



# GATHERING *for* SUCCESS

SHARING INDIGENOUS ECONOMIC DEVELOPMENT PRACTICES

## TOOLKIT OF ECONOMIC DEVELOPMENT RESOURCES

Alberta Aboriginal Relations has developed this toolkit to identify key resources to assist Aboriginal community leaders, economic development officers and other community members working to improve economic development in their community. The toolkit provides access to key information, including links to web-based resources. The toolkit is provided in PDF format to facilitate document downloading and printing.

This toolkit identifies key resources that are currently available however this is not considered an all-inclusive listing. You are encouraged to explore other information sources beyond this document. Information presented here is considered accurate at time of release. Alberta Aboriginal Relations cannot be held responsible for third party information or outdated web links. Please help us to keep this toolkit current and report broken links or suggestions for content to Aboriginal Economic Partnerships (780) 427-8407 or e-mail at [fnepi@gov.ab.ca](mailto:fnepi@gov.ab.ca).

As new economic development resources are identified, the toolkit will be updated and posted on the Alberta Aboriginal Relations website. Please visit [www.aboriginal.alberta.ca](http://www.aboriginal.alberta.ca).

The toolkit is divided into three sections. Click on one of the section titles to get started.

### [SECTION 1](#) – Community Economic Development

Contains information and resources to help understand the community economic development process and critical steps for Aboriginal communities.

### [SECTION 2](#) – Business Development

Contains resources to assist in the startup of new businesses, and the growth of existing businesses.

### [SECTION 3](#) – Funding Sources

Contains information on sources of funding available to Aboriginal communities and businesses to support business and economic development initiatives.

**Government of Alberta** ■

Aboriginal Relations



## SECTION 1 – COMMUNITY ECONOMIC DEVELOPMENT

This section identifies information and resources on community economic development that will assist community leaders, economic development officers and other community members who are working to improve economic development in their community. An overview is provided of the **First Nations Community Economic Development (FNCED) toolkit** which is hosted by Keyano College as a key resource. Although the FNCED toolkit is directed towards First Nations, the economic development principles and processes identified can be applied to Métis Settlements and other Aboriginal communities. Other community economic development resources are also identified and where possible web links are provided to link to more information. While key resources are identified this is not an all inclusive list and you are encouraged to explore other information as needed for areas of interest.

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## A. First Nations Community Economic Development

The [First Nations Community Economic Development \(FNCED\)](#) tool kit was developed with support from Alberta Aboriginal Relations. Keyano College is hosting the FNCED tool kit and access to the full FNCED toolkit is available at the Keyano College web site: <http://www.keyano.ca/FNCED/>

Key sections and concepts are summarized here to provide an overview of the content.

### a. What is it?

First Nations Community Economic Development is everything your community does to:

- Increase participation in the economy.
- Build long-term community capacity.
- Achieve related economic, social and environmental goals.
- Prepare for and support the development of businesses in your community.
- Enable community members to provide for themselves and their families.

This section of FNCED introduces the concept of First Nations community economic development through chapters that talk about:

- [What is this Toolkit?](#)
- [FNCED and the Alberta Advantage](#)
- [Keys to Success](#)

By developing their own economic development programs, First Nations can pursue opportunities and make sustainable economic development a reality in their own communities. To provide a basis for community economic development, FNCED identifies four necessary conditions that communities must have in place:

#### 1. Economic Opportunity

Employment and business opportunities must be accessible to the community either locally, within the regional economy, or through the labour force mobility initiatives. A strong period of growth in the Alberta economy created many opportunities for First Nations and further opportunities will emerge as the Alberta and global economies recover.

#### 2. Basic Capacity within the Community

- Family structures and the social fabric must be relatively stable.
- The population must be healthy and well enough to enable the community to function and its members to participate in the labour force.
- The labour force must have a basic capacity for employment (i.e., appropriate education, knowledge, skills, attitudes, values).
- “Citizenship” attitudes and behaviors on the part of members must enable effective community government.

### **3. Local Government/Organizational Capacity**

- The community government must create an environment that supports economic development. The local government must be able to represent the interests of the community in relationships with other levels of government, industry and institutions of Canadian society.
- The local government must have the capacity to manage and deliver community services.
- The local government must be accountable to the community.

### **4. Money**

The community must have access to money to invest in economic development. In addition to the limited resources available within the community, advisory support and funding are potentially available from a number of government and industry funders and partners. Please refer to Section 3 – Funding Sources for more information.

## b. Building Economic Development Capacity

Community economic development is based on the participation of the whole community. It is also based on balancing economic factors with other community elements, such as housing, education, the natural environment, health and the arts. FNCED identifies five key, inter-related outcome areas for First Nations and other Aboriginal communities to achieve balanced and participatory community economic development.

[Effective Community Government](#) — Effective community-based First Nations government is critical to success in First Nations community economic development. Key messages for First Nations Governments seeking success in economic development are:

- The effort to regain decision-making power in your own affairs is just the beginning.
- The power to make decisions brings with it responsibility.
- Economic and community development is first and foremost a *political* challenge.

[Human Resources Development and Employment](#) — economic development is expected to provide First Nations communities with employment opportunities for members where they live or provide employment mobility for them to move to locations where jobs are available. The economic development staff of a First Nation cannot take all the responsibility for the community's progress in human resource development and employment. Even if the employment opportunities are available, the capacity of individuals and communities to participate and take advantage of opportunities often depends on education, health and community support for job and entrepreneurial success.

[Housing and Public Services](#) (Community Infrastructure) — First Nations economic developers can't afford to ignore the need to develop the community's capacity in housing and public services. Examples of strategies for economic developers to deal effectively with issues related to housing and public services include:

- Involving managers of other First Nation programs, such as Housing and Public Works, in [community economic development planning](#) to address the limitations the community faces,
- Undertaking economic development projects which can contribute to the development of housing and public services;
- Developing initiatives to change the affordability of housing and public services to increase the availability of resources, e.g., home ownership programs;
- Encouraging policy development that supports development of the reserve lands for uses such as commercial real estate; ([land development](#) for commercial use)
- Using [working relationships](#) with major industry partners to develop joint strategies to address limitations caused by the lack of housing and public

services (e.g., supported transportation for First Nations employees to get to off reserve job sites).

[Land and Natural Resource Development](#) — The scope of land and natural resource management and development includes:

- Management of Reserve lands;
- Development and protection of Reserve lands;
- Development of natural resources (e.g., agriculture, forestry, oil and gas);
- Environmental management;
- Co-management of traditional lands and resources

First Nations that seek to attract commercial and industrial development to their reserve communities are competing with other off reserve communities. The [First Nations Land Management Initiative](#), created by First Nations political leaders and land managers from across Canada identified the “benchmark” or standard which First Nations are trying to meet in land management. Working relationships with industry are critical for successful land and resource development. FNCEd provides more information on building [working relationships](#) with the businesses, industries and government agencies that will be investing in your community economic development projects.

[Profitable Businesses](#) — To develop a business sector that is profitable and can provide long term jobs is an expected result of economic development. First Nations can build capacity through initiatives that assist Aboriginal communities and businesses by:

- Providing business opportunities (procurement contracts, bid criteria and practices);
- Strengthening business capabilities (business start-up support, management skills transfer, joint ventures and partnerships); and
- Accessing programs sponsored by government and nonprofit agencies.

## c. What are the core processes?

Too often, communities fail to adequately plan where they are going and how they are going to get there. Many times, the first burst of enthusiasm fades because results are not instant. By focusing on five core processes, identified by FNCED, communities can keep their long-term goals and objectives in focus. They can also keep moving in a direction that will slowly produce results. Keeping focus sharp and motivation high can make things happen for the benefit of Aboriginal communities.

[Community Economic Development Planning](#) — The planning process at its most basic level is really just trying to answer (in the most thorough way possible) the following questions:

*Where Are We Now?* – taking stock of what is happening around us by brainstorming our strengths, weaknesses, opportunities, and threats. This is known as a [SWOT analysis](#). Do new developments require new initiatives or a change in existing initiatives? Are new actions required to fix an initiative where performance was not as good as expected? Are there any best practices that can be learned from an initiative whose performance was better than expected?

*Where Do We Want to Be?* - This should include both financial and non-financial goals and measurable objectives for our organization and/or community.

*How Will We Get There?* - What actions will we commit to take? How will our organization satisfy stakeholders? How will we grow our organization or community? How will our organization or community respond to a changing world? How can our organization or community best capitalize on new opportunities? How will we manage each functional piece of our organization?

*How Will We Measure Our Progress?* - Translate the measurable objectives into performance standards. This helps you evaluate the progress of the individuals who are responsible for implementing the plan.

*How Are We Going to Allocate Our Resources to Make Sure This Happens?* - Use a budget to allocate funds to your projects and allocate roles and responsibilities by deciding who will do what for your projects.

[Involving the Community](#) — First Nations cannot achieve success in economic development without a strong network of relationships with community stakeholders. This chapter in FNCED is focused on relationship with these key stakeholders. The three sections in this chapter can help to:

- [Understand why it is important to involve the community.](#)
- [Build community commitment through communication.](#)
- [Facilitate community input and participation.](#)

[Building Working Relationships](#) — First Nations need a strong network of relationships with external stakeholders to be successful in economic

development. This chapter in FNCED has tips that can help build working relationships with the external stakeholders who are needed to invest in the community. The six sections in this chapter can help to:

- [Identify your external stakeholders.](#)
- [Understand what's in it for your external stakeholders.](#)
- [Understand what's in it for you.](#)
- [Build and maintain relationships.](#)
- [Help external stakeholders work with your community.](#)
- [Build a formal partnership.](#)

[Government/Business Relationships](#) — When First Nations are actively involved in creating business enterprises to achieve economic development objectives, FNCED has identified the need to develop effective mechanisms to separate politics from business. Day-to-day government administration should be separated from business management, and procedures developed to identify and manage conflicts of interest. Board membership should include members other than Chief or Councilors and may be elected or include non-Aboriginals with business experience. Policies need to be developed on how business income or other investments are managed to ensure sustainability of the business enterprise.

[Project Funding](#) — Big or small, chances are that any project will need funding to drive real change in community economic development. This chapter in FNCED provides a plan to follow for development of funding proposals and provides other suggestions for successful project funding. Specifically, the sections of this chapter look at:

- [Raising funds for your project](#)
- [Developing a project to use available money](#)
- [The functions of a proposal](#)
- [Before you write a proposal](#)
- [Writing a proposal](#)
- [Following up your submission](#)
- [Learning everything you need to know about the funding agency](#)



## d. What abilities are necessary?

This section of FNCED introduces the general skills that can help in leading projects, including First Nations community economic development projects.

[Leadership](#) — Five leadership practices and associated concepts:

- Modeling the way by setting an example by walking your talk.
- Inspiring a shared vision by enlisting others to develop a common vision, committing to it and selling it to others.
- Challenging the process and confronting business as usual to search for opportunities that are challenging and rewarding. Leaders are agents of change and improvement.
- Enable others to act by promoting cooperative goals and actions and building trust to encourage people to work together. Let staff make decisions about how they do their work. Give them credit for success. Provide guidance, not blame, when they make mistakes.
- “Encouraging the Heart” by recognizing individual contributions; making hard work fun and exciting; providing encouragement, personal attention and feedback.

[Strategic Management](#) — Strategic planning is something an organization typically does once a year. Strategic management, on the other hand, is an *ongoing* process that integrates your strategic plan with other management systems. In other words, strategic management goes beyond the idea that a strategic plan is just a paper document that you can show people. Once community leaders are motivated to work for economic development, they need to maintain that enthusiasm through strategic management.

[Community Based-Research](#) — Once you have identified targets for your marketing and other communications (industry sectors, businesses, external stakeholders) you are ready to collect data to provide information to them. You need to be ready with hard facts about your community in areas such as demographics, labour market, economic characteristics, physical and location conditions, community services, and economic development priorities. The ability to quickly produce reliable data for potential investors is both an asset to your organization and a powerful promotional tool.

[Financial Management](#) — Accounting information helps keep score and brings attention to areas that help leaders make decisions and plans. Leaders are better prepared to deal with problems inside and outside of their organizations if they understand accounting requirements and practices. This chapter in FNCED provides an overview of some key concepts in financial management, including:

- [Financial accounting, management accounting and the difference between them](#);
- [Budgeting](#);
- [Tracking and analyzing financial performance](#); and
- [Tracking and analyzing non-financial performance](#).

[Choosing and Managing Projects](#) — Project Management is a carefully planned and organized approach to successfully developing and completing projects to achieve results. For example, you may need project management to bring a new business into your community, introduce a new computer system, construct a building, organize a conference, or begin a new program or service. Project management usually follows five major phases, including:

- [Feasibility study](#), during which you evaluate a potential project to decide whether you should take it on.
- [Project planning](#), during which you write a project management plan.
- [Implementation](#), during which you do the project management.
- Evaluation, which occurs throughout the project management.
- Support/maintenance, which is an ongoing process that occurs after the project has been implemented.

[Managing Consultants and other Contractors](#) — First Nations may require specialized services and expertise. This chapter of FNCED provides a high level overview of the steps needed to successfully manage consultants and other contractors.

- [Identify the need for consulting services.](#)
- [Carefully select a consultant based on knowledge, demonstrated skills and competencies.](#)
- [Carefully outline expectations and terms in a contract.](#)
- [Work with the consultant to ensure the assignment is satisfactorily completed in accordance with the proposal.](#)

[Negotiations](#) — Negotiating skills are increasingly important to leaders. Successful negotiations can create value thru “win-win” agreements that support long term relationships. Preparation and understanding negotiations can help avoid mistakes and achieve successful results. The following sections in FNCED provide an overview of:

- [Preparation: what to do before negotiation;](#)
- [Sitting down at the bargaining table;](#)
- [Items dealt with in a partnership agreement;](#)
- [Advice for cross-cultural negotiations.](#)

[Communications and Marketing](#) — Many groups and individuals in the community are concerned with promoting community economic development activities. To avoid working at cross-purposes, good communication is a must. This section of FNCED introduces topics related to communications and marketing:

- [Writing Effectively](#)
- [Listening Effectively](#)
- [Choosing a Communication Tool to Communicate your Message](#)
- [Creating a Communication Plan](#)
- [Managing Media Relations](#)
- [Marketing Communications](#)
- [Creating a Marketing Plan](#)

## e. Contacts and Information Resources

**Keyano College** — First Nations Community Economic Development (FNCED) website

**Gail Wilson-Marcocchio**  
Operations Coordinator  
Workforce Development  
Keyano College  
Phone: 780-792-5716  
[Gail.Wilson-Marcocchio@keyano.ca](mailto:Gail.Wilson-Marcocchio@keyano.ca)

**Council for Advancement of Native Development Officers (CANDO)** provides a series of 16 [Guide Books](#) for training of Aboriginal economic development officers. CANDO is unique because it is the only national organization that focuses on education and professional development for economic development officers working in Aboriginal communities or organizations. Outlines of the Guide Book contents are available at: <http://www.edo.ca/certification/taed/16-competencies> and an order form for the Guide Books is available on the web site.

**Alberta Chamber of Resources** — [Aboriginal Programs Project](#)

The Aboriginal Programs Project is a major research initiative sponsored by the [Alberta Chamber of Resources](#) (ACR), Western Economic Diversification Canada and Alberta Aboriginal Relations. The initial phase was completed in 2002 as a way for ACR members to share the benefits of their experiences in working with Aboriginal communities. In 2005, the Aboriginal Programs Project launched a new phase intended to broaden participation in the initiative and provide public access to the results. For this purpose, 87 companies and other organizations have shared details of their Aboriginal programs and practices. The result is a unique window on what the resource industries are doing in Aboriginal relations. Programs and practices documented by the ACR Aboriginal Programs Project, as well as related resources and information are posted on the ACR website. The 2006 report "[Learning from experience - Aboriginal Programs in the Resource Industry](#)" can also be downloaded as a PDF.

Alberta Chamber of Resources — [Aboriginal Program Summaries](#) provides a listing of 106 Aboriginal programs contained in the Project database.

**Canadian Centre for Community Renewal — [Hotlist #7: Aboriginal Economic Development](#)**

Hotlist #7: Aboriginal Economic Development identifies publications that explore how Aboriginal communities (especially in Canada) use strategies of community economic development to increase their command over their own future.

[Canadian Centre for Community Renewal](#) (CCCR) is a non-profit organization that focuses efforts on community resilience, local food systems, community-based carbon reduction, and on social enterprise as a vehicle of change. The CCCR has developed an inventory of nearly 700 items in the CED Digital Bookshop. Approximately 100 have been grouped into nine themes or Hotlists: [Government](#), [Evaluation](#), [Social Enterprise](#), [Business](#), [Poverty](#), [Co-operatives](#), [Aboriginal Economic Development](#), [Rural Revitalization](#), and [Local Food Systems](#).

**Aboriginal Financial Officers Association (AFOA)** holds annual conferences promoting best and promising practices in the areas of First Nations' governance, economic development, and financial management. Copies of presentations delivered at past conferences are available on the AFOA website at:

[http://www.foa.ca/foa/conferences\\_national\\_2009\\_home.asp#national\\_2009\\_3](http://www.foa.ca/foa/conferences_national_2009_home.asp#national_2009_3)

**Canadian Executive Service Organization (CESO) — [Aboriginal Services](#)**

CESO Volunteer Advisers work with Aboriginal, Métis and Inuit businesses, communities and organizations. Volunteer Advisers provide help with the start-ups and running of band-owned small businesses such as convenience stores and gas bars; establishing or improving businesses and community governments; advising on housing projects; and studying the economics of on-reserve enterprises like shopping plazas. Web site: <http://www.ceso-saco.com/english/national/aboriginal/index.php>

**Indian and Northern Affairs Canada (INAC) — Publications and Reports**

The INAC [Publications Catalogue](#) has 93 publications related to Aboriginal economic development. Publications are free of charge and can be ordered for delivery by regular mail, also at no charge. Some publications are only available electronically, in either an HTML or PDF version, for immediate viewing or download.

**Aboriginal Human Resource Council** — Development of First Nations member's skills and abilities is necessary to take advantage of employment and economic opportunities. The Aboriginal Human Resource Council creates and markets a wide range of resources to help Aboriginal people participate fully in Canada's labour market. <http://www.aboriginalhr.ca/en/home>

**Alberta Municipal Affairs** — the Municipal Affairs web site provides a listing of grants and funding available in Alberta - [Municipal Financial Assistance Database and Handbook](#).

## B. Tools and Tactics

This section provides examples of economic development initiatives and concepts that may be incorporated into economic development strategies. Resources are identified which can provide background information and help to understand the concept, potential benefits and outcomes.

### a. Asset Building

Asset building is a holistic approach that emphasizes that all individuals, whether they live in poverty or not, have assets and that these assets can be developed and enhanced. Asset building programs support people with limited financial resources to accumulate assets that help them improve their self-sufficiency and end the cycle of poverty. This is typically accomplished through a combination of financial literacy education and a matched savings opportunity called an Individual Development Account (IDA).

The financial literacy workshops give individuals and families the skills and confidence needed to make sensible and practical personal money management decisions. These money management skills are reinforced as participants make small monthly savings deposits into IDA accounts.

IDA savings are matched by funding partners at ratios that commonly range from 1:1 to 1:3, thus providing a tremendous incentive to save. The money saved in this process can then be invested in a variety of ways such as education, starting a small business or buying a home.

While the programs focus on helping participants develop their financial assets - improvements can be seen in all other asset categories ([social, personal, human, and physical](#)) as participants see the results of their financial decision making. Improved self-confidence, decision making skills, goal setting and planning, community involvement, and personal self-worth are key outcomes of the process - all of which bring additional benefits to the community.

More information:

[BC Asset Building Collaborative](#): The Collaborative is a network of asset development practitioners in British Columbia committed to working together to promote and develop asset building strategies and programs.

[Social and Enterprise Development Innovations \(SEDI\)](#) is a national not-for-profit organization dedicated to helping low-income Canadians achieve economic self-sufficiency. Its initiatives focus on three areas: financial literacy, asset-building and entrepreneurship. SEDI programs combine incentives for people to save (such as matching accounts), financial education and training in investment options, with a focus on linking low-income persons with local nonprofit agencies.

## b. Asset Mapping

[Asset Mapping – A Handbook](#) has been developed by the University of Guelph. This 40 page PDF downloadable handbook outlines three practical approaches that community leaders can use to engage people in shaping the future of their community. Asset mapping can be used as a starting place for community based initiatives such as community development, strategic planning, and organizational development. The process of asset mapping will includes:

- an inventory of all the good things about your community
- a ranking of the most valued aspects of your community
- the reasons why people place high value on assets in your community

Once you have this map of the valued aspects of your community, you can collectively strategize about how to build on the assets in order to sustain and enhance them for future generations to enjoy. The process of asset mapping provides a critical element of community development, which is the engagement of people in the shaping of their community.

## c. Community Resilience

[Community Resilience Manual](#) — Since 1998, with the assistance of a number of funding agencies and other contributors, the [Canadian Centre for Community Renewal](#) has been exploring the concept of community resilience. At issue is the economic and social vitality of rural communities across Canada and the United States. Many have declined in the past decade due to drastic changes in mining, forestry, agriculture, and fisheries. Yet others have prospered. They have taken steps that have enabled them to survive crisis, influence change, and become healthy, vital places for their citizens. The Community Resilience Manual is available as a PDF file along with the companion publication [Tools & Techniques for Community Recovery & Renewal](#).

## d. Social Enterprise

The [Enterprising Non-Profits Program](#) uses the term "social enterprise" to refer to business ventures operated by non-profit organizations, whether they are societies, charities, or co-operatives. These businesses sell goods or provide services in the market for the purpose of creating a blended return on investment, both financial and social. Their profits are returned to the business or to a social purpose, rather than maximizing profits to shareholders. Based in Vancouver, BC, [Enterprising Non-Profits \(ENP\)](#) provides grants and resources to non-profit organizations in BC for technical assistance along the entire business development path.

ENP has developed the [Canadian Social Enterprise Guide](#) which helps non-profit community groups address the following questions:

- How can you tell if your group is ready to embark on a social enterprise?
- What are the steps in a social enterprise planning process?

- How do you identify and assess enterprise opportunities?
- How do you plan for a social enterprise?
- How can you measure social returns in a business setting?
- What do you need to know about the legal context?

Chapter summaries of this guide are available on the [ENP](#) website and copies of the guide can be ordered.

The [Social Enterprise Fund](#) (SEF) was also launched in Edmonton in 2008 to help Edmonton not-for-profit organizations and cooperatives create or expand strong, sustainable business ventures, or social or affordable housing projects. SEF provides funding in the form of [grants](#) and project [financing](#) to non-profit organizations to achieve social enterprise goals. The Edmonton SEF provides a good example of how the funding model to support social enterprise can be replicated.

## e. Co-operatives

The Government of Canada, [Co-operatives Secretariat](#) provides the following information on co-operatives. A co-operative is an enterprise that is jointly owned by the members who use its services. All members of a co-operative are equal decision makers in the enterprise, using a democratic system of one-member, one-vote. In turn, all members share the benefits of co-operation, based on how much they use the co-operative's service.

The co-operative model is flexible enough to meet the widest range of needs and opportunities - from housing, health care and employment, to manufacturing, marketing and financial services. The co-operative model has a long history and a proven track record in social and economic development. Co-operatives offer goods and services throughout Canada, but they are especially important to many rural and remote communities. In some communities, co-operatives are the only providers of retail and financial services, health and home care services, communications and utility services, tourism facilities and other basic amenities.

Co-operatives are community-based enterprises that build local assets and keep wealth in the community by returning dividends to members – while creating jobs and economic opportunities. Co-operatives are rarely susceptible to pull-out or take-over since they are guided by the interests of local stakeholders, not outside investors.

More information is available in: "[Creating a Co-operative – An Information Guide](#)"

## f. Enterprise Facilitation

Dr. Ernesto Sirolli has developed an approach to economic and community development which he calls Enterprise Facilitation. Enterprise Facilitation services are provided thru the Sirolli Institute (<http://www.sirolliinstitute.com/>). Following is quoted from Dr. Sirolli's paper ***Beyond Paternalism: Respect in cross cultural economic and community development.***

*The Practice of Enterprise Facilitation - Enterprise Facilitation starts with an invitation. Community leaders interested in helping their own people achieve their own dreams invite the Sirolli Institute to explain how they have to organize themselves to do so. In order to deliver the Enterprise Facilitation service the following is required:*

- 1. A committed small team of leaders or existing organization willing to manage the project (Management Team)*
- 2. An Enterprise Facilitator paid to work with every willing person in the community*
- 3. A group of volunteers to help the Enterprise Facilitator with local contacts and resources (Resource Board)*

*We teach the Enterprise Facilitator the Trinity of Management<sup>®</sup> and we make sure that he or she passes on the knowledge to all clients willing to start a business. The Trinity of Management says that to succeed in business three things have to be done beautifully:*

- The PRODUCT has to be beautiful*
- MARKETING has to be done beautifully*
- FINANCIAL MANAGEMENT has to be done beautifully*

*Nobody has ever been born who equally and passionately loves to do these three areas and the Enterprise Facilitator helps clients to understand their strengths and limitations and to team up with people who love to do what their clients hate doing in the business.*

*We teach that the death of the entrepreneurs is solitude and that successful entrepreneurs only ever do in the business what they love to do but that they surround themselves with people who love to do the rest!*

## g. Business Incubators

Development of a business incubator is a tool that communities can use to increase the success rate of new businesses start-ups. While the failure rate for new businesses is typically 80% in the first five years, that statistic is reversed for businesses graduating from incubators. The average survival rate of companies in Canada that go through business incubation has been shown to be higher than 80% after five years. The [Canadian Association of Business Incubation](#) website provides general information on business incubation as well as a [Listing of Business Incubators in Canada](#).





## SECTION 2 – BUSINESS DEVELOPMENT RESOURCES

This section of the Toolkit of Economic Development Resources identifies resources and information that can assist new businesses to get started and support the growth of existing businesses. It can be used by Aboriginal community leaders, economic development officers and other community members to assist entrepreneurs and businesses with access to information that can assist in business development. While this section identifies key resources, this information is not all inclusive and you are encouraged to explore other information sources for additional information on subjects of interest.

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## A. Self-employment Assessment

### Is Running a Business for Me? [The Business Link](#)

Aboriginal self-employment is on the rise with Aboriginal people starting businesses at four times the national average. (Meyers Norris Penny) Young Aboriginal people are demonstrating strong interest in running their own businesses. In recent census information, the proportion of young self-employed Aboriginal people was higher than the Canadian average for that age group. Self-employment may be an option for Aboriginal people who are new to the workforce or thinking about a career change, however running a business may not be for everyone. *The Business Link's Aboriginal Business Development Services' Guide "Is Running a Business for Me?"* provides information to help Aboriginal people decide if self-employment is a good choice for them. This 14 page PDF document is available on [The Business Link's](#) website.

### [Exploring Self Employment](#)

[Social and Enterprise Development Innovations](#) (SEDI) is a national not-for-profit organization dedicated to helping low-income Canadians achieve economic self-sufficiency. The SEDI website provides access to the Exploring Self Employment workbook. The overall purpose of this workbook is to help you decide whether or not self-employment is the best option for you at this particular point in your life, and if so, to identify your next steps. Specifically, you will:

- Determine your marketable talents.
- Identify the skills and knowledge you need to operate your business.
- Assess your current entrepreneurship strengths and challenges.
- Ensure the business you are considering is the right business for you.
- Decide whether or not you want to be self-employed.
- Get ideas on how to find business opportunities.
- Explore the viability of your business idea or ideas.
- Access a variety of business resources.
- Get focused and prioritize the things you need to do.
- Develop an action plan to move forward.

### [Is Entrepreneurship in You?](#)

The Canadian Youth Business Foundation (CYBF) is a national charity focused on providing young entrepreneurs with the tools – pre-launch coaching, business resources, start-up financing and mentoring. [Stage 1 – Thinking About Entrepreneurship](#) provides information and an Entrepreneurship quiz.

### Training for Work — Self-Employment

Funding is provided through Alberta Employment and Immigration to assist unemployed and marginally employed Albertans to create employment opportunities for themselves through the development of their own business. Training and assistance is provided for business plan development and income support is provided for business plan implementation.

More information – [Self-Employment Program](#)

## B. Opportunity Identification

### What's the Right Business for Me? [The Business Link](#)

*What's the Right Business for Me?* is intended to provide Aboriginal people who are considering self-employment with the information needed to find the right opportunity to develop a successful business in Alberta. *The Business Link's Aboriginal Business Development Services' Guide* provides information on finding business opportunities, overviews of industry sectors, information sources and getting started. [What's the Right Business for Me?](#) is a 34 page PDF downloadable from *The Business Link* website.

## C. Industry Sector Resource Information

### a. Retail and Service

The retail sector includes all direct sales to the consumer including food, beverage, drug products, shoes, clothing, household furniture and appliances, automobile sales and service, department store merchandise and more. The service sector includes restaurants, hotels, professional services and all types of business providing services to the consumer or to other businesses. Retail and service business vary in size from low capital mobile hot dog stands to big box grocery, home furnishings and home renovation stores.

#### **Retail Council of Canada (RCC)**

RCC is a not-for-profit, industry-funded association representing more than 40,000 store fronts of all retail formats across Canada, including department, specialty, discount, and independent stores, and online merchants. RCC is a strong advocate for retailing in Canada and works with all levels of government and other stakeholders to support employment growth and career opportunities in retail. RCC also provides its members with a full range of services and programs including education and training, benchmarking and best practices, networking, advocacy, and industry information. The RCC website includes [Store Operations](#) which provides information and publications on retail management topics including: [Finance](#), [Franchise Operations](#), [Health & Safety](#), [Human Resources](#), [Information Technology](#), [Loss Prevention](#), [Marketing & Advertising](#), [Merchandising & Buying](#), [Store Planning & Design](#).

#### [Operating a Small Service Business in Alberta](#) — *The Business Link*

When starting a small service business, there are many issues to consider. A small business owner must perform several functions, ranging from areas such as finance, marketing, accounting, etc. The Business Link has developed a guide intended to introduce some of the issues to consider in starting and operating your business.

[Marketing Checklist for Small Retailers](#) — **The Business Link**

This is a checklist for the owner-manager of a small retail business which can be very helpful for a new entrepreneur to understand the scope of marketing considerations in a retail business. The questions cover areas of retail marketing, including aspects like customer analysis, buying, pricing, and promotion.

[Advertising Guidelines for the Small Retailer](#) — **The Business Link**

This publication offers guidelines to help you plan your advertising budget, select media, use cooperative advertising, and prepare the ad itself. For retail business, advertising begins with the store and its windows. Rental costs depend on location and customer traffic so window displays have special values that are often overlooked by small retailers.

## **b. Construction**

The construction industry covers activities in three areas—industrial construction (manufacturing and processing plants, dams, highways and pipelines), commercial construction (high rise buildings, shops and malls), and residential construction (homes and apartment buildings). The construction industry is far reaching and provides a wide variety of opportunities for small businesses.

[COOLNet Alberta](#)

For members of Local Construction Associations, COOLNet Alberta has been developed to provide timely, convenient and cost-effective access to construction procurement opportunities. A list of Public Construction projects is posted on the site and non-members can gain temporary access to view documents and determine the value of becoming a member.

[Alberta Construction Association](#)

The Alberta Construction Association (ACA) is comprised of 1200+ member companies involved in institutional, commercial and industrial sectors that include general contractors, trade contractors, and manufacturers and suppliers. Membership in the Alberta Construction Association is through local Construction Associations located in major communities in Alberta. Various industry publications and documents, including a member's directory, are provided on the ACA website.

[Construction Sector Council](#)

The Construction Sector Council (CSC) is a national organization committed to the development of a highly skilled workforce that will support the current and future needs of the construction industry in Canada. The CSC provides updates on construction activity and projects – [Construction Forecasts](#). The CSC also completed A [Study of Aboriginal Participation in the Construction Industry](#).

## c. Supplying or Contracting to Government or Industry

### **How to become an Independent Contractor** [The Business Link](#)

Among the growing number of Aboriginal Albertans going into business, many are becoming independent contractors. An independent contractor is a self-employed person with or without employees. In the 2005 Labour Force Survey, Statistics Canada reported nearly 8000 Aboriginal self-employed workers in Alberta. This 27 page guide available through *The Business Link's Aboriginal Business Development Services* provides information on business structures, licensing and bid preparation. [How to become an Independent Contractor](#) can be downloaded from *The Business Link's* website.

### **Procurement Strategies for Aboriginal Business** — Industry Canada

The [Procurement Strategies for Aboriginal Business](#) (PSAB) works to help Aboriginal firms do more contracting with all federal government departments and agencies and assists Aboriginal businesses gain access to the overall procurement process. Link to: [Policies and Information](#).

### **Set-Aside Program for Aboriginal Business** — Public Works and Government Services Canada - PWGSC

The government recognizes that Aboriginal business is under-represented when it comes to bidding for and winning government contracts. The objective of this program is to make it easier for the Government of Canada and Aboriginal firms to do business with each other while still meeting the principles of fairness, openness and best value for the Canadian public. In accordance with the Procurement Strategy for Aboriginal Business (PSAB) and the Set-Aside Program for Aboriginal Business (SPAB), contract requirements (\$5 000 and over) designated by client departments as set aside will be restricted to qualified Aboriginal businesses. <http://www.contractsCanada.gc.ca/en/chap7-e.htm>

### **Aboriginal Contract Guarantee Instrument**

The [Aboriginal Contract Guarantee Instrument \(ACGI\)](#) gives Aboriginal contractors the help they need to qualify for more business opportunities. The ACGI allows contractors to provide project owners financial guarantees that the contractor will perform the contract. The ACGI acts like a "guarantee" line of credit allowing contractors to give guarantees without tying up working capital or interfering with cash flow.

**Web-based Guide to doing business with the Federal Government**

[Indian and Northern Affairs](#) has developed a web-based, interactive guide which provides six modules to help Aboriginal businesses understand the federal government culture, the procurement process, and how to market products or services to the federal government.

Module 1: [The Procurement Strategy for Aboriginal Business](#)

Module 2: [Government Organization and Roles, The Procurement Strategy for Aboriginal Business \(PSAB\)](#)

Module 3: [Bid Solicitation](#)

Module 4: [Writing Proposals](#)

Module 5: [Bid Evaluation, Recourse for Suppliers](#)

Module 6: [Marketing to Government](#)

**Procurement Resource Guide — How to Compete for Oil and Gas Contracts**

Developed by Meyers Norris Penny LLP, this resource guide will provide guidance to Aboriginal business owners interested in securing contracts with the Oil and Gas Industry of Alberta. While big contracts have the potential for big profits when managed correctly, they also have the potential for big losses when managed poorly. As a joint project of the Government of Alberta and the Oil and Gas Industry, this Resource Guide is a tool to help equip you and your business with information on the procurement process and how to compete and successfully secure work with Oil and Gas companies.

## d. Agriculture, Food and Bioenergy Products

Agriculture provides a wide range of opportunities for development by Aboriginal communities including both agricultural production (crops, livestock, agricultural fibers) from First Nation and Métis lands and the development of value-added business enterprises in rural and urban areas (food processing, natural health products, bio-energy, agricultural tourism)

**Food Processing** — The food and beverage industry is well established in Alberta but retailers and consumers continue to search for healthy, safe and interesting food products. Alberta Agriculture and Rural Development promotes development in this dynamic sector and has introduced [Business Basics for Alberta Food Processors](#). This guide has been developed to provide emerging food processors with helpful business and marketing information essential to planning and operating a successful business.

**Farm Direct Marketing** — Farm direct marketing allows the producer to assume the accountability and rewards of delivering quality agri-food products directly to the consumer through a variety of marketing channels such as farmers' markets and farm gate sales. Successful farm direct marketing involves consistently supplying quality products in a clean and customer-friendly environment. More information link - [Farm Direct Marketing for Rural Producers](#)

**Natural Health Products** — Regulations have been changing to allow for a range of natural health products which could include traditional uses of Aboriginal health and wellness applications. Natural Health Products include essential oils, lotions, creams, pet care products, beverages, elk velvet and many more. To get a sense of the types of Natural Health Products currently being produced in Alberta click on this link to the Agricultural Processing Industry Directory listing of [Natural Health Products](#)

**BioEnergy** — Bioenergy is the production of fuels from agricultural and forestry raw materials. With its canola, grains, livestock and forestry base, Alberta has the opportunity to provide a consistent feed stock supply to bioenergy processing facilities. The expansion of bioenergy production will also offer an opportunity for all agricultural producers to gain a position in the bioenergy value chain beyond the farm gate. It has the potential to offer sustainable economic solutions to environmental concerns currently facing the energy industry. [Alberta Energy](#) provides grant funding through the Biorefining Commercialization and Market Development Program and the Bioenergy Infrastructure Development Program to encourage the growth of a sustainable bioenergy industry.

## e. Tourism

Aboriginal tourism is a sector of tourism that deals specifically with culturally reflective tourism activities by First Nations, Métis and Inuit. Aboriginal tourism operators can range from an individual start-up entrepreneur, to a large community-based attraction like a museum or cultural centre. Aboriginal tourism activities span a diverse spectrum from individual arts, to large events like Pow-Wows, Gatherings or Rodeos.

**Aboriginal Tourism Development Branch** — Alberta Tourism, Parks and Recreation [ATPR] [Tourism Development Branch](#) assists the growth and expansion of Aboriginal tourism facilities and attractions in the province. The Branch offers information and advisory services including:

- [Tourism Sector Profiles](#) – adventure, eco-tourism, guiding, etc
- [Starting and Running a Tourism Business](#)
- [Investing in Alberta's Tourism Industry](#)
- [Product Development](#)
- [Industry Development](#)
- [Funding](#)

**Aboriginal Tourism Canada** — The mission of [Aboriginal Tourism Canada](#) (ATC) is to enhance, develop and promote tourism opportunities in Canada through public and private partnerships and through initiatives that contribute to the socio-economic and cultural well-being of Aboriginal peoples. ATC initiates Aboriginal tourism industry publications to support business development, growth and knowledge of the economic sector. Some of the key documents include:

- Aboriginal Cultural Tourism : Checklist for Success
- Business Planning Guide : Checklist for Success
- Aboriginal Arts and Crafts and
- Tourism Demand for Aboriginal Tourism Product in the Canadian and American

In 2007 ATC worked with the Canadian Tourism Commission and Provincial tourism department to produce [Aboriginal Tourism Opportunities for Canada \(U.K., Germany, France\)](#) which can be downloaded as a PDF from their web site. Successful Aboriginal tourism operators are profiled in the [Significant 28](#).



## f. Resource Development

**Woodlots** — Woodlots are tracts of the land of any size or shape that contain areas of trees that are natural or planted. Throughout Alberta's agricultural landscape almost 1.5 million hectares are covered by forest. The economic value of the woodlot is to produce forest products, diversify rural and farm economies, and to be a complement to crop rotation. Opportunities for logging on private land have increased in recent years. This has prompted land owners to consider harvesting timber on their land. The [Woodlot Extension Program](#) supports sustainable woodlot management on private land by providing support to landowners, land managers and others who influence land use practices in Alberta.

**Forest Resources** — Forest resources provide development opportunities for First Nations. The [First Nations Forestry Program](#) (FNFP) is jointly funded by [Natural Resources Canada](#) and [Indian and Northern Affairs Canada](#) and delivered in partnership with First Nations. The FNFP provides funding and support to improve the capacity of First Nations to develop and sustainably manage their forest resources and to participate in and benefit from forest-based development opportunities. Harvesting, land reclamation, surveying and the use of traditional knowledge are some examples of potential opportunities. The purpose of the program is to improve economic conditions in status First Nation communities with full consideration of the principles of sustainable forest management.

**Wood Products** — Future growth in the forest products industry in Alberta will likely be in the value-added manufacturing sector. This includes log homes, garage packages, sheds, furniture manufacturing, specialized furniture, prefabricated homes and finished wood products. Many Alberta Aboriginal companies are entering into joint ventures with non-First Nations corporations in a wide variety of forestry-related projects. Secondary manufacturing offers opportunities for Aboriginal companies that can operate on smaller volumes of raw material. In addition Alberta's forests provide an abundant renewable supply of biomass resources such as wood fibre. The development of new bio-products from wood cellulose would provide an alternative revenue source to increase revenues in the forest industry and improve rural and Aboriginal economies. Innovative companies are researching and pursuing development of cellulose ethanol, bio-diesel, chemicals, health and wellness products. The [Alberta Forest Products Association](#) provides industry overview information, current information on economic conditions facing the industry, and recommendations to improve industry competitiveness.

**Mining** — Mining continues to be an important part of Aboriginal culture. Today, Aboriginal employment and participation in mining have reached unprecedented levels. However, there are still many opportunities to be realized by Aboriginal communities. Natural Resources Canada provides information on Aboriginal participation in the mining industry, including [The Mining Information Kit for Aboriginal Communities](#). This kit was developed to help Aboriginal communities better understand the mining cycle and to identify the many opportunities that mining can bring to communities. There are opportunities for relationship building between Aboriginal communities and the mining industry, opportunities for communities to build capacity, opportunities for meaningful participation throughout the mining cycle, and the potential for significant economic and business growth. The [Canadian Aboriginal Mining Association \(CAMA\)](#) is an Aboriginal, non-profit organization which provides information to Aboriginal communities to increase understanding of the minerals industry.

## D. Business Planning

### **Aboriginal Business Planning Workbook — [The Business Link](#)**

**The Business Link** has designed a business plan template with the Aboriginal person who is considering self-employment in mind. Aboriginal Business Development Services' "*Aboriginal Business Planning Workbook*" guides you through the planning process. From finding the right business idea to writing a business plan, it helps identify the amount of financing required and increases understanding of markets, customers, and competitors.

Also called a "roadmap for success" the reasons for creating a business plan are:

- It helps you decide if your business idea will make a good business
- It allows you to see potential business problems before you start
- It identifies the amount and type of financing your business will need
- It makes it easier for a lender or investor to understand your business idea
- It increases your understanding of your market, customers, and competitors
- It helps you make better decisions about your business
- It improves your ability to manage your business

This 87 page PDF can be downloaded from **The Business Link** website – [Aboriginal Business Planning Workbook](#)

### **Journey to Success Aboriginal Women's Planning Guide — INAC**

This guide is focused on the needs of Aboriginal women entrepreneurs. Ideas and advice are included in a practical and easy-to-use tool for Aboriginal women who are thinking of going into business.

<http://www.ainc-inac.gc.ca/e cd/pubs/js/js-eng.pdf>

### **Interactive Business Planner**

The [Interactive Business Planner](#) (the IBP) at Canada Business Services for Entrepreneurs is a computer software program that uses the capabilities of the Internet to assist you in preparing a 3 year business plan for a new or existing business. With the IBP, you will:

- be guided through each section of your business plan using a question and answer format;
- learn definitions and tips, and view sample business plans to help you to write your own plan;
- have financial projections prepared for you, based upon the information you provide;
- And use the power of the Internet to assist you in researching your business plan.

## E. Financing

This section provides links to information sources that help the Aboriginal self-employed person understand the nature of debt and equity, how lenders provide financing for different business purposes and financing options that are available to Aboriginal entrepreneurs in Alberta. Section 3 – Funding Sources in this Toolkit provides a description and web links to banks and other organizations that provide loans to Aboriginal businesses in Alberta.

### Canada Business — Services for Entrepreneurs

For business start-ups and existing business, understanding how lenders approach financing decisions and being knowledgeable of financing options will be very helpful in successfully obtaining business financing. Canada Business Services for Entrepreneurs provides an overview of key aspects of [Types of Financing](#).

[Types of Financing - The Advantages and Disadvantages](#) - Learn the advantages and disadvantages of different types of financing.

[Types of Financing by Size of Firm](#) - Determine the type of financing that might be appropriate for you, based on the size of your business.

[Types of Financing by Purpose of Financing](#) - Learn more about alternative types of financing based on your specific needs.

[Financing Your Business](#) - This document from the Canada Business Service Centre describes the main characteristics and various financing instruments and advice for approaching financial providers who specialize in equity, short-term debt and long-term debt financing. Conventional financing methods are also covered briefly.

[Online Guide to Small Business Financing](#) - Through a series of questions and answers, this guide from the Royal Bank allows entrepreneurs to find the financing and the financial providers best suited to their business. The information is presented in five sections: financial institutions, niche financial services, private investors and venture capital, going public and government sources. The visitor is frequently invited to visit the financial institution's other sections and products.

[Factoring](#) - Another financing alternative. Find out from IG Financial Group on how factoring companies might help you by purchasing your accounts receivables.

[Financing Exports](#) - Understanding export financing terms is critical for large and small businesses to succeed in international markets. Explore this section for business funding options for your export orders that may minimize your risk.

[Export Finance Guide](#) - The EXPORT *Finance Guide* by Export Development Canada (EDC) helps Canadian small businesses understand and access information tools relating to exporting at each stage of the export transaction cycle.

[Export Financing](#) - Export Development Corporation (EDC) provides financing and risk management services to Canadian SME that export goods and services or invest in other countries.

**Aboriginal Financing Options in Alberta — [The Business Link](#)**  
*The Business Link's Aboriginal Business Development Services' "Financing Options for Aboriginal Businesses in Alberta"* is intended to guide Aboriginal entrepreneurs to the appropriate lending agency. Aboriginal programs have been established to provide business developmental products and services including business loans to Aboriginal entrepreneurs throughout Alberta. This 32 page booklet provides a brief summary of the program, eligibility criteria and contact information. It is downloadable from **The Business Link** website – [Aboriginal Financing Options in Alberta](#).

[Dealing With Your Banker and Other Lenders](#) — Canada Business Services for Entrepreneurs

Information is provided to help the entrepreneur understand the world of business financing from the lenders perspective. Helpful information is provided on: developing a good relationship with the banker; never surprising your banker; how loans are evaluated; and points to keep in mind in dealing with a banker.

Related topics:

[Financing Your Business \(Projecting - Acquiring and Managing Your Finances\)](#)  
Information on projecting, acquiring and managing finances.

[Lending - The Basic Criteria](#)

Tips on how to approach a banker or lender for financing.

[The Money You'll Need](#)

A description of the different types of debt and equity financing available to businesses.

[Financial Planning](#)

Short documents covering different topics on managing business finances.

## F. Marketing

### **Marketing — [The Business Link](#)**

Whatever the stage of your business (start-up or expansion) good products or services are not enough to ensure your business success. Marketing is about finding and keeping good customers and finding new customers and markets. As you develop and implement your marketing plan you will have to keep abreast of changes in the market, and understand how these will impact your customers and potential customers. You will also need to keep aware of what your customers are doing and find unique ways to promote your own products or services. Marketing information at **The Business Link** includes information on the following:

[Generating Marketing Ideas](#)

[Your Marketing Strategy](#)

[Guide to Market Research and Analysis](#)

[How to Find New Markets](#)

[Advertising Guidelines for Small Retailer Firms](#)

[Do You Know the Results of Your Advertising?](#)

[Guidelines for Developing a Company Brochure](#)

[Plan your Advertising Budget](#)

[Signs and your Business](#)

[Internet Marketing](#)

[Developing a Promotional Plan](#)

### **Marketing for Food Processors — Agriculture and Rural Development**

[Market Guide for Alberta Food Processors](#) – This guide provides information that will help new entrepreneurs and potential food processors understand the marketing and product distribution channels including direct to customer.

[Business Basics for Alberta Food Processors – Distribution and Sales](#) — This guide provides further information on distribution methods and strategies.

### **[Marketing Checklist for Small Retailers](#) — *The Business Link***

This is a checklist for the owner-manager of a small retail business which can be very helpful for a new entrepreneur to understand the scope of marketing considerations in a retail business. The questions cover areas of retail marketing, including aspects like customer analysis, buying, pricing, and promotion.

### **[Advertising Guidelines for the Small Retailer](#) — *The Business Link***

This publication offers guidelines to help you plan your advertising budget, select media, use cooperative advertising, and prepare the ad itself. For retail business, advertising begins with the store and its windows. Rental costs depend on location and customer traffic so window displays have special values that are often overlooked by small retailers.

## G. Workforce Development

### **Finders & Keepers — Recruitment and Retention Strategies**

Employers who are able to find and keep valued employees gain the upper hand in today's labour market. [Finders & Keepers](#) provides proven strategies and practical tools to help small- and medium-sized employers attract, recruit, select and retain employees. It condenses best practices and current research into practical and affordable steps. A downloadable PDF is available from [Alberta Learning Information Services](#).

### **Employing a Diverse Workforce: Making it Work**

Employing a diverse workforce and creating an inclusive workplace is a strategy that works for both employers and workers. This book provides you with examples from Alberta employers on how to retain and engage a highly motivated and diverse workforce. A downloadable PDF is available from [Alberta Learning Information Service](#).

### **Aboriginal Workforce Participation Initiative — Indian and Northern Affairs**

The [Aboriginal Workforce Participation Initiative \(AWPI\): AWPI Employer Toolkit](#) was designed to help employers recruit, retain and promote Aboriginal employees. The toolkit has been designed to help employers increase their awareness and understanding of issues related to Aboriginal employment.

### **Trades Certification**

Alberta Apprenticeship and Industry Training - [Tradesecrets](#)

Employers who are able to attract and retain skilled trades' workers and train apprentices will have a competitive advantage. The Conference Board of Canada estimates there will be a shortage of one million workers in the trades and related occupations within twenty years. Employers in many industries and regions raise concerns about shortages of skilled workers in the trades. The "Baby Boomer" generation is nearing retirement and is going to retire soon and needs to be replaced. Governments have responded to this need for skilled people and have invested more in the apprenticeship system. Tradesecrets identifies Compulsory and Optional Certification trades and provides occupation profiles and certification requirements.

[http://www.tradesecrets.gov.ab.ca/index.html?page=index\\_content.asp](http://www.tradesecrets.gov.ab.ca/index.html?page=index_content.asp)

### **Funding for Apprentices and Employers**

As an apprentice, or as an employer of apprentices, the "[Federal Provincial Programs and Funding](#)" document on Tradesecrets provides important information on: Employment Insurance Benefits, the Supplemental Unemployment Benefit, the Apprenticeship Job Creation Tax Credit, the Apprenticeship Incentive Grant, the Tradesperson's Tools Deduction, and the newest federal support program, the [Apprenticeship Completion Grant \(ACG\)](#).

### **Alberta Aboriginal Apprenticeship Initiative**

Alberta Aboriginal Apprenticeship Initiative aids in finding appropriate apprenticeship placements and training centre's that will take Aboriginal workers on in such areas as Trade Exposure or a Registered Apprenticeship Program. The Aboriginal Apprenticeship Initiative helps First Nations, Métis and Inuit people to complete apprenticeship programs in Edmonton and Fort McMurray. Apprentices are supported on the job and during technical training. Click on this link to the [Aboriginal Apprenticeship Initiative](#) brochure.

### **Green Certificate Program**

The [Green Certificate Program](#) is an agriculture industry training program. Its apprenticeship style of delivery ensures that participants learn through actively performing the skills required. The Green Certificate Program provides trainees with opportunities to enter a variety of agriculture-related, structured learning pathways as a part of their senior high school program and to earn a certificate leading to a career in agriculture. Students learn on the job, under the direction of experienced farm personnel and under the supervision and administration of Alberta Agriculture and Rural Development (AARD) and Alberta Education. Students completing all three courses in a specialization would earn the technician level Green Certificate for that specialization.

### **Child Care as a Recruitment and Retention Strategy**

Child care can be barrier to employment for parents with small children. Employer supported child care can be a strategy for companies to attract and retain workers. The [Alberta Food Processors Association](#) (AFPA) has undertaken to assess the feasibility of company supported daycare and provide guidelines to companies for establishment of daycare facilities. Although this was developed with food processing companies in mind, the overall considerations of worker benefits and operational issues apply to other industries and businesses as well. The AFPA association web site has the following information: [Feasibility Study For Child Care Services](#)  
[An Employers Guide: Establishing a Child Care Centre](#)



## H. Business Networks and Associations

Co-operating to Compete - Through partnerships, business networks or strategic alliances, groups of small and medium sized businesses can work together to compete against larger companies by reducing costs, sharing specialized services and even forming strategic alliances to undertake larger projects by combining expertise and services. Membership in business associations can be very helpful in accessing industry specific information, training, networking and health or insurance programs.

### **Northeastern Alberta Aboriginal Business Association**

The [Northeastern Alberta Aboriginal Business Association](#) (NAABA) is a non-profit organization that consists of Aboriginal Businesses, committed to enhancing and creating an environment, which promotes businesses, jobs, and training for the betterment of all Aboriginal people in the region. NAABA offers:

- NAABA is the focal point for aboriginal business issues in the region. Industry and Business communicate through our organization to develop opportunities for our members.
- Networking opportunities are developed for the membership both within the organization of full and associate members, and for the new players setting up developments in the region.
- Business-to-Business relationships are encouraged and fostered by our organization. These include the development of working relationships on a project or permanent basis. We also encourage our members to utilize fellow NAABA companies for the supply of goods and services.
- NAABA committees are formed to deal with specific issues that are topical as they relate to the organization. This encourages a teamwork approach to solving a shared issue, such as maintaining and acquiring skilled employees in the region.

A source of information on potential partners is Canadian Companies Capabilities – [Aboriginal Business Directory](#)

Following is a partial list of industry associations that may be of interest.

[Alberta Building Trades Council](#)  
[Alberta Construction Association](#)  
[Alberta Construction Safety Association](#)  
[Alberta Roadbuilders & Heavy Construction Association](#)  
[Alberta Roofing Contractors Association](#)  
[Association of Quantity Surveyors of Alberta](#)  
[Canadian Construction Association](#)  
[Canadian Home Builders' Association-Alberta](#)  
[Canadian Institute of Steel Construction](#)  
[Christian Labour Association of Canada](#)  
[Consulting Engineers of Alberta](#)  
[Electrical Contractors Association of Alberta](#)  
[Mechanical Contractors Association of Alberta](#)  
[Merit Contractors Association](#)  
[Progressive Contractors Association of Canada](#)

## I. Service Providers and Directories

**Aboriginal Business Service Providers in Alberta — [The Business Link](#)**  
*Aboriginal Business Development Services' Guide* was created to improve awareness of Alberta's Aboriginal business service providers. The guide's design makes it easy for the reader to access information on organizations offering a range of services and information, from housing and education to business planning and loans. Aboriginal business service providers can also use this guide for referrals and networking opportunities. The [Aboriginal Business Service Providers in Alberta](#) guide contains contact information, description, and services offered for each organization. Search the index at the end of the guide to identify service providers for specific needs.

### **[Aboriginal Business Info-Guide \(Alberta\)](#) — Canada Business Services for Entrepreneurs**

The Info-Guide is a document designed to help you navigate through the different government programs and services and identify those of interest. The selected items provide a helpful overview of programs and services in a related area. This blended product of both federal and provincial information is developed to answer a growing demand for strategic information by business people. The [Aboriginal Business Info-Guide](#) home page also provides information on: financial assistance, information services, management services, taxation, regulations.

### **Business Information Specific to Aboriginal Peoples — Canada Business Services for Entrepreneurs**

A comprehensive list of [Government Programs and Services for Aboriginal Businesses](#) is provided.

### **CESO Aboriginal Services — Canadian Executive Service Organization**

CESO volunteer advisers work with Aboriginal, Métis and Inuit businesses, communities and organizations. Volunteer Advisers work with our clients and partners in hundreds of different ways, including providing help with the start-ups and running of band-owned small businesses such as convenience stores and gas bars; establishing or improving businesses and community governments; advising on housing projects; and studying the economics of on-reserve enterprises like shopping plazas.

Web site: <http://www.ceso-saco.com/english/national/aboriginal/index.php>



## SECTION 3 – FUNDING SOURCES

This section of the Toolkit of Economic Development Resources identifies sources of funding for community economic development as well as sources of funding for business enterprise. The intention is to guide Aboriginal community leaders and entrepreneurs to existing funding sources and facilitate the identification of appropriate funding. Where ever possible links are provided directly to the funder's web based information. This listing of funding sources is not all inclusive and more comprehensive directories and catalogues are also identified.

### Contents:

- A. [Funding for Community Economic Development](#)
  - a. [Aboriginal Relations](#)
  - b. [Agriculture and Rural Development](#)
  - c. [Employment and Immigration](#)
  - d. [Indian and Northern Affairs Canada](#)
  - e. [Western Economic Diversification](#)
  
- B. [Funding for Business](#)
  - a. [Top 20 Sources of Aboriginal Business Financing](#)
  - b. [Directories and Guides for Business Funding](#)

## A. Funding for Community Economic Development

### a. Aboriginal Relations

#### [First Nations Economic Partnership Initiative](#) (FNEPI), **Aboriginal Relations**

The First Nations Economic Partnerships Initiative is designed to increase First Nations participation in the economy by supporting the development of effective partnerships between First Nations, industry, government and other stakeholders and assisting in the development of a viable First Nations private sector. FNEPI supports industry and business-based partnerships with First Nations throughout Alberta.

- [Economic Capacity Building \(ECB\) program](#)  
The ECB program aims to increase the ability of First Nations, and their associated organizations, to implement economic development initiatives by funding capacity building activities such as the development of learning networks, the sharing of best practices, and the development and use of training tools.
- [Strategic Economic Initiatives \(SEI\) program](#)  
The SEI program provides funding to First Nations, Tribal Councils, First Nation companies and organizations, and other non-government organizations for projects that create sustainable economic opportunity for First Nations. All projects must demonstrate both significant strategic value and sustainable economic partnerships with other stakeholders such as industry or government.

[First Nations Development Fund](#) (FNDF), **Aboriginal Relations** — The First Nations Development Fund is supported by a portion of revenues from government-owned slot machines on First Nation casinos in Alberta. The fund is available exclusively to First Nations in Alberta, upon application, for social, economic and community development projects. FNDF supports a range of excellent projects including land use planning, on-reserve infrastructure, education related initiatives, innovative projects engaging youth and elders, and First Nation-owned businesses that are improving employment and economic opportunities.

**Aboriginal Community Development Trust** — Alberta Aboriginal Relations has been allocated \$4.3 million over three years (2008-11) through the Government of Canada's Community Development Trust Fund. The money will help build and diversify the economies of Aboriginal communities impacted by the downturn in the province's forestry industry. Three initiatives have been identified:

- **Aboriginal Communities in Transition** — to assist remote and non-status Aboriginal communities in transition. This initiative will support development of community transition plans and implementation strategies.

- **Western Métis Settlements Economic Diversification** — to assist the Western Métis Settlements of Paddle Prairie, East Prairie, Gift Lake and Peavine whose local economies have suffered as a result of the downturn in the forestry industry. This initiative will support development of community transition plans and implementation strategies, facilitate partnerships and support pilot projects.
- **Métis Settlements Land Registry Connectivity** — to support information and communications technology (ICT) initiatives including the new web-based land management system.

[Aboriginal Relations Grants](#) — The purpose of Aboriginal Relations' grants is to fund initiatives that improve the well-being of Aboriginal people in Alberta. Registered non-profit organizations, Metis Settlements, Friendship Centres and First Nations can apply. Grant funding can be used to promote economic, employment and educational opportunities in Aboriginal communities.

## b. Agriculture and Rural Development

[Rural Community Adaptation Grant](#) (RCAP) — consists of \$15 million new funding (expiring March 31, 2011) to increase the capacity of rural communities and regions to transition and adapt, resulting in greater resilience and new, more diverse economic opportunities. The program will support eligible projects that are community based and focus on creative community driven actions and solutions that include at least one of the following project themes: Assessment and Planning; Capacity Building; Rural economic development; Unique community solutions. Eligible applicants include bands as defined in the Indian Act, or Métis settlements. Web: <http://rural.alberta.ca>

[Rural Alberta's Development Fund](#) (RADF) — is a not-for-profit company incorporated in 2006 to fulfill a commitment by the Government of Alberta to support communities, regional alliances, government departments and not-for-profit organizations in kick starting community-building projects that would contribute to the growth and prosperity of rural Alberta. Web: <http://www.ruralalbertasfund.com>

[Rural Connections: Community Broadband Infrastructure Pilot Program](#) — consists of \$9 million in new funding (expiring on March 31, 2011) to targeted rural communities for projects that enable access to reasonable high-speed broadband service. Funding is part of a Government of Alberta Community Adaptation and Transition Initiative. The Program will consider applications to fund broadband projects in communities that are in transition as a result of dependence on a single employer or economic sector or currently have limited or no access to reasonable high-speed broadband service. Eligible applicants include Bands, as defined in the Indian Act, and Métis settlement. Web: <http://rural.alberta.ca>

[Agricultural Initiatives Program](#) — Funds are provided by the Alberta Lottery Fund to encourage improvements in agriculture, the quality of life in the

agricultural community and to facilitate rural development. Funds are granted to [agricultural societies](#) and to other registered not-for-profit organizations with objectives related to agriculture and rural development. Funds may be used for programs, projects and activities such as: rural training; leadership development; agricultural education projects (supporting livestock or crop production, food processing, soil and water conservation). Funding may also be considered for: exhibitions (fairs, trade shows, displays); educational events (seminars, conferences, congresses); and scholarship funds.

### c. Employment and Immigration

[Aboriginal Economic Development Initiative](#) — is focused on increasing participation of Aboriginal communities and businesses in Alberta's regional economic development by:

- increasing participation with Regional Economic Development Alliances (REDA) in Alberta through:
  - Regional Gatherings that will assist in identifying collaborative projects;
  - Aboriginal Awareness Training sessions delivered to REDA members;
  - funding and supporting regional demonstration projects;
- increasing the number of Aboriginal owned businesses within Alberta; and
- providing Aboriginal communities and businesses with management consulting expertise.

### d. Indian and Northern Affairs Canada

[Economic Development Programs](#) — INAC's economic development programs provide funding to community organizations (or organizations they designate). These organizations use the funding for their economic development projects and the delivery of services to community members. The Department also encourages both the private and public sectors to add First Nations, Métis and Inuit peoples to their current workforce, and promotes the use of Aboriginal businesses for federal government supplies and services. INAC programs include:

- [Community Economic Opportunities Program](#) (CEOP) — provides project-based support to First Nation and Inuit communities. Program support is expected to lead to community economic benefits including more community employment, greater use of land and resources under community control, enhanced community economic infrastructure, more and larger community businesses, more business opportunities, and a better climate and environment for community economic development.

- [Community Economic Development Program](#) (CEDP) — provides core financial support for First Nation and Inuit communities for public services in economic development. The financial support is intended for community economic development planning and capacity development initiatives, development of proposals and leveraging financial resources, and carrying out economic development activities.

## e. Western Economic Diversification

[Western Economic Diversification Canada](#) (WD) contributes to community economic development in urban centres and rural areas through initiatives that capitalize on opportunities for growth and development, and enable communities to adjust to challenges that hinder competitiveness and quality of life. Priorities in support of community economic development include enhancing Aboriginal participation in the economy. Current programs include:

- The [Recreational Infrastructure Canada](#) (RInC) is an infrastructure program that will provide \$54 million in Western Canada for projects to rehabilitate recreational facilities across Canada that can be completed by March 31, 2011.
- The [Community Adjustment Fund](#) (CAF) will provide \$306 million in Western Canada over two years to reduce the short-term impacts of the economic downturn. The national fund will provide an economic stimulus by supporting projects that create jobs and maintain employment in and around communities that have experienced significant job losses and lack alternative employment opportunities.
- [Western Diversification Program \(eligibility criteria\) \(application process\)](#) is the main program through which WD invests in projects that support our strategic outcomes related to innovation, business development and entrepreneurship and community economic development.

## B. Funding for Business

### a. Top 20 Sources of Aboriginal Business Financing

#### [Aboriginal Business Canada — Indian and Northern Affairs Canada \(INAC\):](#)

Aboriginal Business Canada (ABC) provides assistance to Aboriginal entrepreneurs for business planning, start-up, expansion, marketing, new product and process development and other needs. The Aboriginal Business Canada web site provides information about INAC programs and services that provide assistance and support to Aboriginal businesses including program descriptions, guidelines, applications and how-to-manuals specifically for Aboriginal entrepreneurs and organizations. Clients must be individuals of Aboriginal heritage, or majority-owned Aboriginal business. For more information, click on the following link [Aboriginal Business Canada](#), or contact Aboriginal Business Canada in Edmonton at 780-495-2954 or Calgary at 403-292-8807.

[AFSC Commercial:](#) Agriculture Financial Services Corporation (AFSC) is a provincial crown corporation with a private sector Board of Directors that provides farmers, agribusinesses and other commercial businesses with business loans, crop insurance and farm income disaster assistance. AFSC provides [Business Loans](#) and [Farm Loans](#) to a maximum of \$5 Million.

[Alberta Indian Investment Corporation \(AIIC\)](#) has provided First Nation owned business a source of [loan and equity financing](#) and has been instrumental in business development activities throughout the province, within First Nation's economic development sector. AIIC provides interest-bearing loans to First Nation entrepreneurs for the purpose of establishing, acquiring, diversifying or expanding a business. In some cases, equity financing may also be available. Interest rates are competitive. Loans are generally for periods of up to 5 years.

[Alberta Women Entrepreneurs](#) — AWE's Loan Program helps Alberta women advance in business. The loan program provides small business start-up and expansion loans up to \$100,000 to eligible applicants. AWE also works with businesswomen to ensure business ideas are viable, help women to become Loan Ready by guiding them toward a successful Loan Application, and providing Loan Aftercare. After loans are approved, AWE Business Advisors offer ongoing guidance and support.

[Apeetogosan \(Metis\) Development Inc.](#) provides small business loans and advisory services to Métis entrepreneurs. They provide repayable term loans from \$5,000 up to \$325,000, interim bridge financing (subject to Aboriginal Business Canada approval), shared loans with other financial institutions, with a minimum 10% cash equity requirement. Follow these links for information on: [Small Business Loans](#), [Aboriginal Youth Business Fund](#). [Pinnacle Business Services Ltd.](#), a subsidiary of Apeetogosan provides professional business advisory services to the Alberta Aboriginal business community



[Bank of Montreal](#) — BMO Bank of Montreal's [Aboriginal Banking Unit](#) was created in October 1992 to contribute to the economic self-sufficiency of Aboriginal peoples across Canada. BMO Bank of Montreal is delivering a comprehensive range of financial products and services to Aboriginal communities, businesses and individuals,

[Business Development Bank of Canada \(BDC\)](#) create and develop Canadian businesses through financing, venture capital and consulting services, with a focus on small and medium-sized enterprises. BDC offers financing solutions in the following areas: [Financing](#), [Subordinate Financing](#) for businesses lacking collateral for conventional loans, [Venture Capital](#) in the areas of [Life Sciences](#), [Telecommunications](#), [Information Technology](#) and [Energy, Environment, Electronic & Materials \(EEEM\)](#).

[Canadian Imperial Bank of Commerce \(CIBC\)](#) — To improve access to capital, CIBC provides centralized credit adjudication by experts in Aboriginal banking. For commercial banking or large corporate needs, the CIBC [Aboriginal Banking Team](#), is staffed with banking specialist who have aboriginal banking expertise.

[Canada Small Business Financing Program \(CSBF\)](#) — The Canada Small Business Financing Program seeks to increase the availability of loans for establishing, expanding, modernizing and improving small businesses. It does this by encouraging financial institutions to make their financing available to small businesses. Under the Program, a small business must apply for a loan at a financial institution (bank or credit union) of its choice.

- [How and where to apply for a CSBF loan](#)
- [Eligible Small Businesses for the CSBF Program](#)
- [Interest rates on CSBF loans](#)
- [What is eligible for financing under the CSBF](#)

[Canadian Youth Business Foundation \(CYBF\)](#) is a national charity that provides pre-launch coaching, business resources, start-up financing and mentoring for youth age 18-34 to help start a business. [Business Resources](#) are provided for youth who are “Thinking”, “Starting” and “Growing” their business. CYBF provides [start-up financing](#) based on character and business idea, of up to \$15,000, with flexible three to five year repayment schedules, and no principal payments in the first year. The [Business Development Bank of Canada](#) has partnered with CYBF to provide entrepreneurs with up to an additional \$15,000 for business start-up. [Expansion financing](#) of up to \$10,000 may be provided to existing CYBF clients.

[Community Futures Development Corporations \(CFDC\)](#) — With core funding provided by Western Economic Diversification, CFDC's provide a wide range of

services and financing to small businesses and entrepreneurs thru local CFDC's in Alberta. Businesses must be operating, or about to operate, in a designated CFDC area; and contribute to local economic growth. Financing of up to \$150,000 can be provided. A listing of Alberta CFDC's is available at [Alberta Community Futures Development Corporations](#).

[Community Futures Treaty Seven](#) (CFT7) provides services to Treaty Seven members both on and off Reserve in two distinct areas. CFT7 delivers Small Business Development services through a funding agreement with Western Economic Diversification. CFT7 provides business financing and support services thru their [Business Development](#) and [Youth Business Development](#) programs. CFT7 provides business advisory services and lending through their Calgary sub office.

[First Nations Bank of Canada](#): — First Nations Bank of Canada is an affiliate of Toronto-Dominion Bank and is a federally-chartered bank serving Aboriginal and Non-Aboriginal people throughout Canada. Business banking can be done at First Nations Bank of Canada or at any TD Canada Trust branch. Credit products include: [Business Overdraft Protection Business Line of Credit](#); [TD Business Visa Card](#); [Business Loan](#); [Mortgages and Term Loans](#).

[Growth Capital for Aboriginal Business](#) — Business Development Bank of Canada

Aims to increase access to capital for Aboriginal entrepreneurs who want to start a small business or expand an existing business operating on or off a reserve in Canada. BDC's program offers financing of up to \$100 000 for existing businesses and up to \$25 000 for start-ups. For further information, see their website or contact the Business Development Bank of Canada at 1-877-BDC BANX (1-877-232-2269)

[Indian Business Corporation \(IBC\)](#) — The mandate of IBC is to provide individual First Nations farmers, ranchers and businesses with access to capital. Potential for diversification exists in operations related to cow/calf, such as feed production and cattle feeding, in agricultural suppliers and processors, the food industry, and other primary agricultural enterprises such as grains, oilseeds, hogs, poultry etc. Lending activity includes: business expansion, livestock, feeders, land & improvement (off reserve), working capital, youth projects, oil & gas sector, and heavy equipment / machinery. More information - [Applications](#).

[Momentum Employment Development](#) — Momentum is a Calgary based not-for-profit society that has been partnering with low-income Calgary residents to develop their productive futures since 1991. Momentum provides [Micros Business Loans](#) to small businesses and [Fundability Loans](#) to entrepreneurs with disabilities. Momentum also supports and provides training and resources for young people in business. They assist the under-employed manage and save money, start a business, or gain job skills.

[Peace Hills Trust](#) is Canada's first and largest First Nation Trust Company. Peace Hills Trust is wholly owned by the Samson Cree Nation of Hobbema, Alberta. Lending services include:

- Project Financing for various type of projects based on feasibility
- Available to First Nations, First Nations businesses and non-First Nations business
- Flexible terms and repayment plans.
- Competitive fixed and variable interest rates
- Commercial Mortgages on certain types of properties at competitive rates and terms based on feasibility

[Royal Bank of Canada \(RBC\)](#) provide banking specific to Aboriginal needs. RBC Aboriginal Banking has provided information on a number of [Initiatives and Programs](#) on their web site. Assistance is offered with loans, credit, and merchant services. Other information resources are provided on the RBC web site including: [Starting a Business](#); [Expanding a Business](#) and [External Resources](#).

[Scotiabank](#) — In 1971 Scotiabank was the first chartered bank in Canada to open an on-reserve branch in Standoff, Alberta and now has four on-reserve branches as well as a network of Aboriginal Banking Centres including four in Alberta. [Term Loans for Business](#) are available for up to \$500,000.

[Settlement Investment Corporation](#) — The Settlement Investment Corporation encourages and assists Métis entrepreneurs to start businesses or expand their existing business by providing loans. To be eligible you must be a resident of a Métis Settlement to apply. Loans may be used for business expansion, purchase of fixed assets, equipment or working capital. The corporation will not undertake personal loans, loans for household improvements, home mortgaging or any other non-business use.

## b. Directories and Guides for Funding

**Aboriginal Financing Options in Alberta — [The Business Link](#)**  
*The Business Link's* Aboriginal Business Development Services' Guide "Aboriginal Financing Options in Alberta" is intended to guide Aboriginal entrepreneurs to the appropriate lending agency. Aboriginal programs have been established to provide business developmental products and services including developmental business loans to Aboriginal entrepreneurs throughout Alberta. This 32 page booklet provides a brief summary of the program, eligibility criteria, and a description of the program and contact information. It is downloadable from *The Business Link* website – [Aboriginal Financing Options in Alberta](#).

[Aboriginal Canada Portal](#) — The Aboriginal Canada Portal (ACP) is a single window to First Nations, Inuit and Métis on-line resources, contacts, information, and government programs and services in Canada. The [Aboriginal Funding Tool](#) is an interactive on-line tool to help find different types of funding available specifically for Aboriginal peoples in Canada.

[Canada Business Service for Entrepreneurs](#) — Information is provided to help understand financing, where to find national and regional sources of financing, and a list of government programs to assist in financing business innovations and new technologies

### **Business Information Specific to Aboriginal Peoples — Canada Business Services for Entrepreneurs**

A comprehensive list of [Government Programs and Services for Aboriginal Businesses](#) including grants and other funding is provided.