

**Chief Sophie Pierre & Helder Ponte  
BC First Nations Community Economic  
Development Forum  
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**Building Successful  
First Nations Economies**



# Goals of Presentation

- Presentation in two sections
  - FN Leadership & Wealth Creation – Chief Sophie Pierre
  - Assertive Economic Development – Helder Ponte
  - In the back of the package you will find a number of slides containing some useful concepts, checklists & other relevant information to FN leadership, for First Nation economy building.
- Share the Ktunaxa Nation experience
- Focus on role of FN leadership in the change of mindset about the creation of wealth
- Overview of new opportunities & trends in advancing FN economic & business development interests
- Structuring the economic & business development functions at the community / nation level



## Section 1

# FN Leadership & Wealth Creation

Chief Sophie Pierre  
Ktunaxa Nation Council



# FN Leadership & Wealth Creation - 1

- Responsibility of FN leadership to drive the wealth creation process;
- Competing attention from other FN programs that have more immediate demands;
- Currently, economic development receives residual attention and resources, compared to other areas of FN Governments; in the terms of financial resources, FN economic development comprises a very small share of overall financial resources allocated in provincial and federal government budgets;

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# FN Leadership & Wealth Creation - 2

- The barriers and blocks set by the Indian Act prevent many of us to continue to push for improvements; some of us feel a sense of giving up, when we see how much needs to be done, and how difficult it will be to overcome some barriers;
- On top of everything, we still have to deal with stigma and prejudice, in our daily dealing with some people;
- FN economic development work is daunting and risky; however, no one will do this job for us – the proof is all around us; We must take charge and drive the process ourselves.
- We will only be self-reliant if we create and administer wealth ourselves, in accordance with our priorities, and in terms of our interests.

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# Just Do It! - 1

- Organize Economic Development function at community / nation level.
- Get ready for business, and let the world know it; establish a fiscal framework setting the stage for businesses to locate and operate in your communities. Adopt Investment Code.
- Expand the role and scope of taxation to generate revenues & attract business to our communities;
- Pursue strategic partnerships / Impact Benefit Agreements with key stakeholders operating in your traditional territory;

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# Just Do It! - 2

- Pursue BC Treaty Process or, alternatively, Self-Government negotiations, or other means to achieve economic self-reliance; you need to replace the Indian Act with an economic governance tool that better meets the needs and aspirations of your communities and nations.
- Engage in a strategy to reduce economic leakages, and retain the multiplied effect of FN employment & owned & controlled businesses in your communities; stay tuned to major legal decisions – they shape the way we can do business.
- Let your neighbours know how relevant your community or nation is to the regional economy; the regional economy probably would not fare as good, if you were not part of it. For instance, the Ktunaxa Nation spends annually in payments to individuals, including salaries, and goods and services, more than \$36 million in the economy of the East Kootenay Region of British Columbia.



# FNs Are Open for Business

- Set your mind & organizational culture to one of wealth creation.
- Prepare an Economic / Business Opportunity Profile of your community, and keep it updated; Prepare quality brochures & flyers, and distribute them widely; engage in community / nation wealth creation.
- Let the world know that your community / nation is open for business
- Be upfront, consistent, trustworthy and professional in all dealings
- Support individual member & community driven initiatives
- Foster Public-Private Partnerships (P3)
- Business & Politics are difficult to separate; but is critical that you do not mix one with the other.

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# FN Interests

- Respect for the Land
- People – Employment, training, skills
- Capital Base – Business investment & replace depreciation
- Entrepreneurship Skills
- Short/Long Term
- Economic Return
- Socially responsible
- Environmentally conscious
- Respect for culture, values & heritage
- Sustainable over time

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# Stakeholders in First Nation Economic Development

- FN community (members & families) and Nation
- Neighbouring communities in the region
- Business & Industry in the region
- All level of governments
  - First Nation
  - Local
  - Provincial
  - Federal

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# Internal Marketing

- Sharing the dream – get the community on side
- Seek mandate
- Secure authority & resources
- Preserve support
- Address community concerns & needs
- Deal with opposition honestly & upfront
- Work in sync with other community institutions & programs
- Host open houses / events to promote & inform
- Report back to the community on a regular basis

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# Community / Nation Asset Base

- **People** – Your community members, with their knowledge, skill set, experience, will
- **Land** – agriculture, residential, commercial, industrial, recreational, park & communal use
- **Infrastructure** – Streets, roads, public facilities, docks, airports, dams, etc.
- Building structures – residential, commercial, industrial, government, offices, etc.
- **Plant & equipment** – Vehicles, plants, machinery, equipment, tools, capital goods
- **Intellectual property** – Copyrights, patents, trade marks, brands, licenses, operating systems, etc.

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# Economic Leakage & Dependency



- Most FN citizens make all purchases outside their own communities because there aren't FN owned businesses in their communities; As this happens, the money spent outside the communities does not circulate in the FN economy; it leaks out immediately, contributing only to the welfare of other communities, and not of the FN. Salaries paid to non-community members working on reserve have the same effect.
- These economic leakages in the FN communities in turn feed the cycle of dependency on other communities & other levels of government.
- In order to build a FN economy, it is critical to have more FN owned businesses operating in the FN communities. This will not reduce leakages only, but also assist in the capacity to generate more FN entrepreneurs, create employment & work skills, & will expand the tax base for the FN government, thus helping in strengthening the FN economy.



# Relationship with Key Stakeholders

- Establish formal relationships with key stakeholders operating in your traditional territory.
- Key stakeholders include major industries (forestry, mining, energy, tourism, transportation, communications, & other), and line ministries of both provincial and federal governments.
- Formal relationships are usually in the form of consultation / accommodation agreements. Depending on the scope and depth of the relationship, they are typically Memorandum of Agreement, Impact Benefit Agreement, Protocol Agreement, Framework Agreement, or Project Specific Agreement.
- Keep yourself and the members of your team well versed and update about recent development in the court front. Recent acts and court decisions continue to shape the course of economic rights of FNs.



# Investment Code

- Objectives
- Principles
  - We mean business
  - Promote partnerships / JVs
  - Shared decision making
  - Fair economic return
  - Sustainable over the long-term
  - Socially responsible
  - Respectful of natural environment
- Confirm support from Leadership & community
- Goals
  - Return on Investment
  - Stable business environment
  - FN Employment
  - Training
  - Apprenticeships
  - Entrepreneurial skills
  - Market visibility
- Outline trade-offs that the community is prepared to accept
- Advertise Investment Code among stakeholders

# Responsibilities of a Business



- **Economic** - Be profitable, efficient & competitive; maximize return to owners.
- **Legal** - Law abiding corporate citizen; comply with applicable laws.
- **Social** - Respect norms adopted by society; responsive to community initiatives; proactive in social change.
- **Ethical** - Ethical principles oriented; operate ethically and with integrity.
- **Environmental** - Proactive in minimizing negative impact to environment; operates in a manner to achieve a sustainable environment.

# Treaty Making & Economy Building



- Recognition that not all FN's in BC are in the Treaty Process
- Fiscal relationships
- Taxation
- Program transfers
- Capital transfers
- Own source revenues
- Resource revenue sharing
- Tax Exemptions
- Tax Incentives – FN employment, savings & investment tax credits
- Play an active role in the planning, use & extraction of land & resources in your region

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# 150 in 15

***“150 in 15” is the pledge of the Ktunaxa Nation to recover through Treaty and Self Government in the next 15 years what it has lost in the last 150 years of contact.***

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## Section 2

# FN Economic Development Building Blocks

Helder Ponte, Director

Ktunaxa Economic Development & Investment



# Topics Covered

- In this section, we cover key aspects of the following:
  - Structure of community economic development authority (CEDA)
  - Fiscal framework
  - Infrastructure for business
  - Mapping the regional economy
  - Joint venture arrangements
  - Impact Management Benefit Agreements (IMBA's)
  - Economic & Social Benefit Analysis
  - Business Legal Structuring
  - Leasehold & Security

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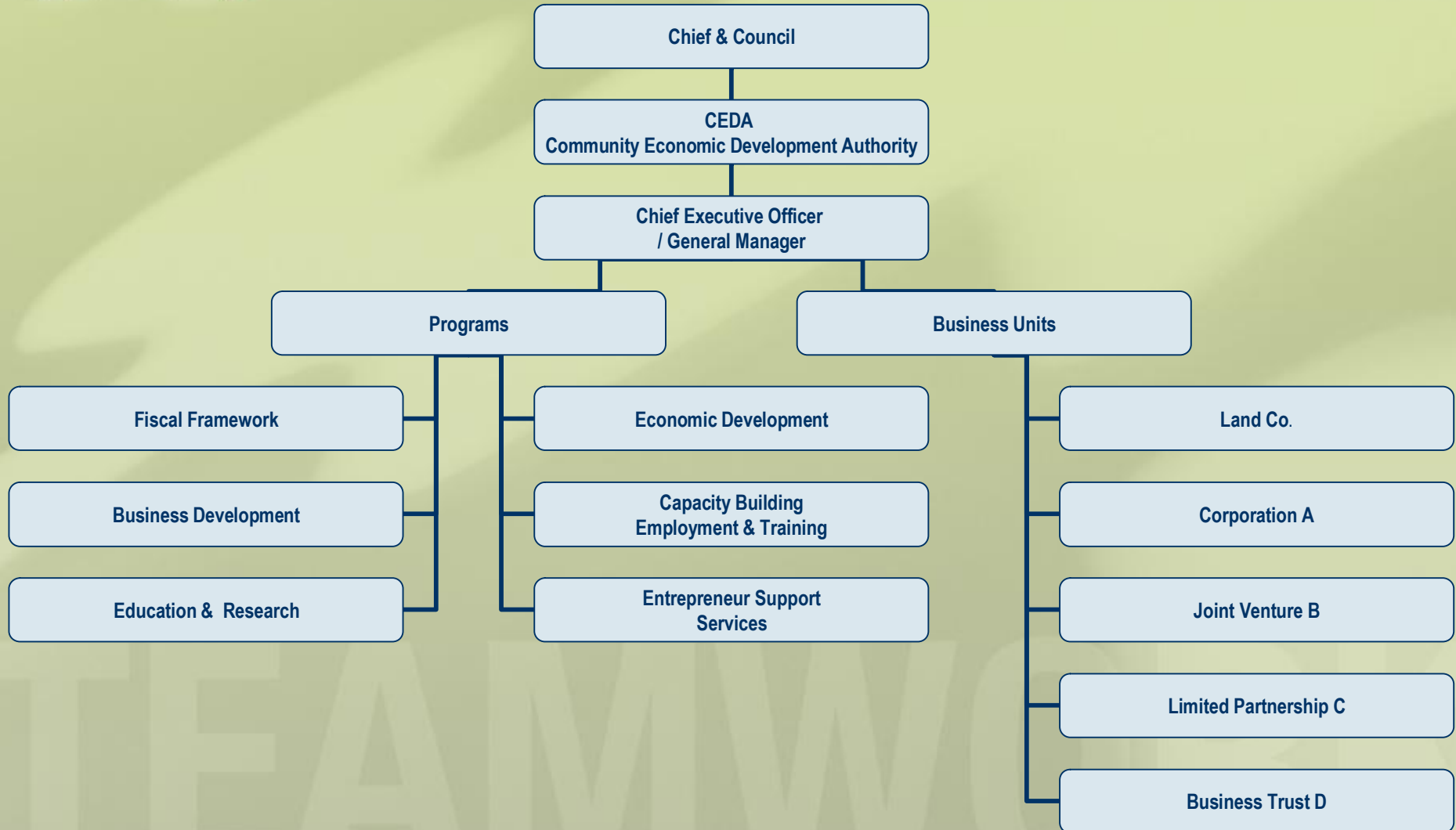


# Structuring FN Economic Governance





# FN Economic Development Department Model





# Community Economic Development Authority (CEDA)

- Legal Structure – Municipal Development Corporation
- Planning framework
- Business Plan
- Marketing Plan
- Financial Plan Operational Plan
- Investment Strategy
- Relevance of business education & research
- Reducing likelihood of problems arising from mingling business & politics
- Development Team
  - Board of Directors
  - CEO
  - Managers
  - Employees
- Organization Chart
- Employment dimension
- Development of entrepreneurial skills
- Capacity building

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# Fiscal Framework - 1

- Official Community Plan
- Land Use & Zoning By-Laws
- Business Licensing By-Laws
- Property Taxation By-Laws
- Commodity Taxation (FN GST Law)
- Protection of real & personal property & rights (Land Code & Registry)
- Risk Management
- Business Services

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# Fiscal Framework - 2

- Development of community fiscal institutions and authorities necessary to support FN Government and foster community / nation economic & business development.
- Get community ready for economic development, through proper community development planning, land use planning, zoning of reserve lands, & use of “bankable” leases;
- Take over land management responsibilities from INAC;
- Expand tax base to property, commodity, or income (under Treaty or Self-Government); Consider FN GST transfer.
- Enact zoning by-laws
- Enact business licensing by-laws
- Commercial & industrial development by-laws
- Enact expenditure by-laws

# Mapping the Regional Economy



- Take a short-term look and a long-term view
- Identify locations with business potential opportunities in the region
- Identify FNs interests in regional industries & sectors
- Identify FN regional economic presence goals
- Identify potential partners / stakeholders
  - Governments
  - Existing businesses
  - New venture opportunities
- Interfacing with regional land use planning process
- Keep update information on traffic counts of major roads
- Stay updated on major construction projects in the region



# Promoting Business in FN Communities

- Relevance of FN's in the regional social economy
- Realize that you are in competition with neighbouring communities
- Public Relations / Communications Strategy
- One Message, One Voice
- Partners in Building Regional Economy
- Stable Political Environment
- Results Oriented Approach

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# Stakeholders in a FN Business



- **Stakeholder** is a person or group who has a considerable direct interest, influence or power to help an economic initiative to succeed or fail.
- **Primary Stakeholders**
  - Employees
  - Managers
  - Owners / Shareholders
  - Lenders
  - Customers
  - Creditors
  - Suppliers
  - Competitors
- **Secondary Stakeholders**
  - FN Community
  - Neighbouring communities
  - Governments - First Nation, Local / Regional, Provincial, Federal
  - Business / Industry / Trade Associations
  - Unions
  - Media
  - Activist Groups

# Key Points in Joint Venture Agreement



- Purpose of Joint Venture
- Joint venture partners
- What is the contribution of each JV partner into the JV
- JV Board of Directors
- Management of JV operations
- JV partner financing
- Capital advances
- Declaration of dividends & Distribution of profits
- Aboriginal employment & training
- Authority to sign contracts
- Responsibility for costs incurred during development in case of business not proceeding
- Project Manager
- Project timeline
- Business Plan
- Business operations
- Business banking & financial management
- Borrowing authority
- Term of JV
- Non-competition provisions
- Mediation & arbitration provisions
- Valuation process
- Buy-Sell interest on JV – Option to acquire partner interests
- Dissolution & wind-up

# A Word About Debt Security



- What is security in borrowing?
- Amount of security required
- Ranking of security
- Cash calls
- Indian Act restrictions
- Leasehold strategy
- Legal Structuring
- Liability of directors & officers

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# Impact Benefit Agreements

- Case Law Background –  
Aboriginal Title & Rights & recent  
Supreme Court of Canada  
Decisions
- Consultation & Accommodation
- Type of Agreement
  - MoU
  - Protocol
  - Framework
  - Project specific
  - Government to government
  - Resource revenue sharing
- Strategic partnering
- Consultation Protocol
- Land use
- Environmental Protection
- Cultural heritage & traditional use
- Economic interests
  - Partnering
  - Revenue sharing
  - Employment
  - Procurement of goods & services
  - Technology transfer, training & apprenticeships
  - Community benefits
- Term
- Dispute Resolution

# Economic & Social Benefit Analysis - 1



- Benefits
  - Economic
  - Social
  - Cultural
  - Nation Building
- Economic Benefits
  - Employment
  - Income
  - Expanded tax base to FN, Local, Provincial & Federal
  - Reduction in social programming expenditure
  - Reduction of economic leakages
  - Increased regional economic activity
  - Diversification of regional economy
  - Foster Entrepreneurship & Business Development

# Economic & Social Benefit Analysis – 2



- Social Benefits
  - Meaningful Careers
  - Benefits young / old population
  - Expansion of social / community programs & services
  - Healthier communities
  - Sports & recreation
  - Allows for better community infrastructure (housing, municipal services, etc.)
- Cultural Benefits
  - Expansion of cultural programming
  - Revival of FN culture & language

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# Legal Structuring

- Risk Management
- Liability Exposure
- Tax Exemption
- Case for Municipal Corporations, Limited Partnerships & Business Trusts
- Get a good business lawyer familiar with Aboriginal Law & INAC Land Transactions.
- **Forms of Business Organization**
  - Sole Proprietorship
  - Partnership
  - Corporation
  - Municipal corporation
  - Limited Partnership
  - Business Trust
  - Cooperative
  - Joint Venture
  - Non-Profit Society



# Leasehold Framework for Reserve Lands

**Head Leases  
With Crown**

**99 year Head Leases**

**Community Land  
Corporation  
Holding all Head Leases  
(One per Parcel)**

**30 – 45 year Subleases**

**Band Owned Corporation  
Holding Subleases  
One per Parcel**

**Band Joint Ventures  
Holding Subleases  
One per Parcel**

**Third-Party Businesses  
Holding Subleases  
One per Parcel**

**Both Head & Subleases  
must be bankable  
(language approved by  
bank in advance)**



# Leasehold Framework

- Bankable leases acceptable to legal team of lender
- Community Land Development Corporation holds all Head Leases
- Subleases between Community Land Corporation & business entities
- One 99 year Head Lease & one 30 to 45 year Sublease per Parcel
- Consider to prepay in advance rent and in full for the whole term of the head leases & subleases
- Current agreement language suggest by Department of Justice will likely not be sufficient to address lender's requirements



## Section 3

- The remaining slides of the presentation outline a number of important aspects & factors in designing economic & business development programs.
- They are provided as reference only, and offered as base templates to be improved upon.

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# Working With Other Community Programs





# Three Key Analysis

## ■ Stakeholder Analysis

- Statement of Corporate Principles & Responsibility
- Interests
- Influence
- Power
- Role

## ■ SWOT Analysis

- Strengths
- Weaknesses
- Opportunities
- Threats

## ■ Project Evaluation Methods:

- Return On Investment (ROI)
- Payback Period
- Capitalization Rate
- Net Present Value
- Internal Rate of Return
- Profitability Index
- Benefit / Cost Analysis
- Ration Analysis



# Economic Development Strategy Template

- Introduction
- Identification of stakeholders
- Vision, goals, mission, fundamentals
- Environmental scan
- Situation analysis
- Stakeholder Analysis
- Strengths, Weaknesses, Opportunities & Threats (SWOT) analysis
- Approaches do economic development
- Time & sequence
- Strategic alliances
- Fiscal framework
- Human capital & capacity building
- Institutional development
- Taxation strategy
- Impact benefit agreement strategy
- Access to capital
- Land Use Plan
- Natural resources development
- Development of business ventures & partnerships
- Reduction of economic leakages



# Human Resources Development Strategy Template

- Demographic Profile – Current & trends, forecast 20 years ahead
- Labour Market – Current & trends
- Local Education Agreements
- Education Programming
  - K – 12
  - Vocational
  - University
  - Professional
- Implement Individual Training Plans strategy
- Identify potential employers & assess their employment
- Establish Student / Trainee support services
- Enter into Agreements with post-secondary education institutions for the delivery of programs tailored to your community / nation needs
- Plan On-the-Job Training & Apprenticeship programs
- Plan Employer services
- Plan Client-Centered Services
- Match employer / employee needs



# Factors of Production

## *Land*

all natural resources

Land, Water, Forests, Mineral Resources

## *Entrepreneurship*

Process of bringing land, labour & equipment together & taking the risk involved in producing a good or service in the hope of profit

## *Labour*

People – Work is the mental & physical effort to produce goods & services

## *Capital*

Funds, Plant, Machinery & Equipment



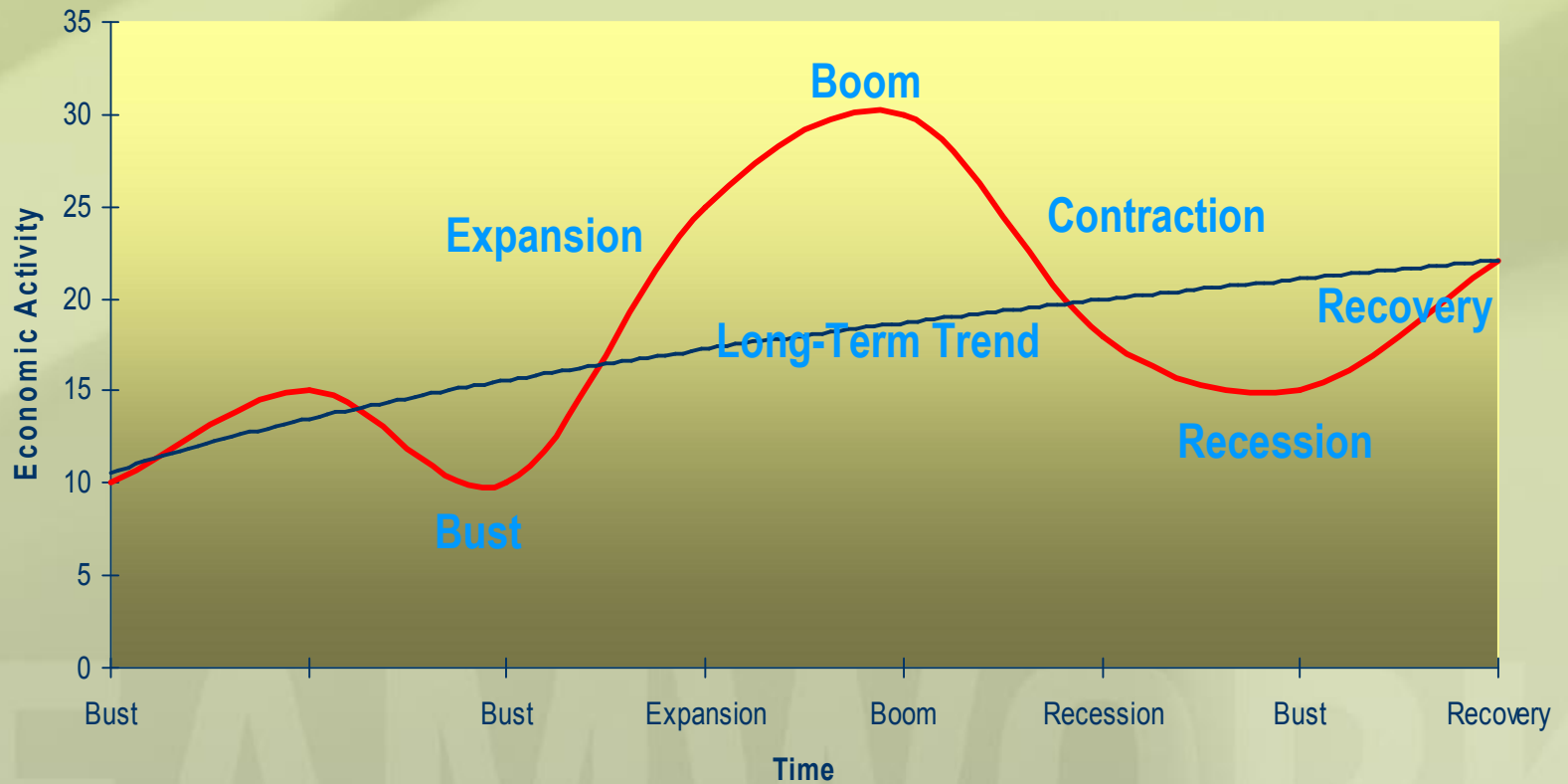


# Community Lands

- Indian Act Restrictions
  - No fee simple title on reserve lands, only certificate of possession, which is a “lesser” interest, which is not included in the Provincial Land Registry System.
  - Reserve lands cannot be sold, but they can be leased to third parties, upon completion of a lengthy and expensive land designation process
  - Limitation of certain land transactions among community members only
  - For community members, property on reserve cannot be pledged as security for debt
  - Some succession rights, inheritances, and transfer of property rights are subject to restrictions
- Reserve lands, land use planning & zoning
- Additions to Reserve
- Assume land management responsibilities
- Plan leasehold strategy in advance of signing business deals

# Business Cycle

## Evolution of Economic Activity





# Laws You Need to Know

## ■ Indian Act

- By-Law making powers of Band Councils – Section 81 Indian Act – Business licensing & land use & zoning
- Real Property taxation – Section 83 Indian Act
- Intoxicants – Section 85 Indian Act
- Tax Exemption – Section 87 Indian Act
- Legal rights & application of provincial laws – Section 88 Indian Act

- FN's Self-Government Act (specific to certain FN's)
- FN Land Management Act
- FN Goods & Services Tax Act
- FN Fiscal and Statistical Management Act
- FN Commercial & Industrial Development Act

# Relevant Law & Court Decisions



- Royal Proclamation of 1763
- Rupert Land Purchase from Hudson's Bay Co.
- Early Treaties (early & post-Confederation)
- St. Catharine's Milling Company, 1873
- Calder v. Attorney General of British Columbia, 1973
- Hamlet of Baker Lake v. Minister of Indian Affairs & Northern Development, 1978
- Constitution Act, 1982 – Section 35 Aboriginal Title & Rights
- Modern-Day Treaties
- Regina v. Nowegijick, 1983
- Guerin v. Queen, 1985
- 1988 Amendment to the Indian Act – Property taxation over designated lands
- Regina v. Sparrow, 1990
- William v. Canada, 1992
- Matsqui v. Canadian Pacific, 1995
- Regina v. Howard, 1996
- Regina v. Gladstone, 1996
- Delgamuuk v. British Columbia, 1997
- Corbiere v. Canada, 1999
- Marshall v. Canada, 1999
- Haida Nation v. British Columbia, 2004
- Taku River Tinglit, 2004
- Mikisew Cree v. Canada, 2005
- Indian Act
- FN Land Management Act
- FN Goods & Services Act
- FN Fiscal and Statistical Management Act
- FN Commercial & Industrial Development Act



# Demographic Profile

- Community, First Nation, Region
- Age groups
- Gender
- Disposable Income
- Education Attainment
- Health Profile
- Housing
- Industry or Sector
- Participation Rate
- Community & region
- Forecast population 20 years ahead

# Economic Growth & Development



- **Capital formation** – capital markets to attract savings to be applied into new business investment
- **Capital replacement** – (depreciation / amortization) to replace plant & equipment depreciated by use & wear and tear
- **Business cycle** – better prepared to ride ups & downs in the economy
- **Productivity** – incentive efficiency & recycling & penalize waste

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# JV's – Stakes, Interests & Trade-Offs

- Partners & What they bring to JV –
  - Cash
  - Knowledge & experience
  - intellectual property
  - technology
  - access to markets
  - presence in the marketplace
  - brand, etc.
- Trade-Off Example - FN may be open to exchange a lower return on investment for a higher share of FN
- First Nation interests
  - Profit
  - Entrepreneurial capacity building
  - Employment, training & apprenticeships
  - Experience in industry
  - Technology transfer
  - Increase in tax base
  - Visibility in regional economy
- Equity Participation
  - Cash, security & ranking of security



# FN Government Revenues

- Property Taxation
- FN GST
- FN Commodity Sales Tax
- Under Treaty
  - Income tax
  - Capital transfer
  - Program funding
  - Revenue sharing on natural resources
  - Fee for Services
- Revenue Sharing
  - Forestry
  - Fishery
  - Mining
  - Energy
  - Communications
  - Transportation
  - Tourism & Recreation
  - Gaming
- Program Transfers



# Community Economic Development Authority (CEDA) - 2

- Arms-length with Chief & Council
- Board of Directors appointed by Council for a set term (3 years)
- Board of Directors comprised of
  - Member of Council holding economic development portfolio & other member(s) of Council
  - Representatives from Membership
  - Mentors / Business
- Proper terms of reference & authority
- Properly funded with own budget
- Decisions by consensus first, then vote
- Meet on a regular basis
- Report to Council & membership on a regular basis
- Interfaces with community programs & services



# Designation of Reserve Lands - 1

- Band Council to decide on proposed use of lands after consulting membership
- Assess availability of municipal services
- Incorporate Land Co. to hold Head Leases
- Conduct market & financial feasibility of project
- Subdivide the land into separate parcels and conduct legal surveys.
- Complete Environmental Impact Assessment
- Complete appraisal of lands to be designated
- Prepare BCR to INAC describing proposed development
- Project proponent pays for Canada Land Survey Registry & Environmental Report
- Prepare Information Document (briefing to Band members)

# Designation of Reserve Lands - 2



- INAC prepares Designation Documents
- INAC sets date of Referendum in consultation with Band
- Designation Package is approved by Director of Lands & Trust Services of INAC in Vancouver
- Information meeting(s) held by the Band
- Referendum is held. To pass, a majority of 50% +1 of Band Members must attend the meeting and vote in favour. If not, a second vote can be requested, whereby at least 50% +1 of those eligible members to vote attending the second referendum, must be in support of the proposal.
- INAC Vancouver prepares documentation for Order-In-Council, for Governor in Council (Federal Cabinet)
- Land designation is granted, and Band is notified.



# Team Building

## ■ Development

- Community endorsement
- Mandate from leadership
- Project manager
- Core team
- Advisors
- Consultants
- Construction management

## ■ Support

- Accountant / Auditor
- Lawyer
- Banker
- Insurance Agent
- Expert in Information / Computer Technology
- Mentor / Business person experienced in the business that you are pursuing
- Professor / instructor of Business of local university or college



# Business System as a Process



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# Stages of a Business

- **Pre-Start-up Stage** – How to plan it
- **Development** – Start managing it
- **Growth** – Gaining experience & making money
- **Comfort** – Business is established & going well
- **Turnaround** – Crisis control – Your company is in trouble.

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# Product Life-Cycle





# From Dream to Reality in 10 Steps

- 1 – Original business idea & preliminary market & financial feasibility assessment
- 2 – Refine business / project concept
- 3 – Engage land designation process
- 4 - Assemble project development team & complete planning tasks
- 5 – Find business partners
- 6 – Establish legal structure, entities, & complete leasehold arrangements
- 7 – Secure financing & finalize security arrangements
- 8 – Implement construction program
- 9 – Plan & carry pre-opening activities
- 10 – Business Opening & going concern



# Quick Business Profile

- Company / commercial name
- Address, telephone & fax, & internet site / e-mail address
- Principal contact – name & title
- Ownership – who owns the business & equity / share ownership structure
- Form of business organization & nature of business
- Key management personnel – names, ages & roles
- Professional advisors – accounting, taxation, legal & insurance broker
- Main products / services
- Geographical area of operations
- Main customers
- Main suppliers
- Main competitors
- Sources of financing – equity, long-term loans, working capital



# Outline of a Business Plan

- Each Business Plan is unique, however, they usually contain the following sections:
  - Cover letter
  - Executive summary
  - Business concept
  - Situation analysis / Environmental scan
  - Strengths, Weaknesses, Opportunities & threats
  - Company background
  - Ownership structure
  - Management team
  - Human resources plan
  - Marketing plan
  - Location analysis
  - Business operations & administration
  - Financial plan
  - Appendices & Schedules



# Financing Proposal Letter

- Overview of business opportunity
- Purpose of financing
- Amount of financing
- Nature & type of financing
- Overview of proposed security, grid & ranking
- Remuneration (interest rate) & Return on Investment
- Term & amortization
- Other special provisions
- Confidentiality provision
- Period for response

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# Business Planning Studies

- Environmental impact assessment (land designation)
- Market & financial feasibility
- Social & economic benefit analysis
- Land use plan
- Overview of Leasehold, corporate & management Structure
- Project development schedule & critical path
- Human resources development strategy
- Overview of security strategy, debt security overview & grid
- Pro-Forma financial forecasts



# Where to Get Help

- FN Financing Authority
- FN Statistical Institute, BC Stats & Statistics Canada
- FN Tax Commission
- FN Management Board
- AFOA
- CANDO
- FN Institute of Governance
- Industry experts in Board of Directors
- Business Partners
- Bankers
- Neighbouring communities
- Local colleges & universities
- Regional community development corporations
- Chambers of commerce & industry associations
- Team of professional advisors



# Using Other People's Help

- ***Inside Help*** – Employees, records, partners, licensing & franchising
- ***Semi-Inside*** – Board of Directors / Advisors, Lawyer, Accountant, Bank Manager, Insurance Agent, Suppliers, Customers, Distributors, & Business Associates
- ***Outside Help*** – Research Firms, Trade Publications, Boards of Trade, Trade Associations, Colleges, Better Business Bureaus, Libraries, Chamber of Commerce, Consultants & Government

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