



# Mississagi Trust Application Guidelines

Membership – Small Business

2018

# ABOUT MISSISSAGI TRUST

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In April of 1994 the Northern Boundary Land Claim Settlement Agreement was approved by the Mississauga First Nation membership. The *Mississagi Trust Agreement* was created as an integral part of the voter approved Land Settlement Agreement with five Trustees, initially appointed. Part of the Trust agreement was to have the Trustees manage the land claim settlement money \$12.5 Million in accordance with the Trust Agreement. As per Section 13 Buying Land, the Trust had to spend approximately \$2.5 million on land purchases. As per Section 14 of the Trust Agreement, the Trustees are responsible to “invest the money carefully and use it wisely for the benefit of *present* and *future* generations of the band members of Mississauga First Nation”. The Trust Agreement specifies how the revenue moneys (interest) can be spent as per Section 6.3,(a to r).

The number of provisions that outline how the Revenue or interest monies could be used for clearly identifies the “spirit of intent” for “**community development and growth**”. Out of the eighteen (18) provisions that outline how the revenue moneys can be used for, twelve (12) are directly related to community development and growth.

## [Purpose of New Proposal Application Guidelines and Process...](#)

The purpose of the *Northern Boundary Land Claim Settlement Agreement* and the *Trust Agreement* was to enable the Mississauga First Nation community and its membership to grow, develop and prosper. Over the years it has proven difficult to achieve the required number of voters to vote on proposals submitted to the Trust, as outlined in the Trust Agreement. Through negotiations governments have realized that First Nation communities want to grow and develop and not be stymied by required voter counts, as long as consultation with community members has occurred. Many of the elders and the political leadership who worked on the Northern Boundary Land Claim settlement agreement over the past 100 years, wanted to see our First Nation develop and grow. They wanted community members and families to prosper and not be dependent on government funding and social assistance programs.

The new proposed guidelines and process includes all provisions contained in the Trust Agreement for how the revenue monies can be used. The only difference is the Trustees will be able to approve spending on projects or proposals through these guidelines which include accountability mechanisms, application forms, monitoring and evaluation requirements. This will be in place for NEW revenue monies (interest) and shall only be in place for 6 years and can be renewed every 6 years by band council resolution. The other \$1.2 million in revenue monies will be in place for larger projects over the limits set in these guidelines and will require membership approval through a vote as per section 5 of the Trust Agreement.

It was equally recognized that clear risk-management policies and procedures are required under this process. Policies have been developed as part of this process around the following subjects:

- The three application streams and logging of all inquiries on an Inquiry Log Sheet by the Trust Manager and reporting of these numbers to the Trustees.
- The Interest revenue and what happens when streams are not utilizing their allocated amounts.

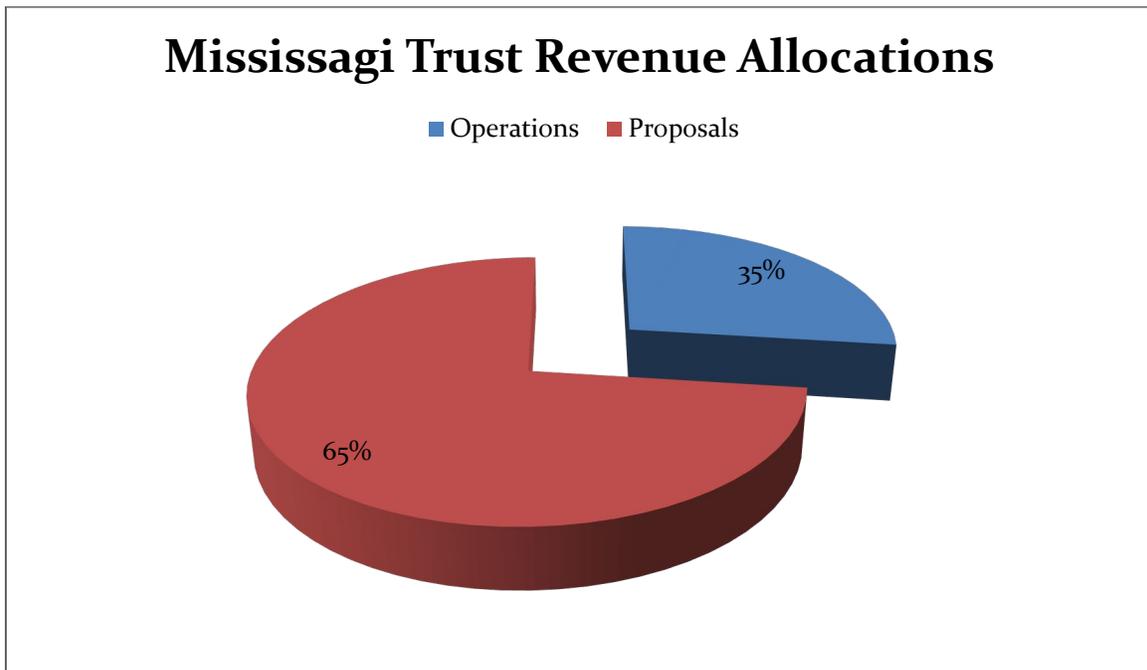
- Limits within each stream and how to address requests surpassing these limits or requests outside the revenue monies.
- Processing of applications including deadlines and timeframes.
- Decision making and how to deal with Trustee conflict of interest situations.
- Record keeping and ensuring accountability and transparency of the expending of interest revenues and such information is available upon request by any band member providing that information of a personal matter such as membership requests for medical purposes, are not disclosed.
- The development of a communication plan and how Trustees will report on the interest revenue and revenue expenditures to band members.
- Annual reporting on all three (3) streams and the number of applications approved and number not approved.
- Annual evaluation of the three streams to determine the success of each stream and if the percentage allocation for and within each stream is appropriate to community needs and requests and comparisons with previous years along with benchmarks for measuring success.
- ***Evaluation of the “new proposed process and guidelines” will be reviewed prior to the end of the second year through community membership input and survey feedback to determine if new process is the desired process for the continued dispersing of the Trust revenue and that a vote/membership meeting be called to amend the Trust Agreement or whether other processes are desired.***
- An appeals policy to follow when applications are declined.
- A consent form under the Membership Stream to ensure that all other appropriate and available revenues for assistance have been accessed and exhausted.

We encourage every eligible band member to vote on this proposal.

## HOW THE INTEREST EARNED IS SPENT

The following chart shows how the interest that is earned on the community trust investments is divided on a percentage basis. The dollar amount earned in each year is not the same and so the amount of money available for community projects and community members will change each year.

- (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 (17%) support initiatives regardless of residency as per the proposed Trust Revenue application package.



## How the interest will be spent for community members and community projects:

Sixty-five percent of the *remaining* earned interest will be spent on proposals. There will be three (3) separate Streams. Each Stream has requirements that need to be met in order for the projects to be approved. Approvals will be based annually on a “First-come, first-served” basis, or essentially when the funding allocation under each stream have been exhausted. ***Remaining applications will be placed on a wait list for the following fiscal year.***

### 1. **Comprehensive Community Development Plan Stream**

Thirty-three percent (33%) of the interest set aside for proposals will be spent on the **Comprehensive Community Development Plan Stream**. These dollars will be set aside for community projects or initiatives that have been identified as priorities in the *Mississauga First Nation Comprehensive Community Development Plan, 2013*. The community planning process involved and continues to involve, community membership participation. The Comprehensive Community Plan has been accepted by Chief and Council and becomes the guide for community development. The Community Plan is meant to be a living strategic document that can be revised annually with new initiatives added as needs arise.

The Community activities in the plan will be considered on an individual basis each year by the Trustees based on the applications submitted by the First Nation programs, endorsed by Administration and recommended by Chief and Council through a Band Council Resolution. Applications must meet the terms and conditions set out in the guidelines.

### 2. **Community Projects Stream**

An additional fifteen percent (15%) will be spent for one-time community projects/equipment/infrastructure that are under fifty thousand dollars and not identified in the community plan.

The Community activities in this stream will be considered on an individual basis each year by the Trustees based on the applications submitted by the First Nation programs, endorsed by Administration and recommended by Chief and Council through a BCR. Applications must meet the terms and conditions set out in the guidelines.

### 3. **Community Membership Stream**

The **Community Membership Stream** will be allocated seventeen percent (17%). Band members regardless of residency can apply for support for the items listed in these guidelines based on the criteria set out for each type of assistance requested. There are three (3) items or initiatives that community members can access for “limited financial support”. All requests must prove that other funding sources have been exhausted and funds cannot be accessed elsewhere. Applications must meet the terms and conditions set out in the guidelines however individual

applications are not reviewed nor do they require recommendation from administration or Chief and Council.

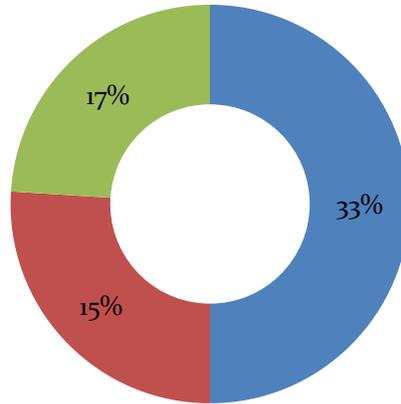
Small business applications must show proof of utilizing all other resources involvement in business development such as FEDNOR, Waubetek and Community Futures Development Corp.

Support items include the following:

<b>Education:</b>	Courses/workshops/training, books and equipment
<b>Health:</b>	Medical treatments, medications, other medical costs
<b>Small Business:</b>	Capital investment, expansion and summer student

## Breakdown of Proposal Allocations

■ Community Plan   
 ■ Community Membership   
 ■ Community Projects



### EXAMPLE ONLY of Investment Revenue Breakdown

On average over the past number of years the Trust has earned an annual interest of approximately \$300,000. Based on this amount of annual revenue the breakdown for each allocation is represented in the following table:

Operation of Mississagi Trust	35%	\$105,000
Proposals	65%	\$195,000

Of the \$195,000 for proposals the breakdown is as follows:

Community Plan Stream	50%	\$97,500
Community Projects Stream	24%	\$46,800
Community Membership Stream	26%	\$50,700
<b>TOTAL</b>		<b>\$195,000</b>

**The amount available each year for each stream will be different as interest amounts earned from investments depends on the world economy. The Trustees will determine the breakdowns once the audit has been completed.**

# Community Membership Stream

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The intention of this funding stream is to support Mississauga First Nation Band members regardless of residency.

## Who can apply.....

Registered Band Members of Mississauga First Nation living off or on reserve 18 years of age and older can apply under this stream. Parents or legal guardians can apply on behalf of their registered band member children. **Youth 14 to 24** are eligible to apply for the summer student business funding. Depending on request, applicants may be required to provide proof that they have exhausted alternative funding sources and sign a consent form that these sources can be contacted for confirmation. No individual will be provided with the financial assistance but rather an invoice must be issued by the company/source to the Trust Manager who in turn will pay the invoice, on behalf of the community member.

## What can be funded....

The following can be considered for financial support by the Mississagi Trust:

**EDUCATION:** Lifelong learning is important. It is often difficult to access money to take professional development or training courses. The Mississagi Trust will consider applications for financial support for courses, books and equipment that are not funded by other First Nation programs. This would include language courses and camps and driver's education.

- Professional development course fees, workshop costs or training costs that will help an individual build their skills to help them in their job or to get a better job can be considered by the Mississagi Trust.
- Books must be directly related to courses that are being taken by the applicant.
- Equipment could include specialty computer software that would be required by a student that is not otherwise covered.

**HEALTH:** Band member health is important to the wellbeing of the First Nation. Medical treatments, medications and other medical costs not otherwise covered under health benefit programs will be considered by Mississagi Trust.

- Medical treatments such as traditional medicine, homeopathy and other alternative medical treatments that are not covered by health benefits are eligible.
- Traditional medicines and other medications that are needed to treat a specific illness are considered eligible.
- Other medical costs.

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**BUSINESS:** The Mississagi Trust will consider applications for business capital expenses, a business expansion or a student summer 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 equipment confirmation and documentation;

### **Eligibility**

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.

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Once client eligibility is established, a full consulting proposal/marketing plan/business valuation is requested. If ineligible, the business development officer will suggest options for alternate financing.

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. Business must be in existence for five (5) years. Employee wages, benefits and other costs are not considered eligible. This includes wages paid to the owner.
- 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.

Only actual costs in the year the application is sent to the Mississagi Trust are eligible for consideration.

### **What won't be funded ....**

The following will not be considered for support:

- Items that are funded by other First Nation programs
- Debt
- Operating costs including wages
- Student Loans
- Research Projects
- Honoraria

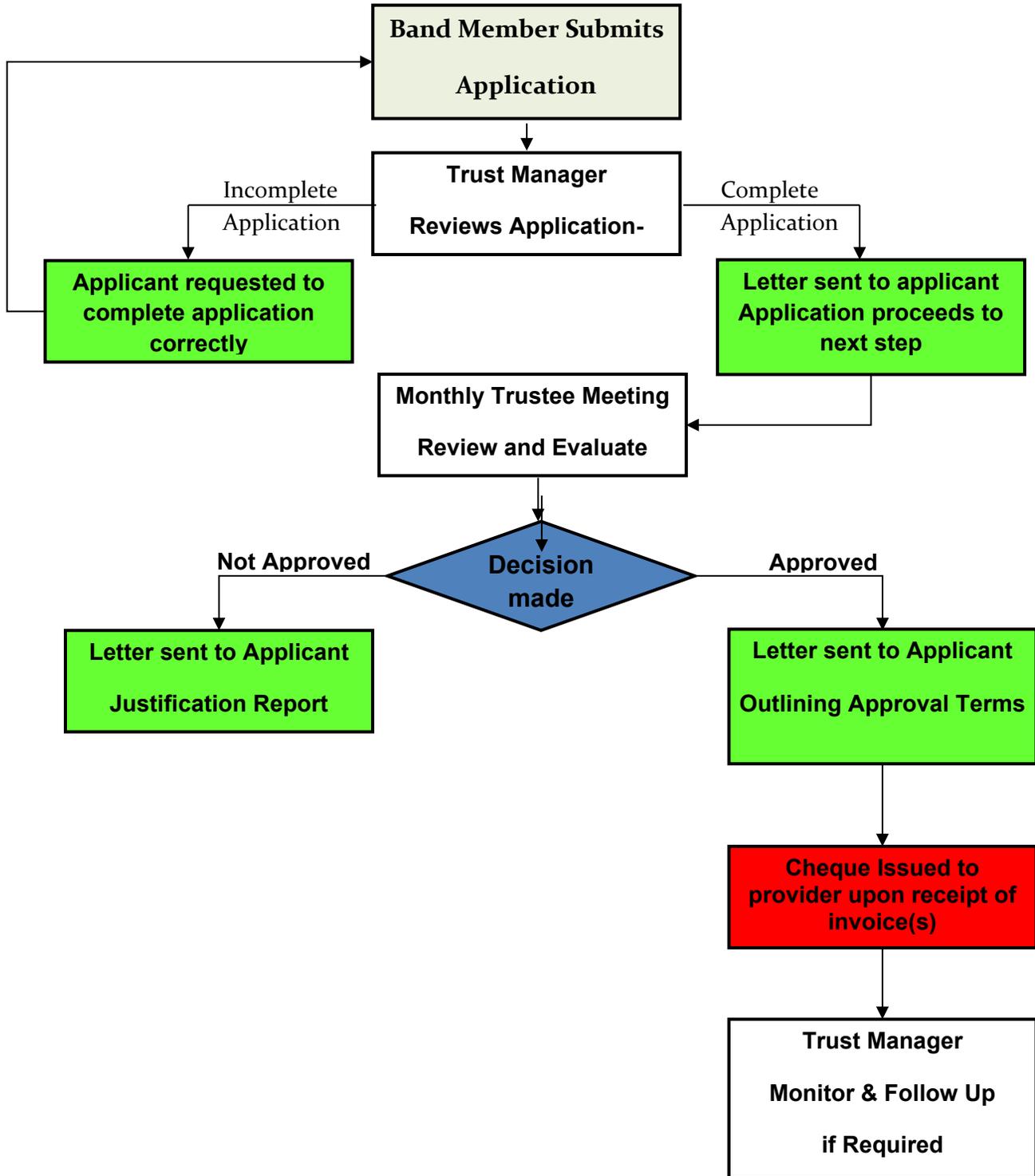
## Funding limits....

The following table outlines the limits for each eligible item under the Community Membership Stream.

ITEM	LIMITS
<b>Education</b>	
Courses/workshops/training	<ul style="list-style-type: none"> <li>• Maximum of \$2,500 for the length of this <i>agreement</i></li> </ul>
Books & other fees related to the course	<ul style="list-style-type: none"> <li>• Maximum of \$1,000 for the length of this <i>agreement</i></li> </ul>
Equipment	<ul style="list-style-type: none"> <li>• Maximum of \$1,000 for the length of this agreement</li> </ul>
<b>Health</b>	
Medical Treatments	<ul style="list-style-type: none"> <li>• Considered on a case by case basis</li> </ul>
Medications	<ul style="list-style-type: none"> <li>• Considered on a case by case basis</li> </ul>
Other Medical Costs	<ul style="list-style-type: none"> <li>• Considered on a case by case basis</li> </ul>
<b>Business</b>	
<b>Please see steps listed on page 14 before requesting an application</b>	
Capital Expenses	<ul style="list-style-type: none"> <li>• 25% of eligible costs to a maximum of \$25,000</li> </ul>
Expansion	<ul style="list-style-type: none"> <li>• 25% of eligible costs to a maximum of \$20,000</li> </ul>
Summer Student 14 - 24 Years of Age	<ul style="list-style-type: none"> <li>• 60% of start-up costs to a maximum of \$1,000</li> <li>• One time only</li> </ul>

## Application Process

The approval process is the same for all community members regardless of residency.



## Filling in the Application Form

The electronic application form needs to be filled out completely by the Band Member prior to being submitted to the Trustees for review. There are separate application forms for small business requests. The questions in each section need to be completed as fully as possible. There are three sections to each application form under the Band Membership stream. If you have difficulty filling out the form or are unable to complete it electronically contact the Trust Manager.

### **Community Membership Application Forms (17%)**

**Section A** - Asks for information about the Band member. You must include your Band Number and provide a photocopy of your status card along with the application form. If you have applied for funding from the Mississauga Trust before you must indicate so by checking the appropriate box. The amount you requested, when you requested it and if it was approved must also be answered for all application forms. Indicate if the application is for yourself or your child who is under the age of 18.

**Section B** - Outlines the purpose of your request. Check the most appropriate box in the first column of the table. Then, using the drop down menu, select a description that closely matches your request. In the third column provide details about your request. For example, if you are asking for funding for a training workshop, give details about what the workshop is about, who is doing the training and where the training is taking place.

You are then required to indicate how much you are asking for from the Mississagi Trust. A copy of the advertisement or a quote must be provided with your application that clearly identifies the third party who the payment will go to if the application is approved.

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

**Section C** - Acts as the 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 and conditions of Mississagi Trust.

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

### **For Small Business Application Forms (See steps listed on page 14)**

**Section A** - Asks for information about the Band member and your business if you are operating it already. You must include your Band Number and provide a photocopy of your status card

along with the application form. If you have applied for funding from the Mississagi Trust before you must indicate so by checking the appropriate box.

The structure of your business must be clearly identified as a sole-proprietorship, a corporation, or a partnership. For all corporations and partnerships there is a checklist that must be completed in addition to the applicant checklist.

**Section B** – Outlines the purpose of your request. Check the most appropriate box in the first column of the table. Then, in the second column provide details about your request. This only needs to be a brief description of what you are proposing to do. For example, if you are just starting out and you want to hire a consultant to write your business plan, you would provide details about the proposed business as well as information about the consultant you are thinking of hiring.

In the space provided provide a statement that tells how you have the education or experience that relates to the business that you are planning to start or expand. Attach a complete résumé to your application.

The table for estimated project costs must be completed by all applicants. The left side of the table is for Capital expenses businesses only and the right side is for operating businesses that are looking to expand. Be as accurate as possible with the costs. Where possible to get quotes or estimates include them. This information would be in a business plan. For all applications with the exception of business planning you must provide a current business plan.

You are asked to identify how much you have currently invested in developing your small business. Include all costs that you have incurred to date including things like, research, business registration or name search costs etc.

The financing table must be completed by all small business applicants. You must indicate how much funding you are requesting from Mississagi Trust. In the table you must include all types of financing along with contact names and phone numbers for those that you have requested financing from.

For those investors that have already approved their contribution include their names in the space provided. Your confirmation letters will need to be submitted along with your application form.

**Section C** – Owner’s Net Worth must be completed by all small business applicants. This information is specific to the applicant and must be completed in full.

The application must be signed and dated confirming the information is accurate and authorizing the Mississagi Trust to verify any information that has been included.

Once signed and the appropriate checklists have been completed the application and all supporting documentation including your business plan if applicable is to be submitted to the Trust Manager.

**For Student Summer Business Application Forms ( Youth Age 14 – 24)**

**Section A** - Asks for information about the Band member. You must include your Band Number and provide a photocopy of your status card along with the application form. If you have applied for funding from the Mississagi Trust for a student summer business before you must indicate so by checking the appropriate box and providing the requested information.

In the space provided give a brief explanation about why you would like to operate a summer business.

**Section B** – Outlines the purpose of your request. In the space provided give details about the business that you plan to operate. Describe the product or service that you will sell and identify who you think will support your business (your target market). Give details about how much you will charge and how much it will cost you to provide the product or service. Indicate how much profit you think you will make. Provide a list of things that you will need to purchase for your business. This can be things like supplies, inventory, equipment and other things that you will need for your business. Be specific. If you have things at home that you can use then list them too. For example, if you plan to cut grass for the summer and you already have a lawn mower, you will need gas, paper for posters to advertise your business and transportation to the places that you will provide your service to.

Give the date that you expect to start your business in the space provided. Indicate how many weeks you will operate if for and check the appropriate box if you plan to operate your business again the following summer.

In the space provided provide a statement that tells how you have the education or experience that relates to the business that you are planning to run during the summer. Attach a complete résumé to your application.

The table for estimated summer business costs must be completed in full. The first column in the table identifies the budget item that you will need to run your business during for the time you will be operating it. The second column is for the amount that you expect each item to cost you.

In the financing section you must indicate how much funding you are requesting from Mississagi Trust. In the space provided explain how you will get the rest of the money that you need for your business if the amount needed is more than the maximum allowed by the Mississagi Trust for Student Summer Businesses.

**Section C** – Estimated Sales. For each week that you plan to operate your business identify the number of sales you expect to have, the price of each sale and the gross income. The gross income is the number of sales times the price of each sale.

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The application must be signed and dated confirming the information is accurate. Individuals who are 18 or older may sign the form themselves. For those who are under 18 a parent or guardian must sign the application on their behalf.

Once signed and the appropriate checklists have been completed the application and all supporting documentation is to be submitted to the Trust Manager.

## Approval Process

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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. 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 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 days prior to the meeting of the Trustees. Applications received after the fifteen-day timeframe 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 established application guidelines of the membership stream and following program guidelines. To ensure unbiased and objectivity, the Trust Manager will remove individual names from the application and assign a code number to that individual. The Trustees will only receive the application with the coded number.

From time to time the Trustees may have to allocate less than what was requested in the application form.

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. The Band Member is notified of the decision of the Trustees within three business days following the meeting. If the application is approved the Trust Manager will contact the vendor or supplier of the item or service and inform them that the invoice should be sent directly to the Trust Office for payment.

### [Accompanying Policies](#)

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

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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.

All applications 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.

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](mailto:claudetteb@mississauga.com).