

BC Aboriginal Entrepreneur Funding Resource Handbook ©



Compiled (2016) By

Synergy Management Group Ltd

www.helloiamaentrepreneur.com

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How to Use This Resource Handbook

This Resource Handbook has been compiled from the currently available information databases and organizational websites currently available.

The Handbook contains funding sources as well as services and informational resources.

This Handbook can be a useful tool for entrepreneurs, established businesses, organizations, cooperatives, Aboriginal communities and special interest groups.

Because of the complexity of sources utilized in the preparation of this Handbook, there may be some overlap in agencies and programs cited.

This Resource Handbook is the beginning of your funding and resources journey. Any entries that have some potential impact on your funding need to be fully researched by the Reader. Use the internet to access specific program / Ministry / service or resource provider site. See how their mission, eligibility and offerings fit with what business interest you are pursuing. Call one of their Information Officers and talk to them about what you are seeking, and how they can help.

Funding is a 'match up' game. Your business goals must match each sources criterion for funding, and what that funder or source was designed to deliver. There needs to be compatibility.

Funding may come from a number of sources, with each contributing a portion of what you are seeking.

Finally, diligence is key. Stay at it. It may seem like a winding road, but there is a destination you are targeting, and, hopefully, this Funding and Resource Handbook will help you reach your goals.

This Handbook is offered free of charge. It can be downloaded from the "Workshop Participants" link on www.helloiamanentrepreneur.com. As well, on that website, under the "News" link, Synergy delivers a regularly updated blog with tips and advice for entrepreneurs.

Synergy takes no responsibility for the accuracy or completeness of the information presented and compiled herein. This Handbook is intended strictly as a door-opener. However, it is up to the Reader to further research any source of interest. Many weblinks are provided.

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SYNERGY

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Business and Economic Development Consultants



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Aboriginal Business and Entrepreneurship Development

<https://www.aadnc-aandc.gc.ca/eng/1100100032796/1100100032800>

About ABED

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

What Kind of Support can the ABED Provide You?

Many Aboriginal entrepreneurs and communities can qualify for business development support. Depending on the nature of your project, you may be able to obtain funding to assist with a wide range of activities, including:

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

Information for applicants

Through the Program Delivery Partners (PDP) initiative, AANDC partners with Aboriginal Financial Institutions (AFIs) to deliver funding for business development. AFIs are located in all regions of the country and are well-positioned to meet the needs and aspirations of Aboriginal entrepreneurs and communities at the local level. AFIs have responsibility for the management, distribution and administration of an equity fund and have the authority to approve funding for activities up to a maximum of \$99,999 for Aboriginal individuals and incorporated businesses and up to \$250,000 for community owned businesses.

If you are seeking financial assistance from ABED, AANDC encourages you to speak with an [AFI in your area](#) before you begin the application process to ensure you have the latest information.

Are You Eligible?

Clients must be individuals of Canadian Aboriginal heritage — Status or Non-status Indian (on or off-reserve), Métis or Inuit — or a majority-owned Aboriginal business, or an Aboriginal community and/or development corporation.

To be eligible for support, clients should also be involved full-time with the proposed business in a management capacity and must be able to provide some level of cash equity to support the project.

How Much Funding is Available?

Individual Aboriginal entrepreneurs may receive up to \$99,999 in funding assistance. For community-owned businesses, this assistance can vary. The level of support for your business project will depend on a number of factors that you will need to discuss with your AFI.

Requests for financial support are assessed on each project's viability and merits. Factors include the scope of the project, the need for financing, and whether other sources of financing are available — including funds received from other government departments and agencies. A successful application requires a balanced financial package, involving debt financing from other sources and a minimum of 10% cash equity.

While there are ceilings for the average contributions offered, the actual investment from AANDC will be limited to what is required to ensure your project proceeds and is viable.

How to apply and contact an AFI

To apply to ABED for financial assistance or if you require assistance at any stage in the development of your business proposal please contact your local AFI. Listed here are the [14 AFIs](#) delivering ABED via the PDP initiative.

Here is a [complete list](#) of Aboriginal Financial Institutions (AFIs) across Canada. The AFIs can support Aboriginal businesses by providing business financing and related services (e.g. Business loan, business and of financial consulting services, start-up and aftercare support).

Aboriginal Financial Institutions Delivering Aboriginal Business & Entrepreneurship

British Columbia

Nuu-chah-nulth Economic Development Corporation (NEDC)

7563 Pacific Rim Highway
Port Alberni BC V9Y 8Y5
Telephone: (250) 724-3131
Toll free: (866) 444-6332
Fax: (250) 724-9967
Email: nedc@nedc.info
Web: [Nuu-chah-nulth Economic Development Corporation \(NEDC\)](#)

Aboriginal Business Loans

NEDC offers several loan programs, each with their own rules. ** Some programs can be combined with other programs (as long as it fits the other programs criteria.) Below are details on **some** of the funds available.

NEDC's Business Development Officers (BDO) have expertise in developing the *best funding package for you*. Contact them today to discuss your business financing needs (1.866.444.6332 or in Port Alberni 250.724.3131).

Only one loan application required to access all loans: [NEDC Loan Application](#)

FCF (First Citizens' Fund) Loan

An FCF loan offers a 40% contribution to the principal of your loan as you pay it off. The lifetime maximum you can borrow is \$75,000 plus the administration fee (1.5%).

The terms of this loan are as follows:

- Borrow up to \$76,125.00 (including borrows fee below)
- A 1.5% borrowers fee applies for business client care services.
- Flexible amortization terms (2-10 years) - must make sense for the business
- Flexible payment terms: Semi-monthly, Monthly, Semi-Annual and Annual payment terms available - must make sense for the business
- 12% fixed rate of interest
- Businesses must be at least 51% Aboriginal owned/ operated.
- 10% minimum equity required
- Every time 15% of the loan principle is paid off, a contribution of 10% of the principle is applied to the loan.

Aboriginal Business Development Fund - BDC (Business Development Bank of Canada) Microloan

A BDC loan fund for to start a micro (very small) business. The fund offers lots of flexibility and support.

- Minimum Equity: 0% (if client writes their own business plan) *note if this is combined with other programs, the other program may require additional equity.
- Flexible payment terms
- Flexible amortization terms.
- Business Counseling available.

NEDC Loan Fund

NEDC has general loan funds available with flexible terms, interest rates, repayment options, and requirements.

Other funds available:

Several other loan funds are available, each with their own requirements:

- Entrepreneurs with Disabilities Loan Fund
- Forestry Loan Fund
- Fishing Loan Fund
- Youth Loan Fund

Call a Business Development Officer at NEDC to discuss your project today: 1.866.444.6332 or 250.724.3131 (Port Alberni) or email for more information at nedc@nedc.info

Loan Eligibility

To be eligible for a loan through NEDC you must either be:

- A Nuu-chah-nulth tribe*, OR
- A member of a Nuu-chah-nulth tribe within reasonable monitoring distance, OR
- An Aboriginal person (status, non-status, Metis or Inuit/Innu) who reside and operate or propose to operate their business on Vancouver Island.

All applicants must be 19 years or older

*For the sole purpose of NEDC, the term "Nuu-chah-nulth" refers to those Nuu-chah-nulth Tribes that are members of the Nuu-chah-nulth Tribal Council. See "[About Us](#)" page for more information on the Nuu-chah-nulth Territory.

Application Process

1. Contact the NEDC, and discuss your business idea with a Business Development Officer
2. Complete the appropriate application forms
 - NEDC will conduct a credit check
3. Complete and submit a business plan
 - NEDC will conduct an in-house analysis

The business plan is analyzed and a summary and recommendation are submitted to the delegated approval authority. If the business plan is approved, you will receive a "Letter of Offer" from NEDC.

Business Equity Program (BEP)

Please note: BEP is a need based program.

This program is sometimes referred to as Aboriginal Business Canada (ABC), Aboriginal Business Development Fund (ABDF), or Aboriginal Business and Entrepreneurship Fund (ABEF).

Contributions to assist in the capital, marketing and operating costs of establishing, expanding and acquiring a business:

- Up to \$99,999 for individuals
- Up to \$250,000 for community owned businesses
- Up to 40% contribution toward eligible startup and 3 months of operating costs or 30% toward eligible acquisition or expansion costs
- minimum 10% cash equity required
- financing required
- *ineligible costs include (not exhaustive): land & building, owners wages, unnecessary costs, personal expenses, pre-committed expenses*
- *ineligible projects include (not exhaustive): tobacco or alcohol related activities, sexually exploitative or Explicit operations, gaming-related businesses, and pay-day loan and similar type businesses.*

Contributions up to 75% for planning and support activities including:

- business plans,
- feasibility studies,
- environmental studies for commercial development
- business valuation for business acquisitions
- business support (i.e. setting up financial reporting requirements, implementation services, etc.)
- financing not required

The program can provide contributions for marketing initiatives that are local, domestic, or export oriented.

- must provide a detailed marketing plan,
- maximum 60%,
- no financing required.

****NEW - [Aboriginal Business Canada & YOU](#) - Working with You to Succeed. This Publication provides a step-by-step description of what's involved when you apply for assistance for your Business Proposal)**

Eligibility

Participant eligibility is limited to **Canadian** status and non-status First Nations, Inuit, Metis, associations, partnerships or other legal entities on or off reserve, as well the applicant is required to:

1. Be nineteen years or older
2. Reside and operate or propose to operate the business on, or serviced from, Vancouver Island
3. Access term financing with each application with the exception of applications for business planning, feasibility studies and the implementation of a marketing plan.

The Application Process through NEDC is as follows:

****Please remember to leave yourself enough time to complete the process and note that costs that are already committed to are not eligible expenses.**

1. Contact NEDC office and discuss your idea and/or business plan with a Business Development Officer (BDO).
2. Complete an application form called the [BUSINESS PROPOSAL FORM \(BPF\)](#). NEDC will conduct a credit check.
3. Complete and submit a business plan and submit any additional information requested by your BDO. The business plan undergoes an in-house analysis.

Once accepted, the business plan is submitted for approval to the delegated approval authority. If the request for a contribution is approved, the applicant will receive a "Letter of Offer" from NEDC.

A project is monitored for the life of the agreement to ensure the client continues to meet their contractual obligations and to determine the success of the project.

Aboriginal Affairs & Northern Development Canada:

[AANDC Claim Summary - PDF](#)

[AANDC Detailed Eligible Costs - PDF](#)

The Business Equity Program (B.E.P.) is a partnership between the Nuu-chah-nulth Economic Development Corporation (NEDC) and Aboriginal Affairs and Northern Development Canada (AANDC).

Tale'awtxw Aboriginal Capital Corporation (TACC)

Suite 508, 100 Park Royal South

West Vancouver, BC V7T 1A2

Toll Free: 1- 800- 779-7199

Telephone: (604) 926-5626

Fax: (604) 926-5627

Email: info@tacc.ca

Web: [Tale'awtxw Aboriginal Capital Corporation \(TACC\)](http://Tale'awtxw Aboriginal Capital Corporation (TACC))

Tale'awtxw Aboriginal Capital Corporation

Our Business Services Officers are here to help. If you would like assistance in reviewing your business plan, access to resources, or to discuss your financing options, contact us today. Below is a list of all the financial resources we provide.

TACC First Citizens Fund Loan Terms:

- Borrow up to \$75,000 (OAC)
- 1.5% borrower's fee
- Flexible amortization
- 12% fixed rate of interest
- 15% minimum cash equity contribution required
- A forgiveness of 40% of the principle amount borrowed

TACC Conventional Loan Terms:

- Borrow up to \$250,000 (OAC)
- Flexible amortization
- Interest rates starting at 8%
- 15% minimum cash equity contribution

Business Equity Program Terms:

- Funding up to \$99,999
- Must be combined with commercial financing
- 15% minimum cash equity contribution
- Non repayable

Entrepreneur Equity-Matching Initiative:

- Must reside within the traditional Coast Salish territory
- BC First Nation entrepreneurs and First Nation Community businesses are eligible
- Up to a maximum of \$5,000
- The entrepreneur equity must be cash equity
- Conditional on TACC approving a term loan

TACC delivers funding programs to Aboriginal entrepreneurs in the Coast Salish territory. All funding programs are intended to supplement the applicant equity and finance portions of a business opportunity and cannot be applied for on a standalone basis. The following are funding options that we can offer you.

Business Equity Program (BEP)

Tale'awtxw Aboriginal Capital Corporation (TACC) is pleased to announce the expansion of its economic development activities with the addition of the Business Equity Program.

The BEP will consider non-repayable contributions to Aboriginal clients for eligible capital and business support to start, expand or acquire a viable business. Non-repayable contributions for business plans, marketing and other related business support services will also be considered. The BEP may contribute up to a maximum of \$99,999 for individuals and incorporated businesses, and up to \$250,000 for community owned businesses, based on a viable business plan and subject to other financing being in place.

For more information please read the following:

- [BEP F003 Program Description](#)
- [BEP F004 Frequently Asked Questions](#)

To apply for the Business Equity Program

- [TACC Application](#)

Downloads for the Business Equity Program

Microsoft Word (Please print only)

- [BEP F008 Detailed Eligible Costs](#)
- [BEP F009 Claim Summary Form](#)

Adobe Acrobat fillable forms

- [BEP F008 Detailed Eligible Costs](#) (.pdf)
- [BEP F009 Claim Summary Form](#) (.pdf)
- [BEP F011 Business Performance Review AANDC](#) (.pdf)

NRT Equity Match Grant

The New Relationship Trust (NRT) Equity Match Grant is administered by TACC in our service area. The grant is not offered as a stand-alone source of funding, and must be applied for in conjunction with a TACC Loan. The NRT Grant is only available to BC First Nation community-owned businesses and individual entrepreneurs.

For more information please read the following:

- [TACC Community Equity Match Initiative](#)
- [TACC Entrepreneur Equity Match Initiative](#)

All Nations Development Corporation

520 Chief Eli LaRue Way
Kamloops, BC V2H 1H1
Toll Free: 1-800-663-2959
Telephone: (778) 471-4110
Fax: (250) 372-2585
Email: antco@antco.bc.ca
Web: [All Nations Development Corporation](#)

All Nations Trust Company is Aboriginal owned. Shareholders are comprised of Bands, Tribal Councils, Aboriginal Organizations, Métis Associations, Status, Non-Status and Métis individuals.

Services

- All Nations Trust Company
 - [Business Loans](#)
 - First Citizens' Fund
 - New Relationship Trust
 - CMHC Direct Lending Program
 - Pathways to Technology
 - Staff
- All Nations Development Corporation
- All Nations Insurance Brokers Inc.
- First Citizens' Fund Business Loan Program

The First Citizens' Fund (FCF) is a perpetual fund that was established by the Government of British Columbia in 1969, with an initial allocation of \$25 million. In 2001, the Government of British Columbia doubled the existing value of the fund, and the First Citizens' Fund is now approximately \$72 million.

- Available to business enterprises that are 51% Aboriginal owned;
- Loans are eligible for 40% deferred contribution grant;
- Lifetime loan maximum for individuals is \$75,000 and \$225,000 for communities;
- Minimum equity requirement is 15% of project costs (cash and/or equipment); and
- Not eligible for refinancing of existing debt.

The interest earned by the fund each year provides money to enhance economic development, cultural, social and educational opportunities for North American Aboriginal people (status, non-status, Métis and Inuit) living in British Columbia.

The First Citizens' Fund currently supports seven program areas:

- Business Loans
- Business Services Officers
- Business Advisory Centres in Prince George, Cranbrook and Fort St. John
- Elders Transportation
- Student Bursaries
- Friendship Centres (Program Directors)
- Heritage, Language and Culture

FCF Loan Program Description and Guidelines

» [FCF Info Sheet \(343.8 KB\)](#) For complete information, visit the [First Citizens' Fund](#) website.

The New Relationship Trust (NRT) has developed and implemented the ***Equity Matching Initiative***. This initiative will assist BC Aboriginal Entrepreneurs with equity-matching funds up to \$5,000, modernize or expand a business in BC.

NRT has partnered with All Nations Trust Company to deliver the equity matching funds at ANTCO's service area to Aboriginal Business projects.

This ***Equity Matching Initiative*** will assist entrepreneurs in meeting their equity requirement of 10-15% for business loans. Eligible applicants include Status and non-Status or Band owned projects that have presented a viable business opportunity with confirmed equity, collateral, and a satisfactory business plan.

Applications and assessment for the ***Equity Matching Initiative*** will be in concurrence with the business loan application, no need to make an additional application.

PROJECT & BUSINESS FINANCING

ADDITIONAL AGENCIES TO EXPLORE

[HTTP://WWW.BCABIC.CA/RESOURCE-CENTRE/PROJECT-BUSINESS-FINANCING/](http://www.bcabic.ca/resource-centre/project-business-financing/)

Project Financing

First Nations Finance Authority

The First Nations Finance Authority (FNFA) is a voluntary not-for-profit organization whose purposes are to provide investment options, capital planning advice, and access to low-rate long-term loans to First Nation governments. The FNFA is governed by the First Nations communities that join as borrowing members. Members benefit from access to loans at interest rates and terms parallel to those available to provincial and local governments. Most revenue streams are eligible to support loan requests; collateral is not required.

Eligible capital projects include infrastructure, social and economic development, land purchases, independent power projects, community housing and rolling stock/heavy equipment.

Aboriginal Affairs and Northern Development Canada (AANDC): Capital Facilities and Maintenance (CFM) program

The Capital Facilities and Maintenance (CFM) program is the main pillar of the Government of Canada's effort to support community infrastructure for First Nations on reserve.

The program's funding, which totals over \$1 billion per year, is invested in four main areas: housing, education, water and wastewater systems, and other infrastructure (roads and bridges, fire protection, electrification, community facilities, etc.). The program has three funding streams – operations and maintenance (O&M), minor capital (for projects under \$1.5 million) and major capital (for projects over \$1.5 million).

Aboriginal Affairs and Northern Development Canada (AANDC): First Nation Infrastructure Fund

The First Nation Infrastructure Fund provides a single-window approach to access funding for infrastructure on-reserve, increasing efficiency and streamlining the way for First Nation governments to access federal infrastructure funding. The objective of the Fund is to improve

the environment and the quality of life of First Nation communities by improving and increasing the development of public infrastructure in the following project categories:

- roads and bridges;
- energy systems;
- infrastructure related planning and skills development;
- solid waste management;
- connectivity; and
- disaster mitigation.

Canada Mortgage and Housing Corporation: Housing Programs and Financial Assistance

CMHC's role in housing includes providing federal funding for the construction, purchase and rehabilitation of suitable, adequate and affordable rental housing on reserve and improving the capacity of Aboriginal peoples in managing and maintaining their housing.

Program areas include:

- Acquiring or Building New Housing On Reserve
- Renovation and Rehabilitation Programs
- Employment/Skills Development Programs
- Supporting Homeownership On Reserve

First Nations Market Housing Fund

The First Nations Market Housing Fund supports financing arrangements for housing on reserve and settlement lands, while respecting the communal ownership of reserve land. The fund's Credit Enhancement Facility is a new approach to expand market-based housing on reserve by providing easier access to home ownership, rental and renovation loans in First Nations communities.

The fund also has a Capacity Development Program which provides funding for First Nation communities that meet or are close to meeting the Fund's criteria for the Credit Enhancement Facility. Funding is focused on creating the capacity in First Nations communities to support the administration of market-based housing programs

Broadband Connectivity

The First Nations Technology Council and its partners on the Fully Integrated Technologies Partners Working Group provide financial stewardship and project management for the Pathways to Technology project to ensure broadband connectivity to all 203 First Nations in BC. This work is supported by a \$40.8 million grant from the Province of British Columbia and the Government of Canada. The \$40.8M is split into two distinct yet related funds: \$35.8M for connectivity infrastructure and \$5M for capacity building.

First Nations Clean Energy Business Fund

This fund promotes increased Aboriginal community participation in the clean energy sector within their asserted traditional territories and treaty areas.

First Nations Social Impact Fund

The Impact Fund is a Mortgage Investment Corporation designed to provide capital to support vetted First Nations economic development projects, while providing investors a financial and a social return. It addresses a financing gap for First Nations looking to pursue long-term sustainable economic development.

New Relationship Trust

The New Relationship Trust (NRT) is a non-profit organization dedicated to strengthening BC First Nations to become healthy, prosperous and self-sufficient. Initiatives include those related to education, governance capacity, economic development, youth and elders, language and culture. Offered province-wide.

Northern Development Initiative Trust

Established through legislation, and initially infused with two deposits totaling \$185 million, Northern Development is a regionally operated economic development funding corporation for central and northern British Columbia. Northern Development operates independently from government and provides the funding and ability to identify and pursue new opportunities for stimulating economic growth and job creation within the region.

Southern Interior Development Initiative Trust

The purpose of the trust is to support regionally strategic investments in economic development projects that will have long-lasting and measurable regional benefits for the Southern Interior. The objective is to help grow and diversify the economy of the Southern Interior of British Columbia through economic development initiatives in 10 key sectors.

Island Coastal Economic Trust

The trust supports economic development initiatives on central and northern Vancouver Island and the Sunshine Coast.

ICET funds community-driven economic development initiatives in targeted sectors to spark new and sustainable regional economic growth and diversification. These key sectors include: forestry, transportation, tourism, mining, small business, energy, agriculture and aquaculture, and economic development.

Nechako-Kitamaat Development Fund Society

The Nechako-Kitamaat Development Fund Society is a grant-making agency that assists the people of North West British Columbia, and in particular the Nechako region and Kitamaat Village, by sponsoring sustainable economic and community stability projects in the area most affected by the Kemano project and the creation of the Nechako Reservoir.

Columbia Basin Trust

Columbia Basin Trust supports efforts by the people of the Basin to create a legacy of social, economic and environmental well-being and to achieve greater self-sufficiency for present and future generations.

CBT delivers revenue-generated funds through its Delivery of Benefits programs to fund programs and initiatives that improve the quality of life and address critical issues in the Basin.

Tribal Resources Investment Corporation

The Tribal Resources Investment Corporation (TRICORP) provides a wide range of financial services to First Nations entrepreneurs in Northwestern British Columbia. TRICORP's lending area extends (east to west) from Haida Gwaii (Queen Charlotte Islands) to Burns Lake, Hartley Bay to the south and north to the Yukon border.

TRICORP's mandate is to provide financing for business activities that increase the number of permanent jobs, reduce unemployment and facilitate business ownership among First Nations people. Applicants must be of Aboriginal descent, the activities funded must take place within the region, and projects must fall within the TRICORP mandate. Under its corporate umbrella, TRICORP also manages funds for the First Citizens' Fund on behalf of the Province of British Columbia.

Community Futures

The Community Futures Network in British Columbia is comprised of 34 locally and strategically positioned organizations who share a common vision to create diverse, sustainable communities by supporting local, community based economic development. The mandate of these corporations is community and business development. Each CF delivers a variety of services ranging from strategic economic planning, technical and advisory services to businesses, loans to small and medium-sized businesses, self-employment assistance programs, and services targeted to youth and entrepreneurs with disabilities.

Business Development Bank of Canada: Aboriginal Entrepreneur

The BDC offers customized, long-term and flexible solutions specially designed for Aboriginal entrepreneurs. The goal is to help Aboriginal businesses succeed in a global market.

The BDC supports the following loan programs for First Nations:

- Aboriginal Business Development Fund (ABDF) – provides access to capital loans for aboriginal entrepreneurs that would not normally qualify for a loan.
- Peer Lending – funds provided to groups based on group borrowing principles.
- Growth Capital for Aboriginal Business (GCAB) – funding for start-up businesses and existing businesses on or off-reserve in Canada.

Export Development Canada

EDC is Canada's export credit agency. Its job is to support and develop Canada's export trade by helping Canadian companies respond to international business opportunities. EDC is a self-financing, Crown corporation that operates at arm's length from the Government.

EDC provides insurance and financial services, bonding products and small business solutions to Canadian exporters and investors and their international buyers. EDC also supports Canadian direct investment abroad and investment into Canada. Much of EDC's business is done in partnership with other financial institutions and through collaboration with the government of Canada.

Native Fishing Association

The NFA was incorporated as a not-for-profit financial lending institution under the British Columbia Societies Act in November 1985. It was launched with a capitalization of \$10.86 million to be used to secure the place of Natives in the commercial fishing industry. That initial capital has been turned over 2.2 times in the ensuing 16 years with the beneficial results for hundreds of Native commercial fishermen and their home communities.

First Nations Agricultural Lending Association

FNAA assists in the start-up promotion and sustainability of Aboriginal agri-businesses in British Columbia by assisting Aboriginal communities and producers to build capacity and develop their agriculture, agri-food, or traditional agricultural based businesses through the provision of culturally appropriate assistance, marketing, education, and financial products and services.

Canada Business Network Grants and Financing

Information about financing available through the Government of Canada, private sector, social sector and non-profit financing.

Canada Revenue Agency: Scientific Research and Experimental Development (SR&ED) Program

A federal tax incentive program that encourages Canadian businesses of all sizes, and in all sectors to conduct research and development (R&D) in Canada. It is the largest single source of federal government be of particular interest to First Nations.

FOUNDATIONAL RESOURCES

[HTTP://WWW.BCABC.CA/RESOURCE-CENTRE/FOUNDATIONAL-RESOURCES/](http://www.bcabc.ca/resource-centre/foundational-resources/)

Journey to Economic Independence: B.C. First Nations' Perspectives

This paper was authored by Ted Williams, member of the Cowichan Tribes, who researched and wrote about the seven themes related to building economic independence in First Nations communities.

Through applied research and service, the Harvard Project aims to understand and foster the conditions under which sustained, self-determined social and economic development is achieved among American Indian nations. At the heart of the project is the systematic, comparative study of social and economic development on American Indian reservations. What works, where and why?

Aboriginal Organizations and Services in BC

A resource listing of Aboriginal community-based services and organizations which are mostly not-for-profit and Aboriginal operated.

First Nations Negotiations

The Ministry of Aboriginal Relations and Reconciliation negotiates treaties and other agreements to create economic certainty over Crown land and resources and to improve the lives of First Nations. These agreements stimulate investment, create jobs and expand economies in communities throughout British Columbia and provide a better quality of life for Aboriginal people.

Economic Development Funding and Grants

A grant search tool that connects with a wide range of federal, provincial, municipal and non-profit funding opportunities. Narrow the search by using a grant description, name, subject area or the application deadline.

Small Business BC

Small Business BC is British Columbia's premiere resource centre for knowledge-based business products and services. Services include business registration, expert advice, seminars and events, resources, business how-to's and checklists, and market research and branding.

Statistics – BC Stats

BC Stats is the central statistical agency of the Province of British Columbia. BC Stats is in the business of adding value to data and information to support informed decision making and policy development.

Statistics – Stats Canada

Statistics Canada produces statistics that help Canadians better understand their country—its population, resources, economy, society and culture. In addition to conducting a Census every five years, there are about 350 active surveys on virtually all aspects of Canadian life.

WORKING WITH ABORIGINAL PEOPLES

[HTTP://WWW.BCABC.CA/RESOURCE-CENTRE/WORKING-WITH-ABORIGINAL-PEOPLES/](http://www.bcabc.ca/resource-centre/working-with-aboriginal-peoples/)

BC Hydro Aboriginal Relations

Information about building collaborative relationships, key initiatives, the Aboriginal Business Directory and news and events.

FortisBC Aboriginal Relations

FortisBC programs designed to develop and build mutually beneficial working relationships with First Nations communities based on understanding, respect, open communication, and trust.

Becoming Partners: A decade of progress in Aboriginal-industrial relations in BC

Resource development in British Columbia has proceeded at an historic pace in recent years, and major projects in the planning stages point the way to continued growth. This boom has been facilitated by unprecedented co-operation between the resource industry and First Nations. This report from Resource Works provides first hand observations and insights from participants in agreements between First Nations and the resource industry.

Impact and Benefit Agreements

Impact and Benefit Agreement Research Network

The Impact and Benefit Agreement (IBA) Research Network aims to connect IBA researchers, consultants, signatories, and governmental/regulatory agencies; identify and house all existing IBA-focused research, both formal and informal; identify IBA knowledge gaps; and, work cooperatively to address these knowledge gaps.

Beyond these core aims, the Network maintains an up-to-date database of existing IBAs in Canada, and offers some IBA-relevant links and news items.

IBA Community Toolkit

The IBA Community Toolkit is a free resource for First Nations, Inuit and Métis communities in Canada considering impact and benefit agreements, specifically those with mining companies. While the Toolkit focuses primarily on the mining industry, many of the issues and processes addressed in the Toolkit are relevant to the making of agreements in other industry sectors and contexts, including protected areas, oil and gas, hydro and forestry.

Drafting Impact Benefit Agreements

An overview of the agreement structure and subjects dealt with in an IBA (or similar agreements). It also provides drafting examples of some provisions. These materials were prepared by Paul C. Wilson and Charlene D. Hiller, both of Fasken Martineau DuMoulin LLP, Vancouver, BC, for the Continuing Legal Education Society of British Columbia, November 2011.

Benefit Sharing Agreements in British Columbia: A Guide for First Nations, Businesses, and Governments

The purpose of this Guide is to assist First Nations, government and companies to identify opportunities and options available to resolve economic development project issues through negotiated Benefit Sharing Agreements (BSAs), and to provide resources and references for the parties to develop BSAs. The guide also identifies strategies to achieve BSAs that meet the key objectives of recognition, accommodation and certainty.

Joint Ventures

First Nations Joint Venture Partnership Tool Kit

The Terrace Economic Development Authority (TEDA) has developed a toolkit to enable partnerships between Aboriginal communities and experienced business partners, so that both parties can benefit from the vast development opportunities in the region. It provides information about and examples of the types of agreements that can be used when developing these partnerships.

Aboriginal-Forest Sector Partnerships

A study by the National Aboriginal Forestry Association (NAFA) provides a brief description and examples of 5 partnership types including: joint ventures, cooperative business arrangements, forest service's contracting, socio-economic partnerships, and forest management planning.

First Nations/Private Sector Partnerships in British Columbia

This 21-minute program explores examples of partnerships or joint ventures which have resulted in many successful businesses in BC.

BUSINESS OPPORTUNITIES DATABASES / DIRECTORIES

[HTTP://WWW.BCABC.CA/RESOURCE-CENTRE/BUSINESS-OPPORTUNITIES/](http://www.bcabc.ca/resource-centre/business-opportunities/)

First Nations Economic Development Database

The First Nations Economic Development Database (FNEDD) includes information about First Nations communities, companies and economic development agreements, and their relationship to major projects in B.C.

BC Aboriginal Business Directory [coming soon]

The BC Aboriginal Business Association (BCABA) has been established by the Industry Council for Aboriginal Business (ICAB) to build capacity for British Columbia's Aboriginal business owners and entrepreneurs. The BCABA directory will help businesses find Aboriginal Owned Business Partners and facilitate opportunity through business and project listings, training, tools and resources and industry forums.

Aboriginal Affairs and Northern Development Canada (AANDC): Procurement Strategy for Aboriginal Business

Aboriginal firms have traditionally been under-represented in government contracts. The Procurement Strategy for Aboriginal Business (PSAB) is designed to encourage federal government officials and Aboriginal firms to do more business together. Under the PSAB, contracts that serve a primarily Aboriginal population are set aside for competition among qualified Aboriginal businesses. Federal employees are also encouraged to voluntarily set aside opportunities for competition among Aboriginal businesses whenever practical.

Aboriginal businesses can also compete for federal contracts which are open to all qualified suppliers.

BC Aboriginal Procurement and Contract Management Guidelines

The Aboriginal Procurement and Contract Management Guidelines (the "Guidelines") encourage and support ministry staff to procure culturally-appropriate service delivery to increase the likelihood of positive and effective program outcomes for Aboriginal peoples. They

operate within the parameters of the Province's established procurement policy and applicable trade agreements.

The Guidelines can be used when programs and services will be delivered to Aboriginal peoples, in Aboriginal communities, or in any other situation where their application may result in better service or program outcomes.

LNG-BuyBC

Helps businesses discover new opportunities and partnerships in B.C. Whether you need to contract B.C. businesses for a project or are looking for business prospects, LNG-Buy BC can help you connect with the businesses or opportunities that best fit your needs. It should be noted that when this resource was first launched, 25 of the 300 businesses listed were Aboriginal.

OpportunitiesBC

An online searchable database of investment opportunities across BC, ranging from large-scale natural resource projects to small businesses for sale or expansion. Investors can view opportunities; owners can upload information about their business for sale or expansion.

Northern Development Supply Chain Connector

The Supply Chain Connector is a free online industrial supply and service database of businesses located in central and northern British Columbia. In preparation for the more than \$70 billion in industrial projects planned for the region, the Supply Chain Connector helps major industry, communities and government procurement offices quickly locate local businesses to help them build major projects. Only local businesses located in central and northern B.C. can register on the database.

Business Development Canada : Growth Capital for Aboriginal Business

https://www.bdc.ca/en/i_am/aboriginal_entrepreneur/pages/growth_capital_financing.aspx

BDC's specialized financing increases access to capital for Aboriginal entrepreneurs wanting to expand an existing business or start a new one, on or off a reserve in Canada. Under the GCAB program, you can obtain financing to a maximum amount of \$25,000 for start-ups and up to \$100,000 for existing businesses. If your business requires additional funds, BDC offers other [financing options](#).

Why BDC?

Business management coaching

- Support is available through a special alliance with CESO Aboriginal Services. Includes ongoing mentoring and business management advice for the first 2 years following loan approval.
- Costs for business coaching can be incorporated into the financing package.

Security can include

- Band Council Resolutions and other letters of support when the business is located on reserve land.
- Realty mortgages
- Security agreements providing a charge on chattels
- Personal or corporate guarantees

Community support

BDC will refund a portion of the interest paid on a loan to a community organization or charity chosen by the borrower. It will be calculated at the rate of 0.5% of the average loan balance with a minimum amount of \$100 and paid annually after the first year of the loan. To qualify, the loan must be operating satisfactorily without any outstanding payments.

How can BDC help you?

BDC's Aboriginal Banking department can provide support to businesses that:

- Have a commercially viable business proposal.
- Have an acceptable level of management expertise.
- Demonstrate financial commitment.
- Are willing to take part in a mentorship program.
- Operate on- or off-reserve in Canada.

What's BDC Aboriginal Banking?

https://www.bdc.ca/en/i_am/aboriginal_entrepreneur/pages/aboriginal_banking.aspx

The Aboriginal Banking Department was created in 1996. It offers customized, long-term and flexible solutions specially designed for Aboriginal entrepreneurs.

Our goal is to help Aboriginal businesses succeed in a global market. [Our team](#) can identify with your specific needs as they are part of your community.

Activities in the Aboriginal community

- Each year, BDC gives presentations to Aboriginal entrepreneurs in up to 10 communities, to outline the solutions that are available to them
- BDC staff also participate in national and local Aboriginal conferences, seminars and other events
- BDC sponsors a number of activities and events targeting Aboriginal business

Financing and more...

Beyond our conventional lending to Aboriginal businesses, BDC is involved in a number of activities and initiatives for you, including:

- [Aboriginal Business Development Fund \(ABDF\)](#)
- [Growth Capital for Aboriginal Business \(GCAB\)](#)
- [BDC Initiatives](#) | [E-Spirit: In the news](#)

Aboriginal Business Development Fund

https://www.bdc.ca/en/i_am/aboriginal_entrepreneur/pages/aboriginal_fund.aspx

Did you know that you could get funding at the community level?

The ABDF (Aboriginal Business Development Fund) is a program that provides tools for Aboriginal entrepreneurs who choose to start their own businesses. The funds are available through a community-based organization.

What is an ABDF?

- The fund increases access to capital for Aboriginal entrepreneurs who would normally not qualify for a loan.
- Loans combine financing with management training and on-going mentorship. The entrepreneur commits by undertaking training to enhance management skills and agrees to ongoing mentorship. The loan is disbursed only after these conditions are met.
- The fund benefits the community and serves as a business model for other communities to follow.

What is BDC's commitment?

BDC has committed \$1 million dollars for 4 ABDFs in various regions of Canada. Agreements have currently been signed for 3 ABDFs. For all of these agreements, the funds are delivered at the grassroots level and involve amounts varying from \$5,000 to \$20,000. The loans are fully repayable with terms varying from 2 to 3 years depending on the project's cash-flow expectations.

Financing For Aboriginal Entrepreneurs : A Review Of Options / Programs

[HTTP://BUSINESSLINK.CA/FINANCING-YOUR-BUSINESS/FINDING-FINANCING/SPECIALIZED-FINANCING-PROGRAMS/ABORIGINAL](http://businesslink.ca/financing-your-business/finding-financing/specialized-financing-programs/aboriginal)

Regional and national funding programs are available for Aboriginal entrepreneurs who want to start their own business.

- **Aboriginal Business and Entrepreneurship Development:** This government program works with Aboriginal entrepreneurs to promote the growth of the Aboriginal business sector in Canada. ABED can help you with business planning, financial services, business acquisitions and expansions, and more.
- **Procurement Strategy for Aboriginal Business (PSAB):** This initiative aims to increase federal contracting opportunities for Aboriginal businesses.
- **National Aboriginal Capital Corporation Association (NACCA):** NACCA is a network of Aboriginal Financial Institutions dedicated to promoting and underwriting Aboriginal business development. They provide business loans, financial consulting, aftercare, and startup support.
- **Alberta Indian Investment Corporation (AIIC):** The AIIC provides interest-bearing loans to Aboriginal entrepreneurs to help establish, acquire, diversify, or expand a business.
- **Alberta Women Entrepreneurs (AWE) NextStep to Success program:** This learning series provides guidance, expertise, and peer mentoring to Aboriginal women in the early phases of their business. They can help you conduct a readiness assessment and develop a business plan.
- **Apeetogosan (Métis) Development Inc.:** Provides loans and grants to Alberta Métis entrepreneurs, as well as support and business advisory services.
- **Canadian Council for Aboriginal Business:** The CCAB delivers programs that facilitate the growth of Aboriginal business, connect Aboriginal and non-Aboriginal business, and ensure life-long learning for Aboriginal entrepreneurs.

- **Canada Council for the Arts:** The Canada Council for the Arts' Aboriginal Arts Office has a number of grants available for Aboriginal artists.
- **Canadian Executive Service Organization:** CESO has been working with the Assembly of First Nations and the First Nations Financial Management Board (FNFMB) to help individuals, small and medium-sized businesses, and community organizations develop the skills to support long-term economic development.
- **First Nations Bank:** The First Nations Bank is dedicated to providing financial services and support for Aboriginal business owners.
- **Business Development Bank of Canada:** The BDC offers a variety of consulting and financial services for Aboriginal businesses, including peer lending, traditional financing, and consulting.
- **Indian Business Corporation (IBC):** IBC provides development lending and financial services to First Nations' businesses and individuals.
- **Settlement Investment Corporation:** The Settlement Investment Corporation (SIC) promotes economic development in Albertan Métis settlements by providing debt financing, business planning, mentoring, and management support services to Métis entrepreneurs.
- **Community Futures Treaty Seven:** CTF7 provides lending services, business support services, community economic development, and more for members of the Treaty Seven First Nations.

CONTACT ABORIGINAL BUSINESS DEVELOPMENT SERVICES

We're here to help. Contact one of our Program Specialists for FREE assistance with your business. Email: ABDS@businesslink.ca(link sends e-mail) or phone: 1-800-272-9675

Community Micro Lending (Victoria) <http://communitymicrolending.ca/>

This organization sources private or corporate lending from the community to match business needs.

Quote from Website: - *"We provide loans to aspiring entrepreneurs and students in Southwest BC who can't get the credit they need from a bank or credit union.*

*If you're at the idea stage or have been in business for less than a year, you can apply for a **Start Up Loan** of up to \$5,000. If you're already in business and have been selling your product or service for a year or more, you can apply for an **Expansion Loan** of up to \$10,000. Once you are approved, you'll be matched with a volunteer mentor. **Training Loans** (up to \$5,000) are for people who need to take a course, program or exam in order to find employment or find better employment."*

Chartered Banks And Aboriginal Funding Support

[Aboriginal Banking - RBC Royal Bank](#)

www.rbcroyalbank.com › Commercial Banking › Industry Expertise

RBC Royal Bank Aboriginal Banking

RBC has a long history of building relationships with First Nations, Métis and Inuit governments, organizations, businesses, communities and individuals. We provide you with tailored and innovative solutions to a full range of financial services, as well as support for community and social development, employment and training, and procurement opportunities with RBC.

Our Commitment. RBC has a long history of building relationships with First Nations, Métis and Inuit governments, organizations, businesses, communities and ...

[Aboriginal banking services | BDC.ca](#)

https://www.bdc.ca/en/i_am/aboriginal_entrepreneur/.../aboriginal_banking.aspx

The **Aboriginal Banking** Department was created in 1996. It offers customized, long-term and flexible solutions specially designed for Aboriginal entrepreneurs.

[First Nations Bank of Canada - Personal Banking](#)

<https://www.fnbc.ca/>

Others

First Nations **Bank** is pleased to announce the availability of Interac® Online ...

[Aboriginal Banking - CIBC](#)

<https://www.cibc.com/ca/small-business/aboriginal/>

Our experienced frontline staff and **Aboriginal Banking** Team will work with you ... are better able to understand the specific needs of the Aboriginal community, ...

[Bank of Montreal - Aboriginal Banking - BMO.com](#)

<https://www.bmo.com/aboriginal/en/>

Welcome to BMO Bank of Montreal **Aboriginal Banking**. Providing Improved Access to Financial Products and Services to Aboriginal Communities. Contact us ...

[An 'emerging market' at home: Canada's banks making a big push into ...](#)

business.financialpost.com/.../an-emerging-market-at-home-how-canadian-banks-are-...

Jan 10, 2015 - Along with its domestic peers, BMO has made a concerted push into **aboriginal banking**. But the bank went further. While the bank had in the ...

[Services for Aboriginal Peoples | Scotiabank](#)

www.scotiabank.com/ca/en/0,,287,00.html

Financial literacy training and credit building education; Chequing and savings accounts for your day-to-day **banking**; Credit cards that offer cash back, low ...

[\[PDF\]TD and Aboriginal Communities in Canada - TD.com](#)

<https://www.td.com/document/PDF/.../TD-and-Aboriginal-Communities-in-Canada.pdf>

Aboriginal communities. 530 members in the employee. **Aboriginal** Circle @ TD, a 150% increase over the previous year. \$500+ million in business **banking**.

Vancity Credit Union: Aboriginal Communities

Vancity offers unique financing solutions to assist Aboriginal organizations and First Nations to acquire or create community-owned assets, such as office buildings, housing complexes, or community-based social enterprises. There are a number of areas of Aboriginal expertise within Vancity including: Community Business, Estate, Community, and Social Enterprise.

Bank of Montreal

BoM offers an array of banking services for Small Business (under \$2M in revenue) and Commercial (more than \$2M in revenue)

Scotia Bank Services for Aboriginal Peoples

Scotia Bank offers specialized financial services to Aboriginal peoples across Canada. Resources include Aboriginal Banking Centres as well as small and commercial business services.

TD Bank – Aboriginal Peoples

TD's approach to working with Aboriginal peoples includes: providing a range of banking and financial services to meet the specific needs of Aboriginal individuals, families and enterprises; a workplace culture that promotes diversity and inclusion and attracts, develops and motivates Aboriginal talent; and, advancing education, financial literacy and culture in Aboriginal communities.

Canadian Imperial Bank of Commerce – Aboriginal Banking

CIBC is dedicated to providing financial services to First Nations, Inuit and Métis. Its experienced frontline staff and Aboriginal Banking Team will work with you and your community to bring you products and services that meet your changing and diverse needs.

Van City : Aboriginal BEST Loan

<https://www.vancity.com/BusinessBanking/Financing/Loans/SmallBusinessAndStartup/AboriginalBEST/>

Because Aboriginal entrepreneurs make a vital contribution

Aboriginal BEST microloans support entrepreneurs who have completed the Aboriginal BEST (Business and Entrepreneurship Skills Training) program and are ready to start a business in Coast Salish Territory.

Vancity's Aboriginal BEST microloan fills the gap between traditional bank lending and the availability of venture capital. Unlike traditional small business loans that are based on business history and collateral, Aboriginal BEST microloans are based on the character of the owner and the strength of the business plan.

Are you eligible?

To be eligible to apply for an Aboriginal BEST microloan, all business owners must have successfully completed the Aboriginal BEST program. This free program, supported by the Ministry of Aboriginal Relations and Reconciliation and Human Resources and Social Development Canada, is targeted at all Aboriginal people who are committed to pursuing self-employment and entrepreneurship as a career option. For more information on the program and to register, please visit www.aboriginalbest.com.

In addition, at least one applicant must operate or plan to operate a business in Coast Salish Territory (Metro Vancouver, the Fraser Valley Regional District, the Sea to Sky corridor, or Greater Victoria).

Key benefits

- Qualify for a loan even without a strong credit history
- Receive funds as a line of credit* or a term loan**—your choice
- Pay no administrative fees***
- Gain access to Vancity's business expertise and financial literacy support
- Benefit from access to a co-operative network of members
- Get additional support if you're an [entrepreneur with a disability](#)

Loan details

- **Loan size:** Apply for up to \$50,000
- **Loan type:** Choose a term loan or line of credit (maximum 25% of total request)
- **Interest charged:** Pay prime plus 3%
- **Repayment period:** Repay the loan within 5 years

Find a complete list of terms in the [Aboriginal BEST microloan application](#).

Use this microloan for:

- Working capital

- New production and services capacity
- Business purposes or business related expenses
- Purchasing tools or equipment
- Leasing office space
- Research and development leading to commercialization
- Pre-commercial and commercial product development
- Market development.

Apply now

We encourage eligible entrepreneurs and new business owners to apply for an Aboriginal BEST microloan.

To start the process:

- Download and complete the [Aboriginal BEST Workbook](#), which must be submitted as part of your application.
- Download and review the [Microloan Checklist](#) for a list of the documentation you'll need to submit.

If you have questions about the Aboriginal BEST microloan, please call 604.709.6930 in the Lower Mainland or 250-995-7620 on Vancouver Island, or email microfinance@vancity.com.

Skills Training

[HTTP://WWW.BCABC.CA/RESOURCE-CENTRE/SKILLS-TRAINING/](http://www.bcabc.ca/resource-centre/skills-training/)

WorkBC

WorkBC is committed to help British Columbians successfully navigate B.C.'s labour market. Users can search the comprehensive job board or use up-to-date labour market information to help guide an education and career path.

Aboriginal People in Trades Training

The Industry Training Authority partners with Aboriginal and various other community service providers, training providers and industry partners to deliver entry level (pre-apprenticeship) trades programs. These programs are funded from the Canada-BC Job Fund Agreement (CFJ), which replaced the Labour Market Agreement.

Aboriginal Skills and Training Services

The Aboriginal Skills Training Programs Inventory was developed in response to a request from Aboriginal communities in British Columbia (BC). The inventory is also a key deliverable under the BC Skills for Jobs Blueprint.

The inventory is intended to be used as a guide to provide information about available Aboriginal specific skills training programs, general skills training programs and relevant policies and strategies. The programs highlighted in the inventory are delivered by the provincial and federal government as well as some Aboriginal and industry organizations.

Aboriginal Business and Entrepreneurship Skills Training

A program that provides job creation and skills training, Aboriginal BEST is a free training series that helps to nurture the entrepreneurial spirit of people, communities, and organizations. Participants meet guest speakers, identify viable business ideas, determine their feasibility, and take steps to start or grow their own businesses. Learn to conduct market research, write business plans, and explore financing options on the journey to self-employment success!

Aboriginal Youth Internship Program

Every year, the BC Public Service Agency provides a 12-month paid internship for up to 25 young Aboriginal British Columbians, ages 19-29. The goal is to help Aboriginal youth build professional skills and networks, get a taste for pursuing a career in government, and above all, awaken their capacity for leadership. It is an opportunity for young people who want to make a difference and to lead their communities and the province into the future.

Council for the Advancement of Native Development Officers

CANDO is national non-profit body focused on providing the training, education and networking opportunities necessary for Native Development Officers to serve their communities and/or organizations as professionals. A CANDO conference is held every year.

CANDO has developed the Aboriginal Centre for Excellence (ACE), an innovative and comprehensive resource for practitioners working in the field of economic development. It is designed to promote and foster sustainable Aboriginal economic development through the delivery of quality information products and an array of interactive services.

National Aboriginal Lands Managers Association (NALMA)

NALMA works actively toward enhancing technical and professional development through training and education while embracing Aboriginal culture, traditions, and values.

Working with practicing first nation lands managers, NALMA has developed training programs that provide the skills and knowledge required to effectively meet the demands of land and environment management. NALMA is also pleased to offer a Professional Lands Management Certification Program (PLMCP) that will meet the existing, emerging and future needs of First Nation Lands Managers.

Aboriginal Financial Officers Association Canada (AFOA)

AFOA's premise is that the key to economic prosperity and creating a better life for Canada's Aboriginal people is in improving the management practices and skills of those responsible for the stewardship of Aboriginal resources.

AFOA is a centre of excellence and innovation in Aboriginal finance, management and leadership. It focuses on the capacity development and day to day needs of Aboriginal

professionals who are working in all of these areas. Its products and programs are developed by Aboriginal professionals for Aboriginal Professionals.

Prince George Nechako Aboriginal Employment Association

This program serves the First Nations and Urban Aboriginal community in the north central interior of British Columbia. The service philosophy is centered on value added programs and services to achieve the highest standard