



Our Vision ~ "Self reliant Aboriginal people thriving in diverse economies"

## 13th Annual Toronto Gala Dinner

– February 15, 2011

Four Seasons Hotel Toronto

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The Canadian Council for Aboriginal Business (CCAB) hosted its 13th Annual Gala Dinner on Tuesday, February 15, 2011 at the Four Seasons Hotel Toronto. At the dinner, the CCAB recognized the newest laureates inducted into the Aboriginal Business Hall of Fame, these were: Dr. Ruth Williams, CEO, All Nations Trust Company and Chief Clarence Louie, Osoyoos Indian Band.

The Aboriginal Business Hall of Fame recognizes Aboriginal persons whose business leadership and commitment to community and capacity building has made a substantive contribution to the economic and social well-being of Aboriginal people.

The inductees were honored at the gala dinner with Canada's most influential business and political leaders. The evening's entertainment was provided by Juno award winning singer-songwriter, Chantal Kreviazuk.

"The nominees demonstrate success in business and a commitment to their communities," said Jack MacDonald, chair of the selection committee "For example, Ruth Williams has overseen the provision of over 1,300 loans to Aboriginal people in B.C. and an increase in ANTCO value from \$339,000 to \$15.7MM to-date; she has also played a leadership role in the formation of 8 non-profit organizations while in her role at ANTCO."

ABOUT CCAB: The Canadian Council for Aboriginal Business (CCAB) was founded in 1984 by a small group of visionary business and community leaders. CCAB

is committed to the full participation of Aboriginal people in Canada's economy. A national non-profit organization, CCAB offers knowledge, resources, and programs to both mainstream and Aboriginal owned companies that foster economic opportunities for Aboriginal people and businesses across Canada.



Chief Clarence Louie and Ruth Williams accept their award.

The staff and board of All Nations Trust Company would like to thank George Casimir for his contribution to the Board of Directors. We appreciate his 9 years of combined service and wish him all the best.



# Pathways to Technology

Project Update

March 2011

The Pathways to Technology ("PTT") project team is pleased to provide this update on recent progress, and a look ahead to the coming months, as we continue to work toward ensuring high speed Internet connectivity for all First Nations in BC.

We reported in our last update that in early 2010 the Iskut band office and school were among the first locations to be connected under the Pathways project, through a contract with Northwestel. Service then rolled out to all residents in April 2010. We are pleased to update that this same DSL service was extended to Dease Lake in July 2010. We expect to reach all Telegraph Creek residents by fall 2011. Community Health Centres in Iskut and Telegraph Creek will receive enhanced connectivity, also courtesy of Northwestel, at this time.

The PTT project team has been working with Blueberry River First Nation and the Peace River Internet Society since September 2010 and can now report that Blueberry residents, businesses, school and administration have access to high speed Internet. Currently there are 12 homes enjoying this new service.

High speed Internet service comes to the community of Doig River in May 2011! Doig River will become the first community to be connected under a broad contract with TELUS and plans are underway for a celebration of this milestone with the community. Stay tuned to our project website for more information on the specific date of this community event.

Other communities that we are currently working on include Canim Lake, Homalko, Whispering Pines, Alexandria, Mount Currie, Pavillion, Williams Lake and Ashcroft. We are hopeful that the majority of these communities will be online by the end of this year. More communities will be added throughout the year as our community engagement work progresses. We look forward to providing more details as work orders are confirmed and the trucks begin to roll.

The Pathways project is pleased to announce also that it has provided financial assistance to significantly expand the scope of a major project underway by Carrier-Sekani Family Services. The CSFS initiative will establish and operate a telehealth Wide Area Network (WAN) which will connect the CSFS offices and six on-reserve health centres. The expanded project scope now includes community connections for Saikuz First Nation, Nadleh First Nation, Stelat'en First Nation, Wetsuwet'en First Nation, Takla First Nation and Yekooche First Nation. The CSFS health network will be complete by the end of March, while the community connections work will extend through the summer of 2011.

An Internet connection was established in the community of Tache in February, which provides high speed Internet service to four key community locations. As we continue through our process the project will circle back and extend the Internet service to the additional band operated entities as well as residents. In the meantime we look forward to hearing positive reports from Tache regarding the new broadband service.

The First Nations Technology Council continues to expand its capacity building program as part of the Pathways Project. Watch for updates from FNTC in our PTT newsletter Connectivity.

One more piece of good news. We are pleased to announce that in April INAC will release \$1.6 million to ANTCO to enhance First Nations connectivity. This is the first round of funding from the \$8 million awarded to the Pathways project from the First Nations Infrastructure Fund (FNIF).

Finally, we encourage all those interested in following this important work to visit the project website at [www.pathwaystotechnology.ca](http://www.pathwaystotechnology.ca) for frequent updates, and sign up to receive Connectivity, the project's electronic newsletter. The inaugural issue will be released in mid-April and will be distributed to a wide group which includes all First Nations in BC, many government and non-governmental agencies, and of course all those on the subscribers list.

## Shuswap Nation Tribal Council's New Building



Adams Lake Councilors Charlie Andrew and Karen Everard answer questions about Secwepemc life from Open House visitor Diane James.



Last December 3rd, Tribal Spokesperson Kukpi7 Wayne Christian, along with Chiefs Nelson Leon (Adams Lake IB) and Terry Porter (Bonaparte IB) officially opened the new Shuswap Nation Tribal Council building. Joining the Chiefs are: Kelly Connor, Doreen Johnson, Tina Matthew-Collen and Corina James (SNTC); Joanne Brown (TRU Aboriginal Education Centre); and Bernadine Edwards, Colleen LeBourdais and June Kelly (Qwemtsin Health Society).



# FIRST NATIONS MARKET HOUSING FUND

## SUPPORTING INVESTMENT IN COMMUNITIES

**The First Nations Market Housing Fund** (the Fund) is the first national fund created to support financing arrangements for housing on reserve and settlement lands where appropriate, while respecting the communal ownership of reserve land. Building on the expertise and success of innovative First Nation communities and financial institutions, the Fund's Credit Enhancement Facility is a new approach to expand market-based housing on reserve by providing easier access to homeownership, rental and renovation loans in First Nation communities.

The Fund also has a Capacity Development Program which provides funding for First Nation communities that meet or are close to meeting the Fund's criteria for the Credit Enhancement Facility. Funding is focussed on creating the capacity in First Nation communities to support the administration of market-based housing programs.

The Fund builds on the work of the Assembly of First Nations and the successes of innovative communities in order to bring more market-based housing to First Nations in a manner that respects reserve lands are communally owned.

The Fund has established a Credit Enhancement Facility. This is helping individuals on-reserve and on settlement lands where appropriate, to obtain loans, where their First Nation meets certain criteria, such as a demonstrated ability to manage their finances, loans and housing.

Once the Fund qualifies a First Nation, the First Nation will make an arrangement with a lender or lenders to allow its members to obtain housing loans. Currently in BC there are four lenders participating: BMO, Peace Hills Trust, VanCity Savings Credit Union and Envision Credit Union.

Once the First Nation has made the arrangement with the lender or lenders, members of that First Nation are able to apply for a housing loan, in a similar way

households do off-reserve, with similar lending terms and conditions. Lenders will review the value of the house, the borrower's income and the borrower's ability to repay a loan when their other expenses are considered. Assuming the borrower meets the lender's criteria, he or she would be approved for a loan. The First Nation will guarantee the members' housing loans.

A First Nation who intends to move or expand market-based housing and who applies to the First Nations Market Housing Fund may be eligible for the Capacity Development Program. Capacity development at the Fund supports the provision of training, advice and coaching which focuses on developing market based housing capacity for qualified First Nations and members of these communities. The delivery of the capacity development activities is completed by external contractors.

The capacity development services focus on the three pillars of the Access Criteria, that is, Financial Management, Governance, and Community Commitment. The services include support in areas such as planning, developing and operationalizing institutional structures, legislative and regulatory regimes, policies and programs and other related elements including housing policies, systems, and planning; financial management policies, systems, and practices; and compliance with building codes. The Fund also supports the development of First Nation housing staff through accredited programs for housing managers, building officers, financial officers, and land managers, among others. Capacity development is also available for the creation and delivery of educational sessions for home ownership, rental, or other forms of tenure (through workshops, seminars, communications collateral, etc.) which will highlight market-based housing opportunities and techniques that teach members, including Chief and Council,

about all aspects of market-based housing including personal finance, budgeting and home maintenance.

The Fund's Capacity Development Program is participatory in nature in that the Fund works with the First Nation to create and agree upon a Capacity Development Plan. The objectives of these plans are specifically directed towards a community's attainment and/or improvement of its standing in relation to one or more of the Fund's access criteria. Supportive of this approach, the Fund provides guidance in the choice of services and providers which are available depending on the type of capacity development needed.

### Successes to date

41 communities have chosen to work with the Fund since we opened our doors in May 2008. Thirteen First Nations have been approved by the Fund for Credit Enhancement and Capacity Development and a further thirteen communities have been approved for Capacity Development funding as they work toward qualifying for the backing of loans. An additional fifteen applications are under review with several more expected shortly.

Participating communities in BC include Tk'emlups Indian Band, Seabird Island and St. Mary's.

For additional information about how to assess your community's readiness to participate in this exciting approach to market-based housing, please contact us:

**First Nations Market Housing Fund**  
1420 Blair Place, Suite 510  
Ottawa, Ontario  
K1J 9L8

Reception/Main number: 1-866-582-2808  
Fax: 613-740-9932

General inquiries can also be emailed to:  
[info@fnmhf.ca](mailto:info@fnmhf.ca)

## Spotlight on our New Board Member

**Stacie Coutlee** is a member of the Upper Nicola Indian Band and long time Shareholder of ANTCO. Two decades ago, Stacie shared the common vision of ANTCO's original Shareholders, that the need for an Aboriginal owned financial institution would be integral in the success of economic development in our communities. Stacie's involvement with ANTCO began in 1990 where she held three positions, including

Secretary/Receptionist, Securities Clerk and Business Loans Officer.

After 16 years, she left ANTCO and began working with the Community Future Development Corporation of the Central Interior First Nations (CFDC of CIFN). There, she was able to apply her finance and lending skills by delivering their loan programs and business workshops. After 3 years



(2006-2009), her position with CFDC of CIFN ended. Immediately thereafter, she joined the Business Development Department (BDD) of the Tk'emlúps Indian Band (TIB). She started out as the Executive Assistant and within a year taken on the role of the Economic Development Specialist. With her years of lending and economic development experience, she is able to assist in the development and implementation of the TIB BDD's strategic plan.

In October 2010 (AGM), Stacie became an elected Board member for a two year term. Stacie is looking forward to recommencing her work with ANTCO and to be part of a team of individuals that pursues wealth in the nations.

## Shareholders

### Shares for Sale

| Shareholder     | Phone Number | # of Shares |
|-----------------|--------------|-------------|
| Wayne Terbasket | 250-499-0814 | 900         |
| Joanie Allison  | 250-499-5109 | 1040        |

### Shareholders Address Changes

The following is a list of Shareholders who have not advised of an address change.

Renee Swinford ITF Eric Swinford  
Beverly O'Neil  
Chad Paul ITF Westbank First Nation  
Lauren Terbasket  
Shila Bonneau  
JJ Jeffrey  
Margaret Ferris  
Robert Dennis Jr.  
Two Rivers Metis Association  
Shuswap Okanagan Metis Association

To update your contact information please contact Dianne at the office or by email at [dianneo@antco.bc.ca](mailto:dianneo@antco.bc.ca)

