

RECOMMENDED
AMENDMENTS
TO
APPLICATION GUIDELINES II
2018

ABOUT MISSISSAGI TRUST

Current Guideline: This will be in place for new revenue monies (interest) and shall only be in place for 2 years and can only be renewed for another 2 years by Band Council Resolution.

Recommended Revision: This will be in place for new revenue monies (interest) and shall only be in place for 6 years and can only be renewed every 6 years by Band Council Resolution.

Current Guideline: Any mention of the word “contract”.

Recommended Revision: Nothing has been added in its place as all payments are based on receipts and copies of the General Ledger.

HOW THE INTEREST EARNED IS SPENT

Current
Guideline:

- (1) The cost of operating the Trust is approximately 27% of the interest.
- (2) Each year up to 73% is being proposed to be spent on community projects/plans and community member support initiatives regardless of residency as per the proposed Trust Revenue application package.

Recommended
Revision:

- (1) The cost of operating the Trust is approximately 35% of the interest.
- (2) Each year up to 65% is being proposed to be spent on community projects (15%) community plans (33%) and community member support initiatives (17%) regardless of residency as per the proposed Trust Revenue application package.

COMPREHENSIVE COMMUNITY DEVELOPMENT PLAN STREAM – 33%

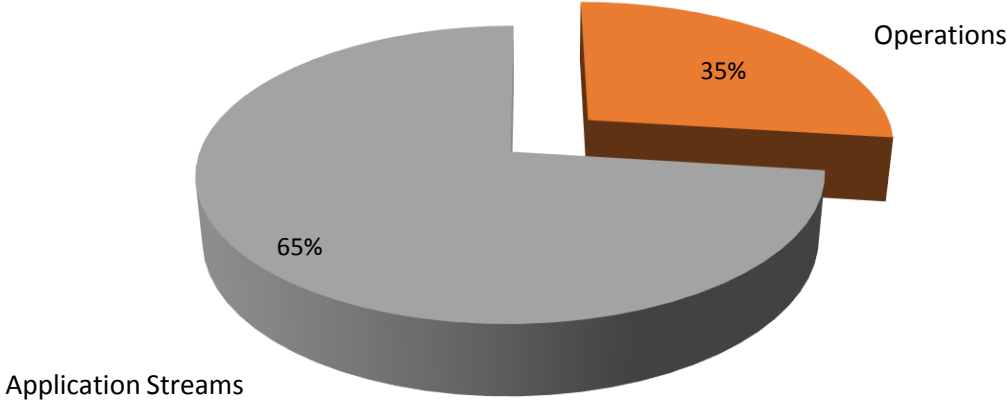
Current Guideline:

Thirty-Three percent (33%) of the interest set aside for proposals will be spent on the Comprehensive Community Development Plan stream. ...This includes any identified land purchases for business development regardless if land is added to Reserve or not.

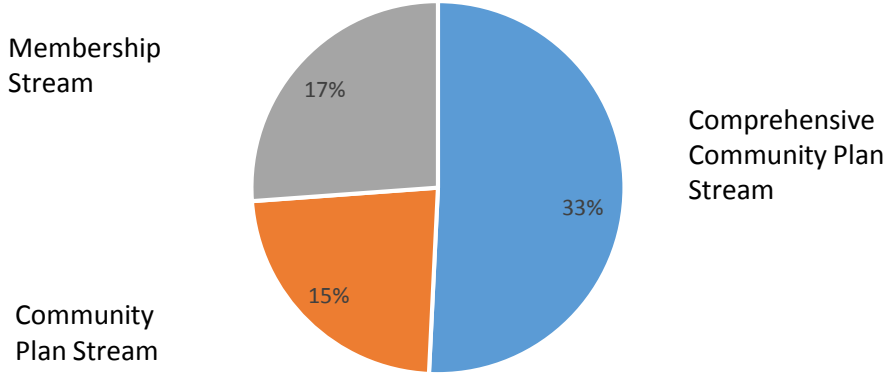
Explanation:

This was deleted because there would be insufficient funds to purchase land under this stream. Land is normally purchased from the Trust's Capital Funds.

Mississagi Trust Revenue Allocations



Breakdown of Streams



COMMUNITY PROJECT STREAM – 15%

Current
Guideline:

The Community Projects Stream can include the past Corporate Donations Fund and the Bereavement Fund but could also include a small Bursary fund for students in academic fields that the First Nation requires expertise to fulfill.

Explanation:

This was deleted as it was found to be too suggestive.

The percentage in each stream was changed to reflect the new percentages as presented in an earlier slide.

APPLICATION PROCESS CHART

Recommended
Guideline: Director of Operations to the top of the chart for the
Community Plan and Project Streams

BREAKDOWN OF PROPOSAL APPLICATIONS

Current
Guideline: ... The Trustees will determine the breakdown in
January of every year, once the interest amount
for the previous year is known.

Recommended
Guideline: ... The Trustees will determine the breakdown
once the audit has been completed.

Community Membership Stream

Under Education
Stream Include: Driver's Education

FUNDING LIMITS

ITEM	LIMITS
Education	
Courses/workshops/training	<ul style="list-style-type: none"> • Maximum of \$500 per year to a total of \$2,500 – • \$2,500 for the length of this agreement
Books	<ul style="list-style-type: none"> • Maximum of \$250 per year to a total of \$1,000 • \$1,000 for the length of this agreement
Equipment	<ul style="list-style-type: none"> • Maximum of \$250 per year to a total of \$1,000 • \$1,000 for the length of this agreement
Health	
Medical Treatments	<ul style="list-style-type: none"> • Considered on a case by case basis
Medications	<ul style="list-style-type: none"> • Considered on a case by case basis
Other Medical Costs	<ul style="list-style-type: none"> • Considered on a case by case basis
Business	
Planning	<ul style="list-style-type: none"> • 25% of eligible costs to a maximum of \$2,500 Deleted
Capital Expenses	<ul style="list-style-type: none"> • 25% of eligible costs to a maximum of \$25,000
Expansion	<ul style="list-style-type: none"> • 25% of eligible costs to a maximum of \$20,000
Summer Student 14 – 24 Years of Age	<ul style="list-style-type: none"> • 60% of start-up costs to a maximum of \$1,000 • One time only

COMMUNITY MEMBERSHIP SMALL BUSINESS

BUSINESS: The Mississagi Trust will consider applications for **business planning**, business capital expenses, a business expansion or a student summer business.

- **Business planning costs include the cost of hiring a consultant to draft the plan, the cost of conducting market research and the cost of hiring an accountant to do the financial forecast.**
- Business Capital expenses along with the individual's personal investment will be considered on a case by case basis and must be itemized in a business plan. Employee wages, benefits and other costs are not considered eligible. This includes wages paid to the owner.
- Business expansion expenses will be considered on a case by case basis and must be itemized in a business plan. Employee wages, benefits and other costs are not considered eligible. This includes wages paid to the owner. **The business must have been in business for five (5) years.**

- Only student summer business starts up costs are eligible only. This could include the purchase of equipment, inventory or other supplies. Employee wages, benefits and other costs are not considered eligible. This includes wages paid to the owner.

OTHER: Other items may be considered on a case by case basis by the Trustees.

Community Membership Small Business

Prior to requesting an application from the Trust for consideration please ensure that the following has taken place with either a Waubetek Business Development Officer or Mississauga First Nation's Economic Development Officer. The first step is having a discussion regarding your business idea.

Application & Submission

Initial information required to undertake an initial review:

Prior to submitting a Community Membership Small Business application proof of endorsement by Chief and Council is required through a Band Council Resolution.

- Application;
- Resume;
- Summary of Project;
- Documentation regarding membership of Mississauga First Nation;
- Applicant's cash equity confirmation and documentation;

Eligibility

Prior to submitting a Community Membership Small Business application proof of endorsement by Chief and Council is required through a Band Council Resolution.

All applications are screened for initial eligibility for support from the Mississauga Trust:

1. **APPLICATION COMPLETENESS:** The Applicant has submitted a complete application form that is signed and dated.
2. **MISSISSAUGA MEMBERSHIP CONFIRMATION:** Evidence must be provided through a status card that the applicant is a member of Mississauga First Nation #8.

3. **APPLICANT RESUME:** Applicant must have relevant industry background, licences and certifications pertaining to the business activity. This includes demonstrated education and/or experience, licences in the area proposed, including management capacity.
4. **APPROPRIATENESS OF BUSINESS:** Project summary or business plan confirms that the business is not primarily a smoke shop, liquor establishment, involved in sexual exploitation, games of chance, payday loans or self-storage units.
5. **APPLICANT EQUITY CONTRIBUTION:** The applicant has provided evidence that they have available the minimum unencumbered cash equity (10%) to implement the business project as shown in the Financial Application.
6. **ACTIVE ENTERPRENUER:** It must be demonstrated that the applicant will be involved on a full-time basis. Holding employment and operating a business is not regarded as being in the best interests of the business venture.

COMMUNITY MEMBERSHIP APPLICATION FORMS (17%)

Section A - Remains the same.

Section B – Outlines the purpose of your request. Check the most appropriate box in the first column of the table. ...

You are then required to indicate how much you are asking for from the Mississagi Trust. **If you have already paid for it then check the YES box and provide the receipt with the application form. If you have not paid for it check the NO box and give the date when the payment is required to be submitted by. ...**

In the space provided briefly explain why this important to you or your child.

Section C – Acts as the **contract and** final report for this type of application. You are required to provide a brief acknowledgment letter (**except in the case of the application relating to a health issue**) explaining how the funding has benefited you or your child.

If approved your acknowledgment comments may be published in the newsletter. A signature is required confirming that the information you are providing is accurate and that you agree to the funding terms of the Mississagi Trust.

Complete the checklist and submit your application to the Trust Manager.

For Small Business Applications

See new guidelines on slide 10

APPROVAL PROCESS

The Community Membership Application forms are to be completed in full by Mississauga First Nation Band Members. They are then to be submitted to the Trust Manager along with all required attachments. The Trust Manager will review the applications. **Incomplete applications will be returned to the Band Member requesting that they be completed in full.** If an application is incomplete the Trust Manager will send a letter to the Band Member requesting that the missing information be sent to the Trust. Once received by the Trust Manager a unique identifier number will be assigned to the application form.

The first page of the application form will be removed so that no individual can be identified. Then the remaining parts of the completed application **along with the required internal reports** and supporting documentation will be submitted by the Trust Manager to the Trustees at their monthly meeting. In order for an application to be considered it must be given to the Trust Manager fifteen (15) days prior to the meeting of the Trustees. Applications received after the fifteen day (15) timeframe **will may** not be reviewed until the next monthly meeting of the Trustees.

The money that is available on an annual basis for the Band Membership stream is limited and it is the job of the Trustees to make sure that all Band members have an equal opportunity to access funding support. All applications will be considered in a consistent manner **using a scoring system based on the decision-tree matrix established application guidelines of the membership stream and following program guidelines** so that annual dollars will be maximized. To ensure unbiased and objectivity, the Trust manager will remove individual names from the application and assign a code number

to the individual. Using the decision tree scoring matrix from -5 to 0 the Trust Manager will assign a number to the applicant based on when they last accessed financial support and the amount accessed as per the eligible item list and amounts guidelines. The Trustees will only receive the code number and score as ascertained by the Trust Manager.

This method will ensure priority consideration will be given to those Band members that have not received funding support in the past or received limited amounts in the past. Requests may be also rated based on urgency and the level of need. Every effort will be made to support as many requests as possible. From time to time the Trustees may have to allocate less than what was requested in the application form. Remaining requests will be placed on a wait list for the following year.

Once the Trustees have reviewed and evaluated the application they will decide on whether or not the application can be approved based on availability of funding allocated under this stream.

ACCOMPANYING POLICIES

All applicants may appeal the decision of the Trust by following the Trust Appeals Policy.

A Trust risk management policy is developed and will be applied to ensure that all submitted applications and requests including approved and declined requests, will be recorded, reviewed and published annually for community transparency. In addition, all application guidelines under all three (3) streams will be reviewed annually and if changes identified by community membership, Administration and Chief and Council are consistently being flagged over a two to four year period, then the Trustees will have the authority to make minor amendments to the three streams, such as changing percentage amounts and including other support items under the Community membership stream. **such as subsidized Sports and Recreation fees.**

For more information or inquiries regarding the proposed Trust revenue guidelines and process please contact Claudette Boyer, Trust Manager at 705-356-1621 ext. 2206 claudetteb@mississauga.com.