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Aboriginal Business Canada



Application Kit
Even more
opportunities
available...

entrepreneurship

opportunity

success




ABORIGINAL BUSINESS CANADA
ENTREPRISE AUTOCHTONE CANADA

Canada




Industry
Canada

Industrie
Canada



Aboriginal Business Canada & YOU



Even more opportunities available...

How we work with
you to succeed

What we look for



ABORIGINAL BUSINESS CANADA
ENTREPRISE AUTOCHTONE CANADA

Canada

Industry Canada's Aboriginal Business Canada program provides a range of services and support. Working with clients and many partners, we are helping to promote the growth of a strong Aboriginal business sector in Canada. Our support to entrepreneurs varies, depending on client needs and program priorities.

About us



Aboriginal Business Canada's (ABC) support focusses on a set of priorities intended to promote the establishment, growth and expansion of Aboriginal firms. These priorities are **innovation, trade and market expansion, tourism, youth entrepreneurship development and strengthening Aboriginal business and financial development organizations.**

Clients must be individuals of Canadian Indian (on or off-reserve), Métis or Inuit heritage, or majority-owned Aboriginal business and financial organizations or development corporations.

This publication provides a step-by-step description of what's involved when you apply for financial assistance for your business proposal.

► We can:

- help you determine whether your proposed project is eligible for ABC assistance before you submit an application;
- help you develop your business plan by providing you with business planning guides, or terms of reference, advice and referrals to business consultants, if required, as well as financial support;
- provide access to sector information relevant to your business;
- help you access the lenders you will need for the commercial financing requirements of your business, which may include referring you to an Aboriginal Financial Institution;
- provide financial assistance, most often in the form of equity contributions;
- provide advice and financial assistance to facilitate business partnerships;
- offer loan insurance;
- provide financing towards the costs of management training and for business advisors once your business is operating; and
- provide financial assistance for conferences, workshops and studies related to ABC program priorities.

About you

▶ What is available for commercial ventures?

If you want to start a business, our role reflects the priorities outlined on page 1. We can help you to establish or acquire:

- ▶ a tourism business;
- ▶ a manufacturing business;
- ▶ a business, professional, scientific or technical service business; or
- ▶ a business linked to a specified major development (in limited situations).

For other new businesses, we can consider support for marketing and information technology needs.

Please note that assistance to establish or acquire a business is intended for first-time entrepreneurs and existing entrepreneurs/businesses that are proposing to carry out a particular commercial activity for the first time.

If you are already operating a business, you may be eligible for business planning, capital cost, marketing and business support financing related to activities such as:

- ▶ expanding sales into other regional, national or international markets;
- ▶ improving your business processes, productivity or sales through technology or other improvements, including the use of information and communications technologies in commercial applications; and
- ▶ developing, enhancing and commercializing new or existing products, technologies, systems and processes.

If you are an Aboriginal individual between the ages of 18 and 35 (inclusive), we offer broader support. Contributions are available to help you establish, acquire or expand a business, to source financing, to access markets, and to develop the specific management skills you will need. This will help you move into a more competitive marketplace. The business opportunity can be in any sector.



► How much funding can you expect?

Each proposal and request for financial support is assessed on its own viability and merits. This takes into account the need, the scope of the project, and other sources of financing available. A balanced financial package, involving debt financing from other sources, as well as a minimum level of your own equity is required. **For youth entrepreneurs between the ages of 18 and 35 (inclusive), the minimum cash equity required is equivalent to 10 percent of eligible project costs; for other applicants, the minimum required is 15 percent.**

The level of support for your business project depends on a number of factors, which your development officer will discuss with you. While there are ceilings for the average contributions offered, the actual investment from ABC will be limited to only what is required to ensure that your project proceeds and is viable.

Project cost	Typical contribution level
Developing business plans, marketing plans or feasibility studies	Up to 75%
Establishing/acquiring a business or acquiring information technology	30–40%
Expanding a profitable business or developing new products, services or production processes	30–40%
Inventory costs	Discuss this with your officer
Operating costs	Discuss this with your officer
Implementing marketing initiatives	Up to 60%
Project-related management, technical and entrepreneurial training	75%
Accounting and professional business advice after you start your business	75%

The vast majority of Aboriginal Business Canada contributions are made to small and medium-sized businesses and are in the form of non-repayable equity contributions. Contributions may be repayable in some circumstances.

In the case of larger, community-based projects, other conditions will be taken into account in order to determine the contribution level and repayability.

Loan insurance is also available to supplement or replace direct contributions.

► What is available for advocacy initiatives?

If your Aboriginal organization requires support towards eligible activities designed to improve the business climate for Aboriginal firms in Canada, financial support may be available. Such activities include:

- organization or coordination of business-specific conferences, trade shows or other events or initiatives related to innovation, trade and market expansion, tourism, youth entrepreneurship development, business financing, or entrepreneurial and institutional capacity-building; and
- private-sector-led development of economic research, sector information and analysis, or other material, which increases the shareable data available on the progress of Aboriginal enterprise in Canada.

Support for this kind of activity is intended to result in widespread benefit; direct financial benefit does not result for the applicant. Results of the initiative are expected to be shared in some way, such as through publishing reports in print or on-line. For these types of projects, the applicant equity requirement may be waived.

With this as general background, and when you have reviewed the various published materials to answer initial questions, the next step is to talk to your development officer about your specific proposal.



How to contact ABC

If you require assistance at any stage in the development of your business proposal, please contact your local Aboriginal Business Canada office. You can enquire about ABC services on-line (abc-eac.ic.gc.ca) or by phone at one the numbers listed below:

Halifax	(902) 426-2018	Saskatoon	(306) 975-4361
Montréal	(514) 283-1828	Edmonton	(780) 495-2954
Ottawa	(613) 954-4064	Calgary	(403) 292-8807
Toronto	(416) 973-8800	Vancouver	(604) 666-3871
Winnipeg	(204) 983-7316		

You can also request assistance through one of our External Delivery or Alternate Service Delivery Organizations. For a list of these, check our Web site, or ask your nearest Aboriginal Business Canada office for contact information.

Your enquiry will be directed to a development officer who serves your particular geographic location, or to an officer in an External Delivery or Alternate Service Delivery Organization in your area.

The development officer is your ongoing point of contact within ABC. This person is responsible for assisting you through each phase of the financial support process. You should contact a development officer to enquire about:

- ▶ ABC's financial support;
- ▶ your eligibility and that of your business venture to receive financial support from ABC;

- ▶ what personal financial resources you need to be eligible to receive support from ABC;
- ▶ what kind of business experience ABC will expect you to have;
- ▶ other funding and information sources, as well as individuals, groups and organizations that may assist you in planning and implementing your business venture; and
- ▶ how to make an application to ABC for financial support.

When you make an enquiry, be sure to give us the complete contact information we need to reach you. You can ask ABC to contact you by phone, fax, e-mail or regular mail.

By making an enquiry and introducing yourself to your development officer, you begin an ongoing working relationship with ABC for assistance in getting your business idea implemented. Once you initiate an enquiry to ABC, an officer will call you.

You should not proceed with any purchases for your project, since any costs for which you have made a legal commitment prior to project approval will not be eligible for ABC support.

Applying to ABC for financial assistance for your business is a three-step process:

- ▶ **Step One:** Refer to ABC's information materials in your Application Kit or on-line (abc-eac.ic.gc.ca) to help you determine whether your project is eligible. The policies and guidelines that the development officers will use to assess your project are available on our Web site or from your development officer.
- ▶ **Step Two:** Based on your initial discussion with a development officer, and after reviewing the ABC investment criteria, if you feel you are eligible for support from ABC, submit a completed Statement of Intent, which you can fill out on-line (abc-eac.ic.gc.ca). You can also download a copy from our Web site, which you can print out and mail back to us. Or you can obtain a hard copy by mail or by fax.
- ▶ **Step Three:** If you are eligible for support, you will be asked to submit a business plan to determine the viability of your business venture.

The time needed to process your application for support will depend on the complexity of your project, and does not include the time you spend completing the required documentation. You can help by responding in a timely way to our requests for any further information needed to assess your proposal.

Your development officer will discuss the timelines when you apply.

How to submit a Statement of Intent

The Statement of Intent is a short outline of your business proposal. By completing this form, you are providing your development officer with necessary information to assess your basic eligibility for financial support under ABC guidelines. You can complete your Statement of Intent on-line (abc-eac.ic.gc.ca). You can also download a copy from our Web site, which you can print out and mail back to us. Or you can obtain a hard copy by mail or by fax by contacting one of the offices listed on page 5.

If you need assistance in completing the form, please contact your development officer.

With the Statement of Intent, you must also provide your development officer with the following information about each of the principal owners of the company:

- ▶ evidence of Aboriginal ancestry;
- ▶ evidence of sufficient personal financial resources to undertake the project you are proposing;
- ▶ a résumé that highlights experience, training and/or education related to your business activity; and
- ▶ for existing businesses, a copy of your most recent financial statements (up to three years, if available).

Once you submit a complete Statement of Intent, your development officer will review it. He or she may ask you to provide additional information, or may request clarification of the information submitted.

Statement of Intent
Aboriginal Business Canada

Instructions

1. The Statement of Intent refers to an administrative eligibility for support available through Aboriginal Business Canada. Therefore, it is important that you answer all questions completely, use abbreviations if space is insufficient, include any additional information that supports your proposal, such as business history, market studies, financial statements and relevant industry information.
2. Before making a commitment to a specific investment, Aboriginal Business Canada will require an assessment of the potential impact of your project on the environment. To address this step, you should submit with your Statement of Intent a copy of environmental studies or any other available information concerning possible environmental impacts.
3. Please ensure that your application is signed and dated.
4. Please submit the completed Statement of Intent, including attachments, to the Aboriginal Business Canada office nearest you. Review a map for your list. The Statement of Intent can also be completed on-line at abc-eac.ic.gc.ca.
5. Before completing the assessment of your Statement of Intent, a development officer will review the information in the statement and invite you to discuss your proposal in more detail.
6. Following a review and discussion of the information provided, depending on the nature of your application, you may be asked to supply a comprehensive business plan.

Information to assist you

1. Aboriginal Business Canada suggests representatives that help Aboriginal firms grow or expand, without an international experience, are strongly encouraged that, before completing the Statement of Intent, you visit the business website for Aboriginal Business Canada and discuss your project in detail with a development officer. Information materials are available at each of the Aboriginal Business Canada offices listed below or on-line through the Aboriginal Business Canada site, abc-eac.ic.gc.ca. The website is provided in additional languages. Specific questions concerning eligibility and program details should be addressed only to a development officer.

2. Under the provisions of the Access to Information Act, Aboriginal Business Canada cannot guarantee the confidentiality of all information submitted on a Statement of Intent. Personal and sensitive business information, however, is protected under the Privacy Act. Any information submitted for international consideration that must comply with the guidelines under section 16 or 21 of the Privacy Act will be treated as a confidential source.

For more information
We provide a range of support information products and services to Aboriginal entrepreneurs and business organizations. For more information, please contact the Aboriginal Business Canada office nearest you.

Area	Telephone	Facsimile	E-mail
Aboriginal	(416) 953-2124	(416) 953-1843	abc_eac@ic.gc.ca
Atlantic	(416) 953-2124	(416) 953-1843	abc_eac@ic.gc.ca
Manitoba	(416) 953-2124	(416) 953-1843	abc_eac@ic.gc.ca
Ontario	(416) 953-2124	(416) 953-1843	abc_eac@ic.gc.ca
Quebec	(416) 953-2124	(416) 953-1843	abc_eac@ic.gc.ca
Western	(416) 953-2124	(416) 953-1843	abc_eac@ic.gc.ca
Northwest	(416) 953-2124	(416) 953-1843	abc_eac@ic.gc.ca
Southwest	(416) 953-2124	(416) 953-1843	abc_eac@ic.gc.ca
Alberta	(416) 953-2124	(416) 953-1843	abc_eac@ic.gc.ca
Yukon	(416) 953-2124	(416) 953-1843	abc_eac@ic.gc.ca
Northwest Territories	(416) 953-2124	(416) 953-1843	abc_eac@ic.gc.ca
Yukon	(416) 953-2124	(416) 953-1843	abc_eac@ic.gc.ca

► What ABC will do with this information

Once your development officer has received all of your information and clearly understands your plans, he or she is required to present your proposed project to a screening committee. This process helps to ensure that all projects are handled consistently on a project-by-project basis as well as across regions.

Eligibility is evaluated using the following considerations.

Applicant eligibility

- Is the applicant of Canadian Aboriginal descent? How will this be verified? In the case of partnerships and corporations where one or more proposed owners is not Aboriginal, please refer to the eligibility policies on the ABC Web site (abc-eac.ic.gc.ca) or ask your development officer.
- Does the applicant have the financial resources to undertake the business venture proposed?

Note: A credit check may be completed at this stage to determine your ability to access other forms of financing.

Business project eligibility

- Does the proposed management team have the skills required to undertake the project as described?
- Does the business idea make sense? For example, is there a good market opportunity? Does the proposal have a reasonable approach for reaching the market? Do the potential profits provide a sufficient return on investment?
- Does the business idea fit within the activities supported by ABC?

Other factors that may affect eligibility

- A number of other policies and guidelines pertaining to specific situations may have an impact on a project's eligibility for support. Ask your development officer about this.

After your project has been reviewed by the screening committee, your development officer will contact you with one of the following responses:

- a request for further information for re-screening the project;
- a request to submit a complete business and/or marketing plan;
- a request for consulting proposals to complete a business and/or marketing plan;
- notification that ABC will proceed with the assessment of your business plan; or
- notification that your application did not meet ABC investment requirements, and was not approved for funding.

If your application is determined to be eligible, the development officer will inform you immediately by telephone. A follow-up letter may also be sent to outline what is required to proceed. Note that this confirmation of eligibility does not guarantee that your application will be approved for financial assistance at this time. ABC must still evaluate your business venture's viability by reviewing your business plan.

You should not proceed with any purchases for your project, since any costs for which you have made a legal commitment prior to project approval will not be eligible for ABC support.

If your application is considered ineligible, the development officer will contact you to explain the reasons for this decision.

How to submit a business plan

Once you and your proposal have been deemed eligible for ABC financial support, your development officer will request a complete business and/or marketing plan. You may complete the plan yourself, or you may request assistance from an arm's-length third-party consultant. If you do work with a consultant, you should nonetheless be actively involved in the preparation of your plan.

If you complete the plan yourself . . .

There are a number of resources you can use to complete your business plan. Your development officer will be able to direct you to these resources and guide you through the process.

At a minimum, your plan must include five sections.

- 1) Management plan:** How do you plan to manage your business?
- 2) Market assessment/marketing plan:** What products and services do you intend to sell? To whom? How do you plan to price your products or services? How do you plan to promote your business? What methods will you use to distribute your products and services?
- 3) Operational plan:** How do you plan to operate your business on a day-to-day basis, including purchasing, working with suppliers, manufacturing processes, human resources requirements, meeting federal, provincial or territorial government regulations, and so on?
- 4) Financing plan:** What is this proposed business project going to cost? How do you intend to finance it?

- 5) Financial projections:** You must submit financial projections for your business, for up to three years, if possible. These usually contain a monthly cashflow projection, projected income statements, projected balance sheets and projected sources and uses of funds statements. Include any assumptions made with respect to your financial projections.

Include all information necessary to provide ABC with a full understanding of your business opportunity.

If you request a consultant to assist in preparing your business plan . . .

ABC may be able to reimburse some of the fees involved, but we will need to assess this and have a Letter of Offer in place before any work begins. Consultants must be arm's-length. If you are unsure what you should be looking for in third-party consultants, your development officer can provide you with a business planning guide or terms of reference to help you understand what will be required of them.

We may request that you obtain multiple bids for consulting proposals to ensure competitive prices and to compare consulting approaches.

At a minimum, all proposals from consultants must include the following information:

- ▶ a work plan detailing the work to be completed and the timeframe in which it will be completed;
- ▶ a description of the methodology to be used in completing the work;
- ▶ a detailed budget that identifies the number of days required to complete the project, the per diem rates to be charged, as well as any out-of-pocket expenses for travel or administration;
- ▶ a detailed listing of the direct, related experience of the company hired to prepare the plan; and
- ▶ résumés demonstrating the capability or expertise of the individuals on the project team who will be completing the work.

Although ABC will evaluate the ability of the consultant to undertake the work and will make an assessment of the overall project budget, you must decide which consultant you will be able to work with most effectively. It is essential that you choose a consultant that will best suit your needs.

Please allow yourself sufficient time for the preparation of your business plan. This document is vital to the success of your application and that of your business venture. In our experience, preparing a business plan can take weeks, even months, depending on the complexity of your project.



► How ABC will assess your business plan

Once your business plan is complete, you must submit one copy to your development officer. The assessment of your business plan is an ongoing, back-and-forth discussion, and the time needed to assess it depends on the nature and complexity of your project and the completeness of the information provided. Your response time to the development officer's requests for further information can significantly speed up or slow down this process.

When all of the information has been received by your development officer, you will be given one of two possible responses:

- **Project Approved:** The development officer is satisfied that there is a viable business opportunity that warrants a recommendation for ABC investment.
- **Project Declined:** The development officer and ABC management have reviewed the proposal and determined that there is not a viable business opportunity warranting an ABC investment at this time. This does not necessarily mean that your proposal does not have merit. However, it will require serious revisions to be able to be considered a viable opportunity.

If your project is not approved, you will receive notification by telephone, as well as by mail, outlining the reasons for the decision.

If your project is approved, ABC must prepare a contract (subsequently referred to as the Letter of Offer) between you and ABC. You should receive an original copy of the Letter of Offer after your development officer has notified you of the investment approval.

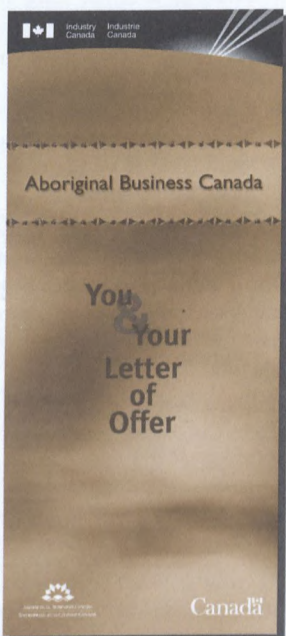
What to expect in your Letter of Offer

For all approved projects, a contribution agreement, also called a Letter of Offer, will be prepared. The Letter of Offer will detail all elements of the financing approved by ABC, including loans, lending terms, amount of the contribution, contribution terms, public information considerations, key dates and deadlines, special conditions and relevant contact information.

It is very important to review your Letter of Offer with your development officer to verify the amount of the contribution, any special conditions on ABC financing and any special milestone dates that must be met.

If the conditions specified in the Letter of Offer are not satisfied or met, the Letter of Offer may be withdrawn, and the amount paid to date by Industry Canada may have to be repaid.

Once a Letter of Offer has been issued, you will be asked to sign and return one original copy of the document to ABC by the deadline indicated. Once the contract has been executed, you will be required to prepare claims in order to receive funding. Funds are provided only after eligible costs have been incurred and claimed.



► How to Obtain Reimbursement

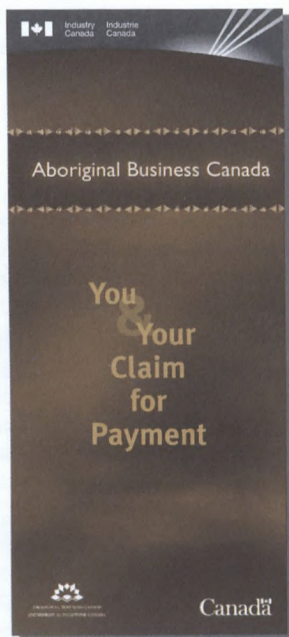
Your Letter of Offer will contain a financial commitment from ABC to reimburse you for the agreed-to portion of the costs that you have identified in your business plan. To receive your first cheque, you must provide ABC with the following information:

- evidence that you have satisfied all of the conditions of payment identified in your Letter of Offer; and
- a completed Claim Summary Form and supporting invoices identifying all of the costs incurred to date.

For subsequent claims, you need only to provide a Claim Summary Form along with supporting invoices and proofs of payment, as directed by your development officer.

You are permitted to make one claim for payment per month. Because of the administrative requirements of making a payment, the minimum claim amount is \$1000.

As your project progresses and you continue to submit claims, at some point you will near the end of your project. At this time, ABC will normally retain 10 percent of the total ABC assistance to ensure that the project is completed as outlined in the business plan. This final 10 percent will be released upon confirmation by your development officer that the project has been satisfactorily completed.





► Why you should keep in touch with ABC

Once you have received all payments and your business project is operating, ABC would like to keep in touch. We want to ensure that your business opportunity is a success. We will continue to monitor your progress and offer our support with your operational concerns for at least two years. We do this to:

- assist you in identifying small problems before they develop into big ones;
- ensure that you are maintaining the financial records needed for effective management and for adhering to the requirements of other lending institutions;
- review your progress;
- identify potential new opportunities arising from our knowledge of the Aboriginal marketplace in Canada and around the world; and
- provide us with a tool to measure the overall success of ABC financing activities and ensure that we continue to provide effective services to clients.

At a minimum, you can expect to have your development officer visit your operation within the control period identified in your Letter of Offer. You will also be required to complete an annual business performance review and may be required to submit annual financial statements for your business activity.

Any additional reporting requirements will be identified in your Letter of Offer and will be clearly identified to you by your development officer.

Remember, start by talking to us. For more information, please visit our Web site (abc-eac.ic.gc.ca) or contact the Aboriginal Business Canada office nearest you. Contact information is listed on page 5.

ABORIGINAL BUSINESS CANADA ...
building on success for the future.

For further information, please visit
our Web site (abc-eac.ic.gc.ca).

Aussi disponible en français sous le titre :
Entreprise autochtone Canada et vous

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Industry
Canada

Industrie
Canada

Aboriginal Business Canada



Even more opportunities available...

entrepreneurship

opportunity

SUCCESS



ABORIGINAL BUSINESS CANADA
ENTREPRISE AUTOCHTONE CANADA

Canada



Thousands of Aboriginal entrepreneurs got their start or expanded their operations with help from Aboriginal Business Canada. First Nations, Métis and Inuit business and financial institutions have also established services, and developed and strengthened their networks to create a driving force in the economy of Canada's First Peoples. This brochure describes the products and services of Aboriginal Business Canada, the Industry Canada program that promotes the growth of commerce as one means towards economic self-sufficiency for all Aboriginal people.



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ABORIGINAL BUSINESS CANADA
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► **What we do**

Aboriginal Business Canada (ABC) provides financial assistance, information, resource materials and referrals to other possible sources of financing or business support.

Clients must be individuals of Canadian Indian (on or off-reserve), Métis or Inuit heritage, or majority-owned Aboriginal organizations or development corporations.

We also work in partnership with Aboriginal financial and business organizations, and with a range of other agencies, boards and departments on initiatives that are helping to strengthen business skills and promote greater awareness of Aboriginal business achievement.

In this way, we are working towards the shared goal of an inclusive and prosperous economy for all Canadians.

► **How we work with you**



Although supporting a broad framework of government and departmental objectives, Aboriginal Business Canada focusses on a specific set of priorities intended to promote the establishment, growth and expansion of firms in today's rapidly changing environment.

These priorities are **innovation, trade and market expansion, tourism, youth entrepreneurship development, and strengthening Aboriginal financial and business development organizations.** Support is designed to take advantage of regional opportunities as well as those in urban and other centres.

▶ *if* you want to start a business...

If you want to start a business, our role reflects the priorities outlined on page 1. We can help you to establish or acquire:

- ▶ a tourism business;
- ▶ a manufacturing business;
- ▶ a business, professional, scientific or technical service business; or
- ▶ a business linked to a specified major development (in limited situations).

For other new businesses, we can consider support for marketing and information technology needs.

Please note that assistance to establish or acquire a business is intended for first-time entrepreneurs and existing entrepreneurs/businesses that are proposing to carry out a particular commercial activity for the first time.

▶ *if* you are already operating a business...

If you are already operating a business, you may be eligible for business planning, capital cost, marketing and business support financing related to activities such as:

- ▶ expanding sales into other regional, national or international markets;
- ▶ improving your business processes, productivity or sales through technology or other improvements, including use of information and communications technologies in commercial applications; and
- ▶ developing, enhancing and commercializing new or existing products, technologies, systems and processes.





▶ **if** you are an
**Aboriginal
youth
entrepreneur...**

If you are an Aboriginal individual between the ages of 18 and 35 (inclusive), we offer broader support. Contributions are available to help you establish, acquire or expand a business, to source financing, to access markets, and to develop the specific management skills you will need. This will help you move into a more competitive marketplace. The business opportunity can be in any sector.

The vast majority of Aboriginal Business Canada contributions are made to small and medium-sized businesses and are in the form of non-repayable equity contributions. Contributions may be repayable in some circumstances.

In the case of larger, community-based projects, other conditions will be taken into account in order to determine the contribution level and repayability.

Loan insurance is also available to supplement or replace direct contributions.

Before a decision is made concerning Aboriginal Business Canada funding, each proposal is assessed on its own viability and merits, and takes into account the need, the scope of the project, and other possible sources of financing. A balanced financial package, involving debt financing from other sources, as well as a minimum level of the applicant's own equity is required.

► **if** your Aboriginal organization requires support...

If your Aboriginal organization requires support towards eligible activities designed to improve the business climate for Aboriginal firms in Canada, financial support may be available.

Such activities include:

- organization or coordination of business-specific conferences, trade shows or other events or initiatives related to innovation, trade and market expansion, tourism, youth entrepreneurship development, business financing, or entrepreneurial and institutional capacity building; and
- private-sector-led development of economic research, sector information and analysis, or other material, which increases the shareable data available on the progress of Aboriginal enterprise in Canada.

Support for this kind of activity is intended to result in widespread benefit; direct financial benefit does not result for the applicant. For example, results of research may be published on-line.



▶ **if** your Aboriginal financial or business development organization provides business services and support...



If your Aboriginal financial or business development organization provides business services and support, we are probably already working with you.

After almost two decades of delivering programs and services, Aboriginal Business Canada continues to work in partnership with many sectoral and other business organizations.

A network of more than 30 **Aboriginal Capital Corporations** provides loan and business services to small and medium-sized Aboriginal firms across Canada. Along with **Aboriginal Community Futures Development Corporations**, these organizations are referred to collectively as Aboriginal Financial Institutions (AFIs).

AFIs benefit from the Access to Capital programming created under the Government's Aboriginal Business Development Initiative, in which Aboriginal Business Canada is a partner.

Innovative arrangements with **External Delivery Organizations** have extended the reach of Aboriginal Business Canada programming, and improved service delivery. **Alternate Service Delivery Organizations** have also been established in a few locations, allowing for local delivery and investment decisions.

We also work in collaboration with the private sector **National Aboriginal Economic Development Board**, which considers proposals involving large program investments, and advises the Minister of Industry and the Government of Canada more broadly on matters related to Aboriginal economic and business development.

► **if** you have a
business proposal...

If you have a business proposal and think that Aboriginal Business Canada can help you in one of the ways described in this brochure, please get in touch with us on-line (abc-eac.ic.gc.ca) or by phone at one of the numbers listed below:

Halifax	(902) 426-2018
Montréal	(514) 283-1828
Ottawa	(613) 954-4064
Toronto	(416) 973-8800
Winnipeg	(204) 983-7316
Saskatoon	(306) 975-4361
Edmonton	(780) 495-2954
Calgary	(403) 292-8807
Vancouver	(604) 666-3871



You can also request assistance through an External Delivery or Alternate Service Delivery Organization. For a list of these, check our Web site, or ask your nearest Aboriginal Business Canada office for contact information.

Aboriginal Business Canada...
building on success for the future.



Industrie
Canada

Industry
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Entreprise autochtone Canada



Encore plus de possibilités...

esprit d'entreprise

possibilités

succès



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ABORIGINAL BUSINESS CANADA

Canada



Entreprise autochtone Canada

est venu en aide à des milliers d'entrepreneurs autochtones désireux de se lancer en affaires ou d'élargir leurs activités. Des entreprises et des établissements financiers appartenant à des membres des Premières nations, à des Métis ou à des Inuits ont également mis sur pied des services, et établi et renforcé des réseaux pour dynamiser l'économie des premiers peuples du Canada.

La présente brochure décrit les produits et les services offerts par Entreprise autochtone Canada, un programme d'Industrie Canada destiné à promouvoir l'essor d'entreprises dans le but de favoriser l'autonomie économique de tous les peuples autochtones.



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Contient 20 p. 100
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ENTREPRISE AUTOCHTONE CANADA
ABORIGINAL BUSINESS CANADA

► Nos activités

Entreprise autochtone Canada offre de l'aide financière et fournit des renseignements, des ressources et des références concernant d'autres sources possibles d'aide ou de financement.

Nos clients doivent être des Canadiens d'ascendance indienne (qu'ils vivent ou non dans une réserve), métisse ou inuite, ou des organismes ou sociétés de développement appartenant en majorité à des Autochtones.

Nous travaillons également en collaboration avec des organismes commerciaux et des institutions financières autochtones ainsi qu'avec un grand nombre d'organismes, de conseils et de ministères dans le cadre d'activités visant à renforcer les compétences en affaires et à faire connaître davantage les réalisations des entreprises autochtones.

Les efforts de tous les partenaires tendent vers un même objectif : une économie intégrée et prospère pour tous les Canadiens.

► À votre service



Bien qu'il appuie un vaste cadre d'objectifs gouvernementaux et ministériels, Entreprise autochtone Canada met l'accent sur un ensemble précis de priorités destinées à promouvoir la croissance et l'expansion des entreprises autochtones dans un milieu en évolution rapide.

Ces priorités sont **l'innovation, l'expansion du commerce et des marchés, le tourisme, le développement de l'esprit d'entreprise chez les jeunes et le renforcement des organismes de développement et de financement des entreprises autochtones.** Le soutien est offert de façon à profiter des occasions qu'offrent non seulement les grands centres, mais aussi les régions.

► **Si** vous voulez lancer une entreprise...

Si vous voulez lancer une entreprise, notre soutien s'inscrit dans les axes de priorités déjà mentionnés. Nous pouvons vous aider à créer ou à acquérir :

- une entreprise touristique;
- une entreprise de fabrication;
- une entreprise de services commerciaux, professionnels, scientifiques ou techniques;
- une entreprise occupant un créneau commercial lié à un grand projet de développement (dans certains cas précis).

Nous pouvons par ailleurs offrir à d'autres nouvelles entreprises une aide qui répondra à leurs besoins en matière de marketing ou de technologies de l'information.

Veuillez noter que l'aide accordée pour créer ou acquérir une entreprise s'adresse aux nouveaux entrepreneurs ainsi qu'aux entrepreneurs et entreprises qui exercent pour la première fois une certaine activité commerciale.

► **Si** vous exploitez déjà une entreprise...

Si vous exploitez déjà une entreprise, vous pouvez peut-être obtenir une aide financière pour élaborer votre plan d'affaires, financer les coûts d'investissement et de marketing ou soutenir votre entreprise dans des activités telles :

- l'expansion des ventes sur d'autres marchés régionaux, nationaux ou internationaux;
- l'amélioration des méthodes de gestion, de la productivité ou du chiffre d'affaires de votre entreprise grâce à la technologie et à d'autres moyens, dont l'utilisation des technologies de l'information et des communications à des fins commerciales;
- la mise au point, l'amélioration et la commercialisation de produits, systèmes, technologies ou procédés nouveaux ou existants.





► Si vous êtes un jeune entrepreneur autochtone...

Si vous êtes Autochtone et que vous avez entre 18 et 35 ans inclusivement, nous vous offrons une aide financière plus étendue pour créer, acquérir ou agrandir une entreprise, trouver des investisseurs, accéder aux marchés ou perfectionner les compétences particulières en gestion dont vous aurez besoin. Vous aurez ainsi en main tous les outils nécessaires pour pénétrer des marchés très concurrentiels. Les occasions d'affaires peuvent toucher n'importe quel secteur.

La grande majorité des contributions d'Entreprise autochtone Canada sont versées à des PME sous forme d'apports de capitaux propres non remboursables. Les contributions peuvent être remboursables dans certains cas.

Dans le cas de projets communautaires de plus grande envergure, d'autres éléments seront pris en compte pour déterminer le montant de la contribution ainsi que les modalités de remboursement.

Entreprise autochtone Canada offre par ailleurs une assurance-prêt pour compléter ou remplacer les contributions directes.

Avant toute décision concernant le financement, Entreprise autochtone Canada évalue chaque proposition en fonction de son mérite et de sa viabilité. Nous tenons compte du besoin, de l'envergure du projet et des autres sources de financement disponibles. Nous exigeons toutefois un niveau minimum de capitaux propres et un programme financier équilibré, prévoyant le financement de la dette par d'autres sources.

► **Si** votre organisme autochtone veut obtenir une aide financière...

Si votre organisme autochtone a besoin d'un appui pour mener des activités admissibles qui peuvent créer un climat favorable aux entreprises autochtones du pays, vous pourriez obtenir une aide financière. Il pourrait s'agir, par exemple, de l'une des activités suivantes :

- l'organisation ou la coordination de conférences portant sur les affaires, de foires commerciales ou d'autres activités ou événements liés à l'innovation, à l'expansion du commerce et des marchés, au tourisme, au développement de l'esprit d'entreprise chez les jeunes, au financement des entreprises ou au renforcement des capacités des entreprises et des institutions;
- l'élaboration, sous la direction du secteur privé, de travaux de recherche en économie, de données et d'analyses sectorielles ou d'autres outils d'information destinés à accroître les données disponibles d'intérêt commun sur l'essor des entreprises autochtones au Canada.

Entreprise autochtone Canada appuie ce genre d'activités en raison de leurs vastes retombées. Le demandeur ne tire pas d'avantages financiers directs des résultats – il peut s'agir, par exemple, de résultats de recherche qui seraient publiés sur le Web.



► **Si** votre organisme de développement commercial ou votre institution financière autochtone offre des services et du soutien...



Si votre organisme de développement commercial ou votre institution financière autochtone offre des services et du soutien aux entreprises, nous travaillons probablement déjà avec vous.

Depuis près de 20 ans, Entreprise autochtone Canada offre des programmes et des services, et travaille en collaboration avec de nombreux organismes sectoriels et commerciaux.

Un réseau de plus de 30 **sociétés de financement autochtones** offre des prêts et des services commerciaux aux petites et moyennes entreprises autochtones de tout le pays. De concert avec les **sociétés d'aide au développement des collectivités autochtones**, ces organismes forment ce qu'on appelle les institutions financières autochtones.

Ces institutions tirent parti du volet « Accès au capital » prévu dans l'Initiative de développement des entreprises autochtones du gouvernement du Canada, à laquelle Entreprise autochtone Canada participe à titre de partenaire.

Des ententes novatrices avec des **organismes de prestation externe** ont accru la portée de nos programmes et amélioré notre prestation de services. Il existe aussi un certain nombre d'**organismes de prestation alternative des services** qui permettent l'accès local aux services et la prise de décisions relatives à l'investissement local.

Entreprise autochtone Canada travaille également en collaboration avec le **Conseil national de développement économique des Autochtones**, un organisme du secteur privé qui évalue les propositions nécessitant des investissements importants de la part du programme, et qui donne au ministre de l'Industrie et au gouvernement du Canada des avis généraux sur des questions touchant le développement économique et commercial des collectivités autochtones.

► **Vous** croyez qu'Entreprise
autochtone Canada peut vous aider
à concrétiser une idée?

N'hésitez pas à communiquer avec nous en ligne (abc-eac.ic.gc.ca),
ou par téléphone en composant l'un des numéros suivants :

Halifax (902) 426-2018

Montréal (514) 283-1828

Ottawa (613) 954-4064

Toronto (416) 973-8800

Winnipeg (204) 983-7316

Saskatoon (306) 975-4361

Edmonton (780) 495-2954

Calgary (403) 292-8807

Vancouver (604) 666-3871



Vous pouvez également demander l'aide d'un des organismes
de prestation externe ou de prestation alternative des
services. Consultez notre site Web pour en obtenir la liste ou
communiquez avec le bureau d'Entreprise autochtone Canada
le plus proche.

Entreprise autochtone Canada
Succès du présent, fondements de l'avenir

Aboriginal Business Canada works to increase the number of Aboriginally owned and operated firms in Canada. We are building on more than a decade of partnership with the Aboriginal private sector, and on the creation of thousands of Aboriginal business ventures.

For applicants with eligible and viable proposals, we provide financing to help you establish or acquire a business. This assistance is intended for first-time entrepreneurs and existing entrepreneurs/businesses that are proposing to carry out a particular commercial activity for the first time. Support falls into four categories.

Tourism creates opportunities for Aboriginal businesses in most parts of Canada. Eligible ventures include destinations and attractions, accommodation, transportation companies, food and beverage establishments, retail outlets and tourism services. You must be able to demonstrate that you expect to make 60 percent of your revenue from tourists. (*Tourism* is defined as people's activities when they are travelling outside their usual environment for leisure, business or other reasons.)

We are encouraging **manufacturing** as a business type because of the many related innovation, employment and market expansion benefits that result. Manufacturers turn materials into new, ready-to-use products or into materials that another business will use in further manufacturing. You may establish your business in production facilities or at home, using either machinery or hand tools.

Aboriginal Business Canada also supports individuals who offer **business, professional, scientific or technical services**, such as lawyers, accountants, architects, engineers, surveyors, consultants and providers of selected telecommunications services, such as Internet service providers. You must have

a college diploma or university degree in your field, or an equivalent combination of education and experience, or be a member of your profession's national governing body.

In order to promote the development of Aboriginal small business in remote areas of Canada, assistance is also available for Aboriginal **businesses linked to specified major developments**, as follows:

- ▶ nickel mining (Voisey's Bay, Newfoundland and Labrador);
- ▶ hydroelectric development (Lower Churchill Falls, Newfoundland and Labrador);
- ▶ hydroelectric expansion (northern Manitoba);
- ▶ oil sands expansion (Athabasca region, northern Alberta);
- ▶ diamond mining (Northwest Territories);
- ▶ pipeline construction (northern Canada);
- ▶ off-shore gas development (Nova Scotia); and
- ▶ hydroelectric expansion (northern Quebec).

For other new businesses, Aboriginal Business Canada can consider support for marketing and information technology needs.

In addition to meeting the typical Aboriginal Business Canada eligibility requirements, you may also be required to take training in management, financing or other areas to be eligible for support.

To find out more about the type of projects Aboriginal Business Canada supports, and to consult detailed eligibility and funding requirements, please visit the Aboriginal Business Canada Web site (abc-eac.ic.gc.ca), or call 1 800 O-Canada (1 800 622-6232).

Aboriginal Business Canada has helped thousands of entrepreneurs take the necessary steps to grow their businesses. Most often this involves innovation, marketing or market expansion projects.

Aboriginal Business Canada provides financial and other assistance to projects involving **innovation**. To be eligible your firm must have been in operation for at least one year. Your project must also represent a significant change in the operation of the business and must improve its profitability. The innovation must be something new to the firm and, ideally, be a change that helps you meet or exceed industry standards.

Some examples of business innovation include developing new products or adapting existing ones, improving processes to make your business run more smoothly and reduce costs, getting ISO certification or investing in equipment that features new or improved technology.

Aboriginal Business Canada supports businesses in all sectors taking steps to **expand their existing markets**. Eligible costs include marketing costs, costs of engaging consultants and other qualified professionals, and costs associated with providing financial and business services.

Another important way for your business to succeed is to **expand into new markets**. Businesses seeking to enter new domestic or international markets that can clearly demonstrate they need additional support are eligible for Aboriginal Business Canada funding for capital costs.

If you are interested in expanding into a new market *in Canada* (generally, to a market located at least 100 kilometres away from where you currently do business), and would like help from Aboriginal Business Canada to do so, your business must:

- ▶ have been operating successfully for at least one year;
- ▶ be financially stable and have the cash flow to expand;
- ▶ have a targeted marketing plan; and
- ▶ have catalogues, price lists and other promotional material, adequate inventory levels, production capacity and distribution systems to show that you can supply the new market.

Aboriginal Business Canada also supports businesses looking to expand into new markets *outside Canada*. To be eligible for funding, your business must:

- ▶ have been operating in Canada for at least two years;
- ▶ have minimum annual sales of \$75 000;
- ▶ have clear sales growth and profits;
- ▶ be financially stable and have the cash flow to expand;
- ▶ have experience exhibiting in Canadian trade shows;
- ▶ have a targeted export marketing plan; and
- ▶ have the capacity to supply the new market.

To find out more about the type of projects Aboriginal Business Canada supports, and to consult detailed eligibility and funding requirements, please visit the Aboriginal Business Canada Web site (abc-eac.ic.gc.ca), or call 1 800 O-Canada (1 800 622-6232).

The evidence is in! Aboriginal young people are becoming entrepreneurs at significant rates.

Starting your own business may be a good way for you to take advantage of a talent, be your own boss, create a job for yourself and others, and start to build your own future. But it takes hard work, specific business skills, and money to invest in your proposed venture.

If you are ready for the challenges involved, and you are currently between the ages of 18 and 35 (inclusive), Aboriginal Business Canada may be able to help you. We have financial assistance, business support and information for youth entrepreneurs with eligible and viable proposals to help establish, acquire or expand a business. Your commercial venture can be in any business sector.

There are two requirements you must meet.

- ▶ You must have a cash investment (equity) in the proposed project of at least 10 percent of the amount of project costs eligible for support (check with Aboriginal Business Canada about this).
- ▶ If you own the business with partners who are not Aboriginal youth, you must hold a majority interest in the business.

You may also be required to take training in management, financing or other areas to be eligible for support.

To find out more about the type of projects Aboriginal Business Canada supports, and to consult detailed eligibility and funding requirements, please visit the Aboriginal Business Canada Web site (abc-eac.ic.gc.ca), or call 1 800 O-Canada (1 800 622-6232).

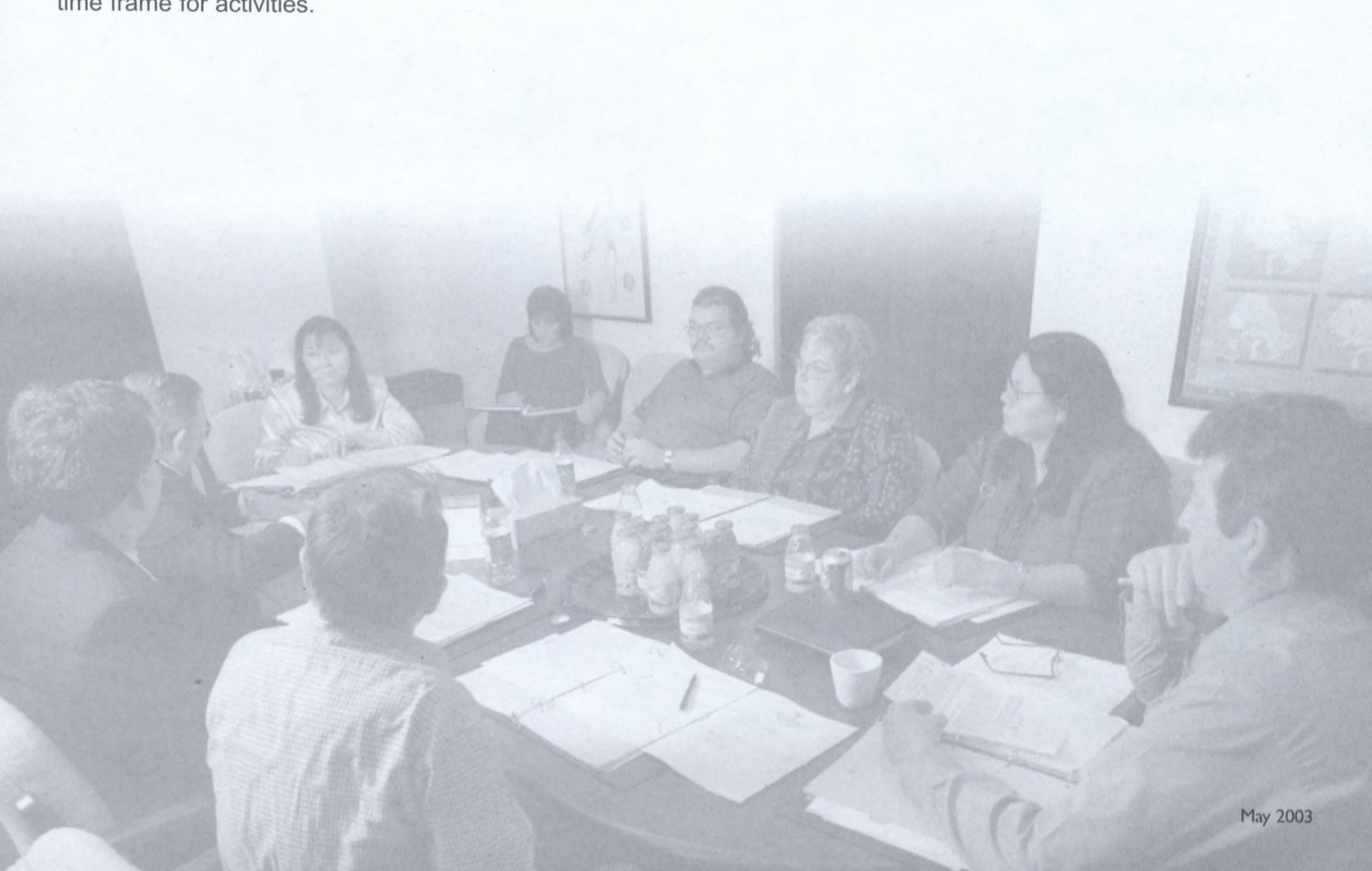


In addition to working with individual businesses, Aboriginal Business Canada has helped to create a network of Aboriginal business and financial organizations. It has also worked with various sectoral organizations and other institutions to develop important information and resources about Aboriginal entrepreneurship in Canada. Initiatives are led by the private sector, with support from Aboriginal Business Canada for advocacy and economic research activities designed to improve the business climate for Aboriginal enterprise.

Because of the potentially broad range of opportunities possible in this area, Aboriginal Business Canada must have a very clear idea of the specific activities you wish to carry out before it can consider financial support. You will need to submit a detailed proposal that outlines the objectives of the project, as well as the expected results and Aboriginal economic benefits. This includes a detailed work plan with costs and a time frame for activities.

Aboriginal Business Canada also continues to deliver programs and services in partnership with Aboriginal financial and business development organizations that, in turn, provide business services and support to Aboriginal firms.

To find out more about the type of projects Aboriginal Business Canada supports, and to consult detailed eligibility and funding requirements, please visit the Aboriginal Business Canada Web site (abc-eac.ic.gc.ca), or call 1 800 O-Canada (1 800 622-6232).



Instructions

1. The Statement of Intent allows us to determine eligibility for support available through Aboriginal Business Canada. Therefore, it is important that you answer all questions completely; use attachments if space is insufficient. Include any additional information that supports your proposal, such as business studies, market studies, financial statements and relevant industry information.
2. Before making a commitment to provide assistance, Aboriginal Business Canada may require an assessment of the potential impact of your project on the environment. To minimize delays, you should submit with your Statement of Intent a copy of environmental studies or any other available information concerning possible environmental impacts.
3. Please ensure that your application is signed and dated.
4. Please submit the completed Statement of Intent, including attachments, to the Aboriginal Business Canada office nearest you. Retain a copy for your files. The Statement of Intent can also be completed on-line at our Web site (abc-eac.ic.gc.ca).
5. Before completing the assessment of your Statement of Intent, a development officer will review the information in the document and contact you to discuss your proposal in more detail.
6. Following a review and discussion of the information provided, depending on the nature of your application, you may be asked to supply a comprehensive business plan.

Information to assist you

1. Aboriginal Business Canada supports opportunities that help Aboriginal firms grow in regional, national or international economies. We strongly recommend that, before completing the Statement of Intent, you refer to the literature available from Aboriginal Business Canada and discuss your project in detail with a development officer.

Information materials are available at each of the Aboriginal Business Canada offices listed below or on-line through the Aboriginal Business Canada Web site (abc-eac.ic.gc.ca).

Note: This material is provided for information purposes only. Specific questions concerning eligibility and program criteria should be discussed with a development officer.

2. Under the provisions of the *Access to Information Act*, Aboriginal Business Canada cannot guarantee the confidentiality of all information provided to us by third parties. Personal and sensitive business information, however, is protected under the *Privacy Act*. Any information collected by survey/questionnaire/interview that would qualify for protection under section 19 or 20 of the *Privacy Act* will be treated in a confidential manner.

For more information

We provide a range of support, information products and services to Aboriginal entrepreneurs and business organizations. For more information, please contact the Aboriginal Business Canada office nearest you.

Area	Telephone	Facsimile	E-mail
Halifax	(902) 426-2018	(902) 426-1643	abc.halifax@ic.gc.ca
Montréal	(514) 283-1828	(514) 283-1843	abc.montreal@ic.gc.ca
Ottawa	(613) 954-4064	(613) 957-7010	abc.ottawa@ic.gc.ca
Toronto	(416) 973-8800	(416) 973-2255	abc.toronto@ic.gc.ca
Winnipeg	(204) 983-7316	(204) 983-4107	abc.winnipeg@ic.gc.ca
Saskatoon	(306) 975-4361	(306) 975-5334	abc.saskatoon@ic.gc.ca
Edmonton	(780) 495-2954	(780) 495-4172	abc.edmonton@ic.gc.ca
Calgary	(403) 292-8807	(403) 292-4578	abc.edmonton@ic.gc.ca
Vancouver	(604) 666-3871	(604) 666-0238	abc.vancouver@ic.gc.ca

Statement of Intent

To help us with our information and marketing efforts, please tell us where you learned about Aboriginal Business Canada.
(Check all that apply)

- | | |
|---|---|
| <input type="checkbox"/> Advertising
<input type="checkbox"/> Business contact
<input type="checkbox"/> Industry Canada office
<input type="checkbox"/> Canada Business Service Centre
<input type="checkbox"/> Small business information fair | <input type="checkbox"/> Aboriginal business or financial organization
<input type="checkbox"/> Economic development officer
<input type="checkbox"/> Aboriginal Business Canada Web site
<input type="checkbox"/> Other Web site (please specify) _____
<input type="checkbox"/> Conference/workshop (please specify) _____
<input type="checkbox"/> Other (please specify) _____ |
|---|---|

A. Applicant information

Applicant legal name	Business operating name
Mailing address	Business address (if different from mailing address)
Residence telephone number	Work telephone number
E-mail address	Facsimile number

Ownership information

Owner(s) name	Heritage (please attach documentation) <small>(Status Indian, Non-Status Indian, Métis, Inuit, Non-Aboriginal)</small>	Gender <small>(Information for statistical purposes only)</small>	Percentage of ownership	Date of birth

Education/experience

For each owner, please attach a statement of education, training, employment history and management experience (résumé). Summarize below how the education/experience relates to this proposal.

Summary of owner's (owners') net worth

If the business has multiple owners, please submit a separate statement of net worth for each.

For incorporated companies or band- or Aboriginal-community-owned businesses, please attach the most recent balance sheet.

Assets	\$	Liabilities	\$
Cash/bank balances (confirmation required)		Charge account balances	
Real estate		Mortgages	
Equipment		Loans outstanding	
Vehicle(s)		Vehicle(s)	
Other (specify)		Other (specify)	
Other investments		Other accounts owing	
Total assets (A)		Total liabilities (B)	
			Net worth (A) – (B)

B. Project information

I am seeking assistance for one of the following (check only one):

- Support to start or acquire a business
 Support for an existing business
 Support for a youth entrepreneur
 Support for an Aboriginal business organization

Please refer to the fact sheets in the application kit to find out about the types of activities and sectors supported under each heading.

Description of the project

What product or service will you be providing, or are you currently providing? Identify your current and/or target market and any existing competitors. Attach any additional information that helps support your proposal, such as business studies, market studies and relevant industry information. For advocacy projects (i.e., projects designed to improve the climate for Aboriginal business), please outline the objectives, expected participants, timing, location, and any other significant information.

Is the project located in a First Nation community?

- Yes _____ No
- name of First Nation community

Information for statistical purposes only.

Structure of business

- Individual/sole proprietorship
 Corporation
 Joint venture
 Partnership
 Incorporated company, band- or Aboriginal-community-owned
 Other (please specify) _____

Estimated project costs and financing

Please itemize major projected expenditures, and set out the proposed financing package. Total project costs must equal Total project financing. These are estimates only and are intended to provide Aboriginal Business Canada with information on the expected size and scope of your project.

Estimated project costs	\$	Estimated project financing	\$
Business planning		Minimum applicant cash equity • Business plan and business support: 25% of cost • Capital and operating: youth entrepreneurs 10%; others 15%	
Capital			
Land			
Building		Aboriginal Business Canada assistance	
Equipment			
Inventory			
Other (specify)			
		Other government assistance	
Operating			
Insurance			
Utilities			
Other (specify)		Commercial financing	
Marketing			
Business support			
Other (specify)		Other financing	
Total project costs		Total project financing	

Sources of commercial financing

Please identify the contact person and telephone number of financial institutions, government organizations or others you have approached to finance this project.

Contact person	Telephone	Organization

C. Other information

Please provide the information requested below.

Is this an existing business? If yes, please provide financial statements for the last three years. Yes No

Have you ever received financial assistance from the Government of Canada (including Aboriginal Business Canada)? If yes, please describe. Yes No

Are you applying to any other government programs for financial assistance for this project? If yes, please describe. Yes No

Do you, or your business, owe money to the Government of Canada? If yes, please describe. Yes No

Have you already made any financial commitments for the project? If yes, please describe. Yes No
Note: Any costs for which you have made a legal commitment prior to project approval will not be eligible for Aboriginal Business Canada support.

Have you attached documentation verifying your Aboriginal ancestry? Yes No
(Evidence of Aboriginal ancestry must be provided before Aboriginal Business Canada can proceed with your application.)

D. Declaration

Note: Each applicant must sign and date this Statement of Intent.

To the Minister of Industry:

The statements herein and the attachments hereto reflect an accurate description and estimate of costs regarding the intended project.

I (We) authorize duly appointed representatives of the Minister to obtain from and share with persons or organizations, public or private, any information necessary to complete the assessment of the project outlined in this Statement of Intent.

I (We) certify that I am (we are) of Aboriginal descent and/or represent a company that is majority-Aboriginal owned.

Signature

Date

Signature

Date

Signature

Date

