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The Profile of the Entrepreneurial Support System in Eeyou Istchee is a research deliverable of the Action Research Project called «**Social innovation in support of women’s collective entrepreneurship based on the traditional knowledge of Cree women**» – An opportunity to empower Cree women through entrepreneurship, hereafter referred to as the “Project”. The project is led by the Cree Women of Eeyou Istchee Association (CWEIA), the *Centre d’initiation à la recherche et d’aide au développement durable* (CIRADD), located the Cégep de la Gaspésie et des Îles (CGI) and Niska, a local, regional and organisational development consulting cooperative who has been providing services to organizations in Eeyou Istchee for over ten years. The project is funded by the Social Science and Humanities Research Council (SSRHC) (Government of Canada) and the PART program (Programme d’aide à la recherche et au transfert) (Québec Ministry of Education).



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INTRODUCTION



The *Profile of the Entrepreneurial Support System in Eeyou Istchee* is the research deliverable related to the first objective of the project: to better understand the current available technical and financial support system for Cree women entrepreneurs.

Research for the Profile used various **methods**. First, it drew on the *lived experience of the research team*; specifically, it taps into the expertise and professional experience of our team members, including their experience developing CWEIA's *Strategy to Impulse Women's Entrepreneurship 2017-2020*. This Strategy was developed based on a literature review and a *participatory focus group* conducted with 10 Cree women entrepreneurs. In addition, a participatory focus group was conducted with the EEG Board of Directors to get a high-level overview of each community's local entrepreneurial system, and additional *key informant interviews* were conducted with an assistant EDO as well as two staff members of the CNG-DCI. The input from the EDOs and staff at the CNG-DCI was key in shaping the understanding of the support system, and several of them generously offered their support during *follow-up phone calls* for clarification purposes. The *Profile* was completed with *document review*.

This *Profile* is, to our knowledge, the first document to present information on the entrepreneurial support system in Eeyou Istchee all in one place. This *Profile* is great complement to *Entrepreneuriat féminin autochtone*, produced by the Chaire en entrepreneuriat et innovation of Université Laval (2016), which lists a wider range of resources for women and Aboriginal women entrepreneurs, including resources for training, networking and financing.

We hope the *Profile* can become a tool, to be shared with new employees entering professional functions in the field, along with a copy of funding policies from the various funders.



This *Profile* is, to our knowledge, the first document to present information on the entrepreneurial support system in Eeyou Istchee all in one place.



DESCRIPTION OF THE ENTREPRENEURIAL SUPPORT SYSTEM



This section describes the entrepreneurial system at the local level, by first documenting general practices that are found across the communities, and turning to specific information for each community. Then, the regional support system is described, followed by other organizations that play a role in supporting Cree entrepreneurs but are not located within Eeyou Istchee. Unless specified otherwise, all support functions are geared towards both men and women entrepreneurs.

2.1 LOCAL LEVEL

2.1.1 General practices

Each band office has a **department for economic development**. Sometimes, it is part of a larger department (for example, under the Director of Social Development, in Waswanipi, or under the Director of Lands and Sustainable Development, in Nemaska). The EDO typically works in that department, sometimes with an assistant or a larger team. Funding for the department is part of the global funding the band council receives from the Department of Indian Affairs and Northern Development (AANDC), often still referred to as Indigenous and Northern Affairs Canada (INAC).

In addition to the economic development department, most communities have a separate development corporation. Development corporations have their own funding, including from INAC. Each community receives federal funding from AANDC/INAC to give out as grants, investments, business plans, feasibility studies, etc. Each community therefore has a different amount of money to support entrepreneurs, depending on its population.

The mandate of the development corporations may shift following local elections. In Waswanipi for example, the development corporation used to provide direct services to entrepreneurs in the late 1990s. That service was discontinued when the new chief's vision was for the development corporation to focus on the band businesses. In that sense, local economic development is influenced by **political forces** and is tributary to leadership's vision and policies at the various levels of government. For example, federal

or provincial government philosophies about centralization or decentralization of services influence what programs will receive funding and how service delivery will be organized on the ground. Also, for most band councils, there has been a gradual shift to separate business and politics, yet as we will see below, that shift is not fully completed. One step that has been accomplished in all communities is the following: whereas chief and council used to debate and decide on whether the Band Council Resolution (BCR) was granted to each entrepreneur, now, it ratifies the recommendation of the economic development department.

Local EDOs and development corporations typically have their own grant and loan programs available to entrepreneurs. Most of the money is geared towards initial costs such as business plans and feasibility studies. The EDO (or the General Manager of the Chisasibi Business Development Center (CBSC) in Chisasibi, and the Business Development Coordinator in Whapmagoostui) is the entry point for entrepreneurs. Each community has a different approach, but the end result is the same everywhere: the entrepreneur who successfully completes its **business application process** obtains a BCR from chief and council. The EDO checks if the entrepreneur is a member of the community and if its business fits with the general philosophy of the community. The EDO asks general questions on their business model (for example: customers and suppliers) to the entrepreneur when they first

meet in an initial interview. The EDO can ask the entrepreneur to get letters of purchasing intent from their future customers or signed contracts from potential clients saying they will buy their service. The EDO asks questions and discusses: is this service or product required? Would there be enough work for you? Is it a year-round operation? for them to get a clearer picture. The EDO gives the entrepreneur a “reality check” and explains the application process. The process in Waswanipi takes 20 steps from the initial submission of the letter of intent and resume to the EDO to the completed business plan (including selection of a consultant, applying for training funding at the Cree Human Resources Development (CHRD)). In these initial stages, the EDO assesses the applicant’s entrepreneurial spirit and capacity, and sees if s/he is serious with the project. The EDO works with the applicant, makes suggestions, and then only, if the project is promising, brings the project to chief and council, who ratifies the EDO’s recommendation by providing a BCR to support the business. At that stage, the entrepreneur’s business project becomes public information.

When the BCR is obtained, the entrepreneur can **apply for funding**, namely for a feasibility study and a business plan. The EDO can help link the entrepreneurs with consultants who can help them with these studies, or to act as a mentor or coach. The EDO stays as an intermediary, to help them at every step, answer questions, and support them the best they can. The EDO also connects the entrepreneur with the regional entities who offer programs, such as CNG-DCI, CHRD, SOCCA, etc.; thus, the EDO plays a liaison role with stakeholders at the regional level.

The local support for entrepreneurs is **different in each community**. In certain communities such as Oujé-Bougoumou, once the business is started, the EDO can still support the entrepreneur temporarily, for example by helping them obtain other funding, innovate, market their products and do their accounting. Not all communities offer such services.

Some **development corporations** have a fund to assist entrepreneurs, and others don’t. Most development corporations manage band businesses. The EDOs are closely connected with the development corporations; they often sit on their Board of Directors.

It appears as though funding to entrepreneurs is almost all handled by the band or a non-profit organization separate from the development corporation. In some communities, namely Oujé-Bougoumou, Waswanipi and Waskaganish, the funding used to be managed through the development corporation, but there has been a shift to move it under the band’s economic development department. In Waswanipi for example, the development corporation and the economic development department were the same entity prior to the 2004 election, after which they were separated.

EDO’s have different visions on their **role**. Some see themselves as needing to spark projects that create employment and that are owned by the band. Some see that it falls within the scope of their duties to educate community members about entrepreneurship and promote an entrepreneurial culture, through conferences, training, holding information kiosks on entrepreneurship, whereas others don’t have such a “pull” strategy. In all cases, the role of EDO is delicate; EDOs have to watch their tone, their language, they need to have information and knowledge on a wide variety of areas. Because they are providing direct services to the public, EDOs have to deal with a wide variety of people and personalities, which in itself poses challenges. The job is complex and, as a result, EDOs engage in ongoing professional training. There is a pressure for EDOs to focus their efforts on big businesses, instead of small entrepreneurs. In times, when large economic development projects are under way, those may demand a large portion of the EDO’s time, which results in less availability for small entrepreneurs. In Chisasibi, that tension has been addressed by splitting the mandate of supporting entrepreneurship in two organizations, one that focuses on large projects and the other on small entrepreneurs.



Some EDOs see that it falls within the scope of their duties to educate community members about entrepreneurship and promote an entrepreneurial culture.

2.1.2 Chisasibi

In Chisasibi, the EDO works for the band on large, community business projects, and manages the development corporation subsidiaries. CBSC Inc., through its General Manager, works with small entrepreneurs on their letter of intent, for them to get their BCR and funding.

Prior to 2002, economic development in Chisasibi was channelled through the Wiichihituun Development Corporation. In 2002, it was split into two entities: CBSC, which took over all assets and liabilities related to business development assistance to third parties, and Chisasibi Business & Development Group (CBDG) Inc., which is the current development corporation. CBDG is the umbrella for the band subsidiaries such as Joint Ventures Services (JVS), a joint venture between the Cree Nation of Chisasibi and the Cree Construction Development Company (CCDC). CBDG also manages the Chisasibi Center Incorporated (CCI), which takes care of space rentals for new businesses (acts as a landlord), as well as Kapa Transport and other businesses such as Chez Asiipii Restaurant, Auberge Waastooskuun Inn. and Whapchiwem.

CBSC offers funding to entrepreneurs in the community through the General Fund. There are no set levels or limits at the moment. CBSC has created a Women's Fund in 2017. While it is not yet a fully defined program, it has been officially adopted by the Board of Directors that women entrepreneurs can now tap into both the General Fund, and the Women Fund. The Women's Fund gives access to grants (maximum \$10,000), and loans for the amount exceeding \$10,000. Criteria to access the Women's Fund are similar than for the General Fund. Through the Women Fund, CBSC can provide 10% equity for a women's projects and hopes to finance three projects per year starting in 2018.

2.1.3 Eastmain

The Cree Nation of Eastmain is in the final stages of updating its process to support local entrepreneurs; a new by-law is planned to be adopted by members in mid-November. The suggested process is as follows: a clear process to apply for funding will be decided and implemented, and business plans would be reviewed by a committee made of approximately four individuals with knowledge of the local economy, plus the council member who holds the economic development portfolio and the EDO as non-voting members. This committee would make recommendations to the Band council, who will hold the final decision.

Entrepreneurs in Eastmain (individuals, partnerships and joint ventures alike) can apply to a maximum of \$30,000 in grants from the band council. Furthermore, the Wabannutao Eeyou Development Corporation (WEDC) offers loans to entrepreneurs, up to \$25,000. The loans are interest-free for six months, and entrepreneurs have a year before they need to start repaying. The WEDC mandates the EDO to meet with each entrepreneur who takes on a loan after one year, to discuss the state of their business. Aside from a loan program, the WEDC manages the hotel and its restaurants, as well as poker machines in Val d'Or; profits from those are reinvested into local youth programs.



2.1.4 Mistissini

The Economic Development Division of Mistissini oversees business development, tourism, Niskamoon and forestry. Following a recent restructuring, the Division now falls under Community Development at the band office. The Division has five professional staff: one coordinator of economic development, one local development officer, one regional development officer, one marketing and database officer and one tourism officer. Mistissini's development corporation is called the Eskin Company. Its mandate is to consolidate public companies, including Enatuk, the band's forestry arm. In Mistissini, there aren't many public companies, yet there are 50 private companies. Consequently, Eskin is under restructuring.

Small entrepreneurs in Mistissini have access to a grant program that can cover 75% of the cost for their business plan, up to \$10,000. If the professional support worker considers the project to be high-risk, the Division can cover 100% of the cost for a feasibility study; it is up to the department to determine if that step is needed. Furthermore, for start-ups, entrepreneurs can access grants up to \$35,000 or 15% of their project's cost, whichever is less. There is grant funding for pilot projects (up to \$5000) and for youth pilot projects (\$7000, youth being 13-29 years old).

The Mistissini Community Development Department also has a lending policy, which is operated through the Mistissini Opportunity Fund. That fund being regional in scope, it will be described in the following section.

2.1.5 Nemaska

The EDO office at the Cree Nation of Nemaska has grant funding for entrepreneurs which ranges from \$10,000-20,000. It can also provide loan funds up to \$50,000. These can help fund business plans and other studies. The public sector has also helped entrepreneurs in other ways, on a case-by-case basis. For example, the Nemaska Development Corporation (NDC) has guaranteed loans for two entrepreneurs in the past, and the band made an in-kind contribution to two other projects by covering the costs of the water and electricity connection, when the infrastructure was not already in place. The EDO office is currently reviewing its policies, and the process was to be completed in late 2017. The amounts for financial support will be adjusted, and the application and decision-making process will be standardized. The latter will likely be inspired by the Mistissini review board composition, which is made up of one business, one financial and one administrative professional.

The NDC is 100% owned by the Cree Nation of Nemaska. It has business partnerships and joint ventures with in various trades and sectors to expand existing services in the community, create jobs and employment opportunities and increase value. It partners with Nemaska Eenou Company, Newco Partnership, NDC/ADC JV, ECP and SEC. Km 257. NDC runs the grocery store, the hardware store, the gas station, the hotel, the cultural lodge and the restaurant. NDC also runs the C. Central Lodge, the Nemaska Motel and Restaurant, the Nemaska Banking Centre, the Canada Post Office and the Mini-Mall Café.

A separate entity, the Nemaska Trust, runs Eeyou Power; NDC has long-term investments in Eeyou Power, as well as in Nemaska Lithium and Abalor Mineral Exploration.

NDC's role is to assist local entrepreneurs in identifying opportunities, providing seed funding, and networking. NDC assists entrepreneurs to market their business, and provides contract opportunities. NDC has ongoing discussions on various business opportunities in the community, led by Cree and non-Cree alike, such as the Nemaska Hotel Project, Castonguay, and other energy, drilling and mining deals.

2.1.6 Oujé-Bougoumou

The EDO supports entrepreneurs and helps her/him get started. The economic development department (EDC) committee recommends proponents project. Entreprise Inc. (formerly known as Eenou Company) manages band-owned businesses like the Capissit Lodge and the outfitting company. It does not offer support to other entrepreneurs.

Funding for entrepreneurs comes through the Socio-economic development program (SEDP). There used to be a SEDP officer, but the position was abolished as well as some programs under the SEDP. Two programs are left: a) a program to finance feasibility studies and business plans (\$5,000-\$10,000), and b) the Equity Assistance Program that helps local proponents access bigger business loans. The EDO does not manage these programs; they are run by the Assistant Director of Operations.

2.1.7 Washaw Sibi

The Washaw Sibi Eeyou have the vision to establish a new 10th Cree First Nation community within Eeyou Istchee. At the moment, the local band committee is established, and representatives sit on various regional entities such as CWEIA. There is no active development corporation or funding available for entrepreneurs yet.

2.1.8 Waskaganish

Sources of funding in Waskaganish are the Natumuk Loan Fund (\$30,000), the EDO Grant Fund (\$10,000) and the EDO Business Plan Fund (\$15,000). The funds ask for 5-10% equity. On average, five projects are submitted for funding per year.

The Siibii Development Corporation reviews and approves the Business Plan, look after the Band Investments and develop business opportunities.

2.1.9 Waswanipi

The Waswanipi Entrepreneur Assistance Fund provides various funding opportunities for entrepreneurs. The maximum loan through the Start-up Fund is \$20,000. If the owner repays well, 50% could be converted into a grant. There is a Microfinancing Fund (max. \$5000) that is half-grant and half-loan, as well as Business Plan Fund of \$5000 that is also half-grant and half-loan.

The Waswanipi Development Corporation (WDC) used to have a role in supporting entrepreneurs once they were in business. It doesn't have funding for entrepreneurs. At time of writing, WDC is currently in a mediation process, for it may be merged with Mishtuk and Nabakatuk.

2.1.10 Wemindji

The EDO position is under the Cree Nation of Wemindji. The Tawich Development Corporation is mandated by the Cree Nation of Wemindji to take care of the Entrepreneurial Fund. It provides 50% of the requests in loans, and 50% in grants. The needed equity is 10%.

2.1.11 Whapmagoostui

There will soon be funding available for entrepreneurs. The community is in the process of setting up a funding program for women and youth. The Whapmagoostui EDO's job title has recently been changed to Business Development Coordinator.

The Development Corporation focuses on business development and investing in sustainable projects.

2.1.12 Summary Table

Community	Primary organization offering support to entrepreneurs	Programs and services for entrepreneurs
Chisasibi	Chisasibi Business Services Centre	<ul style="list-style-type: none"> • General Fund : No set limits • Women Fund: Grants (maximum \$10,000) and loans for the amount exceeding
Eastmain	Cree Nation of Eastmain	<ul style="list-style-type: none"> • Grants (up to \$30,000) • Loans offered by the Wabannuatoa Eeyou Development Corporation (up to \$25,000)
Mistissini	Cree Nation of Mistissini	<ul style="list-style-type: none"> • Grant program (up to \$10,000 and 75% of the cost of the business plan) • Grants for start-ups: (up to \$35,000 or 15% of their project's costs) • Grant funding for pilot projects (up to \$5000) • Grant funding for youth pilot projects (up to \$7000) • Grants for feasibility studies if project is considered high risk
Nemaska	Cree Nation of Nemaska	<ul style="list-style-type: none"> • Grants (\$10,000–20,000) and loans (up to \$50,000) to help fund business plans and other studies • Possibility of loan guarantees and further funding from Nemaska Development Corporation
Oujé-Bougoumou	Entreprise Inc.	<ul style="list-style-type: none"> • Socio-economic development program: \$5,000–10,000 for feasibility studies and business plans, and Equity Assistance Program
Washaw Sibi	Washaw Sibi Eeyou	<ul style="list-style-type: none"> • No funding program available
Waskaganish	Cree Nation of Waskagnash	<ul style="list-style-type: none"> • Natumuk Loan Fund (up to \$30,000), the EDO Grant Fund (\$10,000) and the EDO Business Plan Fund (\$15,000). Needed equity: 5–10%.
Waswanipi	Cree Nation of Waswanipi	<ul style="list-style-type: none"> • Waswanipi Entrepreneur Assistance Fund: Maximum loan : \$20,000 (50% could be converted into a grant if repaid), Microfinancing Fund (\$5000): half-grant and half-loan; Business Plan Fund: \$5,000: half-grant and half-loan
Wemindji	Cree Nation of Wemindji	<ul style="list-style-type: none"> • Funding is 50% grant, 50% loan (no set limits), with needed equity of 10%
Whapmagoostui	Cree Nation of Whapmagoostui	<ul style="list-style-type: none"> • No funding program yet; in development

2.2 REGIONAL LEVEL

2.2.1 CreeCo

CreeCo is the Cree Regional Economic Enterprises Company of Eeyou Istchee. CreeCo has recently launched a grant program called the Community Fund; they had just approved their first grant in November 2017. The program is similar to the Cree Entrepreneur Assistance Fund (CEAF). The maximum funding available is \$50,000, and it's geared to private venture start-ups. This program may also offer loans. It is not clear if it funds social economy projects. At time of writing, the CreeCo Business Fund was under review.

2.2.2 Cree Human Resources Development

Cree Human Resources Development (CHRD) is part of the entrepreneurial support system. Its mission is to equip and empower individuals with the skills and knowledge to achieve meaningful and sustainable employment and personal success. It does so by providing services in skills development, employment and career development.

Entrepreneurs have access to CHRD's various programs. The main program of interest is the Community Programs, which provides assistance for training and salaries. Entrepreneurs can access funding to get institutional vocational training, on-the-job training, and fund their salaries, training fees, training allowances and travel expenses. For a new application, CHRD can fund salary of business employees at 50% the first year, 40% the second year, and 30% the third year.

2.2.3 Cree Nation Government Department of Commerce and Industry

The Cree Nation Government Department of Commerce and Industry (CNG-DCI) has 3 pillars: 1) Natural Resources, 2) Eeyou and Eenu-Owned Enterprises and 3) Cooperative and Sustainable Economies. The CNG-DCI offers financial and technical support to entrepreneurs through its third pillar. The financial support is channelled through a grant program, the CEAF, the only grant program available at the regional level, other programs being all loans.

The CEAF is intended to help and assist Cree entrepreneurs to start up, diversify and contribute

to economic growth of Eeyou Istchee. The fund provides financing, professional and technical support to small and medium business or projects. There are three financing programs under the CEAF: a) small, sustainable and cooperative economy projects, b) creation of new businesses and c) expansion and consolidation of existing businesses. The complete description of the program is available [here](#). The CEAF funding is disbursed in three instalments (50% at signature, 40% in course and 10% upon submission of the final report), with a cap of \$100,000 for the grant or 40% of the cost of the project, whichever comes first.

The CNG-DCI had a project to launch its own microlending program, which would be used by entrepreneurs to start a business at a small scale, and build the owner's equity. The program would have operated through a partnership with a financial institution. At time of writing, the microlending program is delivered through CNYC.

The technical support takes shape through the DCI Regional Business Service Officer (RBSO), a position which has recently been merged with the Membership Clerk. The RBSO's role resembles an EDO's, but at the regional level. The RBSO, based in Mistissini, answers entrepreneurs' questions about diverse matters, including administrative questions on regulation and taxation. The DCI can help identify the needs of the entrepreneurs.

The DCI works with other partners at the local and regional level. At both levels, this collaborative work necessitates building lines of communications between all players. For example, staff providing support at the regional and local level copy each other on emails when they send information to entrepreneurs. At the local level, the DCI encourages the entrepreneurs who requests funding from DCI to meet with their local EDO or local equivalent. To receive funding from the DCI, the entrepreneur needs a BCR, which, as described above, certifies that the business follows the regulations of the local community. If the DCI wants information on an entrepreneur, it will go through the EDO. The RBSO discusses local trends with EDOs to better understand and anticipate what can happen each community.

The DCI also hosts training programs for entrepreneurs in the communities. In 2016–2017, two such programs were held.

The CNG notices that most applicants to the CEAF are men, and that women have been an under-served group. The CNG is currently reflecting to see how it can best serve women's needs, and desires to work with CWEIA to encourage more women to apply. The CNG doesn't recruit applicants, but it promotes entrepreneurship through publishing stories of successful men and women entrepreneurs on social media, and is currently developing video profiles of entrepreneurs.

2.2.4 Cree Nation Youth Council

The Cree Nation Youth Council (CNYC) has partnered with the DCI to introduce the Micro-Grant Opportunities Fund, which will allow Cree youth entrepreneurs of Eeyou Istchee the opportunity to realize and test their business ventures through micro-grants of up to \$5,000 to launch their projects, build skill sets and have a hands-on approach. The complete application form and program guidelines are available online. The CNG says the program is slow to get started, but there are high hopes that it can gather momentum.

2.2.5 Cree Social Economy Regional Table

The CSERT is stakeholders' table that was created following the signature of a Specific Agreement signed between the CNG and the Québec Ministry of Economy, Science and Innovation (MESI). The CSERT is one vector through with the DCI is in contact with regional entities in the social economy; the CSERT is coordinated by CNG-DCI resources. It is noteworthy that members of the CSERT are mostly female.

The CNG promotes the social economy through sitting on the Cree Social Economy Regional Table (CSERT), hosting the CSERT conference, distributing the Toolkit for Cree social entrepreneurs and communicating about the social economy through social media. In recent months, the CSERT has mandated a review of the Inventory of Cree Social Economy Businesses (SEBs), enabling the regional stakeholders to have a clear idea of who the existing Cree SEBs and emerging projects are, and what their main training

and support needs are. The social economy has been a focus for the Executive Director of the DCI. He wishes for the DCI to focus more and more on this idea of collectives and what makes Cree people Cree, focusing on the culture and collective side of things.

The CSERT can provide funding to social economy projects, through the Eeyou Istchee Social Economy Fund, also known as the CSERT Fund. The Fund offers three types of financial aid: A: Funding for existing SEBs (\$10,000), B: Funding for Emerging Projects (\$10,000) and C: Funding for Microbusiness projects (\$500–5,000). About three or four projects get funded each year.

2.2.6 Cree Women of Eeyou Istchee Association

CWEIA has been a supporter of the social economy since the beginning of the regional partners organizing around the topic through the CSERT in 2012. The second orientation CWEIA's Strategic Plan 2016–2020 is to Nourish the Ground for Women's Empowerment, and one of the associated strategies is to *develop and support women's individual and collective entrepreneurship*. In CWEIA's *Strategy to Impulse Women's Entrepreneurship 2017–2020*, CWEIA reasserts its support for the values of the social economy, and places its intention to support the birth of collective businesses controlled and managed by Cree women. The Strategy was developed using both primary data (a focus group with women entrepreneurs was held) and secondary data about native women entrepreneurship. The strategy document is thus an important complement to this *Profile*, in terms of women-specific content.

CWEIA used to have a regional economic development officer through funding by FemmEссор, but funding was discontinued. Thus, CWEIA's Strategy does not include providing direct funding to women entrepreneurs like it used to. Rather, it has three orientations: 1. Promote and Support Individual Women Entrepreneurs, 2. Nurture the Birth of Women Collective Businesses and 3. Development Social Economy Initiatives for Community Development. A summary of the main action items under each strategy is presented in Table 1.

Table 1: Summary of the CWEIA's Strategy to Impulse Women Entrepreneurship 2017-2020

1. Promote and Support Individual Women Entrepreneurs

- 1.1. Recognizing the Successes of Cree Women Entrepreneurs
- 1.2. Creating a Database of Cree Women Entrepreneurs
- 1.3. Offering Training, Mentoring and Coaching to Cree Women Entrepreneurs

2. Nurture the Birth of Women Collective Business

- 2.1. Mobilizing Craftswomen and Choosing an Arts and Crafts Collective Structure as part of a Cultural Re-appropriation
- 2.2. Drafting business Plan for Collective Arts and Crafts Business and Seek Funding
- 2.3. Implementing and Monitoring the Business
- 2.4. Building Research Partnerships on Aboriginal Women Entrepreneurship

3. Develop Social Economy Initiatives for Community Development

- 3.1. Developing our Own Social Economy Model
- 3.2. Identifying Unmet Needs and Developing a Network
- 3.3. Implementing a Social Economy Project

It is interesting to note that CWEIA is providing leadership to incubating the Niikasschuhouunan solidarity cooperative as a pilot project, and is also seeking to develop its own revenue-generating social economy project, to help fund its core mission. That is setting CWEIA apart from other regional entities. Strategy 1.3, which seeks to develop training, mentoring and coaching from successful women entrepreneurs to women who are starting in business, is also unique in the region.

2.2.7 Eeyou Economic Group

EEG's mission is to deliver professional business services to Cree clients that will help foster economic development throughout Eeyou Istchee.

EEG was created in 1987 to provide independent, non-political community-based support services to emerging and existing Cree entrepreneurs.

EEG is supported under certain conditions by Economic Development Canada and provides funding in the form of repayable loans to Cree entrepreneurs looking to start a new business or expand and/or modernize an existing business in Eeyou Istchee.

The Board of Directors of EEG is made up of the ten local EDOs (or the General Manager, in the case of Chisasibi). EEG is a Community Futures Development Corporation. It has two main programs: the EEG Investment Fund and the Youth Strategy Program. The Investment Fund can cover 40% of the cost of the project, up to \$20,000.

EEG's Executive Committee reviews loan applications and business plans to see if everything is complete. The Executive Director summarizes the business plan, honing into what the Board will look at. The Board can request to see the business plan if needed. The Board reviews each loan application and recommends them for funding.



The CSERT can provide funding to social economy projects, through the Eeyou Istchee Social Economy Fund, also known as the CSERT Fund.

2.2.8 Mistissini Opportunity Fund

The Mistissini Opportunity Fund is managed by a Commercial Loan Officer in Mistissini's Community Development Department. Loans can vary from \$15,000–500,000. The funding comes from AANDC. The equity rate required is flexible; the percentage of equity requested decreases as the project cost increases. For example, for a project over \$250,000, the entrepreneur can have an equity rate of 3.5%. For a smaller project of \$50,000, a more standard equity rate (10%) is requested. It is interesting to note that the policy for a flexible equity rate was developed based on the Department's experience that equity was consistently identified as a big obstacle for entrepreneurs. Loans under this Fund are interest-free for the first six months. Full repayment cannot exceed seven years. The Department can do bridge financing for 75% of the loan, subject to proper guarantees.

The manager of the loan fund works together with the grant officers in the Economic Development Division. For example, upon approval of the file for a loan, a grant can also be allocated to the project.

The Mistissini Opportunity Fund tries to promote a smooth review process and minimize administrative hurdles, while putting an emphasis on due diligence. The following expenses are eligible for funding:

1. Commercial Real Estate
2. Machinery and equipment
3. Technology and financing
4. Working capital for growth
5. Market expansion
6. Start-up costs

The Mistissini Opportunity Fund was created three years ago, and was fully implemented two years ago. Entrepreneurs in Eeyou Istchee are not yet fully aware of its existence. The Department is finalizing its promotional material. It is open to receiving applications from innovative projects and new ideas.

2.2.9 Other Potential Support

It is worth noting that there are funding possibilities for entrepreneurial projects through other channels. Those channels include but are not limited to: Niskamoon corporation, the Eeyou-Eenou Limited Partnership–New Relationship Agreement and Hydro-Québec funds.

Furthermore, **sector-specific support** may exist for new businesses. For example, the Cree Outfitting and Tourism Association has recently launched the Regional Tourism Partnership Agreement (RTPA), a funding program designed to help local partners and businesses carry out projects to develop the regional tourism offer. More support could be leveraged from organizations such as the Indigenous Tourism Association of Canada.

2.2.10 Initiatives in Partnership and Collaboration Between Stakeholders

At the regional level, the DCI is working on a **strategic alliance** with EEG, after having realized that projects are often submitted for funding to both entities. The alliance would enable parties to work together on the review process for each file. CreeCo would be part of this strategic alliance. This is an interesting development considering that funding agencies who review files (CNG-DCI, Société de développement de la Baie-James (SDBJ), EEG, etc.) would be able to see how much other organizations gave to the project.

Collaborative action has been more coordinated between local and regional levels since 2004, where the stakeholders met to develop the current cooperation structure. Before 2004, there were fees of 75–125\$ to analyze business plans for each of EEG, Société de crédit commercial autochtone (SOCCA) and SDBJ. The entities coordinated to reduce fees for entrepreneurs.

There is a process in place, of which the CEAF, EEG and CreeCo are a part, that seeks to be finalized in December 2017, to create a **“one-stop shop” for entrepreneurs** in Eeyou Istchee. This process seeks to optimize and fine-tune current practices, and address some issues in the current way of supporting business development. For example, at the moment, when an entrepreneur applies to four different funds, her or his credit gets checked four times, which in turn affects her or his credit rating. It is hoped that through this “one-stop shop”, credit would only be checked once. Through the review, local professionals hope to expand their authority for managing programs from the provincial and federal levels.

2.2.11 Summary Table

Entity	Type of support offered
CreeCo	<ul style="list-style-type: none"> • Community Fund: Grants up to \$50,000 for private venture start-ups. Possibility of loans. • Business Fund: under review
Cree Human Resources Development	<ul style="list-style-type: none"> • Community Programs: Assistance for training (institutional vocational training, on-the-job training) and salaries. Up to %50 of salary year 1, 40% year 2 and 30% year 3.
Cree Nation Government Department of Commerce and Industry	<ul style="list-style-type: none"> • Cree Entrepreneur Assistance Fund: Three categories: a) small, sustainable and cooperative economies projects, b) creation of new businesses and c) expansion and consolidation of existing businesses. Up to \$100,000 or 40% of the cost of the project. • Technical support: identifying opportunity, provide information.
Cree Nation Youth Council	<ul style="list-style-type: none"> • Microgrant Opportunities Fund: \$5,000 to launch projects (youth entrepreneurs)
Cree Social Economy Regional Table	<ul style="list-style-type: none"> • Eeyou Istchee Social Economy Fund, also known as the CSERT Fund: three types of financial aid: A: Funding for existing SEBs (\$10,000), B: Funding for Emerging Projects (\$10,000) and C: Funding for Microbusiness projects (\$500-5,000).
Cree Women of Eeyou Istchee Association	<ul style="list-style-type: none"> • Three main strategies: 1) Promote and support individual women entrepreneurs; 2) Nurture the birth of women collective business and 3) Develop social economy initiatives for community development
Eeyou Economic Group	<ul style="list-style-type: none"> • Loans: up to \$20,000 or 40% of the cost of the project
Mistissini Opportunity Fund	<ul style="list-style-type: none"> • Loans: \$15,000-500,000, with flexible equity rate



2.3 OTHER PLAYERS

There is a large diversity of players other than the local and regional entities who play a role in the Eeyou Istchee entrepreneurial support system. The section below is an attempt to summarize the stakeholders who offer direct support to local entrepreneurs in Eeyou Istchee or whose mandate is clearly linked to entrepreneurship development. These are of **various forms**: departments or other bodies of the federal and provincial government, regional chapters of national organizations, as well as Inter-Nation Aboriginal organizations.

2.3.1 Innovation, Science and Economic Development Canada

While Innovation, Science and Economic Development Canada mostly channels its funds through EEG, there have been cases of them funding individual entrepreneurs without going through EEG. When searching the Canada Business Network, one finds several programs for Aboriginal businesses, namely the Aboriginal Business and Entrepreneurship Development, Aboriginal Business Development Services and Aboriginal Economic Development Fund – Business and Community Fund.

2.3.2 Secrétariat aux affaires autochtones

The Secrétariat aux affaires autochtones has launched the Aboriginal Initiative Fund (AIF) III, which now comprises funding specifically geared to First Nations Women and youth. \$M2.55 will be available over five years, with subsidies totalling up to 70% of admissible costs. The combination of provincial and federal support could cover 95% of the projects' total costs. Cree women may be available to apply to other funds under the AIF.

2.3.3 Société du Plan Nord

Société du Plan Nord runs the Fonds d'initiatives du Plan Nord (FIPN). The FIPN supports the realization of projects within the framework of the Plan Nord by offering funding adapted to the northern context. The program is intended to complement existing programs. It is aimed more specifically at projects for which no assistance or support program is available. Projects that foster economic diversification are eligible for funding if they fit within the vision of the *Société du Plan Nord 2016-2020 Strategic Plan*. Projects can be submitted on an ongoing basis. The maximum financial assistance is \$250,000. Société du Plan Nord also offers funding for large scale projects, with specific deadlines.

2.3.4 Fondation

Fondation has a local chapter for Eeyou Istchee. The rules and regulations of financing are the same as elsewhere in Quebec. There are very few projects that apply for the funding. The lack of credit history and the interest charged on the loans are two deterrents to applying to this fund.

2.3.5 FemmEссор

Cree women can apply to FemmEссор programs, even though there is no regional staff person that can act as a resource. The funding is managed by Filaction. At time of writing, it appears that no Cree woman has accessed that funding yet.

2.3.6 Société de développement de la Baie-James

SDBJ is mandated by the government of Québec to stimulate economic development in the James Bay territory. The SDBJ Investment Fund was established to support the economic development of the James Bay territory by investing in strategic and profitable business projects within the region. It can give up to \$75,000 in funding. The Investment Fund has various financial vehicles: debentures (convertible or not), capital stock, participatory loans and unsecured loans. The amount of investment required is \$100,000 and \$500,000.

2.3.7 SOCCA's Aboriginal Business Development Fund

The Aboriginal Business Development Fund (ABDF) is a program that provides tools for indigenous entrepreneurs who choose to start their own business. The ABDF is administered by SOCCA, a specialized financial non-profit institution created in 1992. SOCCA's mission is to offer advice and adapted financial services meeting the needs and expectations of First Nations of Québec and the Native Alliance of Québec.



SOCCA offers two main programs: the non-refundable contribution (max \$99,999 for private projects, and up to \$1 million for community projects submitted by band councils) and the term loan. All the details of the programs are found at socca.qc.ca. SOCCA always makes sure the entrepreneur has a file at the EDO's office before processing a funding request. Regional projects are eligible.

2.3.8 First Nations of Québec and Labrador Economic Development Commission

The First Nations of Québec and Labrador Economic Development Commission (FNQLEDC) offers a wealth of resources and information on aboriginal entrepreneurship, as well as training. In the last year, it held two activities on the social economy, in partnership with the Conseil québécois de la coopération et de la mutualité. One EDO from Eeyou Istchee sits on the board for FNQLCDE.

The FNQLEDC has conducted a two-year action research program on the theme of economic self-sufficiency of First Nations women, which included identifying barriers to entrepreneurship and raising awareness on the needs of aboriginal business women with various levels of government. The FNQLEDC has a program specific for women called Business Women Services. The program is accessible to aboriginal business women regardless of their location. The benefits for women include free service, promotion and support. All details are available [here](#).

2.3.9 Business Development Bank of Canada (BDC)

The BDC has specific funding solutions for women entrepreneurs, in terms of financing, specialized financing and advisory services. Details on programs are available online at bdc.ca/en/i_am/woman-entrepreneur/pages/default.aspx.

2.3.10 Table d'action en entrepreneuriat Nord-du-Québec

Entrepreneurship action tables (tables d'action en entrepreneuriat) were established by the MESI in all the regions of Québec to foster the development of an entrepreneurial culture across the province, and contribute to collaboration between economic development stakeholders. The tables have three main roles: a) establish a regional action plan to foster entrepreneurship development in the region, b) conduct structuring projects in the region, and c) engage local and regional stakeholders involved in entrepreneurship development. In the Nord-du-Québec region, stakeholders from the Cree, Inuit and Jamesian communities sit together. This stakeholder acts at a macro-level of entrepreneurship development, and does not provide direct support to entrepreneurs. It is our understanding that the Table has not been active recently.



3 VISUAL REPRESENTATION OF THE SYSTEM



A simplified version of the Entrepreneurial Support System in Eeyou Istchee is represented in Figure 1.

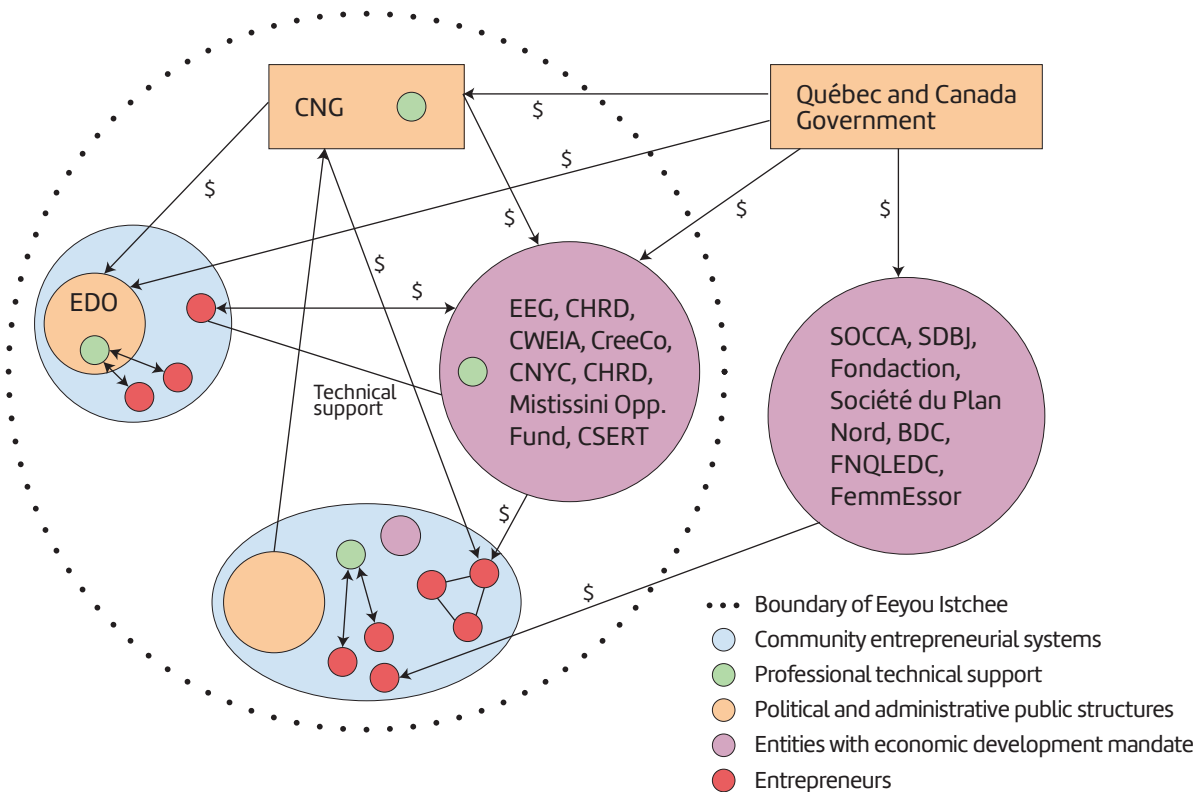


Figure 1: Entrepreneurial Support System in Eeyou Istchee

Each community has its own entrepreneurial support system and its local entrepreneurs. In each community, there is with someone in place, in most cases an EDO, who provides professional technical support to entrepreneurs. Sometimes, the EDO works from the band office, a political entity, and sometimes not. Some communities have local entities with economic development mandate, namely development corporations. At the regional level, several such entities exist, and they provide both technical and financial support to individual and collective entrepreneurs. These regional entities often receive funds from agreements with the Québec and Canadian governments, as well as from agreements with the CNG. Local and regional administrations within Eeyou Istchee sign funding agreements with the Québec and Canadian government for economic development. Furthermore, the Québec and Canadian governments channel funds to economic development entities outside of Eeyou Istchee, who may then redistribute funding to local entrepreneurs in Eeyou Istchee. Finally, entrepreneurs receive funds and technical support from their local band office and various organizations.



CONCLUSIONS

The research conducted to complete this *Profile* yields a few key points for the entrepreneurial support ecosystem of Eeyou Istchee to consider.

Research conducted for this *Profile* yields findings that are complementary with those emerging from CWEIA's *Strategy to Impulse Women Entrepreneurship 2017-2020*. For example, it was discussed that the cooperative model was a great fit with Cree women's values of sharing and helping each other. However, as of date, there is a **lack of awareness on the cooperative model**, and thus very few promoting groups in Eeyou Istchee who have approached funders to start a cooperative business. The entrepreneurial support system in Eeyou Istchee has been working almost only with individual projects, and sometimes joint ventures; should there be growth in the number of cooperative projects, there will be a need for further capacity building of EDOs. Other findings from the Strategy worth repeating here are the lack of non-financial and non-technical support for women entrepreneurs, in the form of coaching, mentoring and networking.

Overall, it appears that access to financing for start-ups is not an issue for sizeable entrepreneurship projects. However, there are **gaps if a woman wants to start a microproject**. We observe that not all communities have microfunds; Oujé and Waswanipi have programs, and Mistissini has a pilot program. At the regional level, there is a microfund at CSERT, but it is not

widely promoted, one that is starting at CNYC (but is only accessible for youth), and another one on ice at CNG-DCI. It appears as there are gaps in the reach of microfinancing in the region. While we understand women entrepreneurship can happen at various scales, it is to be said that microfunds can be really useful for women entrepreneurs who want to start a side business progressively. Efforts in expanding the reach of microfunds are to be generated.

If access to funding is not an issue per se, equity appears as a big problem. CWEIA had identified, in its *2017-2020 Strategy to Impulse Women's Entrepreneurship*, that saving for 10 or even 5% equity is difficult given the many financial engagements women have towards their families. This is a barrier to both start-up and business succession, the later posing specific issues. There is space for innovation in how to make entrepreneurship a more realistic path for Cree women, and Aboriginal women in general, as per the conclusions of the Chaire en entrepreneuriat et innovation's research (2016). The Mistissini Opportunity Fund is one example of how equity rates can be flexible, and the Oujé Equity Assistance program is another example on how the band council can support its members in transitioning towards private entrepreneurship. More research on best practices would be helpful in that sense.



The **interest in the question of Aboriginal women entrepreneurship is relatively recent**. Areas for further research go beyond women entrepreneurship; more global questions are also raised. For example, it would be relevant to **better understand the success factors for business projects** in Eeyou Istchee, to inform future resource allocation. Also, we notice that funding programs could be adapted to better match how Cree people plan and develop projects. There are conditions in which a **lean start-up approach** is promising, such as start-ups launching innovative products in an uncertain market (CIRADD, 2017), and could be a better fit for an entrepreneur compared to a traditional approach where s/he needs to produce a complete feasibility study and business plan before launching operations. It would be useful for the CNG to establish a Fund for Lean Start-Ups, which eligible start-ups could apply for to experiment with a prototype of their products or services. This approach seems compatible with an experiential learning approach and a learn-by-doing, day-by-day that is closer to Cree culture than a more Western approach to business planning.

Finally, we notice that **there aren't many programs that are specifically tailored to the needs of women entrepreneurs**. At time of writing, Chisasibi is the only Cree community with a program geared specifically for women entrepreneurs, and it is brand new. Whapmagoostui is the only community with a stated interest in developing such a program. There is no program for business women at the regional level. While there is some funding dedicated for youth entrepreneurs, we notice that all the available funding, except for Chisasibi, is gender-neutral, thus accessible for both men and women. CWEIA is the only regional entity with a strategy to foster women entrepreneurship. Even at the provincial level, initiatives tailored at better understanding the differences between Aboriginal men and women in business are relatively recent, and are just starting to give way to programs that are specific to women. There is space for innovation and collaboration on that matter, to further impulse economic development in Eeyou Istchee.



We notice that there aren't many programs that are specifically tailored to the needs of women entrepreneurs.



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