

NASKAPI COMMUNITY ECONOMIC DEVELOPMENT
ORGANIZATION

OPERATIONAL PROCEDURES

February, 2004

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1.0 INTRODUCTION

The Naskapi Community Economic Development Organization (“CEDO”) was created in 1990 to address the economic development needs of Kawawachikamach. Experience has shown that it is useful to have a document describing the procedures to be followed by the CEDO and applicants to it.

This document is designed for use by the CEDO and by Naskapi entrepreneurs who plan to submit requests for funding to the CEDO. It also serves as a guide to the CEDO to ensure the equitable and consistent processing of requests for funding from Naskapi entrepreneurs.

2.0 MANDATE OF THE CEDO

As stated in Section 3 of By-Law No. 252 *Respecting the Naskapi Community Economic Development Organization and Repealing By-Law No. 220* (“CEDO”), which was adopted by Council at its meeting of 7 July, 2003, (Appendix A) the CEDO is mandated to do the following: to prioritize the business development needs of Naskapis residing on Category IA-N land and in its vicinity in the Territory defined at Subsection 1.16 of the *Northeastern Quebec Agreement* and of Native non-Naskapis who have resided on Category IA-N land for a minimum of twelve (12) consecutive months preceding their request for assistance (collectively referred to hereinafter as “Eligible Persons”); to identify and follow up on matters related to the infrastructural improvement of Kawawachikamach; to identify business opportunities in the Kawawachikamach/Schefferville area and Eligible Persons who may be interested in taking advantage of those opportunities; to prioritize the completion of feasibility studies; to recommend to Council the provision of funding to meet the foregoing needs out of the budget granted to it; and to do all such other things that may be necessary or desirable to give effect to the foregoing.

3.0 ORGANIZATIONAL STRUCTURE – RESPONSIBILITIES

The CEDO consists of representatives from the Social Assistance Programme, Naskapi Development Corporation (“NDC”), Naskapi Management Services, the Naskapi Training Coordinator Programme, the Naskapi CLSC, Jimmy Sandy Memorial School, the Naskapi Nation of Kawawachikamach (the “Nation”), and the Community.

All CEDO decisions are reached by consensus. In the event that it is not possible to reach consensus, each member has one vote, except where there is a conflict of interest, in which case that member has no vote.

The mandate of the individual CEDO members is to: attend meetings; evaluate proposals; determine policy; travel to conferences; attend training programmes, seminars, and workshops; and submit summary reports thereon to the Nation, NDC, and the CEDO.

3.1 CEDO Facilitator (the “Facilitator”):

The mandate of the Facilitator is to assist the CEDO to: identify, implement, and administer economic development and training initiatives; identify and access project funding from

governmental and non-governmental institutions; prepare financial/business plans; evaluate project proposals; conduct community consultations; disseminate relevant project information to the residents of Kawawachikamach; report to the CEDO and to the Nation; liaise with the federal and provincial governments; and attend conferences and seminars on behalf of the CEDO.

The Facilitator's responsibilities include, but are not limited to, the following:

- 3.1.1 prepare operational plans, financial reports, and annual reports;
- 3.1.2 prepare meeting agendas, background materials, minutes, and follow up to meetings;
- 3.1.3 administer the CEDO's budget;
- 3.1.4 propose economic development initiatives to the Nation and to the CEDO;
- 3.1.5 identify sources of funding for economic development initiatives;
- 3.1.6 assist potential Naskapi entrepreneurs to start businesses;
- 3.1.7 liaise with federal and provincial government departments in regard to economic development initiatives and programmes; and
- 3.1.8 present economic development proposals to the Naskapi Nation Council, and to report on the progress of on-going initiatives.

3.2 Economic Development and Outreach Officer ("EDOO"):

The EDOO is an *ex officio* member of the CEDO. The EDOO's functions are to: encourage and promote entrepreneurship at Kawawachikamach; provide assistance to residents of Kawawachikamach and to Naskapis residing in Schefferville and Matimekosk (the "Clients") who claim Employment Insurance benefits; and promote labour market integration programmes that are offered by the federal and provincial governments, with a view to reducing the unemployment rate in the community (see Appendix C for the complete job description of the EDOO).

The specific duties of the EDOO include, but are not limited to, the following:

- 3.2.1 in collaboration with the Facilitator, assisting in establishing the agendas for CEDO Meetings, preparing background materials for said Meetings, and following up to said Meetings;
- 3.2.2 assisting potential Naskapi entrepreneurs to complete the CEDO's Application for Business Assistance ("ABA") (Appendix B);
- 3.2.3 in collaboration with the Facilitator, assisting potential Naskapi entrepreneurs to identify and to access funding from federal and provincial government agencies and non-governmental organizations;

- 3.2.4 in collaboration with the Facilitator, coordinating and administering the Nation's Summer Career Placement Programme;
- 3.2.5 undertaking any other tasks that may from time to time be assigned by Council or the Director General of the Nation.

4.0 SUBMITTING REQUESTS FOR FUNDING TO THE CEDO

4.1 Establishing a New Business:

- 4.1.1 A Proponent who wishes to establish a new business, must submit one copy of an ABA, and one copy of a Business Plan ("Plan") either to the EDOO at the Naskapi Nation of Kawawachikamach Office, P.O. Box 5111, Kawawachikamach, Québec, G0G 2Z0, Telephone (418) 585-2686, Telecopier (418) 585-3130, or to the Facilitator at 5800 avenue Monkland, 2^e étage, Montréal, Québec, H4A 1G1, Telephone (514) 482-6887, Telecopier (514) 482-0036;
- 4.1.2 The proposed business must be based on sound business principles, such as a cost-benefit analysis, and not on satisfying eligibility criteria to receive funding.

4.2 Purchasing an Existing Business:

- 4.2.1 A Proponent who wishes to purchase an existing business, must submit one copy of an ABA and a Plan either to the EDOO or to the Facilitator, at the coordinates specified in Subsection 4.1.1;
- 4.2.2 The proposed purchase must be based on sound business principles, such as a cost-benefit analysis, and not on satisfying eligibility criteria to receive funding.

4.3 Assistance to Complete the ABA and Plan

- 4.3.1 The EDOO, and the Facilitator are available to assist the Proponent, free-of-cost, to complete the ABA and the Plan. A copy of the EDOO's job description and the Facilitator's responsibilities are appended hereto as Appendices C and D, respectively.

4.4 Deadline for Submitting a Request for Funding to the CEDO

- 4.4.1 The ABA and the Plan must be submitted not less than ten (10) working days prior to the next scheduled meeting of the CEDO. A schedule of the CEDO's Meetings for the fiscal year can be obtained from the EDOO.

4.5 Ineligible Applications

The CEDO will not consider Applications:

- 4.5.1 from persons who have failed to reimburse it for expenses that it incurred that were in fact their responsibility;
- 4.5.2 for retroactive financial assistance. For example, if an individual submits an Application to the CEDO to cover the costs of the preparation of a business plan that has already been prepared, the CEDO will not consider the application;
- 4.5.3 from persons who owe money to the Naskapi Local Management Board (“NLMB”) for expenses incurred for a previous institutional or on-the-job training programme funded by the NLMB which s/he voluntarily quit without a reason deemed valid by the NLMB.

5.0 PROCEDURES TO EVALUATE REQUESTS FOR FUNDING

- 5.1 The Facilitator verifying that the ABA and the Plan are complete, tables them at the CEDO Meeting. Incomplete requests are returned to the Proponent by the Facilitator, along with a written explanation of the reason(s) why the request is being returned;
- 5.2 Due to the CEDO’s limited budget, requests for funding are prioritized prior to being approved or rejected by chronological order of receipt, and by examining the following, in no particular order:
 - 5.2.1 the relevance of the proposed business to the Community, for example: the goods and/or services that the proposed business will provide, the number of jobs that the proposed business may create, etc;
 - 5.2.2 the consistency of the proposed business with the cultural values of the Community, for example, opening a liquor store in Kawawachikamach would be viewed as being inconsistent with the community’s cultural values, while a store selling crafts supplies would be viewed as being consistent with them;
 - 5.2.3 the viability of the proposed Business, as demonstrated by the ABA and the Plan, and as determined by the CEDO on a case-by-case basis;
 - 5.2.4 the Proponent’s ability to successfully operate the proposed Business, as demonstrated by the ABA and the Plan, and as determined by the CEDO on a case-by-case basis;
 - 5.2.5 the Proponent’s ability to secure his/her financial contribution to the proposed business;
 - 5.2.6 the procurement of financial assistance for the proposed business from other funding sources, such as Aboriginal Business Canada for proposed businesses whose start-up costs exceed 5 000\$.

6.0 PROPONENT'S CONTRIBUTION

- 6.1 The Proponent is required to make a financial contribution to his/her proposed business, as an indicator of his/her commitment to the project;
 - 6.1.1 For projects that cost up to 5 000\$, a proponent contribution of 40%, or a maximum contribution of 750\$, whichever is the lesser of the two, is required;
 - 6.1.2 For projects that cost more than 5 000\$, a minimum proponent contribution of 15% is required.

7.0 PROCEDURE TO NOTIFY THE PROPONENT OF THE CEDO'S DECISION

- 7.1 The Proponent is informed in writing of the decision of the CEDO not more than fifteen (15) working days following the date of the CEDO Meeting at which his/her request for funding was reviewed. The said correspondence indicates, with reasons, whether the request was approved, approved with modifications, refused, or deferred;
- 7.2 On the basis of the decision specified in Subsection 7.1, the Facilitator informs the Proponent of the procedures to be followed to advance his/her proposed business;
- 7.3 If the Proponent believes that the decision, under Subsection 7.1, or the conduct of the Facilitator, constituted an unfair application of the foregoing procedures, s/he may initiate the appeal procedure specified in Section 9.0.

8.0 PROCEDURES TO RELEASE FUNDS

- 8.1 Prior to the CEDO's releasing of its contribution for an approved project, the Proponent is required to deposit his/her contribution with the Accounts Receivable Clerk at the Naskapi Nation of Kawawachikamach.
- 8.2 The CEDO releases funds only in the following manner:
 - 8.2.1 it reimburses the Proponent upon receipt of invoices corresponding to his/her ABA and Plan; or
 - 8.2.2 it arranges for direct payment to suppliers of the Proponent's Business upon receipt of invoices or purchase orders that correspond to the Proponent's ABA and Plan.
- 8.3 Funds are **not** released directly to the Proponent, except when authorized by the CEDO on a case-by-case basis;
- 8.4 If the CEDO decides to release funds directly to the Proponent, it releases only up to a maximum of fifty percent (50%) of its approved contribution. If said funds are released, the Proponent is required to submit to the CEDO invoices corresponding to his/her ABA and Plan that account for said funds prior to receiving the remaining 50%. The CEDO does not accept further requests from, or release additional funding to, Proponents who fail to provide

said invoices. Other organizations/committees, like the Naskapi Local Management Board may also decide not to accept further requests from, or release additional funding to, Proponents who fail to provide said invoices;

9.0 APPEAL PROCEDURE

9.1 Prior to initiating the appeal procedure that follows, an appellant may:

- 9.1.1 request, in writing, not more than five (5) working days after receiving the written decision contemplated in Subsection 7.1, a meeting with the Facilitator to discuss the problem or grievance pertaining to the said decision;
- 9.1.2 within ten (10) working days of receipt of said request, a meeting will be convened between the Facilitator and the appellant. The Director General of the Nation may be invited by the Facilitator to attend said meeting, which may be held by teleconference;
- 9.1.3 if said meeting does not resolve the problem, the appellant may, at his/her discretion and within ten (10) working days of said meeting, initiate the appeal procedure;

9.2 The appeal procedure is as follows:

- 9.2.1 the appellant submits a written notice of appeal to the Director General of the Nation, with a copy to the Facilitator, not more than twenty-five (25) working days after receiving the written decision contemplated in Subsection 7.1;
- 9.2.2 within ten (10) working days of receipt of said notice of appeal, the Nation's Council reviews the appellant's case and renders a decision, in writing, to the appellant with a copy to the CEDO;
- 9.2.3 if the Nation's Council requires additional information to make a decision, it convenes, at its discretion and within five (5) working days following the review contemplated in Subsection 9.2.2, a hearing. The appellant and the Facilitator are invited to attend said hearing, which may be held by teleconference;
- 9.2.4 the decision of the Band Council is communicated, in writing, to the appellant, with a copy to the CEDO, no later than twenty five (25) working days from the date of receipt by the Director General of the Nation of the notice of appeal;
- 9.2.5 if the decision rendered by the CEDO is modified by the Nation Council, the CEDO will strive to correct any deficiencies in its Operational Procedures that led to that decision. The appellant will not, however, be entitled to any compensation or benefit.

10.0 APPENDICES

APPENDIX A

By-Law No. 252 Respecting the Naskapi Community Economic Development Organization

**BY-LAW NO. 252
(RESPECTING THE NASKAPI COMMUNITY ECONOMIC
DEVELOPMENT ORGANIZATION AND REPEALING BY-LAW NO. 220)**

WHEREAS the Department of Indian Affairs and Northern Development and the Naskapi Nation of Kawawachikamach execute an annual Comprehensive Funding Arrangement (hereinafter called the “Arrangement”) for the delivery of programmes and services;

WHEREAS funding for economic development activities is a component of the Arrangement;

WHEREAS, by By-law No. 147, the then Naskapi Band of Quebec created the Naskapi Community Economic Development Organization;

WHEREAS By-law No. 147 (Respecting the creation of the Naskapi Community Economic Development Organization) has been modified on three occasions, namely by the enactment of By-law Nos 197, 205, and 220;

WHEREAS the Naskapi Nation of Kawawachikamach wishes to modify By-law No. 220 to reflect changes in the composition of the Naskapi Community Economic Development Organization;

NOW THEREFORE the Naskapi Nation of Kawawachikamach acting through its Council at a meeting of the Council held at the Village of Kawawachikamach on the 7th Day of July, 2003, hereby enacts the present By-law No. 252 respecting the Naskapi Community Economic Development Organization and Repealing By-law No. 205, pursuant to Section 40 of the *Cree Naskapi (of Quebec) Act*.

ESTABLISHMENT OF THE NASKAPI COMMUNITY ECONOMIC DEVELOPMENT ORGANIZATION

1. There is hereby constituted a committee bearing the name “Naskapi Community Economic Development Organization” (hereinafter called the “Committee”).

OBJECTIVE OF THE COMMITTEE

2. The objective of the Committee is to administer the economic development budget allocated to the Naskapi Nation of Kawawachikamach pursuant to the Arrangement.

MANDATE OF THE COMMITTEE

3. The Committee is mandated to do the following: prioritize the business development needs of Naskapis residing on Category IA-N land and in their vicinity in the Territory defined at Subsection 1.16 of the *Northeastern Quebec Agreement* and of Native non-Naskapis who have resided on Category IA-N land for a minimum of twelve (12) consecutive months preceding their request for assistance (collectively referred to hereinafter as “Eligible Persons”); identify and follow up on matters related to the infrastructural improvement of Kawawachikamach; identify business opportunities in the Kawawachikamach/Schefferville area and Eligible Persons who may be interested in taking advantage of those opportunities; prioritize the completion of feasibility studies; recommend to Council the provision of funding to meet the foregoing needs out of the budget

granted to it; and all such other things that may be necessary or desirable to give effect to the foregoing.

COMPOSITION OF THE COMMITTEE

4. The Committee is composed of representatives from Naskapi socio-economic, cultural, and educational organizations and from the community at large. The Committee numbers ten (10) members. Five members are appointed, two members are elected, and three members are *ex officio*.
5. The following organizations each appoint one (1) member to the Committee:
 - Naskapi Nation of Kawawachikamach;
 - Naskapi Development Corporation;
 - Naskapi CLSC; and
 - Jimmy Sandy Memorial School.
6. The persons holding the following positions are *ex officio* members of the Committee:
 - Training Coordinator;
 - Social Assistance Officer; and
 - Economic Development and Outreach Officer.
7. In addition, two (2) community representatives between the ages of 18 and 30 years, one (1) female and one (1) male, elected at a duly convened Ordinary or Special Band Meeting, will sit on the Committee.

ELIGIBILITY FOR MEMBERSHIP

8. Any person who is eighteen (18) years of age or older is eligible for membership. In the case of the community representatives, any member of the Nation who is between the ages of 18 and 30 years and resides on Category IA-N land or in their vicinity in the Territory defined at Subsection 1.16 of the *Northeastern Quebec Agreement* is eligible to be a member of the Committee.
9. No person is eligible to be appointed or elected as a member of the Committee if, within the three (3) years preceding her or his appointment or election, as the case may be, s/he has been convicted of a criminal offence.

TERM OF OFFICE

10. Appointment or election to the Committee is for a term of three (3) years. Members may be re-appointed or re-elected, as the case may be.

VACANCY

11. A person ceases to be a member of the Committee prior to the expiry of his/her term of office immediately on the occurrence of one of the following events:
 - (i) should s/he die or resign;
 - (ii) should s/he be convicted of a criminal offence;

- (iii) should s/he have been absent from three (3) consecutive meetings of the Committee otherwise than by reason of illness attested to by a health professional;
- (iv) in the case of the appointed members, should s/he be dismissed as a member of the Committee by the organization that appointed him/her;
- (v) in the case of the *ex officio* members, should s/he cease to hold the office in virtue of which s/he is a member;
- (vi) in the case of the elected representatives, should s/he cease to reside on Category IA-N land or in their vicinity in the Territory defined at Subsection 1.16 of the *Northeastern Quebec Agreement*, or if they cease to hold the office in question;
- (vii) should s/he be dismissed by the Council of the Nation for cause.
- (viii) in the case of appointed members, if s/he ceases to be a member of the organization that appointed her/him.

12. In the case of the appointed members, the organizations appointing members to the Committee shall fill the vacancy so occurring on the Committee for the remainder of the term of the former member, except if they have been dismissed by Council for cause.

13. In the case of the *ex officio* members, the person assuming the relevant office, or any other person appointed by Council, shall fill the vacancy so occurring on the Committee.

14. In the case of the elected members, Council shall, by resolution, decide whether an election shall be held to fill the vacancy so occurring on the Committee for the remainder of the term of the former member. In the event that Council decides not to hold an election, Council shall, by resolution, fill the vacancy so occurring on the Committee for the remainder of the term of the former member.

QUORUM

15. The quorum for the meetings of the Committee is a majority of the members.

CHAIRPERSON

16. The members of the Committee shall select a chairperson from among themselves.

DECISION-MAKING

17. All decisions shall be made by consensus. Consensus shall be deemed to be achieved when all members agree with a decision, or when those in disagreement are able to withhold their opposition and support that decision publicly. In instances when consensus cannot be reached, a decision will be taken by majority vote.

MEETINGS

18. The Committee shall meet once every four (4) months or as required. Minutes of the meetings shall be taken by a secretary appointed by the Committee from among its members. The meetings of the Committee are not open to the public unless the Committee decides otherwise. Notwithstanding that a meeting may not be open to the public, the Committee may invite any persons it chooses to attend such meeting. Meetings may be held by teleconference.

RULES OF PROCEDURE

19. The Committee may establish such rules of procedure for its meetings and functioning as it may decide, provided that they are not inconsistent with this by-law.

FISCAL YEAR

20. The fiscal year of the Committee is 1 April to 31 March of the following year.

REPORTS

21. The Committee will submit to Council: (i) an operational plan, including monthly cash flow forecasts, prior to the start of each fiscal year; (ii) an Annual Report, containing the information prescribed by Council, by 31 May of each year.

FINANCIAL ADMINISTRATION

22. The Committee may not make any expenditures from the budget that it administers on behalf of Council other than in conformity with the procedures of general application established by Council from time to time.

REMUNERATION

23. Those members of the Committee who are unemployed or whose employers will not pay them for time spent attending meetings of the Committee will be entitled to receive 25.00\$ per session, up to a maximum of 250.00\$ per month. A “session” is a part of a meeting, and a day consists of three “sessions” corresponding respectively to the morning, or part thereof, the afternoon, or part thereof, and the evening, or part thereof. Those members employed by the Nation will be entitled to full pay while attending meetings of the Committee held during working hours and to 25.00\$ for sessions held outside normal working hours.

REPEALING BY-LAW 220

24. By-law No. 220 is repealed by the present By-law No. 252, effective immediately.

APPENDIX B

Application for Business Assistance

**NASKAPI COMMUNITY ECONOMIC DEVELOPMENT
ORGANIZATION**

APPLICATION FOR BUSINESS ASSISTANCE

February, 2004

NASKAPI COMMUNITY ECONOMIC DEVELOPMENT ORGANIZATION

APPLICATION FOR BUSINESS ASSISTANCE

- PURPOSE OF THE APPLICATION -

The Application for Business Assistance (the “Application”) represents the first step in the planning of your proposed business. The purpose of the Application is two-fold:

to introduce the applicant to some of the general questions that need to be answered before deciding whether a proposed business has a reasonable chance of succeeding;

to help the Naskapi Community Economic Development Organization (“CEDO”) to understand whether the applicant is aware of the implications of starting and operating a small business, to provide to the applicant its preliminary assessment of the proposed business, as well as its assessment of the costs associated with starting and operating the said business.

The Application is not a business plan. Although many of the questions asked in the Application will also be included in a business plan, additional information will be required in order to complete a proper business plan. The complexity of the business plan will depend largely on the scale of the proposed business. After receiving the CEDO's assessment of the proposed business, the applicant will decide whether to proceed to the next step: the preparation of a business plan. Although the preparation of that plan is the responsibility of the applicant, the CEDO can provide certain technical assistance and other relevant information.

The questions in the Application are divided into four general sections: Personal Data, Knowledge of Small Business Development, Project Data, and Financial Data. Each section begins with a brief statement explaining the reasons why the CEDO needs to obtain the requested information. All of the information provided by the applicant will be kept strictly confidential.

If you require any assistance in completing the Application, please do not hesitate to contact Mr Sampson Einish, Economic Development and Outreach Officer, Telephone (418) 585-2686, ext. 224, or Ms Coco Calderhead, CEDO Facilitator, Telephone (514) 482-6887.

PART ONE - PERSONAL DATA

The information obtained in this section will provide the CEDO with general data on the applicant's level of education, current and past employment, total assets and liabilities, and information on the financial institution where banking transactions are conducted. Certain data will be entered into a labour market information computer database that is being maintained by Ms Theresa Chemaganish, Training Coordinator.

Name _____

Mailing Address _____

Telephone Number _____

Date of Birth _____

Marital Status _____

Name of Spouse _____

Number/Age of Dependants _____

Social Insurance No. _____

Beneficiary No. _____

1.2 Education

Last Grade Completed Successfully _____ Year Completed _____

Other Training: Certificate/Diploma/Degree

_____ Year Completed _____

_____ Year Completed _____

_____ Year Completed _____

1.3 Current Employment

Employer _____

Type of Work _____

Weekly Salary _____

Employment Status Full-time _____ Part-time _____

Permanent _____ Seasonal _____

Start Date _____

Completion Date (if seasonal employment) _____

1.4 Employment History (last 2 positions)

Employer _____

Type of Work _____

Weekly Salary _____

Start Date _____

Completion Date _____

Employment Status Full-time _____ Part-time _____

Permanent _____ Seasonal _____

Reason for leaving _____

Employer _____

Type of Work _____

Weekly Salary _____

Start Date _____

Completion Date _____

Employment Status Full-time _____ Part-time _____

Permanent _____ Seasonal _____

Reason for leaving _____

1.5 Summary of Net Worth

Assets

Estimated Value

Personal Savings \$ _____

House/Cottage	\$ _____
Vehicles	\$ _____
	\$ _____
Other Investments	\$ _____
	\$ _____
TOTAL ASSETS	\$ _____

<u>Liabilities</u>	<u>Amount</u>
Rent (Annual Payment)	\$ _____
Energy (Annual Payment)	\$ _____
Personal Loans (Principal Owing)	\$ _____
Car Loans (Principal Owing)	\$ _____
Charge Accounts (ie. credit cards)	\$ _____
	\$ _____
Other Accounts Owing	\$ _____
	\$ _____
TOTAL LIABILITIES	\$ _____
Total Assets - Total Liabilities = Net Worth	\$ _____

1.6 Where do you conduct your banking?

Financial Institution _____

Mailing Address _____

Telephone Number _____

Contact Person _____

PART TWO - KNOWLEDGE OF SMALL BUSINESS DEVELOPMENT

The information obtained in this section will help the CEDO to evaluate the level of understanding of the applicant in regard to starting and operating a small business. The information will also help the CEDO to determine the focus and the content of future business development training programmes.

2.1 What is a small business?

2.2 Name a business that is in the *service* sector.

2.3 Name a business that is in the *retail* sector.

2.4 Name a business that is in the *manufacturing* sector.

2.5 Name a business that is a combination of two categories (retail and service, manufacturing and retail, manufacturing and service);

2.6 What is the difference between a business idea and a business opportunity?

2.7 What are some of the advantages of owning your own business?

2.8 What are some of the disadvantages of owning your own business?

2.9 What are some of the main characteristics of a successful person?

2.10 What is a business plan?

2.11 Who is responsible for preparing a business plan?

2.12 What are the main reasons for preparing a business plan?

2.13 What are the benefits of preparing a business plan?

3.3 How will you structure the business?

- a) sole proprietorship _____ b) partnership _____ (check one only)

If the business will be a partnership, who will be the owners, and what will be their percentage of ownership?

	<u>Name</u>	<u>Percentage</u>
1.	_____	_____ %
2.	_____	_____ %
3.	_____	_____ %

3.4 Why do you want to start this business?

3.5 What skills or knowledge do you need for this business?

3.6 Why do you think that you can operate this business?

3.7 Why do you think that there is a need for this business?

3.8 Are there similar businesses already operating in the Kawawachikamach/Schefferville area?

3.9 If a similar business exists, explain why your business will be better?

3.10 How will you find out if your business will have customers?

3.11 If you do a survey of your market (ie. the people who could be your customers), what questions will you ask them?

3.12 Will your business have to depend on suppliers?

3.13 If you will need suppliers, who are they and where are they located?

3.14 What equipment and supplies will you need to start the business? (attach list, if necessary)

3.15 Will you operate the business from:

(a) your home (b) a separate building (circle one only)

If you circled (b), where will the building be located?

3.16 Will you need any permits to operate the business? If so, which?

3.17 Will your business accept credit? If so, why?

3.18 If you answered *Yes* to Question 3.17, how will you decide whether to offer credit to potential clients?

3.19 If you answered *Yes* to Question 3.17, how will you ensure that clients pay their credit accounts?

3.20 How many hours per week do you think that you will spend working at the business?

3.21 How much do you think your weekly earnings will be?

3.22 How many and what type of jobs will your business create? If you intend to hire employees, how much do you plan to pay them?

3.23 Do you plan on using the services of a business advisor to assist you with the administration of the business, such as, bookkeeping and accounting?

Yes _____ No _____ Don't Know _____ (check one only)

If you answered *Yes*, what organization will assist you and how much will they charge you for the services rendered?

If you answered *No*, who will ensure that the administration is completed properly?

If you answered *Don't Know*, please indicate the reasons why that is the case, and when you expect to know how the business will be administered.

PART FOUR - FINANCIAL INFORMATION

The information obtained in this section will help the CEDO to understand the estimated start-up and operating costs of the proposed business, the amount of funding being requested by the applicant, and the personal contribution that the applicant will make to the proposed business. The information will assist the CEDO in determining whether to reserve funding for the proposed business. If, after reviewing the information, the CEDO considers that additional information is required in order to fully understand the costs associated with the proposed business, or its viability, it will ask the applicant to answer specific questions or to submit a proper business plan, prior to committing funding.

- 4.1** What are the estimated *start-up* costs (ie. the money that will have to be spent before the business begins to operate, such as the purchase of equipment, construction of a building, and professional services) of the business?

- 4.2** How much of your personal finances are you willing to contribute to the start-up costs of the proposed business?

- 4.3** If the proposed business is a partnership, how much funding is the partner willing to contribute to its start-up costs?

4.4 How much funding for the start-up costs are you requesting from the CEDO? Please indicate whether you are requesting a loan, a grant, or a combination of a loan and a grant, as well as the corresponding dollar value for each request:

(a) loan	_____	\$
(b) grant	_____	\$
Total amount requested	_____	\$

4.5 If you are requesting a loan, what guarantees can you provide?

4.6 Are you presently seeking assistance from other sources? If yes, please specify the source, the type of assistance, and the amount requested.

<u>Funding Source & Type of Assistance Requested</u>	<u>Amount</u>
<u>(Loan/Grant)</u>	
_____	_____ \$
_____	_____ \$
_____	_____ \$

4.7 What will you purchase with the funds specified in subsections 4.4, 4.5, and 4.6?

<u>Item</u>	<u>Amount</u>
_____	_____ \$
_____	_____ \$
_____	_____ \$
_____	_____ \$
_____	_____ \$
_____	_____ \$
TOTAL	_____ \$

4.8 What are the estimated monthly *operating* costs of your proposed business, such as, supplies, wages, rental of building, insurance, and telecommunication expenses?

4.9 How will you pay for the operating costs of your proposed business?

4.10 How will you pay for the operating costs of the business in the event that your revenues are lower than expected?

4.11 How will you determine whether your business will be profitable?

4.12 How much profit do you anticipate that the business will make?

4.13 If the profit is not enough to justify starting the business, which expenses can you reduce?

Statement of Client

I, _____ (please print name), certify that to the best of my knowledge, the information given on this Application is true and correct. The CEDO is hereby authorized to check the accuracy of the information presented herein, to input the personal data specified in Part One into the Labour Market Information database, and to obtain credit reports on me. I understand also that the CEDO, after reviewing the Application, may require additional information prior to committing funding to the proposed business.

Signature of Applicant

Date

APPENDIX C

Job Description of the Economic Development and Outreach Officer

JOB DESCRIPTION

Economic Development and Outreach Officer

The position of Economic Development and Outreach Officer (“EDOO”) is funded jointly by the Naskapi Nation of Kawawachikamach, through the Naskapi Local Management Board, and by Emploi-Québec.

The functions of the EDOO are to: encourage and promote entrepreneurship at Kawawachikamach and Naskapis residing in Schefferville and Matimekosk (the “Clients”) who claim Employment Insurance benefits; and promote labour market integration programmes that are offered by the federal and provincial governments, with the view of reducing the unemployment rate of the community.

The EDOO is an *ex officio* member of the Naskapi Community Economic Development Organization (“CEDO”) and the Naskapi Local Management Board (“NLMB”). He works in close collaboration with the CEDO’s Facilitator.

The specific duties of the EDOO include, but are not limited to, the following:

- maintain up-to-date reference materials on Human Resource Development Canada’s Employment Insurance (“EI”) Programme, economic development, labour market integration, and other job programmes that are offered by the federal, and provincial governments, and regional organizations, and disseminate that information to the Clients;
- assist the Clients to prepare claims for EI benefits, and provide them on-going support for the duration of their claims;
- maintain an up-to-date list of active EI claimants. Said list will, among other things, be used by the NLMB to facilitate its decision-making process with respect to the approval of training programmes that will be funded from its EI Budget;
- in collaboration with the CEDO Facilitator, assist in establishing the agendas for CEDO Meetings, preparing background materials for said Meeting, and follow-up to the said Meetings;
- assist potential Naskapi entrepreneurs to complete the CEDO’s Application for Business Assistance;
- in collaboration with the CEDO’s Facilitator, assist potential Naskapi entrepreneurs to identify and access funding from federal and provincial agencies and non-governmental organizations;
- in collaboration with the CEDO’s Facilitator, coordinate and administer the Nation’s Summer Career Placement Programme;
- undertake other tasks that may from time to time be assigned by Council or the Director-General of the Naskapi Nation of Kawawachikamach.