORT

Communicate directly with Corporation de développement économique Wabak Pimadizi.

ELIGIBILITY

Communicate directly with Corporation de développement économique Wabak Pimadizi.

CONTACT INFORMATION

Website: lacsimon.ca/departement/developpement-economique-corporation-wabak/

Telephone: 819 736-2131

Corporation Nikanik (Wemotaci)

In French only.

DESCRIPTION

Economic development organization in the Atikamekw community of Wemotaci.

FINANCIAL ASSISTANCE

Communicate directly with Corporation Nikanik.

BUSINESS START-UP SUPPORT

Communicate directly with Corporation Nikanik.

ELIGIBILITY

Communicate directly with Corporation Nikanik.

CONTACT INFORMATION

Website: corporationnikanik.com/

Telephone: 819 666-2237

Cree Nation Youth Council – Micro-Grant Opportunities Fund

Eeyou Istchee Region.

DESCRIPTION

The Cree Nation Youth Council (CNYC), with the support of the Department of Commerce and Industry (DCI) is proud to introduce the CNYC Micro-Grant Opportunities Fund. The CNYC Micro-Grant Opportunities Fund will allow Cree youth entrepreneurs of Eeyou Istchee the opportunity to realize and test their business ventures with access to micro-grants of up to \$5,000.00 to launch their projects, build skill sets and have a hands-on approach.

FINANCIAL ASSISTANCE

Up to 5 000\$

ELIGIBILITY

Applicants must be Cree beneficiaries of the JBNQA residing on one of the Cree communities of Eeyou Istchee, between 18 and 35 years old. Total project costs should not exceed \$5,000.00.

Please consult the organization's website for the other eligibility criteria.

CONTACT INFORMATION

Website: www.creenationyouthcouncil.ca/cnyc-micro-grants-opportunities-fund/

Telephone: 514 861-5837

Développement économique Opitciwan inc.

In French only.

DESCRIPTION

Mission: Promotion of economic development; assistance and support for business start-up and expansion; management of community enterprises.

FINANCIAL ASSISTANCE

Communicate directly with Développement économique Opitciwan.

BUSINESS START-UP SUPPORT

- Provide business start-up and assistance services: business plan, funding search, start-up support
- Support for business operations and expansion
- Preparation of business recovery plans and refinancing

ELIGIBILITY

Communicate directly with Développement économique Opitciwan.

CONTACT INFORMATION

Website: www.opitciwan.ca/developpement-economique (in French only)

Telephone: 819 974-8837

Eeyou Economic Group / CFDC Inc. – “Youth Strategy Program”

DESCRIPTION

Services for entrepreneurs in the Eeyou Istchee region.

FINANCIAL ASSISTANCE

Loans of \$5,000 to \$25,000 for young Cree members

BUSINESS START-UP SUPPORT

Consulting service

ELIGIBILITY

Communicate directly with Eeyou Economic Group.

CONTACT INFORMATION

Website: www.eeyoueconomicgroup.ca

Telephone: 819 753-2560

First Nations Human Resources Development Commission of Quebec (FNHRDCQ)

DESCRIPTION

The First Nations Human Resources Development Commission of Quebec (FNHRDCQ) represents a total of 33 service points providing client-based employment and training services, located in 29 First Nations communities and four urban centres. The Local First Nations Commissions (LFNC) in the communities offer programs for self-employed workers and entrepreneurs.

FINANCIAL ASSISTANCE

Financial assistance for self-employed workers

ELIGIBILITY

Communicate with the service point closest to you.

CONTACT INFORMATION

Communicate with the service point closest to you.

Contact information: employnations.com/en/points-of-service/

Website: employnations.com/en/

Telephone: 450 638-4171

First Nations Venture Capital of Quebec (FNVCQ)

DESCRIPTION

FNVCQ makes direct investments in Aboriginal commercial enterprises (community-based or private) to allow the implementation and running of business projects showing strong potential to create jobs and bring economic benefits for all the First Nations in Quebec.

FINANCIAL ASSISTANCE

- Stake acquisition or purchase of capital stock
- Direct loans
- Loans with participating interest

BUSINESS START-UP SUPPORT

- Financial support
- Professional support
- Contacts network

ELIGIBILITY

Communicate directly with FNVCQ.

CONTACT INFORMATION

Website: www.ipnq.ca/en/accueil.html

Telephone: 418 843-7070

Institut Tshakapesh – Financial assistance program for Innu artists/artisans and cultural events

Communities of Uashat mak Mani-Utenam, Essipit, Pessamit, Nutashkuan, Ekuanitshit, Unamen Shipu, Pakua Shipi and Matimekush Lac-John.

DESCRIPTION

The main objective of the financial assistance program for Innu artists/artisans and cultural events is to provide artists and artisans in the eight member communities of Institut Tshakapesh with financial support for their career development.

Four times each year, a cultural committee evaluates the submitted applications in accordance with the mandate of Institut Tshakapesh, under the “innu-aitun” sector, which involves *promotion and preservation activities in the areas of cultural heritage and the arts & artisanship*.

FINANCIAL ASSISTANCE

Communicate directly with Institut Tshakapesh.

ELIGIBILITY

Eligible projects: Artistic creation using traditional or non-traditional techniques, creation of works of art, support for the arts, support for new artists.

Ineligible projects: Requests for sponsorships, payment of salaries and/or professional fees, participation in sports activities, health activities, Carnival.

CONTACT INFORMATION

Website: www.tshakapesh.ca/fr/programme-daide-financiere-aux-artistes_126 (in French only)

Telephone: 418 968-4424 (Toll-free: 1 800 391-4424)

Naskapi Development Corporation

DESCRIPTION

Economic development organization of the Naskapi Nation.

FINANCIAL ASSISTANCE

Communicate directly with Naskapi Development Corporation.

BUSINESS START-UP SUPPORT

Communicate directly with Naskapi Development Corporation.

ELIGIBILITY

Communicate directly with Naskapi Development Corporation.

CONTACT INFORMATION

Website: N/A

Telephone: 418 585-2686

Native Commercial Credit Corporation (NCCC)

DESCRIPTION

NCCC offers financial products and services in the form of non-refundable contributions, loans and support for Aboriginal business start-up, acquisition or expansion.

FINANCIAL ASSISTANCE

- Non-refundable contributions
- Loans

BUSINESS START-UP SUPPORT

- Accompaniment
- Consultation
- Support for project development
- Participation in setting up the funding for your project
- Business follow-up

ELIGIBILITY

Must be:

- Member of one of the following nations: Abenaki, Algonquin, Atikamekw, Huron-Wendat, Malecite, Micmac or Native Alliance of Quebec
- Legally incorporated entity owned by a First Nation, the Native Alliance of Quebec or one of their members
- Possess the financial resources required for the project's funding: 10% of the project's minimum cost
- Present a viable business project
- Have a good credit rating
- Have experience and training in the enterprise's area of activity
- Must be involved full-time in the enterprise
- May not be a business involved in any of the following: gambling, sex, alcohol, tobacco

CONTACT INFORMATION

Website: www.socca.qc.ca/index_en.html

Telephone: 418 842-0972

Nemaska First Nation Development Corporation

DESCRIPTION

Corporation de développement économique de la communauté crie de Nemaska

FINANCIAL ASSISTANCE

Communiquez directement avec Nemaska First Nation Development Corporation.

BUSINESS START-UP SUPPORT

Communiquez directement avec Nemaska First Nation Development Corporation.

ELIGIBILITY

Communiquez directement avec Nemaska First Nation Development Corporation.

CONTACT INFORMATION

Telephone: 819 673-2512

Oujé-Bougoumou Economic Development Corporation

DESCRIPTION

Economic development corporation in the Cree community of Oujé-Bougoumou.

FINANCIAL ASSISTANCE

Communicate directly with Oujé-Bougoumou Economic Development Corporation.

BUSINESS START-UP SUPPORT

Communicate directly with Oujé-Bougoumou Economic Development Corporation.

ELIGIBILITY

Communicate directly with Oujé-Bougoumou Economic Development Corporation.

CONTACT INFORMATION

Website: N/A

Telephone: 418 745-2519

Quebec Aboriginal Tourism (QAT)

DESCRIPTION

The mission of Quebec Aboriginal Tourism (QAT) is to create, via tourism, activities that promote the social and economic development of Aboriginal communities.

BUSINESS START-UP SUPPORT

- Referral and support for development of tourism enterprises
- Support for training of human resources in tourism
- National and international marketing of accredited products
- Support for the accreditation process
- Negotiation of goods and services that are beneficial to all members

ELIGIBILITY

Communicate directly with Quebec Aboriginal Tourism.

CONTACT INFORMATION

Website: www.quebecaboriginal.com/

Telephone: 418 843-5030

Quebec Native Women (QNW) – Employment and Training Program

DESCRIPTION

Through the promotion of non-violence, justice, equal rights and health, QNW supports Aboriginal women in their efforts to improve their living and supports the women in their involvement in their communities.

FINANCIAL ASSISTANCE

Communicate directly with QNW.

BUSINESS START-UP SUPPORT

Communicate directly with QNW.

ELIGIBILITY

Communicate directly with QNW.

CONTACT INFORMATION

Website: www.faq-qnw.org

Telephone: 450 632-0088

Société de développement économique ilnu (SDEI)

DESCRIPTION

Mission: Contribute to the development of Mashteuiatsh by offering services for supporting the implementation and growth of a network of effective and competitive businesses.

FINANCIAL ASSISTANCE

SDEI offers assistance to find funding for non-profit organizations and small-to-medium sized businesses.

BUSINESS START-UP SUPPORT

Support for businesses

ELIGIBILITY

Communicate directly with SDEI.

CONTACT INFORMATION

Website: www.sdei.ca (in French only)

Telephone: 418 275-5757

Société de développement économique Uashat mak Mani-Utenam (SDEUM)

DESCRIPTION

The mission of SDEUM is to manage enterprises belonging to the community of Uashat mak Mani-Utenam and to be a lever for creating business partnerships as well as new businesses and jobs.

FINANCIAL ASSISTANCE

Funding and programs (funding search and support for preparing business cases)

BUSINESS START-UP SUPPORT

- Training (according to the needs and the number of employees)
- Assistance in preparation of business plans
- Funding and programs (funding search and support for preparing business cases)
- Mentoring
- Administrative support

ELIGIBILITY

Communicate directly with SDEUM.

CONTACT INFORMATION

Website: sdeum-innu.biz (in French only)

Telephone: 418 962-5433

Société économique de Kitcisakik

DESCRIPTION

Mission: contribute to the development of economic activities and enterprises, and encourage entrepreneurship among the community's members; create projects that provide jobs for the Co-operative, through the training of employees.

FINANCIAL ASSISTANCE

Communicate directly with Société économique de Kitcisakik.

BUSINESS START-UP SUPPORT

Communicate directly with Société économique de Kitcisakik.

ELIGIBILITY

Communicate directly with Société économique de Kitcisakik.

CONTACT INFORMATION

Website: www.kitcisakik.ca/devEconometique.php (in French only)

Telephone: 819 825-1466

Société Mukutan (Unamen Shipu)

DESCRIPTION

Société Mukutan is an economic development corporation that provides business start-up assistance to Aboriginal people in the community of Unamen Shipu.

FINANCIAL ASSISTANCE

Communicate directly with Société Mukutan.

BUSINESS START-UP SUPPORT

- Support for starting up Aboriginal businesses
- Support for operations
- Assistance in the search for funding

ELIGIBILITY

Communicate directly with Société Mukutan.

CONTACT INFORMATION

Website: N/A

Telephone: 418 229-2917

Tewatohni'saktha Economic Development Commission (Kahnawà:ke)

DESCRIPTION

Tewatohni'saktha was created to stimulate and reinforce the economic growth of Kahnawake by investing in people and businesses, and to support other economic possibilities.

FINANCIAL ASSISTANCE

Kahnawake Youth Business Fund (KYBF)

BUSINESS START-UP SUPPORT

- Business consulting
- Bookkeeping
- Entrepreneurship training
- Business seminars
- Business plan template
- Business Assistance Fund
- Marketing Program Fund
- Kahnawà:ke Youth Business Fund
- Heads-Up Youth Program
- Professional Services Fund
- Tewatohni'saktha Business Loan Fund
- Tewatohni'saktha Business Contribution Fund

ELIGIBILITY

Communicate directly with Tewatohni'saktha.

CONTACT INFORMATION

Website: www.tewa.ca

Telephone: 450 638-4280

Wabannutao Eeyou Development Corporation

DESCRIPTION

Economic development corporation in the Cree community of Eastmain.

FINANCIAL ASSISTANCE

Communicate directly with Wabannutao Eeyou Development Corporation.

BUSINESS START-UP SUPPORT

Communicate directly with Wabannutao Eeyou Development Corporation.

ELIGIBILITY

Communicate directly with Wabannutao Eeyou Development Corporation.

CONTACT INFORMATION

Website: wedc.ca

Telephone: 819 977-0355

The resources in this section are numerous and programs change over time. The FNQLEDC would like to remind you that no matter the progress of your projects, you can always contact us for advice and support. We can guide you to the different resources available and make you benefit from the partnerships we have developed over the years.

Government Programs



Government Programs

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The Government of Quebec and the Government of Canada offer different types of funding to new entrepreneurs. Conditions vary depending on the program and a personal investment is often required for obtaining financial assistance.

Government of Quebec programs

Consult the “Aides financières” section under the *Portail de Service Québec pour les entreprises*, which lists the different programs and types of financial assistance offered by the Government of Quebec, as well as the types of financial support provided by non-governmental initiatives, at www2.gouv.qc.ca (in French only).

Aboriginal Initiatives Fund II of the Aboriginal Affairs Secretariat (SAA)

DESCRIPTION

The Aboriginal Initiatives Fund III (AIF III) consists of seven distinct budget areas, the management of which is under the Minister in charge of Aboriginal Affairs: economic development, loan guaranty, community infrastructure, community action, consultation support, social development and assistance for Aboriginals in urban centres.

ELIGIBLE ORGANIZATIONS

Both eligible organizations and individual Aboriginal promoters are eligible for funding under this initiative.

- Eligible organizations include:
- Aboriginal communities and nations recognized by the National Assembly of Quebec;
- Non-profit Aboriginal organizations or equivalent;
- For profit Aboriginal organization of equivalent;

FUNDING RESERVED FOR WOMEN – ECONOMIC DEVELOPMENT

A specific reserve totalling **2.55 million dollars** has been created exclusively to help Aboriginal women gain access to funding. Thanks to this specific reserve, the total amount of financial assistance granted by the Government of Quebec may cover as much as **70%** of admissible project costs in the form of non-reimbursable contributions, compared to 50% for standard projects.

For private entrepreneurship projects, these eligible costs include mainly capital equipment purchases and studies undertaken by an admissible project.

For projects involving local development assistance and social economy projects, all costs for a five-year maximum period are eligible.

In contrast to the previous IAF II program, no community resolution is needed to gain access to sources of funding for women.

CONTACT INFORMATION

Québec (Québec)

Telephone: 418 643-3166

Fax: 418 646-4918

Web Site: www.autochtones.gouv.qc.ca/programmes_et_services/fia2/developpement-economique.html

Ministry Specific Programs

DESCRIPTION

The government of Quebec appoints Aboriginal affairs coordinators in specific ministries for the development of social economic initiatives. These programs are subject to change and are often not very well known. The role of the Aboriginal affairs coordinators is to help you.

Plan North Initiatives Fund

DESCRIPTION

The Plan North Initiatives Fund (FIPN) is a program that is not very well known, but it can be used to obtain support for initiatives related the Plan North. It provides funding that is specifically adapted to the northern context. The FIPN is intended to complement existing programs, especially for projects for which there is currently no program assistance or support. This program is available specifically to projects or initiatives to be conducted in the territories delimited by the Plan North as well as projects outside of these territories if they provide a benefit to the region. This opens the door to initiatives conducted in co-operation with the First Nations.

SOCIAL ECONOMY FINANCIAL ASSISTANCE, SERVICES AND ELIGIBILITY

The social economy sector is eligible and funding is available up to a maximum of \$250,000. Eligibility is broadly defined in order to cover a wide range of costs. It is best to contact the organization to find out more details about the program and the conditions and deadlines for applications.

CONTACT INFORMATION

Société du Plan Nord

Québec (Québec)

Telephone: 418 643-1874

Web Site: www.plannord.gouv.qc.ca

FEDERAL

Community Economic Development Program (CEDP) (Indigenous and Northern Affairs Canada (INAC))

DESCRIPTION

The Community Economic Development Program provides core financial support for First Nations and Inuit communities for public services in economic development. Financial assistance is provided for community economic development planning and capacity development initiatives, for the development of proposals and leveraging financial resources; and for carrying out economic development activities.

CONTACT INFORMATION

Toll free: 1 800 567-9604

Web Site: www.aadnc-aandc.gc.ca/fra/1100100033423

Aboriginal Business and Entrepreneurship Development (ABED)

DESCRIPTION

ABED works with Aboriginal entrepreneurs and its partners to provide a range of services and supports that promote the growth of a strong Aboriginal business sector in Canada. Support will vary depending upon the needs of the client, the availability and sources of funding, the eligibility of costs, the economic benefits, and the project viability. ABED can help Aboriginal entrepreneurs, communities and organizations to achieve their business goals.

Depending on the nature of your project, you may be able to obtain funding to assist with a wide range of activities, including:

- Business planning
- Establishment (capital) costs
- Business acquisitions
- Business expansions
- Marketing initiatives that are local, domestic, or export oriented
- New product or process development
- Adding technology to improve operations and competitiveness
- Operating costs in association with capital costs
- Financial services, business support, business-related training, and mentoring services.

Aboriginal women entrepreneurs can receive up to \$99,999 in non-reimbursable financial assistance. For your application to be eligible, you must make a minimum personal investment of at least 10% of total project cost.

This program is administered by Aboriginal Financial Institutions.

CONTACT INFORMATION

Toll free: 1-800-567-9604

Web Site: www.aadnc-aandc.gc.ca/fra/1375201178602/1375202816581

Community Opportunity Readiness

DESCRIPTION

To take advantage of economic opportunities, an Aboriginal community must be ready in a number of ways. They may need start-up funds to undertake pre-development activities. They may need a partner or business leader who understands the involved industry. They may also need in-house expertise and management skills.

The Community Opportunity Readiness Program addresses the financial needs of Aboriginal communities when they are in pursuit of, and wish to participate in, an economic opportunity.

CONTACT INFORMATION

Telephone: 1-800-567-9604

Web Site: www.aadnc-aandc.gc.ca/fra/1100100033414/1100100033415

First Nation Infrastructure Fund (FNIF)

DESCRIPTION

The First Nation Infrastructure Fund (FNIF) helps First Nations communities develop their public infrastructure to improve the quality of life and the environment of First Nations communities by helping First Nations in the provinces improve the infrastructure located on reserves, Crown lands, lands set aside for the exclusive use of a First Nation or off reserve in the case of shared cost projects with non-First Nations partners such as neighbouring municipalities. There are five eligible categories of infrastructure projects:

- Planning and skills development
- Solid waste management
- Roads and bridges
- Energy systems
- Connectivity

CONTACT INFORMATION

Toll free: 1-800-567-9604

Fax Toll free: 1-866-817-3977

Web Site: www.aadnc-aandc.gc.ca/fra/1100100010656

Support for Self-Employment: A program of Emploi-Québec

DESCRIPTION

This program can provide young people wishing to start up their own enterprise or become self-employed with financial assistance for developing a business plan and launching their enterprise or for creating their own employment.

To be eligible for assistance, your project must be viable, it must meet a local need and it must not create unfair competition for similar businesses in the same region.

FINANCIAL ASSISTANCE

Financial assistance up to a maximum of 52 weeks.

BUSINESS START-UP SUPPORT

- Technical support for developing your business plan;
- Accompaniment for the implementation of your project.

ELIGIBILITY

To participate in the program, you must be in one of the following situations:

- You are receiving employment insurance benefits;
- You are receiving social assistance benefits;
- You are unemployed without any income support from the government;
- You are employed in a precarious job situation.

CONTACT INFORMATION

Website: www.emploiuebec.gouv.qc.ca/en/citizens/starting-your-own-business/support-for-self-employment/

Telephone: Contact the Local Employment Centre in your region.

Contact information: www.mess.gouv.qc.ca/services-en-ligne/centres-locaux-emploi/localisateur/services_en.asp

Grant Program for Artists and Writers: Conseil des arts et des lettres du Québec

DESCRIPTION

Several grants are available for artists and writers in several fields. Some are reserved for emerging artists and writers.

FINANCIAL ASSISTANCE

Grants of varying amounts.

BUSINESS START-UP SUPPORT

N/A

ELIGIBILITY

Communicate directly with the Conseil des arts et des lettres du Québec.

CONTACT INFORMATION

Website: www.calq.gouv.qc.ca/artistes/disciplines_en.htm

Telephone: 418 643-1707 (Toll-free: 1 800 608-3350)

Programs offered by Société de développement des entreprises culturelles (SODEC)

DESCRIPTION

SODEC administers government assistance to support Quebec cultural enterprises in film and television production. This assistance is given as a repayable investment, grant or support under different programs for film and television production.

FINANCIAL ASSISTANCE

Repayable investments, grants or assistance in varying amounts.

BUSINESS START-UP SUPPORT

N/A

ELIGIBILITY

Visit the website of SODEC for each program's eligibility criteria.

CONTACT INFORMATION

Website: www.sodec.gouv.qc.ca/fr/home/english

Telephone: 1 800-363-0401 (toll-free)

Young Volunteers Program of Emploi-Québec

DESCRIPTION

This program allows youths 16 to 29 years of age who want to create their own enterprise or become self-employed workers so that they can explore a business project for themselves and test their entrepreneurial skills, motivation and determination through activities to start up an enterprise.

FINANCIAL ASSISTANCE

You may be eligible for an allowance and an operating budget for expenses related to your project, as well as for reimbursement of certain costs (e.g., childcare, transportation and training).

BUSINESS START-UP SUPPORT

You'll have access to the expertise of volunteer local resources along with ongoing support designed to foster your new skills.

ELIGIBILITY

- Be 16 to 29 years of age and have difficulties finding a job, due primarily to an important lack of experience;
- Devote at least 20 hours a week to your project;
- You may not have a job requiring you to work 20 hours or more a week;
- You must not be studying full-time.

CONTACT INFORMATION

Website: www.emploi.quebec.gouv.qc.ca/en/citizens/developing-your-skills-and-having-them-recognized/job-readiness/young-volunteers/

Telephone: Contact the Local Employment Centre in your region.

Contact information: www.mess.gouv.qc.ca/services-en-ligne/centres-locaux-emploi/localisateur/services_en.asp

Grant Program for Artists and Writers: Conseil des arts et des lettres du Québec

DESCRIPTION

Several grants are available for artists and writers in several fields. Some are reserved for emerging artists and writers.

FINANCIAL ASSISTANCE

Grants of varying amounts.

BUSINESS START-UP SUPPORT

N/A

ELIGIBILITY

Communicate directly with the Conseil des arts et des lettres du Québec.

CONTACT INFORMATION

Website: www.calq.gouv.qc.ca/artistes/disciplines_en.htm

Telephone: 418 643-1707 (Toll-free: 1 800 608-3350)

Government of Canada programs

Consult the research tool of the Canada Business Network under the section “Find financing” at the following website: entreprisescanada.ca.

Grants offered by: Bureau des arts autochtones of the Canada Council for the Arts

DESCRIPTION

The Canada Council for the Arts offers several grants for professional artists and arts groups, including some specifically for Aboriginal artists.

FINANCIAL ASSISTANCE

Programs for individual professional artists provide grants in such areas as: artistic creation/production, professional development, residencies and travel.

BUSINESS START-UP SUPPORT

N/A

ELIGIBILITY

For professional artists:

- Be a Canadian citizen or permanent resident in Canada;
- Devote an important part of your time to the work program or activity described in your application;

* See the eligibility criteria for each grant category at the website of the Canada Council for the Arts.

CONTACT INFORMATION

Website: Canada Council for the Arts: canadacouncil.ca/council/grants/find-a-grant

To find Aboriginal arts grants: canadacouncil.ca/aboriginal-arts-office/find-a-grant

Telephone: 613 566-4414 (Toll-free: 1 800 263-5588)



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1,100
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to discover and
support these businesses!**



Indigenous and
Northern Affairs Canada

Affaires autochtones
et du Nord Canada





SOLUTIONS AND STRATEGIES

The intensification and a better appreciation of the economic and business leadership of women will allow all First Nations members to improve their living conditions.

Please do not hesitate to contact the team of the FNQLEDC
Tel.: 418 843-1488
info@cdepnql.org