

Program Guidelines 2026



Indigenous Women Entrepreneur's Micro-Loan Program



Table of Contents

| | |
|----------------|-----------------------------------|
| 01 | Program Overview |
| 02 | Program Goals and Benefits |
| 03 | Eligibility Requirements |
| 04 | Ineligible Businesses |
| 05 | Eligible Projects |
| 06 - 07 | Eligible Costs |
| 08 | Ineligible Costs |
| 09 - 12 | Application Procedure |
| 13 | Contact Information |

Program Overview

Tewatohnhi'saktha offers micro-loans to Indigenous women entrepreneurs through the IWE Micro-Loan Fund which is administered by the National Aboriginal Capital Corporation (NACCA) and funded primarily by Indigenous Services Canada.

The fund is designed to assist Indigenous women in overcoming barriers and accessing funding when starting or expanding a small, home-based, or part-time business, while also helping applicants establish or strengthen their credit history.

To be eligible, the business must be at least 51% owned and controlled by an Indigenous woman who is actively involved in day-to-day operations and decision-making.

The IWE Micro-Loan Details:



Maximum financing: \$25,000 (loan and grant combined)



Total project cost: under \$75,000



6.25% cash equity of total project costs



Loan term up to 5 years maximum



Additional financing must be secured from other sources if required

Program Goals

-  Increase the number of women accessing IFI loans to 50% by 2029
-  Address some of the barriers facing Indigenous women entering business
-  Level the playing field by specific gender targeted programming
-  Increase the number of new women in business start-ups and resulting employment
-  Give Indigenous Financial Institutions (IFI's) an IWE Micro-Loan framework they can choose to deliver or customize

Program Benefits



6.25% cash equity of total project costs



Flexible repayment terms



Access to future workshops, training, and business development supports

Eligibility Requirements

For-profit organizations including sole proprietorships, partnerships, social enterprises, incorporated companies, corporations or co-operatives are eligible.

Eligible applicants must meet **all** of the following criteria:

-  Be an Indigenous (First Nations, Metis, or Inuit) woman (documentation required);
-  Be eighteen (18) years or older;
-  Opening or expanding in Kahnawà:ke, the greater Montreal region, or any Mohawk starting a business anywhere in Quebec
-  Be majority owned (51%) by an Indigenous woman
-  Maintain effective control of the business and be actively involved in strategic decisions and ongoing operations
-  Have a total project financing plan under \$75,000
-  6.25% cash equity of total project costs
-  Not be in a status of bankruptcy

Ineligible Businesses

The following situations demonstrate businesses that are ineligible for the IWE program:

Ineligible applicants include:

- Not-for-profit organizations
- Government or municipal entities
- 50% - 50% husband and wife partnerships
- Individuals who are under penalty or in debt with Tewaohnhi'saktha
- Applicants applying simultaneously to IWE Micro-Loan Program and other Tewaohnhi'saktha funding (Business Assistance Fund, Tewaohnhi'saktha Business Loan Fund, or Tewaohnhi'saktha Business Contribution Fund) for the same project
- Businesses seeking subsequent IWE funding while an IWE loan balance remains outstanding

Specific ineligible business activities include:

- Direct alcohol production, marketing, distribution or sales
- Tobacco production, marketing, distribution or sales
- Marijuana production, marketing, distribution or sales
- Games of chance operations, casinos, bingo halls, small scale gaming operations
- Sexually exploitive materials, entertainment, services, products, marketing, distribution and sales, including any web-based activities
- Pawn shops, cheque cashers, finance companies and others making small, short-term high-interest rate loans that go by a variety of names: payday loans, cash advance loans, cheque advance loans, post-dated cheque loans or deferred deposit cheque loans
- Passive investments or any other activity where the applicant is not fully involved
- Production or sales and distribution of arms

Eligible Projects

Eligible projects include capital projects involved in the establishment or expansion of a business aimed at generating revenue for the business. The projects must:



Have a reasonable expectation of economic viability



Demonstrate economic benefits (e.g., number of jobs created or maintained by the project, impact on productivity, project-related revenue growth)



Demonstrate existing managerial and financial capacity to implement the project



Demonstrate experience and credentials in the business sector



Have projected cash flow from the venture sufficient to service the projected debt

Eligible Costs

Eligible costs include all costs necessary to carry out the projects deemed reasonable. Quotes for all costs are required. Inventory and working capital are eligible but must be supported by a cash flow statement. Generally, no more than 3 months of inventory and/or working capital will be financed at one time.

Note: Project costs must not have already been incurred without prior approval. The IWE program does not operate as a reimbursement program.

Eligible costs include, but not limited to:

- Cost of external labor to complete project
- Purchase of machinery, equipment, leasehold improvements, and renovations
- Operating and working capital costs: inventory, pre-paid start-up costs, insurance, rent, wages, utilities etc.
- Infrastructure costs: gravel, pavement, dirt, water (well), electricity (installation), and construction of new facility
- Furniture/Fixtures: office furniture, filing cabinets, lighting, signage
- Marketing and promotional material costs; trade show registration fees, business cards, mailings/flyers, newspaper/magazine advertisements, radio/television advertisements, signage, promotional items, domain name registration, web server, web-site development
- Other costs necessary to support the purpose of the funding

Eligible Costs

Advisory expenses are also eligible and could include:

- Fees for business advisory services
- Business coach or mentor
- Business planning/ legal/accounting/technical supports
- Strategic Consulting

Ineligible Costs

Ineligible costs include, but not limited to:

Renovations to personal living space unless these can be shown as necessary for the business

Passive real estate transactions (land acquisitions) that do not create employment

Vehicle purchases which will be primarily utilized for personal use

Refinancing of existing debt

General ongoing operating costs that should be financed through operations

Acquisitions without independent financial statements and a certified business valuation

Non-arm's length transactions

The purchase of goods or services where a commitment has been made prior to approval of loan without IFI approval in advance

The purchase of any assets for more than the fair market value

The costs of amortization and goodwill

Application Procedure

A client who wishes to apply for financial assistance from Tewatohnni'saktha under the IWE Micro-Loan Program must follow the steps outlined below:

1) Meet with the IWE Officer

The first step in the application process is to meet with the IWE Officer to discuss the business and determine whether the client is eligible to apply for the program.

If the client is already working with a Business Services Officer (BSO), they should contact their BSO and indicate that they are interested in the IWE Micro-Loan Program. The BSO will then refer the client to the IWE Officer, who will reach out to schedule a meeting.

If you do not have a assigned BSO, please contact Reception for an IWE Officer referral or email the Officer directly to schedule a meeting.

During this meeting, the IWE Officer will review the program with the client, discuss the proposed business or project, determine whether the client is eligible to apply, and provide the necessary forms and documents required to begin the application process.

Application Procedure

2) Prepare Your Application

During this stage, the client is responsible for preparing the required documentation for the application. The required documents include:

- **Business Plan with Executive Summary**
 - Project Costs and Financing
 - 1-year monthly cashflow projections
 - Supporting Documents
 - Financial Statements (for existing businesses, past 3 fiscal years)
 - Income statement & balance sheet
- **IWE Micro-Loan Financing Application Form**
 - Including consent to credit check
 - Supporting Documents

The IWE Officer will provide support throughout this stage by offering guidance on how to prepare the business plan and clarifying the information required in the financial documents and application form. Clients are encouraged to reach out to the IWE Officer if they require assistance while preparing their application. Clients may also seek support from other economic development commissions or organizations if additional assistance is needed.

3) Submission of a Complete Application

Once all required documents have been prepared, the client must submit a complete application. The IWE Officer will review the submitted documents to ensure that the application is complete before proceeding with an assessment. Completed applications must be submitted either by email or in person.

Application Procedure

4) Evaluation Process

Once a complete application has been received, the IWE Officer will conduct an assessment of the application. The business plan and supporting documents will be evaluated to determine whether the project meets the program's requirements and to ensure fairness in the distribution of available funds.

The evaluation will consider several factors, including the managerial and technical capacity of the applicant, the applicant's control and ownership of the business, the financial capacity to implement the project, the ability of the business to service the loan, the overall viability of the project, the clarity and justification of project costs, and the submission of quotes supporting those costs.

Following the assessment, the Director of Tewatohnhi'saktha Business Services will make the final decision regarding the application. The applicant will be informed of the decision in writing.

5) Contribution Agreement & Disbursement

If the application is approved, the client will be required to sign a Contribution Agreement with Tewatohnhi'saktha. This agreement outlines the terms and conditions of the funding, including the repayment terms of the loan and any security requirements if applicable. It also establishes the legally binding responsibilities and obligations of both the client and Tewatohnhi'saktha.

Once all required documentation has been signed and registered, the approved loan and grant funding will be disbursed to the client in the form of a cheque.

Application Procedure

6) Aftercare and Business Monitoring

Following the disbursement of funds, the IWE Officer will continue to provide aftercare and monitoring to support the client and ensure that the funding is used in accordance with the approved application and the terms of the Contribution Agreement.

This may include periodic check-ins with the client, site visits to the business, and reviewing financial statements to monitor the progress of the business. The IWE Officer may also provide guidance or assistance if the client requires additional support. The client is responsible for providing any information required under the terms of the Contribution Agreement.

Contact Information

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