

Vision

Our vision is an independent community that ensures a quality of life for its Kanienkehaka ne Kahnawakekehro:non consistent with our culture and values, and creates prosperity for future generations.

I:non tsi ia'teikwaká:nere ne tsi tewanákere sénha aioianeréhake tsi tíónhnhe. Aontatiatèn:rohwe ne Kanien'kehá:ka Kahnawakehró:non tsi niionkwarihò:ten ne Onkwehonwe'né:ha. Tho néntewe tsi aioianeréhake nó:nen enhón:newe ne shatinákerekereke ne tahotikonhsontóntie.

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EDITOR/PHOTOS
Allison Jacobs
ARTICLES/PHOTOS
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WWK Stacey



Tewatohnhi'saktha
Kahnawake Economic
Development Commission
P.O. Box 1110
Kahnawake Mohawk Territory J0L 1B0

Kahnawake Services Complex
Tel: (450) 638-4280 Fax: (450) 638-3276
8:30 a.m. to 4:00 p.m.
Monday to Friday

Training Center (Kateri Hall)
Tel: (450) 635-5382 Fax: (450) 635-5300
8:30 a.m. to 9:00* p.m.
Monday to Friday
*Evening hours subject to change



KAHNAWAKE
ECONOMIC
DEVELOPMENT
COMMISSION

3RD
ANNUAL
REPORT

Onerahtokha/April 2002 to
Ennisko:wa/March 2003



TEWATOHNI'SAKTHA



Allison Diabo
VICE CHAIRPERSON



Cissy Lafleur
TREASURER



Iris Rice
BOARD MEMBER



Wayne Delormier
BOARD MEMBER



Davis Rice
BOARD MEMBER

Louie Deer,
SECRETARY *Resigned*

BOARD OF DIRECTORS

General Comments

An overview of Tewaohnni'saktha's activities for this fiscal year, April 2002 to March 2003, is contained in this annual report. The services offered by Tewaohnni'saktha are provided to the community in many forms. As you will read, Kahnawakehró:non benefit from our support in business and training with recorded successes reflected throughout Kahnawake.

Tewaohnni'saktha looks forward to a bright future for Kahnawake as we forge ahead to bigger and better things. On behalf of the organization, we thank you for your support, as we continue to support your present and future personal and business endeavours.

Tánon ón:wa akwé:kon entitewaka'én:ion nahò:ten iokwaio'tèn:'en ki:ken entio'serókten Onerahtókha 2002 tsi ni:iore Enniskó:wa 2003. Ki:ken tsi nahò:ten iakhiié:nawa'se ne Kahnawakehró:non nia'té:kon tsi ni:ióht tsi iakwaià:tare ia'kwaia'taronnióhne Tewaohnni'saktha. Akwé:kon kahiá:ton nó:nen enhsewennahnó:ton ki kahiatóhsera tho wa'thró:ri tsi ni:ióht tsi iakhirihonnién:ni ahontá:thawe tsi nahò:ten ne iakoio'tenhstanióhkhwa rona'tetiá:ton.

Tewaohnni'saktha kná:'a ronatshennón:ni tánon ohén:ton ia'tehatiká:nere taiohseratátie 2004 ne sénha aioianeréhne ne Kahnawakehró:non raotiriwa'shón:'a tekwanohwerá:tons ne kéntho ionkwaio'tén:nion Tewaohnni'saktha. Niá:wen tsi tahskwáhne Tewaohnni'saktha ó:ni entkwáhne. Niawenhkó:wa tiótkon aioianeratátie tsi nahò:ten entewatiriwahté:tiá'te.

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On the cover: John Rice, Ryan Montour - Louie Deer Construction
Timmy Deer - Sky High Erectors

MESSAGE FROM THE *Chairperson*



Joseph Tokwiro Norton
Chairperson • Raniskwatsherawen:io

As Chairperson of the Board of Directors for Tewaohnni'saktha, it gives me great pleasure to report on the activities of the Board over the past year.

The Board held 8 meetings this fiscal year overseeing and supporting the direction of Tewaohnni'saktha in an effort to improve economic development in Kahnawá:ke. The duties of the Board of Directors are to govern the affairs of Tewaohnni'saktha in a manner that is in the best interests of Kanien'kehaka of Kahnawá:ke and consistent with the Economic Development Commission Law. More simply, our role is to ensure that our community receives quality services and products without compromising our shared values, culture, language and tradition in our actions and dealings and to ensure accountability across the organization.

Part of that accountability mechanism involves approving initiatives in excess of \$100,000. The N.U.R.S.E.S. Program, the Kanien'keháka Literacy Program and the Kahnawá:ke Business Complex are three such initiatives that were approved by the Board after careful consideration. Setting three year strategic objectives for Tewaohnni'saktha's management was another key Board activity. The Board was also active in establishing policy amendments for

the various programs and services as well as drafting proposed amendments to the Law that created Tewaohnni'saktha, particularly with respect to the holding of elections. Last winter, those amendments were sent to the Mohawk Council of Kahnawá:ke for deliberation who have in turn sent it to the Kahnawá:ke Justice Commission for review. Consequently, Tewaohnni'saktha will hold elections after the amendments become law.

The Board's most significant action this past year was the decision to move ahead with a new proposal to establish a land-based Casino in Kahnawá:ke that will be presented to the community in early autumn of 2003. The Board sincerely believes in this business opportunity; that it is a positive investment for the community's future. The mandate that drives Tewaohnni'saktha is to create jobs, wealth and self-sufficiency and this project responds to all of these areas.

In summary, I am pleased to report that the Board of Directors is doing its share to ensure that Tewaohnni'saktha remains on task to work our way to self sufficiency. The road to it will never be short or easy but it is aided by the hard work and dedication that comes from a professional team who volunteer their time and expertise to help Kahnawá:ke and I thank them for it. ★



John Bud Kanentiio Morris
C.E.O. • Thaniarotáhrhoks

The Kahnawake Business Complex, establishing business type performance targets and the re-emergence of a land-based casino proposal for Kahnawake - these are three things that happened in the course of our last fiscal year ending March 31, 2003 that respectively have had, will have or may have a major impact on Tewaohnni'saktha and perhaps the community. I think it is worthwhile to tell you a bit more about each one so you can better understand why we do what we do.

First, the Kahnawake Business Complex. At the outset of the construction portion, we accepted the challenge of getting the best value for community dollars and creating the highest possible economic impact for the community in terms of construction jobs and contracts for local construction companies. After all, we are a community economic development agency and that is our role but previous experiences of other organizations showed it was difficult to keep to a budget and schedule if we subcontracted every major component individually. We knew that by going out to public tender for a general contract, we would get low prices but at the cost of not having our local contractors and labour engaged in any significant way. A new way of contracting was required.

Tewaohnni'saktha decided to tender with Kahnawake general contractors (joint ventures involving a Kahnawake contractor and a non native contractor were also permissible) and a stipulated price contract. A tender was issued calling for bids of no more than \$4.516 million to complete the entire 30,000 square foot building, except for fit up and finish of the first and second floors, which would be a tenant responsibility within an established budget provided by us. And we did something some contractors had never seen - we published within the tender documents, the way in which we would evaluate their bids, including how much value we would place on Mohawk content (31.25% - in comparison, price was worth 25%). We came up with an innovative mechanism to ensure the general contractor lived up to their end of the bargain once selected - the Pledge of Accountability. Basically, we verify the dollar value of Mohawk content as they report it in their monthly request for progress payments and we withhold 10% for potential liquidation of damages should their total Mohawk content at the end of the job fall short of what was quoted. As of July 2003, I am happy to report that Mohawk content is on schedule and has a good probability to be in excess of what was pledged by the end of the project.

I am even happier to tell you that this is a made in Kahnawake process that works. A significant amount of our organization's resources went into developing this model but by any yardstick, the effort was worth it.

Office of the C.E.O.

This is one example of work that goes on behind the scenes to make an idea become reality; which brings me to the matter of setting business type performance targets. In the summer of 2002, Tewaohnni'saktha's management and Board, as well as some invited guests, completed a three-year strategic plan. Among other things, we set performance targets for which we agreed to be accountable. For 2003-2004, those targets are to create 35 full-time permanent jobs and help entrepreneurs start at least two businesses; one with two to five employees and one with six to 15 employees. Our loan fund plans to issue \$70,000 in new loans and during the next year, we will perform feasibility studies to lay the groundwork for a new community-owned business valued at a minimum of \$1 million.

Organizationally, we also set a performance target to be an "Employer of Choice". Part of our strategy is to invest in training and development of our staff to provide not only the best possible services to their clients, but to also enable them to reach new personal heights. The reality is our organization is too small to afford the type of career opportunities some staff aspire to and they may seek employment elsewhere. Consequently, we continually look for ways to keep staff motivated to stay with Tewaohnni'saktha. Numerically, this translates to limiting turnover of employees to a maximum of 4 for the fiscal year ending March 31, 2004.

Getting results is always a challenge but Tewaohnni'saktha's people know what they do helps the community and they believe in what they do. By making the expected results measurable and known, we not only make ourselves more accountable to the community but we also increase our ability to deliver on those targets.

Lastly, Tewaohnni'saktha's Board of Directors agreed to look into the feasibility and viability of establishing a community-owned and operated land-based casino. Clearly, whether you support the idea or not, there is no denying the economic potential such a business venture could bring to Kahnawake. If the community sees fit to support such a project, there is a real opportunity to solve not only the community's fiscal challenges but social and cultural dilemmas as well, such as education and the survival of the Kanien'kéha language. As I stated in last year's report, we are at a crossroad and we need to generate about \$50 million to year to create self reliance. A casino owned and operated by the community can do this and it is our reasoned analysis that this represents our best opportunity. The reasoned decisions that you make today will set the foundation for future generations; the choice is yours to decide. ✪

Organizational Services



Nancy Stacey

HR DIRECTOR/OFFICE MANAGER • Ierihwaka':én:ions Tsi Nikaiotenhserotens

It was another busy year for Tewaohnni'saktha and I am pleased to have this opportunity to share some of the activities of the Organizational Services Division which provides a number of services including: Office of the CEO, Project Development, Accounting, Administration, Communications, IT Management, Training Coordination, Client Intake/Data Management, Office Management and Human Resources Management.

Office Management

To ensure a smooth running operation, managing the daily activities and budget of Tewaohnni'saktha's administration is one of the responsibilities of Office Management.

In order to review and carefully plan our resource requirements, work began on a comprehensive Operational Assessment, which will qualify and quantify the resources required to achieve the Vision of Tewaohnni'saktha, and include a report to summarize our effectiveness in performing our established roles and responsibilities against our mandate.

We look forward to a busy and exciting year as we prepare to move into our new location on the 3rd floor of the Kahnawake Business Complex.

Human Resources Management

Strategic Planning sessions in June 2002 produced a 3-year Strategic Plan to be used as a working guide to accomplish specific goals and objectives to help us progress towards our vision.

We completed the design and framework of a Performance Management Program (PMP) to help us achieve strategic goals by aligning individuals' goals with our strategic objectives along with a process to ensure its success. Work is underway and we look forward to report our progress next year.

In December 2002, we conducted a Staff Satisfaction Survey, to measure the effectiveness of our present PMP and to obtain feedback in four key areas. The information gathered will help us design more effective systems and tools that aid in managing performance. We encourage staff input to help make Tewaohnni'saktha a better place to work and enhance our performances as individuals, team members and as an organization. A second survey will be conducted one year after the new PMP tools and systems have been in place. Performance Management Program training for supervisors is planned for the summer of 2003.

Staff participated in over 20 areas of personal and professional development training. Tewaohnni'saktha strongly believes in investing in its staff by encouraging personal and professional development thus, increasing our skill and knowledge base to do the best possible job. As with each year, we see Tewaohnni'saktha's staff becoming more efficient and effective in providing services.

We held staff information sessions on topics such as MSI, Group Insurance, Pension Retirement Planning and Personal Financial Planning. Because Tewaohnni'saktha recognizes life outside of work, we foster a balanced work environment and invite and encourage family and friends to participate in many of our social activities like picnics, Christmas party, golf tournament,

broomball tournament, softball challenge, drag-on boat challenge and bowling challenge.

Tewaohnni'saktha continues to play a positive and active role in the community by encouraging staff and family to participate and volunteer for various community events.

Activities of the past year include Annual Spring Clean-up, Spring Into Action 12-hour Walk, Fund Raising Campaign to Fight Breast Cancer, Library Book Project Clean-up, Information Session on Healthy Snacks/Blood Screening & Blood Pressure testing for Diabetes Awareness Month, and Shake/Rattle/Roll Stress information session.

It has been a great year and our success is attributed to the staff that makes up our professional team. We would like to thank everyone who helped make it happen.

On behalf of everyone involved in the Organizational Services

Division, we will continue striving to offer the best possible service - we strongly believe that together we can succeed, and we look forward to serving you in the coming year. *



Lorna Watshenniostha Delaronde

ASSISTANT to the HR DIRECTOR/
OFFICE MANAGER



Patricia Tekahawakwa Deer

DIRECTOR'S ASSISTANT

Administration

Terry Kahentientha Patton

ADMINISTRATIVE ASSISTANT



We ensure that quality customer service is provided to clients and that efficient, reliable and professional administrative and secretarial support services are provided to staff. Our goal is to be a leader of high customer satisfaction and



Beverly Kanatires Rice

SECRETARY/RECEPTIONIST

established relationships. The frontline workers are committed to improving and maintaining Kanien'keha and attend intermediate classes twice per week. We are very proud to be one of the only organizations to continuously use the language. Staff use their Kanien'keha names, and messages, notices, intercom announcements and e-mail messages are all in Kanien'keha.

TEMPS

- Cynthia Martin
- Laurie Jacobs
- Angie Canoe
- Joanne Johnson
- Mearl Phillips Rice
- Winona Diabo

- Carrie Horn
 - Joellene Deer
 - Donna Kanerahtenhá:wi Jacobs
 - Kasonnio Patton
- MAINTENANCE
- Deidre Lahache
 - Wendy Lahache



Communications

Allison Kawennokta Jacobs
COMMUNICATIONS OFFICER
Ieriwaka'én:ions Tsi Tehatitár:ha

As Communications Officer for Tawatohnni'saktha, I develop, implement, and coordinate communications strategies and products in an effort to keep you abreast of the Tawatohnni'saktha operations and initiatives.

No two people are alike, nor do they seek information from the same place. With the emergence of new mediums in the community, the options and opportunities to deliver information to you have expanded. These mediums support the work of communications by providing the vehicles to get our message to you.

In the coming months, we will begin the development of a Tawatohnni'saktha website to provide you easy access to service, training and employment information and opportunities. The website will further advance us into the age of technology, further improving communication between Tawatohnni'saktha and you. Small Business Services has recently sponsored the development of a shopkahnawake.com site in support of Kahnawake entrepreneurs. Now that this work has been done, we will focus our efforts on an organizational website.

This third annual report conveys information about Tawatohnni'saktha's financial position, activities and initiatives undertaken over the past year and provides updates on the operation. As you read on, you will note that there are many success stories to report, not only organizational successes but more importantly, individual community member successes. *



Accounting

Cathy Katsitsakwas Diabo SENIOR
ACCOUNTING CLERK

We are responsible for applying efficient and accurate accounting and financial controls aimed at ensuring that accounts and ledgers are maintained in accordance with General Accepted Accounting Principals as well as ensuring that all funds of Tawatohnni'saktha Divisions are disbursed and recorded. With the annual audit completed for the



Liz Aonwentsiio Taylor
FINANCIAL CLERK

2002-2003 fiscal year, we look forward to the coming year.



Client Intake / Data Management

Dawn Wariannen Stacey DATA
ENTRY CLERK

I am responsible for providing data management support to the Employment and Training Division by ensuring that accurate financial and client data is entered, processed and maintained in the Aboriginal Labor Market Adaptation Support System (ALMASS). Kahnawake is a leader in using the ALMASS program. Statistics are maintained and updated enabling a variety of reports to be generated. I participated in a workshop for the Quebec region in October, providing expertise that Tawatohnni'saktha has gained through the use of ALMASS.

Professional client intake and screening services, aimed at ensuring all clients are referred to the appropriate service provider efficiently, are also provided. Lastly, I am responsible for maintaining and assisting with the Kahnawake Business Directory.



Information Technology

Tyler Kahonwa:se Diabo
INFORMATION SYSTEMS TECHNICIAN



Marnie Lahache
JUNIOR INFORMATION SYSTEMS
TECHNICIAN

To better serve our customers, many changes have occurred in the IT Department. We hired a new Senior IT Technician and enhanced our existing computer infrastructure. In keeping with our mandate to utilize local business, Paul Communications provides internet connectivity, allowing us to access business information at much higher speeds and to move our e-mail services and activate our KEDC.Biz Domain. Doing so enabled us to save precious funding dollars. We have also implemented better security practices, keeping our entire personal and financial information safe from internet intruders. *



Louie John Tekanentsasen Diabo

DIRECTOR, PD • Ohén:ton Í:rate Nia'tekaio'tenhserá:ke Ratiio'tenhserí:sas

Project Development



CREATING WEALTH FOR THE COMMUNITY

MANDATE

To own and operate businesses on behalf of the Kahnawake collective. Tawatohnhi'saktha's interest in viable joint ventures and investment opportunities on and off the Territory of Kahnawake.

If one word could be used to describe the 2002/03 Fiscal Year for Tawatohnhi'saktha Project Development, it would be results - results based on a year and a half of conceptual, financial and technical development work for the Kahnawake Business Complex. This work, in addition to the many past endeavors like the Heritage (SLS) Project and other files that did not reach implementation due to various reasons, created much anticipation internally and within the community for results. We are pleased to present the first major project from Tawatohnhi'saktha Project Development, the Kahnawake Business Complex.

Tawatohnhi'saktha invested approximately \$250,000 towards development of the Business Complex on top of the previous year's development costs and the many hours of in-house work performed on all aspects of it, including the unique tendering process as referenced in the Message from the CEO. Taking all construction and development costs into consideration, the investment has produced a five million, eight hundred and eighty thousand dollar (\$5,880,000) project. A specific breakdown of the project financing is as follows:

Source	Amount
Caisse Populaire Kahnawake Loan	\$2,860,000
Indian & Northern Affairs Canada contribution	\$1,500,000
Tawatohnhi'saktha Equity (from Quebec Government)	\$1,250,000
Aboriginal Business Canada contribution	\$250,000
Employment & Training Subsidy	\$20,000
TOTAL FINANCING	\$5,880,000

Of the \$5.8 million, \$4.4 million is being utilized for the main construction contract that has been awarded to the 51% Mohawk owned joint venture of Louie Deer/Gerpro Construction. The Mohawk construction equipment, materials and labour included

within their bid (approximately 25%, including the steel structure, plumbing, HVAC (heating, ventilation, air conditioning), all interior finishes, hardware materials and others) far exceeded the other bids received. The contract included the complete building, with the exception of the first and second floor finishes. The finishing of these floors is being negotiated with our general contractor at the request of the tenants and will be awarded individually with strict Mohawk Content requirements. The tenants of the Kahnawake Business Complex for the projected opening day of December 15, 2003 are:



FIRST FLOOR TENANTS

The Wigwam - An approximately 2,200 square foot restaurant owned by local entrepreneurs that can seat 66 people comfortably. The menu, floor design and human resource requirements will be released shortly.

Village Boutique - A 480 square foot exclusive boutique extension of the popular Village Variety store on the Old Malone Highway.

Small Business Incubator - Tawatohnhi'saktha Small Business Services currently has a lease with the Business Complex for 1,121 square feet and plans are to create an Incubator for fledgling businesses. Final plans and details on this space will be forthcoming during the Fall of 2003.

Quebec Native Women's Association - This advocacy group for native women in Quebec will be occupying the entire rear section (approximately 2,300 square feet) of the first floor as office space for their approximated 12 employees.

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SECOND FLOOR TENANTS

First Nations Human Resource Development

Commission of Quebec and Labrador - FNHRDCQ - will be utilizing the entire 2nd floor (approximately 10,000 sq. ft.) as their new home. They deliver employment and training funding as well as programs to all First Nations in Quebec and Labrador, utilizing approximately 30 staff members.

THIRD FLOOR TENANTS

Tewatohnni'saktha - The entire third floor (approximately 10,000 sq. ft.) will be occupied by Tewatohnni'saktha, merging the Training Center and Tewatohnni'saktha services (Small Business Services, Employment and Training, Project Development and Administration) for improved client services.

precisely predict, but the potential upside of this location is tremendous due to the clients and tenants of the existing Services Complex and the new office tenants of the Business Complex.

In addition to this project, the limited staff of Project Development (1 Director, part of the CEO's time and a shared Executive Assistant) have also investigated the feasibility of 12 projects over the past 12 months. As mentioned in last year's Annual Report, we are very selective in the projects we implement due to the limited resources of our department and our small portfolio of one existing business. Utilizing standard risk management principles and financial analysis techniques, the number of businesses owned by Tewatohnni'saktha on behalf of the community will grow. To be included within this envisioned portfolio,

a business must generate good cash flow, sufficient profits within a short period of time, have sufficient collateral to cover any debt, have sound management or be easily manageable, meet community acceptance and be well positioned in a growth industry for the long term economic benefit of Kahnawake.

Project Development has identified a small handful of businesses that meet these criteria in the past year and will work diligently to bring the best ones to fruition. One example of this is a land based casino project, which has been recently released for community review and decision. Other

projects include possible joint ventures with existing, profitable Kahnawake businesses situated in high growth industries.

Our experience with the Business Complex teaches us that achieving the goals we have set out require many resources, including financial, human and sometimes natural (land) resources. It is our hope that the success of the Business Complex, where we grew \$250,000 to a \$5.8 million project with just a concept, demonstrates that the arduous task of creating wealth for the community can be achieved one project at a time. We will continue to strive towards this summit and hope that our labours will economically benefit you and our future generations. *

Other examples of the Mohawk Content demonstrated is the usage of Joe Deom Associates, who has been the engineering firm since the initial concept stage of the project and is also contracted to the end of the contract for all engineering components (structural, civil, mechanical and electrical). Also, commercial financial services have been provided by the Caisse Populaire Kahnawake, the Security Systems and Data Wiring contract awarded will employ some local individuals and three Safety Officers have been hired. In all, approximately 50 jobs for Kahnawakehro:non will be created by the project for nine months in duration.

The longer-term benefits to the small businesses locating within the Business Complex are difficult to





Barbara Kahnaiostha McComber

DIRECTOR, SBS • Ohén:ton Ié:iente Ken'nikaio'tenhserà:sa Shakotiriwawá:se

Small Business Services



MANDATE

To support the economic development and self-sufficiency of Kahnawakehro:non by improving small business development services and programs, entrepreneurship and access to financing.

ADDRESSING THE BUSINESS COMMUNITY

It is my pleasure once again to report on the activities of Tawatohnhi'saktha Small Business Services (SBS) for the fiscal year 2002/2003. We are excited about Tawatohnhi'saktha's new Business Complex. Once complete, this new facility will provide ample space for all staff to be located in one area. In addition, our clients will be pleased by the convenient "one-stop" shop experience. On the business side, community economic development and the self-sufficiency of Kahnawakehro:non and for community businesses remain paramount in our objectives.

SBS has activated numerous initiatives as tools for the business community and I believe that our 'Shop Kahnawake' campaign and the introduction and development of the Business Peoples Forum were two of SBS's most significant achievements. They represent our attempt to directly address the concerns of the business community while sensitizing the community as a whole on the impact their dollar has on our economy. The business people of Kahnawake have sought our assistance concerning the need to encourage Kahnawakeró:non to shop within the community and the need to develop a networking system for local businesses. To this end, SBS implemented the 'Shop Kahnawake' concept and expanded it into a full-blown campaign to market Kahnawake businesses. This campaign consists of the new map, the ShopKahnawake.com website, and the revision and development of the Tawatohnhi'saktha business directory, all of which will be accomplished in the new fiscal year.

The Business Peoples Forum was conceived and developed for the business people of Kahnawake to network and discuss issues of concern. Some examples of seminars that were requested by the business people and provided by SBS include e-com-

merce, taxation issues, border crossing rights, benefit plans, CESO information and on-line auctions. The meetings are held on the last Wednesday of every month and are open to the business community.

Other significant accomplishments with direct benefits to the business community were SBS' sponsorship of a total of 23 businesses to participate in the Nexus Trade show, comprehensive Entrepreneurial Training sessions which offer the fundamental principles of operating a business, the Business Golf Challenge and the injection of a total of \$354,721 in direct and indirect contributions to business promotions, Tourism, the Pow-Wow, our Business Assistance Fund, Marketing Fund, Professional Services Fund, business seminars and general business support.

There are many challenges facing SBS such as helping existing businesses find new ways to grow in terms of profitability, market share and expansion and persuading business owners to realize the importance of maintaining current financial data that is accurate and timely. Other challenges are to encourage the business people of Kahnawake to utilize government programs and services for the benefit of their businesses and employees, and to manage their businesses for future growth and development. Many business owners are too



Tammy Skawennati Delaronde
BUSINESS SERVICES OFFICER
Tsi Naho'tèn:shon
Ronahtentiá:ton Ronaterihonte



Angela Kaniehtahawi Deer
LOANS OFFICER
Ohén:ton Ié:iente Shakotiwistanfhas



Marcy Kawennanon Delisle
BUSINESS SERVICES OFFICER
Tsi Naho'tèn:shon
Ronahtentiá:ton Ronaterihonte



Erica Kaniehtarokwas Delisle
BUSINESS SERVICES OFFICER
Tsi Naho'tèn:shon
Ronahtentiá:ton Ronaterihonte



Daryl Oshkonnontonha Leclaire
BUSINESS SERVICES OFFICER
Tsi Naho'tèn:shon
Ronahtentiá:ton Ronaterihonte

Continued on page 8

consumed in their day-to-day operations that they are unable to manage their businesses with these concepts in mind. For example, they do not have the time to maintain their books properly or to educate themselves on key business issues. Similarly, some are 'micro-business minded' and focus only on the local market. They fear being taxed if they provide their products or services to the outside markets. In addition, the Kahnawake economy is driven entirely by retail and service businesses. No businesses operate in primary industries such as manufacturing or technology. There is a great need for local business to expand into these areas.

In conclusion, SBS is investing in the future of our business community by offering them the tools they need to operate their businesses and attain their goals. During the last year, SBS provided assistance to approximately 140 businesses or individuals.

This assistance came in the form of counseling, mentoring, bookkeeping aftercare, seminars and the Business Peoples Forum. As well, financial assistance came from sources including the Marketing Fund, Professional Services Fund, Business Assistance Fund, Tawatohnni'saktha Business Loan Fund and the Kahnawake Youth Business Fund.

By providing these services, SBS showed a continued dedication to its goal of supporting the economic development and self-sufficiency of Kahnawakehro:non and by improving developmental services and programs, entrepreneurship and access-to-financing.

And last but not least, the success of our SBS programs and services is attributable, in part, to the SBS team who continuously display superb dedication and commitment. ✪

- Business Consulting
- Bookkeeping Aftercare
- Business Seminars
- Business Plan Preparation
- Business Assistance Fund (BAF)
- Marketing Fund (MKT)
- Professional Services Fund (PSF)
- Tawatohnni'saktha Business Loan Fund Ltd. (TBLF)
- Kahnawake Youth Business Fund (KYBF)
- National Aboriginal Capital Corporation Association (NACCA)

Shop Kahnawake

Kahnawakeron:non supply an array of products and services through businesses located in the community. Tawatohnni'saktha is proud to be able to purchase products locally and obtain professional services from Kahnawake Businesses.

- 5 Nations Boutique
- 5 Nations Iroquois Village
- Caughnawaga Golf Club
- Carolyn's Activity Planner
- Club Rez
- Copy Works Plus
- Digital Dreamcatchers
- Eagle Eye Batting Cage
- Eileen's Cakes & Pastries
- Excel Catering
- Favors & Gifts
- Frosty's
- Gene's Sound
- Grace's Cakes
- Greg Horn Communications
- Homespun
- J & J Mini Mart
- J.B.J. Cabinets
- Jacobs Hardware
- Joe Deom Associates
- Johnson Professional Carpet Cleaning
- JoJo Nursery
- K103
- Kahia:ton
- Kahnawake Community Consultations Services
- Kahnawake Condors
- Kahnawake Fire Brigade
- Kahnawake Kids
- Kahnawake Marina
- Kahnawake Market
- Kahnawake Minor Hockey Association
- Kahnawake Pow Wow Committee
- Lafleur Golf Club
- Lafleur Meat Market
- Loud Spirit Productions
- McComber Convenience
- McGregor Construction
- Mikie's Taxi
- Millenium Productions
- Mohawk Ink
- Mohawk Mobile Service
- Mohawk Nation Sports
- Native American Products
- Okwari
- Old Malone's
- Old Malone Gas Bar
- Otiohkwa Video
- Owisokon
- Paul's Communication
- Precision Audio Lab
- Quick Quality Products
- Rabaska
- Revolution
- Sawen:na Aorihwa:ke
- Sky High Erectors
- Skyworld Graphic Design
- The Eastern Door
- Turtle Basket Flowers
- Village Variety
- WWK Stacey



Environmentally friendly business

The Patton family is looking to be as environmentally friendly as possible with their new business venture. On the land that was once a farm, they are opening a nine-hole par-3 golf course which offers something other courses don't - artificial greens.

This is truly a family-run business with Charlie being the course manager and son Kanenton the owner. Kanenton's mother Eileen and brother Tiohatehkwen are also working there.

Artificial greens are less harmful to the environment. In order to keep a conventional green playable, many chemicals and fertilizers must be used. Artificial greens and tees also offer another advantage by allowing a longer playing season.

Charlie explained that when they closed their farm they wanted to use the land in a good way, and decided on the golf course, which has been under devel-

opment for the past three years. Charlie said his relatives from the Caughnawaga Golf Club were extremely helpful, and even helped design the course. At times his neighbours at Kanawaki helped out by lending equipment.

It's been a long road for the Pattons but Tewatohnni'saktha has been with them the whole way. Kanenton and his parents took Tewatohnni'saktha's small business training course, and accessed funding through the Kahnawake Youth Business Fund.

Tewatohnni'saktha also helped secure larger amounts of funding from Aboriginal Business Canada and other sources. Without such assistance it would have been very difficult to open their course. Tewatohnni'saktha has also

helped the Pattons hire summer students, and last winter helped hire people to work on the clubhouse, which used to be their barn.

With all the help that Tewatohnni'saktha has provided to Pattons Glen, the Patton family would definitely recommend Tewatohnni'saktha services to others. Charlie said that you have to be very patient, but in the end it will pay off. *



Charlie, Eileen, Kanenton and Tiohatehkwen Patton.



Chuck Barnett of Precision Audio Lab

Chuck Barnett is living his dream - he owns and operates his own recording studio. Precision Audio Lab has been located on the Old Malone Highway between Favors & Gifts and Marjorie's Restaurant since January 2002.

What does Precision Audio Lab do? Barnett explained the three basic areas he deals with - commercial audio production, digital audio

Restoring more than just music

restoration and audio for multimedia applications.

Commercial audio production involves putting in voices and sounds for both television and radio commercials. He doesn't produce commercials, but adds sound for his clients.

Digital audio restoration involves restoring sound files from other mediums, whether that be audio cassette, eight track, albums or reel-to-reel.

The process involves recording original audio into a computer, restoring and enhancing it, and then rerecording it onto a CD. One of the things Barnett would like to do is restore old recordings in Kanien'keha.

"There are all these reams of information," Barnett said, "and people should really think about restoring it."

The third aspect of his business is audio for multimedia applications, which involves applying sound to internet applications and educational

CD-ROMs. Barnett was enrolled in the Communications Studies program at Concordia University, and is just nine credits short of his Bachelor of Arts degree.

"It's not going to happen overnight, it takes time," Barnett said of starting his own business, "it was really hard and really rocky and I thought about quitting."

Throughout the early stages in the development of his business, Tewatohnni'saktha provided invaluable assistance, like access to a marketing budget which provides dollars for advertising, as well as the Youth Business Grant and Professional Services Fund, which enabled Barnett to hire a professional to fix his computer system after a major crash. He also used Tewatohnni'saktha to access a summer student employee. *

Business People's Forum

BUSINESS PEOPLES FORUM

Regular meetings are held on the last Wednesday of each month at the Eagle Eye Batting Cage. For more information, contact any member of the Small Business Services team of Tawatohnni'saktha at 638-4280.



Chris Deere
KAHONWES.COM

"Hearing other people's ideas and thought's about business, to gain experience and knowledge of other businesses. It would encourage other businesses. It's business helping business."

Tammy Beauvais
TAMMY BEAUVAIS DESIGNS

"For me, it's to share information. As business people, we need to support and encourage each other in order to go to the next level in business, whatever that may be in your business. If you're in business you have to network with other businesses to be successful."



WHAT ARE THE BENEFITS?

Forum Participants

- Joe Deom**
Joe Deom Associates
- Ronald "Frosty" Deere**
Frosty's
- Chris Deer**
Kahonwes.com
- Randy Cross**
Caboose Café
- Sharon Cross**
Digital Dreamcatchers
- Tammy Beauvais**
Tammy Beauvais Design
- Lionel Jacobs**
Native American Products
- Stuart Myiow**
Okwaho's
- Cathy Rice**
Kahnawake Community Consultation Service
- Mark Montour**
Golden Eagle Woodworks
- George Hill**
Mohawk Hills Golf Club
- Niioie:ren Patton**
Patton's Glen
- Kaniatari:io Gilbert**
Mohawk Council of Kahnawake
- Sandra McComber**
Thunder's Child
- Mark Jocks**
JEM Consulting

Mark Montour
GOLDEN EAGLE WOODWORKS

"You're kept aware of businesses in this community. There is quite a wide range of business development in the area. It brings together like-minded people. I think this group is instrumental in promoting the idea of "Shop Kahnawake". In running a business, or starting one, it is vital to know what's going on, day-to-day. It's common sense to keep yourself in contact and to network with other business people. The long-term results create more job opportunities - clearly a byproduct of business development. It's in the best interest of the community."



Lionel Jacobs
NORTH AMERICAN PRODUCTS

"It's more of sharing other business people's views and to help each other out. The more people and ideas - the better, and you get new and fresh ideas, a stronger Kahnawake economic base. If enough people get involved Kahnawake will benefit as a whole."



George Hill
MOHAWK HILLS GOLF & COUNTRY CLUB

"I find it provides necessary information on the other businesses in our community. We get to know and respect each other. It's a team effort and we get more experience in the business world. We will get to know what some of our problems will be. If other businesses have problems we can help them by sitting down together and talking."



Ronald "Frosty" Deere
FROSTY'S COMPUTERS

"It depends on a person's attitude. If you go with expectations to gain something and you don't after the first few meetings, you won't return. The long-term benefit is you can find out positive things that affect business. You only get out of it what you put into it. You eventually start to voice your concerns on what needs to be done in the community. As a group, maybe someone will listen. You can network online - you open your business up to the region, the province, and if you have enough product, to the world."



Steven Oserase Horne
DIRECTOR, E&T

Ohé:ton Í:rate Ratiio'tenhserí:sa'ks
Ronwatirihonnién:ni

Employment & Training E&T

I N V E S T I N G I N O U R P E O P L E

Sewakwekon Kahnawa'kehró:non. Investing in Businesses, Investing in Opportunities and Investing in People are the main pillars upon which Tawatohni'saktha is built. The Employment and Training (E&T) Division focuses on the latter: Investing in our People.

Within the community, the E&T Division of Tawatohni'saktha has become synonymous with vocational and adult education, investing significantly in these fields and supporting hundreds of community members in one fashion or another. These may have been through career counseling, assessments and development plans which have led to formal training and finally meaningful jobs.

In the past year E&T invested in over 800 Kahnawakehró:non through a variety of activities and measures, all of them focused on either improving skill levels for existing jobs or enabling them to enter or re-enter the workforce. E&T supported and helped create over 100 jobs in 2002-03.

The concept of Strategic Community Strategic Careers was developed and implemented during the 2002-03 fiscal year. The Kahnawake Literacy Certificate Program and NURSES are shining examples of how creative partnerships with other community organizations enable us to focus and promote training that will lead to employment and meet community needs and objectives. Surely these are examples of how investments today will pay dividends for generations to come.

Another successful community partnership was the Kahnawake Summer Student Employment Project. With the financial support of the Kahnawake Education Center and the Social Develop Unit of the Mohawk Council we significantly enhanced the KSSEP, whereby we coordinated and resourced 26 pri-

vate and 14 public entities to host 86 high school, CEGEP and University students who gained new work and life experience.

The past year presented the rare and pleasant task of planning our new facility which will replace the present Training Center (behind Kateri Hall). As we consolidate all of our facilities into the new Kahnawake Business Complex, we are preparing to double our computer and training capacity. This will be more effective in offering custom designed training programs to meet the needs of our labour force. Our staff and community look forward to the day that we move into our new home.

As we look for better ways to measure the success of our investments, initiatives and tools are being developed to provide better tracking of past and present clients and to measure the results of our investments. This will mean greater follow up to see how clients are succeeding in their respective career plans and this new information will allow us to understand our labour force with more precision.

Finally, the E&T Division participated and represented the human resource development interests of Kahnawake at the FNHRDCQ (First Nations Human Resource Development Commission of Quebec). This alliance is important to our community as it ensures information and financial support to meet our human resource development needs, now and in the future.

On behalf of E&T, I would like to affirm our commitment to working with key stakeholders in the coming year. We are confident that we will work productively with the business community, public organizations, and the existing and up-coming workforce, to continue to provide for ourselves and maintain the health and wealth of Kahnawake. Sken:nen. ✱

MANDATE

To help develop Kahnawake's human resources by providing effective labour market integration services to individuals, groups and businesses.

Support & Guidance

- Labour market information
- Professional resources
- Research & development

Training & Development

- Professional training
- General academic upgrading
- On-the-job-training

Employability

- Job creation initiative
- Self-employment assistance

Youth

- Kahnawake Youth Work Experience Program
- Kahnawake Summer Student Employment Program (KSSEP)

COMPUTER TRAINING ROOM FACILITIES USAGE

At the Training Center, one of our most valuable tools is our computer classroom. From introducing beginners to the basics, to upgrading skills of experienced users, the computer classroom provides a variety of instructional courses in Microsoft Office products as well as accounting and database management. One of the most rewarding aspects is watching individuals as they progress from our Beginner program and into the Intermediate and Advanced programs. We offer flexibility in our programs based on client needs. Based on client feedback, we will be offering one- or two-day training workshops to be interspersed among regular morning, afternoon and evening classes. We are eagerly anticipating our move into the new Business Complex where we will double the capacity of our computer classroom to 12 stations, enabling more training opportunities for a greater number of clients.



Petal McComber

Headed in a positive direction

Petal McComber wanted to continue her education since graduating high school in 1989. She consulted Tewatohnhi'saktha employment counselor Helen Watso, a step

McComber is grateful she took. At the time, McComber was working at Kanawaki Golf Club and Watso helped her upgrade her math and English skills and even helped her fill out her application to Concordia University, where she was accepted and is now majoring in Human Relations. She is planning a minor in Human Resource Management and is getting ready to start her third semester. She is very grateful for all the help that she received from Watso.

“She went above and beyond,” McComber said, “we’re lucky to have a place to go for help, to have Tewatohnhi'saktha help us in furthering and bettering ourselves.”

Tewatohnhi'saktha has even helped McComber get a part-time job at Kahnawake Survival School, where she will begin in September. When she completes university McComber would like to work with adolescents as a guidance counselor. She is also exploring social work, but would really like to work with teenagers.

She recommends Tewatohnhi'saktha services for assistance in furthering education and career. Her husband also consulted Watso to enroll in a welding course. Watso encouraged McComber not to give up and has continued to help her through university.

“I’m very grateful to Helen,” McComber said, “Using these services changed my life in a positive direction. And I owe a lot of it to Helen.” *



Gene Kanatase Montour
EMPLOYMENT COUNSELOR
Rotiio'tenion Shakotiriwawá:se



Helen Watso
EMPLOYMENT COUNSELOR
Rotiio'tenion Shakotiriwawá:se



Alana Sakakohe Atwin
EMPLOYMENT COUNSELOR
Ieriwaka'én:ions Ne Kaiotén:sera

Excelling in French Language

Sharon Moses-Deer is enrolled in the academic program at the Nova Career Center. This marks the first time the 36-year-old has been in school since high school more than 20 years ago. Moses-Deer has been living in the U.S. with her husband who recently retired from the U.S. Army. They have two children.

While living in the U.S., Moses-Deer worked as a dental assistant, but upon returning to Kahnawake in February 2002 she found she could not get a job nor licensed here because she didn't understand French. At



Sharon Moses-Deer

Tewatohnhi'saktha, Eugene Montour facilitated her enrollment at the Nova Career Center. She has now completed one school year and has excelled in French class.

She received help from her family and teachers and even received tutoring from her mother-in-law Margaret Deer. Her French improved so much that her teachers told her she no longer

required a tutor, and at an end-of-term party in May, Moses-Deer was presented with a Certificate of Recognition from the Nova Career Center for being an outstanding student in French. She was also presented with a French dictionary signed by the entire French department.

Moses-Deer has nothing but good things to say about Tewatohnhi'saktha. “They look forward to seeing people succeed in life,” she said.

Tewatohnhi'saktha provided Moses-Deer with funding to attend school, and counselors were always ready to deal with any questions she had. She is very happy with Tewatohnhi'saktha and would recommend other people use their services.

“I’ve been away for so long and they’ve helped me. It may be hard but don’t give up. It’s such a good feeling that you get when you do succeed,” Moses-Deer added. *



RODNEY HESTER
YOUTH EMPLOYMENT & TRAINING OFFICER
Ohén:ton Í:rate Ken'nithotién:sa
Tsi Nikaio'tenhsèrò:ten's
Ronwatirihonnién:ni



Herb Aterihiton Rice
TRAINING COORDINATOR
Ohén:ton Í:rate Ronteweiéhntsa
Shakoriwahseronnién:ni



Lori Stacey

A helping hand with Home Care

When Lori Stacey decided she was going back to school after ten years, she sought help from a counselor at Tewatohnni'saktha and in September 2001, she enrolled in the Home Care program at Riverside Park Technology Center in LaSalle.

She completed the course in June 2002 and has since been working at Kateri Memorial Hospital Center as a nurse's aid. Tewatohnni'saktha funded the

course and Stacey's uniforms for work. Counselor Eugene Montour was always interested in Stacey's progress. "Gene was always there for me," Stacey said, "I called him once a week."

Because of the help she has received from Tewatohnni'saktha, Stacey would definitely advise others to see a counselor for help and advice. She enjoyed the time and interest Tewatohnni'saktha's staff showed her and said Montour was always interested in her point of view. She is considering going back to school in the future, but decided that she will continue working for now.

"They were really a big help," Stacey said, "Gene was very supportive of me." *

New start at Kahnawake Survival School

Linda Cross is working as the Teacher Resource Center Librarian at the Kahnawake Survival School, made possible through assistance she received from Tewatohnni'saktha. Cross first visited Helen Watso, one of Tewatohnni'saktha's employment counselors, in 1998, and was referred to her first computer course.

Since then, she has completed an office technologies course in the Adult Education program in Chateaugay, and while taking this course, she completed a two-week stage at KSS. She enjoyed her time there and when a position became available she applied, and has now been working at KSS for the past year, where she is very happy with her job.

Her job requires her to assist the teachers in the Resource Center Library which she says keeps her very busy. "Helen was very helpful with me," Cross said, "we still keep in close contact."

Throughout her training, Tewatohnni'saktha helped out financially, as well as with resume writing, interview techniques and job search. Cross said Watso even helped her track down school transcripts from the United States in order to get into the office technologies course.

"Tewatohnni'saktha was very supportive both financially and personally," she said. *



Linda Cross

KAHNAWAKE KANIEN'KÉHA LITERACY CERTIFICATE PROGRAM

In response to the critical shortage of Kanien'keha facilitators in the community, Tewatohnni'saktha's Employment and Training Division participated in a working group to design, develop and implement the Kahnawake Kanien'keha Literacy Certificate Program. This 41-week program included courses modified from McGill's current Literacy Certificate Program to contain Kanien'keha content. Students spent approximately 2/3 of their time in the program in their classroom at the United Church Hall with their teachers, and the remainder spent working directly with children and their Kanien'keha teachers in classrooms at Kateri, Karonhianonha, Karihwanoron, Indian Way and Survival School. Twenty-four students completed the program in June 2003.

NURSES PROJECT

Employment and Training participated in the design and implementation of the NURSES Project to respond to a shortage of nurses in Kahnawake and abroad - 18 students participated in a preparatory year to complete several CEGEP level courses and Nursing program prerequisites simultaneously - one student joined the group at the outset of the second semester. A total of 14 students completed the program, 13 have applied to a Nursing program for the 2003-04 academic year. As of September 2003, E&T will contribute enhanced allowances for 22 community members enrolled in a Nursing program. It is hoped these students, and others who may consider Nursing, will work in and enable Kahnawake to be a leader in providing essential health care services to its community members.

2002



86 EMPLOYED THROUGH THE *Kahnawake Summer Student Employment Program*

HIGH SCHOOL

111 Registered **33 Employed**
34% employment rate
32% of the budget

ADULT EDUCATION

13 Registered **8 Employed**
62% employment rate
8% of the budget

CEGEP & UNIVERSITY

48 Registered **40 Employed**
83% employment rate
60% of the budget

OVERALL 50% SUCCESS RATE

172 Students Registered **86 Students Employed**

FUNDING PARTNERS

- Kahnawake Education Center (KEC)
- Social Development Unit of the MCK
- Tewatohnni'saktha Employment & Training

SELECTION CRITERIA

- Quality of experience for student
- Good for economic development of community
- Services the social needs of community
- Innovative career opportunity

PRIVATE SECTOR STATISTICS

26 private businesses participated

31 positions created
15 positions designated for post-secondary students
5 positions designated for adult education students
11 positions designated for high school students
35% of the budget

PUBLIC SECTOR STATISTICS

14 public organizations participated

55 positions created
25 positions designated for post-secondary students
3 positions designated for adult education students
27 positions designated for high school students
65% of the budget



Kahnawake Post-Secondary Part-Time Employment Program

A new part-time employment program and creative spin-off of KSSEP was developed for aspiring post-secondary students - a cooperative effort between the Social Development Unit of MCK and KEC. From seven proposals submitted, four projects within the private and public sector were created.

Developed in response to suggestions and recommendations, the program encourages high achievement for students enrolled in a full-time, post-secondary program and provides career-related work experience without being detrimental to their studies.

As a pilot project that ran through the January to May 2003 academic semester, eligible students were employed to a maximum of 20 hours per week for a ten-week period. Future administration of this program is contingent upon analysis of the final report and available funding. *

AUDITOR'S REPORT

*To the Directors of
Tewatohnni'saktha*

We have audited the balance sheet of **Tewatohnni'saktha** as at March 31, 2003 and the statements of revenues and expenditures and unappropriated and appropriated fund balances and capital assets fund balance for the year then ended. These financial statements are the responsibility of the organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the organization as at March 31, 2003 and the results of its operations for the year then ended in accordance with Canadian generally accepted accounting principles.

Lippman Leebosh April

Chartered Accountants

Montreal, Quebec
June 6, 2003

Tewatohnhi'saktha

Balance Sheet

At March 31	2003	2002
	\$	\$
Assets		
<i>Current assets</i>		
Cash	914,822	1,671,421
Term deposits	1,691,528	2,299,687
Contributions and accounts receivable	379,867	81,498
Prepaid expenses	128,175	55,858
	3,114,392	4,108,464
Loans receivable [note 3]	245,153	156,895
Net investment in leases [note 4]	76,038	113,937
Net investment in Business Complex [note 12]	398,261	-
Capital assets [note 5]	139,884	26,811
	3,973,728	4,406,107
Liabilities		
<i>Current liabilities</i>		
Accounts payable and accrued liabilities	405,010	142,588
Deferred revenue [note 6]	175,517	97,197
	580,527	239,785
Fund balances		
Appropriated fund	2,775,715	3,765,825
Unappropriated fund	3,303	259,749
Capital assets fund	614,183	140,748
	3,393,201	4,166,322
	3,973,728	4,406,107

Approved on behalf of the board:

 Grand Chief
 Director
 Director

Tewatohnhi'saktha

Statement of Revenues and Expenditures and Unappropriated

Year ended March 31, 2003

Description	Appropriated Fund Balance March 31, 2002 \$	Unappropriated Fund Balance March 31, 2002 \$
Employment and Training		
CRF	212,778	-
EIF	-	-
CRF (Youth)	29,040	-
CRF (Disabilities)	11,670	-
Youth Work Experience Initiative	-	-
FNEC, MCK and other	-	-
	253,488	-
Administration	-	259,749
Economic development		
KEDC II - QKR	921,158	-
KEDC	153,714	-
	1,074,872	-
Resource development		
KHRDG	96,173	-
Project development	599,403	-
Small business services	258,080	-
Business Loan Fund Ltd.		
Business Loan Fund	1,101,522	-
Youth Business Fund	345,600	-
NACCA Activities Fund	36,687	-
	1,483,809	-
Sub-Total	3,765,825	259,749
Less: Internal invoicing	-	-
	3,765,825	259,749

and Appropriated Fund Balances.

Revenues \$	Expenditures \$	Surplus (Deficit) \$	Appropriated Fund Balance March 31, 2003 \$	Unappropriated Fund Balance March 31, 2003 \$
1,181,148	1,610,922	(429,774)	(216,996)	-
518,057	518,057	-	-	-
164,235	167,419	(3,184)	25,856	-
20,640	12,360	8,280	19,950	-
92,956	92,956	-	-	-
225,494	194,930	30,564	30,564	-
2,202,530	2,596,644	(394,114)	(140,626)	-
898,770	765,216	133,554	390,000	3,303
(143,286)	202,336	(345,622)	575,536	-
105,934	234,957	(129,023)	24,691	-
(37,352)	437,293	(474,645)	600,227	-
7,688	103,861	(96,173)	-	-
(130,350)	255,020	(385,370)	214,033	-
840,846	854,079	(13,233)	244,847	-
105,331	93,478	11,853	1,113,375	-
14,102	56,905	(42,803)	302,797	-
137,318	122,943	14,375	51,062	-
256,751	273,326	(16,575)	1,467,234	-
4,038,883	5,285,439	(1,246,556)	2,775,715	3,303
(958,393)	(958,393)	-	-	-
3,080,490	4,327,046	(1,246,556)	2,775,715	3,303

Tewatohnni'saktha

Notes to the Financial Statements

March 31, 2003

1. Organization

Established in 1999, Tewatohnhisaktha is the economic development commission of Kahnawake. It was created by legislation from the Mohawk Council of Kahnawake with a mandate to create jobs, wealth and self-sufficiency by focusing new and existing resources, both human and financial, on an integrated approach to business development and human resource investment.

2. Summary of significant accounting policies

Amortization of capital assets: Amortization is provided for over the estimated useful lives of the related assets at the following rates and methods:

Computers	-33.3% diminishing balance
Furniture and fixtures	-20% diminishing balance
Leasehold improvements	-20% straight-line

Net investment in Business Complex: This represents the construction of the Business Complex. No amortization has been taken during the construction phase.

Capital assets fund: This fund is comprised of capital assets, net investment in leases and net investment in Business Complex.

Amortization of net investment in leases: Amortization is provided for over the term of the leases equivalent to the interest revenue recognized during the year.

3. Loans receivable	2003 \$	2002 \$
Loans receivable issued by Tewatohnni'saktha Business Loan Fund Ltd., bearing interest at rates ranging from 8.5% to 11% per annum, maturing between one to ten years	245,153	156,895

4. Net investment in leases	2003 \$	2002 \$
Net investment in leases, repayable in blended monthly instalments of \$3,727 including interest at 7%, maturing in November 2004, secured by construction equipment	76,038	113,937

5. Capital assets	Cost \$	Accumulated Amortization \$	2003 Net \$	2002 Net
Vacant land	70,000	-	70,000	-
Computers	113,067	55,311	57,756	15,798
Furniture and fixtures	9,396	940	8,456	-
Leasehold improvements	36,707	33,035	3,672	11,013
	229,170	89,286	139,884	26,811

Notes to the Financial Statements *continued*

6. Deferred revenue

Deferred revenue consists of government contributions and other revenues which the organization did not expend during the year. The total unexpended revenues relate to the following programs and expenses:

	2003	2002
	\$	\$
Loan Guarantee Fund - Aboriginal Business Canada	4,677	-
Aboriginal Business Canada - Business Complex	170,840	-
Consulting fees		25,000
Advertising and promotion	-	3,000
Acquisition of fixed assets	-	5,000
Employee assistance program	-	2,000
Capacity building	-	37,197
Communications website		25,000
	175,517	97,197

7. Lease commitment

The organization has entered into long-term leases for periods ending up to March 31, 2010. The minimum annual rents will be established at the end of each fiscal period and will be determined by the landlords. The minimum annual rents for fiscal 2003 will be \$48,507.

8. Related party transactions

During the year, rent of \$18,460 (2002 - \$18,460) was paid to the Services Complex. The organizations are related by virtue of common management.

9. Financial instruments

The organization has available a bank line of credit of \$100,000.

10. Statement of cash flows

A statement of cash flows has not been prepared as it would not provide any additional significant information.

11. Contingent liabilities

The corporation has guaranteed the Caisse Populaire Kahnawake for a portion of approved bank borrowings to a maximum of \$534,747 for native entrepreneurs under the loan guarantee program. As at March 31, 2003, the total indebtedness guaranteed amounted to \$405,902.

12. Commitment

The organization has commenced construction of a 30,000 square foot commercial Business Complex which is scheduled for completion in October 2003. It is being financed by federal government grants of \$1,750,000, a mortgage of up to \$2,860,000 and an equity contribution of \$1,250,000.
