

Achieving Self-Reliance
Through Economic Growth:



INDIGENOUS COMMUNITY-OWNED BUSINESS PROFILES



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INTRODUCTION

Deepening our Understanding of Indigenous Community-Owned Businesses

The National Aboriginal Capital Corporations Association (NACCA) is a Canada-wide network of Aboriginal Financial Institutions (AFIs) dedicated to stimulating economic growth for First Nations, Métis and Inuit people by promoting and underwriting Indigenous business development. With over fifty Indigenous-led AFIs across each province and territory of Canada, the network serves Inuit, Métis and First Nations in northern, remote, rural and urban lending contexts. Most AFI clients are individual owners of small and medium-sized enterprises, but a substantial proportion of clients are Indigenous communities or collectives. This report pertains to the latter – collectively-owned – type of business.

Purpose and Scope

The report profiles seven First Nation and Inuit community-owned businesses from regions across the country. Some are clients of AFIs; others are not. NACCA commissioned the report to help deepen its understanding of the network's community-based clients and potential clients. Despite their ever-growing roles in promoting self-reliance of both communities and individuals, very little research about such businesses exists.

How and why do Indigenous community-owned businesses arise? What are their intended impacts? What major barriers and opportunities do they encounter? How are they structured? How do they grow? What are their capital needs – and how do they meet them? Such questions are top of mind for NACCA as we begin disbursing our \$150 million Indigenous Growth Fund, the first Indigenous-led social impact fund of its kind. But, in speaking with AFIs who referred us to businesses for this project, we realized that it is first important to clarify what community-owned businesses are. For example, could such businesses aim solely to generate revenue for the community, or do they need to seek positive social impacts beyond this? Does an Indigenous community-owned business need to be owned by an Indigenous governing body, or could it be owned by a collective of members independently of their local government?

To address questions like these, NACCA established a working definition at the outset of the project. An “Indigenous community-owned business” is:

any business that is owned by a type of collective (e.g. coalitions, joint ventures, Bands, AEDCs [Aboriginal Economic Development Corporations], Co-ops) and operates as part of a holistic component of economic development for an Indigenous community. Outcomes for having such businesses in the community are often job creation, self-sufficiency of the community, and diversifying opportunities for community members.

The working definition served us well for this project, because it allowed us to feature businesses that are community-owned, yet have a range of structures and intended impacts. It also corresponds to findings of recent research done by the Canadian Council for Aboriginal Business (CCAB), one of the few other organizations that also seeks to understand this type of business.¹ Focusing on the roles of Aboriginal economic development corporations, the CCAB found that some focus on generating revenue to support community self-sufficiency, while others prioritize providing jobs and related supports to members. The organization estimates there to be close to 500 Aboriginal economic development corporations in Canada. Almost half of them operate between one and five subsidiary businesses.

Creating the Profiles

This report arose through a collaborative effort. In May 2021, NACCA invited fifteen AFIs within the network to identify a community-owned business they thought would be a good candidate for a case study.² Of the eight businesses contacted, seven agreed to take part. We asked each business the same set of questions (which appear as Appendix A in this report). The profiles were drafted throughout the summer of 2021 with participation of the business representatives: the writer provided each with an opportunity to comment on a draft version before forwarding the approved profiles on to NACCA. Each profile addressed how the business came about; its basic structure and goals; opportunities or barriers it encountered; and any further capital or supports that it might require over the next years.

As expected, NACCA found significant diversity in the structures of the businesses profiled here. Some (the Chalets de l'Anse Ste-Hélène and Nations Creations) are directly owned and administered by their community's

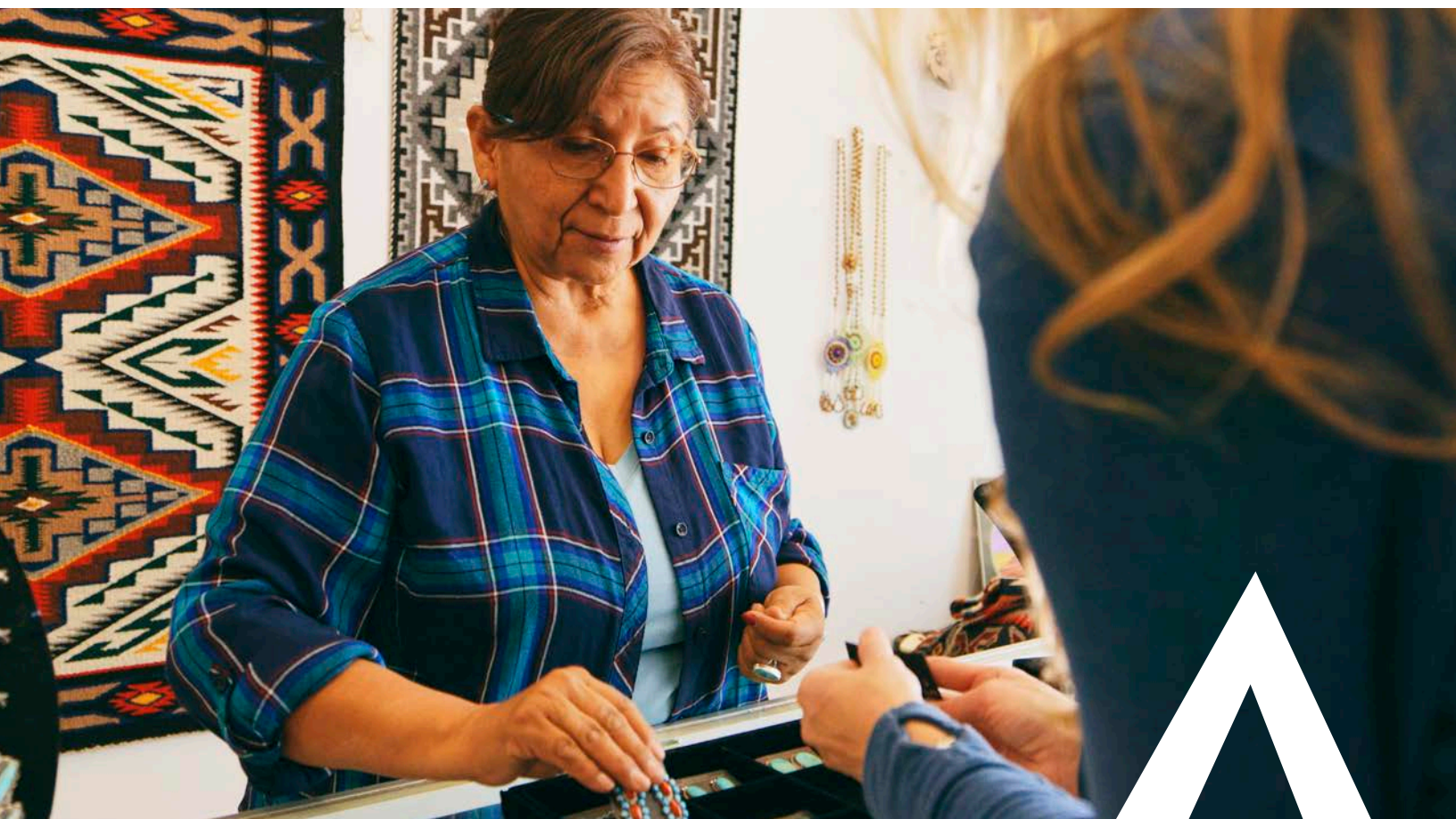


government. One (Atli Chip Limited Partnership) is a limited partnership operating under an Aboriginal economic development corporation. Two (Sunchild First Nation Development Corp and Nelson House Development Corporation) are themselves Aboriginal economic development corporations, while two (Koomiut Co-operative and Tununiq Sauniq Co-operative) are co-operatives owned collectively by shareholding members, who must reside in the community.

Yet regardless of their diverse structures, the businesses have much in common. All seek to generate revenue to benefit their communities, either directly or through enhanced programs or spending on housing and infrastructure. All are concerned to create jobs, training and certification opportunities for members. All have helped build internal negotiating and administrative capacity, which can be transferred to future projects as well. Some have had clear cultural benefits, prompting the community to engage members on what values and

priorities should guide them. Others have opened doors to further profitable ventures, creating spin-off opportunities for either the community or individual member entrepreneurs to pursue. All, crucially, promote economic self-determination. And all convey the creativity, agency and concern for the collective that characterize a uniquely Indigenous entrepreneurial spirit.

To make this report possible, we owe a debt of gratitude to the seven community representatives who shared their time and insights with us, and to the AFIs who connected us to them. We also acknowledge funding from the Government of Canada's Investment Readiness Program to develop this report. We hope you will enjoy reading these profiles as much as we enjoyed creating them. Given the importance of this type of business to promoting the self-reliance of Indigenous communities, this will not be NACCA's last effort to deepen our understanding. But it has been a rewarding first one!



¹ Speaking about Aboriginal Economic Development Corporations and their role to promote prosperity of communities that own them, the CCAB notes a general "lack of reliable information on the topic." Based on interviews with 49 AECD leaders across Canada, its 2020 report offered the following definition: "AEDCs are community-based organizations that provide unique revenue streams and stimulate local and regional economies, helping Indigenous communities to flourish. They are larger than generally assumed; have enough capacity to take on large-scale projects; are active in regional supply chains; and are moving along a growth trajectory." Canadian Council for Aboriginal Business, *Aboriginal Economic Development Corporation Capacity* (2020), 3.

² All AFIs contacted were participants of NACCA's investment readiness programming funded by Employment and Social Development Canada. The aim of the 2-year pilot program was to increase the readiness of NACCA and AFIs to participate in the social finance market.



Chalet de l'Anse Ste-Hélène Property
Photo courtesy of Gesgapegiag First Nation

PUTTING THE MI'GMAQS OF GESGAPEGIAG ON THE MAP

The Chalets de l'Anse Ste-Hélène, Gesgapegiag First Nation

Origin of the Business

In 2017, the owner of the Chalets de l'Anse Ste-Hélène was looking to sell. Bonnie Jerome, an employee of Gesgapegiag First Nation, recalls having spoken to her already in 2015, when the First Nation was considering building chalets of its own close to its powwow grounds. The Mi'gmaqs of Gesgapegiag are one of three Mi'gmaq communities located on the south shore of the Gaspésie, a popular Quebec tourist destination. Their strategic plan identifies tourism as an economic development priority.

When the First Nation heard that the property was for sale, it acted quickly. There were other bidders, Bonnie says, but the owner hardly considered them: her late husband had built the chalets himself and the owner liked the idea of the Mi'gmaqs of Gesgapegiag buying the property. "She knew we would make it our own," says Bonnie. "We would not be going anywhere and would take very good care of it, and would honour the previous owner who had passed away."

The First Nation purchased the chalet property in 2017. Bonnie spent three full months with the former owner, learning about the property's history (its six chalets include a replica of the boat used by Jacques Cartier for his voyage to North America) and everything needed to run the business.

An administrative assistant with a clear talent for project management, Bonnie describes herself as a "Jill of all trades type person." She is also one of the few members of the First Nation to speak French.

The Chalets de l'Anse Ste-Hélène offer chalet rentals all year round. To date, they have brought in more guests than the regional average. Yet they are only one of the First Nation's offerings to tourists. The original destination, the teepee-shaped Kateri Tekakwitha Church, displays Mi'gmaq artwork. Since the 1980s, the Gesgapegiag Co-op Handicraft has also offered Mi'gmaq baskets, art and beading for sale. In 2016, the First Nation repurchased a property it had owned in the 1980s: the Relais de la Cache, located on the road to the Gaspésie Park, offers food, lodging, and fuel to hunters, anglers and snowmobilers. And there is also a fish shop, the Lobster Hut, which recently expanded to meet customer demand.

"Apparently," Bonnie says, "Mi'gmaqs have the best recipe for cooking lobster, because the people from all the towns along the highway are bypassing their own fish shops and driving all the way here!"

All businesses are 100-percent owned by the Mi'gmaqs of Gesgapegiag and managed directly by staff of the First Nation.



Social and Economic Impacts

Gesgapegiag's Tourism Strategic Plan for 2019–2023 is clear about its intention: to “foster economic spin-offs for the community through new business activities and a structured engagement in the region's growing tourism industry.” Beyond this goal, a further one is to revitalize the Mi'gmaq culture. By 2023, the plan aims to double the First Nation's tourist activities and see a twofold increase in its visitors.

“We set up a tourism committee, and the committee had a lot of ideas. We can't promote Gesgapegiag without getting permission from our community.”

- Bonnie Jerome, Gesgapegiag First Nation.

One clear benefit of the First Nation's focus on tourism has been to build jobs and capacity in a new sector. Shortly after purchasing the chalets, Gesgapegiag was able to secure three years of funding for a tourism manager, who was also to mentor a tourism coordinator. After learning everything about the chalets business from the former owner, Bonnie transferred her knowledge to the newly hired tourism coordinator, a community member who is also bilingual and now oversees management of the chalets. Beyond the management jobs are further new positions held by Mi'gmaq people: a bookings coordinator, cleaning and maintenance staff, retail staff, cashiers and servers for the restaurants.

A second impact of opening the community up to tourism has been cultural. Seeking to identify what experiences it should and should not offer, Gesgapegiag established a tourism committee of community members. Comprised of elders, youth, and others who are versed in Mi'gmaq culture and traditions, the committee's role is to advise the First Nation on what cultural elements it would like to see promoted, and how much knowledge-sharing is permissible – of making baskets, medicines, and the Mi'gmaq traditional bread, for example. It is a large committee, Bonnie notes, which allows the tourism division to hear from every segment of the community. “Nobody can come back and say, ‘well, you didn't think about that!’ she says. “With a group that size, it's pretty impossible we didn't think about it.”

The cultural benefits are also obvious in the physical setting of the chalet grounds – in such details as a red, white, yellow and black flower garden representing the Four Directions, a medicinal walking path, and a new teepee structure with a large red bird to complement the property. The chalets also support the community's annual powwow, another draw in July, and now form an integral part of that event.

Past Support and Future Plans

In enhancing their community and properties as a tourism destination, the Mi'gmaqs of Gesgapegiag worked extensively with the Société de Crédit Commercial Autochtone (SOCCA), a NACCA member located in Wendake, Quebec. SOCCA provided the First Nation with the capital it required to renovate the chalet property as well as the main building at the Relais de la Cache. Together with a loan from the Bank of Montreal, capital from SOCCA also helped the First Nation purchase its current tourism office headquarters.

“SOCCA and ISC, they saw our strategic plan and that Gesgapegiag wants to move forward and that this is a good start – let's purchase this chalet property, let's put ourselves on the map of Bookings.com or Expedia.ca or Airbnb. That's how we are going to gain publicity, because we're such a small community.”

During the COVID-19 pandemic, Gesgapegiag had to close its chalets; it provided them only to consultants hired by the First Nation and community members who were seeking to return to their families from elsewhere. For the latter, the property served as a kind of quarantine hotel, allowing them to spend their self-isolation in a business owned by their community. Though the business had to close for several months, the First Nation gained two non-repayable grants to replace any salaries that were lost, including one from the Indigenous Tourism Association of Canada. Bonnie credits the relief funding with helping ensure that the chalets would stay out of debt despite the lost tourism income.

The chalets bring in tourists from across the world, and garner great reviews about the quality of the location, facility and service. Bonnie is proud that staff will “go above and beyond” to help ensure that customers are satisfied. As for her, she has since moved on to a larger challenge. On behalf of the First Nation, she is now overseeing development of a solar park at the Relais de la Cache location. The park will replace the diesel generator to power the restaurant and gas station – and represent another major source of income for the Mi’gmaqs of Gesgapegiag.

And for the future? The First Nation seeks to create an educational walking path and pedestrian bridge

leading from the tourism office to the chalet, over the highway, and to the powwow grounds. The Quebec Ministry of Transport loves the idea, Bonnie says, but the province will need to sell them the piece of land to complete the project.

A second future goal is to expand the tourism office property located on the banks of Chaleur Bay. With lands, tourism and economic development now in the same building, and with so many exciting new projects going on, these departments of this small Mi’gmaq First Nation have simply run out of space.



Mi'gmaqs of Gesgapegiag Tourism Office Building
Photo courtesy of Gesgapegiag First Nation



Nations Creations employees in the store at Agassiz, BC.
Photo courtesy of the Seabird Island Band.

HELPING AN ARTISTIC ENTERPRISE SUSTAIN ITSELF

Nations Creations, Seabird Island Band

Origin of the Business

“I really loved the idea behind the business and what they were trying to do,” says Jason Campbell, Executive Director of the Seabird Island Band, located in the Upper Fraser Valley. Started by the Stó:lō Service Agency in 2016, Nations Creations manufactured promotional items – such things as coffee mugs, t-shirts and lanyards – using companies’ logos as well as designs from local Indigenous artists. Its priorities were to train Indigenous people who were either new to the workforce or had left it as production staff, and to pay artists generous royalties for their original designs.

Jason had procured merchandise from the company in his prior position in the Correctional Service of Canada. After he joined his band’s administration as its executive director in 2019, he heard that Nations Creations was closing. A quick assessment revealed that the company was shutting its doors for reasons that often plague social enterprises. First, the constant requirement to train imposed by provincial funding had led to high staff turnover, resulting in inconsistent manufacturing. Beyond this, the amount of the royalty for artists had created an unsustainable expense. Thinking that it could help the business evolve to a thriving one, Seabird Island purchased Nations Creations in 2020, a few months before the COVID-19 crisis hit.

Social and Economic Benefits

The band bought the business intending to make it profitable. That said, Jason affirms, “some of the same social, altruistic goals are there.” As with the original business, Seabird Island has maintained a royalty structure for the artists, but altered it to be more sustainable. The business also provides jobs. Though COVID-19 delayed its opening, after only three months in operation, it has four production workers and two management staff, as well as a vacant sales position. 100 percent of the staff are either Seabird Island community members or other Stó:lō people, handling sales, management, production, and procurement.

Continuing the business’s original commitment to training, Nations Creations will help employees receive certification, training and experience that they can put on their resumes, so that they can achieve stable careers whether they choose to remain with the company or not. It will also provide its production employees – often themselves artists – with an opportunity to earn money through their own art on the side. A final benefit to the band? Beyond any profit the business might generate, Seabird Island can keep the production of its promotional items in-house rather than sending it to outside businesses.



“Some of our artistic people haven’t had an outlet that has also been a career, so a lot of our production staff are also artists. It’s an opportunity to create a ‘side hustle’ – they can create a couple of pieces of artwork that sell well.”

Jason Campbell, Executive Director - Seabird Island Band

And in fact, the First Nation will keep the production in-house in a literal sense: Jason points out that the home to Nations Creations is a gorgeous building that “looks like an 1800s trading post.” At about the same time it bought Nations Creations, Seabird purchased the historic former Ledoux Hardware building on Pioneer Avenue in Agassiz, British Columbia. The building will soon also have a gift shop profiling the artists’ work, and plans to bring in tourists heading to a popular hot spring in the area.

Business Structure

Nations Creations is 100-percent owned by the Seabird Island Band and is managed by its economic development manager – though Jason is hoping the business can fall under the economic development corporation soon. The Sqewquel Development Corporation manages several other businesses, including leases of the band’s agricultural land as well as commercial leases for the Seabird Business Park, finished in the spring of 2021. The band also owns a gas bar and is part owner of a construction company that works on contracts all over the island. Jason’s predecessor, the former executive director of Seabird, “brought this community from a one-room band administration building to a compound,” and helped equip the band to become economically viable.

As for Nations Creations, Jason sees it to be consistent with Seabird’s trajectory of funding businesses that will promote the band’s social and cultural well-being. He also sees a need to separate the business from both political and administrative levels. His reasons are pragmatic: the needs to ensure a consistent direction for economic development regardless of the political leadership, and to “work at the speed of business.” At present, all major decisions about Nations Creations have to be made by Chief and Council. This becomes cumbersome, “but you also have to have ‘cultural match,’ so that the businesses fit with the culture of Seabird.”

Jason sees the community and its political leadership as putting crucial parameters around any decisions the economic development board makes, in line with Stó:lō and Seabird cultural values.

“Economic development is its own beast and they do their own job. It is up to the community and leadership to put parameters around their decisions according to their communities’ fundamental values.”

Future Plans

It took months to move the equipment to a new location and obtain a business licence during the COVID-19 crisis. At the time of writing, in June 2021, Nations Creations has been actively selling merchandise for only three months. As for the future plans? The business will require expansion funds for such items as new machines, in a sector where the technology changes rapidly. It will also need to find a way to handle its online marketing and deliveries – and may wish to purchase some competitors. Jason believes that the “current temperature of reconciliation and inclusion in the Canadian economy” will benefit the business through directives on procurement, for example – but also that company will need to follow up on that advantage by producing quality products. As it becomes more sustainable in the future, Nations Creations will seek to procure materials from socially and environmentally conscious businesses.

“The thing about it is that it could grow very quickly based on production needs. It could double without much of a problem – we could have eight production workers very quickly.”

Finally, Seabird has plans for that big heritage building on Pioneer Avenue. Beyond providing a home and gift shop for Nations Creations, Jason sees it serving as a potential future hub to boost individual entrepreneurship and financial literacy. In September 2021, Stó:lō Community Futures will host a youth entrepreneurship workshop at the building. The youth invited will tour the business and learn about entrepreneurship first-hand – from the artists and production employees building their careers there.



Chips being towed from the Atli Chip Plant
Photo courtesy of Atli Resources Corporation

PROMOTING PROSPERITY THROUGH WOOD FIBRE RECOVERY

Atli Chip Limited Partnership, 'Namgis First Nation

Origin and Structure of the Business

It started with the creation of residual fibre recovery zones. In the Spring of 2020, the British Columbia Ministry of Forests began to penalize forestry companies for leaving too much waste when cutting down trees on North Vancouver Island. The Ministry was seeking to improve the recovery and use of waste wood in the coastal forest. In this shift, 'Namgis First Nation saw an opportunity.

This economic-minded First Nation located on North Vancouver Island knew that there was a shortage of pulp chips on the BC Coast. Jim Bennett, director and treasurer of the Atli Resources Corporation (the 'Namgis' forestry arm) recalls the idea. "What if we could collect and chip the waste wood?" The corporation asked around, finding that such a business could meet a demand from both pulp chip companies and forestry licence holders in the area. That was three years ago. Early in 2021, together with two non-Indigenous partner companies, 'Namgis created the Atli Chip Limited Partnership.

"I am a very big fan of baby steps," says Jim, who is also a consultant working in Indigenous economic development and former partner at KPMG. "So, we took a lot of baby

steps. And COVID delayed us, and a significant amount of de-risking the project was involved." He was concerned not to create any loss for the First Nation. To limit 'Namgis's liability for the project, the economic development corporation created a separate legal structure for the chipping business. "This is how 'Namgis First Nation organizes its businesses," Jim explains: its economic activity is organized into separate economic development corporations for forestry, fisheries, mining, et cetera. As a means further to limit liability to 'Namgis First Nation, the businesses within each sector are formed as limited partnerships as well. All the limited partnerships are structured under an umbrella economic development corporation with an arm's length board of directors: 'Namgis Business Development Corporation (NBDC).

"If we started a large forest fire, for example, and were found liable, then that liability is contained in the limited partnership structure, and doesn't go back to the assets of the Nation."

- Jim Bennett, director and treasurer, Atli Resources Corporation.



For Atli Chip LP, two other partners are also involved. 'Namgis First Nation is the beneficial majority owner, with 60 percent of shares. Wahkash Contracting Ltd., an operator with experience in the area, owns 25 percent; and Paper Excellence, a pulp and paper manufacturer with mills located throughout Canada, holds 15 percent. The management committee of Atli Chip LP reports to its board of directors, which ultimately reports to the shareholders, the 'Namgis Nation, represented by Chief and Council.

"It is challenging," Jim says of the structure, "because we are trying to fit a colonial peg into a non-colonial hole." The model's key advantage is that it removes the Nation and community assets from the business, ultimately protecting it from potential losses. The business's budget has to be approved by its independent board – with input from the First Nation, NBDC and others – "but the Nation does not manage it, because that's how you could possibly get into liability."

Finding Debt that Doesn't Burden the Nation

Early on, the Atli Chip plant received a federal government grant for capital funding. But it would also need to raise more money and take on some debt to start up operations. To acquire the capital, Jim recalls, "we first went to banks. And the barrier in this regard is that their risk model and understanding of Indigenous business has not evolved

to fully match the structures that are in place." Although 'Namgis had taken pains to separate out the limited partnership and forestry development corporation from the First Nation, mainstream banks can persist in seeking a guarantee of any funds borrowed from the First Nation itself (especially in the development corporation's early days). By contrast, the Tale'awtxw Aboriginal Capital Corporation (TACC), one of NACCA's member AFIs, understood what the First Nation sought and why. So Atli Resources borrowed the capital from TACC, "notwithstanding that we pay a moderately higher interest rate." TACC also provided the forestry corporation with a non-repayable subsidy, so that one quarter of the capital borrowed would be non-repayable. In addition, TACC provided meaningful business input and support.

"With TACC, this debt is non-recourse; it stays within the corporation, it doesn't go back to the Nation. And the traditional banks have not gotten on board with that. They are risk averse and have not gotten to that next level. And that's why TACC was so popular with us... We create meaningful things in my mind, and we make a difference."



Intended Impacts, Future Plans

And the intended impacts of this new chipping business started in the spring of 2021? It will have a clear benefit to the forest, environment and local population, recovering wood waste that would otherwise be burned. But “there is the also social side,” Jim offers, as well as “pride of ownership for the ‘Namgis.” The new company provides a viable way for the First Nation to bring in own-source revenue, as well as potential for further businesses under the ‘Namgis umbrella. The forestry corporation has already started bringing ‘Namgis members into the plant, creating employment as well.

“What I always tell Chief and Council is: ‘I’ve got to look you in the eye and tell you, you have control.’ So, if we start to expand and we find something like a burial site, we have to be able to say, ‘we’re shutting it down.’”

In the next few years, Jim foresees expanding in two ways. First, the board would like to introduce a second shift, increasing production and thus also profits and continued employment. Atli will seek to train people – hopefully ‘Namgis members – to run the new shift and will also require new machinery. Second, there are potential spin-off businesses: for example, a salvage business to recover waste within the forest. A future salvage business would require \$2 to \$3 million in further capital to purchase all the equipment. Atli Resources has already identified a ‘Namgis member to help run the business, together with a third-party person with operational expertise, and has had conversations with TACC about its possible capital needs for this new venture.

The Importance of Partnerships – and First Nation Control

The Atli Chip project brought out two themes that Jim finds important when speaking of Indigenous-owned businesses: partnerships and Indigenous control. Partnerships can bring in outside expertise and are an important form of reconciliation, he says, and has seen many benefits of partnership already in this project. With Paper Excellence, for example, “we created the wheel a bit,” figuring out how to make the initiative work well for both parties. The global company has mills elsewhere in Canada, and could likely bring its experience on the BC coast into discussions with First Nations across the country. But equally for Jim, any partnership must always feature First Nation control. Control has many advantages, and a chief one comes back to risk: “the more control you have, the less risk to you.” If a First Nation controls a business entity, there is no possibility that other partners will take key decisions regardless of the wishes of the First Nation party.

There is a benefit of Indigenous ownership to non-Indigenous partners as well. As an entity that is majority Indigenous-owned, Atli Chip qualifies for financing and subsidies that its partners could not otherwise obtain. Bringing the partners together helps ensure both success of the venture and benefits for everyone involved. As Jim sums up, “It’s a win-win for everyone.”





SUPPORTING FUTURE GROWTH THROUGH ECONOMIC DEVELOPMENT

Sunchild Business Development Corp, Sunchild First Nation

Origin and Structure of the Businesses

"The Sunchild First Nation identified the importance of economic development to allow for an additional revenue stream and employment opportunities for the members," says Shane Beston, CEO of Sunchild Business Development Corp. "This was the driver for the establishment of the band businesses." In 2016, this Cree First Nation located about 50 km northwest of Rocky Mountain House, Alberta hired Shane to formally establish its five companies.

Sunchild's businesses are industry-focused, with companies in construction, gravel, natural gas utility, electricity, and oil and gas. Most are about two years old, though the oil and gas company – a flow-through for royalty payments from the development of the First Nation's oil and gas leases – has existed for about ten years. The main rationale for establishing the companies has been to take advantage of Sunchild's proximity to resource developments. The gravel business, Shane says, is a "function of our having an extremely good source of aggregate product on the reserve." The idea for the natural gas utility came when the permit for the First Nation's existing provider was about to expire. This presented an opportunity for the First Nation to purchase, own and operate the utility itself.

All five of the businesses are 100 percent-owned by the Sunchild First Nation. They are structured as limited partnerships owned and managed by the economic development corporation. Added to these is the First Nation's equity in 25 or so joint ventures it has with industry partners working in the area.

As the current CEO of the economic development corporation, Shane operates the five First Nation-owned businesses. The directors of his board are the First Nation's chief and council. The corporation's reporting structure, he says, is informal: "A lot of it is meeting almost daily in the chief's office, with one of the councillors." The First Nation's current chief has been in office since 2013 and its council is well-informed about its businesses and partnerships.

Socio-Economic Benefits and Challenges

What are the intended benefits of the five community-owned businesses? Their goals centre on two things: revenue for the First Nation and employment for members. Two years prior to hiring Shane, Sunchild had consulted broadly with members to create a comprehensive community plan. The plan identified the creation of jobs

and generation of revenue as high priorities. Because the funding that Sunchild receives from Canada far from suffices to meet the needs of the fast-growing community, Shane notes that the top priority is to bring in revenue to augment programs. The second priority is to develop capacity and employ members.

"We're in our infancy out here, working toward what we believe will be wonderful opportunities for the community."

- Shane Beston, CEO, Sunchild Business Development Corp

Most of the community's businesses are only two years old, and thus have not yet been able to realize their intended impacts. At this stage, Shane says, "if we are looking at it on a scale of 1 to 10, I would say that we are about a 3. We are still working on developing capacity on the reserve to allow the members to take a bit more advantage of the opportunities we have for them here." Jobs in trades and other opportunities do exist through the First Nation's many partnerships, but members are often hesitant to take them. Racism, discrimination and the legacy of residential schools remain big factors. According to the First Nation's strategic plan, "many adult members face challenges with basic reading and writing skills, which restricts them from many economic and social opportunities." For their part, Sunchild's non-Indigenous industry partners often do not understand the barriers that First Nations people face when they try to join their workforces.

"It's not so much the work that's on reserve, but getting off reserve to really take advantage of the bigger picture out there. All of these social factors come into play – you talk about residential schools, racism, discrimination – we are still looking to build and get past those obstacles to help the members feel comfortable."

Sunchild has concluded that it rests with the First Nation to help set its members up to succeed. The economic development corporation will be a key piece in achieving this, Shane says, helping position the First Nation to put in place programs that will encourage members to gain the skills and confidence they need to succeed in jobs off-reserve. "It's really about building that capacity to get the members to a place where they're comfortable," Shane says. To that end, the leadership has taken care to communicate with its 1,400 members regularly – including with elders and youth, who are also concerned about mitigating the impacts from development of this Treaty 6 First Nation's land. But COVID-19 has also made things more difficult in the past two years. "It is really tough to try to plan anything if you don't know what industry is doing," he says. "It has been two years of asking, 'what's going on next week?'"

Plans for the Future

Though challenges remain, the First Nation is excited about future opportunities. As its next major undertaking, Sunchild is looking to build a natural gas power generating station, which will use natural gas from wells located on the reserve. It has proposals in with various levels of government for assistance for this project, which will be worth about \$200 million. Overall, Shane says, commercial banks have been positive in their interactions and the First Nation has met with few barriers in accessing the capital it requires.

In all its economic activity, Sunchild has a long-term goal in sight. With about 75 percent of its members living on reserve, this First Nation expects the size of its population to double over the next 25 years – and will have to double the services, housing, and infrastructure it offers to match. "That is the overall guiding factor of what we are doing now," Shane says: "to look forward 25 years and make sure we don't have a big issue or problem for the future generation." With housing, infrastructure and other services already strained, the First Nation aims to grow its businesses – both to create opportunities for members and serve them in the generation to come.





Nisichawayasihk Cree Nation Gas Bar, David Kobliski
Photo courtesy of Nelson House Development Corporation

BUILDING ON OPPORTUNITIES WHERE THREE RIVERS MEET

Nelson House Development Corporation, Nisichawayasihk First Nation

Origin and Scope of Businesses

“One door opens another and another and another, and you keep on building.” David Kobliski’s description of his First Nation’s approach to economic growth seems basic enough. What is remarkable is how well it has worked for the Nisichawayasihk Cree Nation (NCN) over the past three decades. David manages the Nelson House Development Corporation, which NCN’s leadership founded in 1992 to help realize its vision of sovereignty, self-sufficiency and self-governance. At the time, David recalls, the only business in this community on the north shore of Footprint Lake was a Northern Store.

NCN’s first business was a gas bar located on the Nelson House reserve. Built with initial funding of \$350,000, the gas bar allowed the First Nation to keep revenue in the community, rather than having it continue to flow to an external business. Next came the building supplies company, which provides most of the materials NCN needs for its housing developments and repairs and is a major supplier to other First Nations in northern Manitoba. Then came the door and kitchen cabinet manufacturing facility and retail store, and a construction company focused on heavy construction and equipment rentals. The latter built the access road to the Wuskwatim Hydroelectric

Project. According to NCN’s website, it was commended by Manitoba Highways for the high quality of its work.

Opening in 2016 was the NCN Three River Store, a state-of-the-art community-owned store for NCN citizens. NCN also provides a fiberoptic highspeed internet service, and built, owns and jointly manages ten 5-bedroom homes for forty children who would otherwise be placed in foster homes. And these are only the holdings located on the First Nation’s original reserve land.

NCN has further properties and businesses in the neighbouring cities of Thompson and The Pas, Manitoba. In 1998, using funds from the Northern Flood Agreement with Canada and Manitoba, NCN purchased a hotel property, successfully adding it to its reserve land in 2016. The 99-suite Mystery Lake Motor Hotel is one of Thompson’s leading hotels – according to NCN’s website, a “primary example of NCN’s commitment to investment in businesses that generate jobs and revenue for the First Nation” as well as to tourism within the Nation’s larger territory. The urban reserve also features a restaurant, a cannabis retail outlet and a second NCN-owned gas bar. Also located in Thompson is Thompson Family Foods, a 25,000 square foot grocery store. A third grocery store, undertaken with Opaskwayak Cree Nation, is located in The Pas.

The business holdings are impressive in their own right. They complement a major joint venture: a 32 percent equity partnership negotiated with Manitoba Hydro in the \$1.6 billion Wuskwatim Hydroelectric dam project. Completed in 2012, the project created 700 jobs for NCN members and a new training facility, the Atoskiwin Training & Employment Centre (ATEC) located in the community.

Social and Economic Impacts

The First Nation's many business developments have already transformed the community. One key impact has been to promote NCN self-governance. "If you're going to be self-governing," says David, "you have a strong economy – your own local economy – and you generate sole-source revenue." When funds come from other governments, those governments decide how they will be used. Whereas "with your own sole source revenue, it's the leadership that decides." One way that the NCN leadership has invested into the community has been to address the community's housing shortage, building over 200 homes. A housing shortage still exists on the First Nation, David notes, but would be far worse if NCN had not used its own funds. Another example of its decision-making autonomy involved the community store, which NCN was able to build without obtaining prior approval from government funders.

A second benefit has been jobs for citizens. Collectively, NCN's businesses employ over 600 workers, with at least 95 percent of jobs on reserve held by NCN members. Jobs in NCN businesses also have a training component, which enables the First Nation to access funds for on-the-job training and certification of its members – whether carpenters, plumbers, heavy equipment operators, or hospitality and management staff. Though often offered by the First Nation, funding for training usually comes from apprenticeship programs and other sources beyond the First Nation.

"For every job that we create in the community, the person that gets employed is going to use the gas bar, or buy building supplies – so that's where our revenue keeps climbing, because of all the jobs we are creating."

- David Kobliski, Manager, Nelson House Development Corporation.

A third impact of NCN's business activity is economic independence. By 2026, David expects, the Nation should be receiving millions in annual revenue per year from hydroelectric alone – in addition to its business assets worth further tens of millions. One effect is that the First Nation has no difficulty accessing commercial financing and grants from funders – in fact, it could proceed with most projects without seeking outside funds at all. NCN is also in a position to make small loans to community members seeking to start a business themselves. If a member requires help in raising cash equity to receive a loan from a bank or Indigenous lender like Community Futures North Central or the First Peoples Development Fund, the First Nation will provide a small equity loan to that member.

Structure and Success Factors

Despite the wide array of holdings, most NCN businesses are governed much as they have been since 1997. All businesses are 100-percent owned by NCN and most fall under the umbrella of the development corporation, whose board and chair are NCN's Chief and Council. All the development corporation's activities aim to build capacity, create employment and generate revenue to fund NCN programs and services. The development corporation has three full-time staff, who help manage NCN's companies and place employees in jobs that suit them.

Motivated employees are a crucial part of NCN's vision of sovereignty, self-sufficiency and success. Finding good managers and employees is where many First Nations-owned businesses falter, David submits. Effective managers are key. Employees also require a sense of ownership, that they are "proud and happy that they're giving back to the community, that they're contributing to the success of the community." To encourage this, the development corporation provides managers a high degree of autonomy in decision-making, and takes care to ensure that employees are placed into jobs they really want to do. It also invests in getting them qualified, which allows them to move on to other jobs if they want to. One asset here is the ATEC training facility, which allows NCN citizens to train in the community – and welcomes members of other First Nations in the region as well.





Mystery Lake Motor Hotel, David Kobliski
Photo courtesy of Nelson House Development Corporation

"I like to say to First Nations, you could be doing exactly the same thing that NCN is doing. You already have the revenue to do it.

Setting up the business is easy, finding the human resources to manage it and make sure it operates accordingly is the tough part."

A second factor in NCN's success is the type of businesses it undertakes. The First Nation is located close to the City of Thompson, a hub of northern Manitoba; but most of its businesses involve essentials and do not rely on a resource-based economy. Gas, groceries, building supplies, electricity: area residents need these items regardless of economic cycles. This strategy to focus on essentials even worked in the First Nation's favour during the COVID-19 crisis: as essential services, most NCN businesses could continue serving their local population rather than having to close.

A third key factor is that NCN is choosy about which partnership offers it takes. "You won't catch us entering into a partnership that's lopsided," David says, "it has to be a win-win." The hydroelectric dam and related projects are the only partnership ventures that have passed that test so far. The rest of NCN's businesses are 100-percent owned by the First Nation, with 100 percent of revenues in its control.

A fourth factor of NCN's success, finally, is governance. Over the past three decades, economic self-reliance has been crucial to the vision of NCN's chief and council. The First Nation's leadership has consistently supported economic development and has helped its citizens appreciate the benefits of self-sufficiency. In addition, the

community's election code entails a 4-year term of office rather than the 2-year term under the Indian Act. In David's view, the 4-year term provides funders, bankers and government a level of comfort that they will be dealing with the same people for a longer time.

Building into the Future

From a gas bar in 1997 to a multi-million dollar set of enterprises in 2021, with each new business building on the success of the last. And for the future? NCN will proceed much as it has to date, David says, willing to open any new door of opportunity that makes sense. One door may well be to intensify its efforts in housing: NCN's community plan indicates that the Nation will need 100 new homes each year for the next 20 years to accommodate its fast-growing population. On reserve, he anticipates focusing on housing, which the First Nation now builds and manages on a rent-to-own basis. It may also build and manage more residential units for citizens living in Thompson or other cities. For all projects, regardless of location, the First Nation will be able to use its own businesses and employees, keeping the money revolving in the community.

As another goal, NCN would like to work further with other First Nations – whether in joint initiatives or providing technical support or advice if other First Nations request it. "NCN likes to demonstrate that we can work with other First Nations and be successful," David says. The First Nation has worked with others in every province of Western Canada on their economic development and has seen first-hand the benefits of collaboration. "If First Nations worked together economically, they would have a strong voice with other governments – provincial, federal, and also municipalities."



Koomiut Co-Op, Kugaaruk, Nunavut
Photo Courtesy of the Arctic Co-operatives Ltd.

LOCALLY-CONTROLLED “ONE STOP SHOPS” IN THE ARCTIC

The Koomiut and Tununiq Sauniq Co-ops

Origin and Offerings

Before the Koomiut Co-op, there was no store in Kugaaruk, Nunavut. That was 55 years ago, when residents of this remote, fly-in community could only buy goods at the federal government’s Distant Early Warning (DEW) line radar site, or travel by dog team to the Northern trading post in Repulse Bay, 150 miles away. By the 1960s, recounts John Kaufmann, Koomiut Co-op’s general manager, community-owned cooperatives were being formed throughout the Canadian Arctic. In Kugaaruk – then known as Pelly Bay – Inuit elders formed the Koomiut Co-operative in 1966, at the urging of a local priest. The business idea came from a basic principle of the co-operative movement: to supply the goods residents needed and keep any profits within the local community. The co-operative model arose in the South, but its principles and structure, according to the website of Arctic Cooperatives Limited, “were very close to that of our sharing culture.”

That sharing culture also gave rise to the Tununiq Sauniq Co-operative, located in Pond Inlet on Baffin Island. This co-operative was incorporated in 1968. Like many other co-ops in the Arctic, the one in Pond Inlet was a shack initially, buying furs, pelts, and carvings to sell in the South. Then in the early 1970s, local educator Fred

Hunt worked with Inuit there to establish the present-day store. Tununiq Sauniq Co-op began to ship in fresh fruits and vegetables in 1974, after local workers at Panarctic Oils wanted their families to eat the same foods they could get at the camp. At that time, says the co-op’s general manager Louise England, food was “horrendously expensive,” though federal subsidy programs – the Food Mail Program, followed by Nutrition North Canada – have made it somewhat more affordable.

Fifty-five years later, John notes, the Koomiut Co-op is a “full-service supermarket and then some,” selling whatever community residents need: groceries, hardware, snow machines and electronics, for example. The retail store is only one line of business; the Koomiut Co-op also operates a fuel distribution service, hotel with restaurant, convenience store and a coffee shop. In recent years, it has gotten into property management, buying and renting out houses to teachers or the Nunavut government’s housing corporation. As with Tununiq Sauniq Co-op and other co-ops throughout the North, Koomiut Co-op is Kugaaruk’s sole cable TV provider.

Tununiq Sauniq Co-op also has diverse business operations – a key to its sustainability, in Louise’s view. These include a retail store, convenience store, hotel with restaurant, gas station, fuel delivery, cable services and



property rentals. Both co-ops have a small construction division and mechanic to repair vehicles. Tununiq Sauniq Co-op has a contract with the Government of Nunavut to provide busing services to local schools in Pond Inlet. Koomiut Co-op is now seeking the same in Kugaaruk.

Social and Economic Impacts

And the outcomes of this diverse economic activity over the past 55 years? Speaking of Arctic Co-operatives in general, American social scientist Kenneth D. Jensen already found positive impacts in 1979, including increased local incomes through jobs and equity in the business. He also noted positive effects on Inuit culture and agency: Inuit acted as both producers and consumers, managers and customers of the stores they owned, and local co-op members collectively exercised control of their economic decision-making.

Four decades later, the Tununiq Sauniq and Koomiut Co-ops exemplify these varied impacts. Like other member co-ops of the Arctic Co-operatives Limited federation, they hire local people wherever possible, with about 60 employees each (at least 90 percent of them Inuit). Both co-ops are the largest employers in their communities, guided by the co-operative principle to offer education and training to members. Arctic Co-operatives Limited offers ongoing training and certification programs in areas varying from fuel handling to small engine repair, retail and merchandising, and management training. And member co-ops intentionally develop talent: an employee could start as a part-time cashier, Louise notes, then

move to the office or to manage one of their businesses. Some former co-op employees have gone on to become MLAs in Nunavut's legislature. As for Tununiq Sauniq Co-op, its first hotel manager Joe Enook was later chairman of the Baffin Divisional Board of Education and Speaker of the House for Nunavut's legislature.

"We have to support ourselves, we're in the Arctic. You can't go to a trade school or learn something other than if we do it ourselves, basically, and that is part of the co-op principles as well."

- John Kaufmann, General Manager, Koomiut Co-op.

The impacts of the businesses are social in a broader sense as well. Tununiq Sauniq Co-op, Louise says, is the social gathering place for the community, holding game nights, fishing derbies, and community picnics. It also gives away many prizes and donates to the local food bank. As long as the business is healthy, it fits its mandate to give items away. Of Koomiut Co-op, "it is the social event," John says, and takes care to note that the co-op's members benefit tangibly from their membership. Last year, patronage dividend payments provided some with up to \$18,000 allowing them to buy a snow machine or other big-ticket items they otherwise could not afford.

Both businesses also offer affordable loans to their members to purchase larger items. The Koomiut Co-op serves as a kind of bank to its members. In Pond Inlet,



Fresh produce, Tununiq Sauniq C-op
Photo courtesy of Tununiq Sauniq Co-op

Tununiq Sauniq has partnered with the First Nations Bank of Canada, which offers banking services, small loans, and financial literacy training to its members.

"Wherever there is a need, the first place that people will come to get it filled is the Co-op. It's a one-stop shop, it has everything!"

- Louise England, General Manager, Tununiq Sauniq Co-op.

Structure

The International Co-operative Alliance, the international body governing co-ops, defines a co-operative as an "autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise." All co-operatives are owned by their members, who elect their boards annually. Subject to local co-op bylaws (typically at age 18), any resident of a community can become a member with a one-time initial share purchase at the nominal cost of \$10 to \$20. There are many benefits to membership, especially in the more successful co-ops: the business distributes surplus earnings in proportion to how many goods or services a member has purchased. Each co-operative has a general manager, who reports to a locally-elected board of directors.

As the community co-operatives expanded their services, their leaders saw a need for a federation to provide mutual assistance, shared services and technical support. The 32 local co-operatives in the territories are member-owners of Arctic Co-operatives Limited, the federation supporting their work. Originally founded in 1972, Arctic Co-operatives Limited has a vision of "people working together to improve their social and economic well-being" and provides locally owned, autonomous co-operatives in Canada's North with a broad suite of supports and services. Arctic Co-operatives Limited is also itself a co-operative: Each member co-op can send two voting delegates to the federation's annual meeting, where they discuss common concerns and elect the Arctic Co-operatives Limited's board of directors. The board is comprised of members representing seven electoral regions spanning across the North.

Meeting the Need for Capital

Co-ops have also pooled their resources into the Arctic Co-operative Development Fund (ACDF), which is a member of the National Aboriginal Capital Corporation Association. As the federation's financing arm, ACDF provides financial services to member co-ops, helping them maintain stability, fuel growth and encourage sound business practices. The core function of the ACDF is to loan member co-ops the capital they require to resupply their businesses. Each year, they borrow the money to purchase and ship goods from ACDF, then repay it over the next ten months.

The Arctic Co-operatives Ltd. also help its members acquire government grants and subsidies where they are available. For example, when the Kugaaruk and Pond Inlet cooperatives both expanded their hotels, the federation helped them identify and apply for available government funding. This freed up the two general managers to focus on the day-to-day needs of their local members.

And looking ahead? When COVID-19 restrictions abate, Tununiq Sauniq Co-op will host a grand re-opening for its newly expanded hotel. "It is beautiful," says Louise, "better than anything you would see elsewhere – and I am very picky – with gorgeous views of the glaciers and mountains." The hotel is now fully equipped to host conferences and meetings for up to 100 people. As for Koomiut Co-op, its board hopes to build and own more housing in the future. The waiting list in the community is 50 families, John says, and the territorial government cannot build houses fast enough.

Advantages of the Co-op Model

Out of "cultural match" as well as practical necessity, Inuit in the North turned to the co-operative business model to support their economic self-determination in the 1950s and 60s. With its emphasis on community-control, the model allows for diversity and flexibility in businesses undertaken, while also adhering to the rule of local member control and mutual assistance. By contrast to private business driven by a profit motive, the co-operative model also allows the business to take on services that it knows will not be profitable – but regardless, offers to fill a community need. As long as the business is stable overall, a co-op can afford to extend itself on some of its ventures.



“Because there isn’t a lot of other infrastructure in the North, local co-ops have taken on responsibility and accountability for a lot of services that a normal retail business wouldn’t be involved in – fuel contracts, running hotels, providing cable services. The local coop does that because of their concern for community.

- Robert Mader, Arctic Cooperatives Limited

Through their service federation, member co-ops also help each other. “We couldn’t survive without them, bottom line,” says John of Arctic Co-operatives Limited and its Development Fund. The federation enables mutual sharing and support – in a financial sense, where almost every individual community co-operative has been “technically broke” at least once since it started and relies on the pooled fund. The federation enables such support in a social sense too, through annual face-to-face meetings that allow its 32 members to share challenges, opportunities and successes. In a remote fly-in community, this is no small feat.



Community Gathering at Tununig Sauniq Co-op, Pond Inlet, Nunavut
Photo courtesy of Tununig Sauniq Co-operative

PROFILE SOURCE MATERIALS

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APPENDIX A: INTERVIEW GUIDE

NACCA Report Profiling Indigenous Community-Owned Businesses: Interview Guide for Business Owners

The National Aboriginal Capital Corporations Association (NACCA) is a membership-driven national association of Aboriginal Financial Institutions – or AFIs – across Canada. The AFI network supports financing to First Nations, Métis and Inuit businesses and communities. Most of the loans the network provides are to private entrepreneurs, but some AFIs also provide loans or services to Indigenous community-owned enterprises. Such businesses often operate as parts of holistic community economic development strategies seeking to promote goals like job creation, community self-sufficiency, and diversified opportunities for members.

In an effort to understand Indigenous community-owned businesses and their needs, NACCA is working with me – Jodi Bruhn of Stratéjuste Canada – to develop a report profiling several such businesses across the country. The profiles will rely on interviews with a representative of the business, as well as any written materials they agree to use. Each profile will address how the business came about; its basic structure and goals; particular opportunities or barriers; and any further lending supports the owner thinks might be needed. Where applicable, the profile will present how the AFI that referred your business to us has assisted the business owner.

The interview will take about one hour, and will be guided by the following six questions:

1. How did your community get the idea to start or acquire this business?
2. What were the intended economic and social impacts of your business? Has it achieved these impacts? If so, how? If not, why do you think it has not?
3. At a high level, how is your business structured? What are its key reporting relationships?
4. Thinking about access to capital and related supports, what particular opportunities or barriers has your business encountered over the years?
5. Thinking again of access to capital and related supports, what will your business require in the next 3 years? In the next 10 years?
6. What, if any, is your relationship to Aboriginal Financial Institutions in your region? What would your business need to have a fruitful relationship to AFIs in the future?

In advance of submitting your profile to NACCA, I will share a draft for your review and comments and seek your permission to use it in the larger report. Once I complete your profile, you will be free to use it on your website, print materials, presentations, etc. NACCA will share the full report externally via its national network, website and social media. Importantly, NACCA will also share the report with Employment and Social Development Canada (ESDC), the federal department funding this study.