

COWESSES MICRO-BUSINESS APPLICATION GUIDE

PROGRAM OVERVIEW

The Cowessess Micro-Business grant is funding obtained through Canada's Indigenous Community Business Fund. Funding has been predetermined by Canada and allocated to each First Nation community to provide funds to Indigenous owned businesses that do not qualify for other Government of Canada relief measures.

The fund supports the operation of micro-businesses, as well as costs to support the adaptation, planning and reopening of the businesses. It is intended to relieve financial pressure and allow these micro-businesses to strengthen operations and support their viability during the pandemic, and through the upcoming recovery period.

Successful applicants who meet the program criteria outlined below, may be eligible for up to 75% of pre COVID-19 sales to a maximum of \$5,000.00 per business depending on the impact COVID-19 has had on your business operations. Adjudication of proposals will be based on demonstrated need, impact, and eligibility. Level of funding awarded per business will be contingent on the number of applications received. The adjudication committee will be comprised of four non-political management team members from Cowessess administration office.

The Cowessess Micro-Business grant is a one-time program, it will not be offered in subsequent fiscal years, so please ensure you get your applications in by the deadline.

DEADLINE / SUBMISSION CRITERIA

Program released: February 1, 2022

Completed applications due by: February 28, 2022 at 12:00 CST

Applications received after this date will not be considered.

Submit applications to: micro.business@cowessessfn.com or drop off hard copies to Cowessess Admin office or Cowessess Urban Office by the application due date.

Attn: Micro Business Grant

Application review process: March 1 – March 25, 2022

Applicants will receive notification by: March 28, 2022

Any questions or queries please contact Jennifer Pelletier, Nation Navigator at micro.business@cowessessfn.com or call 1-639-205-7811.

ELIGIBILITY

Your business must meet all of the following eligibility requirements:

- Must be owned and operated by a Cowessess First Nation citizen (proof of citizenship required).
- Be a small business, home based business or family run business.
- Be located in Canada.
- Have fewer than 5 employees.
- Has incurred a negative financial impact due to COVID-19 .
- Been in operation prior to January 1, 2020. Verification of Sales for 2019, 2020 and 2021 will be required.
- Must be in good financial standing with Cowessess First Nation. In the event the eligible recipient is in arrears with Cowessess First Nation, successful funding will first go to pay arrears and excess funds will be received by the recipient.
- Has been solvent, financially viable, and not declared bankrupt prior to the economic disruptions associated with COVID-19.
- Currently operates as a for profit business and expects to continue operations over the coming months.

TYPES OF BUSINESSES THAT QUALIFY

- Beaders, jewellers, seamstress, artists.
- Catering, food concessions, food processing.
- Contractors (plumbing, construction, electrical, fencing, landscaping, welding, etc).
- Consultants (business, health, IT, energy, etc).
- Service providers (automotive, health and beauty, agriculture) .
- Photographers, IT support services, media production.
- Outfitter, guides, tour operators.

Others are invited to apply through this grant as well.

COWESSES MICRO-BUSINESS APPLICATION FORM

Name

Business Name

Status Number

Address

Street Address

City

Province

Postal Code

PO Box

Contact Information

Email address

Phone number

Location of Business Operation

What category does your business fall into?

Micro Business (1-2 employees)

Small Business (less than 5 employees)

Did your business access any other Government of Canada relief measures?

Saskatchewan Indian Equity Foundation (SIEF) Indigenous
Business Stabilization Program

Yes

No

Canada Emergency Business Account (CEBA)

Yes

No

Other, please list all: _____

Describe your business in detail.

Nature of goods and services sold: _____

Is your business currently operating? Yes No

If no, why? _____

How long has your business been operating? _____

Is this business your primary source of income? Yes No

If no, please indicate all other sources of income: _____

What inspired you to start this business?

How did COVID-19 impact your business?

(Please be specific in terms of loss of revenue, employee challenges, clientele, event closures, etc.)

Did your business declare bankruptcy *prior* to the economic disruptions associated with COVID-19?

Yes No

Did your business declare bankruptcy *as a result* of the economic disruptions associated with COVID-19?

Yes No

Please comment on how receiving this funding would benefit your business.

Please fill out the form below.

Monthly Sales / Revenue			
	Please record your business's Actual 2019 Sales (Pre-Covid)	Please record your business's Actual 2020 Sales (During Covid)	Please record your business's Actual 2021 Sales (During Covid)
Jan			
Feb			
Mar			
Apr			
May			
June			
July			
Aug			
Sept			
Oct			
Nov			
Dec			
Total			

The adjudication committee reserves the right to request additional information to substantiate the level of annual sales noted above.

Supporting Documents Required

Please submit the following verification of income. The preferred format is a scanned PDF of each of the following sales verifications attached to your application. However, pictures, hard copies or email references will also be accepted.

Check	Please submit verification of income for each of the required years
	<p>2019 – Verification of Sales</p> <p>Invoices / receipts dated prior to January 1, 2020 demonstrating 1 month of sales.</p> <p>or</p> <p>Customer reference to confirm services received prior to January 1, 2020 and the value of services.</p> <p>or</p> <p>2019 Business Financial Statements or T4 Summary if it demonstrates your Micro Business Earnings.</p>
	<p>2020 – Verification of Sales</p> <p>Invoices / receipts dated prior to January 1, 2021 demonstrating 1 month of sales.</p> <p>or</p> <p>Customer reference to confirm services received prior to January 1, 2021 and the value of services.</p> <p>or</p> <p>2020 Business Financial Statements or T4 Summary if it demonstrates your Micro Business Earnings.</p>
	<p>2021 – Verification of Sales</p> <p>Invoices / receipts dated prior to January 1, 2022 demonstrating 1 month of sales.</p> <p>or</p> <p>Customer reference to confirm services received prior to January 1, 2022 and the value of services.</p> <p>or</p> <p>2021 Business Financial Statements or T4 Summary if it demonstrates your Micro Business Earnings.</p>

Attestation

I _____, owner of _____ attest that all information disclosed in this application is true and accurate. I am not withholding information or providing any misleading information. I understand that in the event any information provided in this application is deemed false or inaccurate that Cowessess First Nation reserves the right to deny or withdraw funding approval.

Name

Signature

Date