



APPLICATION GUIDE 2022



Department of Commerce & Industry
Cree Nation Government

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1.0 Introduction

The Cree Real Estate Entrepreneurship Development (CREED) Program was established in 2022 by the Cree Nation Government and is administered through the Department of Commerce and Industry, Cree Nation Government (DCI/CNG).

2.0 Objectives

The CREED Program has been established to encourage new business start-ups and the expansion of existing Cree businesses and further expanded to include small, sustainable and cooperative economies projects related to the construction of private homes and real-estate opportunities in the Cree communities of Eeyou Istchee.

2.1 General objective

The main objective of the CREED Program is to provide assistance to Cree individuals or groups interested in creating new business enterprises, operating, modernizing and/or expanding existing business enterprises with capital expenditure or equipment purchases and/or launching of innovative initiatives that enhance and diversify the housing sector and contribute to the creation of long-term meaningful job opportunities in the region.

2.2 Specific objectives

The specific objectives of the CREED are to provide assistance to Cree individuals or groups that will enable them to:

- own, operate or create new business enterprises and services and/or to expand and/or modernize existing business enterprises with respect to the construction of private homes, real estate and services for the housing sector;
- create new markets and business opportunities (i.e. new services in the community);
- explore and launch innovative initiatives, including projects pertaining to Sustainable and Cooperative Economies (i.e. social economy projects and initiatives);
- build entrepreneurial diversity and capacity (i.e. youth, women entrepreneurs);
- generate and maximize local spin-offs (i.e. local employment and purchasing);
- empower local and regional businesses and entrepreneurs (i.e. peer mentoring, coaching and training); and
- foster entrepreneurial spirit and culture (i.e. financial literacy).

3.0 Financial Assistance

Eenou/Eeyou entrepreneurs interested in starting new small and medium businesses or in expanding and/or diversifying existing small or medium businesses (SMEs), financial assistance is provided to qualified individuals, business enterprises and organizations for business start-ups, operating, modernizing and/or expanding existing business enterprises with capital expenditure or equipment purchases and/or launching of innovative initiatives/projects.

3.1 Nature of Financial Assistance

- one-time non-refundable grant;
- non-transferrable grant;
- maximum amount of grant is twenty-five percent (25%) of the total cost of the project up to one hundred thousand dollars (\$100,000);
- administered through a Funding Agreement between the Applicant(s) and Department of Commerce and Industry, Cree Nation Government that defines the terms and conditions for the disbursements of funding and the parties' obligations; and
- unused amounts must be reimbursed.

3.2 Type of Financial Assistance Programs

Financial assistance is made available through the following:

- **Creation of a New Business**
Financing for start-ups in real estate, renovation and home construction, building materials, homeowner products and services, twenty-five percent (25%) of the total project costs, up to a maximum of one-hundred thousand dollars (\$100,000) is available and is disbursed as a grant.
- **Expansion or Consolidation of an Existing Business**
Financing for expansion or consolidation of an existing business related to real estate, renovation and home construction, building materials, homeowner products and services, twenty-five percent (25%) of the total project costs, up to a maximum of one-hundred thousand dollars (\$100,000) is available and is disbursed as a grant.

NOTE: A Band Council Resolution may not be required for expansion projects of an existing business if they adhere to applicable laws, including community laws.

It is important to note that applicants pursuing the construction of private homes (general contractor) must have a recognized Guarantor (Répondant) from the Régie du bâtiment du Québec (RBQ) within their business.

See Appendix A for a list of potential business start-up / expansion examples.

4.0 Eligibility

In order to receive financial assistance from any of the two (2) CREED Financing Programs, the Applicant(s) and Project(s) must meet the following eligibility/assessment criteria.

4.1 Eligibility of Applicants

Eligible Applicants include:

- **Individuals**
 - Cree Beneficiaries of the James Bay Northern Quebec Agreement (JBNQA);

- **Business Enterprises**
 - Cree* owned individual business enterprises;
 - Cree* Business Partnerships (100% Cree ownership); and
 - Cree*/non-Cree partnerships (51% Cree ownership).

- **Corporations and Organizations**
 - Band-owned Development Corporations;
 - Non-profit Organizations, including cooperatives; and
 - Other form of a legal entity (51% Cree* ownership).

NOTE: *Cree meaning a Cree beneficiary of the JBNQA.

4.2 Eligibility of Projects

Eligible projects should:

- enhance and diversify the housing sector economy of the region;
- empower/support local and regional businesses and private entrepreneurs;
- encourage collaboration between Cree entrepreneurs;
- encourage the participation of Cree enterprises in the regional economy;
- promote sustainable and cooperative economies;
- explore new economic development opportunities;
- create long-term meaningful employment; and
- must take place in Eeyou Istchee.

4.3 Assessment criteria in the review of projects

In addition to the criteria specified above, to be eligible for the financial assistance, the Applicant(s) must:

- be at least 18 years of age;
- be a beneficiary of the JBNQA;
- present a business plan and/or feasibility study dating back less than two years;
- provide a detailed budget breakdown and demonstrate the means to provide the ten percent (10%) cash equity of the total project cost;
- agree to the terms and conditions of the Funding Agreement;

- have the necessary expertise, and/or experience, and/or requirements (e.g. diplomas, permits, and/or licenses as recognized by regulation of the industry);
- agree to take any professional on-the-job training, course or mentoring program as recommended by the DCI;
- have not withdrawn from a DCI Program in the last year; and
- be willing to participate in an interview with DCI personnel.

Financial assistance is provided, taking into account other applications submitted, eligibility of expenditures and availability of funds.

5.0 Eligible Expenditures

Only expenditures directly related to the realization of the project are eligible. Any approved grant financing cannot be used for business operations, business plan development, financing of existing debts, personal expenses or purchase, expenditures carried out or committed prior to reception of the application.

The following are considered eligible expenditures:

- working capital (cash flow);
- capital expenditures or equipment purchases. and
- professional support and assistance.

6.0 Application and Deadlines

6.1 Application

The following documents must be included with a duly completed Cree Real Estate Entrepreneurship Development Program Application. (see Appendix B):

- Band Council Resolution(s);
- Proof of Equity (bank statement representing ten percent (10%) of total project cost);
- Résumé of each promoter(s) involved in the project;
- Business Plan or Feasibility Study;
- Financial Statements (for existing business – past two years);
- Operating Budget and Cash Flow;
- Confirmation of acceptance from other funding sources (complete list); and, where applicable;
 - Permits and licenses required to operate this kind of business;
 - Copies of diplomas and certificates (RBQ certification);
 - Letter of Authorized Agent/Representative;
 - Partnership Agreement;
 - Environmental assessment and/or compliance;
 - Quotations from suppliers (to validate the project costs);
 - Letter of interest (possible future client) or sales contract(s); and

- Other supporting documents.

Incomplete applications will not be processed until all of the required documents have been received and will be closed after ninety (90) days.

6.2 Deadlines

The CREED grant is allotted on a first-come-first served basis, therefore applicants should submit their requests as soon as possible, at the start of the fiscal year.

All applications must be submitted with all of the required documentation and with the original signature(s) to the DCI in both an electronic and hard copy format to the following addresses:

Electronic

creed@cngov.ca

Hard Copy

**Cree Real Estate Entrepreneurship Development Program
Department of Commerce and Industry
Cree Nation Government
284 Queen Street, Suite 201
Mistissini (Québec) G0W 1C0**

7.0 Review and Assessment Process

Upon receipt of the Cree Real Estate Entrepreneurship Development Program Application from the Applicant(s), a basic review and assessment of the application is conducted to determine whether the Applicant(s) and Project meet the eligibility criteria of the concerned CREED Program and for the completeness of the application including the required support documents.

An acknowledgment letter is then sent to the Applicant(s), informing them that their application will be reviewed and assessed within thirty (30) days, following reception of all the identified required support documents, if any. Once all of the support documents have been provided, the application then undergoes the CREED Review and Assessment Process.

7.1 Initial review and analysis

An initial review and analysis of the project is conducted by the CREED Implementation Lead using the CREED Evaluation Grid, which may involve exchanges with the local Economic Development Officers and other authorized agents as well as financial institutions and funding agencies involved to verify eligibility, validity and to confirm the cited funding sources for the project.

Priority for grant funding will be given to Cree businesses operating in Eeyou Istchee, as well as the following:

- Community business needs;
- Regional business needs;
- Identified employment opportunities; and
- Capacity Building in Trades and Vocations.

The Application, all support documents and the CREED Evaluation Grid are then submitted to the Director, DCI/CNG.

7.2 Secondary review and analysis

A secondary review and analysis of the project is conducted by the Director of the DCI, for validation and approval for submission to the appropriate committee* for decision concerning the approval or non-approval of funding for project.

A letter is sent to the Applicant(s) informing them of the date that the application has been submitted to appropriate committee for decision.

*Note: Two (2) committees exist for the review of projects based on CREED funding request amounts:

1. Technical Group (consists of DCI Managers and the Coordinator of Finance) for funding requests under \$50,000;
2. Management Committee of Cree Nation Government for funding requests of \$50,000 and over.

7.3 Third review and analysis

Third and final review and analysis of project is conducted by the appropriate committee for a decision concerning the approval or non-approval of funding for project. The appropriate committee's decision is then transmitted to the Applicant(s). If application:

- is not approved, a Letter of Refusal is submitted to the Applicant(s) by the Director of the DCI and the file is closed; or
- is approved, a Letter of Offer is submitted to the Applicant(s) by the Director of the DCI and Letters of Offer from each of the other funding agencies and/or financial institutions cited in the Application are requested from the Applicant(s).

Once all other funding sources has been confirmed, a Funding Agreement is drafted and signed by all parties involved; Applicant(s) and Director of the DCI of the CNG, that defines the terms and conditions for the disbursements of funding and the parties' obligations.

8.0 Financial Assistance Disbursement(s)

Three (3) funding disbursements for the project are issued following the Funding Payment Schedule, as outlined in the Funding Agreement.

Note: The DCI/CNG may withhold the final payment until the required Project Final Report and Financial Statements have been submitted.

9.0 Reporting Requirements

Funding disbursements for the project are subject to the following:

- Funding Agreement signed by the Applicant(s) and the Director, DCI/CNG, CNG and receipt of the request for release of first payment is required before the initial disbursement can be issued;
- Progress Report and Financial Statements need to be submitted by the Applicant(s) and receipt of the request for release of second payment is required before the second disbursement can be issued; and
- Final Report and Financial Statements need to be submitted by the Applicant (s) and receipt of the request for release of third payment is required before the third disbursement can be issued.

10.0 Application Support

Applicants may contact the Department of Commerce and Industry CREED Implementation Lead at creed@cngov.ca for application support. For general information or support for preparing the business plan, you may contact the Local Economic Development Officers/Coordinators (see Appendix E).

APPENDIX A

Business Start-up / Expansion Examples

Construction Business Start-up / Expansion Examples:

- General Contractors
- Bulk Transport
- Civil Works – Excavation
- Electrical
- Plumbing
- Landscaping
- Painting & Plastering
- Door and Windows
- Insulation
- Roofing and Siding
- HVAC and Ventilation
- Flooring
- Renovations
- Work Camps

Real-Estate Services Start-up / Expansion Examples:

- Surveying
- Financial Support
- Legal and Notary
- Real Estate Agents
- Insurance Agents
- Construction Brokers
- Financial Institutions
- Inspections and Estimators
- Architect and Home Plans
- Construction Management

Retail Services Business Start-up / Expansion Examples:

- Lumber and Construction
- Lighting and Electrical
- Plumbing Bath Kitchen
- Flooring and Home Decor
- Painting
- Furniture
- Cabinets
- Work Wear and Safety
- Equipment Rental
- Security
- Self Storage
- General Store

APPENDIX B

Cree Real Estate Entrepreneurship Development (CREED) Program Application Form



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Grand Council of the Crees (Eeyou Istchee)
Grand Conseil des Cris (Eeyou Istchee)

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Cree Nation Government
Gouvernement de la Nation Crie

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Commerce and Industry
Commerce et industrie

**284 Queen Street, Suite 201
 Mistissini, Quebec, G0W 1C0**

Tel: (418) 923-2901

creed@cngov.ca / www.cngov.ca

Whapmagoostui
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APPLICATION FORM

Applicants should consult with their local Economic Development Officer (EDO) for advice and assistance. The Department of Commerce and Industry (DCI) personnel are also available to answer questions and provide assistance.

IMPORTANT NOTICE

The following information **MUST** be attached for a file to be processed:

- Application Form
- Band Council Resolution(s)
- Proof of Equity (bank statement representing 10% of total project cost)
- Résumé of each promoter(s) involved in the project
- Business Plan or Feasibility Study, including quotations from suppliers (to validate the project costs)
- Financial statements (for existing business – past 2 years)
- Operating Budget and Cash Flow
- Confirmation of acceptance from or proof of application to other funding sources (please complete list)
 - _____
 - _____
 - _____

WHEN APPLICABLE, these documents must also be attached:

(Applicants will be informed which are required. If you have these already, attach them to avoid delays)

- Permits and licenses required to operate this kind of business
- Copies of diplomas or certificate (RBQ certification)
- Letter of Authorized Agent / Representative
- Partnership Agreement
- Environmental assessment and/or compliance
- Letter of interest (possible future client) or sales contract(s)
- Other supporting documents

All applications must be submitted to the DCI in both an electronic and hard copy format, with the original signature (the applications will be date stamped and a status response will be issued within 30 days).

Applicant's legal name	Business operating name and business number (if available) Start-up date:
Mailing address	Business address (if different from mailing address)
Email address	Work telephone number
Other telephone number	Cellular number

If more than one Promoter involved in the project, please provide information for each Promoter.

Owner(s) name	Beneficiary Number	Community of affiliation	Percentage ownership	Date of birth

If more than four promoters involved in the project, please provide information (*See Appendix C*)

I am requesting financing for (check all applicable cases)

- Start-up Acquisition Expansion
 Small, Sustainable and Cooperative Economies Projects
 Other (Specify) _____

Structure of the business (where applicable)

- Sole proprietorship General, undeclared or limited partnership
 Incorporated Cooperative
 Non-Profit Other _____

Activity Sector

Primary: _____ Tertiary: _____
 Secondary: _____

Description of products and/or services.

Will you be pursuing contracts for the construction of homes as a general contractor?

Description of the project

(provide details on the nature of the project, such as infrastructure, equipment, timelines, location, etc.)

Employment opportunities

Number and nature of jobs created and/or maintained (permanent, temporary, seasonal, part-time, full-time)

Qualifications, licences, education and expertise of the applicant(s), manager(s) and external resource(s)

Potential Market

What is the overall market? (i.e. description of target clientele, needs and location, competition)

Project Costs	\$	Project Financing	\$
Cash Flow		Owner's Equity (A minimum equity of 10% of the total project cost is required)	
Capital Costs			
Building		Grants Native Commercial Credit Corporation (NCCC)/Société de crédit commercial autochtone (SOCCA) Community Funds Other:	
Leasehold improvements			
Equipment			
Inventory			
Other Capital Costs (specify)			
Operating Costs		Loans Eeyou Economic Group (EEG) Native Commercial Credit Corporation (NCCC)/Société de crédit commercial autochtone (SOCCA) Community Funds Bank and Branch (specify) Other:	
Insurance			
Utilities			
Salaries			
Other Operating Costs (specify)			
Marketing Costs		Other Financing	
Business Support Costs		CREED Amount requested from CREED (must not exceed 25% of the total project costs or indicated maximum amount)	
Other Project Costs (specify)			
Total Project Costs		Total Project Financing	

Additional Information or Comments Regarding Project Costs or Project Financing and Available Guarantee

I (we) authorize representatives of the Department of Commerce and Industry of the Cree Nation Government to obtain from and share with persons or organizations, public or private, any information necessary to complete the assessment of the project outlined in this application.

Applicant

Applicant's Name

Date

Applicant's Signature

Signed in

Co-promoter(s) signature

In the case of a project involving more than one party, all co-promoters must sign this consent form.

Co-promoter's Name

Date

Co-promoter's Signature

Signed in

Co-promoter's Name

Date

Co-promoter's Signature

Signed in

Co-promoter's Name

Date

Co-promoter's Signature

Signed in

Questions or comments

APPENDIX C

Co-promoters Involved

Owner(s) name	Beneficiary Number	Community of affiliation	Percentage ownership	Date of birth

Co-promoters' legal name	Business operating name and business number (if available)
Mailing address	Business address (if different from mailing address)
Email address	Phone number

Co-promoters' legal name	Business operating name and business number (if available)
Mailing address	Business address (if different from mailing address)
Email address	Phone number

Co-promoters' legal name	Business operating name and business number (if available)
Mailing address	Business address (if different from mailing address)
Email address	Phone number

APPENDIX D

Business Plan Model

Business Plan Model

Contact information

- Company name
- Commercial name
- Full address
- Phone
- Fax
- E-mail

Executive summary

Investment and Financing

- Start-up costs
- Financing (type, amount and source)

Description of the business and the project

- Mission
- History
- Legal status
- Promoters and owners
- Project description
- Nature of the project
- Sector of activity
- Project location
- Project stages and completion date for each stage
- Advertising brochure (if it already exists)

Products and Services

- Description of products/services provided
- target customers
- target geographical location
- distribution channels for products/services provided

Market Analysis

Description of the sector of activity

- General status
- Market trends
- Opportunities
- Government regulation
- Target geographical location
- List of potential customers
- Target customers (socio-demographic data, behaviour, attitudes, needs)
- Potential market (for example, estimated total annual sales)
- Strengths, weaknesses, opportunities and threats
- Competitive advantages
- Competition

Marketing Plan

- Pricing strategy (competitor pricing, gross margin, cost price)
- Sales and distribution strategy (advertising, telemarketing, web, other)
- Promotional activities
- Budget and timetable

Operating Plan

- Quality approach
- Environmental standards
- Permits and licenses needed to implement the project
- Procurement (suppliers, products/services, delivery time)
- Fixed assets to acquire (buildings/equipment)
- Human resources needed to implement the project
- Technology investments

Financing Plan

- Start-up projected expenditures and funding required to implement the project
- Financial statements for the past three years
- Financial forecasts for the first three years of operation, including income statements, break-even analysis, balance sheet, and monthly cash budget
- Offers of banking facilities
- Offers of financial partners

Note: Financial statements and forecasts must be prepared in compliance with generally recognized accounting standards in Quebec.

Other Documents

- Promoters' resumes
- Shareholders' agreement (if required)

APPENDIX E

Local Economic Development Officers/Coordinators

<p>Robert Kitchen Economic Development Officer Cree First Nation of Nemaska 1 Lakeshore Road Nemaska, Quebec, J0Y 3B0 Tel: 819-673-2512 Fax: 819-673-2542 robert@nemaska.ca / robertkitchen2007@gmail.com</p>	<p><i>Vacant</i> Economic Development Officer Cree Nation of Washaw Sibi 141, Route 111 Ouest Amos, Quebec, J9T 2Y1 Tel: 819-732-9409 Fax: 819-732-9635 fwapachec@washawsibiceyou.ca</p>
<p>Andrew Coon Coordinator of Economic Development Cree Nation of Mistissini 187 Main Street Mistissini, Quebec, G0W 1C0 Tel: (418) 923-3461 Ext. 219 Cell: (418) 770-6353 Fax: (418) 923-3115 aconon@mistissini.ca</p>	<p>Sidney Orr Economic Development Officer Cree Nation of Whapmagoostui P.O. Box 390 Whapmagoostui, Quebec J0M 1G0 Tel: 819-929-3384 Fax: 819-929-3203 sidneyorr@whapmagoostuifn.ca</p>
<p>Kenneth Gilpin Economic Development Officer Cree Nation of Eastmain P.O. Box 90 Eastmain, Quebec, J0M 1W0 Tel: 819-977-0211 Fax: 819-855-3374 kgilpin@eastmain.ca</p>	<p>Marlene Sam Dixon Economic Development Officer Cree Nation of Waswanipi 1 Chief Louis R. Gull Street Waswanipi, Quebec, J0Y 3C0 Tel: 819-753-4000 Fax: 819-753-2299 marlene.sam@cfnw.ca</p>
<p>Daniel Rodrigue Economic Development Officer Cree Nation of Chisasibi Chisasibi, Quebec, J0M 1E0 Tel: 819-855-2878 Fax: 819-855-2875 danielrodrigue@chisasibi.ca</p>	<p>Zabrina Stevens Economic Development Officer Cree Nation of Waskaganish P.O. Box 60 Waskaganish, Quebec, J0M 1R0 Tel: 819-895-8650 Fax: 819-895-8901 zabrina.stevens@waskaganish.ca</p>
<p>William Paddy Economic Development Officer Ouje-Bougoumou Cree Nation P.O. Box 1169 Ouje-Bougoumou, Quebec, G0W 3C0 Tel: 418-745-3911 Fax: 418-745-3544 wppaddy@ouje.ca</p>	<p>Charlotte Otteryes-Ratt Economic Development Officer Cree Nation of Wemindji 21 Hillside Drive, P.O. Box 60 Wemindji, Quebec, J0M 1L0 Tel: 819-978-0264 Fax: 819-978-0258 edo@wemindji.ca</p>