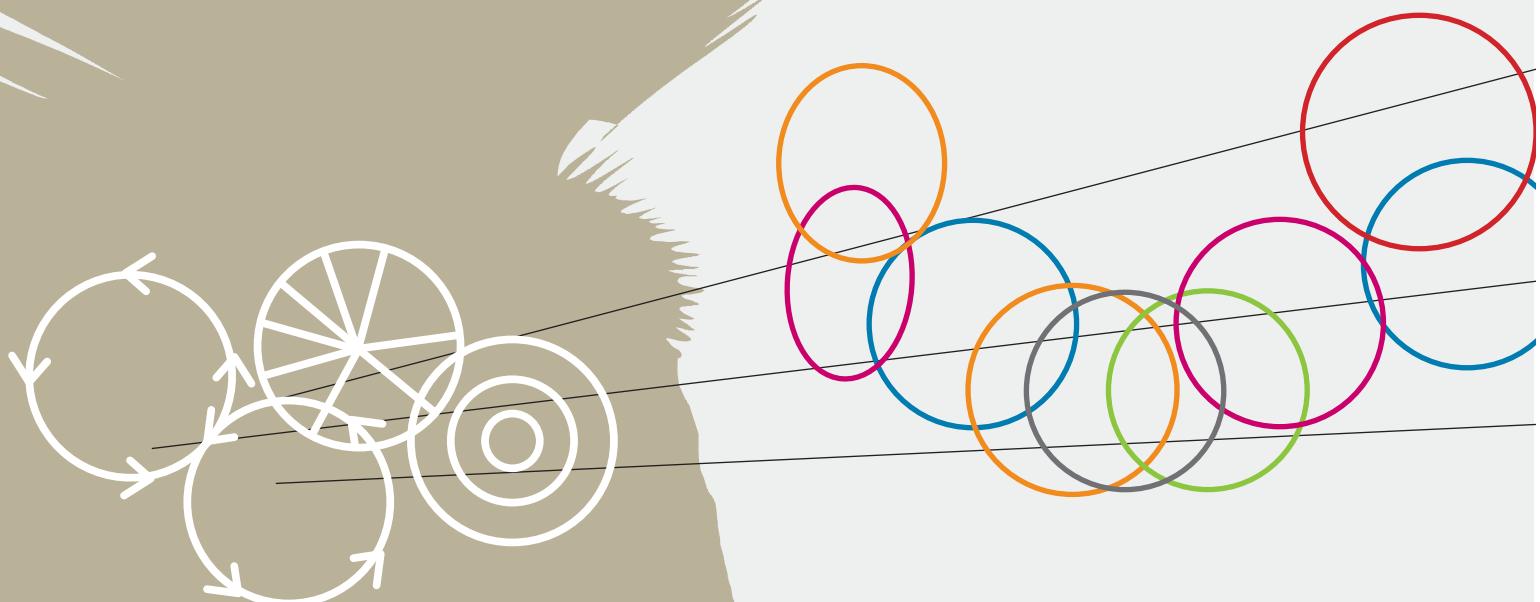




# ABORIGINAL ENTREPRENEURSHIP GUIDE



Creating healthy  
communities  
through successful  
small business

# TABLE OF CONTENTS



## SOUL SEARCHING

Think Big .....	1
Am I Ready .....	2
Before You Start.....	3

## HOW TO GET STARTED

Writing a Business Plan.....	4
Financing .....	5
Taxation .....	6

## THINGS TO KEEP IN MIND

You're in Business – Now What? .....	7
Getting Help .....	8

## WHAT TO REMEMBER

Giving Back .....	9
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## WHERE TO GET HELP

Resources .....	10
Glossary of Business Terms .....	12



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Note to Reader:  
This publication is meant as a guide. For more information please contact the organizations referred to in this document.

Aboriginal businesses are thriving in many industries across Canada. A survey conducted by the Canadian Council for Aboriginal Business in April 2011 reveals that revenue growth among Aboriginal-owned businesses is rising. It also shows the amount of Aboriginal entrepreneurs in Canada is growing at about five times the rate of non-Aboriginal business owners. These businesses are also increasing the overall well-being of Aboriginal people collectively by building sustainable communities.

However, deciding to start a business is a personal choice. A business starts out as an individual idea or dream. It is a goal-oriented effort that requires determination and confidence to see through to the end. This guide will challenge you to answer important questions to make sure you are ready. If you are, this guide will also point you in the right direction along this intense, lengthy and ultimately rewarding journey.



# Think BIG



The Samson Cree Nation may be a small reserve but it thought big about business and it paid off. Located about 20 kilometres south of Westakiwin, Alta., the community has about 7,000 people and faces a lot of the same social problems as many other reserves. But, people came together to get a little business off the ground. Now, Cree Star Transport is a symbol of change and future prosperity. Samson Cree Chief Marvin Yellowbird says the startup of this company shows "that leaders really want to make a difference for our people. (It) will create opportunities, of course, but it will also instill pride within the community."

Pride is a natural byproduct of Aboriginal business since the development of companies leads to greater confidence and self-sufficiency in communities. Aboriginal people are motivated to reclaim the kind of independent status experienced in the past. They have been involved in business for thousands of years through the making and trading of goods. Business sense is fundamental to how people lived. Going into business in the modern world makes sense, according to Aboriginal business lawyer Calvin Heline.

"The only real solutions to Aboriginal problems and challenges must come from Aboriginal people themselves.... Meaningful independence and self-sufficiency can only result from developing independent non-governmental sources of sustenance. The future of Aboriginal people lies in creating private sector opportunities and wealth in the spirit of constructive cooperation."

Cree Star Transport received \$86,000 from the Alberta First Nations Economic Partnership Initiative when it started. It used the funding to leverage almost \$500,000 in other financing. It is now a preferred contractor with lucrative construction firms such as Enbridge Pipelines. Cree Star Transport employs a small staff of office administrators and truck drivers. All employees are from the Samson Cree Nation.

**"The future of Aboriginal people lies in creating private sector opportunities and wealth in the spirit of constructive cooperation."**



# Am I ready?

For many Aboriginal entrepreneurs the independence involved in running a business helps to improve and build confidence. However, moral support and advice from community members is also important. Think about talking to elders, family members or friends about your ideas. Talk to people you trust and who you truly believe want what is best for you and your community. If you haven't got any ideas for a business yet think about what you are good at or what you like to do. Ask what your community needs. Explore the ideas completely. Then think about these questions:

- Do I get along well with other people?
- Am I comfortable selling my products and services to people?

- Do I understand the basics of running a business?
- Am I comfortable investing my own money in a business?
- Am I confident in my ability to borrow money and pay it back?
- Have I done some research into my business idea?

- Do I have the confidence to run a business?
- Do I like the idea of being in charge of a business?
- Am I willing to put in the work to make the business succeed?
- Can I be well-organized?
- Can I be calm in high-pressure situations?

- Am I comfortable making decisions and sticking with them?
- Am I open to new ideas?
- Do I enjoy solving problems?
- Am I comfortable managing people (hiring, directing, correcting and firing)?

# Before You Start



Experience is crucial if you want to start a business. Experience in the kind of business you plan on running shows you are capable of properly managing a business in order to get financing. Aboriginal Business Canada (see "Resources" on page 13) is a substantial funding backer of Aboriginal businesses. It usually expects a minimum of five years' experience in the field.

Do some more research once you know you have enough experience in a particular area. Start doing market research to find out if there is enough demand for your product or service in the area it is located. Find out if the business has growth potential. The Business Link (see "Resources" on page 13) has a team of researchers that will do initial market research for you free of charge.

Who you know is very important. Have a network of people, such as potential customers, to give you support. When you apply for financial backing letters of support from them will help a lot.

Having a business plan is probably the most important step in starting your business. You might have the best idea in the world and many years of experience but if you don't have a solid, well-written business plan, your business idea won't go far. The business plan is what investors look at to decide whether to financially support your business. They must be confident you will succeed. Your business plan is where you get to showcase yourself; your skills, knowledge, contacts and reasons for wanting to start the business. But, even if you make the most beautiful pottery you still have to have a plan to make people aware of it and ultimately buy it.



# Writing a Business Plan

Business plans cover a lot of different topics. The more complicated the business usually the more complicated the plan. However, each plan is different and can include or exclude whatever makes sense to your business. Here are the main chapters of a standard business plan:

## 1 Executive Summary

This short section at the beginning of the plan introduces the business. It should also highlight what else is included in your overall business plan.

## 2 Company Description

This chapter outlines a detailed profile of your business (name, location, type of business). It should also have a vision statement explaining the purpose and goals of your business.

## 3 Product or Service

Describe in detail what you are selling. If possible, show examples and focus on customer needs and benefits.

## 4 Market Analysis

Go further into your customer needs in this section. Show you know your target market demographics (age, location, gender, interests). Show in detail how your business will make the market aware of your product/service. Include all market research.

## 5 Operations Strategy

This shows how the company will be structured (departments, management) as well as how the product/service will be manufactured or provided. Include dates and budgets.

# 6

## Finances

Show detailed charts of:

### STARTUP COSTS

The ledger outlining your startup costs also outlines how much money you may be asking the investor reviewing your business plan to provide. It is a one-time cost that needs to show how much you and others have invested in the business and why you need a loan to cover the remaining costs.

### PROJECTED CASH FLOW

The projected cash flow details revenue (how much money will come in by selling a product or service) and costs (what you must spend on office expenses or materials, for example).

Writing a business plan is very important because it is the map that guides your business. It is a lot of work and many people hire consultants. These organizations can help you find a consultant.

- Aboriginal Business Canada (see “Resources” on page 13) will fund up to 75 per cent of the cost of hiring an independent consultant to write a business plan. The Alberta office has a list of consultants in the region.
- The Business Link (see “Resources” on page 13) won’t write you a business plan, but, staff can discuss your plan and offer suggestions, as well as resource and contact information. This service is provided free-of-charge.

It’s also important to remember that a business plan is never finished. After you’ve begun operating the business your plan should be continuously updated. It may include new strategies for operations, marketing and expansion. Your business will change over time and so should your business plan.

# Financing

Most businesses require startup capital. The amount depends on the business and the money may come from a variety of sources. Some people are able to use their own savings. However, most small business owners apply for small business loans from financial institutions or grants from funding agencies. There are some unique factors to be aware of when it comes to funding and financing Aboriginal businesses.

## GOVERNMENT FUNDING

Through the department of Aboriginal Affairs and Northern Development Canada (AANDC) Aboriginal people can get federal funding (up to a \$99,999) to start a business. This money is provided on an as-needed basis and must be clearly outlined in your business plan. Aboriginal people older than 35 years will need to have a 15 per cent minimum equity contribution (your own money) of the total cost of starting the business. If under the age of 35 your contribution is 10 per cent.

To receive this funding the business must show it will be sustainable or be around for the long term. It must also show it will be the only source of income for the business owner (no part-time businesses). It also has to provide a profitable product or service. This can be shown in your business plan. Your business will NOT qualify for federal funding if it involves alcohol or tobacco.

### How to Apply

The federal program responsible for offering financial assistance is called Aboriginal Business Canada (see "Resources" on page 13). In order to apply you must:

1

Meet eligibility criteria (proof of Aboriginal heritage, balanced financial package, viable business opportunity and experience in your sector).

2

Discuss your project with a development officer at an AANDC Aboriginal Business Canada office in or near your community.

3

Submit a completed application form or business proposal (different from a business plan), which you can download from the website or access at your nearest Aboriginal Business Canada office.

After these three steps are complete your development officer will review your application.

If he or she determines your business is eligible for funding you will then submit your business plan for review.

### Aboriginal Financial Institutions

A common problem for people on reserve is qualifying for regular business loans from banks, which require proof of home ownership. Aboriginal Financial Institutions (also known as Aboriginal Capital Organizations) are new kinds of banks designed to help Aboriginal people access financing or loans.

Alberta Aboriginal Capital Organizations (see "Resources" on page 13)

- Alberta Indian Investment Corporation (AIIC): based on the Enoch Cree Nation and caters exclusively to status Indian clients who have resided in Alberta for a minimum of one year.
- Indian Business Corporation (IBC): headquartered in Calgary (with branch offices in Edmonton and on the Blood Reserve in Stand Off, Alta.), serves status clientele with an agricultural focus.
- Settlement Investment Corporation (SIC): collectively owned by the eight Métis settlements of Alberta and provides commercial and agricultural loans to settlement Métis.
- Apeetogosan (Métis) Development Inc: provides loans to both settlement and non-settlement Métis.

### Other Sources of Financial Support

There are other possibilities for financial support that are community-based or that serve certain groups. Examples include Alberta Women Entrepreneurs (AWE) or Community Futures Treaty Seven (see "Resources" on page 13). You should also search for grants that are not Aboriginal-specific but apply to other population sectors.

# Taxation

For detailed information about personal and/or corporate income taxes related to an Aboriginal business please contact the Canada Revenue Agency (CRA), an accountant or tax lawyer.

## TAX EXEMPTION

Taxes (personal) work differently for most \*unincorporated Aboriginal businesses because of section 87 of the Indian Act. In general:

If your \*unincorporated business is operated entirely on a reserve, or carries out income-earning activities on a reserve, your business income is exempt from paying income tax under the Act.

If your business activities mostly take place off a reserve, your \*unincorporated business income is taxable because the exemption in the Act does not apply.

Since the personal property of status Indians on reserve is exempt from being taxed, profits from many \*unincorporated businesses (deemed personal income) are also not taxable. This also applies to the taxes placed on goods bought on, or delivered to, a reserve.

Contact your local band office to find out if a specific portion of land you are considering using for your business is located on reserve. If your band is not certain about the status of the land, contact Indian and Northern Affairs Canada (see "Resources" on page 13).

\*For the purposes noted above a business is considered an unincorporated business, meaning a proprietorship (one individual) or a partnership (two or more individuals form a business). An incorporated business (corporation) owned by a status Indian does not receive the same benefits under the Act. A corporation is legally recognized as an 'entity' and if profitable must pay corporate tax. If your company is a corporation located and doing business anywhere in Canada, including a reserve, it will have to pay Canadian corporate tax. There are some advantages to incorporating specific to certain types of businesses. For more information you should seek accounting and/or legal advice.



## FEDERAL EXCISE TAX AND DUTY

Federal excise tax and duty applies to tobacco, alcohol, gasoline, jewellery and other products under the Excise Act and the Excise Tax Act. The manufacturer or distributor, not the consumer, pays these indirect taxes. If your business manufactures these products it will NOT be exempt from paying the excise tax and duty. If your business sells these products it will also NOT be exempt, although the tax may be passed on to the consumer in price.

## GOODS AND SERVICES TAX (GST) AND HARMONIZED SALES TAX (HST)

Generally, the GST/HST does NOT apply to services provided to status Indians if the services are performed totally on a reserve (such as haircuts, small appliance repairs, etc.). The GST/HST does NOT apply to goods bought on a reserve by status Indians (such as food or other items). Goods bought off a reserve by status Indians are subject to GST/HST unless the goods are delivered to a reserve by the vendor (seller) or or vendor's agent (such as a wholesale food company delivering groceries for your business to sell). Generally, the exemption under section 87 of the Indian Act does NOT apply when a status Indian, an Indian band or someone purchasing on their behalf takes possession of goods off reserve and self-delivers them to a reserve.

### Example #1

Joseph is a status Indian who lives in Saskatoon, Sask. He buys a computer from a dealer located on a reserve in the province and takes the computer back to his home in his own automobile. Even though Joseph lives off a reserve, he does not have to pay GST on the computer since he bought it on a reserve. After a sale, the place where the goods are used or consumed is not relevant.

### Example #2

Nancy is a status Indian who lives on a reserve in Nova Scotia. She buys a washing machine from a dealer located off the reserve, in Halifax. She arranges with the dealer to have the machine delivered to her. She does not have to pay HST because of the delivery rule. If Nancy took home her washing machine in her own vehicle she would have to pay HST.

## ADMINISTRATIVE REQUIREMENTS

### Buyer

To buy goods or services without paying GST/HST, you have to show the vendor proof of registration under the Indian Act, such as a certificate of Indian status.

### Refund of GST/HST

When a status Indian is incorrectly charged GST/HST he or she is entitled to a refund through the CRA (see "Resources" on page 13).

### Sales to non-status Indians

All businesses operating on reserves have to meet the general registration requirements for GST/HST, such as obtaining a GST number. The exemption under section 87 of the Indian Act does not apply to sales or supplies made to non-status Indians on a reserve. Therefore the business will have to collect and remit GST/HST on the taxable sales they make to those without status.

# You're In Business — Now What?

Many of the same government programs and financial groups that can help you start your business can also help you improve and grow your business. And, help you avoid making some mistakes along the way.

## AVOID COMMON MISTAKES



Your bookkeeping systems need to be in place right from the start and must always be kept in good order. Outside consultants, such as accountants or bookkeepers, can be hired.



Aboriginal Business Canada has funding in place to help businesses expand, but this type of funding is typically only available after two or three years. Be patient and don't make significant future commitments until your business is stable.



Funding through Aboriginal Business Canada will be jeopardized if a business accrues costs ahead of final approval. That means if you've applied for funding to purchase vehicles, property or any other business expenses you can not commit to those purchases before you've been formally approved. If so, you'll likely lose funding.



# Getting Help

After two to three years of operation businesses may be eligible for federal funding to expand. Aboriginal Business Canada may be able to help with advertising and marketing costs or other steps necessary for the business to grow.

## FUNDING FOR EXPANSION

Funding for expansion is similar to that for startup capital. You will have to demonstrate the need for products or services you are offering and your company's capacity to offer them. Aboriginal Business Canada does not normally fund land or buildings, but, it can fund leasehold improvements as long as they're closely related to the business. Other purchases can be funded provided you can show that they are necessary to the business.

The same Aboriginal financial institutions that provide capital for startup costs may provide loans for expansion.

### Procurement Strategy for Aboriginal Business (PSAB)

The Procurement Strategy for Aboriginal Business (see "Resources" on page 13) offers extra support for businesses on First Nation reserves and Métis settlements. Procurement means to obtain contracts or clients. The PSAB gives Aboriginal businesses an upper-hand on certain procurement processes throughout the country in order to encourage successful Aboriginal businesses. To qualify for the PSAB certain requirements must be met.

- Must be at least 51 per cent owned and controlled by Aboriginal people
- At least 1/3 of the company's employees, if it has six or more full-time staff members, must be Aboriginal
- Must meet all the necessary auditing requirements
- Must be registered in the Aboriginal Business Directory

Starting a business may seem especially overwhelming if you are unsure where to get advice or answers to questions. There are several places to get information for first-time business owners, some specifically for first-time Aboriginal business owners. Use this guide's resource page to find out what organizations might work best for you.

# Giving Back

**"Achievement in business shows there is a desire within our Aboriginal communities to take charge and find accomplishment on our own terms."**

Part of the reason Aboriginal people are doing well in business may be that the concepts of giving back are understood intrinsically. The most successful business people understand that satisfying the needs of those around them leads to good things. Satisfied customers lead to repeat customers. Satisfied employees lead to productivity. A satisfied community leads to further opportunities and resources. Satisfaction among the general public leads to recognition and approval. Business often leads to independence and self-sufficiency. Achievement in business shows there is a desire within our Aboriginal communities to take charge and find accomplishment on our own terms. Aboriginal businesses are quickly becoming pillars of stability to Aboriginal people both on and off reserve. Each business triumph encourages the success of people involved in running the company, such as employees, shareholders, customers and clients. For a young native worker living on reserve the real victory is being able to go to work for a company that is part of his or her community. Whether answering phones, driving truck or designing software, all employees are part of the success of that company. As the owner, you have the right to be proud and prosper from your hard work while providing opportunities for your neighbours to feel pride and prosperity right alongside you.

**Good luck.**

# Resources



## Aboriginal Business Canada

The ABC is a federal program within Aboriginal and Northern Development Canada. It is a main capital funding source for Aboriginal businesses. ABC has offices across Canada.

- Edmonton:  
Suite 725  
9700 Jasper Avenue  
Edmonton, Alta., T5J 4C3  
Tel.: (780) 495-2954  
Fax: (780) 495-4172
- Calgary:  
Aboriginal Business Canada  
4th Floor  
639 Fifth Avenue South West  
Calgary, Alta., T2P 0M9  
Tel.: (403) 292-8807  
Fax: (403) 292-4578
- [www.aadnc-aandc.gc.ca](http://www.aadnc-aandc.gc.ca)

## Aboriginal Business Development Services:

ABDS is the Aboriginal division of the Businesslink program. It offers information and advice for businesses of varying experience. It runs low-cost learning sessions at Entrepreneurship Learning Centres within Community Futures offices in many communities.

- 1-800-272-9675
- [www.canadabusiness.ab.ca](http://www.canadabusiness.ab.ca)

## The Guest Advisor Program

The Guest Advisor Program is another Businesslink program. It offers one-on-one sessions with business consultants, lawyers, accountants and financial advisors. It also has monthly networking events.

- 1-800-272-9675
- [buslink@canadabusiness.ab](mailto:buslink@canadabusiness.ab)

## The Alberta Indian Investment Corporation:

- An Aboriginal financial institution with training programs
- [www.aiicbusiness.org](http://www.aiicbusiness.org)

## The Settlement Investment Corporation:

- An Aboriginal financial institution with training programs
- [www.settlementinvestcorp.com](http://www.settlementinvestcorp.com)

## Indian Business Corporation (IBC):

- An Aboriginal financial institution
- [www.indianbc.ca](http://www.indianbc.ca)

## Apeetogosan (Métis) Development Inc:

- An Aboriginal financial institution
- [www.apeetogosan.com](http://www.apeetogosan.com)

## WHERE TO GET HELP

### Alberta Women Entrepreneurs (AWE): ● ●

The AWE supports women entrepreneurs by offering business skills training, workshops, tradeshows and conferences. The AWE covers topics like writing business plans, e-business and an annual branding conference.

- [www.awebusiness.com](http://www.awebusiness.com)

### Apprenticeship and Industry Training: ●

Apprenticeship and Industry Training is a division of Alberta Learning. It provides services to apprentices, employers, industry and training institutions related to the certification of trades people.

- [www.tradesecrets.org](http://www.tradesecrets.org)

### Alberta Aboriginal Relations' Guide to Aboriginal Organizations in Alberta: ●

The guide is a publication that lists several more available services and can be ordered.

- [www.aboriginal.alberta.ca](http://www.aboriginal.alberta.ca)
- 780-422-2462

### First Nations Economic Partnerships Initiative: ● ● ●

This is a multi-government organization that supports development of partnerships between First Nations, industry, government and other stakeholders. It is meant to strengthens First Nations' economic capacity and assists in the development of a viable First Nations private sector. There are two funding programs under FNEPI:

- Economic Capacity Building (ECB)
- [www.aboriginal.alberta.ca](http://www.aboriginal.alberta.ca) (use keyword search)
- Strategic Economic Initiatives (SEI)
- [www.aboriginal.alberta.ca](http://www.aboriginal.alberta.ca) (use keyword search)

### Canada Revenue Agency: ●

The CRA is the federal government department that administers tax laws and various social and economic benefit and incentive programs delivered through the tax system.

- [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)
- [www.cra-arc.gc.ca/brgnls/ndns-eng.html](http://www.cra-arc.gc.ca/brgnls/ndns-eng.html) (Information for status Indians)
- [www.cra-arc.gc.ca/brgnls/gdlns-eng.html](http://www.cra-arc.gc.ca/brgnls/gdlns-eng.html) (Indian Act exemptions for employment income)
- [www.cra-arc.gc.ca/E/pub/gm/b-039/b-039r3-e.html](http://www.cra-arc.gc.ca/E/pub/gm/b-039/b-039r3-e.html) (GST administration policies and application forms for status Indians)
- 1-800-959-8281 (personal tax information)
- 1-800-959-2803 (corporate tax information)

### Procurement Strategy for Aboriginal Business (PSAB): ● ●

The PSAB is meant to help Aboriginal firms do more contracting with federal government departments and agencies. It assists Aboriginal businesses in gaining access to the procurement process.

- [www.aadnc-aandc.gc.ca](http://www.aadnc-aandc.gc.ca) - (use keyword search)

### Canadian Council for Aboriginal Business: ●

The CCAB is a national, nonprofit organization representing and promoting Aboriginal businesses. It has a membership of more than 200 Aboriginal and non-Aboriginal businesses and provides the Aboriginal Business Mentorship Program to share knowledge and exchange ideas.

- Aboriginal Business Mentorship Program
- [www.ccab.com](http://www.ccab.com)

# Glossary of Business Terms

## A

**Accrue**

To increase and/or gather together an amount or value

**Analysis**

The examination of something in detail in order to understand it better or draw conclusions from it

**Asset**

Items that make up the total value of an organization

**Audit**

A formal examination, correction and approval of financial accounts

## C

**Capital**

Money that can be used to produce further wealth

**Cash Flow**

The prediction of a company's income and expenditure over a period of time

**Commercial**

Relating to the buying and selling of goods or services

**Consultant**

An expert who charges a fee for providing advice or services in a particular field

**Contract**

A legally binding agreement to sell or buy a product or service, for example

**Corporation**

A company recognized by law as a single body with its own powers and liabilities, separate from those of the individual members

## E

**Earnings**

Money earned through paid employment, as profit, or from investments

**Eligibility**

Entitled or qualified to do, be, or get something

**Entrepreneur**

Somebody who starts or finances a new business

**Equity**

the value of a piece of property or business over and above any debt or money owing that is related to it

**Equity Contribution/  
Investment**

Money invested that is not returned in the normal course of the business. Investors recover it only when the company is sold.

**Expansion Plan**

A business strategy for growing a company by increasing the sale of products and services.

## B

**Backer**

Somebody who gives moral or financial support to somebody or something

## D

**Director**

A member of the board that controls the affairs of a company

**Expenditure**

An amount of money spent, as a whole or on a particular thing

### F

**Financing**

The money necessary to do something, especially to fund a project or business

**Financial Institution**

A bank

**Funding Organization or Agency**

An organization financing a part or all of a project's or business's cost as a grant, investment or loan

### L

**Leasehold**

A property that is leased, allowing someone possession of another person's property for a specific time in return for payment

**Ledger**

a book or page for keeping financial records

**Leverage**

The ratio of how much money a company owes compared to how much money it is worth

**Liable**

Having legal responsibility for something, especially costs or damages

**Loan**

An amount of money given to somebody on the condition that it will be paid back later

### M

**Market**

The amount of, and demand for, goods or services that can be sold to a geographic area or section of the population

**Market Analysis**

The study of what influences demand for a product or service

**Market Research**

Identifying and measuring a market by size and other characteristics

### G

**Grant**

a sum of money given by the government or other organization to fund such things as education, research or business

### N

**Network**

Informal relationships with people whose friendship could bring advantages such as job or business opportunities

### I

**Incorporated**

Legally established as a corporation

**Investment**

a contribution of money to a business with the expectation of benefiting by profit

### O

**Operations**

The act of making something so that a business can carry out its function, or controlling or managing the way it works

**P****Private Sector**

The part of a national economy made up of private businesses and households

**Procure**

To obtain something, such as a contract

**Product**

The goods or services produced by a company

**Profit**

The excess of income over expense

**Proprietorship**

The legal owner of something, such as a business

**R****Reimburse**

To pay back

**Revenue**

Money that comes into a business from the sale of goods or services

**S****Shareholder/Stockholder**

Somebody who owns one or more shares of a company's stock

**Stock**

The share, or portion, of capital held by an individual investor in a company

**T****Tax**

An amount of money collected by a government and used to run the government.

**Taxation**

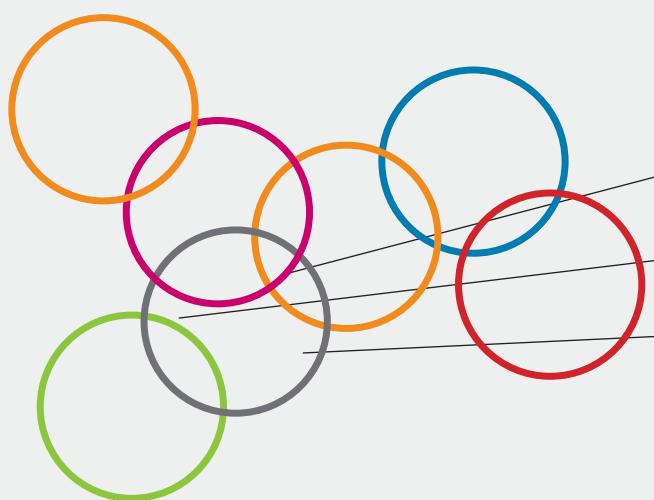
The amount of money raised by collecting taxes on a portion of money earned

**V****Vendor**

Somebody who sells something

**Vision Statement**

A description of what an organization would like to achieve or accomplish and serves as a guide for decision making.



Native Counseling Services of Alberta