



Minding Our Own Businesses:
how to create support in First Nations
communities for Aboriginal Business

**By John McBride
and Ray Gerow**

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"When Two Become One" by Ben Davidson

This carving by Haida artist Ben Davidson of the two Haida crests, the Raven and the Eagle, in the form of the yin and the yang. According to traditional Chinese cosmology, the yin and yang combine and interact to produce everything that comes into existence. We utilize the yin-yang here to represent the ideal close-knit relationship between the entrepreneur and the community. The original carving is 32 inches square.



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Minding Our Own Businesses:

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Introduction

The purpose of the project was to investigate what other First Nations have done to support their small business operators, and to create a process to look at what could be done in your community.

We hope you will be inspired by what others have done. We expect that the community assessment tool with its interview questions, beginning on page 42, will help you assess what you can do in your First Nation. We ask you to send us your story, so we can include it in a follow up edition. Your experience, what you have tried, and how it has worked, can help guide other First Nations.



Use your entrepreneurs to build your community's economy

“It’s the economic horse that pulls the social cart.”

“It’s the economic horse that pulls the social cart,” says Ovide Mercredi.¹ It’s community economic development (CED) that is generating most of the money First Nations communities have to improve their standard of living.

Development can generate jobs that make life easier for people, support them to stay in the community, and empower them to achieve greater self-reliance. It can create products and services the community doesn’t have, and if people purchase locally, it helps keep some of that money circulating in the community. Development can also make people proud of what they have created, where they live, and who they are. Economic development is one of the few things that make life better in First Nations communities.

The Chief and councillors can’t do it all. The entrepreneur is better equipped to build a successful business. He or she can spot opportunities and act quickly whereas the band has to inform members, discuss with members, and evaluate the project in the context of the community priorities. Only then can they take action. Entrepreneurs will start up a business using less time and resources than those of a band or tribal council. Opportunities don’t wait for the community process.

An entrepreneur is usually passionate about his/her business and will take risks that bands can’t afford. They will give their business a full-time commitment, and all their resources, which may include those of their family and friends.

The mainstream economy depends almost entirely on the drive and efficiency of the private sector for innovation and job creation. Small businesses are the engines that drive and power the economy. First Nations communities need to make better use of entrepreneurs to build their economies.

“In American Indian communities it is estimated that 93% of the new jobs are generated by private business.”²

¹ Chief Ovide Mercredi is a Past National President of the Assembly of First Nations.

² Cornell, Steve. Stated in a speech to the Montana/Wyoming Native Economic Summit. Great Falls Montana, May, 2001.



Aboriginal entrepreneurs are motivated by the desire for financial independence.

More Aboriginal people are looking for business opportunities and the number of Aboriginal entrepreneurs is increasing. According to a recent study from Simon Fraser University, known as the Gap Study,³ there is a rapid growth rate of Aboriginal entrepreneurs, particularly those under thirty. They are motivated by the desire for financial independence, and are ready to take advantage of the changes in the legal and political environments that have increased purchasing power, employment opportunities, and access to natural resources.

They face many challenges, including the isolation of many of their communities, the negative attitudes towards them, and the lack of business services, information and support.

Definition: Entrepreneur

The ideal is that the community and entrepreneur develop a closely-knit relationship as depicted in the yin and yang symbol on the front cover. The community-minded entrepreneur is not solely interested in the bottom line. Nathan Matthews, Chief, North Thompson Indian Band, B.C., has suggested a definition of a community-minded, or social entrepreneur, as one who:

- recognizes and works towards supporting community social, physical, mental and spiritual health
- hires community members
- donates to community functions
- attends community social and cultural functions
- is willing to be a role model for the community

For his complete definition, see Appendix B, page 52.



³ Vodden, Miller and McBride, *Assessing the Business Information Needs of Aboriginal Entrepreneurs in British Columbia*, Burnaby: Simon Fraser University, January 2001: page iv.

What are the obstacles to business start-up?

The obstacles to start up a business on reserve were often impossible to overcome.

Aboriginal entrepreneurs have told us that the obstacles they encountered when trying to start up a business on reserve were often impossible to overcome. We interviewed both successful and unsuccessful entrepreneurs. We heard the same stories in each of the communities we visited.⁴

There was often a lack of business start-up information and support. They could not find information on business incorporation and organization, building a business plan, or financing their business. They said there was no one to guide them through the process, and if they were assisted with the start-up process, there was no continuing support or long-term “after-care.”

Entrepreneurs also said they felt left out of “the loop” and disconnected from business networks and people who would have inside information.

Lack of encouragement from band and community.

They identified a lack of encouragement from the band office and community members. They said how hard it was to know what the band administration would support and what start-up processes they were expected to follow. They also despaired at the unwillingness of community members to encourage or support Native businesses. If they did achieve business success it was not uncommon to be resented by other members.

Small business is risky at the best of times, but trying to start up a business on reserve can be next to impossible. On the Navajo reservation in Arizona it takes two years to get the approvals to start a business, and in the nearby off-reservation town of Flagstaff, you can complete the paper work and be approved within ten working days.

Starting a business on reserve is over three times as complex as off reserve.

The Skeena Native Development Society⁵ has documented that starting a business on reserve is over three times as complex as off reserve. The reason for the slow business start-up on reserve in Canada is because it has to involve the band and Indian and Northern Affairs Canada.

⁴ Vodden, Miller and McBride, *Assessing the Business Information Needs of Aboriginal Entrepreneurs in British Columbia*, Burnaby: Simon Fraser University, January 2001. See “History of Barriers” in Appendix.

⁵ McBride, John, *Our Own Vision: Our Own Plan*, Vancouver: Community Economic Development Centre, Simon Fraser University, 2001 page 62.



What would a supportive climate look like?

An ideal supportive climate would be one in which the community, band or tribal council would have the following:

- an economic vision and a plan that offered direction
- an identified role for entrepreneurs in building the economy
- a development policy identifying licences needed, lease conditions, which land is available for commercial use, environmental impact assessments required, and other approval issues and processes
- access to a qualified business counselling team
- ongoing mentoring and support systems
- economic development projects that provide training and spin-off business opportunities
- outreach to the larger community to cultivate the networks that support a healthy economy
- a strategy for strengthening the bonds within the community to provide the encouragement and business patronage needed for long-term success
- recognition that a common culture is a strength
- recognition of a value system that people abide by and business can rely on

The bonds within the community, and the bridges to the outside communities, are the social capital.

Recognize the importance that networks and networking play in the above list. The plans, policies, role for entrepreneurs, the bonds within the community, and the bridges to the outside communities, are the social infrastructure and vital to any business success. These networks and relationships, or social capital as they are called, are as important to the economy as financial capital, human resources, and natural resources.

Think about how you can strengthen these networks and relationships.

Social capital already exists in your community. Be sure to credit your community with this resource: list it as an important asset.

Think about your community networks and how you can strengthen these networks and relationships as you create a more supportive climate for business.



Supporting a private economy does not mean giving up on culture, strategies, traditions or benchmarks

Businesses should be expected to comply with the cultural values the community shares.

A good business climate can be built on predictable values such as honesty, generosity, and trustworthiness.

Private business helps achieve self-determination.

Culture and business can be compatible. When you incorporate a small business strategy into your economic plan it does not mean the community gives up its values and traditions. Businesses should be expected to comply with the cultural values the community shares. This is expected in most societies. In fact, successful businesses usually make real contributions to the community. They often support and sponsor cultural events. They generate jobs and keep people in the community, thereby supporting the culture.

Established cultural values are a support to business. A good business climate can be built on predictable values such as honesty, generosity, and trustworthiness. Can you imagine how difficult it would be to conduct business without a common value system? For young entrepreneurs a cultural grounding helps them know where they came from and who they are. This knowledge can be an important source of strength for anyone who starts a business and steps out into the community.

The benchmarks or the measurements that are the common targets of community economic development are not adversely affected by incorporating a private business strategy. The band or tribal council can continue to build organizational capacity. Some of the work of human resource capacity building could be taken on by individual businesses which train employees. A more effective model, many would say. Private business helps achieve self-determination, builds networks and thereby increases social capital, and plugs the leaks of money flowing out of the community.

What other First Nations have done

We have included a brief description of actions other First Nations⁶ have taken to create a supportive environment to foster their own entrepreneurs. Some have been successful; others are still in the proving stage. Here is a banquet of ideas that may, or may not, be appropriate for your community. They may need to be altered to suit your own situation, or you may have to radically change the idea to make it work for you. We have organized them into four themes:

⁶ There are two unique examples that come from the non-Native community, the Greyston Bakery in New York City, and the Mondragon Co-op in Spain.



Theme 1: Support for business start-up

This theme describes the information and services the entrepreneur commonly needs to start up a business. This begins with creating the interests and skills at home, in school, and in workshops. There is a description of the importance of a one-on-one relationship with a business counsellor, business skills courses, entrepreneurial training and job experience, and the importance of role models and mentors.

Theme 2: Infrastructure the community can provide

This theme describes the steps that bands can take to smooth the way for entrepreneurs who wish to start a business. There are stories of how communities have developed clear visions and plans of where their economy is going, and what role they expect their members' private businesses to play. There are examples of how bands and tribal councils have developed policies and guidelines that clearly outline the process of business start-up.

Some First Nations have started businesses for training purposes, and others that have created band or tribal council-owned "anchor" businesses that create opportunities for private spin-off businesses. Some communities start businesses and then "privatize" them to create member-owned business.

Theme 3: Financing

We have limited the examples of financing to what bands or tribal councils can do about financing.

There are some bands that have equity funds they use to take part ownership in a member's business, which will make them eligible for funding through the banks.

There are also examples of lending circles or peer lending programs that involve groups of people taking joint responsibility for loaning money to one another. We describe how some bands have assisted members to develop equity and eventually achieve ownership.

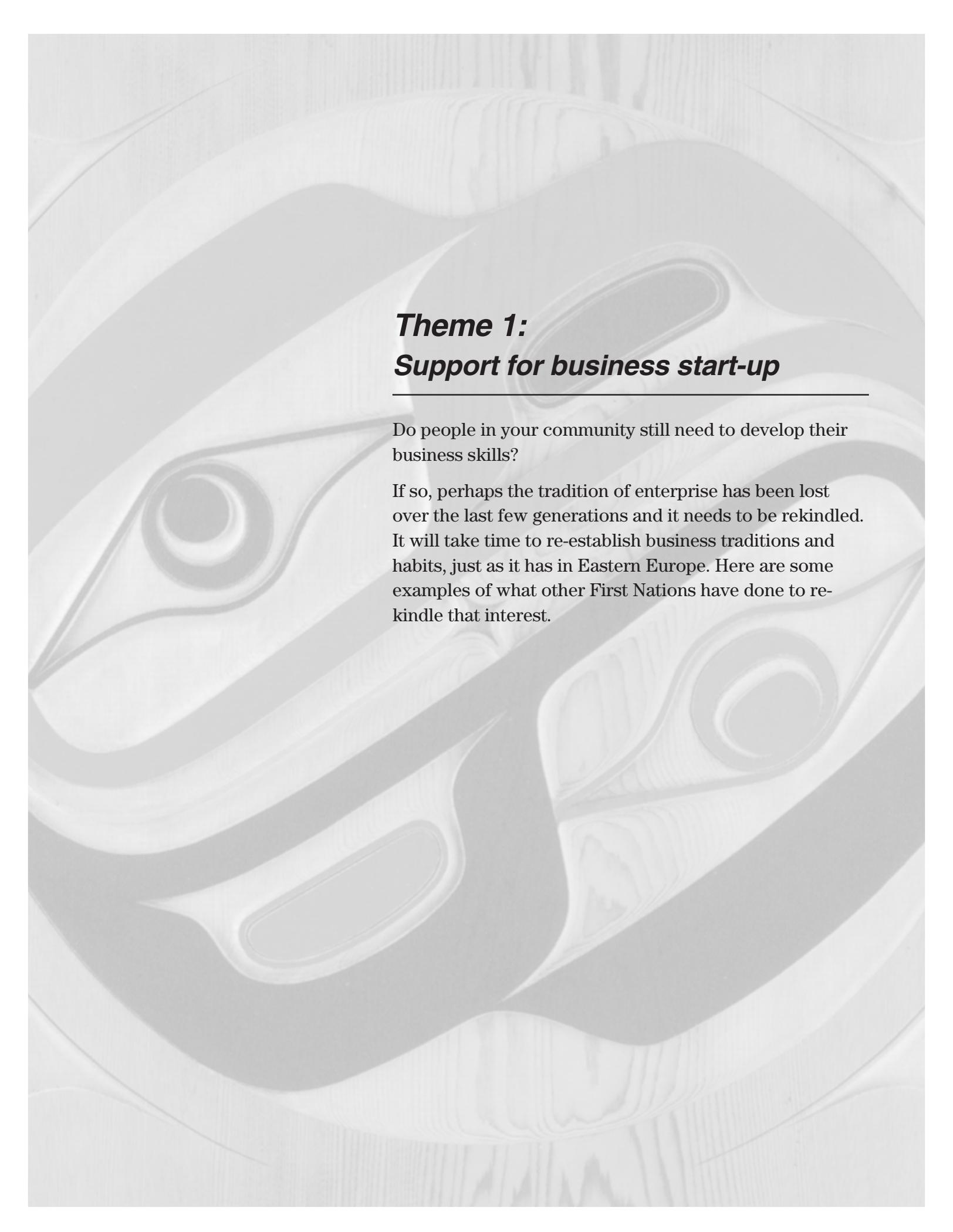


Theme 4: How to obtain community endorsement and support

In the final section we have included ways of building support for businesses in the community. A good place to start is by creating the idea among community members that it takes everyone to plug all the holes where the money leaks out. There is a suggestion for a workshop by the authors on building an economy.

There are examples of how First Nations have supported their entrepreneurs and we detail some of the ways successful entrepreneurs help their communities. Finally, we look at how different communities celebrate their entrepreneurs.





Theme 1: Support for business start-up

Do people in your community still need to develop their business skills?

If so, perhaps the tradition of enterprise has been lost over the last few generations and it needs to be rekindled. It will take time to re-establish business traditions and habits, just as it has in Eastern Europe. Here are some examples of what other First Nations have done to rekindle that interest.

Theme 1: Support for business start-up

The tradition of enterprise has been lost over the last few generations.

Children are natural traders (cards, candies and toys) and this ability can be built on.

The booklet outlines the Native tradition of budgeting resources through the year and explains the importance of understanding the local economy.

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Youth business education

Young people need to learn about small business at an early age so that they can include it as an option when they are older. Children are natural traders (cards, candies and toys) and this ability can be built on. It starts at school.

“By introducing a business curriculum in the primary grades,” says Cliff Fregan, “You will help overcome the recent lack of entrepreneurial tradition among Aboriginal people.” Cliff, a Haida First Nation member, is working with the University of Victoria, B.C., to develop a Kindergarten to Grade Three curriculum for his community. Primary students will learn to think entrepreneurially.

Assistance with budgeting and finance

Building Native Communities: Financial Skills for Families is a workbook that can be introduced into homes so people build budgeting skills. It is produced by the First Nations Development Institute.⁷

Besides family budgeting skills, the booklet outlines the Native tradition of budgeting resources through the year and explains the importance of understanding the local economy. Readers are asked questions about which businesses are owned by community members, tribal organizations, and non-community members. They are then asked to comment on their community’s level of economic self-reliance.

⁷ First Nations Development Institute, 69 Kelley Road, Falmouth, VA, USA 22405.



Entrepreneurs told us how much they appreciated the support of learning with their peers.

Develop support groups and business education programs

For people who think they might want to go into business but don't know what it is all about and are unsure what to ask, joining a group of peers, or cohorts (people who are like them), can be their best course of action. In the focus groups conducted as part of the SFU/WD Gap Study, entrepreneurs told us how much they appreciated the support of learning with their peers.⁸ The group creates a network of people who can be useful to one another after the business start-up period.

The best training programs include the development of a real business that the group members manage for a period of four to six months.

The San Carlos Apaches have developed a cohort business counselling support group and a workshop where they learn how much privately-owned businesses contribute to the economy by employing members, providing services, and stopping the flow of money out of the community.

The workshop also includes business education from ideas to business plans, and familiarizes participants with band or tribal regulations on taxation, licensing, leasing and business approvals.

The tribe reports that these workshops work when they are informal. Strong bonds form between students who are the potential entrepreneurs. It is also important to have firm community support and the involvement of key community members, mentors, and institutions.

Greater progress is realized if the program includes a concrete series of sessions, a well-organized outreach program and when real businesses are examined. Another example of education and training comes from California.

Bishop Reservation Indian Entrepreneurship Program, California, provides an extensive program in business and managerial skills. It gives the prospective entrepreneur the skills he/she requires to run a successful business. After a high initial drop-out rate, more emphasis is now placed on the use of active, cooperative learning in the classroom. The plan calls for students to run a real business during the program so that they can acquire real management experience.

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⁸ Vodden, Miller and McBride, *Assessing the Business Information Needs of Aboriginal Entrepreneurs in British Columbia*, Burnaby: Simon Fraser University, January 2001.



They provide business counselling and connect their clients with key resource people and agencies dealing with issues from financing to licensing.

Questions to ask about business development support and training

- Does the interest in business exist in your community?
- Do members know about business realities?
- Are people motivated to learn about business?
- Are there people who have ideas for businesses?
- Are there people ready for business start up support?
- Do they have access to someone who has useful business information and will support the entrepreneur until the business is well established?
- Do they know various sources of financing?
- Are there people who need a course on how to start a business where they produce a business plan?
- Are there people already in business who need “aftercare”?
- Are there prospective entrepreneurs in your community who need job experience to strengthen work habits?
- Are there others who need business training and job experience?

For one-on-one business development support, the model provided by the **Aboriginal Business Development Centre** in Prince George is excellent. It has been successful with its singular mission to provide a service to Aboriginal entrepreneurs. The Centre’s measure of success is “the complete satisfaction of the client.” The core of their operation is the one-on-one relationship the Small Business Advisor has with each client. They provide business counseling and connect their clients with key resource people and agencies dealing with issues from financing to licensing.

Well-qualified and highly motivated staff put the emphasis on empowering their clients and celebrating their successes.

They will not do a business plan for the client. They will help in any other way but they believe the ownership of the business plan must be claimed by the client.

Business training, entrepreneurial training and job experience

A workplace that provides social guidance and problem-solving helps people to develop good work habits and skills.

Job experience in a dominant local industry like mining, tourism or administration can be a motivator for people to get back to good work habits and develop skills. A workplace that provides social guidance and problem-solving helps people to develop good work habits and skills.



The **Athabasca Innovations Program** is a three-year project offering academic upgrading and life-skills training plus mining work experience to adults in the Athabasca region of northern Saskatchewan. The program is jointly funded by The Canada Employment and Immigration Centre, Saskatchewan Education, Prince Albert Tribal Council, Indian and Northern Affairs Canada, Saskatchewan Indian and Metis Affairs Secretariat, Cigar Lake Mining Corporation and Cameco Corporation.

The program has the following goals:

1. increasing the participation of people from the Athabasca region in the mining industry
2. increasing labour force participation among young adults in the region
3. increasing the overall education level of the labour pool in the Athabasca region.

A key component of the program is an instructor who provides the academic training. The instructor is an indigenous Dene-speaking program co-coordinator who has experience in treating substance abuse, offers life skills training and provides the students with continuity between the community, classroom, and the work experience. The program co-coordinator also maintains the linkages between the college and mine personnel and the communities.

Following is an example of a business that has dedicated itself to providing jobs to anyone who shows up to apply. It has anticipated the various difficulties of the people it hires by providing them with support staff. Despite the staffing policy the bakery has maintained a reputation of being one of the best in its business.

Everyone deserves an opportunity for a job. Period.

Greyston Bakery⁹ in Yonkers, New York, is a non-Native but outstanding example of the creation of a workplace that gives everyone an opportunity to hold a job.

Founded in 1982, Greyston was the brainchild of Zen Buddhist and entrepreneur Bernard Glassman. Born a Jew in Brooklyn, Glassman worked as an aeronautical engineer for McDonnell Douglas before turning to Zen. The company maintains a three-person department, overseen by a social worker, to help employees with problems ranging from landlord-tenant disputes to marital discord.

⁹ Fortune Magazine, July 6, 2001, Vol. 144, No. 1.



“The welfare system has created a class of people who have been taught to depend on others.”

Of the fifty-five Greyston employees, many are working for the first time. They are former substance abusers or convicted criminals.

“There is an open hiring policy. Everyone deserves an opportunity for a job. Period,” says Julius Walls, CEO. First come, first hired. Workers then must prove themselves during a twelve to sixteen week tryout.

“Everyone is responsible for their actions,” Walls says, “The welfare system has created a class of people who have been taught to depend on others.” Bakery profits last year were \$200,000, all of which go to the Greyston Foundation which helps the needy. Greyston was recently named the second best bakery in New York!

The Warm Springs Small Business Development Centre, Oregon, provides opportunities for members to work towards an apprenticeship. The Centre arranges for the apprentice to complete the hours required for an apprenticeship at work sites on the reservation.

A Native-friendly college near your community or on the Internet can become a valuable partner in delivering courses in bookkeeping, marketing, business incorporation, taxation, administration and financing.

The success rate in the non-Native colleges is about 15%.

The Choctaw Nation of Oklahoma has experienced difficulty with the supply of trained labour. The success rate in the non-Native colleges is about 15%.

Charles Cayton, Director of Economic Development, says, “We are going to build a tribally-controlled college. Every Choctaw person in the state of Oklahoma who wants to go to college can go to school.” Cayton says Choctaw people are also shy and reticent to approach business-assistance people unless they are Choctaw. They can now get assistance through their one-stop business information centre.¹⁰

¹⁰ Willox, Marilyn, Ed., Best Practices in Aboriginal Business and Economic Development: A Report of the Symposium Proceedings September 8 - 11, 1999, Banff: The Banff Centre for Management.



Salish/Kootenai College Tribal Business Assistance Centre incorporates a business development centre within a college business program. The students can develop a business as one of the courses that leads to a diploma in business administration. Students have constant access to the faculty for advice. A Native mentor breakfast club meets every two weeks to discuss current business opportunities.

The college serves a student population of about 1,500, half of whom are non-Native.

The importance of the business plan

Entrepreneurial training that takes people through the business plan and prepares them for business start-up can be very beneficial.

HETADI Entrepreneur Training MODEL. The program, designed by the Hawaii Entrepreneur Training and Development Institute and used by the Meadow Lake Tribal Council,¹¹ and the Department of Mauori Affairs, identifies and trains entrepreneurs, supports them while they develop a business plan, and provides aftercare for the business. HETADI tests applicants for specific expectations. Motivation and commitment are the highest ranked characteristics of the test. In their pre-business or business plan workshops, held on two consecutive days in a weekend, HETADI wants to select people who:

- can achieve business start-up within three to twelve months
- have a solid entrepreneurial character
- have a reasonably good business idea that has some known demand in the market
- have some money that is reasonably commensurate with their capital needs
- know their timing is right and are ready

Their training format is a four-week residential workshop, held every day for twenty-eight days, or a Friday night and Saturday for two to three months. The central focus of the workshop is the completion of a business plan, but individual counselling with participants is an important part of the workshop. “Aftercare” is individually designed to fit the needs of the specific types of businesses. HETADI suggest contact once every two

Motivation and commitment are the highest ranked characteristics.

“Aftercare” is individually designed to fit the needs of the specific types of businesses.

¹¹ *Entrepreneurs are Made, Not Born: How to Identify and Train Potential Entrepreneurs*, Hawaii Entrepreneur Training and Development Institute, used by the Meadow Lake Tribal Council and the Department of Mauori Affairs.



weeks with clients. This may go on for as long as eight months, and informally up to three years. The support provided may include the following:

- brokering the business plan to banks
- negotiating leases with landlords
- lining up suppliers and best prices for clients
- introducing clients to key business leaders
- establishing record/bookkeeping systems
- monitoring sales, management styles and decisions
- updating and changing business plans

Aftercare

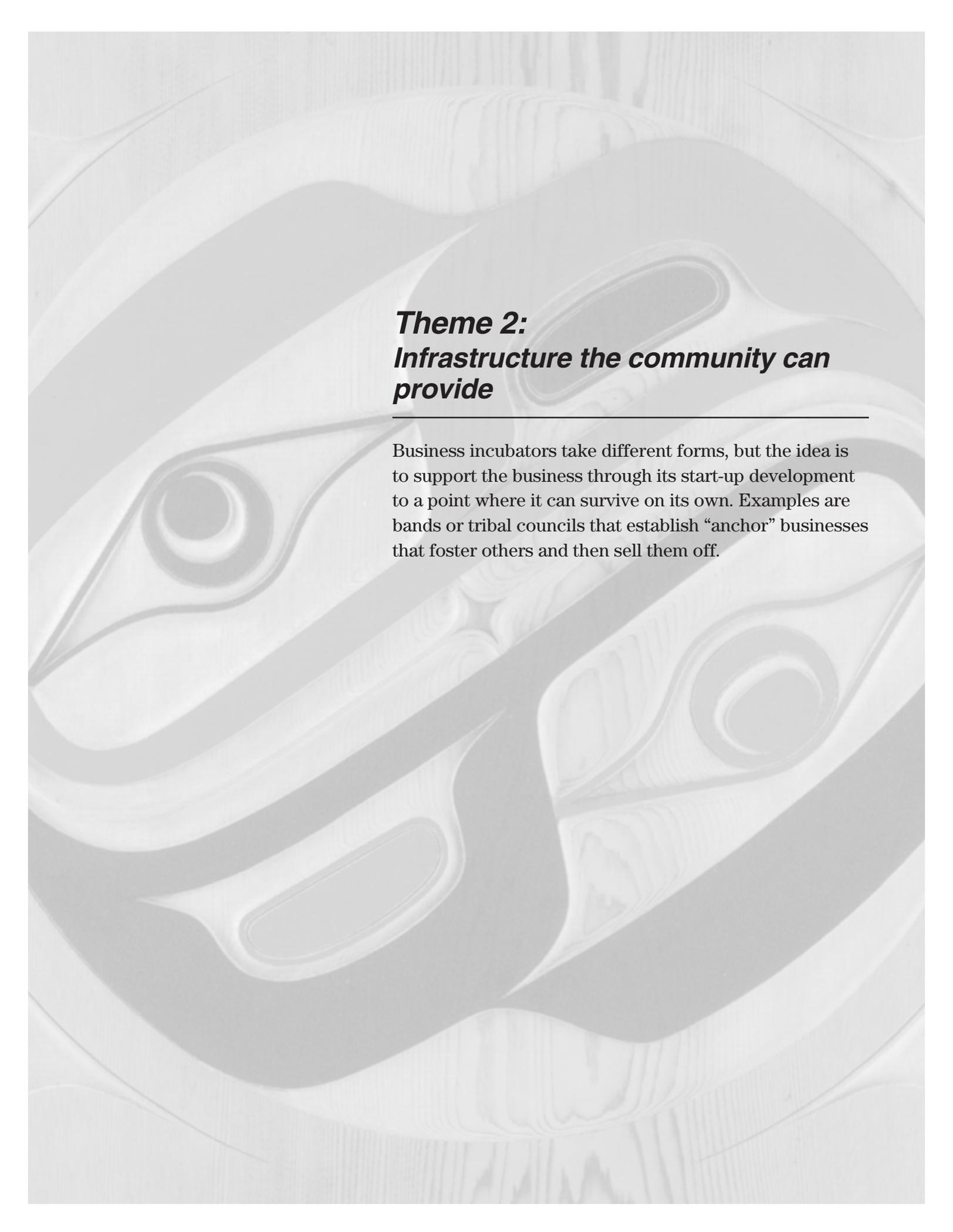
When a person has started up a business it is important that they receive aftercare to enable them to be successful.

First Citizen's Fund. In 1969 the Province of B.C. established a \$25 million perpetual fund with the interest earned set aside to be used for various purposes. The program has evolved over the years to where it is today - a loan program with a 40% grant portion administered by Aboriginal Financial Institutions.

What makes this program unique is the built in aftercare provision. Clients pay a 2% fee on top of their initial loan amount and this fee goes into a communal pot that is available to all clients for aftercare services.

By making this service available for the life of the loan, at no further cost to the borrower, the program ensures that resources are made available to the entrepreneur to support the viability of the business.





***Theme 2:
Infrastructure the community can
provide***

Business incubators take different forms, but the idea is to support the business through its start-up development to a point where it can survive on its own. Examples are bands or tribal councils that establish “anchor” businesses that foster others and then sell them off.

Theme 2: Infrastructure the community can provide

Business incubators take different forms, but the idea is to support the business through its start-up development to a point where it can survive on its own. Examples are bands or tribal councils that establish “anchor” businesses that foster others and then sell them off.

Meadow Lake Tribal Council, has established an “anchor” business strategy around which smaller enterprises can flourish.

Meadow Lake Tribal Council, composed of nine member First Nations, has established an “anchor” business strategy around which smaller enterprises can flourish. The main “anchor” industry/business for MLTC is forestry. The forestry operations of trucking, harvesting, loading, road building and maintenance, milling and reforestation are open to private individuals who are band members. Who gets the work depends on which band’s territory they are working in.

Another “anchor” business is mining, which has associated catering, cleaning and clothing businesses. These are owned and operated by members.

“If the members don’t come forward there is the option of the resort starting up the business and later selling it to members.”

The strategy at St. Eugene’s Mission resort, casino and golf course owned by the **Ktunaxa/Kinbasket Tribal Council** in South Eastern British Columbia is to encourage members to start businesses that will provide services to the new development. Two support business options are laundry and security.

“If the members don’t come forward there is the option of the resort starting up the business and later selling it to members,” says Helder Ponte, the Project Manager. There are also other opportunities to provide direct services to guests - for example, trail rides, canoeing, kayaking, fly-fishing guiding, and taking visitors to archeological sites.

The members are being encouraged by the leaders to prepare themselves for these challenges.

“If we start privatizing these functions, in five, ten years from now you’ll find a lot of Indian people in business.”

A current attitude at **Warm Springs, Oregon**, is that the tribe should privatize the janitorial work in their 150 buildings, sell their tribal garage, waste management, and print shop operations. “If we start privatizing these functions, in five, ten years from now you’ll find a lot of Indian people in business, a lot of retail outlets on the reservation, and a much healthier community. To help them do it we have to create an environment in which smaller businesses will thrive,” says Ken Smith, Tribal Administrator.



Networking

Networking (forming cooperative relationships) broadens and strengthens the business and organizational networks to create new job and business opportunities.

The strategy was to build understanding by showcasing the richness of Aboriginal culture.

Inter-Community Conferences. A day-and-a-half workshop, sponsored by Indian and Northern Affairs Canada (B.C.) and hosted by The Aboriginal Business Development Centre in Prince George, was held on the theme of building relationships with non-Aboriginal neighbors. The strategy was to build understanding by showcasing the richness of Aboriginal culture and the inherent spiritual, creative and nurturing capacity of Aboriginal people.

The workshop focussed on the barriers to business start-ups experienced by Aboriginal entrepreneurs. Topics included “The Dynamics of a Joint Venture,” “Taxation” and “Separating Roles Within Business and Politics.” This workshop received much praise from the participants, and even two years later the ABDC is still reaping the benefits.

In a similar, but on-going program, the **Wet’suwet’en Hereditary Chiefs Office** is planning to hold scheduled meetings with the nearby town council of Smithers, B.C.

We look for ways to use our assets to benefit the whole community, not just Choctaw.

The Choctaw First Nation has formed partnerships which assist both Choctaw and non-Native people in the Oklahoma communities they work in. The Director of Economic Development, Charles Cayton, says, “There is very little reservation land and most of the 35 - 40,000 Choctaws live off reservation. We look for ways to use our assets to benefit the whole community, not just Choctaw. It’s Choctaw first, but we want to help the whole community so that everybody’s life is better.” They also work with the counties and state to improve roads and deliver economic development assistance to Natives and non-Natives.¹²

¹² Willox, Marilyn, Ed., *Best Practices in Aboriginal Business and Economic Development: A Report of the Symposium Proceedings September 8 - 11, 1999*, Banff: The Banff Centre for Management. Page 78.



Established co-ops identify opportunities and propose a concept for a subsidiary business to their own.

Nova Scotia Department of Community Service puts up the capital, in partnership with the Regional Co-operative Development Centre (made up of the Maritime Credit Union Central and Co-op Atlantic), to move community service clients into an employment stream by forming worker co-ops that are attached to established co-ops.

Fifty established co-ops that were recognized for their financial strengths and management expertise were approached. Thirty-five joined the program. It was their job to identify opportunities and propose a concept for a subsidiary business to their own. They then became a “parent co-op” providing management expertise, financial management, and business smarts to the new business. In return, the “parent” received a fee for service (capped at 10% of sales) as well as a percentage of the profits.

Workers own 50 - 100% of the new business, depending on who put up the equity. The management contract remains in place until the equity is paid back.

Partnerships with educational institutions

Creating a partnership with an educational institution is more than sending your students off to enroll in existing courses. Tim McTiernan, President of Canadore College, North Bay, Ontario, says that educational institutions provide more than basic foundation skills and skills that allow people to acquire jobs in local and regional economies.

College clients are not only the students, they are also the communities around them. Colleges need to work to align themselves with the local community’s economic development strategy, and ensure they are not taking over ownership of initiatives that belong at the community level.

Building a partnership between the community, the college, and key businesses in the region is a long-term strategy but one that integrates training, job placements and community goals.¹³

Colleges need to work to align themselves with the local community’s economic development strategy.

¹³ McTiernan, Tim, *Building Competitive City Regions in the Knowledge Economy: The Power of Business-community-educator Partnerships*, conference proceedings, Canadian Urban Institute, Mississauga, April 2000.



“One good role model can provide more encouragement than ten inspirational speeches.”

Programs significantly increase the ability of students to succeed in, and essentially live within, two unique worlds.

The Nation made up of five Cree and four Dene Nations, totaling 8,500 people, has brought two cultures together.



Mentors and role models

Mentors and role models offer guidance and support based on their experience and expertise. They give encouragement to people who lack confidence and experience. As one leader has said, “One good role model can provide more encouragement than ten inspirational speeches.” One First Nation community with only one experienced business person kept bringing him to group after group to make his “how I got started” speech. They were worried they would use him up, but recognized the importance of this example of success.

When mentors are involved in a loose association with one another, they offer more effective help to those they mentor. This association can take the form of a once-a-month meeting, or a group connected through e-mail.

American Indian Business Leaders (AIBL) have several chapters in the U.S. and are dedicated to encouraging the development of Aboriginal students’ leadership and business skills. They serve as role models and mentors, and provide internship and job placement opportunities for student members. They also introduce students/members to business networks.

As well as providing training and conferencing opportunities, AIBL programs consistently address the cultural issues related to academic and professional life. Programs significantly increase the ability of students to succeed in, and essentially live within, two unique worlds.

Planning processes

Clear plans, development policies, procedures, and principles help members know how their business idea may “fit” with the band’s vision. They need to know what process they will have to go through to start a business, and what supports may be available to them.

Meadow Lake Tribal Council’s¹⁴ twenty-year plan outlines how the Nation made up of five Cree and four Dene Nations, totaling 8,500 people, has brought two cultures together. This has required patience and leadership. The plan, titled “From Vision to Reality,” outlines capacity-building goals and specific employment targets broken down into employment sectors.

¹⁴ Willox, Marilyn, Ed., Best Practices in Aboriginal Business and Economic Development: A Report of the Symposium Proceedings September 8 - 11, 1999, Banff: The Banff Centre for Management. Page 70.

The overall goal is parity with the province's employment rate. When targets are not met, all key people are called together to troubleshoot the shortfall.

The MLTC has utilized the medicine wheel as the basis of their perception of the development strategy. There is an elders' council to guide the development, and the goals are traditional and cultural.

Warm Springs Economic Development Corporation's plan is to have a business community on the reservation where a variety of tribal member businesses provide food and services to the reservation communities and visitors. This is an economic development plan that uses business start-up to stop the "leakage" of money outside the community. A majority of the employees are required to be local tribal members. The businesses must have an image that reflects the Native character.

The Native-owned businesses already in the tribal-owned shopping plaza include restaurants, an automotive shop, sports clothing, a fly-fishing shop, business services, a grocery market, rafting, and a thrift store.

Produce an economic development support strategy

Encourage family/individual entrepreneurship, support district-led community development and build a better business climate.

Oglala Nation, Sioux tribe of North Dakota, requested an economic development strategy from the Harvard Project on American Indian Economic Development.¹⁵ The strategy included the following: encourage family/individual entrepreneurship, support district-led community development and build a better business climate.

The policies:

- build consensus through credibility
- develop reservation infrastructure and public services
- remove barriers to investment
- become a source of information and technical assistance

Action items:

- reallocate resources toward the development of infrastructure
- fund local feedback meetings on policy implementation
- adopt a commercial code

¹⁵ Aoki, Andrew and Chatman, Dan, *An Economic Development Policy for the Oglala Nation*, Harvard Project on American Indian Economic Development, Malcolm Wiener Center for Social Policy, J.F. Kennedy School of Government, Harvard University, April 1997.



Set the “rules of the game” for businesses.

- set parameters on the enforceability of contracts and the process of commercial transactions
- set the “rules of the game” for businesses
- write and produce business information materials
- complete a development policy that includes standard guidelines to member entrepreneurs and partners on development approvals, licences, taxes, land use, leases, environmental impact requirements, cultural supports and preferential hiring policies.

In 1977 **The Cheyenne River Sioux** adopted a sixty-four page Uniform Commercial Code that deals with contract law, repossession of goods from reserve, and the enforcement of the code by the tribal court.¹⁶

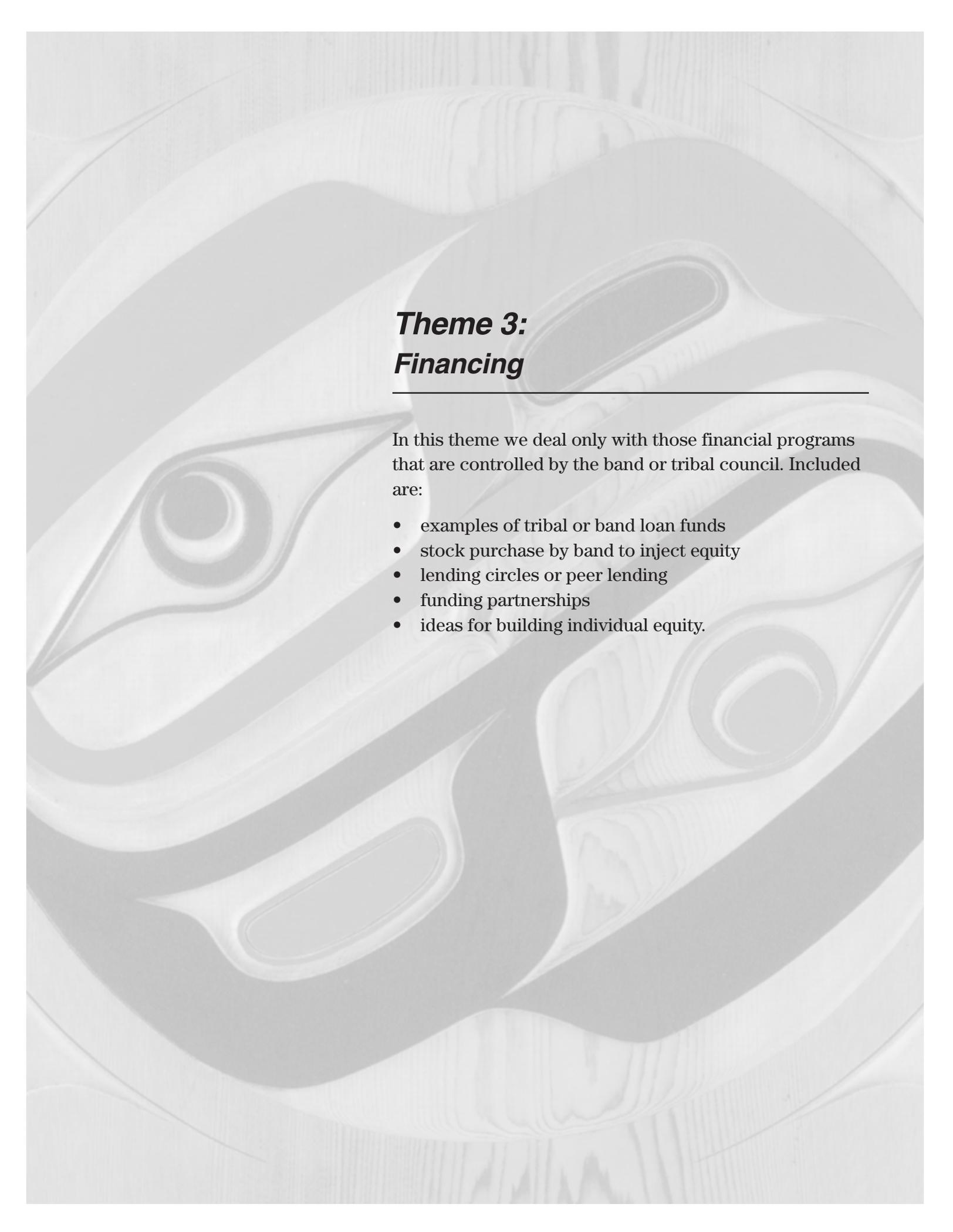
Assist and support the approval process

Train band employees to enthusiastically assist entrepreneurs and coordinate the approval process.

Warm Springs Small Business Development Centre, Oregon, assists business people with the approval process by gathering people from each tribal department involved to consider requests and to alert the person to what will and what will not be accepted by the committee.



¹⁶ Empowerment Zone Office: Telly Plume, Director, Terry Albers, Development Officer, tel. 605-455-1570. The “commercial code” can be found at the Cheyenne River Sioux web site.



Theme 3: Financing

In this theme we deal only with those financial programs that are controlled by the band or tribal council. Included are:

- examples of tribal or band loan funds
- stock purchase by band to inject equity
- lending circles or peer lending
- funding partnerships
- ideas for building individual equity.

Theme 3: Financing

Entrepreneurs waste time chasing programs that had no money to begin with or no longer exist.

Entrepreneurs need to make a personal monetary commitment to their business.

There are many sources of financing including Aboriginal Capital Corporations, Community Futures, Credit Unions and Banks, Aboriginal lenders like All Nations Trust, and Aboriginal Business Canada. There are other government programs that come and go quickly. Some have money; others never did. Entrepreneurs waste time chasing programs that had no money to begin with or no longer exist. They are baffled by the tangle of programs. This important information should be at the fingertips of the business counsellor.

In this theme we deal only with those financial programs that are controlled by the band or tribal council. Included are:

- examples of tribal or band loan funds
- stock purchase by band to inject equity
- lending circles or peer lending
- funding partnerships
- ideas for building individual equity.

It is widely recognized that entrepreneurs need to make a personal monetary commitment to their business and this is usually recognized as a minimum of 10 - 20% of the capital required for the project.

Loan funds

The Lakota Fund First Nations Financial Project,¹⁷ is a result of the Oglala Sioux tribe in the U.S. having seen numerous federal economic development programs come and go, leaving little or no positive impact on the reservation. It is doubtful, they claim, that even large increases in federal loan programs could successfully promote economic growth. Why? Government business development and lending programs fail to provide a way of strengthening local managerial and technical capacities. If a viable small business sector is to be created and sustained, access to capital and technical assistance is essential.

The Lakota Fund will be capitalized by contributions from a variety of private sector sources; no government monies will be used to capitalize the fund. Grants, gifts, and loans will be sought from a variety of institutions: banks, insurance companies, corporations, utilities, foundations, and individuals.

¹⁷ The Lakota Fund First Nations Financial Project, vol 1 #4 , also in Appendix C in Building Entrepreneurship at Bishop. Harvard project paper on Bishop Reservation.



The fund will help business people prepare realistic and viable business plans and implement the plan once financing is obtained.

The fund will provide financing at below-market interest rates as many lenders do not expect the fund to return a profit on their investment. The fund will help business people prepare realistic and viable business plans and implement the plan once financing is obtained.

The plan has the following guiding principles:

- Technical assistance and training must be linked to financing by an enforceable contract between The Lakota Fund and the business.
- A full-time staff person is responsible for overseeing the technical assistance function.
- Services such as book-keeping and accounting on a fee-for-service basis will be available.

The Lakota Fund is expected to have an annual operating budget of roughly \$270,000¹⁸ and support five staff members who will oversee the circle lending and small business programs. It is the lending vehicle that is essential if a healthy economy is to become a reality on the Pine Ridge Reservation.

The Lakota Fund is accompanied by the tribe's understanding of how the informal sector works and how it has become an significant element in approaching economic development.

The "informal sector" is a network of self-owned micro economic enterprises.

The "informal sector" is a network of self-owned micro economic enterprises.

The "informal sector" has never been taken seriously. It is a sector operating within the overall economic scheme and can best be described as a network of self-owned micro economic enterprises or small-scale informal businesses. It is a dynamic system that operates whether the unemployment rate is high or low. It is a network of self-employed individuals who produce goods and services for the benefit of all the community.

These micro enterprises are all interrelated. The system contains horizontally and vertically integrated linkages that form the backbone of reservation economy. Each link in the system affects every other link and in a larger sense, the entire reservation. For example, a deer hunter may sell or trade the tanned hide to a person who produces it as a handcrafted item. The crafter may then sell or consign the finished product to a craft shop that caters to the tourist.

This goal of funding small business is to grow the local economy through "linkaging" within the system.



¹⁸ Harvard Project paper on Bishop Reservation, Appendix I, p 35.

Stock purchase by band

Do entrepreneurs come up short when attempting to qualify for a business loan? By creating a tribal or band stock purchase plan you can help the individual overcome the great First Nation's barrier of little or no equity.

The stock is bought back by the owner in five to seven years.

Bishop Reservation Equity Injection Program assists entrepreneurs to come up with the necessary capital through the following formula: commercial bank loan are 60 - 80% of capital, the entrepreneur contributes as little as 5 - 10% of equity, the tribe purchases stock for remaining equity, but is not liable for debt. The stock is bought back by the owner in five to seven years. In the meantime, the Development Corporation provides ongoing counselling and support. The profits are reinvested in future entrepreneurship programs.

Circle or peer lending

Is there a group of people who have ideas for businesses that require modest capital to get started? Lending circles lend money to one member at a time. When that is repaid they loan to the next member. They create group support for the entrepreneur, foster responsibility of the entrepreneur to the group, and teach financial and management skills to those involved. By the time a member's loan comes through that person has gained valuable experience watching the members before them.

Community Futures Development Corporation of the Central Interior First Nations has spawned thirty-two lending circles. Each circle must have five or more people and preferably include an elder. The circle must raise \$1,000 on its own, determine who they expect to loan to, determine the purpose, and decide the interest rate before they can receive a \$4,000 loan from Central Interior. Each circle comes up with its own development policies and guidelines. In the first twelve-month period, there is no interest paid on the \$4,000. In the second twelve-month period, they pay 25% of prime, and in each of the twelve-month periods following, an additional 25% of prime is added on.

One circle has lent over \$300,000 and has reserves of \$58,000. It has become the chief lender in its small community.

The character of each lending circle is different, says Gerri Collins of CFDC - CIFN. Some are family-based and loan only within their family. Others stipulate their members be fully employed, over twenty-five years of age, and only lend to those under twenty-five years. One circle has lent over \$300,000 and has reserves of \$58,000. It has become the chief lender in its small community.



Funding partnerships

Securing long-term partnerships with funding bodies who understand your tribal vision and plans can make the business loan process much more efficient. The following development corporation has included lenders within its structure.

NEDC is able to steer entrepreneurs towards the best fund or combination of funds to serve their unique business needs.

Nuu Chah Nulth Economic Development Corporation (NEDC), on Vancouver Island, B.C., incorporates several formal funding partners within its organization. Included are The Community Futures Development Corporation funded through Western Diversification, Aboriginal Business Canada sponsored by Industry Canada, the federal Department of Fisheries and Oceans, Province of British Columbia First Citizen's Fund (a National Aboriginal Capital Corporation).

Along with its own source of business funds, the NEDC is able to steer entrepreneurs towards the best fund or combination of funds to serve their unique business needs. By doing so, they can achieve the financial needs of the business and minimize the amount that needs to be repaid.

Building equity

The lack of equity is a challenge that some have overcome by developing equity-generating schemes.

A financing model that gives company drivers an opportunity to build up personal equity so that they can ultimately buy out the truck they are driving.

Ray Gerow, while employed with the **Burns Lake Native Development Corporation**, B.C., and currently with the Aboriginal Business Development Centre, developed a financing model for an Aboriginal-owned trucking company that gives company drivers an opportunity to build up personal equity so that they can ultimately buy out the truck they are driving and become an owner-operator. The company provides business training to ensure that the individual is familiar with all aspects of managing his/her own business. This company continues to act as an administrative overseer of the owner-operator and uses their band's political and industry connections to find on-going work for the truckers.



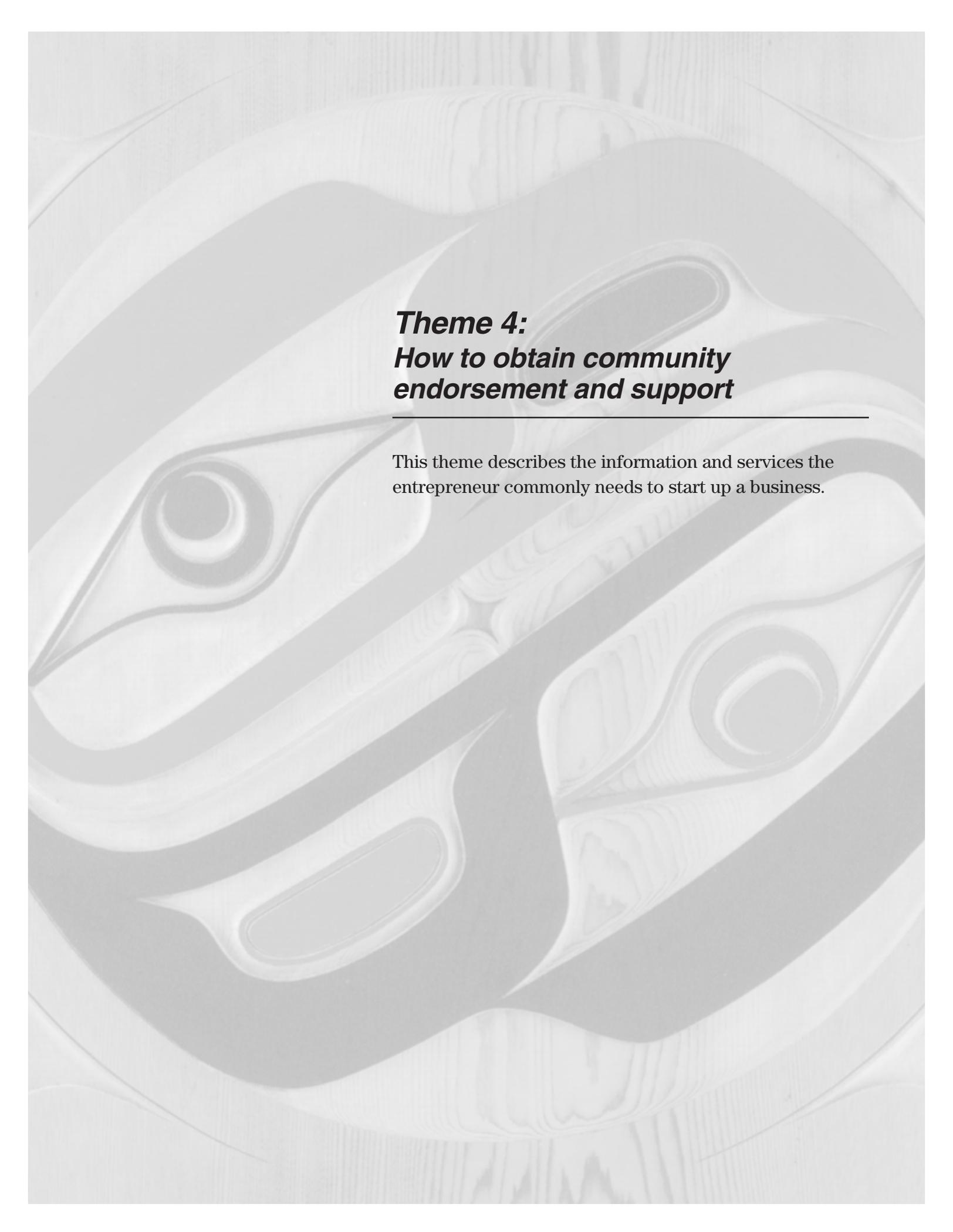
Kitsaki Development Corporation is a company owned by the Lac La Ronge Indian band; it grosses \$50 million a year and employs 450 people, most of whom are Aboriginal. Kitsaki offers their truck drivers an opportunity to buy their own rigs through a wage holdback system, piggybacked with a business grant or loan.

Business service officers who work out of the various holding companies of Kitsaki assist band members with business plans.

Kitsaki companies direct some or all of their business to tribe members who already have a business.¹⁹



¹⁹ Willox, Marilyn, Ed., *Best Practices in Aboriginal Business and Economic Development: A Report of the Symposium Proceedings September 8 - 11, 1999*, Banff: The Banff Centre for Management, Page 97.



***Theme 4:
How to obtain community
endorsement and support***

This theme describes the information and services the entrepreneur commonly needs to start up a business.

Theme 4:
How to obtain community endorsement and support

Is the community involved? Have they endorsed the economic development plan? Will they support local businesses?

It is vital to business success to create loyalty. But community loyalty doesn't come easily. People want to know what is in it for them. Will jobs be available? Will the business support the culture and the community when they are successful? Will the product or service they provide be of a high quality and attract both Native and non-Native patronage? Will the service be courteous and friendly?

First Nation supports business, business supports First Nation

The 'Namgis First Nation are pursuing eco-tourism as a part of their economic development strategy. *They have supported member businesses to help grow the community's cultural and environmental tourism sector.* Waas Eco-Cultural Adventures, a culturally, ecologically-based kayak and canoe tour company operates in the First Nation's traditional territory. It is currently anticipating the band's permission to build a "big house" style accommodation at an old village site and use the big house for tour events. The decision is awaiting specific siting information.

The band has provided a strong letter of recommendation to the funders, underlining their wholehearted support for the business. In conjunction with other agencies they have also sponsored outdoor leadership training and training in the identification and recording of culturally modified trees (CMTs) for the business owner.

The CMT training, and further archeological training planned for the future, will enable the tour operator to inventory, document and interpret culturally significant markings found on tours and research trips, a contribution to the quality of the tourism product offered and to the 'Namgis' ongoing treaty research.



Waaas Eco-Cultural Adventures hires locally and pays more than the going rate for outdoor guides.

There were many questions that the elders needed to have answered.

The whole community has been strongly supportive.

Entrepreneurs go door to door and ask for the member's support.

The nation has provided significant support but it is a two way street. In return, Waaas Eco-Cultural Adventures hires locally and pays more than the going rate for outdoor guides in recognition of the value of their cultural knowledge. The tour company provides clients with an alternative to companies owned and operated from outside the community who leave their impact but provide few local benefits. They also provide equipment free to Native and non-Native youth camps that are held in the off-season.

When an important cultural event was scheduled in the middle of the tourist season, Waaas Eco-Cultural Adventures suspended normal operations to support the event.

The arrangement with the community also includes paying honoraria for using community facilities like the big house and fish hatchery. Owner Jackson Warren has sought direction and support throughout the business development process from hereditary chiefs, band and council.

During the start-up there were many questions that the elders needed to have answered. They wanted to know what steps would be taken to protect the environment and whether the culture would be presented in an authentic way. Once they were satisfied that the tour operator was committed to the community and to the culture, the whole community has been strongly supportive.

Entrepreneurs seek community support

Warm Springs General Manager of Business and Economic Development Michael Clements says, "Our dream is to have a business community on the reservation where a variety of tribal member businesses provide goods and services to the reservation communities and visitors. We want to stop the outflow of money. The businesses must employ a majority of the local tribal workforce and have an appearance that reflects our peoples' character."²⁰

Entrepreneurs have been told that business success in the community relies on family support. They go door to door and ask for the member's support. They are commonly asked, "What are you going to do for me or the community?" They have to be ready with their community support plan.

²⁰ Michael Clements, Warm Springs General Manager of Business and Economic Development, via a phone conversation, 2002.



This dream is yet to be fulfilled. Despite building a small business plaza where rents are subsidized by the tribe, only a restaurant has been able to make a go of it. Drive-by highway traffic has not stopped, nor have the reservation locals patronized the businesses.

Efforts have been made with “Buy Native” campaigns but it hasn’t been enough to pull locals away from the more competitively priced products and fancier outlets.

Business follows traditional groupings

Another aspect of gaining support in the community is to structure business in a culturally appropriate way. If the traditional approach to economic activity was conducted in extended family units (decentralized) then success may require that business be organized this way. This was the experience of the Oglala Sioux. There was a vital role to be played by entrepreneurs.

The Oglala Sioux found that the centralized tribal council business initiatives failed at a very high rate. When they revisited their traditional political structure, which differed from the tribal council structure dictated to them by the Bureau of Indian Affairs, they decided to go back to a family-based business structure. They sold off the tribally-owned businesses to smaller groups. This has resulted in the growth of successfully run businesses.

They decided to go back to a family-based business structure.

Mingan, an Aboriginal community in Quebec, features family-based businesses which have cultural survival as their purpose.²¹ Businesses are owned by extended families, and when another family member joins and brings their expertise, the business expands and adds another item for sale or offers a new or different service. The family environment motivates, inspires, provides solidarity when faced with adversity, and assists during start-up. Profit-sharing is a common feature.

The family environment motivates, inspires, provides solidarity.

An identification with the community is considered essential to the creation of community enterprises. There must be a desire to participate in the community’s development and to preserve its Native character, while modernizing it. The collective enterprise becomes a vehicle for fighting against assimilation into white culture.

The collective enterprise becomes a vehicle for fighting against assimilation into white culture.

²¹ Bherer, Gagnon, & Roberge, *Wampum and Letters Patent: Exploratory Study of Native Entrepreneurship*, Halifax: Institute for Research on Public Policy, 1990, page 144.



Often business development lacks community support because developers have not listened to the cultural leaders. In the following example, the tribe has created an elders' council to advise on economic development problems.

Recognizing the culture

Meadow Lake Tribal Council has initiated an elders' council, made up of twenty-four elders.²² Each of the nine First Nations chiefs and councils appoint two elders, one Cree and one Dene, to an advisory council that meets four times each year. In addition, six spiritual elders sit on the council. William Ratfoot, the elder liaison person, says, "The council deals with any problems that come up, including economic development issues. They make recommendations to the tribal council. So far their recommendations have been accepted."

The Osoyoos Indian Band is located in the Okanagan Valley in southern B.C.²³ The band chose the route of developing its own businesses instead of relying on non-band owned businesses to employ and develop its people.

The Osoyoos Indian Band developed a comprehensive plan and implemented the specific pieces as they could. They chose to go with industries that have proven successful in their region: tourism, agriculture, retirement housing, and construction. The band is involved in a campground, a golf course, a convenience store, silviculture, and all aspects of construction from sand and gravel trucking, readi-mix and milling to retirement housing construction.

Recently, they have gone from leasing land for a vineyard, to growing their own grapes. They have formed a partnership with a large wine producer and are planning a joint venture to build their own winery. There is also a plan for a \$25 million resort, complete with golf course, hotel, marina, and desert heritage and interpretive centre. These businesses, which are now amalgamated under the umbrella of the Osoyoos Indian band Development Corporation, have an annual budget that exceeds \$10 million. Profits from the businesses go to supporting social and educational programs.

²² William Ratfoot, the elder liaison person, via a phone conversation, 2001.

²³ McBride, John, *Our Own Vision: Our Own Plan*, Vancouver: Community Economic Development Centre, Simon Fraser University, 2001, page 12.



The band encourages their own entrepreneurs. In return, the businesses offer preferential employment opportunities to band members,

Chief Clarence Louie states that if you are doing economic development for money, you make a big mistake. He says everything we do is to support the preservation of our culture. As a part of their tourism development, they have built a Dessert Interpretative Centre that has a strong Okanagan cultural component. They now offer language classes to all their members. All the band-owned businesses are identified with “Inkameep,” meaning people of the valley. Although the band’s business successes are extraordinary, preserving the culture is the underlying purpose of their economic development.

The band encourages their own entrepreneurs by offering deferments of rent, assistance with business plans, engineer’s studies, applications to funding agencies, and outlets to market their arts and crafts. In return, the businesses offer preferential employment opportunities to band members, and for those in the artistic businesses, they ensure that the culture is well represented.

Raise awareness of how people can work together to support community businesses.

Awareness building workshops

The process of building community support for economic development is one the authors have organized and tested. The main argument brought to the community is that building an economy is an important contribution to achieving self-reliance.

The Building an Economy in Aboriginal Communities workshop conducted by John McBride and Ray Gerow is intended for communities that want to raise awareness of how people can work together to support community businesses, stop the leakage of money, and build the wealth and standard of living in the community.

At the end of the workshop the participants will have:

- a vision of a healthy economy and a healthy community
- a clear idea how leakage from the community keeps the community poor
- a view of the role played by private business
- an understanding of the building blocks for growing an economy
- a knowledge of the role culture plays in economic development
- an understanding of the importance of community support for the entrepreneur and vice versa.
- the importance of an economic vision and strategy
- what communities can do
- what other First Nations have done
- how to take action.



Celebrating the entrepreneur

One of the ways to generate support in the community is to point out the benefits that entrepreneurs provide. Their creativity, insight, hard work and drive make businesses happen. These are qualities worth celebrating. Most of all, such a process of recognition provides a reward for the entrepreneur and encouragement for others.

Here are some programs that, suitably, put more emphasis on recognition than on monetary reward.

The most successful business is then awarded an additional \$100.

Student Venture Incentive Program, of the Burns Lake Native Development Corporation, provides ten awards of up to \$200 each, to five Aboriginal and five non-Aboriginal students for the best business plans. This program, which has been running for ten years, encourages grades seven to twelve students to implement a business idea and report back at the end of the summer. The most successful business is then awarded an additional \$100. The program has encouraged the high school students to get some real business experience.

All Nations Trust, of Kamloops, B.C., has initiated a series of awards to recognize outstanding achievement in business and in the community. Award categories include Aboriginal Youth, Aboriginal Leadership; there is also an elders award, one to the best community-based business, and to the most successful entrepreneur. A press release is issued to publicize the award. The award of a plaque or a picture serves as recognition of the individual's contribution to the community. The awards also serve as motivators for young Aboriginal people.

The Aboriginal Business Development Centre in Prince George, B.C., and the Prince George - Nechako Aboriginal Employment and Training Association offer a three-step award for the best business plans for Aboriginal youth (15 - 29). Keith Henry, Program Coordinator, says when the market research on the business plan is complete, participants receive \$150. When the plan is finished \$250 is awarded, and when, and if, the business opens, \$1,500 is given for a total of \$1,900.

Students can use the money for their business or they can use \$1,500 for tuition for a post-secondary program. Last year eight students participated and one started a business.



How to assess the climate of support for members doing business in your community

Gathering Information for Interviews

The purpose of this section, and the interview questions that follow, is for you to identify the obstacles that hold back your community's entrepreneurs and to find ways the community can support the development of individual or family-owned businesses. Once the picture of conditions in your community is clear, you can decide what actions to take to create the conditions that will foster business growth.

There will be other outcomes from the questionnaire/interview process. Besides the data collected, the process should draw the community's attention to the real frustration experienced by people who want to start a business. If potential business people are frustrated by all the obstacles they have to overcome and leave the community, jobs are lost, another capable person is gone, and the money spent buying from their business is now spent outside the community. This continued outward flow of money and people from smaller communities puts the survival of the culture at risk. An understanding of the obstacles entrepreneurs truly face will help create the climate for action.

But what is returned to the community? Few people in the community are interested in watching some businessperson make a bundle, drive around in a fancy new car, not respect or support the culture, and not share their wealth with the community. If the community is expected to remove obstacles, offer encouragement, provide the business start-up supports, and buy their products or services, then there has to be something coming back to the culture and the community. It makes good business sense that successful companies give back to the community. This is as true in the mainstream economy as it is in the Native world. Everyone is expected to do it. If there isn't a balance of give and take, there is little good will. Healthy economies are built on good will.

An awareness of the interdependency of all groups in the community and the importance of building and strengthening networks is another outcome of the process of conducting interviews. Economies require networks - networks of consumers, suppliers, workers, and mentors. The more often they are used the better they work.



Every opportunity taken to strengthen bonds and build bridges between individuals and groups helps create a more supportive climate for business. There is conflict in every community, Native or non-Native. Bad relations can be healed little by little, through positive interactions. Communities that choose to dwell on conflict and differences rarely develop healthy economies. Those who work together rarely fail.

This process of talking to community members will help you determine the strength of the existing information and service supports for entrepreneurs and the extent of the infrastructure the band or tribal council has in place. The interviews will also indicate the encouragement and support the community says it is prepared to give entrepreneurs. The interviews will also relate the ways entrepreneurs say they are prepared to support the culture and give back to the community, and the ways the community thinks they should give back.

At the core of this accommodation between business and the community are the cultural values they may share. Whether they are traditional or not, if there is a common view of how the land should be treated, how resources and wealth are shared and how decisions are made, there will be a solid foundation on which to build a private economy. If there isn't, there may be much disagreement, undermining, and unending business failures.

Be sure to record your community strengths as you go along. Give yourself some credit for what you are doing that is right. It is very important to focus on your strengths and accomplishments rather than let any failures hold you back.

Before you look at your community's readiness to support business, take stock of your own strengths.

Do you have:

- community members with experience in business?
- networks with other First Nations?
- connections to government and agencies that can help you leverage resources ?
- partnerships with educational institutions to assist with education and training?
- links with a nearby town?
- a strong culture that is a source of pride for members?
- common bonds among the members?
- cultural events that most people attend?
- participatory community decision-making?
- a conviction among membership that you have to do it yourself?
- a willingness to invest in the future?
- an emphasis on quality in business and community life?



If you can answer positively to many of these questions, then you have a strong foundation on which to build a more supportive climate for Aboriginal business.

Preparing for Interviews

The community groups we chose to interview were elders, entrepreneurs or community members who attempted business start-ups but were not successful, leaders, administrators and community members in general.

We found, through the field testing of the assessment tool, that certain questions were best addressed to specific community groups.

When we worked with our community interviewers to select the sample groups, we wanted to ensure we selected band members who lived in different locations, had different family backgrounds, and represented each distinct cultural group. We were looking for a “snapshot” of the community’s willingness and its ability to support its own entrepreneurs.

Importance of neutrality

When we were invited into the communities we sometimes spoke to all the chiefs and councillors together, and other times we spoke to groups who lived in different settlements. We spoke about the importance of economic development to provide the economic support for the social services so important to communities. Above all, we wanted to let all the people we spoke to know that their answers to our questions were going to be given equal consideration. We were going to reflect their comments accurately as possible in the document we produced. We did not want to be seen as an extension of the band or tribal council office.

When selecting the interview team, it is important to keep the political and cultural divisions in mind. In order to get a broad sample of different community groups, interviewers with easy access to all groups are needed.

Interviewers should:

- have interviewing experience
- be good listeners
- be respectful of everyone’s opinions
- have an interest in cultural and economic development.



Teamwork and training

We found interviewing was best done in teams of two. One person conducted the interview while the other recorded the information. This allowed the interviewer to listen for the important follow-up questions that usually get at the important information. Our interview time expectation, not allowing for travel, was six interviews a day. This included the time needed to summarize the information.

Interviewer training can vary between one and three days, depending on their experience. The training would include the following:

- Interviewing techniques: introductions, explanation, asking questions, listening, recording answers, asking follow-up questions, closing, debriefing, use of other interviewing techniques, and submitting the interview report. This session should also include practicing on each other and on community members, including an elder, an entrepreneur, a leader or administrator, and a community member.
- Preparation: project aims, team-work, interview pairing on the basis of community or interviewee, introduction to interviewee, write-up format and quality criteria.
- Organizing: selection of interview sample, back-up interviewees, contact process and guidelines, brief written description of the project for interviewees, setting conditions for good interviews, interview format, permission to interview form.

Reporting back and taking action

The importance of reporting results back to the community in a complete and timely fashion is a way of respecting the time and emotion community members have invested in the interviews. Once the obstacles are identified, leaders can look at the list of actions other First Nations have taken and determine if a similar project would be wise to pursue.

Making choices

Since you can't do everything, you need to decide what you have - the people, time, and resources needed to complete the project. You must also judge the "climate" in the community to initiate this kind of project. Often it is wise to just avoid the difficult actions - go where there is agreement. Then you are ready to build an action plan (see example on page 51) that will create a more supportive climate for your entrepreneurs.



Examples of how to introduce the purpose of the interview to the interviewee

We are interested in your thoughts and opinions on the role individual businesses should play in building our community's economy.

We will ask you about the obstacles entrepreneurs face, the contribution they can or cannot make to the community, and the kind of support you think they can expect in return.

We hope the interview also offers the community an opportunity to think about the relationships between entrepreneurs, the community, administrators, leaders and the elders.



Questions for elders

It is important to find out what elders think about the role of culture in business, and if they think businesses damage or support the culture.

Traditional Teachings/Culture

1. Are there traditional teachings that can influence the way business should be done? What are those teachings, stories, guidelines?
2. Do the traditional teachings help guide people who want to start businesses?
3. How important is it for people who want to start businesses to work within these traditions?

not important 1 2 3 4 5 important

4. Do you think businesses can support the culture, or help renew the culture?
5. If yes, what are some examples of businesses that could do this?



Questions for entrepreneurs and those who have thought about starting a business

1. Community support for individual businesses:

- a. Have you attempted to go into business yourself?
- b. If yes, what support did you receive from family, friends, and community members?
- c. Were there obstacles that stood in your way?

How important were each of the following to your effort to start up your businesses?

2. Theme 1: Supporting business start-up and success

not important 1 2 3 4 5 important

- a. Encouragement from community member _____
- b. Business counselling and planning (one-on-one) _____
- c. Entrepreneurial training and job experience _____
- d. Mentors who can assist with business connections _____
- e. Role models who can encourage and guide _____

3. Theme 2: Building capacity to support entrepreneurs

not important 1 2 3 4 5 important

- a. Band support to use land, facilities, resources _____
- b. A clear community economic plan for the future _____
- c. Band development policies on taxes, leases, licences, environmental impact studies, cultural support _____
- d. Band-owned business train/encourage other businesses _____

4. Theme 3: Financing

not important 1 2 3 4 5 important

- a. Assistance arranging financing _____
- b. Peer or circle lending programs _____
- c. Ways to develop member equity _____

5. Theme 4: Community endorsement and support

not important 1 2 3 4 5 important

- a. Community encouragement and support for entrepreneurs _____
- b. Community customers to buy product or services _____
- c. Networks of support with other communities and organizations _____



d. To what extent is there a climate of support for private business start up:

little 1 2 3 4 5 lots of support

among leaders and administrators?	1	2	3	4	5
among community members at large?	1	2	3	4	5
among other entrepreneurs in the community?	1	2	3	4	5
among elders?	1	2	3	4	5
among non-Native communities?	1	2	3	4	5

6. The community's economic development plan:

not important 1 2 3 4 5 important

- Are you aware of your community's economic vision or plan for the future?
- Have you figured out how you or your business could be a part of making that plan come true?
- Have you given some thought to how your business will benefit the community?
- Which of the following do you think your business could contribute?
 - provide jobs
 - lend equipment, staff or facilities to community projects
 - lend support to other entrepreneurs

7. Business and traditional teachings:

not important 1 2 3 4 5 important

- Are you aware of traditional teachings that could influence the way your business should be conducted? What are those teachings, stories, or guidelines?
- Do the teachings help guide you or get in the way of your business activities?
- How important is it for people who want to start businesses to work within these traditions?

not important 1 2 3 4 5 important

- How can people who want to start up a business with support from the community in turn support the culture?
- To what extent do you think the community's support of your business will depend on how you can support the community and the culture?

does not depend 1 2 3 4 5 does depend



Questions for community members

- 1. a. Is there the interest, confidence, and motivation among community members to start up businesses?
- b. Are there obstacles that stand in their way? Which do you think are the biggest obstacles to community members starting up businesses?
not important 1 2 3 4 5 important

2. Theme 1: Supporting business start-up and success

not important 1 2 3 4 5 important

- a. Encouragement from leaders and community members _____
- b. Business counseling and planning (one-on-one) _____
- c. Entrepreneurial training and job experience _____
- d. Mentors who can assist with business connections _____
- e. Role models who can encourage and guide _____

3. Theme 2: Building capacity to support entrepreneurs

not important 1 2 3 4 5 important

- a. Band support for use of land, facilities, resources _____
- b. A clear community economic plan for the future _____
- c. Band development policies on taxes, leases, licences, environmental impact studies, cultural support _____
- d. Band-owned businesses that encourage other business _____

4. Theme 3: Financing

not important 1 2 3 4 5 important

- a. Assistance arranging financing _____
- b. Peer or circle lending programs _____
- c. Ways to develop member equity _____

5. Theme 4: Community endorsement and support

not important 1 2 3 4 5 important

- a. Community encouragement and support for entrepreneurs _____
- b. Community customers to buy product or services _____
- c. Networks of support with other communities/ organizations _____



d. How important is it for community businesses to:
not important 1 2 3 4 5 important

Hire community people? _____

Buy their supplies and services from other businesses
in the community? _____

Pay their taxes or rents to the band or tribal council? _____

Support cultural events with time or money? _____

Allow employees time off to attend events? _____

e. Do you think everyone in this community would
be better off economically if whenever possible
members spent their money at businesses owned
by other community members? _____



Questions for leaders and administrators

1. Theme 1: Supporting business start-up and success

- a. Is there the necessary interest, confidence, and motivation among band members to start up businesses?
- b. Are there obstacles that stand in their way?
- c. Which do you think are the biggest obstacles to community members starting up businesses?

not important 1 2 3 4 5 important

Encouragement from leaders and community members _____

Business counseling and planning (one-on-one) _____

Entrepreneurial training and job experience _____

Mentors who can assist with business connections _____

Role models who can encourage and guide _____

- d. Building capacity to support entrepreneurs
- not important 1 2 3 4 5 important*

Band support to use land, facilities, resources _____

A clear community economic plan for the future _____

Band development policies on taxes, leases, licences, environmental impact studies, support of the culture _____

Support for band-owned business to encourage other businesses _____

Assistance arranging financing _____

- e. Community endorsement and support
- not important 1 2 3 4 5 important*

Community encouragement and support for entrepreneurs _____

Community customers to buy product or services _____

Networks of support with other communities/ organizations _____

- f. Are there agreements with major industries to take on community members for apprenticeships and work experience?
- g. Are there experienced business people (mentors/role-models, both Native and non-Native) who are willing to encourage and counsel those interested in business start-up?
- h. Is their support formalized into a network that meets monthly, offers policy guidance to the chief/council, and directs important business information to entrepreneurs?



2. Theme 2: Building capacity to support entrepreneurs

- a. Is there a community consensus around priorities and direction?
- b. Does the leadership (Chief and council, tribal council, traditional leaders) share a vision of how economic development will address important community issues?
- c. Has there been a community-wide discussion and general consensus on an economic development vision, plan, and strategy?
- d. Has there been a community discussion on what areas of economic activity should be pursued (for example: forestry, tourism, social services, or traditional activities)?
- e. Does the band or tribal council believe there is a role for individual businesses to play in achieving the economic vision, and is that role clearly outlined?
- f. Are there policies and guidelines?
- g. Are there clearly written bylaws or guidelines on using community natural resources, leasing land or buildings, paying taxes, securing a business licence, getting the other business start-up approvals?
- h. Are there guidelines on how the economic development officer or band could work with entrepreneurs to get businesses started?
- i. Are there band employees trained and enthusiastic to assist and support local entrepreneurs?
- j. Are there opportunities being generated for entrepreneurs?
- k. Has the band or tribal council created “anchor businesses” around which smaller enterprises can start-up and flourish?

3. Theme 3: Financing:

- a. Has the band or tribal council established an equity fund, or peer or circle lending program to assist entrepreneurs with financing?
- b. Has the band explored ways to develop member equity in a business?
- c. Has the band endorsed or supported business proposals that have been submitted to conventional lenders?



4. Theme 4: Community Endorsement and Support

Business and traditional teachings:

- a. Do the elders report there are traditional teachings that can influence the way business should be conducted in your territory?
- b. Do the teachings help guide the plan or strategy for your community's economic development?
- c. Are the traditional teachings reflected in policies and guidelines?
- d. Are there formal mechanisms for receiving elder input on business development?
- e. To what extent is it important today for people who want to start businesses to work within the cultural traditions?
not important 1 2 3 4 5 important
- f. Do most of the community believe entrepreneurs are more likely to support or undermine the culture ?
Support 1 2 3 4 5 Underminet
- g. How can people who want to start up a business and expect community support contribute to their culture and community?

Current community attitudes:

- h. To what extent do you think there is community acceptance of the role of the entrepreneur in building the community economy?
Low 1 2 3 4 5 High
- i. To what extent is there community encouragement and support for local entrepreneurs?
Low 1 2 3 4 5 High

Changing community attitudes:

- j. Could the term entrepreneur be re-defined so it included a high regard for working within the culture and contributing to both the culture and the community?
- k. Is it feasible or important to identify, with community participation, a variety of ways business can support the culture and give back to the community?
- l. Does the band or tribal council place a priority on building bridges and strengthening bonds inside and outside the community to improve the business climate?
- m. Does the band or tribal council look for opportunities to strengthen their linkages with other governments so they are better able to leverage resources?
- n. Does the band or tribal council celebrate the successful entrepreneurs or encourage those who are interested in business start-up?



Appendices

Appendix A: Building an action plan

According to Robert White, you should step back and look at the bigger picture before designing your action. He says there needs to be a common understanding on how economic development is to go forward. He suggests the following four guidelines in his book, *Tribal Assets: The Rebirth of Native America*.²⁴

1. The tribe must formulate a positive atmosphere for growth
2. The tribe needs to actively recruit outside investors and partners in the development process
3. The tribe must aid entrepreneurs in their activities, streamlining red tape and providing technical assistance
4. The tribe must develop a comprehensive plan of action, flexible enough to address alternatives as they become apparent.

Of these four guidelines it is interesting to note that three of them relate to the ideas we have put forward in this publication. You may have settled on some specific actions to take and we wish you every success. But we also want to remind you to look at the big picture and pay attention to the guidelines offered above by White. A good action plan will include:

- the tasks to be done. Pay attention to how they are defined
- the person responsible for doing it – someone who will “champion” the idea
- the time needed to complete the task – be realistic given all the other things that are going on
- the resources needed (money, facilities, and expertise)
- the success criteria, or a description of exactly how things will happen or what they will look like.

Action planning

- Build on the positive
- Work within your strengths and your strategy
- Determine who will be the lead or “champion” of each action, the time it will take, and resources needed
- Determine critical success criteria.

²⁴Smith, *Modern Tribal Development: Paths to Self-Sufficiency and Cultural Integrity in Indian Country*, AltaMira Press, 2000, quote of Marilyn Enfield, page 63.



Sample Action Plan

Project/task	Who?	Resources	Timeline	Critical Success Factors
Establish a lending circle	Jim	Office lending models	June 1 to Sept 1	<p>A “give-away” brochure will be available that outlines program</p> <p>An advisory committee will be in place and will include a lending expert and CED specialist</p> <p>Program will be operational by Sept 1</p>
Write development guidelines for band	Joan	Examples of other First Nations guidelines	Sept 1 to Nov. 15	<p>Guidelines will be ready to submit to council for approval Nov 15</p> <p>Will include land lease from band, details, business licence charges</p>
Sponsor a cohort training group	Joan and Jim	List of likely people for the course	Jan 1 to April 15	<p>Goals will be identified.</p> <p>Course materials and business instructor ready</p> <p>Two elders involved</p> <p>Work opportunities booked</p> <p>Resource people booked</p>



Appendix B: A new breed of entrepreneur

There is a basic conflict between the common view of an entrepreneur, someone who sacrifices all for making money, and the traditional values of most First Nations communities. In fact, Jerry Mander says Native and western societies are at virtually opposite poles. He cites the holistic nature of “tribal people,” and explains how they see the world as a whole, a world where everyone is related, where simple decisions require the approval of everyone in the society.²⁵

Mander also describes the tradition of communal ownership where there is no private ownership, no selling of the land, no inheritance. This is a tradition, he says, where sharing and giving are core values, opposed to the western culture’s saving and acquiring, where saving can be seen as hoarding. He says western societies recognize the primary importance of the individual where traditional societies value the collective. In the traditional, there is a concept of no growth, and in the western capitalistic societies, growth is a god.

Many of these traditional values have been tempered through hundreds of years of contact, but many still remain. The way business has been done has also been tempered by communities demanding that business care for the Earth and the community. It is reasonable to redefine the concept of entrepreneur according to terms that the community insists upon.

Nathan Matthews, Chief, North Thompson Band, B.C., has suggested a definition of a community-minded or social entrepreneur as one who:

- recognizes and works towards supporting community social, physical, mental and spiritual health as opposed to someone who strictly minds the bottom line
- hires community members
- donates to community functions
- attends community social and cultural functions
- uses his/her economic strength for community purposes
- is willing to take less profit in order to accommodate the community’s needs
- is willing to be a role model for the community
- is willing to use experience to help other entrepreneurs
- has a “community first” hiring policy
- is willing to train members to work in the business

²⁵ Mander, Jerry, *In the Absence of the Sacred*, San Francisco: Sierra Club Books, page 215.



- is willing to take on-the-job trainees
- identifies the business with the community through logos, letterheads
- is respectful of the authority of First Nations' governments
- is knowledgeable about First Nations' culture and history
- supports First Nations' positions on Aboriginal title and rights.

It may be important to your community to be clear in the beginning that entrepreneurs and the community are in a balanced relationship. That community support for entrepreneurs comes at a cost, and the cost is to find a way that business can support the community.



Appendix C: Creating a community tradition of businesses giving back to the community²⁶

The “culture of giving” is something that has recently evolved in North American mainstream culture, and more recently Great Britain, but this tradition has been alive for a much longer time in First Nations culture. However, private enterprise in most Native communities is new and most business traditions of sharing are not well established. Policies and approaches that are clearly put forward by bands provide important guidelines for establishing a culture of giving. The following experience comes from the non-Native world of Britain and North America.

There is a common condition of resentment of success in both Native and non-Native society. Unless addressed, this is a situation that will continue to erode the support for the Native business in Native communities. Promoting a more visible ‘culture of giving’ among entrepreneurs in Native communities will work to foster greater community support for and loyalty to Native business. The added factor of ‘tax-free’ status available to businesses operating on reserve creates the potential for higher sharing levels than is the case in non-Native business traditions.

Ways in which companies give can take many forms. Company giving is taken to include all forms of non-commercial community involvement or ‘community investment:’ gifts in cash and kind, product or services, soft loans, provision of facilities, secondments or other release of staff time, mentorship programs, sponsorships and joint promotions, environmental projects, investment in the community, the arts, education and research, local employment recruitment, local purchasing, providing infrastructure including housing, partnership in education and training, scholarships, support for community development, and networking with new and established businesses.

How community giving is approached can be critical.

Perhaps a ‘voluntary code of practice’ can be evolved. When a business applies for a lease on reserve, the band or tribal council could ask for their policy on community involvement. This policy should be reflected in their business budget.

²⁶ Forgary, M and Christie I, *Companies and Communities: Promoting Business Involvement in the Community*, London: Policy Studies Institute, 1990, page 128.



In the non-Native world, a prosperous and established company is expected to spend a minimum of one to two per cent of pre-tax profits on all forms of community contribution. If expectations are left too ambiguous it can be a cause for community resentment.

The idea of community support from business must be 'sold' to the business leader. Offer a profile of the role other community-minded businesses are playing. Those who have contributed could be part of the 'sell job' on the new business.

The reasons for contributing are social responsibility - the desire to put something back into the community, and enlightened self-interest - there is something in it for us. The relation between the donor and receiver is not a simple 'gift' relationship, but a partnership reflecting interdependence between the company and the community, with advantages for both. It is healthier for the partnership rather than the gift relationship to be emphasized.

Some guidelines to remember:

- It is a long haul to develop the culture of giving.
- Any approach to developing a culture of giving has to have flexibility to accommodate local circumstances
- Every company is an individual case and this must be respected
- Individual interests and individual histories have a big impact on contributions to the community
- Companies and the communities in which they operate are interdependent and by making contributions to the community, this interdependence is maintained.

The culture of giving starts with people talking to others about issues and needs; then these networks are eventually formalized into associations.



Appendix D: History of barriers to Aboriginal entrepreneurs

The Simon Fraser University/Western Diversification Gap Study, 2001, identified barriers and made recommendations.

Obstacles:

1. There is difficulty finding business support information on specific topics.
2. Once businesses start, funding agencies and service providers ignore their continuing needs.
3. Aboriginal entrepreneurs are not in “the loop” - not connected to business circles - and therefore miss out on important information. There is a need to build capacity among service provider workers.
4. Web-based service delivery has many obstacles and few shortcuts to improved information services for many Aboriginal entrepreneurs.
5. There needs to be increased sensitivity to and support of under-served areas, the East Kootenays being one such region.
6. There is a need for more sensitivity towards Aboriginal culture, and the unique challenges faced by Aboriginal entrepreneurs must be recognized and strengthened.
7. Cooperation and coordination between service providers and government agencies and between providers and government agencies is fragmented and inadequate.

Recommendations:

1. Improve awareness and distribution of existing business information tools, and develop and modify additional tools.
2. Improve services for businesses after they have been established (“aftercare”), preferably on a continuing basis throughout the life of the business.
3. Develop vehicles and processes that will facilitate formal and informal business networks at local and regional levels.
4. Invest in building capacity of service provider personnel to ensure quality service.



5. Enhance web-based services to Aboriginal entrepreneurs and their capacity to access such services, and extend business information services to those in more remote and under-served areas ...through consultation, networking, funding and information products and services tailored to their unique needs (the Kootenays were identified as one such area).
6. Promote greater understanding of and more cultural sensitivity towards Aboriginal entrepreneurs through workshops for service providers, and promoting networking between Aboriginal and non-Aboriginal entrepreneurs and organizations.
7. Foster coordination and cooperation among government and service agencies through a BC Economic Development Working Group to oversee the development of an Aboriginal Economic Development Strategy for B.C. and facilitate regular, regional consultation on priorities, programs and funding.



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