



DRAFT Nisga'a Ts'amiks Vancouver Society

Business Development Program Guide

October 19, 2021

Approval in Principle Date	Approved by ED/CEO
Approval Date	Approved by the Board



Nisga'a Ts'amiks Vancouver Society

Mandate

Our mandate is to provide liaison and contact between the Nisga'a Lisims Government, along with other Nisga'a locals and Village Governments, and Nisga'a citizens ordinarily residing in the Greater Vancouver, Victoria and Nanaimo regions of British Columbia, as well as to deliver social services and promote individual, family and community wellness for Nisga'a citizens living within our boundary.

Vision Statement

*To nurture a vibrant and prosperous community that is an integral part of a unified
Nisga'a Nation*

Mission

*To create a community that enhances the social, economic, physical, cultural and spiritual well-being of the Nisga'a citizens whose ordinary residence is within southern
British Columbia.*



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If at any time you have questions regarding the Business Development Program, please contact

Executive Director/CEO,

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Introduction

For decades small and medium size businesses in BC and Canada account for 98% of the economy, and although the rate of Indigenous small business growth is fast (15.6% between 2006-2011), in 2017 Indigenous small businesses still only accounted only for 1.4% of all small and medium size enterprises in Canada¹. Research has identified that a key bottleneck to Indigenous business success is access to funding, almost half (45%) have difficulty accessing loans, and only 30% have business plans². As a result, the NTVS has included supporting small business development as a strategic objective to support Nisga'a citizens to realize their self-determined goals and well-being.

This Guide is intended to outline the NTVS Business Development Programs and Services offered for eligible Nisga'a citizens. The information contained in this Guide is drawn from NTVS policies, which are subject to periodic review and amendment by the NTVS that are intended to support improving the well-being of Nisga'a citizens. Nothing in this policy Guide shall impose any legal obligation on the NTVS. Funding and or services under this policy Guide is subject to availability and is discretionary.

Business Development Program Objectives

The objectives of the Business Development Program are to provide Nisga'a citizen business development supports that include:

1. Supporting the well-being of Nisga'a citizens through providing small business development resources (e.g., access to business plan templates, financial projection templates, computers to conduct and develop their business plans, and participate in Small Business Development Workshops),
2. Supporting Nisga'a citizens business development success through small business grants to start a business, or

¹ Bélanger Baur, A., 2019, *Indigenous-Owned Exporting Small and Medium Enterprises in Canada*, Global Affairs Canada & Canadian Council for Aboriginal Business. Retrieved from: https://www.international.gc.ca/trade-commerce/inclusive_trade-commerce_inclusif/indigenous-autochtone/indigenous_sme-pme_autochtones.aspx?lang=eng.

² Canada Council for Aboriginal Business (2016). *Promise and Prosperity: The 2016 Aboriginal Business Survey* (p.7). Retrieved from: <https://www.ccab.com/wp-content/uploads/2016/10/CCAB-PP-Report-V2-SQ-Pages.pdf>

3. Support for Nisga'a citizens to access business expertise to grow their businesses.

The NTVS intent is to establish this program guide, policies, and procedures to support fair and equitable small business development resources and support for Nisga'a citizens, within available funding and budgets. The NTVS has prioritized small business development and every effort will be made to support Nisga'a citizens, however funding may change that affects NTVS budgets. If budgets do change that impact small business development resources and supports updates will be provided to the Nisga'a citizens, with as much notice as possible.

Program Description

The NTVS Business Development Program provides the following resources and supports within the limits of NTVS available resources (human, financial, other). This includes, but is not limited to services and financial support up to \$5,000 for:

1. **Business Planning:** Support to develop a business plan with the support of a qualified business consultant (see also eligible business planning contributions available from ACC's that may be applied for).
2. **New Businesses:** Small business grants, upon approval of a viable business plan, that may or may not include funding from other Indigenous business development funding, grants, and loans, and
3. **Business Growth:** Small business grants that support business expansion, growth, or capacity building, upon approval of a viable business plan (including financial forecasts), or upon approval of a concept paper and budget for business plan development requests. Business growth or expansion costs may include equipment costs, or business consulting services to improve business operations).

Applicants over the age of 29 must provide 10% cash equity, youth (19-29, unless approved by the ED/CEO) will contribute no less than 5% cash equity, and Nisga'a owned corporations, partnerships, must provide 20% equity.

Grants may not be used for costs for equipment or services purchased prior to signing a written contribution agreement, e.g., salaries, wages, shareholder payments, inventory, goodwill, or land acquisitions. For greater clarity please see the NTVS Business Fund Policy.

All contributions will be subject to a legal 'contribution' agreement with applicants required to undertake a specific project within a defined time frame and adhere to specific terms and conditions. Non-compliance would render the contribution to be repayable.

Program Limits

For all Business Development all applicants must adhere to the following programs limits:

- All Nisga'a citizens who wish to apply for Business Development support must apply directly. An advocate may support the applicant to apply for services and support however to protect the personal information of clients the NTVS will not release a client's personal information without having the client provide an approved emergency or advocate contact.
- All applicants must have exhausted and disclosed all supports provided to them to ensure that any identified gaps are met, there is no duplication of services, and referrals for any known additional supports can be provided to maximize the well-being of Nisga'a citizens. This includes applying for Indigenous business programs, which may be combined from the following:
 - Nisga'a Village Governments
 - Community Futures
 - Business Equity Funds (e.g., New Relationship Trust)
 - Aboriginal Capital Corporations, or ACC's (e.g., Tale'awtxw Aboriginal Capital Corporation or All Nations Trust) Business Plan Development, First Citizens Equity Match Grant, or other ACC contributions, or
 - other lending institutions (e.g., Credit Union, or Bank).

Eligibility Criteria

Eligibility and Application

- a. All NTVS Programs and services are intended solely for the benefit of Nisga'a citizens. As such, Nisga'a citizen owned corporations (except corporations where shares are publicly traded), social enterprises, partnerships or trusts in which a registered Nisga'a Citizen/s holds a controlling interest as a shareholder/s, members, partners, or beneficiaries (including Nisga'a Ts'amiks Corporations, Nisga'a Business Partnerships) are also eligible, and
- b. Business Development resources and support will be made available to any Nisga'a citizen residing in the NTVS service areas.

Procedure

- a. All Nisga'a citizens who wish to apply for Business Development support must apply directly. An advocate/business consultant may support the applicant to apply for services and support however to protect the personal information of clients the NTVS will not release a client's personal information without having the client provide an approved emergency or advocate contact.
- b. The applicant form attached is intended to provide client information, program accountability and ensure that the clients safety and well-being are considered. This includes maintaining a listing of Indigenous Small Business Development workshop participants emergency contacts and medical needs in the event of an emergency.

Decision-Making

All decision for support is the responsibility of the CEO/Executive Director who must operate in accordance with the NTVS Policy and funding agreements.

Appeals

All appeals for funding decisions will be addressed to the ED/CEO, in accordance with the NTVS Issue Resolution Policy.

Client Service Standards

In addition to the service standards outlined in the NTVS Human Resource Policy Manual, the Business Development Program will endeavor to provide services in a manner that enhances the well-being of all Nisga'a citizens today and for future generations.

Program Roles and Responsibilities

NTVS ED/CEO

The ED/CEO is responsible to ensure that the Business Development programs and services adhere to NTVS policies and funding agreements, while supporting well-being of Nisga'a citizens.

To the greatest extent possible all interested Nisga'a citizens will be provided Business Development services utilizing culturally relevant approaches that will be shared with NTVS partners.

Nisga'a Citizen Responsibilities

In supporting the success of Nisga'a citizens NTVS recognizes the immediate responsibilities of Nisga'a citizens, which are as follows:

- a. Treat all NTVS employees with respect, in accordance with Nisga'a values; and
- b. Accept responsibility to manage funding received from NTVS (if applicable) as agreed upon in contribution agreements.

Limitations

- a. As outlined in the NTVS Human Resource Policy Manual the NTVS will adhere to all aspects of the Personal Information Protection Act and Human Rights Act apply to all aspects of NTVS Program design, development, implementation, monitoring, assessment, and reporting.
- b. In the event that a section of this guide contravenes a policy of the Nisga'a Government or NTVS, the ED/CEO is responsible for promptly proposing an amendment(s) to the appropriate policy to remove the conflict.
- c. Should the need arise the ED/CEO may determine interim guidelines until the policy amendments are complete and approved.

Program Guide Availability

Consistent with NTVS Board Policies, the ED/CEO will ensure that all NTVS Policies and Program Guides are available for Nisga'a citizen viewing at any time. Any Nisga'a citizen who wishes to review this or any NTVS policy or policy guide upon request.

Guide Maintenance and Amendment

To ensure the effectiveness of this Guide the ED/CEO will work collaboratively with employees to review this Guide annually, before April 1st of each year, doing so in consideration of the coming year's strategic plan and projected organizational capacity requirements. This Guide may be reviewed earlier if warranted, to ensure alignment with applicable legislation.

Appendix A: NTVS Business Development Application

Office Use:			
Mask Distributed: Yes/No		In-Take Date	
Client ID #		NTVS Employee ID #	

Client Information:			
Last Name		First Name	
D.o.B. (YY/MM/DD)		Citizenship Status	Nisga'a Other
		Gender	Male Female Other
Cell Phone/Messages #		Alt. Phone (e.g. home)	
Address			
City		Prov.	
Postal Code		Country	

Client Employment & Marital Status:						
Employment Status	F/T	<input type="checkbox"/>	P/T	<input type="checkbox"/>	Self-Employed	<input type="checkbox"/>
	Unemployed	<input type="checkbox"/>	Social Assistance	<input type="checkbox"/>	Other	<input type="checkbox"/>
Marital Status	Single/ Separated/ Divorced/ Widowed	<input type="checkbox"/>	Common Law/ Married	<input type="checkbox"/>	Other	<input type="checkbox"/>
Advocate or Emergency Contact Information:						
Last Name			First Name			
Relationship			Contact Info (Cell/Phone)			

Are there any current Client Health Condition(s) we need to be aware of, or medication needed?

Client Current Services:
Are you receiving assistance from another organization? If so, from which one(s) & for which purpose?

Project Concept

Please provide a summary of your project concept for your small business, where possible attaching a business plan (including financial projections) that demonstrates viability and includes the requested funding amount.

Please submit any attachments directly to the ED/CEO via email.

DECLARATION AND CONSENT

This is your legal agreement with us. Please read it carefully and sign below.

1. I certify that the information provided on this form is true and complete.
2. I authorize the NTVS to make any inquiries they deem necessary to verify the information provided and determine eligibility. And I authorize any person, corporation, or social agency with this information to release it to the NTVS.
3. I agree that any individual I have included in this application as my identified emergency contact or advocate may have access to my personal information for the purposes of supporting the effective delivery of NTVS services.
4. I understand that this application is not an agreement on the part of the NTVS to grant assistance.

Client Signature

Date

Witness

Witness Name

Date

Personal information contained in this form or in attachments is collected by the NTVS, in accordance with the Personal Information Protection Act, and is used exclusively by the NTVS for the delivery of programs and services.

Submit your completed application form directly to:

NISGA' A TS' AMIKS VANCOUVER SOCIETY

100 - 525 WEST 10TH AVENUE, VANCOUVER BC VZN 1K9

TELEPHONE: (604) 646-4944 FACSIMILE: (604) 646-4955

If at any time you have questions regarding the Business Development Program, please contact

Economic Development Officer,

ph: 604-646-4944

E: shannan.s@tsamiks.com