



UNAMA'KI ECONOMIC LEAKAGE STUDY PHASE 2 FINAL REPORT

NOVEMBER
8, 2011



Aboriginal Affairs and
Northern Development Canada

Affaires autochtones et
Développement du Nord Canada



Economic and Rural Development and Tourism

BUSINESS
DEVELOPMENT
CENTRE



SOBEY SCHOOL
OF BUSINESS
at SAINT MARY'S UNIVERSITY

**THE FULL UNAMA'KI LEAKAGE STUDY IS AVAILABLE ON REQUEST FROM THE
UNAMA'KI ECONOMIC BENEFITS OFFICE**

201 Churchill Drive
Membertou Business Centre
Membertou, Nova Scotia
Canada, B1S 0H1

Tel: 902-562-4700
Toll Free: 877-562-9480
Fax: 902-562-2068



DISCLAIMER

This progress report for the Second Phase of the Unama'ki Economic Leakage Study has been prepared in conjunction with the Unama'ki Economic Benefits Office on a best-effort basis and reflects the conditions prevailing at the time of the analysis completed on September 30, 2011.

The analysis, details, projections, recommendations, and conclusions contained in this report are, to some degree, based on opinions and assumptions that are subject to variation depending upon evolving events. Therefore, we cannot represent them as results that will necessarily be achieved but only as those that could be attained provided that the opinions and assumptions relied upon remain valid.

SAINT MARY'S UNIVERSITY BUSINESS DEVELOPMENT CENTRE

SEPTEMBER 30, 2011

UPDATED DECEMBER 20, 2011

REPORT SUMMARY

The purpose of the Unama'ki Economic Benefits Office (UEBO) is to continue to support, promote and identify economic and employment opportunities for members of the Unama'ki communities. A continued challenge that the UEBO faces in achieving this purpose is through the leakage of economic dollars, opportunities and employment ventures. Due to this economic leakage, much desired revenue and opportunities are filtering away from Cape Breton and into the pockets of other companies that may or may not be local and may or may not be First Nation owned.

In 2010, the Benefits Office contracted Saint Mary's University Business Development Centre to complete an Economic Leakage Study which aimed to identify the leakage of dollars that are being spent on goods and services by the five (5) Unama'ki Bands, First Nation Organizations, privately owned Aboriginal businesses and individual households located in Unama'ki. As a result of the study, UEBO is exploring a number of the recommended next steps. One of the recommended next steps was the expansion of identifying the amount of household spending. In the original study, the spending habits of community members were completed at a macro level. Therefore, the aim of this new leakage study (Phase 2) is to complete a more extensive study, involving individual household interviews, to identify, at a higher degree of accuracy¹, how and where household dollars are being spent. This will assist in further determining potential business opportunities, training and business development.

The Saint Mary's University Business Development Centre (SMUBDC), in partnership with the UEBO and 18 Unama'ki community members have been working to identify the estimated spending patterns of the Unama'ki community members.

¹ The 2010 Leakage study utilized secondary data from the 2006 Canadian Census (Statistics Canada Community Profile)

Community members who were part of the SMUBDC team included: Ben Marshall, Keenan Bernard, Griffin Paul, Trevor Basque, Vickie Price, Beverly Bernard, Adrienne Googoo, April Rose Julian, Alaina Lynn Jeddore, Kerri Ann Sylliboy, Gisele Stevens, Tekakwitha Stevens, Eileen Paul, Tracy Simon, Zoe Nicholas, Rose Nicholas, Ellery Levesque and Bernadette Michael.²

In addition, the UEBO wanted to gather additional financial data which was not provided at the time of the initial study.³ With this information gathered, it is the desire of the Unama'ki Economic Benefits Office to identify further potential opportunities for Unama'ki Communities and Businesses to become involved in and take advantage of.

The initial 2010 leakage study uncovered that approximately **\$43 Million** dollars were spent, per year, by the five (5) Unama'ki Bands⁴ with an additional **\$29 Million** spent by the then 1,500⁵ Unama'ki households. With this follow-up study complete, the research indicates that the five (5) Unama'ki Bands have even higher spending power, with the Bands spending approximately **\$51 Million**⁶ dollars per year⁷ (with **\$34 Million** in the top ten (10) categories in Figure 1) and the 1,786⁸ Unama'ki households having an approximate **\$56.1 Million**⁹ (with **\$39 Million** in the top ten (10) categories in Figure 4) in spending dollars. Therefore the new estimated total spending power is **\$107,049,976** for the five (5) Unama'ki Bands and households combined.

² Seven (7) Team members were hired to deliver household information sheets (Ben Marshall, Keenan Bernard, Griffin Paul, Trevor Basque, Beverly Bernard, Adrienne Googoo and Vickie Price) and 12 for completing household surveys (April Rose Julian, Alaina Lynn Jeddore, Kerri Ann Sylliboy, Gisele Stevens, Tekakwitha Stevens, Eileen Paul, Tracy Simon, Zoe Nicholas, Rose Nicholas, and Ellery Levesque, Bernadette Michael and Vickie Price)

³ Some departments were omitted (Example Eskasoni Department of Education), categories omitted (such as education and training) and some departments only provided estimates, not detail

⁴ Estimates included in the \$43 million is lower than the actual as not all information was provided in detail, some departments were omitted (Example Eskasoni Department of Education), categories omitted (such as education and training) and some departments only provided estimates, not detail

⁵ Statistics Canada 2006 Community Profiles

⁶ The total expenditure is **\$50,994,169**

⁷ Estimates included in the \$51 million is lower than the actual as some information provided were estimates and education and training dollars were not provided from We'koqma'q, however the Eskasoni Department of Education has provided information for the updated leakage study

⁸ This is up from the approximate **1,500** households in the 2010 Leakage Study, which was based on Statistics Canada 2006 Community Profiles and the new **1,786** number has been provided by the Bands for the number of households in the communities now

⁹ The exact total is \$56,055,595

BAND EXPENDITURES AND LEAKAGE

Additional information from each of the five (5) Unama'ki Bands was gathered. Based on the updated financial information received, Figure 1 provides an updated overview of the top ten (10) expenditures, by dollar value.

FIGURE 1: TOP 10 COMBINED ESTIMATED ANNUAL BAND EXPENDITURES¹⁰

CATEGORY	ESTIMATED ANNUAL EXPENDITURES	PERCENTAGE TOTAL SPEND ON THE TOP 10 ¹¹	PERCENTAGE TOTAL SPEND (\$50,994,169) ¹²
Construction Services	\$9,816,115	29%	19%
Food and Grocery	\$5,606,341	16%	10%
Financial Services	\$4,150,092	12%	8%
Fuel	\$3,916,944	11%	7%
Training/Education	\$3,700,323	10%	7%
Construction Materials	\$2,393,459	7%	5%
Power	\$1,767,729	5%	3%
Consultant Services	\$1,236,296	4%	2%
Office Supplies	\$952,341	3%	2%
Oil	\$880,700	3%	1%
TOTALS	\$34,420,340¹³	100%	64%¹⁴

The new top ten (10) amount total in the follow-up study has increased twelve percent (**12%**) from the **\$30 Million** which was reported in the 2010 Leakage Study. In addition, the grand expenditure total for the five (5) Unama'ki communities increased approximately nineteen percent (**19%**) from **\$43 Million** to approximately **\$51 Million**. This increase can be attributed to the additional information gathered from each of the five (5) Bands.

¹⁰ Although government related expenditures were in the top ten (10) combined estimated annual expenditures, taxes were excluded as it does not represent a supplier or service category.

¹¹ The Percentages are based on the amount spent in conjunction with the total spent in the top 10 areas highlighted in Figure 1

¹² The Percentages are based on the total expenditure amounts of **\$50,994,169**

¹³ This is an increase from the **\$30,201,640** which was reported in the 2010 Leakage Study

¹⁴ This is the percentage of the total expenditures which appears in the top 10 only

ESTIMATED BAND LEAKAGE BY OWNERSHIP AND LOCATION

Approximately forty-nine percent (**49.4%**)¹⁵ of all suppliers provided by the five (5) Unama'ki Bands were located in Cape Breton, and over twelve percent (**12.5%**)¹⁶ of the suppliers located in Cape Breton were identified as First Nation owned. Both estimates show an increase over the results identified in the 2010 Leakage Study. This can be attributed to the additional information gathered to identify, to a more accurate degree, the spending on goods and services.

Seventy-two percent (**72.5%**)¹⁷ of the estimated **\$38 Million** spent (identified expenditures with suppliers identified in Figure 3)¹⁸ by the five (5) Bands is staying within Cape Breton. An estimated total of sixteen percent (**16.8%**)¹⁹ of total dollars spent are staying with First Nation owned businesses, both in and outside of Cape Breton. Figures 2 and 3 provide an overview of all First Nation and non-First Nation suppliers, used by location, as well as the dollar amounts associated with these businesses.²⁰

FIGURE 2: BREAKDOWN OF BAND SUPPLIERS USED BY LOCATION AND OWNERSHIP

	LOCATED IN CAPE BRETON	LOCATED OUTSIDE OF CAPE BRETON
PERCENTAGE OF FIRST NATION SUPPLIERS AND SERVICES	71 (12.5%)	25 (4.3%)
PERCENTAGE OF NON- FIRST NATION SUPPLIERS AND SERVICES	496 (87.5%)	559 (95.7%)
TOTAL	567 (100%)	584 (100%)

¹⁵ This is an increase from the 48.5% identified in the 2010 Leakage Study

¹⁶ This is an increase over the 11.8% identified in the 2010 Leakage Study

¹⁷ This is an increase over the 71.6% identified in the 2010 Leakage Study

¹⁸ A complete list of expenditure estimates by supplier is included in Appendix K. Estimates included in this table will be lower than the expenditures calculated by purchase category as individuals, and donations were also removed from this calculation. Thirty-six (36) businesses were excluded because their location, ownership or both could not be confirmed.

¹⁹ This is down from 21.6% identified in the 2010 Leakage Study

²⁰ These percentages are based on a supplier list which was compiled from the interviews completed and accounts payable information provided by the First Nation communities within Unama'ki.

FIGURE 3: BREAKDOWN OF BAND SUPPLIER EXPENDITURE ESTIMATES BROKEN DOWN BY LOCATION AND OWNERSHIP²¹

	LOCATED IN CAPE BRETON	LOCATED OUTSIDE OF CAPE BRETON	TOTAL
FIRST NATION SUPPLIER AND SERVICE EXPENDITURE ESTIMATE	\$8,125,548	\$80,889²²	\$8,206,437
NON- FIRST NATION SUPPLIER AND SERVICE EXPENDITURE ESTIMATE	\$18,611,477	\$11,564,325	\$30,175,802
TOTAL	\$26,737,025	\$11,645,214	\$38,382,239

Similar to the results of the 2010 Leakage Study, First Nation suppliers that are used by the communities tend to focus on supplying services rather than goods. Examples of services which are utilized by the communities include, but are not limited to:

1. Plumbing
2. Electrical
3. Construction Services (New Construction and repairs and maintenance)
4. Snow and refuse removal

INDIVIDUAL HOUSEHOLD EXPENDITURES

As with the identification of the expenditure amounts on goods and services by the five (5) Unama'ki communities, gathering household expenditure amounts was essential to assemble a full picture of the spending power within the five (5) communities. In the initial phase of the Leakage study, the household information was gathered from a macro level utilizing the 2006 Canadian Census. One of the recommended next steps from the initial study was the expansion of the identification in the household spending.

²¹ A complete list of expenditure estimates by supplier is included in Appendix K. Estimates included in this table will be lower than the expenditures calculated by purchase category as individuals, and donations were also removed from this calculation. Thirty-six (36) businesses were excluded because their location, ownership or both could not be confirmed.

²² The adjusted numbers in this table are based on the analysis of the most up to date financial information (The total in the 2010 Leakage study was \$104,454)

As outlined in Figure 4 a total of 1,465 households were visited and 698 interviews completed.²³

FIGURE 4: HOUSEHOLDS VISITED AND SURVEYS COMPLETED

COMMUNITY	TOTAL HOUSEHOLDS	TOTAL SURVEYS COMPLETED	% SURVEYS COMPLETE	TOTAL ATTEMPTS/ HOUSEHOLDS VISITED	% ATTEMPTS/ HOUSEHOLDS VISITED
Eskasoni	992	388	39%	937	94%
Membertou	280	95	34%	227	81%
Potlotek	150	80	53%	134	89%
Wagmatcook	139	75	54%	92	66%
We'koqma'q	225	60	27%	75	33%
TOTAL	1786	698	39%	1465	82%

Household expenditures in the five (5) Unama'ki communities can have significant spending power as there are approximately 6,079²⁴ people who live in approximately 1,786²⁵ households. In terms of identifying expenditures from households, this study was completed through individual household surveys in each of the five (5) Unama'ki. As a result, it was identified that approximately **\$56.1 Million** is spent, per annum, with approximately **\$39 Million** in the top ten (10). The top expenditures within the individual households are included in Figure 5.

²³ More households were visited than surveys complete – the reasons include: survey refusals and availability of those within the households (i.e. occupants not at home)

²⁴ Indian and Northern Affairs Canada, On-Reserve population as of December 31, 2009 (Eskasoni 3,378, Membertou 781, Potlotek 524, Wagmatcook 560 and We'koqma'q 836)

²⁵ This is up from the approximate 1,500 households in the 2010 Leakage Study, which was based on Statistics Canada 2006 Community Profiles

FIGURE 5: TOP TEN (10) HOUSEHOLD EXPENDITURES

SPENDING CATEGORY	TOTAL	PERCENTAGE TOTAL SPEND ON THE TOP 10 ²⁶	PERCENTAGE TOTAL SPEND (\$56,055,595) ²⁷
Groceries	\$10,628,690	27%	19%
Clothes	\$5,109,956	13%	9%
Gas (for vehicles)	\$4,676,921	12%	8%
Vehicle Payments	\$4,287,740	11%	8%
Entertainment	\$3,771,741	10%	7%
Power ²⁸	\$2,724,373	7%	4%
Tobacco	\$2,599,994	7%	5%
Personal Care	\$2,361,045	6%	4%
Furniture	\$1,820,305	5%	3%
Vacations	\$1,732,893	4%	3%
TOTALS	\$39,713,658²⁹	100%	70%³⁰

Further to this analysis, it was discovered that approximately of **\$35 Million (62% in Figure 6)** of the **\$56.1 Million** expenditures is spent outside of the five (5) Unama'ki Communities. Further to this, as highlighted in Figure 7, approximately **\$14.5 Million (34%)³¹** is spent in various locations outside of Cape Breton. While **\$36 Million (Figure 7)** of the **\$56.1 Million (66%)** spent by the households remains within Cape Breton, as highlighted in Figure 6, only **\$18 Million (33%)** remains within the five (5) Unama'ki communities.

This money, which is filtering away from the communities, provides an opportunity to identify if there are venues in which to bring it back into the communities. Figure 6 shows the total breakdown for both on and off reserve spending for each community.³²

²⁶ The Percentages are based on the amount spent in conjunction with the total spent in the top 10 areas highlighted in Figure 1

²⁷ The Percentages are based on the total expenditure amounts of **\$56,075,595**

²⁸ Power estimations have been calculated based on household survey data. Data was also extracted from four (4) of the five (5) Bands (We'koqma'q did not provide the data) for power. These subsidized numbers are included in the Band expenditures and not in the household expenditures to avoid double counting.

²⁹ This is an increase from the **\$14,556,937.88** which was reported in the 2010 Leakage Study

³⁰ This is the percentage of the total expenditures which appears in the top 10 only

³¹ 76% of the total expenditures of Recreation, clothing, healthcare, household furnishings and equipment, gifts of money and contributions, communications, miscellaneous expenditures and personal care total **\$7,151,079**

³² Not all purchase items could be classified as being on or off reserve. As a result, the total for on and off reserve spending will not equal reported Total Spending amounts.

FIGURE 6: TOTAL HOUSEHOLD EXPENDITURES ON AND OFF RESERVE

	ON RESERVE		OFF RESERVE		TOTAL SPENDING
Eskasoni	\$12,294,924	40%	\$17,578,645	56%	\$31,126,873
Membertou	\$1,411,227	18%	\$6,656,151	78%	\$8,418,597
Wagmatcook	\$1,537,889	34%	\$3,086,864	73%	\$4,220,994
We'koqma'q	\$1,999,032	26%	\$3,151,491	69%	\$4,558,467
Potlotek	\$990,519	23%	\$5,080,624	66%	\$7,730,644
TOTALS	\$18,470,061	33%	\$34,936,872		\$56,055,595

FIGURE 7: TOTAL HOUSEHOLD EXPENDITURES ON AND OFF CAPE BRETON

	ON CAPE BRETON		OFF CAPE BRETON		TOTAL SPENDING
Eskasoni	\$21,928,522	71%	\$7,293,327	23%	\$31,066,392
Membertou	\$5,341,779	67%	\$3,034,921	32%	\$7,946,533
Wagmatcook	\$3,735,900	79%	\$843,998	18%	\$4,558,467
We'koqma'q	\$2,662,780	35%	\$2,457,220	32%	\$7,730,644
Potlotek	\$2,945,576	69%	\$1,125,512	27%	\$4,220,994
TOTALS	\$36,614,557	66%	\$14,575,978	34%	\$56,055,595

Data on taxes paid was not obtained as part of the household survey. However, a percentage of total estimated off-reserve spending (**\$34,936,872³³**) was calculated to obtain an estimate of the Harmonized Sales Tax (HST) paid by Unama'ki households.³⁴ Based on this calculation, Unama'ki households paid an estimated **\$4,556,983** in HST. Figure 8 highlights a list of the top ten (10) suppliers based on estimated total expenditures.

FIGURE 8: TOP TEN (10) HOUSEHOLD SUPPLIERS BY ESTIMATED TOTAL EXPENDITURES

SUPPLIER	ESTIMATED TOTAL EXPENDITURE
Wal-Mart	\$3,859,077.00
Food Land	\$2,602,628.00
Nova Scotia Power	\$2,023,088.00
Bell Aliant	\$1,582,459.00
Sobeys	\$1,567,250.00
Atlantic Super Store	\$1,440,716.00
Rod's One Stop	\$1,223,026.00
NSLC	\$1,129,525.00
Ben's	\$1,125,859.00
Tim Horton's	\$838,168.00
Total	\$17,391,796.00

³³ It is estimated that this total included tax

³⁴ This calculation is only an estimate and does not take into account any stores/purchases where community members may have been provided with tax exemptions

COMBINED EXPENDITURES (BAND AND HOUSEHOLD)

Combining household expenditures with those of the five (5) Unama'ki communities provides a clearer picture of community spending as a whole. Figure 8 highlighted the ten (10) largest expenditure categories from both household and communities (Figures 1 and 5) to generate a new combined top ten (10).

FIGURE 9: TOP TEN (10) COMBINED SPENDING³⁵

TOP 10 COMBINED	
Food and Grocery	\$16,235,031
Construction Services (Contractors)	\$9,816,115
Clothes	\$5,109,956
Gas	\$4,676,921
Vehicle Payments	\$4,287,740
Financial	\$4,150,092
Fuel	\$3,916,944
Entertainment	\$3,771,741
Training/Education	\$3,700,323
Power (Household only)	\$2,724,373 ³⁶
TOP 10 TOTAL	\$58,389,236³⁷

With such items identified, the total spending power in the communities is **\$107 Million**. Approximately **\$63 Million³⁸** (Figures 3 and 7) is spent within Cape Breton,³⁹ approximately **\$26.5 Million** (Figures 3 and 6)⁴⁰ is spent within the five (5) Unama'ki Communities and an additional **\$8 Million** (Figure 3) in First Nation businesses [which may or may not be located within the communities].

³⁵ Once all categories were combined, including beyond the top ten, a new top ten list was created. Figures are also based on estimates provided during the study

³⁶ Power estimations have been calculated based on household survey data. Data was also extracted from four (4) of the five (5) Bands (We'koqma'q did not provide the data). These subsidized numbers are included in the Band expenditures and not in the household expenditures to avoid double counting.

³⁷ This combined top 10 spending is an increase from **\$40,169,350.74** in the 2010 Leakage Study

³⁸ Band spending of \$26,737,025 in Figure 3 with household spending of \$36,614,557 in Figure 7

³⁹ A complete list of expenditure estimates by supplier is included in Appendix K. Estimates included in this table will be lower than the expenditures calculated by purchase category as individuals, and donations were also removed from this calculation. Thirty-six (36) businesses were excluded because their location, ownership or both could not be confirmed.

⁴⁰ Figure 3: Bands expenditures within the 5 First Nation communities is approximately \$8,125,548 and as per Figure 6, Household expenditures within the 5 First Nation communities is \$18,470,061

Approximately **\$26 Million (Figure 3 and 7)** of the total spending is leaving Cape Breton but of that, **\$80,889** (identified expenditures with suppliers identified in Figure 3)⁴¹ does remain with First Nation owned businesses. These combined expenditures provides for a better understanding of spending and leakage. In addition, it provides the appropriate information to identify potential opportunities such as through business ventures, partnerships, purchasing arrangements and/or through employment opportunities.

NEXT STEPS

As identified through the analysis completed in this second phase of the Unama'ki Economic Leakage Study, there were a number of parallels between the two (2) reports in terms of ranking of spending categories and expected expenditure amounts⁴². As a result of the parallels, the recommended next steps made in the first phase of the leakage study remain valid and are in the process of being explored and implemented by the Unama'ki Economic Benefits Office. One recommended next step provided the basis for this second phase of the study; that a more extensive study be completed, involving individual household interviews, to identify, at a higher degree of accuracy⁴³, how and where household dollars are being spent. The purpose of this extended research is to assist in further determining potential business opportunities, training and business development. For additional details on each of the recommended next steps from Phase 1 of the Leakage Study, refer to Appendix L.

In addition to the next steps identified in the 2010 Leakage Study, the following provides a number of potential opportunities and next steps which could be explored as a result of the updated findings.

1. EXAMINE NEW BUSINESS VENTURES

From the household surveys completed, a number of additional potential business ventures were identified. Such ventures may differ per community based on the differing spending power; however, the opportunities include, but are not limited to:

⁴¹ A complete list of expenditure estimates by supplier is included in Appendix K. Estimates included in this table will be lower than the expenditures calculated by purchase category as individuals, and donations were also removed from this calculation. Thirty-six (36) businesses were excluded because their location, ownership or both could not be confirmed.

⁴² As the household expenditure study was completed at a Macro level in Phase 1 from the 2006 Canadian Census, the 2011 expenditures are similar to what would be expected factoring in inflation

⁴³ The Leakage study utilized secondary data from the 2006 Canadian Census (Statistics Canada Community Profiles)

1. Grocery and Personal Care Stores⁴⁴
2. Take-out and Coffee
3. Charter / Shuttle Service /Taxi Service

Each identified business venture could be explored by either the individual Communities (i.e. Band Councils) or by individual entrepreneurs.

FIGURE 10: POTENTIAL BUSINESS OPPORTUNITIES/VENTURES WITH POTENTIAL EMPLOYMENT

CATEGORY	HOUSEHOLD EXPENDITURE VALUE (POTENTIAL REVENUE)	AVERAGE % NET PROFIT/LOSS MARGIN ⁴⁵	ESTIMATED NET PROFIT (LOSS) MARGIN	ESTIMATED EMPLOYMENT OPPORTUNITIES ^{46 47}
Grocery Stores ⁴⁸	\$10,628,689	1.9%	\$170,059	15-20
Personal Care Stores (example Shoppers Drug Mart) ⁴⁹	\$2,361,047	6.8%	\$160,551	5-8
Take-out ⁵⁰	\$1,624,076	4.1%	\$66,587	2-4
Coffee Outlets/Franchises ⁵¹	\$1,316,205	4.1%	\$53,964	4-6
Charter / Shuttle Service (Eskasoni) ⁵²	\$224,282	5.3%	\$11,887	2
Taxi Service ⁵³	\$224,282	20.4%	\$45,753	2-4

Although the total spending dollars are significant in these categories, not all would be feasible or applicable within all five (5) communities. The following provides additional details on each of the identified categories by Community:

⁴⁴ Personal Care includes items such as toiletries and makeup for example (available in drug stores, department stores and grocery stores)
⁴⁵ Industry Canada: SME Benchmarking Tool, utilizing NAICS (North American Industry Classification System) Codes – Percentages are derived from Industry Averages
⁴⁶ United States Census Bureau, <http://www.census.gov/epcd/ec97/industry/E523930.HTM>, accessed September 2011
⁴⁷ Canadian Industry Statistics, Retail Trade Industry: <http://www.ic.gc.ca/cis-sic/cis-sic.nsf/IDE/cis-sic41etbe.html>, accessed September 2011
⁴⁸ Industry Canada, SME Benchmarking Tool: NAICS 445110 - Supermarkets and Other Grocery (except Convenience) Stores
⁴⁹ Industry Canada, SME Benchmarking Tool: NAICS 446199 - All Other Health and Personal Care Stores
⁵⁰ Industry Canada, SME Benchmarking Tool: NAICS 722210 - Limited-Service Eating Places
⁵¹ Industry Canada, SME Benchmarking Tool: NAICS 722210 - Limited-Service Eating Places
⁵² Industry Canada, SME Benchmarking Tool: NAICS 485510 - Charter Bus Industry
⁵³ Industry Canada, SME Benchmarking Tool: NAICS 485310 - Taxi Service

ESKASONI FIRST NATION

a) GROCERY AND PERSONAL CARE

As Eskasoni already has a grocery store in the community, the Eskasoni Market (Foodland), it is not recommended that an additional store be added. However, based on the household survey data there is approximately **31 percent** of monies spent **outside** the community (**\$1,812,672 of \$5,909,436**) at retailers such as the Superstore and Sobeys. It is recommended that the offerings and selection within the Eskasoni Market be explored as there may be a possible expansion opportunity to keep people within the community.

Although community feedback was gathered before the Market opened, a second follow up study could be completed by Eskasoni First Nation to identify what products would be required and what community members would purchase and why.

In terms of personal care purchases, Eskasoni residents spent approximately **82 percent** of total monies outside the community (**\$933,130 of \$1,131,187**). Such products were purchased at retailers such as Wal-Mart or Shoppers Drug Mart. Therefore, personal care products could be considered as part of a possible expansion of the Eskasoni Market to provide residents with the products within the community.

b) TAKE-OUT AND COFFEE OUTLETS/FRANCHISE

Despite offerings within the community, approximately **31 percent** of monies spent on take-out are spent outside the community (**\$262,276 of \$837,548**). Examples of such retail offerings include hamburgers and Chinese take-out. As this is not a significant expenditure amount, it is not recommended that take-out franchises be explored; however, having existing entrepreneurs expand the existing product offerings may result in people purchasing more in the community.

In terms of coffee expenditures, **95 percent** (**\$450,579 of \$476,082**) of the expenditure dollars is leaving the community. This could lead to the opportunity to explore the opportunity of a coffee retail offering within the community. This is something that has already been identified and Eskasoni is currently in the process of exploring this opportunity.

c) CHARTER / SHUTTLE / TAXI SERVICE

A number of residents indicated that they did not have their own means of transportation and would hire private taxis/car services to take them to various destinations. Reasons for the transportation requirements included attending appointments and to fulfill the need to go “into town”. Community members identified that **\$224,282** is spent annually in Eskasoni on this type of service. This provides an opportunity for the Band or an individual entrepreneur to provide such a service through either a charter/shuttle or taxi service.

MEMBERTOU FIRST NATION

a) GROCERY AND PERSONAL CARE

With Membertou's close proximity to Sydney, community members may find it just as convenient to travel into Sydney to purchase products as it is to stay within the community. Therefore, opportunities such as a grocery store or personal care store may not be required. However, it was identified that approximately **89 percent** of monies spent on personal care items are on purchases outside the community (**\$386,515 out of \$435,557**). As Membertou currently has a Pharmasave located within the community, this finding suggests that community members are not shopping at the Pharmasave for such products.

A recommended next step is to investigate the offerings and pricing for such products within the Pharmasave to identify if there are additional offerings and/or pricing options that could be explored in order to increase sales and have community members remain in the community for such purchases.

b) TAKE-OUT AND COFFEE OUTLETS/FRANCHISE

Approximately **65 percent** of monies spent on take-out (**\$263,290 of \$407,042**) are spent outside the community. Examples of such retailers include hamburger outlets and Chinese take-out. As this is not a significant amount, and due to the close proximity to Sydney, it is not recommended that a full scale take-out franchise be explored; however, having entrepreneurs expand their existing product offerings may serve to keep a higher percentage of monies spent on take-out within the community.

In terms of coffee expenditures, **86 percent (\$285,381 of \$330,011)** of the expenditure dollars are leaving the community. Although there would be a number of other retailers located within Sydney, the exploration of a coffee retail offering within the community may be a possibility.

POTLOTEK FIRST NATION

a) GROCERY, PERSONAL CARE, TAKE-OUT AND COFFEE

With Potlotek's close proximity to St. Peters and Port Hawkesbury, community members may find it just as convenient to travel to those communities to purchase products as it would be to purchase within Potlotek. Therefore, opportunities such as a grocery store, personal care or a coffee⁵⁴ outlet may not be required. However, it was identified that approximately **92 percent** of grocery items (**\$687,750 of \$745,250**) and approximately **96 percent** of monies spent on personal care items are spent outside the community (**\$155,464 out of \$162,664**). Although it may not be feasible to open a grocery or personal care type store (e.g. Shoppers Drug Mart) within the community, there is the option to explore the product offerings in Potlotekewey Expedition Gas & Convenience as there may be opportunity to expand the existing offerings and selection to keep people within the community and increase internal sales.

WAGMATCOOK AND WE'KOQMA'Q FIRST NATIONS

a) GROCERY AND PERSONAL CARE

The combined purchasing power of Wagmatcook and We'koqma'q on both grocery (**\$2,432,337**)⁵⁵ and personal care products (**\$631,637**)⁵⁶ provides a valuable opportunity for a partnership. Although separately the opportunity to open a grocery and/or personal care location may not be feasible, due to the close proximity of the two (2) communities, a partnership to explore one and/or both of these ventures may be an opportunity that would benefit all community members.

⁵⁴ Coffee purchases equaled \$137,517 and the community used to have a Robins Donuts located in Potlotek Expedition Gas & Convenience (which has now closed its operations)

⁵⁵ Wagmatcook has grocery expenditures of \$842,437 (with approximately 93% of that spent off reserve) and We'koqma'q with grocery expenditures of \$1,588,900 (with approximately 80% of that spent off reserve)

⁵⁶ Wagmatcook has personal care expenditures of \$94,277 (with approximately 99% of that spent off reserve) and We'koqma'q with personal care expenditures of \$537,360 (with approximately 95% of that spent off reserve)

This will provide all community members with a community run service and will help to generate employment opportunities and bring approximately \$2,668,447⁵⁷ back into the community.

2. ENTREPRENEURSHIP SUPPORT AND DEVELOPMENT

In order to pave the road for success for entrepreneurs, it will be important to provide support to potential business owners. Such support can be completed through training, development and in providing information such as business and financial planning. Promoting entrepreneurship and business development is one (1) way to encourage entrepreneurs to seek new business ventures and can act as an employment strategy. However, it is common that budding entrepreneurs may be unaware of how to do so and youth are rarely exposed to entrepreneurship as an employment option.

An entrepreneurship and business development workshop can provide the opportunity to learn various aspects of entrepreneurship. These include, but are not limited to:

- Organizational skills, including time management, leadership development, interpersonal skills and sales
- Business and personal planning⁵⁸ including budgeting
- Business and human resource management including recruitment, interviewing and retention

Such programs will also be beneficial in providing details of what funders and financial institutions require in addition to knowing how to gain new clients and bidding on opportunities. Such programs will equip current and budding entrepreneurs with the necessary skills and knowledge to allow the businesses to become more competitive with others in the same industry.

It is important to note that there are currently support, programs and training offered for Membertou entrepreneurs through the Membertou Entrepreneur Centre.⁵⁹ Such a service would be beneficial to have within the four (4) other Unama'ki Communities. This could be achieved through a partnership and/or mentorship program which the Membertou Entrepreneurship Centre could implement to establish similar Centres in the other four (4) communities.

⁵⁷ The following is spent outside the communities: Approximately \$93,537 (Wagmatcook) and \$512,920 (We'koqma'q) is spent on Personal care and approximately \$787,066 (Wagmatcook) and \$1,274,924 (We'koqma'q) is spent on groceries

⁵⁸ Knowing how to separate business and personal finances, for example

⁵⁹ Membertou Entrepreneurship Centre: <http://www.unamaki.ca/entrepreneur-centre.asp>, accessed September 2011

3. DEVELOP A FIRST NATION ENTREPRENEUR NETWORK

Developing an Entrepreneurship Network would bring entrepreneurs together to allow for the business owners to share, learn from one another and to mentor new entrepreneurs. This Network would assist in the long term success and sustainability of privately owned First Nation businesses and allow entrepreneurs to build their knowledge and client base through the assistance of others, even if in different industries. In addition, creating an Entrepreneur Network would allow entrepreneurs to work together to create new ideas, opportunities, partnerships and joint ventures. Also, as the Network grows and develops, the Network may be able to work as a unified force in which to approach suppliers to gain better purchasing arrangements and/or bid on potential contracts which may not have been possible previously.

4. EXPLORE ENVIRONMENTAL INITIATIVES AND GREEN TECHNOLOGY

The household operation expenses tied to electricity and oil total **\$2,415,696**.⁶⁰ If there were a less expensive option to reduce reliance on electricity and/or oil, dollars saved could be filtered into other areas of the household. Adding green technology into existing and new home and Band building construction would not only assist in reducing greenhouse gas emissions, reduce carbon footprints and conserve the environment; it can assist in creating healthier and wealthier communities. In addition, integrating green technology into homes and Band owned buildings can help to save money. The decision to implement green technology into existing and new construction can be coupled with energy audits that could be conducted for each of the homes and buildings.

Green technology options which can be considered include, but are not limited to, the following:

- A. Solar hot water heaters in existing and new construction
- B. Heat substitute: Substitute oil and electric heating with natural gas⁶¹, wood and/or pellet furnaces/boilers, wood or pellet stoves
- C. Retire old inefficient appliances
- D. Installation of green window and doors in existing and new construction

⁶⁰ Electricity is \$2,191,828, Electric Heat \$169,446, Heat using Electricity and Oil is \$28,653 and Heat using Oil and wood is \$25,769

⁶¹ At present natural gas is not available in Cape Breton. However, if there is enough of a demand, a business case could be made for bring it to the communities

The following provides additional detail on each of the aforementioned green technology options:

A. SOLAR HOT WATER

Hot water (for showers, dishwashing, and laundry, etc.) can account for approximately 50 to 60 percent of an annual household utility bill⁶². In Nova Scotia, it can cost approximately \$646 per year to heat water for a four (4)⁶³ person household when electricity is 12 cents/kWh (kilowatt hour).⁶⁴ An average solar hot water system has a purchase price of approximately \$8,500 which is similar to the cost of traditional hot water units for homes with oil heat.⁶⁵ If a new or retro-fitted properly sized solar water heating system unit were to be installed a household could save approximately \$450 to \$600 per year⁶⁶ in electric hot water heating costs. Such a savings could provide a reduction in electricity costs of \$4,500 to \$6,000 by the end of ten (10) years.

In existing construction, homes that utilize electric hot water would have an existing hot water tank installed. Installing a new retro-fit solar hot water tank in existing homes will provide a “payback” and savings in the long term. When purchasing a retro-fit hot water heater, there is an upfront cost. However, savings can be experienced in electricity fees, in the long run. Such savings are known as “pay backs” as it is possible that the retro-fit equipment can have the potential to “pay for itself” over time. In terms of the retro-fit units, the **approximate “payback” is a period of 8-10 years**. In addition, as an estimate, a solar hot water system may generate a return on investment of 20 to 30 percent⁶⁷ over a 30 year period.

EMPLOYMENT OPPORTUNITY:

As there would be a number of new home installations and retrofits which may be required in each of the communities, employment opportunities may surface as a number of qualified technicians would be required to complete work and current retailers in Cape Breton may be unable to complete the work based on demand.

⁶² Efficiency Nova Scotia, EnerGuide for Existing Houses: http://www.energycyns.ca/for_homes/energy_savings_programs/energuide_existing/, accessed September 2011

⁶³ A 40 gallon tank is the appropriate size for a family of 4: Nova Scotia Power, Eater Heaters: <http://www.nspower.ca/en/home/residential/homeheatingproducts/waterheaters/default.aspx>, accessed September 2011

⁶⁴ Nova Scotia Power, an Emera Company: Residential Services, Time of Day Rates Q&A: <http://www.nspower.ca/en/home/residential/homeheatingproducts/electricalthermalstorage/timeofdayrates.aspx>, accessed September 2011

⁶⁵ Traditional Hot water Heaters for homes with electric heat can range from \$900 to \$5,000, including installation

⁶⁶ Energy Conservation Services of North Florida: <http://www.ecs-solar.com/videos.html>, accessed September, 2011

⁶⁷ Vancouver Renewable Energy, Solar Hot Water: <http://www.vanrenewable.org/SolarHotWater.htm>, accessed September 2011

Installations can take approximately three (3) to five (5) hours depending on the residence and wiring within the residence. Based on the estimate of retro-fitting 50 percent of the homes in the communities, two (2) employees could complete the retro fits within one (1) year.⁶⁸

Therefore, if assuming that **50 percent** of the homes within the five (5) communities were to explore this option, a **savings of up to \$536,400** could be realized annually. Of that total, **\$378,600** in savings would be saved by non-subsidized homes and **\$157,800**⁶⁹ could be realized, in savings, by the Bands through subsidized homes⁷⁰.

B. HEAT SUBSTITUTE: SUBSTITUTE OIL AND ELECTRIC HEATING WITH NATURAL GAS, WOOD AND/OR PELLET FURNACES/BOILERS, WOOD OR PELLET STOVES

It may not be feasible or realistic to move completely away from oil or electric heating sources, however complimenting these heating sources with alternates will not only reduce a home's heating bill, it will lower greenhouse gas emissions.

There is a perception that switching from electricity and/or oil to an alternate heating source, such as wood or pellets, is not friendlier to the environment. However, according to Efficiency Nova Scotia, heating with electricity in Nova Scotia is expensive and dirty as it is primarily produced by burning coal and oil. In addition, there are efficiency losses in transmitting electricity over long distances which makes electric heat highly inefficient. "Heating with natural gas, wood or pellets saves money, improves efficiency, and helps reduce greenhouse gas emissions." Switching to such forms of heating can reduce electricity costs up to seven (7) percent annually.⁷¹ Therefore, if assuming that **50 percent** of the homes within the five (5) communities were to explore this option, a **savings of up to \$272,606** could be realized annually. Of that total, **\$190,706** in savings would be saved by non-subsidized homes and **\$81,900** could be realized, in saving, by the Bands through subsidized homes.

⁶⁸ Timelines quoted from MaManna Renewable Energy (Second Source Power) Canada in 2010 and timelines are based on completing 1.5 installations per day at 300 days per year

⁶⁹ Approximately \$157,800 would be saved by the Eskasoni (\$138,000) and Membertou (\$19,800) Bands at the end of the first year on power.

⁷⁰ The number of homes subsidized for power were not provided by Potlotek, Wagmatcook or We'koqma'q, therefore estimated savings have not been divided between subsidized (Band Paid) and non-subsidized homes

⁷¹Electrical savings by use of wood pellet stoves and solar heating systems in electrically heated single-family houses, Tomas Persson *, Svante Nordlander, Mats Ro'nnelid, Solar Energy Research Center SERC, Ho'gskolan Dalarna, 78188, Borla'nge, Sweden, Received 2 July 2004; received in revised form 29 August 2004; accepted 20 October 2004:

<http://www.bioenergyfarm.eu/media/default.aspx/emma/org/10727571/main39.pdf>, accessed September, 2011

Although the savings may not be significant, the resources are usually sourced locally which would have a greater effect on the ability to reduce the carbon footprint as products will not be required to be transported long distances.

C. RETIRE OLD INEFFICIENT APPLIANCES

Appliances which are in excess of ten (10) years or older can add a significant amount to an annual electricity bill. For example:

- Second Refrigerator - up to \$180 a year
- Freezer - up to \$100 a year
- Dehumidifier - up to \$20 a year
- Room Air Conditioner - up to \$30 a year

If appliances are in need of replacement, until November 30, 2011 Efficiency Nova Scotia will pay to take old inefficient appliances out of homes⁷².

Payments from Efficiency Nova Scotia include:

- Second Refrigerator - \$35
- Freezer - \$35
- Dehumidifier - \$10
- Room Air Conditioner - \$10

Replacing old inefficient appliances can result in a savings of up to \$180 per year, per household.⁷³ Therefore by replacing old appliances, electricity bills can be reduced in each of the communities.

Therefore, if assuming that **50 percent** of the homes within the five (5) communities were to explore this option, a **savings of up to \$160,740** could be realized annually. Of that total, **\$113,400** in savings would be saved by non-subsidized homes and **\$47,340** could be realized by the Bands, in savings, through subsidized homes.

⁷² Efficiency Nova Scotia: Appliance Retirement Program: **Please note:** Only full-size, working appliances aged 10 years or older will be eligible for rebates. Second refrigerators must be over 10 cubic feet. Appliances will be tested on site. An adult over 18 must be home during the scheduled appointment to sign the appliance release form.

⁷³ Efficiency Nova Scotia: Appliance Retirement Program:

http://www efficiencyns.ca/for_homes/energy_savings_programs/appliance_retirement_program/, accessed September 2011

D. INSTALLATION OF ENVIRONMENTALLY FRIENDLY/ENERGY EFFICIENT WINDOW AND DOORS IN EXISTING AND NEW CONSTRUCTION

Energy and heating costs can be decreased by having old or inefficiently installed windows, doors and skylights (known as fenestration products). Purchasing the best windows, doors and skylights means finding a balance between costs, ease of operation, maintenance, durability, attractiveness and energy efficiency. Energy-efficient fenestration products will:

- Reduce home energy costs by seven (7) to 12 percent
- Reduce or eliminate cold drafts
- Collect less condensation
- Reduce noise from outside⁷⁴

The most effective ways in which to ensure efficient products are installed properly is to have the installation completed by qualified personnel. However, if new window, door and skylight installations are not feasible, simple installation repairs and maintenance can assist with improving fenestration efficiency. Such can include reducing the amount of condensation and humidity in a home and ensuring that there is no air loss around the fenestration products which would result in heat loss. Therefore, if assuming that **50 percent** of the homes within the five (5) communities were to explore this option, a **savings of up to \$233,732** could be realized annually. Of that total, **\$163,432** in savings would be saved by non-subsidized homes and **\$70,300** could be realized, in savings, by the Bands through subsidized homes.

If all green/energy efficient initiatives outlined within this recommended next step were to be implemented, the communities could save up to [approximately] **\$846,088** for non-subsidized homes and **\$356,840** for Band paid subsidized homes, annually in electricity fees, as outlined in Figure 11.

⁷⁴ Natural Resources Canada, Personal: Residential, Windows, Doors and Skylights (Fenestration Products): <http://oee.nrcan.gc.ca/residential/personal/windows-doors/index.cfm?attr=4>, accessed September 2011

FIGURE 11: SAMPLE SAVINGS ON ELECTRICITY THROUGH EFFICIENT APPLIANCES⁷⁵

COMMUNITY	TOTAL ESTIMATED ELECTRICITY SAVINGS (MAXIMUM) (UN-SUBSIDIZED)	TOTAL ESTIMATED ELECTRICITY SAVINGS (MAXIMUM) (SUBSIDIZED)
ESKASONI	\$390,230	\$296,400
MEMBERTOU	\$173,953	\$60,440
POTLOTEK	\$95,373	Not Available
WAGMATCOOK	\$73,856	Not Available
WE'KOQMA'Q	\$112,676	Not Available
TOTAL ESTIMATED SAVINGS	\$846,088	\$356,840

SUMMARY

Through the process of gathering additional expenditure information from each of the five (5) Unama'ki Communities and through the household surveys, this report has identified many of the ways in which economic dollars leak out of Unama'ki communities, depriving residents of the benefits of increased employment and opportunities. In addition to the six (6) areas which were identified for action to decrease economic leakage in the 2010 Leakage Study, an additional four (4) areas were identified in the updated report and can be explored to identify new opportunities and partnerships for economic growth.

⁷⁵ The number of homes subsidized for power were not provided by Potlotek, Wagmatcook or We'koqma'q, therefore estimated savings have not been divided between subsidized (Band Paid) and non-subsidized homes

TABLE OF CONTENTS

Report Summary	2
Introduction.....	3
Project Background.....	3
Project Objective.....	4
Community Participation	5
Study Approach and Methodology	7
Secondary Research	7
Step 1: Review of Existing Material and Gap Analysis	7
Primary Research	7
Step 1: Identification of Sample	8
Step 2: Obtaining Project Support and Participation	8
Step 3: Interview Development	9
Step 4: Hiring, training, coaching and mentoring of the community members.....	11
Step 5: Data Collection	12
Step 6: Data Analysis and Storage.....	13
Results – Community Leakage	15
First Nation Communities	15
Percentage of Purchases from First Nation Suppliers.....	15
Estimated leakage by business ownership and location.....	18
Top 10 expenditures by business category and community.....	20
Utilization of Procurement Policies	21
Purchasing Criteria.....	23
Results - Household Leakage – Unama’ki.....	24
Attitudes Toward Supporting First Nation Businesses	24

Attitudes Toward Energy Usage	25
Community Spending.....	27
Results - Household Leakage – Community Details	34
Eskasoni Expenditures	34
Membertou Expenditures	37
Potlotek Expenditures	40
Wagmatcook Expenditures	42
We'koqma'q Expenditures.....	45
Next Steps	48
Summary and Update of Phase 1 Recommended Next Steps.....	48
Phase 2 Additional Recommended Next Steps	53
Appendices.....	70
Appendix A: Sample Introductory Letter for Chiefs	71
Appendix B: Sample Letter of Support	72
Appendix C: Sample Household Introductory Letter	73
Appendix D: Community (Band) Interview Document.....	74
Appendix E: Household Interview Document.....	85
Appendix F: Data Security and Storage Guidelines	98
Appendix G: Data Collection Inventory	99
Appendix H: First Nation Suppliers Included in Analysis	100
Appendix I: Estimated Expenditures (Beyond the Top 10).....	130
Appendix J: Businesses in the Communities by Spending Category	141
Appendix K: Complete List of Community Expenditures	144
Appendix L: Next Steps Identified in Phase 1	147

INTRODUCTION

PROJECT BACKGROUND

In 2007, the five (5) Unama'ki communities joined forces to open the Unama'ki Economic Benefits Office in Membertou First Nation. This Office is mandated to maximize the economic benefits from major construction projects that are happening on Cape Breton Island and through various economic development opportunities, such as those associated with port development, environmental sustainability and energy development and extraction.

The Unama'ki Economic Benefits Office (UEBO) is the result of strong Aboriginal leadership that recognized the importance of taking a business approach to pursuing economic opportunities. This leadership recognized the importance of collaboration and partnering with educational institutions such as Cape Breton University, business and governments. Therefore, the Unama'ki Communities have partnered with various industries such as construction and energy, with great success. In addition the UEBO “has established a partnership with the key stakeholders involved in the aggressive development plan for the Port of Sydney. This plan could soon see a world class container terminal in the Port of Sydney and a major ship building facility.”⁷⁶

Recent partnerships with Emera Utility services, a subsidiary of Emera Inc., the largest utility services contractor in Atlantic Canada and other large organizations have allowed for the training and development of local Aboriginals to address an industry need for skilled workers. In addition to the success at the Sydney Tar Ponds Cleanup project, these are significant and tangible measures of success and it is a success that is delivering jobs.

⁷⁶ Unama'ki Economic Benefits Office: About Us, <http://www.unamaki.ca/index.asp>, accessed September 25, 2011

These industry partnerships in addition to the strong focus on economic development, community engagement, education and training are providing important jobs and experience for local First Nation communities to build capacity and sustainability to build a stronger Cape Breton.⁷⁷

PROJECT OBJECTIVE

The Unama'ki Economic Benefits Office would like to continue to support, promote and identify the economic and employment opportunities for those who are members of the Unama'ki Communities.

The leakage of economic dollars, opportunities and employment ventures is a challenge that has been facing not only the Unama'ki Communities, but all of Cape Breton. Due to this economic leakage, much desired revenue and opportunities are filtering away from Cape Breton and into the pockets of other companies that may or may not be local and may or may not be First Nation owned.

In 2010, the Benefits Office contracted Saint Mary's University Business Development Centre to complete an Economic Leakage Study which aimed to identify the leakage of dollars that are being spent on goods and services by the five (5) Unama'ki Bands, First Nation Organizations, privately owned Aboriginal businesses and the households located in Unama'ki.

This leakage study was completed in two (2) parts and uncovered that the expenditure dollars in the five (5) Unama'ki communities can have significant spending power. The 2010 Study identified that there was approximately **\$43 Million** dollars spent per year by the five (5) Bands⁷⁸ with an additional **\$29 Million** spent by the 1,500⁷⁹ Unama'ki households.

⁷⁷ Unama'ki Economic Benefits Office: About Us, <http://www.unamaki.ca/index.asp>, accessed September 25, 2011

⁷⁸ Estimates included in the \$43 million is lower than the actual as not all information was provided in detail, some departments were omitted (Example Eskasoni Department of Education), categories omitted (such as education and training) and some departments only provided estimates, not detail

⁷⁹ Statistics Canada 2006 Community Profiles: Statistics Canada

With the two (2) parts complete, the Benefits Office is in the process of exploring a number of the recommended next steps and is looking to gather additional data to provide the implementation committee with more information.

One of the recommended next steps being explored is the expansion of the identification in household spending. In the original study, the spending habits of community members were completed at a macro level. However it was recommended that a more extensive study be completed, involving individual household interviews, to identify, at a higher degree of accuracy⁸⁰, how and where household dollars are being spent. This will assist in further determining potential business opportunities, training and business development.

An additional element which the implementation committee would like to explore is in gathering additional financial data which was not provided at the time of the initial study⁸¹. In order to complete this, a letter of support from the Chief in each community, with a memo sent to each department was completed and was essential.

With this information gathered, it is the desire of the Unama'ki Economic Benefits Office to identify further potential opportunities for Unama'ki Communities and Businesses to become involved in and/or could take advantage of.

COMMUNITY PARTICIPATION

As part of the SMUBDC Team, 18 members from the Unama'ki Communities have played active roles in completing this project.

INFORMATION DELIVERY

The following persons delivered information packages to all households about the project and the surveys which were going to take place. The packages included information such as:

- The project purpose
- What the information would be utilized for

⁸⁰ The Leakage study utilized secondary data from the 2006 Canadian Census (statistics Canada Community Profiled

⁸¹ Some departments were omitted (Example Eskasoni Department of Education), categories omitted (such as education and training) and some departments only provided estimates, not detail

- That the information would be kept confidential
- Contact information for SMUBDC and the Unama'ki Economic Benefits Office

The following seven (7) persons hired completed this portion of the project:

1. **ESKASONI FIRST NATION** – Ben Marshall and Keenan Bernard
2. **MEMBERTOU FIRST NATION** – Griffin Paul
3. **POTLOTEK FIRST NATION** – Trevor Basque
4. **WAGMATCOOK FIRST NATION** – Vickie Price
5. **WE'KOQMA'Q FIRST NATION** - Beverly Bernard and Adrienne Googoo

COMMUNITY SURVEYORS

The following twelve (12) community members were hired to complete household surveys in the five (5) communities.

1. **ESKASONI FIRST NATION** – April Rose Julian, Alaina Lynn Jeddor, Kerri Ann Sylliboy, Tekakwitha Stevens and Gisele Stevens
2. **MEMBERTOU FIRST NATION** – Eileen Paul and Tracy Simon
3. **POTLOTEK FIRST NATION** – Zoe Nicholas, Rose Nicholas and Ellery Levesque (Rose and Ellery also completed the household surveys in Membertou First Nation)
4. **WAGMATCOOK FIRST NATION** – Vickie Price
5. **WE'KOQMA'Q FIRST NATION** – Bernadette Michael

Once the surveyors were hired, all were trained and mentored through the process of collecting the data. All surveyors were required to sign confidentiality disclosures as the information gathered was sensitive and confidential in nature.

STUDY APPROACH AND METHODOLOGY

Documenting the project methodology is an important element in monitoring the progress of the goals set by the Unama'ki Economic Benefits Office (UEBO) and to gain an understanding of progress made in terms of the identified results. This report provides the UEBO with a baseline of data that can be used when completing future studies to monitor changes, jobs created, partnerships developed and additional opportunities which may be created within the desired timeframes⁸². By replicating the project, exact comparisons can be made to the baseline data. This can also assist UEBO in identifying changes from the 2010 Economic Leakage Study in terms of household spending.

SECONDARY RESEARCH

STEP 1: REVIEW OF EXISTING MATERIAL AND GAP ANALYSIS

In order to gather additional financial information, a review of the original 2010 Leakage Study was performed to identify areas which required further examination and/or additional information. This was completed by reviewing the gaps which were identified, which include but were not limited to:

- Funding received and spent, by the communities on training and development activities
- Financial information from the Eskasoni School Board
- Up to date household expenditures on goods and services

PRIMARY RESEARCH

The primary research conducted for the Unama'ki Leakage Study was gathered from two (2) separate groups:

1. First Nation Bands located in Unama'ki
2. Individual households located in the five (5) Unama'ki communities

⁸² Intervals of three (3), five (5) and ten (10) years would provide enough time to begin to monitor progress

The following methodology outlines, in detail, the six (6) step approach that was utilized to gather the primary data for this study. Where the methodology differs between groups within a particular step, the groups are presented separately.

STEP 1: IDENTIFICATION OF SAMPLE

A. Households Located in Unama'ki

The SMUBDC team worked collaboratively with the Unama'ki Economic Benefits Office Project Review Committee to identify the number of households required to be surveyed. There are approximately 1,786 households in the five (5) Unama'ki Communities which can be surveyed. The goal was to reach 50 to 75 percent of the residents in the five (5) communities in order to exceed the minimum⁸³ recommended sample size to ensure proper population representation⁸⁴.

STEP 2: OBTAINING PROJECT SUPPORT AND PARTICIPATION

A. First Nation Bands Located in Unama'ki

It was imperative that support was gained for the project, prior to beginning the interviews and surveys. In order to gain support, a letter of support was drafted for each Chief and Council. Subsequently, the Executive Director from the Unama'ki Economic Benefits Office met with the Chief and Council of each of the five (5) Unama'ki Bands to provide leadership with information on the project and ask for their support. Letters were sought from the Chief of each community before proceeding with the project (for a sample information letter, refer to Appendix A; and the letter of support refer to Appendix B). After obtaining support from community leadership the SMUBDC team contacted key band staff from each community to introduce the project⁸⁵.

⁸³ Qualitative guidelines suggest that survey utility is maximized at approximately 50 responses in each community, after which point response saturation occurs. However to ensure community involvement accuracy a goal of 75% has been identified.

⁸⁴ The most stringent guidelines for quantitative data suggest that a population of 1500 people can be measured with an alpha of .01% and a margin of error of 3% with a sample size of 183.

⁸⁵ Individuals who were contacted to participate in the interviews for this study include band staff who are responsible for purchasing or making purchasing decisions (e.g. program or department directors, contracted accountants/accounting firms, financial officers, Chief Executive Officers etc.)

B. Households Located in Unama'ki

An introductory letter was developed and approved by the Unama'ki Economic Benefits Office to be distributed to all community members in the five (5) Unama'ki communities. Once approval was provided by each Chief and Council for the project, an introductory letter with project information and requesting community participation was delivered to each household by Unama'ki community members hired as part of the SMUBDC team. This letter was distributed up to two (2) weeks prior to beginning the household surveys. For a sample of the household introductory letter see Appendix C.

STEP 3: INTERVIEW DEVELOPMENT

A. First Nation Bands Located in Unama'ki

In the 2010 Leakage study, an interview was developed to identify how much money, in total, was spent on goods and services by the Unama'ki Bands and how much of these purchases remained within Cape Breton and/or within the five (5) Unama'ki communities. Interview questions were chosen and refined through a collaborative process between SMUBDC and the Unama'ki Economic Benefits Office. As there was a department that did not provide information in the first phase⁸⁶, this interview document was re-created to ensure that the data gathered within the second phase could be added to the existing data to allow for re-analysis. A copy of this interview document is included in Appendix D.

In addition to this interview documentation, emails, telephone calls and in-person meetings were scheduled with the five (5) Bands (and departments, if applicable) to gather the financial data which was omitted in the first phase. This information differed per Band and therefore, the meetings and requests differed per community.

⁸⁶The Eskasoni School Board did not provide financial information in the first phase of the leakage study, however, they provided the required information in the second phase

B. Households Located in Unama’ki

As with the identification of the expenditure amounts on goods and services by the five (5) Unama’ki communities, gathering household expenditure amounts was essential to gather a full picture of the spending power within the five (5) communities. In the development of the interview questions, macro data gathered from the 2010 leakage study was utilized to form spending categories and questions.

The main categories, with respective sub-categories (if applicable) highlighted in Figure 1 included:

FIGURE 1: MAIN AND SUB-EXPENDITURE CATEGORIES

EXPENDITURE CATEGORY	SUB-CATEGORY(S)	
1. TRANSPORTATION	<ul style="list-style-type: none"> • Vehicle Payment • Insurance 	<ul style="list-style-type: none"> • Repairs (vehicle) • Gas
2. FOOD	<ul style="list-style-type: none"> • Groceries • Take-out food • Take-out coffee 	<ul style="list-style-type: none"> • Restaurants • Other (snacks)
3. RECREATION	<ul style="list-style-type: none"> • Sports • Entertainment⁸⁷ • Vacations 	<ul style="list-style-type: none"> • Hunting and Fishing • Cultural Events
4. CLOTHING	<ul style="list-style-type: none"> • As provided 	
5. HEALTHCARE⁸⁸	<ul style="list-style-type: none"> • As provided 	
6. PROFESSIONAL SERVICES	<ul style="list-style-type: none"> • Legal • Accounting • Appraisers 	<ul style="list-style-type: none"> • Funerals • Veterinary • Other
7. HOUSEHOLD FURNISHINGS/EQUIPMENT	<ul style="list-style-type: none"> • As provided 	
8. HOUSEHOLD OPERATIONS	<ul style="list-style-type: none"> • Heating (oil/electric/wood) • Power • Water • Insurance • Repairs • Renovations 	<ul style="list-style-type: none"> • Internet • Home Telephone • Television (Cable/Satellite) • Rent/Mortgage
9. PERSONAL CARE⁸⁹	<ul style="list-style-type: none"> • As provided 	
10. EDUCATION	<ul style="list-style-type: none"> • As provided 	
11. ALCOHOLIC BEVERAGES	<ul style="list-style-type: none"> • As provided 	
12. TOBACCO PRODUCTS/SMOKERS SUPPLIES	<ul style="list-style-type: none"> • As provided 	
13. MISCELLANEOUS EXPENDITURES	<ul style="list-style-type: none"> • Childcare • As provided 	<ul style="list-style-type: none"> • Cellular telephone • As provided

⁸⁷ Examples include movie theatre, books, reading material, gaming items such as VLT, lotto, alcoholic beverages

⁸⁸ Health care includes direct (out-of-pocket) cost for health related products such as prescription drugs, private healthcare (example – homecare) and expenditures on

⁸⁹ Hair care, makeup, fragrances, deodorant, oral hygiene etc

Interview questions were chosen and refined through a collaborative process between SMUBDC and the Unama'ki Economic Benefits Office (UEBO). Following the approval of the interview questions by the UEBO Project Review Committee, a pilot interview was conducted with one of the participating communities. Following the pilot, revisions were made to the interview and final approval was sought from the UEBO. Once launched, the interviews took approximately 30 to 45 minutes to complete (for a sample of the household survey refer to Appendix E).

STEP 4: HIRING, TRAINING, COACHING AND MENTORING OF THE COMMUNITY MEMBERS

Eighteen (18) Unama'ki community members were hired as part of the SMUBDC team. Seven (7) were hired to deliver the project information letters to each household and twelve (12) were hired to complete the in-person household surveys⁹⁰.

The SMUBDC worked with the UEBO, Economic Development Officers (EDO) and Native Employment Officers (NEO) within each of the five (5) communities to identify possible candidates to be hired. Candidates were required to apply for the positions⁹¹, which were posted within each of the community band offices, in community newsletters and posted on Facebook. All candidates who applied were interviewed by SMUBDC staff members and three (3) references were provided and checked.

Once hired, all community members were trained and mentored through the process of collecting the data. All community members hired as part of this project were also required to sign confidentiality disclosures as the information gathered was sensitive and confidential in nature.

⁹⁰ One community member delivered the information sheets and completed the surveys

⁹¹ Candidates were required to be from one of the five (5) Unama'ki Communities, able to meet deadlines, flexible in scheduling, effective in time management, may have previous survey experience and able to provide three (3) positive work/school related references.

STEP 5: DATA COLLECTION

A. First Nation Bands Located in Unama'ki

In the 2010 study, not all financial information was provided. Upon identification of the financial gaps from the first phase, requests were made of each of the five (5) Bands to provide the additional financial data which was omitted in the first Phase⁹². Requests were completed through the use of the original interview document⁹³, emails, telephone calls and in-person meetings. As the information required differed per community, the meetings and requests differed per community.

B. Households Located in Unama'ki

As outlined in Figure 2 a total of 1,465 households were visited and 698 interviews completed⁹⁴.

FIGURE 2: HOUSEHOLDS VISITED AND SURVEYS COMPLETED

COMMUNITY	TOTAL HOUSEHOLDS	TOTAL SURVEYS COMPLETED	% SURVEYS COMPLETE	TOTAL ATTEMPTS/ HOUSEHOLDS VISITED	% ATTEMPTS/ HOUSEHOLDS VISITED
Eskasoni	992	388	39%	937	94%
Membertou	280	95	34%	227	81%
Potlotek	150	80	53%	134	89%
Wagmatcook	139	75	54%	92	66%
We'koqma'q	225	60	27%	75	33%
TOTAL	1786	698	39%	1465	82%

⁹² Some departments were omitted (Example Eskasoni Department of Education), categories omitted (such as education and training) and some departments only provided estimates, not detail

⁹³ The interview document developed in Phase 1 was only used within the departments that did not provide any information in the 2010 phase

⁹⁴ More households were visited than surveys complete – the reasons include: survey refusals and availability of those within the households (i.e. occupants not at home)

All interviews were conducted within each of the households by the twelve (12) surveyors. The required survey participant was the person(s) within the household that made decisions on the purchasing of goods and services to ensure accuracy. All survey participants were informed that participation in the study was voluntary and that all responses and information collected would remain confidential and were intended to benefit the Unama'ki communities. Although confidential, each participant who did complete the interview was provided the option to be entered into a draw for a prize, yet the prize documentation differed from the surveys and only certain SMUBDC staff had access to the prize sheets. The SMUBDC staff member who entered the survey interview data did not have access to the prize sheets, which also provided further security to ensure confidentiality.

During each interview, each surveyor was required to follow a talk-track that was provided to ensure a consistent message. Upon completion of the surveys, an information sheet was left with the survey participant that provided additional information on the project and contact information for both the SMUBDC and UEBO.

STEP 6: DATA ANALYSIS AND STORAGE

Data was compiled by the members of the SMUBDC team. Due to the sensitive nature of the information being examined, all individuals who came into contact with the data throughout the course of the project signed confidentiality agreements.

All data that was collected through the interviews were entered into Microsoft Excel files. To ensure the protection of the information collected all electronic files are stored for use in a secure password protected system. Hard copies of all data is filed and stored in a locked office (for completed details on data security and storage see Appendix F).

A minimum of five (5) percent of the data that was entered was randomly spot checked to ensure accurate data entry. Analysis and organization of data was achieved using Microsoft Excel and SPSS, statistical analysis software. The majority of analysis was achieved through qualitative analysis or merging, sorting and forecasting.

The following activities were undertaken when analyzing all data:

1. Cleaning and screening of all collected data
2. Analysis of data which included, but was not limited to;
 - a. Re-evaluation of the 2010 data provided by each of the five (5) Unama'ki Band offices to reflect the new data to identify if there was a change, and if so, how much. This re-analysis utilized both Microsoft Excel and SPSS, statistical analysis software.
 - b. Analysis of the data to estimate the total number of dollars associated with expenditure for products and services broken down by sector, community, organization and location. This was completed for both the five (5) Unama'ki communities and households.
 - c. Compilation of a list of utilized services and products common to all surveyed households.
 - d. Identification of the top ten (10) products and services used by the communities and all surveyed households based on frequency of use and highest expenditures.
 - e. Estimation of the total number of dollars spent on goods and services with privately or Band owned Aboriginal businesses.
 - f. Estimation of the amount of money being spent in each sector, by community members, and the amount that is spent both in and out of the five (5) Unama'ki communities.

RESULTS – BAND LEAKAGE

The information contained in this section of the report was originally presented as part of the research conducted for the original Economic Leakage study which was completed in 2010. The data has been updated to account for additional financial data which was not available at the time of the initial study.⁹⁵

Due to the sensitive nature of the information being gathered for this study, some participants who were willing to complete the interview chose not to provide financial information for their department, organization or business. Depending on their level of comfort, participants who were willing to make financial information available provided detailed financial reports generated using accounting software, or general financial estimates written out by hand using a form supplied by the SMUBDC (for a complete inventory of the data collected see Appendix G).

FIRST NATION BANDS

This section of the report was compiled from the interviews and financial information provided by the five (5) Unama'ki Bands.⁹⁶ Depending on how financial responsibilities were divided within the communities, multiple interviews were completed for some communities.⁹⁷

PERCENTAGE OF PURCHASES FROM FIRST NATION SUPPLIERS

Identification of the percentage of goods and services being purchased from First Nation suppliers is valuable in obtaining a rough estimate of the current amount of monies being spent with First Nation suppliers. When asked to estimate the percentage of purchases made from First Nation businesses, responses varied from 0 to 90 percent.

⁹⁵ Additional financial information was obtained from Eskasoni, Membertou, Potlotek and Wagmatcook

⁹⁶ In addition to information from the five (5) communities, the 2010 economic leakage study also contained information from three (3) First Nation support organizations located in Unama'ki. As no changes or updates were made to the data provided by the support organizations, the results compiled from these organizations was not repeated in this report.

⁹⁷ In the 2010 study, 10 interviews were conducted with individuals representing Membertou, 8 were conducted with individuals representing Eskasoni and single interviews were conducted with representatives from Potlotek, Wagmatcook and We'koqma'q. In phase 2, an additional interview was completed in Eskasoni. Additional information was also gathered from Membertou, Potlotek, Eskasoni and Wagmatcook

However, most interviewees provided that very few, if any, supplies and services purchased by the First Nation communities in Unama'ki, were obtained from First Nation owned businesses (see Figure 3). It is important to note, that the Eskasoni Culture Recreation and Youth (ECRY) program in Eskasoni reported the highest percentage, estimating that 85 to 90 percent of the supplies and services purchased were obtained from First Nation owned suppliers.

The average estimate for the percentage of privately owned First Nation businesses utilized by the Unama'ki First Nation communities was 11.8 percent which is slightly higher than the 8.3 percent of First Nation businesses identified through the accounts payable information provided for this study. It should be noted that these calculations and estimates only account for the number of businesses First Nation communities and support organizations utilized and do not reflect the dollar amount spent with First Nation businesses vs. non-First Nation businesses.

Figure 3 provides an outline of the estimated percentage of First Nation suppliers which are used as vendors, based on interview responses.

FIGURE 3: ESTIMATED PERCENTAGE OF PURCHASES MADE FROM FIRST NATION SUPPLIERS

DEPARTMENTS/COMMUNITIES	PERCENTAGE (%)
ESKASONI	
Band Office	Low
Tobacco Wholesale	0%
Crane Cove Seafood	5% - 10%
Education	Low ⁹⁸
ECRY (Eskasoni Culture Recreation and Youth)	85% - 90%
Eskasoni Fish and Wildlife	40% (Fuel only)
Health Centre	25%
Supermarket	5%
MEMBERTOU	
Corporate Office	0%
Environment	5%
Gaming	0%
Human Resources	8%
Membertou Market	0%
Social	3%
Trade and Convention Centre	0%

⁹⁸ Survey indicated that only one need was met through a First nation supplier.

POTLOTEK	
Potlotek First Nation	Varies
WAGMATCOOK	
Wagmatcook First Nation	0%
WE'KOQMA'Q	
We'koqma'q First Nation	0%

When probed further as to why the estimated utilization of First Nation Suppliers was low, a sample of responses included:

1. Products and services are not always available
2. Lead times for products may be longer and large quantities of products may not always be available
3. Lack of flexible credit options
4. Prices have been more expensive in some cases

An example of one (1) such business which was shared by respondents was a construction supply company which was located in Eskasoni. While the business was popular with community members, the Band had a challenge as the business could not supply the products which were required, in the required timeframes and with the appropriate volumes. In addition, as the business was a smaller operation, the owner did not have the ability to benefit from larger purchasing volume discounts as the competitors such as Central could. This, in turn, caused the prices to be higher and the payment options to be limited. Therefore, the Band needed to look for alternate options.

An additional example was provided in terms of construction work. A number of respondents shared potential reasons that construction work might be contracted outside the communities, including lack of qualified workers, the availability of the workers, the pricing and the reliability⁹⁹.

As with the 2010 Leakage Study, First Nation suppliers that are used by the communities located in Unama'ki tend to focus on supplying services rather than goods.

⁹⁹ The descriptions used are not meant to be used to describe all contractors, these were provided as examples only

Examples of services which are utilized by the communities include:

1. Plumbing
2. Electrical
3. Construction Services (New Construction and repairs and maintenance)
4. Snow and refuse removal

The types of suppliers used are similar in each of the communities (For example, Al Gould – Electrician from Eskasoni) and those used are contracted because the business owners have a great reputation, have high quality and reliable work, are flexible and are reasonably priced (A full list of First Nation suppliers which are used by the communities and support organizations in Unama'ki can be found in Appendix H).

ESTIMATED LEAKAGE BY BUSINESS OWNERSHIP AND LOCATION

Leakage in the context of this report refers specifically to the amount of business First Nation communities are conducting within and outside of Cape Breton and with First Nation and non-First Nation owned businesses.

Approximately forty-nine percent (**49.4%**)¹⁰⁰ of all suppliers provided by the five (5) Unama'ki Bands were located in Cape Breton, and over twelve percent (**12.5%**)¹⁰¹ of the suppliers located in Cape Breton were identified as First Nation owned. Both estimates show an increase over the results identified in the 2010 Leakage Study. This could be attributed to the increase in the amount of information gathered to identify, to a more accurate degree, the spending on goods and services.

Seventy-two percent (**72.5%**)¹⁰² of the estimated **\$38 Million** spent (Figure 3)¹⁰³ by First Nation Bands is staying within Cape Breton. An estimated total of sixteen percent (**16.8%**)¹⁰⁴ percent of total dollars spent is staying with First Nation owned businesses, both in and outside of Cape Breton.

¹⁰⁰ This is an increase from the 48.5% identified in the 2010 Leakage Study

¹⁰¹ This is an increase over the 11.8% identified in the 2010 Leakage Study

¹⁰² This is an increase over the 71.6% identified in the 2010 Leakage Study

¹⁰³ A complete list of expenditure estimates by supplier is included in Appendix K. Estimates included in Figures 4 and 5 will be lower than the expenditures calculated by purchase category as individuals, and donations were removed from this calculation. Thirty-six (36) businesses were excluded because their location, ownership or both could not be confirmed.

¹⁰⁴ This is down from 21.6% identified in the 2010 Leakage Study

Figures 4 and 5 provide an overview of all First Nation and non-First Nation suppliers, used by location, as well as the dollar amounts associated with these businesses.¹⁰⁵

Of the dollars spent with privately owned First Nation businesses, only **0.3 percent** of this is spent outside of Cape Breton. Figures 4 and 5 provide an overview of all First Nation and non-First Nation suppliers, used by location, as well as the dollar amounts associated with these businesses.¹⁰⁶

FIGURE 4: BREAKDOWN OF SUPPLIERS USED BY LOCATION AND OWNERSHIP

	LOCATED IN CAPE BRETON	LOCATED OUTSIDE OF CAPE BRETON
PERCENTAGE OF FIRST NATION SUPPLIERS AND SERVICES	71 (12.5%)	25 (4.3%)
PERCENTAGE OF NON- FIRST NATION SUPPLIERS AND SERVICES	496 (87.5%)	559 (95.7%)
TOTAL	567 (100%)	584 (100%)

FIGURE 5: BREAKDOWN OF SUPPLIER EXPENDITURE ESTIMATES BROKEN DOWN BY LOCATION AND OWNERSHIP¹⁰⁷

	LOCATED IN CAPE BRETON	LOCATED OUTSIDE OF CAPE BRETON	TOTAL
FIRST NATION SUPPLIER AND SERVICE EXPENDITURE ESTIMATE	\$8,125,548	\$80,889 ¹⁰⁸	\$8,206,437
NON- FIRST NATION SUPPLIER AND SERVICE EXPENDITURE ESTIMATE	\$18,611,477	\$11,564,325	\$28,660,802
TOTAL	\$26,737,025	\$11,645,214	\$38,382,239

¹⁰⁵ These percentages are based on a supplier list which was compiled from the interviews completed and accounts payable information provided by the First Nation communities within Unama'ki.

¹⁰⁶ These percentages are based on a supplier list which was compiled from the interviews completed and accounts payable information provided by the First Nation communities within Unama'ki.

¹⁰⁷ A complete list of expenditure is included in Appendix J. Estimates included in Figures 4 and 5 will be lower than the expenditures calculated by purchase category as individuals, and donations were also removed from this calculation. Thirty-six (36) businesses were excluded because their location, ownership or both could not be confirmed.

¹⁰⁸ The adjusted numbers in this table are based on the analysis of the most up to date financial information (The total in the 2010 Leakage study was \$104,454)

TOP 10 EXPENDITURES BY BUSINESS CATEGORY AND COMMUNITY

Based on the financial information received, Figure 6 provides an outline of the five (5) communities and the top ten (10) expenditures by Band.¹⁰⁹ Additional purchase categories are highlighted in Appendix J. It should be noted that although band staff salaries are one of the largest expenditures for each community, salaries were excluded from Figure 6 as it is neither a service nor supplier.

FIGURE 6: TOP 10 ESTIMATED ANNUAL EXPENDITURES BY COMMUNITY¹¹⁰

ESKASONI		POTLOTEK/CHAPEL ISLAND		MEMBERTOU		WE'KOQMA'Q		WAGMATCOOK	
CATEGORY	ESTIMATED ANNUAL EXPENDITURES	CATEGORY	ESTIMATED ANNUAL EXPENDITURES	CATEGORY	ESTIMATED ANNUAL EXPENDITURES	CATEGORY	ESTIMATED ANNUAL EXPENDITURES	CATEGORY	ESTIMATED ANNUAL EXPENDITURES
Food and Grocery	\$3,318,619	Utilities	\$376,894	Financial Services	\$3,585,316	Construction Services	\$6,646,429	Fuel	\$1,634,000
Fuel	\$1,401,792	Contractors	\$359,063	Construction Services	\$2,579,111	Financial Services	\$564,776	Education and Training	\$257,000
Education and Training	\$1,353,532	Construction Material	\$177,810	Food and Grocery	\$1,922,715	Education	\$441,337	Oil	\$232,000
NS Power	\$900,000	Fuel	\$135,833	Education and Training	\$1,531,054	Maintenance (Automotive)	\$302,012	Food	\$230,000
Tobacco	\$575,283	Education and Training	\$117,400	Construction Material and Equipment	\$1,495,834	Power	\$252,729	Power	\$205,000
Medical Transportation	\$527,405	Excavation	\$110,634	Consulting Services	\$1,052,070	Fuel	\$126,238	Tobacco	\$150,000
Construction Material	\$469,235	Electrical Services	\$67,642	Security Services	\$653,166	Construction Material	\$122,579	Construction Material	\$128,000
Oil	\$450,000	Home repair services	\$62,629	Office Supplies	\$621,075	Office Furniture	\$113,296	Snow removal	\$90,000
Construction Services	\$310,000	Food	\$58,457	Fuel	\$619,081	Sewage	\$110,355	Phone	\$60,000
Plumbing Services	\$253,126	Accountants	\$54,865	Lotto	\$522,568	Real Estate	\$108,198	Fishing Gear	\$50,000

¹⁰⁹ Additional financial information was received from Eskasoni during phase 2 of the project. Additional information on education spending was received from Potlotek, Membertou, Wagmatcook and Eskasoni. The top 10 expenditures were adjusted to reflect the updated information.

¹¹⁰ Although government related expenditures were in the top ten (10) expenditures for both Membertou and We'koqma'q First Nations, taxes were excluded as it does not represent a supplier or service category.

Based on the financial information received, Figure 7 provides an updated overview of the top ten (10) expenditures, by dollar value for the five (5) communities.

FIGURE 7: TOP 10 COMBINED ESTIMATED ANNUAL EXPENDITURES¹¹¹

CATEGORY	ESTIMATED ANNUAL EXPENDITURES
Construction Services	\$9,816,115
Food and Grocery	\$5,606,341
Financial Services	\$4,150,092
Fuel	\$3,916,944
Training/Education	\$3,700,323
Construction Materials	\$2,393,459
Power	\$1,767,729
Consultant Services	\$1,236,296
Office Supplies	\$952,341
Oil	\$880,700
TOTALS	\$34,420,340¹¹²

The new top ten (10) totals have increased twelve percent (12%) from the **\$30 Million** which was reported in the 2010 Leakage Study. In addition, the grand expenditure total for the five (5) Unama'ki Bands increased approximately nineteen percent (19%) from **\$43 Million** to **\$51 Million**. This increase can be attributed to the additional information gathered from each of the communities.

Additional purchase categories are highlighted in Appendix J.

UTILIZATION OF PROCUREMENT POLICIES

The purpose of a Procurement Policy is to set guidelines for staff who are engaged in procurement activity, in order to ensure compliance with varying requirements, to maintain transparency and accountability while moving to achieve and meet set objectives. The following provides an overview of the use of a procurement policy.

¹¹¹ Although government related expenditures were in the top ten (10) combined estimated annual expenditures, taxes were excluded as it does not represent a supplier or service category.

¹¹² This is an increase from the **\$30,201,640** which was reported in the 2010 Leakage Study

Of the respondents, Membertou was the only community which indicated that there may be a procurement policy in place for the community as a whole. Five (5) respondents from Membertou indicated that their department did follow a procurement policy of some sort. Twelve (12) respondents indicated that the community or department they represent did not follow a procurement policy.

Although some of the divisions within Membertou reported that they did have a procurement policy, it appears that the remaining four (4) communities do not have a Band wide procurement policy.

FIGURE 8: PROCUREMENT POLICY - COMMUNITIES AND DEPARTMENTS

DO YOU HAVE A PROCUREMENT OR PURCHASING POLICY?	YES	NO
ESKASONI		
Band Office		N
Crane Cove Seafood		N
Education		N
ECRY (Eskasoni Culture Recreation and Youth)		N
Eskasoni Fish and Wildlife		N
Health Centre		N
Supermarket		N
MEMBERTOU		
Membertou First Nation		N
Corporate Office		N
Education		N
Environmental Services	Y	
Gaming	Y	
Human Resources	Y	
Membertou Market	Y	
Social		N
Trade and Convention Centre	Y	
POTLOTEK		
Potlotek First Nation		N
WAGMATCOOK		
Wagmatcook First Nation		N
WE'KOQMA'Q		
We'koqma'q First Nation		N

Each community also mentioned that there were unofficial rules and regulations which were followed when making purchasing decisions and most included a Response for Proposal (RFP)/tendering process. This process was not used for all purchasing decisions, however was utilized if required by a potential funder, if the project was one which had never been completed before or if the potential supplier was not known.

PURCHASING CRITERIA

When participants were asked to list and rank the top five (5) criteria used to make purchasing decisions, the most frequently listed criteria were, price, customer service, relationship, quality, and availability. Weighted responses based on how the criteria were ranked (1 through 5), the top five (5) considerations when making purchases were:

1. Price
2. Quality
3. Customer Service
4. Availability
5. Relationship

FIGURE 9: TOP 5 PURCHASING CRITERIA BY COMMUNITY

CHAPEL ISLAND	ESKASONI	MEMBERTOU	WAGMATCOOK	WE'KOQMA'Q
1. Relationship	1. Price	1. Price	1. Price	1. First Nation Owned
2. Payment Terms	2. Relationship	2. Customer Service	2. Community Connection	2. Local
3. Availability	3. Service	3. Availability	3. Relationship	3. Price
4. Quality	4. Quality	4. Quality	4. Experience	4. Warranty
5. First Nation Owned	5. Dependable/Reliable	5. Location		5. Payment terms

Only two (2) communities mentioned that being a First Nation owned business was within the top five (5) decision criteria. However, each community had mentioned that this was always a factor when making a decision but that a First Nation owned company was subject to the same decision making criteria.

RESULTS - HOUSEHOLD LEAKAGE – UNAMA'KI

As with the identification of the expenditure amounts on goods and services by the five (5) Unama'ki communities, gathering household expenditure amounts was essential to gather a full picture of the spending power within the five (5) communities. In the 2010 Leakage study, the household information was gathered at a macro level utilizing the 2006 Canadian Census. One (1) of the recommended next steps from the 2010 study was the expansion of the identification in the household spending. The following section provides an overview of the survey analysis. This will assist in further determining potential business opportunities, training and business development within the five (5) Unama'ki communities.

ATTITUDES TOWARD SUPPORTING FIRST NATION BUSINESSES

Households were asked if an effort is made to support First Nation owned businesses. Seventy eight (78) percent of households surveyed reported that there was an effort to support First Nation businesses. Figure 10 summarizes the results of this question.

FIGURE 10: 'DO YOU MAKE AN EFFORT TO SUPPORT FIRST NATION BUSINESSES?'

RESPONSE	PURCHASE FROM FIRST NATION BUSINESSES	
YES	501	78%
NO	135	22%
TOTAL	636	100%

Participating households were asked for reasons for and for not supporting First Nation owned businesses. The most popular reasons *for supporting* First Nation businesses were:

- Convenience
- Want to keep money in the community
- Support local businesses
- Save money

Reasons provided *for not supporting* First Nation owned businesses included:

- Not enough selection of products and/or businesses
- More variety elsewhere
- Prices are too high

ATTITUDES TOWARD ENERGY USAGE

Households were asked several questions regarding the history of household renovations and energy audits. Households were almost unanimous in support of having an energy audit completed even if one had been completed previously.

FIGURE 11: ENERGY AUDITS

QUESTION	YES	NO
Have you had an energy audit performed on your home?	56	582
Would you be willing to have one performed?	543	79

Household representatives were also asked if they owned the home [that they were living in] and if not, who did own it. Figure 12 details representatives ‘responses’.

FIGURE 12: HOME OWNERSHIP

QUESTION	YES	NO
Do you own your home?	186	443
If not, who owns it?	BAND	95
	LANDLORD	115

Household representatives were asked if any major repairs had been completed recently, and if so, what repairs were carried out.

FIGURE 13: HOME REPAIRS

QUESTION	YES	NO
Have you completed any major repairs of your home recently?	197	418
Did you use any government funding?	27	137
What repair work did you have completed?	Examples of repairs include: <ul style="list-style-type: none"> • Bathroom • Flooring • Windows • Paint • Kitchen • Roof 	

The household representatives surveyed were asked to provide information on the employment status of all of the people living in the home. Figure 14 details the reported employment statistics for the 2,167 people living in the households surveyed.

FIGURE 14: EMPLOYMENT

HOW MANY PEOPLE IN YOUR HOUSE ARE...	
...working?	530
...working full time?	353
...working part time?	152
...working on reserve?	239
...working off reserve?	263

COMMUNITY SPENDING

As part of the community survey, the household representative was asked to provide detailed information about purchases made by their household. The following section details the results of this spending based on a number of categories. Data is reported as total estimated spending per year for each spending category¹¹³

One (1) of the goals of Phase 2 of the Leakage Study is to identify how much is spent on and off reserves in the five (5) Unama'ki communities. Figure 15 shows the total breakdown for both on and off reserve spending for each community.¹¹⁴

FIGURE 15: TOTAL EXPENDITURES ON AND OFF RESERVE

COMMUNITY	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
ESKASONI	12,294,924	40	17,578,645	56	31,126,873
MEMBERTOU	1,411,227	18	6,656,151	78	8,418,597
POTLOTEK	990,519	23	3,086,864	73	4,220,994
WAGMATCOOK	1,537,889	34	3,151,491	69	4,558,467
WE'KOQMA'Q	1,999,032	26	5,080,624	66	7,730,644
TOTAL	18,470,061		34,936,872		56,075,595

Phase two (2) of the Leakage Study also sought to identify spending in and out of Cape Breton. Figure 16 details the breakdown of overall spending for both in and out Cape Breton for the five (5) Unama'ki communities.

FIGURE 16: TOTAL EXPENDITURES ON AND OFF CAPE BRETON

COMMUNITY	ON CAPE BRETON		OFF CAPE BRETON		TOTAL SPENDING
	\$	%	\$	%	\$
ESKASONI	21,928,522	71	7,293,327	23	31,066,392
MEMBERTOU	5,341,779	67	3,034,921	32	7,946,533
POTLOTEK	2,945,576	69	843,998	18	4,558,467
WAGMATCOOK	3,735,900	79	2,457,220	32	7,730,644
WE'KOQMA'Q	2,662,780	35	1,125,512	27	4,220,994
TOTAL	36,614,557		14,575,978	34	56,055,595

¹¹³ Spending estimates were calculated by using frequency and cost data supplied by each participant. This data was then extrapolated to be representative of the entire community based on the number of households reporting in each community.

¹¹⁴ Not all purchase items could be classified as being on or off reserve. As a result, the total for on and off reserve spending will not equal reported Total Spending amounts.

Figure 17 lists the top ten (10) expenditures across Unama’ki broken down by community.

FIGURE 17: TOP TEN EXPENDITURES – UNAMA’KI

SPENDING CATEGORY	ESKASONI	MEMBERTOU	POTLOTEK	WAGMATCOOK	WE’KOQMA’Q	TOTAL
GROCERIES	5,909,436	1,542,667	745,250	842,437	1,588,900	10,628,690
CLOTHES	2,964,351	714,200	244,673	316,972	869,760	5,109,956
GAS	2,581,005	484,048	436,000	391,148	784,720	4,676,921
VEHICLE PAYMENTS	2,383,744	681,418	292,106	727,096	203,376	4,287,740
ENTERTAINMENT	2,163,912	608,557	347,234	446,622	205,416	3,771,741
POWER ¹¹⁵	1,406,389 ¹¹⁶	696,100 ¹¹⁷	283,638	148,814	189,432	2,724,373
TOBACCO	1,577,485	224,866	234,185	153,818	409,640	2,599,994
PERSONAL CARE	1,131,187	435,557	162,664	94,277	537,360	2,361,045
FURNITURE	516,720	245,912	138,673	-	919,000	1,820,305
VACATIONS	1,016,205	155,909	82,634	67,185	410,960	1,732,893
TOTALS	21,650,434	5,789,234	2,967,057	3,188,369	6,118,564	39,713,658¹¹⁸

Transportation is a major expense for households in the five (5) Unama’ki communities, with gas and vehicle payment costs making up the majority of spending. Figure 18 details the four (4) sub-categories of transportation data.

FIGURE 18: TRANSPORTATION – UNAMA’KI

TRANSPORTATION	ON RESERVE	OFF RESERVE	TOTAL SPENDING
	\$	\$	\$
GAS	4,393,267	143,634	4,676,921
VEHICLE COST	178,301	3,991,945	4,287,740 ¹¹⁹
INSURANCE	130,681	1,355,622	1,548,471
REPAIRS	67,849	328,472	425,073
TOTALS	4,770,098	5,819,673	10,938,205

¹¹⁵ Power estimations in this table have been calculated based on household survey data only and do not include power for households subsidized by the band. Data was extracted from four (4) of the five (5) Bands (We’koqma’q did not provide subsidy data) for power and oil fees which were subsidized for some of the households. These subsidized numbers are included in the Band expenditures and not in the household expenditures to avoid double counting. Two (2) communities (Eskasoni and Membertou) were able to provide the number of households receiving subsidy which allowed us to estimate the combined total of unsubsidized and subsidized expenses. The combined totals for each community are referenced in footnotes within the appropriate cells in figure 17. Estimates for total spending for Eskasoni and Membertou were based on the combination of the subsidized power expenditure and the extrapolated cost of heat for individuals without subsidized power. The amount for the subsidized power expenditure was provided by the band, the amount for the unsubsidized power expenditure was based on available survey responses. The total estimate for power costs for unsubsidized housing was estimated using the following formula: Total reported heating cost was calculated from survey responses. The number of survey respondents who reported heating costs was then divided by the number of unsubsidized houses in the community (it is assumed that reported heating costs represent unsubsidized housing) to provide the estimated percentage of unsubsidized housing represented in the survey data. This percentage and the total expenditure reported in the household surveys were used to estimate the total unsubsidized expenditure amount for power in the communities. This amount only represented what was spent by community members who did not receive power subsidy from the band. This total was then added to the total spent in power subsidies for each community which was provided by the bands.

¹¹⁶ Estimation of unsubsidized (\$1,406,389) and subsidized (\$900,000) heating costs equal a total community spending of \$2,306,389 on power for Eskasoni.

¹¹⁷ Estimation of unsubsidized (\$696,100) and subsidized (\$270,000) heating costs equal a total community spending of \$966,100 on power for Membertou.

¹¹⁸ This is an increase from the \$14,556,937.88 which was reported in the 2010 Leakage Study

¹¹⁹ Participants identified vehicle costs both in terms of total purchase price of a vehicle and monthly payments. This spending amount includes total costs for vehicles and estimated yearly spending for data that was reported in terms of monthly payments.

Food costs are the single largest expenditure for Unama'ki households, with groceries being the largest food related expense. Figure 19 outlines the five (5) sub-categories of food-related expenditures for Unama'ki households.

FIGURE 19: FOOD – UNAMA'KI

FOOD	ON RESERVE	OFF RESERVE	TOTAL SPENDING
	\$	\$	\$
GROCERIES	4,399,304	6,031,806	10,628,689
TAKE-OUT	851,144	673,402	1,624,076
COFFEE	61,852	1,005,011	1,316,205
RESTAURANT	118,204	643,121	802,545
SNACKS	648,075	42,849	718,669
TOTALS	6,078,579	8,396,189	15,090,184

Sports and entertainment covers a wide variety of expenditure categories. Figure 20 details the five (5) sub-categories of entertainment expenditures.

FIGURE 20: SPORTS AND RECREATION – UNAMA'KI

SPORTS AND RECREATION	ON RESERVE	OFF RESERVE	TOTAL SPENDING
	\$	\$	\$
ENTERTAINMENT	2,369,221	1,550,182	3,771,741
VACATIONS	95,474	1,325,065	1,732,894
SPORTS	89,984	343,336	471,245
HUNTING AND FISHING	22,928	111,909	202,156
CULTURAL EVENTS	76,027	70,706	163,292
TOTALS	2,653,634	3,401,198	6,341,328

The entertainment category represents a significant amount of spending from a variety of purchase types. Figure 21 outlines the most common entertainment purchases.

FIGURE 21: ENTERTAINMENT – UNAMA'KI

ENTERTAINMENT SPENDING	TOTAL SPENDING (\$)
VLТ	1,123,102
MOVIE THEATRES	620,397
TV BINGO	394,742
LOTTERY	378,827
BINGO	356,506
VIDEO GAMES	261,012
READING¹²⁰	134,418
GAMBLING	121,957
RENT MOVIES	90,641

¹²⁰ Includes books, magazines, newspapers, etc

Professional fees do not represent a large component of spending for Unama’ki households. Figure 22 outlines total expenditures for each of the categories within professional fees.

FIGURE 22: PROFESSIONAL FEES – UNAMA’KI

PROFESSIONAL FEES	ON RESERVE	OFF RESERVE	TOTAL SPENDING
	\$	\$	\$
VETERINARY	1,216	118,508	128,326
FUNERALS	-	33,689	33,689
LEGAL	1,912	26,125	28,038
OTHER	-	9,153	9,153
ACCOUNTING	-	163	163
APPRAISERS	-	-	-
TOTALS	3,128	187,638	199,369

As with food, household operations also represent a large portion of Unama’ki household expenditures. When completing the survey participants were also asked to identify if and when any of the following expenditures were subsidized by the Band.¹²¹

FIGURE 23: HOUSEHOLD OPERATIONS – UNAMA’KI

HOUSEHOLD OPERATIONS	ON RESERVE	OFF RESERVE	TOTAL SPENDING
	\$	\$	\$
POWER ¹²²	62,051	2,556,809	2,724,373
HEATING	848,846	646,411	1,627,875
RENT/MORTGAGE	470,342	191,303	1,137,196
T.V./CABLE/SATELLITE	-	891,192	927,630
INTERNET	-	893,951	913,862
HOME PHONE	-	546,558	561,345
RENOVATIONS	37,356	123,607	225,771
REPAIRS	103,927	43,663	148,360
SECOND HEAT SOURCE	27,121	100,834	129,237
INSURANCE	-	26,217	32,114
WATER	600	13,017	13,617
TOTALS	1,550,243	6,033,562	78,441,380

¹²¹ The totals reported in Figure 23 are the complete totals reported by community members. Participants reported that \$602,869 spent on home heating and \$811,363 worth of power costs were subsidized by the band.

¹²² Power estimations have been calculated based on household survey data. Data was also extracted from four (4) of the five (5) Bands (We’koqma’q did not provide the data) for power and oil fees which were subsidized for some of the households. These subsidized numbers are included in the Band expenditures and not in the household expenditures to avoid double counting.

Households reported a variety of operation expenses and also reported using several different sources of heat. Figure 24 outlines the spending by heating method.

FIGURE 24: HEATING METHOD – UNAMA'KI

HEATING METHOD	TOTAL SPENDING (\$)
OIL	1,261,596
ELECTRIC HEAT	169,446
OIL/ELECTRIC COMBINATION	28,653
OIL/WOOD COMBINATION	25,769
PROPANE	9,230
WOOD	4,358

Participants were also asked to identify the use of cable or satellite television services. Figure 25 details household spending of such services.

FIGURE 25: TELEVISION SERVICES – UNAMA'KI

TELEVISION SERVICES	TOTAL SPENDING (\$)
CABLE	329,230
SATELLITE	545,369

Finally, participants were asked to report on a number of other types of expenses. Figure 26 details the total expenses for these categories.

FIGURE 26: ADDITIONAL EXPENDITURES – UNAMA'KI

ADDITIONAL EXPENDITURES	ON RESERVE	OFF RESERVE	TOTAL SPENDING
	\$	\$	\$
CLOTHING	55,582	4,943,560	5,109,957
TOBACCO	2,469,556	72,380	2,599,994
PERSONAL CARE	186,064	2,141,567	2,361,047
FURNITURE	11,018	1,717,798	1,820,305
ALCOHOL	308,928	821,393	1,369,485
MISCELLANEOUS	299,320	999,164	1,335,739
HEALTH CARE	56,232	231,007	307,150
EDUCATION¹²³	256	141,215	141,471
TOTALS	3,386,956	11,068,084	15,045,148

The miscellaneous spending category contains a number of different purchase items. Figure 27 details the most common purchases.

FIGURE 27: MISCELLANEOUS EXPENDITURES

MISCELLANEOUS EXPENDITURES	TOTAL SPENDING
Cell Phone	707,660
Child Care	299,700
Cleaning Supplies	75,181

¹²³ Some households reported expenditures related to their children's education in this category. For example, households would report purchasing school supplies

RESULTS - HOUSEHOLD LEAKAGE – COMMUNITY DETAILS

The following section is a reiteration of the previous, however this provides, to a greater detail, the breakdown of the surveys by community. This will allow for further planning from a community level moving forward.

ESKASONI EXPENDITURES

FIGURE 28: TOTAL EXPENDITURES ON AND OFF RESERVE

	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
SPENDING	12,354,257	40	17,458,318	56	31,066,392

FIGURE 29: TOTAL EXPENDITURES ON AND OFF CAPE BRETON

	ON CAPE BRETON		OFF CAPE BRETON	
	\$	%	\$	%
SPENDING	21,928,522	71	7,232,846	23

FIGURE 30: TRANSPORTATION

TRANSPORTATION	ON RESERVE	OFF RESERVE	TOTAL SPENDING
	\$	\$	\$
GAS	2,455,979	87,692	2,581,005
VEHICLE COST	63,487	2,219,179	2,383,744
INSURANCE	5,897 ¹²⁴	789,166	857,402
REPAIRS	45,500	194,428	241,723
TOTALS	2,570,863	3,290,465	6,065,844

FIGURE 31: FOOD EXPENDITURES

FOOD	ON RESERVE	OFF RESERVE	TOTAL SPENDING
	\$	\$	\$
GROCERIES	4,015,764	1,812,672	5,909,436
TAKE-OUT	547,651	262,276	837,548
COFFEE	23,476	450,579	476,082
RESTAURANT	13,000	410,784	425,117
SNACKS	390,430	18,533	431,630
TOTALS	4,990,321	2,954,844	8,079,813

¹²⁴ Two (2) suppliers listed as 'private' in Eskasoni

FIGURE 32: SPORTS AND RECREATION

SPORTS AND RECREATION	ON RESERVE	OFF RESERVE	TOTAL SPENDING
	\$	\$	\$
ENTERTAINMENT	1,454,891	670,641	2,163,912
VACATIONS	92,410	827,641	1,016,205
SPORTS	55,846	230,584	315,969
CULTURAL EVENTS	54,961	57,551	123,794
HUNTING AND FISHING	7,464	68,435	86,156
TOTALS	1,728,639	2,008,949	3,706,036

FIGURE 33: PROFESSIONAL FEES

PROFESSIONAL FEES	ON RESERVE	OFF RESERVE	TOTAL SPENDING
	\$	\$	\$
LEGAL	1912	7948	9,861
ACCOUNTING	-	-	-
APPRAISERS	-	-	-
FUNERALS	-	27948	27,948
VETERINARY	256	43,402	51,351
OTHER	-	-	-
TOTALS	2,168	79,298	89,160

FIGURE 34: HOUSEHOLD OPERATIONS

HOUSEHOLD OPERATIONS	ON RESERVE	OFF RESERVE	TOTAL SPENDING
	\$	\$	\$
POWER ¹²⁵	-	1,406,389	1,406,389
HEATING	843,666	134,338	1,088,744
RENT/MORTGAGE	215,384	160,000	803,076
T.V./CABLE/SATELLITE	-	605,897	605,897
INTERNET	-	497,723	497,723
HOME PHONE	-	328,941	328,941
RENOVATIONS	21,538	108,846	191,923
SECOND HEAT SOURCE	17,435	56,974	75,692
REPAIRS	7,948	12,115	20,833
INSURANCE	-	14,538	20,435
WATER	-	-	-
TOTALS	1,105,971	3,382,660	5,039,653

¹²⁵ Power estimations have been calculated based on household survey data. Data was also extracted from Eskasoni for power and oil fees which were subsidized for some of the households. These subsidized numbers are included in the Band expenditures and not in the household expenditures to avoid double counting. The Subsidized power is approximately \$900,000 and the subsidized oil is \$450,000. Numbers for subsidized rent/mortgage was also gathered at a total of \$900,000. Exact totals may be higher, however households may have underestimated

FIGURE 35: ADDITIONAL EXPENDITURES

ADDITIONAL EXPENDITURES	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
CLOTHING	16,923	61	2,883,069	97	2,964,351
HEALTH CARE	22,061	13	125,194	75	167,012
FURNITURE	8,589	2	507,489	98	516,720
PERSONAL CARE	122,671	11	993,130	88	1,131,187
EDUCATION ¹²⁶	256	1	108,100	99	108,356
ALCOHOL	-	0	605,166	74	822,842
TOBACCO	1,528,972	97	18,512	1	1,577,485
MISCELLANEOUS	249,038	29	609,679	71	860,384
TOTALS	1,948,510		5,850,339		8,148,337

¹²⁶ Some households reported expenditures related to their children's education in this category. For example, households would report purchasing school supplies

MEMBERTOU EXPENDITURES

FIGURE 36: TOTAL EXPENDITURES ON AND OFF RESERVE

	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
SPENDING	1,411,227	18	6,184,087	76	7,946,553

FIGURE 37: TOTAL EXPENDITURES ON AND OFF CAPE BRETON

	ON CAPE BRETON		OFF CAPE BRETON	
	\$	%	\$	%
SPENDING	5,341,779	67	2,562,857	32

FIGURE 38: TRANSPORTATION

TRANSPORTATION	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
VEHICLE COST	-		681,418	100	681,418
INSURANCE	44,848	18	198,639	80	249,548
REPAIRS	6,787	15	30,933	70	44,387
GAS	409,909	85	3,545	1	484,048
TOTALS	461,544		914,535		1,459,401

FIGURE 39: FOOD

FOOD	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
GROCERIES	39,393	1	1,469,394	95	1,542,667
TAKE-OUT	112,078	28	263,290	65	407,042
COFFEE	25,212	8	285,381	86	330,011
RESTAURANT	32,878	18	126,200	69	182,715
SNACKS	12,606	50	9,575	38	25,333
TOTALS	222,167		2,153,840		2,487,768

FIGURE 40: SPORTS AND RECREATION

SPORTS AND RECREATION	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
ENTERTAINMENT	243,296	40	347,060	57	608,557
VACATIONS	1,212	1	153,787	99	155,909
SPORTS	303	1	35,672	99	35,975
CULTURAL EVENTS	6,239	39	7,424	47	15,936
HUNTING AND FISHING	-		5,484	100	5,484
TOTALS	251,050		562,306		821,861

FIGURE 41: PROFESSIONAL FEES

PROFESSIONAL FEES	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
VETERINARY	-		41,000	100	41,000
LEGAL	-		10,000	100	10,000
ACCOUNTING	-		163	100	163
APPRAISERS	-		-		-
FUNERALS	-		-		-
OTHER	-		-		-
TOTALS	-		51,163		51,163

FIGURE 42: HOUSEHOLD OPERATIONS

HOUSEHOLD OPERATIONS	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
POWER ¹²⁷	-		696,100	100	696,100
RENT/MORTGAGE	129,090	65	18,072	9	196,254
HEATING	-		147,272	92	160,690
INTERNET	-		135,272	97	139,636
REPAIRS	86,363	99	606	1	86,969
T.V./CABLE/SATELLITE	-		82,827	100	82,827
HOME PHONE	-		50,472	90	55,927
SECOND HEAT SOURCE	454	1	21,818	98	22,272
RENOVATIONS	11,818	95	606	5	12,424
INSURANCE	-		4,545	100	4,545
WATER	-		-		-
TOTALS	227,725		1,035,590		1,457,644

¹²⁷ Power estimations have been calculated based on household survey data. Data was also extracted from Membertou for power and oil fees which were subsidized for some of the households. These subsidized numbers are included in the Band expenditures and not in the household expenditures to avoid double counting. The Subsidized power is approximately \$270,000 and the subsidized oil is \$166,000. Numbers for subsidized rent/mortgage was also gathered at a total of \$427,000.

FIGURE 43: ADDITIONAL EXPENDITURES

ADDITIONAL EXPENDITURES	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
CLOTHING	-		678,321	95	714,200
PERSONAL CARE	38,212	9	386,515	89	435,557
ALCOHOL	-		276,490	96	289,369
FURNITURE	1,666	1	217,881	89	245,912
TOBACCO	183,896	82	39,393	18	224,866
MISCELLANEOUS	22,939	15	132,344	85	155,283
HEALTH CARE	2,018	5	41,151	95	43,169
EDUCATION ¹²⁸	-		31,515	100	31,515
TOTALS	248,731		1,803,610		2,139,871

¹²⁸ Some households reported expenditures related to their children's education in this category. For example, households would report purchasing school supplies

POTLOTEK EXPENDITURES

FIGURE 44: TOTAL EXPENDITURES ON AND OFF RESERVE

	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
SPENDING	990,519	23	3,086,864	72	4,220,994

FIGURE 45: TOTAL EXPENDITURES ON AND OFF CAPE BRETON

	ON CAPE BRETON		OFF CAPE BRETON	
	\$	%	\$	%
SPENDING	2,945,576	69	1,125,512	27

FIGURE 46: TRANSPORTATION

TRANSPORTATION	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
GAS	427,000	98	-		436,000
VEHICLE COST	-		292,106	100	292,106
INSURANCE	-		120,607	98	122,569
REPAIRS	6,673	15	30,396	70	43,184
TOTALS	433,673		443,109		893,859

FIGURE 47: FOOD

FOOD	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
GROCERIES	32,000	4	687,750	92	745,250
COFFEE	7,000	5	124,017	90	137,517
TAKE-OUT	16,000	12	113,166	87	130,666
RESTAURANT	8,200	9	71,271	74	95,721
SNACKS	41,034	93	3,000	7	44,034
TOTALS	104,234		999,204		1,153,188

FIGURE 48: SPORTS AND RECREATION

SPORTS AND RECREATION	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
ENTERTAINMENT	194,996	56	140,238	40	347,234
VACATIONS	-		74,942	91	82,634
SPORTS	3,653	12	18,913	63	30,028
HUNTING AND FISHING	-		28,326	100	28,326
CULTURAL EVENTS	14,826	68	5,730	26	21,711
TOTALS	213,475		268,149		509,933

FIGURE 49: PROFESSIONAL FEES

PROFESSIONAL FEES	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
VETERINARY	-		8,861	100	8,861
OTHER	-		1,153	100	1,153
LEGAL	-		769	100	769
ACCOUNTING	-		-		-
APPRAISERS	-		-		-
FUNERALS	-		-		-
TOTALS			10,783		10,783

FIGURE 50: HOUSEHOLD OPERATIONS

HOUSEHOLD OPERATIONS	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
POWER ¹²⁹	-		283,638	100	283,638
HEATING	-		180,230	99	182,538
INTERNET	-		63,853	100	63,853
T.V./CABLE/SATELLITE	-		60,183	100	60,183
REPAIRS	9,615	25	29,182	75	38,798
HOME PHONE	-		24,869	100	24,869
RENOVATIONS	-		13,692	81	16,961
INSURANCE	-		3,600	100	3,600
WATER	600	20	2,276	79	2,876
SECOND HEAT SOURCE	-		1,153	100	1,153
RENT/MORTGAGE	-		-		-
TOTALS	10,215		662,676		678,469

¹²⁹ Power estimations have been calculated based on household survey data. Data was also extracted from Potlotek for power and oil fees which were subsidized for some of the households. These subsidized numbers are included in the Band expenditures and not in the household expenditures to avoid double counting. The Subsidized power is approximately \$140,000 and the subsidized oil is \$32,700 and subsidized rent/mortgage is \$240,000

FIGURE 51: ADDITIONAL EXPENDITURES

ADDITIONAL EXPENDITURES	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
CLOTHING	-		234,096	96	244,673
TOBACCO	227,535	97	-		234,185
PERSONAL CARE	-		155,464	96	162,664
FURNITURE	576	1	134,057	97	138,673
MISCELLANEOUS	807	1	77,746	87	89,323
ALCOHOL	-		67,684	83	81,084
HEALTH CARE	-		26,882	99	27,036
EDUCATION ¹³⁰	-		-		-
TOTALS	228,918		695,929		977,638

WAGMATCOOK EXPENDITURES

FIGURE 52: TOTAL EXPENDITURES ON AND OFF RESERVE

	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
SPENDING	1,537,889	33	3,151,491	66	4,558,467

FIGURE 53: TOTAL EXPENDITURES ON AND OFF CAPE BRETON

	ON CAPE BRETON		OFF CAPE BRETON	
	\$	%	\$	%
SPENDING	3,735,900	79	843,998	18

FIGURE 54: TRANSPORTATION

TRANSPORTATION	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
VEHICLE COST	114,814	16	612,281	84	727,096
GAS	340,351	87	50,796	12	391,148
INSURANCE	-		144,472	100	144,472
REPAIRS	8,888	14	54,314	86	63,203
TOTALS	464,053		861,863		1,325,919

¹³⁰ Some households reported expenditures related to their children's education in this category. For example, households would report purchasing school supplies

FIGURE 55: FOOD

FOOD	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
GROCERIES	55,370	7	787,066	93	842,437
SNACKS	204,003	94	11,740	5	217,670
COFFEE	6,162	5	120,432	95	126,595
TAKE-OUT	79,992	72	31,548	28	111,540
RESTAURANT	64,125	66	32,577	34	96,703
TOTALS	409,652		983,363		1,394,945

FIGURE 56: SPORTS AND RECREATION

SPORTS AND RECREATION	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
ENTERTAINMENT	376,570	84	67,162	15	446,622
VACATIONS	1,851	3	65,333	97	67,185
SPORTS	30,181	88	3,325	10	34,433
HUNTING AND FISHING	4,775	65	2,381	32	7,342
CULTURAL EVENTS	-		-		-
TOTALS	413,377		139,768		555,582

FIGURE 57: PROFESSIONAL FEES

PROFESSIONAL FEES	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
VETERINARY	-		19,644	100	19,644
LEGAL	-		7,407	100	7,407
FUNERALS	-		5,740	100	5,740
ACCOUNTING	-		-		-
APPRAISERS	-		-		-
OTHER	-		-		-
TOTALS			32,791		32,791

FIGURE 58: HOUSEHOLD OPERATIONS

HOUSEHOLD OPERATIONS	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
POWER ¹³¹	-		148,814	100	148,814
HEATING	25,118	17	118,785	83	143,903
INTERNET	-		82,713	100	82,713
HOME PHONE	-		43,751	100	43,751
SECOND HEAT SOURCE	-		30,118	100	30,118
T.V./CABLE/SATELLITE	-		26,611	100	26,611
WATER	-		10,740	100	10,740
RENT/MORTGAGE	5,866	100	-		5,866
INSURANCE	-		3,533	100	3,533
REPAIRS	-		1,759	100	1,759
RENOVATIONS	-		462	100	462
TOTALS	30,984		467,286	100	498,270

FIGURE 59: ADDITIONAL EXPENDITURES

ADDITIONAL EXPENDITURES	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
CLOTHING	28,259	9	288,712	91	316,972
TOBACCO	147,144	96	6,674	4	153,818
FURNITURE	185	1	122,968	99	123,153
MISCELLANEOUS	18,081	15	100,948	85	119,029
PERSONAL CARE	740	1	93,537	99	94,277
ALCOHOL	3,986 ¹³²	10	35,333	86	40,886
HEALTH CARE	7,192	30	16,935	70	24,127
EDUCATION ¹³³	-		-		-
TOTALS	205,587		665,107		872,262

¹³¹ Power estimations have been calculated based on household survey data. Data was also extracted from Wagmatcook for power and oil fees which were subsidized for some of the households. These subsidized numbers are included in the Band expenditures and not in the household expenditures to avoid double counting. The Subsidized power is approximately \$205,000 and the subsidized oil is \$232,000.

¹³² Purchased in Whycomagh

¹³³ Some households reported expenditures related to their children's education in this category. For example, households would report purchasing school supplies

WE'KOQMA'Q EXPENDITURES

FIGURE 60: TOTAL EXPENDITURES ON AND OFF RESERVE

	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
SPENDING	1,999,032	27	5,080,624	65	7,730,644

FIGURE 61: TOTAL EXPENDITURES ON AND OFF CAPE BRETON

	ON CAPE BRETON		OFF CAPE BRETON	
	\$	%	\$	%
SPENDING	2,662,780	35	2,457,220	32

FIGURE 62: TRANSPORTATION

TRANSPORTATION	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
GAS	765,360	98	1,600	1	784,720
VEHICLE COST	-		186,960	92	203,376
INSURANCE	71,744 ¹³⁴	41	102,736	59	174,480
REPAIRS	-		18,400	56	32,576
TOTALS	837,104		309,696		1,195,152

FIGURE 63: FOOD

FOOD	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
GROCERIES	256,776	16	1,274,924	80	1,588,900
COFFEE	-		246,000	100	246,000
TAKE-OUT	98,280	72	3,120	2	137,280
RESTAURANT	-		2,288	100	2,288
SNACKS	-		-		-
TOTALS	355,056		1,304,932		1,974,468

¹³⁴ Purchased at AA Munroe based in Whycocomagh

FIGURE 64: SPORTS AND RECREATION

SPORTS AND RECREATION	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
VACATIONS	-		203,360	49	410,960
ENTERTAINMENT	28,080	14	156,536	76	205,416
HUNTING AND FISHING	10,688	14	7,280	10	74,848
SPORTS	-		54,840	100	54,840
CULTURAL EVENTS	-		-		-
TOTALS	38,768		422,016		746,064

FIGURE 65: PROFESSIONAL FEES

PROFESSIONAL FEES	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
OTHER	-		8,000	100	8,000
VETERINARY	960	15	5,600	85	6,560
LEGAL	-		-		-
ACCOUNTING	-		-		-
APPRAISERS	-		-		-
FUNERALS	-		-		-
TOTALS	960		13,600		14,560

FIGURE 66: HOUSEHOLD OPERATIONS

HOUSEHOLD OPERATIONS ¹³⁵	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	\$
POWER ¹³⁶	-		189,432	100	189,432
RENT/MORTGAGE	120,000	91	12,000	9	132,000
T.V./CABLE/SATELLITE	-		152,112	100	152,112
INTERNET	-		129,936	100	129,936
HOME PHONE	-		106,656	99	107,856
HEATING	41,600	80	10,400	20	52,000
RENOVATIONS	4,000	100	-		4,000
SECOND HEAT SOURCE	-		-		-
WATER	-		-		-
INSURANCE	-		-		-
REPAIRS	-		-		-
TOTALS	165,600		600,536		767,336

¹³⁵ Financials for subsidized housing was not provided

¹³⁶ Power estimations have been calculated based on household survey data. Data was not extracted from the Band, therefore it was not identified how much the Band subsidized for power, oil the rent/mortgage

FIGURE 67: ADDITIONAL EXPENDITURES

ADDITIONAL EXPENDITURES	ON RESERVE		OFF RESERVE		TOTAL SPENDING
	\$	%	\$	%	
FURNITURE	-		919,000	100	919,000 ¹³⁷
CLOTHING	10,400	1	859,360	99	869,760
PERSONAL CARE	5,000	1	512,920	95	537,360
TOBACCO	401,840	98	7,800	1	409,640
ALCOHOL	133,744 ¹³⁸	99	1,560	1	135,304
MISCELLANEOUS	4,960	4	107,560	96	111,720
HEALTH CARE	24,960	54	20,844	46	45,804
EDUCATION ¹³⁹	-		1,600	100	1,600
TOTALS	572,584		2,247,044		3,030,188

¹³⁷ Several households reported spending considerably higher than average in this category. This data was left in, while high, the reported spending was not unrealistic.

¹³⁸ Purchased at CO-OP Whycocomagh

¹³⁹ Some households reported expenditures related to their children's education in this category. For example, households would report purchasing school supplies

NEXT STEPS

As identified through the analysis completed in this second phase of the Unama'ki Economic Leakage Study, there were a number of parallels between the two (2) reports in terms of spending categories and expenditure amounts.¹⁴⁰ As a result of the parallels, the recommended next steps made in the 2010 leakage study remain valid and are in the process of being explored and implemented by the Unama'ki Economic Benefits Office. One (1) recommended next step provided the basis for this second phase of the study; that a more extensive study be completed, involving individual household interviews to identify how and where household dollars are being spent.¹⁴¹ The purpose of this extended research is to assist in further determining potential business opportunities, training and business development.

SUMMARY AND UPDATE OF PHASE 1 RECOMMENDED NEXT STEPS

A summary of the recommended next steps from the 2010 phase include the following recommended next steps. Each of the 2010 recommended next steps, where applicable, have been updated with the data analysis completed in Phase 2 of the study to reflect the most up to date information. This will provide the Unama'ki Economic Benefits Office and each of the five (5) Unama'ki communities with the most relevant information in which to make decisions.

For additional details on each of the recommended next steps from the 2010 Leakage Study, refer to Appendix L.

¹⁴⁰ As the household expenditure study was completed at a Macro level in 2010 from the 2006 Canadian Census, the 2011 expenditures are similar to what would be expected factoring in inflation

¹⁴¹ The 2010 Leakage study utilized secondary data from the 2006 Canadian Census (statistics Canada Community Profiles)

1. EXAMINE NEW BUSINESS VENTURES, PARTNERSHIPS OR PURCHASING COOPERATIVES/ AGREEMENTS - FOR BOTH ECONOMIC DEVELOPMENT AND EMPLOYMENT OPPORTUNITIES

The 2011 updated spending power of the five (5) Unama'ki communities is **\$104,121,540**¹⁴² which contributes to the local economy through business and employment growth. As with the 2010 study and the newly completed Phase 2 the following includes, but is not limited to, areas that remain possible considerations for business ventures, partnerships and/or agreements, both in terms of revenue and profits.¹⁴³

FIGURE 68: POTENTIAL BUSINESS OPPORTUNITIES/VENTURES

CATEGORY	EXPENDITURE VALUE (POTENTIAL REVENUE)	AVERAGE % NET PROFIT/LOSS MARGIN ¹⁴⁴	ESTIMATED NET PROFIT (LOSS) MARGIN
Construction Services	\$9,816,115	6.40%	\$628,231
Food and Grocery (Community and household spending)	\$16,235,030	1.70%	\$275,996
Financial Services (Includes car loans and business loans)	\$4,150,092	1.80%	\$74,702
Fuel / Gas (Community and household spending)	\$8,593,865	2.10%	\$180,471
Consultant Services	\$1,236,296	24.40%	\$301,656

FIGURE 69: POTENTIAL PARTNERSHIP / PURCHASING /COOPERATIVE ARRANGEMENTS¹⁴⁵

CATEGORY	EXPENDITURE VALUE (POTENTIAL REVENUE)	AVERAGE % NET PROFIT/LOSS MARGIN ¹⁴⁶	ESTIMATED NET PROFIT (LOSS) MARGIN
Construction Material	\$2,393,459	3.60%	\$86,165
Insurance (Community and household spending)	\$2,076,383	1.80%	\$37,375
Phone/Cell Phone/Internet	\$1,479,658	-9.90%	(\$146,486)
Household furniture and Equipment	\$1,820,305	2.50%	\$45,508
Office Supplies	\$952,341	0.00%	\$0

¹⁴² The Expenditures of the Communities is \$48,598,378 and the total household spending is **\$55,523,050**

¹⁴³ Profit is based on average Net Profit/Loss from Industry Canada benchmarking from Industry Canada

¹⁴⁴ Industry Canada: SME Benchmarking Tool, utilizing NAICS (North American Industry Classification System) Codes

¹⁴⁵ Additional partnerships can include any category listed in the potential business opportunity list as well.

¹⁴⁶ Industry Canada: SME Benchmarking Tool, utilizing NAICS (North American Industry Classification System) Codes

The pursuit of new business opportunities presents a wide array of opportunities and potential partnerships for the five (5) Unama'ki communities. Partnerships are an excellent way to reduce costs and improve relationships with suppliers by developing mutually beneficial relationships with existing external organizations that extend beyond the typical individual customer/supplier relationship. Due to the spending power of the Unama'ki communities, it is recommended that the communities pursue partnerships with certain suppliers or even explore the option of new business ventures, partnerships or purchasing cooperatives/agreements.

In terms of employment the following categories highlighted in Figure 70 remain static from the 2010 project phase and would be beneficial in employing a larger number of community members if the business ventures, partnerships, and agreements/cooperatives were to be explored¹⁴⁷.

FIGURE 70: CATEGORIES FOR HIGH EMPLOYMENT OPPORTUNITIES

CATEGORY	EXPENDITURE VALUE	AVERAGE # EMPLOYEES PER ESTABLISHMENT ^{148, 149}
Construction Services ¹⁵⁰	\$9,816,115	20
Food and Grocery (Community and household spending)	\$16,235,030	20
Financial Services (Includes car loans and business loans)	\$4,150,092	14
Fuel (Community and household spending)	\$8,593,865	13
Construction Material	\$2,393,495	13
Recreation (Includes Household entertainment)	\$6,666,168	16
Insurance (Community and household spending)	\$2,076,383	14
Household furniture and Equipment	\$1,820,305	13

¹⁴⁷ Some of the businesses included within this list have already been explored in some in the communities, such as the Eskasoni Supermarket and Membertou Insurance Brokers

¹⁴⁸ United States Census Bureau, <http://www.census.gov/epcd/ec97/industry/E523930.HTM>, accessed September 2011

¹⁴⁹ Canadian Industry Statistics, Retail Trade Industry: <http://www.ic.gc.ca/cis-sic/cis-sic.nsf/IDE/cis-sic41etbe.html>, accessed September 2011

¹⁵⁰ All five (5) communities do have Public Works departments have employees who would complete a number of construction services within the respective community. Community members are also hired for construction services.

2. TRAINING AND DEVELOPMENT

Implementing job training for First Nation community members can improve employment opportunities for individuals and increase revenue generation for communities. The 2010 phase of the leakage study identified three (3) avenues for job training and development:

1. Construction
2. Entrepreneurship and business development training
3. Conduct further industry research to identify additional training requirements (both for what is needed within the communities and what is needed within the labour market)

The second phase of the study echoes the original recommendations for training and development.

3. GATHER EMPLOYEE DATA

Gathering information about the number of employees in the employ of the First Nation communities, in addition to salary statistics, had been identified as being beneficial to future development activities. Identifying the number of employees who are non-First Nation can allow for additional analysis to be completed to identify the following:

- Amount of positions
- Types of positions
- Gaps in the positions and hiring practices, if applicable
- Gaps in training and development requirements, if applicable
- Gaps in education and certifications, if applicable

This information can assist in developing a road map for coaching community members, especially youth, on the positions that are available in the communities and what is required to be qualified for these positions. This will improve self sufficiency and allow for more money to remain within the communities. It would also help to reduce current unemployment rates.

4. IMPLEMENTATION AND PROMOTION OF PROCUREMENT POLICIES DESIGNED TO INCREASE SUPPORT FOR FIRST NATION OWNED BUSINESSES

As was highlighted in the 2010 report, not all communities, support organizations and individually owned businesses did not have or follow a procurement policy that encourages the use of First Nation service providers and suppliers. To help support new and existing business growth in the First Nation communities in Unama'ki, it was recommended that a conscious effort be made to support First Nation owned enterprises. The implementation of procurement policies would assist in standardizing the decision making process and will help to make decisions consistent, transparent and accountable.

5. CREATE AND KEEP UPDATED A DATABASE OF FIRST NATION BUSINESSES

Feedback provided by respondents stated that each did not have a list of Aboriginal suppliers and that this list would be useful to have.

6. EXPANDED HOUSEHOLD LEAKAGE STUDY (RESULTED IN PHASE 2 OF THE LEAKAGE STUDY)

The spending habits of community members were completed at a macro level¹⁵¹ in the 2010 Phase. It was recommended that a more extensive study be completed which involves individual household interviews to identify,¹⁵² to a higher degree of accuracy, how and where household dollars are being spent. In addition, as the original data was compiled through the use of the 2006 Canadian Census, the removal of the mandatory 2011 Long Form Census would not provide the same data in which to compare the results. Therefore the Unama'ki Economic Benefits Office implemented this recommendation through the second phase of the leakage study.

¹⁵¹ 2006 Community Profiles: Statistics Canada was used to compile this study

¹⁵² Completed through primary research

PHASE 2 ADDITIONAL RECOMMENDED NEXT STEPS

1. EXAMINE NEW BUSINESS VENTURES

From the household surveys completed, a number of potential business ventures were identified. Such ventures may differ per community based on the differing spending power; however, the opportunities include, but are not limited to:

1. Grocery and Personal Care Stores¹⁵³
2. Take-out food and Coffee
3. Charter / Shuttle Service / Taxi Service

Each identified business venture could be explored by either the individual Communities (i.e. Band Councils) or by individual entrepreneurs.

FIGURE 71: POTENTIAL BUSINESS OPPORTUNITIES/VENTURES WITH POTENTIAL EMPLOYMENT

CATEGORY	HOUSEHOLD EXPENDITURE VALUE (POTENTIAL REVENUE)	AVERAGE % NET PROFIT/LOSS MARGIN ¹⁵⁴	ESTIMATED NET PROFIT (LOSS) MARGIN	ESTIMATED EMPLOYMENT OPPORTUNITIES ^{155 156}
Grocery Stores ¹⁵⁷	\$10,628,689	1.9%	\$170,059	15-20
Personal Care Stores (example Shoppers Drug Mart) ¹⁵⁸	\$2,361,047	6.8%	\$160,551	5-8
Take-out ¹⁵⁹	\$1,624,076	4.1%	\$66,587	2-4
Coffee Outlets/Franchises ¹⁶⁰	\$1,316,205	4.1%	\$53,964	4-6
Charter / Shuttle Service (Eskasoni) ¹⁶¹	\$224,282	5.3%	\$11,887	2
Taxi Service ¹⁶²	\$224,282	20.4%	\$45,753	2-4

¹⁵³ Personal Care includes items such as toiletries and makeup (available in drug stores, department stores and grocery stores)
¹⁵⁴ Industry Canada: SME Benchmarking Tool, utilizing NAICS (North American Industry Classification System) Codes – Percentages are derived from Industry Averages
¹⁵⁵ United States Census Bureau, <http://www.census.gov/epcd/ec97/industry/E523930.HTM>, accessed September 2011
¹⁵⁶ Canadian Industry Statistics, Retail Trade Industry: <http://www.ic.gc.ca/cis-sic/cis-sic.nsf/IDE/cis-sic41etbe.html>, accessed September 2011
¹⁵⁷ Industry Canada, SME Benchmarking Tool: NAICS 445110 - Supermarkets and Other Grocery (except Convenience) Stores
¹⁵⁸ Industry Canada, SME Benchmarking Tool: NAICS 446199 - All Other Health and Personal Care Stores
¹⁵⁹ Industry Canada, SME Benchmarking Tool: NAICS 722210 - Limited-Service Eating Places
¹⁶⁰ Industry Canada, SME Benchmarking Tool: NAICS 722210 - Limited-Service Eating Places
¹⁶¹ Industry Canada, SME Benchmarking Tool: NAICS 485510 - Charter Bus Industry
¹⁶² Industry Canada, SME Benchmarking Tool: NAICS 485310 - Taxi Service

Although the total spending dollars are significant in these categories, not all would be feasible or applicable within each of the five (5) communities. The following provides additional details on each of the identified categories by Community:

ESKASONI FIRST NATION

a) GROCERY AND PERSONAL CARE

Although Eskasoni already has a grocery store in the community, the Eskasoni Market (Foodland), it is not recommended that an additional store be added. However, based on the household survey data approximately **31 percent** is spent **outside** the community (**\$1,812,672 of \$5,909,436**) at retailers such as the Superstore and Sobeys. It is recommended that the offerings and the selection within the Eskasoni Market be explored as there may be a possible expansion opportunity to keep people within the community. Although community feedback was gathered before the Market opened, a second follow-up study could be completed by Eskasoni First Nation to identify what products are required, what community members would purchase and why.

In terms of personal care purchases, Eskasoni residents spent approximately **82 percent** of total monies outside the community (**\$933,130 of \$1,131,187**). Such products were purchased at retailers such as Wal-Mart or Shoppers Drug Mart. Therefore, personal care products could be considered as part of a possible expansion of the Eskasoni Market to provide residents with the products within the community.

b) TAKE-OUT AND COFFEE OUTLETS/FRANCHISE

Despite offerings within the community, approximately **31 percent** of monies spent on take-out food are spent outside the community (**\$262,276 of \$837,548**). Examples of such retail offerings include hamburgers and Chinese take-out. As this is not a significant expenditure amount, it is not recommended that take-out franchises be explored; however, having existing entrepreneurs expand the existing product offerings may result in people purchasing more in the community.

In terms of coffee expenditures, **95 percent (\$450,579 of \$476,082)** of the expenditure dollars is leaving the community. This suggests an opportunity to explore the potential for a coffee retail offering within the community. This is an opportunity that has already been identified and Eskasoni is currently in the process of exploring this prospect.

c) CHARTER / SHUTTLE / TAXI SERVICE

A number of residents indicated that they did not have their own means of transportation and would hire private taxis/car services to take them to various destinations. Reasons for the transportation requirements included attending appointments and to fulfill the need to go “into town”. Community members identified that **\$224,282** is spent annually in Eskasoni on this type of service. This provides an opportunity for the Band or an individual entrepreneur to provide such a service through either a charter/shuttle or taxi service.

MEMBERTOU FIRST NATION

a) GROCERY AND PERSONAL CARE STORE

With Membertou's close proximity to Sydney, community members may find it just as convenient to travel into Sydney to purchase products. Therefore, opportunities such as a grocery store or personal care store may not be required. However, it was identified that approximately **89 percent** of monies spent on of personal care items are spent outside the community (**\$386,515 out of \$435,557**). As Membertou currently has a Pharmasave located within the community, this data indicates that community members are not shopping at the Pharmasave for such products.

A recommended next step is to investigate the offerings and pricing for such products within the Pharmasave to identify if there are additional offerings and/or pricing options that could be explored in order to increase sales and have community members remain in the community for such purchases.

b) TAKE-OUT AND COFFEE OUTLETS/FRANCHISE

Approximately **65 percent** of monies spent on take-out (**\$263,290 of \$407,042**) are spent outside the community. Examples of such retailers include hamburger outlets and Chinese take-out. As this is not a significant amount, and due to the close proximity to Sydney, it is not recommended that take-out franchises be explored; however, having existing entrepreneurs expand the existing product offerings may result in people purchasing more in the community.

In terms of coffee expenditures, **86 percent (\$285,381 of \$330,011)** of the expenditure dollars are leaving the community. Although there would be a number of other retailers located within Sydney, the exploration of a coffee retail offering within the community may be a possibility.

POTLOTEK FIRST NATION

a) GROCERY, PERSONAL CARE, TAKE-OUT AND COFFEE

With Potlotek's close proximity to St. Peters and Port Hawkesbury, community members may find it just as convenient to travel to such communities. Therefore, opportunities such as a grocery store, personal care or a coffee¹⁶³ outlet may not be required. However, it was identified that approximately **92 percent** of grocery items (**\$687,750 of \$745,250**) and approximately **96 percent** of monies spent on personal care items is spent outside the community (**\$155,464 out of \$162,664**). Although it may not be feasible to open a grocery or personal care store (e.g. Shoppers Drug Mart) within the community, there is the option to explore the product offerings in Potlotekewey Expedition Gas & Convenience as there may be the opportunity to expand the existing offerings and selection to keep people within the community and increase internal sales.

¹⁶³ Coffee purchases equaled \$137,517 and the community used to have a Robins Donuts located in Potlotek Expedition Gas & Convenience, however this business has since closed

WAGMATCOOK AND WE'KOQMA'Q FIRST NATIONS

a) GROCERY AND PERSONAL CARE

The combined purchasing power of Wagmatcook and We'koqma'q on both grocery (\$2,432,337)¹⁶⁴ and personal care products (\$631,637)¹⁶⁵ provides a valuable opportunity for a partnership. Although separately the opportunity to open a grocery and/or personal care business may not be identified as feasible, due to the close proximity of the two (2) communities, a partnership to explore one (1) and/or both of these ventures may be an opportunity that would benefit all community members. This will provide all community members with a community run service and will help to generate employment opportunities and bring approximately \$2,668,447¹⁶⁶ back into the communities.

2. ENTREPRENEURSHIP SUPPORT AND DEVELOPMENT

In order to pave the road for success for the entrepreneurs, it will be important to provide support to the potential business owners. Such support can be completed through training, development and business and financial planning. Promoting entrepreneurship and business development is one (1) way to encourage entrepreneurs to seek new business ventures and can act as an employment strategy. However, it is common that budding entrepreneurs may be unaware of how to do so and youth are rarely exposed to entrepreneurship as an employment option.

An entrepreneurship and business development workshop can provide the opportunity to learn various aspects of entrepreneurship. These include, but are not limited to:

- Organizational skills, including time management, leadership development, interpersonal skills and sales
- Business and personal planning¹⁶⁷ including budgeting
- Business and human resource management including recruitment, interviewing and retention

¹⁶⁴ Wagmatcook has grocery expenditures of \$842,437 (with approximately 93% of that spent off reserve) and We'koqma'q with grocery expenditures of \$1,588,900 (with approximately 80% of that spent off reserve)

¹⁶⁵ Wagmatcook has personal care expenditures of \$94,277 (with approximately 99% of that spent off reserve) and We'koqma'q with personal care expenditures of \$537,360 (with approximately 95% of that spent off reserve)

¹⁶⁶ The following is spent outside the communities: Approximately \$93,537 (Wagmatcook) and \$512,920 (We'koqma'q) is spent on Personal care and approximately \$787,066 (Wagmatcook) and \$1,274,924 (We'koqma'q) is spent on groceries

¹⁶⁷ Knowing how to separate business and personal finances, for example

Such programs will also be beneficial in providing details of what funders and financial institutions require in addition to knowing how to gain new clients and bidding on opportunities. Such programs will equip current and budding entrepreneurs with the necessary skills and knowledge to allow the businesses to become more competitive with others in the same industry.

It is important to note that there are currently support, programs and training offered for Membertou entrepreneurs through the Membertou Entrepreneur Centre.¹⁶⁸ Such a service would be beneficial to have within the four (4) other Unama'ki Communities. This could be achieved through a partnership and/or mentorship program which the Membertou Entrepreneurship Centre could implement to establish similar Centres in the other four (4) communities.

3. DEVELOP AN FIRST NATION ENTREPRENEUR NETWORK

Developing an Entrepreneurship Network would bring entrepreneurs together to allow for the business owners to share, learn from one another and to mentor new entrepreneurs. This network would assist in the long term success and sustainability of privately owned First Nation businesses and allow entrepreneurs to build their knowledge and client base through the assistance of others, even if in different industries. In addition, creating an Entrepreneur Network allows entrepreneurs to work together to create new ideas, opportunities, partnerships and joint ventures. Also, as the network grows and develops, the network may be able to work as a unified force in which to approach suppliers to gain better purchasing arrangements and/or bid on potential contracts which may not have been possible previously.

¹⁶⁸ Membertou Entrepreneurship Centre: <http://www.unamaki.ca/entrepreneur-centre.asp>, accessed September 2011

4. EXPLORE ENVIRONMENTAL INITIATIVES AND GREEN TECHNOLOGY

The household operation expenses tied to electricity and oil total **\$2,415,696**.¹⁶⁹ If there were a less expensive option for electricity and/or oil, dollars saved could be filtered into other areas of the household. Adding green technology into existing and new home construction can not only assist in reducing green house gas emissions, reduce the carbon footprint, conserve the environment and assist in creating healthier and wealthier communities. In addition, by adding green technology into homes and Band owned buildings can help to save money. The decision to implement green energy efficiency, into existing and new construction can be coupled with having energy audits completed in each of the homes and buildings.

Elements which can be considered include, but are not limited to, the following:

- A. Solar hot water heaters in existing and new construction
- B. Heat substitute: Substitute oil and electric heating with natural gas¹⁷⁰, wood and/or pellet furnaces/boilers, wood or pellet stoves
- C. Retire old inefficient appliances
- D. Installation of energy efficient window and doors in existing and new construction

The following provides additional detail on each of the aforementioned green / energy efficient technology options:

A. SOLAR HOT WATER

Hot water (for showers, dishwashing, and laundry, etc.) can account for approximately 50 to 60 percent of an annual household utility bill¹⁷¹.

¹⁶⁹ Electricity is \$2,191,828, Electric Heat \$169,446, Heat using Electricity and Oil is \$28,653 and Heat using Oil and wood is \$25,769

¹⁷⁰ At present natural gas is not available in Cape Breton. However, if there is enough of a demand, a business case could be made to bring it to the communities

¹⁷¹ Efficiency Nova Scotia, EnerGuide for Existing Houses:

http://www.energycyns.ca/for_homes/energy_savings_programs/energuide_existing/, accessed September 2011

In Nova Scotia, it can cost approximately \$646 per year to heat water for a four (4)¹⁷² person household when electricity is 12 cents/kWh (kilowatt hour)¹⁷³. If a new or retro-fitted properly sized solar water heating system unit were to be installed a household could save approximately \$450 to \$600 per year¹⁷⁴ in electric hot water heating costs.

An average solar hot water system has a purchase price of approximately \$8,500 which is similar to the cost of traditional hot water units for homes with oil heat¹⁷⁵. However, in terms of the solar hot water units, incentive programs, if applicable, could provide a refund on the purchase price. There are grant programs currently in place through Natural Resources Canada (which was extended to March 31, 2012¹⁷⁶) or Efficiency Nova Scotia (which can provide a rebate for \$1,250¹⁷⁷ on new residential solar domestic water heating systems, which could reduce the net purchase cost to \$7,250).

FIGURE 72: YEARLY ELECTRICITY SAVINGS WITH THE INSTALLATION OF A SOLAR HOT WATER SYSTEM

INSTALLATION OF NEW SOLAR HOT WATER UNIT VS. TRADITIONAL HOT WATER UNITS						
APPROXIMATES	INSTALLATION COST OF EQUIPMENT	SAVINGS ON COST OF UNIT IF ALL INCENTIVES QUALIFY	YEARLY ELECTRICITY UTILITY BILL SAVINGS	SAVINGS IN YEAR 1	ACCUMULATED SAVINGS AT THE END OF YEAR 2	ACCUMULATED SAVINGS AT THE END OF YEAR 10
INSTALLATION OF CURRENT ELECTRIC HOT WATER UNITS	\$8, 500	\$0	\$0	\$0	\$0	\$0
INSTALLATION OF SOLAR HOT WATER SYSTEM	\$8, 500	\$1, 250	\$450 - \$600	\$450 to \$600	\$900 to \$1,200	\$4,500 to \$6,000

¹⁷² A 40 gallon tank is the appropriate size for a family of 4: Nova Scotia Power, Water Heaters:

<http://www.nspower.ca/en/home/residential/homeheatingproducts/waterheaters/default.aspx>, accessed September 2011

¹⁷³ Nova Scotia Power, an Emera Company: Residential Services, Time of Day Rates Q&A:

<http://www.nspower.ca/en/home/residential/homeheatingproducts/electricalthermalstorage/timeofdayrates.aspx>, accessed September 2011

¹⁷⁴ Energy Conservation Services of North Florida: <http://www.ecs-solar.com/videos.html>, accessed September, 2011

¹⁷⁵ Traditional Hot water Heaters for homes with electric heat can range from \$900 to \$5,000, including installation

¹⁷⁶ Natural Resources Canada, Personal: Residential, Frequently Asked Questions (FAQ) about ecoENERGY Retrofit-Homes: <http://oee.nrcan.gc.ca/residential/personal/retrofit-homes/questions-answers.cfm?attr=4#g1>, accessed September 2011

¹⁷⁷ Efficiency Nova Scotia, Residential Solar: http://www.efficiencyns.ca/for_homes/energy_savings_programs/residential_solar/, accessed September 2011

If looking to existing construction, there would be existing hot water heaters installed. Therefore, when purchasing a retro-fit hot water heater, there is an upfront cost. However, savings can be experienced in electricity fees, in the long run. Such savings are known as “pay backs” as it is possible that the retro-fit equipment can have the potential to “pay for itself” over time. In terms of the retro-fit units, the **approximate “payback” is a period of 8-10 years**. In addition, as an estimate, a solar hot water system may generate a return on investment of 20 to 30 percent¹⁷⁸ over a 30 year period.

FIGURE 73: RETRO-FIT PAY BACK

INSTALLATION OF RETRO-FIT SOLAR HOT WATER UNIT AND THE ASSOCIATED PAY BACK						
APPROXIMATES	COST OF EQUIPMENT INSTALLATION	SAVINGS ON COST OF UNIT IF ALL INCENTIVES QUALIFY	YEARLY ELECTRICITY UTILITY BILL SAVINGS	SAVINGS IN YEAR 1	ACCUMULATED SAVINGS AT THE END OF YEAR 2	ACCUMULATED SAVINGS AT THE END OF YEAR 10
INSTALLATION OF RETRO-FIT SOLAR HOT WATER SYSTEM	\$8, 500	\$3, 450	\$450 - \$600	\$450 to \$600	\$900 to \$1,200	\$4,500 to \$6,000

Therefore, if homes were retrofitted in the communities, Figure 74 identifies the possible savings in electricity.

¹⁷⁸ Vancouver Renewable Energy, Solar Hot Water: <http://www.vanrenewable.org/SolarHotWater.htm>, accessed September 2011

FIGURE 74: APPROXIMATE COMMUNITY SAVINGS WITH SOLAR HOT WATER (NEW OR RETRO-FIT)

COMMUNITY	NUMBER OF HOMES	NUMBER OF HOMES SUBSIDIZES BY THE BAND ¹⁷⁹	50% HOME CONVERSIONS (50% OF SUBSIDIZED AND NON)	MAXIMUM SAVINGS (AT THE END OF 1 YEAR) ¹⁸⁰	MAXIMUM SAVINGS (AT THE END OF 10 YEARS) ¹⁸¹
ESKASONI	992	460	496 ¹⁸²	\$297,600	\$2,976,000
MEMBERTOU	280	67	140 ¹⁸³	\$84,000	\$840,000
POTLOTEK	150	Not Available	75	\$45,000	\$450,000
WAGMATCOOK	139	Not Available	70	\$42,000	\$420,000
WE’KOQMA’Q	225	Not Available	113	\$67,800	\$678,000
TOTAL ESTIMATED SAVINGS			894	\$536,400¹⁸⁴	\$5,364,000

NOTE:

Although the Natural Resources Canada and Efficiency Nova Scotia programs are geared toward individual home owners, it may be beneficial for the five (5) Unama’ki Communities to discuss this program with Efficiency Nova Scotia and/or Natural Resources Canada and identify if alternative arrangements can be made to allow the communities to take advantage of the program(s). However, if this is not the case, the communities may fall under the Integrated Community Energy Solutions Program through Natural Resources Canada.¹⁸⁵

In terms of Band owned buildings in the community, the Integrating Energy Efficiency/Renewable Energy (EE/RE) Technologies into Community Infrastructure Projects¹⁸⁶ offered through Aboriginal Affairs and Northern Development Canada which was available in 2010 is providing support into 2011, therefore there may be an option to access this program. The goal of the program is to provide funding for water treatment plants, schools, community centers, band offices, etc. Depending on the size of the project and stage of its development, funding can be up to \$100,000.

¹⁷⁹ The number of homes subsidized for power were not provided by Potlotek, Wagmatcook or We’koqma’q, therefore estimated savings have not been divided between subsidized (Band Paid) and non-subsidized homes

¹⁸⁰ Based on the maximum of \$600 savings at the end of 1 year

¹⁸¹ Based on the maximum of \$6,000 savings at the end of 10 years

¹⁸² 266 Non-subsidized homes and 230 subsidized homes

¹⁸³ 107 Non-Subsidized homes and 33 subsidized homes

¹⁸⁴ Approximately \$157,800 would be saved by the Eskasoni (\$138,000) and Membertou (\$19,800) Bands at the end of the first year on power. This total would increase once additional subsidized housing numbers are gathered from the additional 3 Bands

¹⁸⁵ Natural Resources Canada, Integrated Community Energy Solutions: <http://oee.nrcan.gc.ca/communities-government/ices/index.cfm?attr=4>, accessed September 2011

¹⁸⁶ Aboriginal Affairs and Northern Development Canada, Integrated Energy Efficiency/Renewable Energy (EE/RE) Technologies into Community Infrastructure Projects: <http://www.ainc-inac.gc.ca/eng/1100100034261>, accessed September 2011

EMPLOYMENT OPPORTUNITY:

As there would be a number of new home installations and retrofits which may be required in each of the communities, employment opportunities may surface as a number of qualified technicians would be required to complete work and current retailers in Cape Breton may be unable to complete the work based on demand. Installations can take approximately three (3) to five (5) hours depending on the residence and wiring within the residence. Based on the estimate of retro-fitting 50 percent of the homes in the communities, two (2) employees could complete the retro fits within one (1) year.¹⁸⁷

In order to complete the retro-fit and new installations it is required that the installations be completed by an Energy Sustainability Engineering Technician. The Nova Scotia Community College (NSCC) offers this as a two (2) year diploma program at the Annapolis Valley Campus.

Such training would also open candidates up to opportunities in the following areas, both within and/or outside their communities:

- The emerging fields of green buildings, energy conservation, and alternate energy
- Areas which candidates can provide expertise in design, assessment, commissioning, and evaluation services to engineers, architects, contractors, project managers, and facility owners
- Work in organizations that specialize in energy management, engineering consulting, architecture, technical sales, manufacturing, electrical distribution, alternate energy, government, non-governmental organizations (NGOs), and building contractors¹⁸⁸

B. HEAT SUBSTITUTE: SUBSTITUTE OIL AND ELECTRIC HEATING WITH NATURAL GAS, WOOD AND/OR PELLET FURNACES/BOILERS, WOOD OR PELLET STOVES

It may not be feasible or realistic to move completely away from oil or electric heating sources, however complimenting these heating sources with alternates will not only reduce a home's heating bill, it will lower greenhouse gas emissions.

¹⁸⁷ Based on completing 1.5 installations per day at 300 days per year

¹⁸⁸ Nova Scotia Community College, Energy Sustainability Engineering Technology (ESET): http://www.nscc.ca/learning_programs/programs/PlanDescr.aspx?prg=ESET&pln=ENERSUSENG, accessed September 2011

There is a perception that switching from electricity and/or oil to an alternate heating source, such as wood or pellets, is not friendlier to the environment. However, according to Efficiency Nova Scotia, heating with electricity in Nova Scotia is expensive and dirty as it is primarily produced by burning coal and oil. In addition, there are efficiency losses in transmitting electricity over long distances which makes electric heat highly inefficient. “Heating with natural gas, wood or pellets saves money, improves efficiency, and helps reduce greenhouse gas emissions.” Switching to such forms of heating can reduce electricity costs up to seven (7) percent annually.¹⁸⁹

Although these savings are not significant, the resources are usually sourced locally and can also help to reduce the carbon footprint as products will not be required to be transported long distances.

FIGURE 75: SAMPLE SAVINGS ON ELECTRICITY THROUGH ALTERNATIVE HEAT SOURCES (NON-SUBSIDIZED HOMES – HOUSEHOLD EXPENDITURES)

COMMUNITY	NUMBER OF HOMES (NON-SUBSIDIZED) ¹⁹⁰	ANNUAL HOUSEHOLD ELECTRICITY FEES ¹⁹¹	MAXIMUM SAVINGS (BASED ON A MAXIMUM OF 7%/YEAR)
ESKASONI	536	\$1,406,389	\$98,447
MEMBERTOU	213	\$696,100	\$48,727
POTLOTEK	150	\$283,638	\$19,855
WAGMATCOOK	139	\$148,814	\$10,417
WE’KOQMA’Q	225	\$189,432	\$13,260
TOTAL ESTIMATED SAVINGS			\$190,706¹⁹²

¹⁸⁹Electrical savings by use of wood pellet stoves and solar heating systems in electrically heated single-family houses, Tomas Persson *, Svante Nordlander, Mats Ro’nnelid, Solar Energy Research Center SERC, Ho’gskolan Dalarna, 78188, Borla’nge, Sweden, Received 2 July 2004; received in revised form 29 August 2004; accepted 20 October 2004:

<http://www.bioenergyfarm.eu/media/default.aspx/emma/org/10727571/main39.pdf>, accessed September, 2011

¹⁹⁰ The number of homes subsidized for power were not provided by Potlotek, Wagmatcook or We’koqma’q, therefore estimated savings have not been divided between subsidized (Band Paid) and non-subsidized homes

¹⁹¹ Power estimations have been calculated based on household survey data. Data was also extracted from four (4) of the five (5) Bands (We’koqma’q did not provide the data) for power and oil fees which were subsidized for some of the households. These subsidized numbers are included in the Band expenditures and not in the household expenditures to avoid double counting.

¹⁹² Calculation is approximate as all households for Potlotek, Wagmatcook and We’koqma’q were included as the number of subsidized houses were not provided. However, this number would change if these numbers are to be provided

FIGURE 76: SAMPLE SAVINGS ON ELECTRICITY THROUGH ALTERNATIVE HEAT SOURCES (SUBSIDIZED HOMES – BAND EXPENDITURES)

COMMUNITY	NUMBER OF HOMES (NON-SUBSIDIZED) ¹⁹³	ANNUAL HOUSEHOLD ELECTRICITY FEES (SUBSIDIZED BY THE BAND) ¹⁹⁴	MAXIMUM SAVINGS (BASED ON A MAXIMUM OF 7%/YEAR)
ESKASONI	460	\$900,000	\$63,000
MEMBERTOU	67	\$270,000	\$18,900
POTLOTEK	Not Available	\$140,000	Not Available
WAGMATCOOK	Not Available	\$205,000	Not Available
WE'KOQMA'Q	Not Available	Not Available	Not Available
TOTAL ESTIMATED SAVINGS			\$81,900

Until December 31, 2011 Efficiency Nova Scotia does have a pilot rebate program for new equipment (natural gas, wood and pellet furnaces/boilers, wood and pellet stoves) and the removal of old equipment (where applicable), which can be explored further.¹⁹⁵

C. RETIRE OLD INEFFICIENT APPLIANCES

Appliances which are in excess of ten (10) years or older can add a significant amount to an annual electricity bill. For example:

- Second Refrigerator - up to \$180 a year
- Freezer - up to \$100 a year
- Dehumidifier - up to \$20 a year
- Room Air Conditioner - up to \$30 a year

If appliances are in need to replacement, until November 30, 2011 Efficiency Nova Scotia will pay to take old inefficient appliances out of homes.¹⁹⁶

¹⁹³ The number of homes subsidized for power were not provided by Potlotek, Wagmatcook or We'koqma'q, therefore estimated savings have not been divided between subsidized (Band Paid) and non-subsidized homes

¹⁹⁴ Power estimations have been calculated based on household survey data. Data was also extracted from four (4) of the five (5) Bands (We'koqma'q did not provide the data) for power and oil fees which were subsidized for some of the households. These subsidized numbers are included in the Band expenditures and not in the household expenditures to avoid double counting.

¹⁹⁵ Efficiency Nova Scotia, Fuel Substitute Pilot Program:

http://www.energycyns.ca/for_homes/energy_savings_programs/fuel_substitution_pilot_program/, accessed September 2011

¹⁹⁶ Efficiency Nova Scotia: Appliance Retirement Program: **Please note:** Only full-size, working appliances aged 10 years or older will be eligible for rebates. Second refrigerators must be over 10 cubic feet. Appliances will be tested on site. An adult over 18 must be home during the scheduled appointment to sign the appliance release form.

Payments from Efficiency Nova Scotia include:

- Second Refrigerator - \$35
- Freezer - \$35
- Dehumidifier - \$10
- Room Air Conditioner - \$10

Replacing old inefficient appliances can result in a savings of up to \$180 per year, per household.¹⁹⁷ Therefore by replacing old appliances, electricity bills can be reduced in each of the communities, as outlined in Figure 77.

FIGURE 77: SAMPLE SAVINGS ON ELECTRICITY THROUGH EFFICIENT APPLIANCES

COMMUNITY	NUMBER OF HOMES	NUMBER OF HOMES SUBSIDIZES BY THE BAND ¹⁹⁸	HOMES WITH APPLIANCES 10 YEARS OR OLDER (50% OF SUBSIDED AND NON)	MAXIMUM SAVINGS (AT \$180 SAVINGS PER YEAR) ¹⁹⁹
ESKASONI	992	460	496 ²⁰⁰	\$89,280
MEMBERTOU	280	67	140 ²⁰¹	\$25,200
POTLOTEK	150	Not Available	75	\$13,500
WAGMATCOOK	139	Not Available	70	\$12,510
WE'KOQMA'Q	225	Not Available	113	\$20,250
TOTAL ESTIMATED SAVINGS			894	\$160,740²⁰²

NOTE:

Although this program is geared toward individual home owners, it may be beneficial for the five (5) Unama'ki Communities to discuss this program with Efficiency Nova Scotia and identify if alternative arrangements can be made to allow the communities to take advantage of this program.

¹⁹⁷ Efficiency Nova Scotia: Appliance Retirement Program:

http://www.energycyns.ca/for_homes/energy_savings_programs/appliance_retirement_program/, accessed September 2011

¹⁹⁸ The number of homes subsidized for power were not provided by Potlotek, Wagmatcook or We'koqma'q, therefore estimated savings have not been divided between subsidized (Band Paid) and non-subsidized homes

¹⁹⁹ Based on the maximum of \$600 savings at the end of 1 year

²⁰⁰ 266 Non-subsidized homes and 230 subsidized homes

²⁰¹ 107 Non-Subsidized homes and 33 subsidized homes

²⁰² Approximately \$47,340 would be saved by the Eskasoni (\$41,400) and Membertou (\$5,940) Bands at the end of the first year on power. This total would increase once additional subsidized housing numbers are gathered from the additional 3 Bands

D. INSTALLATION OF EFFICIENT WINDOW AND DOORS IN EXISTING AND NEW CONSTRUCTION

Energy and heating costs can be decreased by old or inefficiently installed windows, doors and skylights (known as fenestration products replaced). Purchasing the best windows, doors and skylights means finding a balance between costs, ease of operation, maintenance, durability, attractiveness and energy efficiency. Energy-efficient fenestration products will:

- Reduce home energy costs by seven (7) to 12 percent
- Reduce or eliminate cold drafts
- Collect less condensation
- Reduce noise from outside²⁰³

The most effective ways in which to ensure efficient products are installed properly is to have the installation completed by qualified personnel. However, if new window, door and skylight installations are not feasible, simple installation repairs and maintenance can assist with improving fenestration efficiency. Such can include reducing the amount of condensation and humidity in a home and ensuring that there is no air loss around the fenestration products which would result in heat loss. Figure 78 and 79 outlines the approximate savings which can be realized from properly installed and maintained fenestration products.

²⁰³ Natural Resources Canada, Personal: Residential, Windows, Doors and Skylights (Fenestration Products): <http://oee.nrcan.gc.ca/residential/personal/windows-doors/index.cfm?attr=4>, accessed September 2011

FIGURE 78: SAMPLE SAVINGS ON EFFICIENT DOOR AND WINDOW INSTALLATIONS (NON-SUBSIDIZED HOMES)

COMMUNITY	NUMBER OF UNSUBSIDISED HOMES ²⁰⁴	HOMES WITH INEFFICIENT FENESTRATION PRODUCTS (50%) ²⁰⁵	ANNUAL HOUSEHOLD ELECTRICITY FEES ²⁰⁶	50% ANNUAL HOUSEHOLD ELECTRICITY FEES	MAXIMUM SAVINGS (BASED ON A MAXIMUM OF 12%/YEAR)
ESKASONI	536	268	\$1,406,389	\$703,196	\$84,383
MEMBERTOU	213	107	\$696,100	\$348,050	\$41,766
POTLOTEK	150	75	\$283,638	\$141,819	\$17,018
WAGMATCOOK	139	70	\$148,814	\$74,407	\$8,929
WE’KOQMA’Q	225	113	\$189,432	\$94,716	\$11,366
TOTAL ESTIMATED SAVINGS					\$163,462

FIGURE 79: SAMPLE SAVINGS ON EFFICIENT DOOR AND WINDOW INSTALLATIONS (SUBSIDIZED HOMES – BAND EXPENDITURES)

COMMUNITY	NUMBER OF HOMES (NON-SUBSIDIZED) ²⁰⁷	HOMES WITH INEFFICIENT FENESTRATION PRODUCTS (50%) ²⁰⁸	ANNUAL HOUSEHOLD ELECTRICITY FEES (SUBSIDIZED BY THE BAND) ²⁰⁹	50% ANNUAL HOUSEHOLD ELECTRICITY FEES	MAXIMUM SAVINGS (BASED ON A MAXIMUM OF 7%/YEAR)
ESKASONI	460	230	\$900,000	\$450,000	\$54,000
MEMBERTOU	67	33	\$270,000	\$135,000	\$16,300
POTLOTEK	Not Available		\$140,000		Not Available
WAGMATCOOK	Not Available		\$205,000		Not Available
WE’KOQMA’Q	Not Available		Not Available		Not Available
TOTAL ESTIMATED SAVINGS					\$70,300

²⁰⁴ The number of homes subsidized for power were not provided by Potlotek, Wagmatcook or We’koqma’q, therefore estimated savings have not been divided between subsidized (Band Paid) and non-subsidized homes

²⁰⁵ This is an approximate estimate of homes which may inefficient fenestration products. Further verification would be required

²⁰⁶ Power estimations have been calculated based on household survey data. Data was also extracted from four (4) of the five (5) Bands (We’koqma’q did not provide the data) for power and oil fees which were subsidized for some of the households. These subsidized numbers are included in the Band expenditures and not in the household expenditures to avoid double counting. In the case of Membertou and Wagmatcook, the numbers may be lower as the amounts identified as subsidized by the Bands were **\$270,000** and **\$205,000** respectively – indicating that households underestimated power spending

²⁰⁷ The number of homes subsidized for power were not provided by Potlotek, Wagmatcook or We’koqma’q, therefore estimated savings have not been divided between subsidized (Band Paid) and non-subsidized homes

²⁰⁸ This is an approximate estimate of homes which may inefficient fenestration products. Further verification would be required

²⁰⁹ Power estimations have been calculated based on household survey data. Data was also extracted from four (4) of the five (5) Bands (We’koqma’q did not provide the data) for power and oil fees which were subsidized for some of the households. These subsidized numbers are included in the Band expenditures and not in the household expenditures to avoid double counting.

If all green/energy efficient initiatives outlined within this recommended next step were to be implemented, the communities could save up to [approximately] **\$846,088** for non-subsidized homes and **\$356,840** for Band paid subsidized homes, annually in electricity fees, as outlined in Figure 80.

FIGURE 80: SAMPLE SAVINGS ON ELECTRICITY THROUGH EFFICIENT APPLIANCES

COMMUNITY	TOTAL ESTIMATED ELECTRICITY SAVINGS (MAXIMUM) (UN-SUBSIDIZED)	TOTAL ESTIMATED ELECTRICITY SAVINGS (MAXIMUM) (SUBSIDIZED)
ESKASONI	\$390,230	\$296,400
MEMBERTOU	\$173,953	\$60,440
POTLOTEK	\$95,373	Not Available
WAGMATCOOK	\$73,856	Not Available
WE'KOQMA'Q	\$112,676	Not Available
TOTAL ESTIMATED SAVINGS	\$846,088	\$356,840

APPENDICES

APPENDIX A: SAMPLE INTRODUCTORY LETTER FOR CHIEFS**PHASE II UNAMA'KI ECONOMIC LEAKAGE STUDY: INFORMATION LETTER**

May 6, 2011

The five (5) First nation communities in Cape Breton, through the Unama'ki Economic Benefits Office, are in the process of conducting a second major study to identify economic opportunities in Unama'ki.

In the first half of 2010, the Benefits completed Phase I of the Economic Leakage Study which aimed to identify the leakage of dollars being spent on goods and services by the five (5) Unama'ki Bands, First Nation Organizations, privately owned Aboriginal businesses and the households located in Unama'ki.

A major finding of the Leakage Study was that the Unama'ki communities have significant spending power. Approximately \$43 million dollars are spent per year by the five (5) Bands and \$29 million by the Unama'ki households.

As a result of the study, a number of recommendations were made. One of the recommended next steps was the expansion of the identification in the household spending. In the study, the spending habits of community members were completed at a macro level. However it was recommended that a more extensive study be completed, involving individual household interviews, to identify, at a higher degree of accuracy, how and where household dollars are being spent. This will assist in further determining potential business opportunities, training and business development.

An additional element which the Benefits Office would like to explore is in gathering additional financial data which was not provided at the time of the initial study.

The Unama'ki Economic Benefits Office has contracted Saint Mary's University Business Development Centre (SMUBDC), through the RFP process, to carry out these recommendations. SMUBDC researchers will visit each community individually to speak with Band employees to give band organizations an opportunity to participate in this valuable research. The information will help highlight opportunities for local Mi'kmaq communities to focus their entrepreneurial energies on. The researchers will also hire community members to conduct face-to-face interviews with other community members to identify household expenditures.

We hope that you will provide support to SMUBDC and its staff in collecting all of the information necessary to make this project a success.

If you have any questions please contact Kelly LeFort, Senior Consultant (902.429.1799, Kelly.LeFort@smu.ca) or Owen Fitzgerald, Executive Director of the Unama'ki Economic Benefits Office (902.562.4700, OwenFitzgerald@unamaki.ca).

Thank you for your participation,

Owen Fitzgerald, Executive Director of the Unama'ki Economic Benefits Office

APPENDIX B: SAMPLE LETTER OF SUPPORT

PHASE II, UNAMA'KI ECONOMIC LEAKAGE STUDY: LETTER OF SUPPORT

May 7, 2011

In 2010, the Unama'ki Economic Benefits Office completed an Economic Leakage Study to identify the dollars being spent on goods and services by the five (5) Unama'ki Bands, First Nation Organizations, privately owned Aboriginal businesses and the households located in Unama'ki.

A major finding of the Economic Leakage Study was that the Unama'ki communities have significant spending power. Approximately \$43 million dollars are spent per year by the five (5) Bands and \$29 million by the Unama'ki households.

As a result of the study, a number of recommendations were made. One of the recommended next steps was to look at household spending in more detail. In the original study, the spending habits of community members were completed at a macro level. It was recommended that a more extensive study be completed, involving individual household interviews, to identify, at a higher degree of accuracy, how and where household dollars are being spent. This will assist in further determining potential business opportunities, training and business development.

The Benefits Office would also like to gather additional financial data from communities, which was not available at the time of the initial study. The Unama'ki Economic Benefits Office has awarded a contract to Saint Mary's University Business Development Centre to undertake Phase II of the "Leakage Study".

We expect this information will highlight some opportunities for local Mi'kmaq communities to focus their entrepreneurial energies on. More positively, this is a study of economic opportunities in the Unama'ki communities.

I ask all Band staff and band organizations, especially those dealing with the finances, to provide whatever assistance is required as the researchers gather the necessary financial information so that this study will be successful in highlighting economic opportunities within our own communities. Detailed financial information will be kept confidential and only total figures by sector and community will be published along with an analysis.

If you have any questions please contact Kelly LeFort, Senior Consultant (902.429.1799, Kelly.LeFort@smu.ca) or Owen Fitzgerald, Executive Director of the Unama'ki Economic Benefits Office (902.562.4700, OwenFitzgerald@unamaki.ca).

Wela'lioq,

Chief Approval

Band Manager

APPENDIX C: SAMPLE HOUSEHOLD INTRODUCTORY LETTER**PHASE II UNAMA'KI LEAKAGE STUDY: INFORMATION AND SUPPORT REQUEST**

The five (5) Unama'ki communities, through the Unama'ki Economic Benefits Office, are in the process of conducting a second major "Leakage Study" to identify economic opportunities in Unama'ki. This study is geared toward highlighting business opportunities by identifying where First Nation communities spend money. This information will help highlight opportunities for local Mi'kmaq communities to focus business and entrepreneurial energies.

Individual community member spending ***is an important part of the economic environment*** in Unama'ki. For this reason, we would like to include all Unama'ki community members in the study. Your participation will be important to help identify potential economic development opportunities for Unama'ki as well as potential opportunities for community members.

The Unama'ki Economic Benefits Office (UEBO) has awarded the contract to the Saint Mary's University Business Development Centre (SMUBDC). To assist with the study SMUBDC has contracted qualified local Aboriginal community members to help with gathering this information. This transfer of knowledge is very important as it will help our people learn how and why this type of information can make a difference in the future planning for our communities.

In the next few weeks a community member, trained by SMUBDC, will visit and ask you questions about what types of products and services you typically purchase. All information provided to the Researcher will be **CONFIDENTIAL**. All responses and information collected are intended to benefit the Unama'ki communities as a whole.

The researcher's visit will take 25 to 30 minutes. Participation in the study is voluntary and you may choose to stop the interview with the researcher at any time.

If you have any questions regarding this project or the researchers visit please feel free to contact Owen Fitzgerald, Executive Director of the Unama'ki Economic Benefits Office (902.562.4700, owenfitzgerald@unamaki.ca) or Kelly LeFort SMUBDC Senior Consultant (902.429.1799, Kelly.LeFort@smu.ca).

YOUR COOPERATION WITH PROVING THE INFORMATION WILL ENSURE THE SUCCESS OF THIS PROJECT.

THANK YOU FOR YOUR PARTICIPATION.

WELA'LIOQ

APPENDIX D: COMMUNITY (BAND) INTERVIEW DOCUMENT

UNAMA'KI ECONOMIC BENEFITS OFFICE LEAKAGE STUDY INTERVIEW:

Date: _____ Interviewer: _____
Time: _____ Co-interviewer: _____
Community: _____ Participant: _____

SECTION 1: INTRODUCTORY QUESTIONS

1. Who does the purchasing for your organization?

2. What department(s) is the above individual(s) responsible for purchasing for?

3. Are there any additional departments that this individual **does not** purchase for? Yes No

a) *If yes, please list which departments and who purchases for each department?*

Department	Purchaser	Signing Officer

4. How do you track your purchases?

5. Do you have a procurement or purchasing policy? Yes No

a) *If yes, would you be willing to give us a copy?* Yes No (if you are not able to get a copy of the policy right away, continue with question 6b and 6c)

b) *If no, what are the criteria for the making purchases?*

c) *Do you have a policy for using/purchasing First Nation goods and services?*

6. What percentage of your total purchases is from First Nation suppliers/organizations (*If known. If unknown, do you have an estimate*)?
 _____%

7. What are your three biggest purchase categories (including both supplies and services)? (*outside of wages*)

1.	
2.	
3.	

8. a) What are the top five things you consider when choosing one supplier over another?
 b) Please rank each of the options based on weight and importance when making a decision from 1 - 5. (*1 = Most Important and 5 = Least Important*) Please rank each of identified criteria

DECISION CRITERIA	RANK OF IMPORTANCE (1-5)
1.	
2.	
3.	
4.	
5.	

9. Please list all the First Nation suppliers/organizations you are aware of and provide the following information for each:
- a) If you have or have not worked with each organization.
 - b) If you have or have not worked with an organization, why?

11. Who does your accounting?

12. What accounting system do you use?

13. Are all suppliers, expenditures and frequencies of orders tracked on your accounts payable? Yes No

a) *If yes, would you be willing to provide us with a copy of your accounts payable for suppliers (which would include supplier names and expenditure information)?* Yes No
(Purpose – to gather information regarding the suppliers, the expenditures and frequency of purchases)

b) *If no, please see **Appendix A** to complete the detailed procurement information sheets.*

If you have any questions or concerns about this interview or the study itself, please feel free to contact Lianne Sarson or Kelly LeFort at the Saint Mary's Business Development Centre (by phone at 902.429.2446/902-429-1799 or by e-mail at lianne.sarson@smu.ca / kelly.lefort@smu.ca) or Owen Fitzgerald, Executive Director at the Unama'ki Economic Benefits Office by phone at 902.562.4700 (or by email at owenfitzgerald@unamaki.ca) or Robert Bernard at the Unama'ki Economic Benefits Office by phone at 902.562.4700 (or by e-mail at robertbernard@unamaki.ca).

Thank you for your time and cooperation!

Please respond to the following five questions for each purchase category (*If known. If unknown, would you be able to provide accounts payable records for our team to review?*):

APPENDIX A: DETAILED PROCUREMENT INFORMATION

PURCHASE CATEGORIES	NAME OF SUPPLIER	SUPPLIER LOCATED IN CAPE BRETON Y/N	SUPPLIER FIRST NATION OWNED Y/N	TOTAL NUMBER OF ANNUAL PURCHASES	FREQUENCY OF PURCHASES (weekly/monthly as needed)	ANNUAL EXPENDITURE (\$) FROM SUPPLIERS	WHO ARE THE PURCHASES FOR?
Office Supplies							
Maintenance							
Cleaning Services							
Phone							
Cell Phone							
Internet							
IT support							
Hardware (Computer)							

PURCHASE CATEGORIES	NAME OF SUPPLIER	SUPPLIER LOCATED IN CAPE BRETON Y/N	SUPPLIER FIRST NATION OWNED Y/N	TOTAL NUMBER OF ANNUAL PURCHASES	FREQUENCY OF PURCHASES (weekly/monthly as needed)	ANNUAL EXPENDITURE (\$) FROM SUPPLIERS	WHO ARE THE PURCHASES FOR?
Software (Computer)							
Website design							
Marketing							
Advertising							
Excavation							
Snow removal							
Paving							
Landscaping							
Fuel (Retail)							
Fuel (Home Heating)							
Fuel (Band Owned Buildings and Vehicles)							

PURCHASE CATEGORIES	NAME OF SUPPLIER	SUPPLIER LOCATED IN CAPE BRETON Y/N	SUPPLIER FIRST NATION OWNED Y/N	TOTAL NUMBER OF ANNUAL PURCHASES	FREQUENCY OF PURCHASES (weekly/monthly as needed)	ANNUAL EXPENDITURE (\$) FROM SUPPLIERS	WHO ARE THE PURCHASES FOR?
Clothing							
Plumbing Services							
Electrical Services							
Roofing Services							
Foundation Services							
Office Furniture							
Bait							
Fishing Gear							
Food							

PURCHASE CATEGORIES	NAME OF SUPPLIER	SUPPLIER LOCATED IN CAPE BRETON Y/N	SUPPLIER FIRST NATION OWNED Y/N	TOTAL NUMBER OF ANNUAL PURCHASES	FREQUENCY OF PURCHASES (weekly/monthly as needed)	ANNUAL EXPENDITURE (\$) FROM SUPPLIERS	WHO ARE THE PURCHASES FOR?
Home repair services							
Construction Material (Lumber)							
Construction Material (Drywall)							
Construction Material (Plumbing)							
Construction Material (Electrical)							
Construction Material (Finishing)							
Construction Material (Roofing)							
Construction Material (Foundation)							

PURCHASE CATEGORIES	NAME OF SUPPLIER	SUPPLIER LOCATED IN CAPE BRETON Y/N	SUPPLIER FIRST NATION OWNED Y/N	TOTAL NUMBER OF ANNUAL PURCHASES	FREQUENCY OF PURCHASES (weekly/monthly as needed)	ANNUAL EXPENDITURE (\$) FROM SUPPLIERS	WHO ARE THE PURCHASES FOR?
Catering Services							
Tobacco							
Storage							
Books							
Printing							
Water							
Sewage							
Consulting Services							

PURCHASE CATEGORIES	NAME OF SUPPLIER	SUPPLIER LOCATED IN CAPE BRETON Y/N	SUPPLIER FIRST NATION OWNED Y/N	TOTAL NUMBER OF ANNUAL PURCHASES	FREQUENCY OF PURCHASES (weekly/monthly as needed)	ANNUAL EXPENDITURE (\$) FROM SUPPLIERS	WHO ARE THE PURCHASES FOR?
Security Services							
Other							
Other							
Other							
Other							
Other							
Other							

ADDITIONAL NOTES:

APPENDIX E: HOUSEHOLD INTERVIEW DOCUMENT

HOUSEHOLD SPENDING SURVEY

Hello,

Ask to speak to the head of the household

My name is _____, I am working as a researcher for Saint Mary's University Business Development Centre, located in Halifax. SMUBDC has been contracted by the Unama'ki Economic Benefits Office to conduct a study into what goods and services are purchased by the Unama'ki communities. The purpose of the study is to find new opportunities for businesses and to keep more money in the Unama'ki communities.

Part of this study involves surveying individual households about their purchasing habits. This is to help determine how much of community member purchases stay in the community and how much leaves and goes to non-Aboriginal companies. Ideally, the study will highlight ways that more money can be kept inside the Unama'ki communities.

I'd like to ask you some questions about your purchasing habits. **I want you to know that all of your responses will be anonymous. No individual information will be reported to the band office or social assistance office.** The only information that will be shared is a general report about the overall findings. I'd also like to mention that if you decide to help us complete the survey today, you will be entered in a draw to win a prize.

The survey will take about 25 mins. Would you like to participate?

If no, set a time to reschedule

Note: After completing the survey leave a copy of the information sheet for the household to review.

SURVEYOR: _____ DATE _____

COMMUNITY SURVEYED: _____

1. How many people are in your household?

2. Please complete the following chart for each person in the household:

Person #	Age	Gender	Work outside the home?	Full time or part time?	On Reserve or off Reserve?
1			Y / N	FT / PT	On / Off
2			Y / N	FT / PT	On / Off
3			Y / N	FT / PT	On / Off
4			Y / N	FT / PT	On / Off
5			Y / N	FT / PT	On / Off
6			Y / N	FT / PT	On / Off
7			Y / N	FT / PT	On / Off

3. Do you make an effort to purchase from First Nation suppliers? Yes No

4. If Yes, why?

5. If No, why not?

HOUSEHOLD OPERATIONS

6. Do you own your home? Yes No
 a. If not, who owns it? Band Other (please specify) _____

7. Have you completed any major repairs of your home recently? Yes No
 a. If yes, did you use any government funding (e.g. Residential Rehabilitation Assistance Program) Yes No

b. What repair work did you have completed? (please describe)

8. Have you ever had an energy audit performed on your home? Yes No

9. Energy audits may allow you to reduce your home heating costs and improve energy efficiency. Would you be willing to have one performed? Yes No

10. Please complete the following chart as accurately as possible:

Spending Category	Spending Sub-Category (Type)	What do you purchase?	Is this expense subsidized by the band?	If yes, what amount is subsidized by the band?	Where do you purchase it?		How often do you purchase it?	How much do you usually spend?
					Supplier	Location		
Transportation	Vehicle Payment		Y / N					
			Y / N					
	Insurance		Y / N					
			Y / N					
	Repairs		Y / N					
			Y / N					
Gas		Y / N						
		Y / N						
Food	Groceries		Y / N					
			Y / N					
	Take-out - Food		Y / N					
			Y / N					
	Take-out – 'Coffee'		Y / N					
			Y / N					

Spending Category	Spending Sub-Category (Type)	What do you purchase?	Is this expense subsidized by the band?	If yes, what amount is subsidized by the band?	Where do you purchase it? Supplier Location		How often do you purchase it?	How much do you usually spend?
Food Cont...	Restaurants		Y / N					
			Y / N					
	Other (snacks)		Y / N					
			Y / N					
Recreation	Sports		Y / N					
			Y / N					
			Y / N					
			Y / N					
Recreation	Entertainment ²¹⁰		Y / N					
			Y / N					
			Y / N					
			Y / N					
			Y / N					
			Y / N					

²¹⁰ Prompt with movie theatre, books, reading material, gaming items such as VLT, lotto, alcoholic beverages

Spending Category	Spending Sub-Category (Type)	What do you purchase?	Is this expense subsidized by the band?	If yes, what amount is subsidized by the band?	Where do you purchase it?		Frequency of Purchase (weekly/monthly/a few times a years)	How much do you usually spend?
					Supplier	Location		
Recreation Cont...	Vacations		Y / N					
			Y / N					
			Y / N					
			Y / N					
	Hunting & Fishing		Y / N					
			Y / N					
	Cultural Events		Y / N					
		Y / N						
Clothing			Y / N					
			Y / N					
			Y / N					
			Y / N					
			Y / N					

Spending Category	Spending Sub-Category (Type)	What do you purchase?	Is this expense subsidized by the band?	If yes, what amount is subsidized by the band?	Where do you purchase it?		Frequency of Purchase (weekly/monthly/a few times a years)	How much do you usually spend?
					Supplier Location			
Health Care ²¹¹			Y / N					
			Y / N					
			Y / N					
Professional Services	Legal		Y / N					
	Accounting		Y / N					
	Appraisers		Y / N					
	Funerals		Y / N					
	Veterinary (Vet)		Y / N					
	Other		Y / N					
Household furnishings/equipment			Y / N					
			Y / N					
			Y / N					

²¹¹ Health care includes direct (out-of-pocket) cost for health related products such as prescription drugs, private healthcare (example – homecare) and expenditures on insurance premiums

Spending Category	Spending Sub-Category (Type)	What do you purchase?	Is this expense subsidized by the band?	If yes, what amount is subsidized by the band?	Where do you purchase it?	Supplier Location	Frequency of Purchase (weekly/monthly/a few times a years)	How much do you usually spend?
Household Operations	Heating (Oil/Electric/Wood)		Y / N					
	Second Heat Source? (please specify)		Y / N					
	Power		Y / N					
	Water		Y / N					
	Insurance		Y / N					
	Repairs		Y / N					
	Renovations		Y / N					
	Internet		Y / N					
	Home Phone		Y / N					
	T.V. Cable/Satellite (Select one)		Y / N					
	Rent/Mortgage/Nothing		Y / N					

Spending Category	Spending Sub-Category (Type)	What do you purchase?	Is this expense subsidized by the band?	If yes, what amount is subsidized by the band?	Where do you purchase it?		Frequency of Purchase (weekly /monthly/a few times a years)	How much do you usually spend?
					Supplier	Location		
Personal Care ²¹²			Y / N					
			Y / N					
			Y / N					
			Y / N					
Education			Y / N					
			Y / N					
			Y / N					
			Y / N					
Alcoholic beverages			Y / N					
Tobacco products and smokers' supplies			Y / N					
Miscellaneous Expenditures ²¹³	Cell Phone		Y / N					
	Child Care		Y / N					

²¹² Hair care, makeup, fragrances, deodorant, oral hygiene

²¹³ Miscellaneous Expenditures include: Expenses on other owned property (not principal accommodation or vacation home), legal services not related to dwellings, financial services, dues to unions and professional associations, contributions and dues for social clubs and other organizations, forfeits of deposits, fines, money lost or stolen, the purchase of tools and equipment for work, and other miscellaneous goods and services.

Spending Category	Spending Sub-Category (Type)	What do you purchase?	Is this expense subsidized by the band?	If yes, what amount is subsidized by the band?	Where do you purchase it?		Frequency of Purchase (weekly/monthly/a few times a years)	How much do you usually spend?
						Supplier Location		
			Y / N					
			Y / N					
			Y / N					

FREQUENTLY ASKED QUESTIONS

THIS SHEET IS INTENDED ONLY AS A RESOURCE FOR SMUBDC STAFF. PLEASE DO NOT SHOW IT TO COMMUNITY MEMBERS

All community members should have been informed in advance of the purposes of this study. The talk track and information sheet you have been provided with also give information about the goals of the project. However, some community members may still have concerns about how their information will be used. This is a list of some questions you may hear and answers you can provide. If you are asked a question that is not on the list, please do your best to answer. If you are unsure, please don't hesitate to direct any concerns to SMUBDC staff Kelly LeFort 902-429-1799 or Matt MacPhee 902-429-1862.

Q: WILL THE SOCIAL ASSISTANCE OFFICE SEE MY ANSWER?

A: No, the only information that the Unama'ki Economic Benefits Office sees is an overall report of all the responses we gather. No one sees your individual responses.

Q: I DON'T WANT THE BAND OFFICE TO SEE WHAT I SPEND MY MONEY ON.

A: The Band does not see your individual responses. Only an overall report of all responses will be provided to the Band.

Q: WHY DO YOU WANT TO KNOW WHAT I'M SPENDING MONEY ON?

A: The Unama'ki Economic Benefits office is trying to identify what money is spent outside of the five (5) communities in order to create new economic development opportunities.

Q: THE PERSON WHO MAKES THE PURCHASES ISN'T HOME.

A: When will they be home? I can come back.

Q: DO I HAVE TO DO THE SURVEY?

A: No, the survey is voluntary but your answers will help provide economic opportunities for you and your fellow community members.

Q: I DON'T HAVE TIME TO DO THE SURVEY.

A: That's ok. Is there a time that's better for you? I can come back to do the survey at a more convenient time.

Q: WHO GAVE YOU PERMISSION TO DO THIS SURVEY?

A: The survey was commissioned by the Unama'ki Economic Benefits Office and your Chief and Council approved it for this community.

UNAMA'KI LEAKAGE STUDY: PHASE II INFORMATION SHEET

Thank you for speaking to us about the second phase of the Unama'ki Leakage Study. The information we're gathering in this study will help the Unama'ki Economic Benefits Office identify areas where the five (5) Unama'ki communities have opportunities for economic development, job creation, and increased prosperity.

The five (5) First Nation communities of Unama'ki are currently participating in a major study to help identify new economic opportunities. The Unama'ki Economic Benefits Office (UEBO) has awarded the contract to the Saint Mary's University Business Development Centre (SMUBDC) to continue a "Leakage Study" for the Unama'ki Bands. This study is geared toward highlighting business opportunities by identifying where First Nation communities spend money.

Individual Aboriginal community member spending is an important part of the economic environment in Unama'ki. For this reason, we would like to include all Unama'ki community members in the study. Your participation will be invaluable in helping to identify potential economic development opportunities for Unama'ki as well as potential opportunities for community members.

To assist with the study SMUBDC has contracted qualified local Aboriginal community members to help with gathering this information. This transfer of knowledge is very important as it will help our people learn how and why this type of information can make a difference in the future planning for our communities.

If you have any questions regarding this project or the researchers visit please feel free to contact Owen Fitzgerald, Executive Director of the Unama'ki Economic Benefits Office (902.562.4700, owenfitzgerald@unamaki.ca), Kelly LeFort SMUBDC Senior Consultant (902.429.1799, Kelly.lefort@smu.ca) or Matt MacPhee at the SMUBDC (902.429.1862, matt.macphee@smu.ca).

Your cooperation in providing the researchers with the information they are seeking will ensure the success of this project. Thank you again for your participation.

Wela'lioq

APPENDIX F: DATA SECURITY AND STORAGE GUIDELINES

All information collected from the interviews and Communities will remain confidential and will remain between the Consultants and designated person(s) in the Project Review Committee. Information will be used for the purposes of this project only. In terms of the interviews, confidentiality will be ensured by assigning an identification number to the documentation of interviews conducted for the study. By using identification numbers, the names of interviewees are removed from the document containing the information to ensure confidentiality. Upon completion of the project contact information tied to each identification number will be kept in a separate electronic file which will be password protected and secured in a locked office. Only the research team will have access to the file containing both contact information and identification numbers.

Information collected for the purposes of this study will be kept for a period of five (5) years in a secure and locked location and all electronic copies will remain password protected. Information will be accessed by the Consultants working on the projects and copies can be sent to designated person(s) from the Project Review Committee upon request.

Any materials borrowed from the Communities and the Project Review Committee will be returned after project completion. Draft reports and sensitive material that may not be required to be kept for the five (5) year period will be shredded.

APPENDIX G: DATA COLLECTION INVENTORY

	Interview	Printed Financials	Estimated Financials
COMMUNITIES			
ESKASONI FIRST NATION			
Eskasoni First Nation Band Office	X	X	X
Crane Cove Seafood	X	X	
Eskasoni Culture Recreation and Youth	X		
Community Health Centre ²¹⁴	X		X
Education	X		X
Fish and Wildlife	X		X
Tobacco Wholesale	X		
Supermarket	X	X	
MEMBERTOU FIRST NATION			
Membertou First Nation Band Office	X		
Corporate Office	X		
Development		X	
Education	X		X
Enterprise		X	
Entertainment Centre		X	
Environmental Services	X		X
Finance	X		X
Fishing		X	
Gaming	X	X	X
General Fund		X	
Housing and Public Works		X	
Human Resources	X		X
Social	X		
Membertou Market	X	X	X
Trade and Convention Centre	X	X	X
POTLOTEK FIRST NATION			
Potlotek First Nation Band Office	X		X
WAGMATCOOK FIRST NATION			
Wagmatcook First Nation Band Office	X		X
WE'KOQMA'Q FIRST NATION			
We'koqma'q First Nation Band Office	X	X	

²¹⁴ Printed vendor list was provided; some financial estimates were included with the band office financials.

APPENDIX H: FIRST NATION SUPPLIERS INCLUDED IN ANALYSIS

Below is a list of businesses utilized by First Nation communities within Unama'ki. The list is organized by business location (Located in Cape Breton, located outside of Cape Breton) and ownership (First Nation owned, non-First Nation owned) and represents only suppliers that were included in the accounts payable information provided by each community.²¹⁵ To uphold confidentiality agreements, individuals that were contacted by the communities that are not a registered business have been removed from the list.

First Nation Owned Businesses Located in Cape Breton

1. Adrian & Son Disposal
2. Al Gould Electrical
3. Arnold Paul Fuels
4. Belly Busters
5. Ben Sylliboy Gas
6. Brenda's Giftware
7. Chapel Island First Nation
8. Clean Wave Restaurant
9. Doucette's Computer Sales & Networking
10. D.J. Denny Trucking
11. Eskasoni Television
12. Eskasoni Community Health Centre
13. Eskasoni Supermarket
14. Eskasoni Tobacco Wholesalers
15. First Nation Help Desk
16. George Sylliboy
17. Keltic Quay
18. Kukwes Construction
19. Mawi Ta'mk
20. Membertou 55+ Society
21. Membertou Corporate Division
22. Membertou Development
23. Membertou Entertainment Centre
24. Membertou Fastball Tournament
25. Membertou Gaming

²¹⁵ The accounts payable information provided was for a one year period therefore the list includes only businesses utilized by communities from 2008 or 2009 forward.

26. Membertou Housing
27. Membertou Market
28. Membertou Needy
29. Membertou Recreation
30. Membertou Senior Citizens
31. Membertou Trade & Convention Center
32. Membertou Wellness Home
33. Mi`Kmaw Kina'matnewey
34. Mi'kmaq Gas & Convenience
35. Muin Gas
36. Pitu'paq Partnership
37. Raegan Bernard Memorial Tournament
38. Rod's One Stop
39. Rosie's Hair Shop
40. Sylliboys Grocer And Hardware
41. The Sarah Denny Cultural Centre
42. Ultramar Ltd.
43. Unama'ki Christmas Social
44. Unama'ki Institute Of Natural Resources
45. Unama'ki Marine
46. Wagmatcook Culture And Heritage Centre
47. Wagmatcook Health Centre
48. We'koqma'q Child Care Centre
49. We'koqma'q Elementary School
50. We'koqma'q Health Centre
51. We'koqma'q Pizza
52. We'koqmaq Mikmaw School
53. We'koqma'q Secondary School
54. Weqatesk Singers

First Nation Owned Businesses Located Outside of Cape Breton

1. Abenaki Associates
2. Aboriginal Entrepreneur
3. Aboriginal Multi-Media Society
4. Coop Indian Handicrafts
5. Council For The Advancement Of Native Development Officers
6. First National Tel
7. Flowers By Marilyn
8. Four Directions
9. Fox Technologies
10. Healing Our Nations
11. Mi'kmaq - Maliseet Nations News
12. Mi'kmaq Native Friendship Centre
13. Nadjiwan Law Office
14. Native Reflections Inc
15. North Shore Micmac District Council Inc.
16. Nova Scotia Native Women's Association
17. Pictou Landing Band Office
18. Sakatchewan Indian Cultural Centre
19. Say Magazine
20. The Aboriginal Gifting Co.
21. The Eagle
22. Windspeaker

Non-First Nation Owned Businesses Located in Cape Breton

1. 101.5 The Hawk
2. 1st Class Delivery
3. 20/20 Electric Company Limited
4. 94.9 The Cape
5. A.W. Leil Cranes & Equipment Ltd
6. Aa Munroe Insurance
7. AAA Plumbing And Heating Ltd
8. Aberdeen Motel
9. Admiral Auto Glass & Upholstery
10. Aic Sullivan's Environmental Service
11. Alliance Computers
12. Andrew Macdonald Landscaping & Tree Ser
13. Anvil Pest Control
14. Archers Association Nova Scotia
15. Area 23 Crab Association
16. Armour Concrete Sawing & Drill
17. Arriving Safe Driving School
18. Atlantic Cash & Carry
19. Atlantic Catch Data Limited
20. Atlantic Electronics
21. Atlantic Marine Industrial Rigging
22. Atlantic Meat Packers
23. Atlantic Tractor
24. Atlantic Truck & Equipment Repair
25. B.A. Gillis Electric
26. Babin's Service Centre Ltd.
27. Baddeck Building Supplies
28. Baddeck Marine
29. Baddeck Valley Wood Producer Co Op
30. Barry Lush Memorial Tournament
31. Basic Tool Rental
32. Beechmount Quarry Limited
33. Bell Aliant
34. Bellows Construction
35. Belmac Henderson Supply Ltd.
36. Big Top Tent Rental
37. Bill Taylor's Auto Repair & Towing Service
38. Birchwood Ent. Ltd.
39. Blairs Video Inspection

40. Blooms & Bushes Greenhouses
41. Bnn Distributors
42. Bona - Bldg Materials
43. Boppers
44. Boudreau Fuels
45. Bras D'or Auto Body Recreation & Marine
46. Bras D'or Graphic Marketing Service
47. Bras D'or Lakes Inn
48. Breton Books & Music
49. Breton Mechanical Services
50. Breton Petroleum
51. Breton Tire Ltd.
52. Briand's Regional Taxi Ltd
53. Brookside Baskets
54. Buffet's Office Supplies
55. Burke's Cellular
56. C.B County Bantam "B" Islanders
57. Cambridge Suites
58. Canadian Linen
59. Canadian Test & Control Equip
60. Canadian Mental Health Association
61. Candy Bouquet
62. Cape Breton Auto Radiator
63. Cape Breton Barristers' Society
64. Cape Breton Beverages
65. Cape Breton Business College
66. Cape Breton Centre For Craft And Design
67. Cape Breton Community Housing Association
68. Cape Breton County Minor Hockey Assoc.
69. Cape Breton District Health Authority
70. Cape Breton Dragon Boat Festival Society
71. Cape Breton Fencing Ltd
72. Cape Breton Firefighters Burn Care Society
73. Cape Breton Glass
74. Cape Breton Healthcare Complex 073
75. Cape Breton Partnership
76. Cape Breton Party Rental
77. Cape Breton Pest Control
78. Cape Breton Post
79. Cape Breton Regional Hospital
80. Cape Breton Regional Municipality

81. Cape Breton Regional Police Service
82. Cape Breton Regional School Board
83. Cape Breton Safety Jamboree
84. Cape Breton Screaming Eagles
85. Cape Breton Ski Club
86. Cape Breton SPCA
87. Cape Breton University
88. Cape Breton West Bantam Aaa
89. Cape Breton-Victoria Regional School Board
90. Cape Shuttle Service
91. Capstick Fireworks Ltd
92. Capstick's Disc Jockey Services
93. CARQUEST Sydney Ltd.
94. Causeway Business Services
95. CBCL Limited
96. CBS Outdoor Canada
97. Ceilidh Fishermen's Co-Op Ltd.
98. Celtic Colors International Festival
99. Central Home Improvement Supplies
100. Centre 200
101. Chafe's Flooring & Furniture Limited
102. Chandler
103. Chant Rowe Shaw & Associates
104. Chardlee
105. Charles Forrest Co-Op (Arichat)
106. Chef Rob Macisaac
107. Cheticamp Boat Builders
108. China King Restaurant
109. Choice Appliance Parts & Serv
110. Christie Lites Sales
111. CHRK - FM
112. CIBC
113. City Printers
114. CJCB
115. CKCH - FM
116. Coastal Construction & Excavating Ltd.
117. Coastal Radio CKOA FM
118. Coca Cola Bottling Company
119. Colbourne Sport & Trophies
120. Community Homeless Shelter
121. Compu-Clone

122.	Connors
123.	Conway Disposal Ltd.
124.	Cordell Brown Refrigeration Ltd.
125.	Cu Hers Ckge
126.	Dalbrae Dragons Boys Hockey 2009-10
127.	D. Finlay Electrical Ltd.
128.	Darryl Hill's Custom Concrete
129.	Dave's Locksmith Shop
130.	David Butts Realty
131.	Days Inn
132.	DCI Cleaning Limited
133.	Destination Cape Breton Association
134.	Director Of Maintenance Enforcement
135.	Disco Tire Ltd
136.	Dobson Yacht Club
137.	Don Cherry's
138.	Eagle RV
139.	East Coast Hydraulics & Machinery Ltd.
140.	Eastside Orthopaedics
141.	Ed' Indoor Play
142.	Ekkvan Construction
143.	Emerald Isle Gifts
144.	Empire Theatres
145.	Employability Partnership
146.	Enterprise Cape Breton Corporation
147.	Eric's Engine Shop Ltd.
148.	Evans, Macisaac & Macmillan
149.	Evolution Construction
150.	F. Morrison & Sons Ent. Ltd
151.	Fennell Signs
152.	Finishing Touch Gifts
153.	First Choice Carpets
154.	Fortis Golf Classic
155.	Framework Cycle & Fitness, Inc.
156.	Frank Mackley Equipment Ltd.
157.	Fraser & Hoyt
158.	Furniture Medic Of Cape Breton
159.	Future Shop
160.	G. H. Smith & Son
161.	G. Landry Vacurn
162.	G.M. Macdonald Welding Ltd.

163.	Gillis Seafood
164.	Glace Bay Universal Negro Improvement
165.	Glow Sign
166.	GM Macdonald Welding
167.	Gordon Photographic Ltd
168.	Grant Thornton
169.	Green Island
170.	Gryphon Media Productions
171.	Guardian Alarm & Security Systems
172.	H. Hopkins Ltd.
173.	H.G. McNeil Truck Parts & Service
174.	Hank's Farm
175.	Harbour Authority Of Big Bras d'Or
176.	Harbour Authority Of Glace Bay
177.	Harbour Authority Of Port Morien
178.	Harding Medical Supplies
179.	Haroid Hines Service Ltd.
180.	Health Works
181.	Healthpark Pharmasave
182.	Hepa Atlantic Inc.
183.	Hewitt Rentals Inc.
184.	HG McNeil Truck Parts & Service
185.	Highland Mobile Radio
186.	Highland Signs
187.	Highland Sod Farms Ltd
188.	Hilly Acres Farm Ltd
189.	Holy Angel's High School
190.	Home Depot Canada Inc.
191.	Horyl's Superior Sausage
192.	H.T. Catering
193.	Human Resources Association Of Nova Scotia
194.	Humpty Dumpty
195.	I.M.P. Group Limited
196.	Ideal Concrete Ltd.
197.	Ideal Food Service
198.	Institute For Human Resources And E
199.	Inverary Inn
200.	Inverness Communications
201.	Island Auto Glass & Trim Ltd.
202.	Island Business Ministries
203.	Island Career Academy
204.	Island Concrete Products Ltd

205.	Island Culvert
206.	Island Distributors
207.	Island Laser Inc.
208.	Island Lock & Safe Inc.
209.	Island Machining Ltd.
210.	Island Psychologists & Educational Consulting
211.	Island Resources Limited
212.	Island Sheet Metal & Roofing Ltd
213.	Island Tire Ltd.
214.	Island Vacuum & Portables
215.	Island Well Drillers Ltd.
216.	Italian Village
217.	J. A. Matheson & Son
218.	J.J. Barrington Ltd.
219.	J.K. Marine Service Ltd.
220.	J.R. Mahoney Contracting Limited
221.	J.R Rahey Stores Ltd
222.	Jardine Lloyd Thompson Canada Inc
223.	Jean Paul Fisheries Limited
224.	JLF Productions
225.	Joany's Pizza
226.	John Morrison Contracting Ltd.
227.	Joy Gift & Jewellery
228.	Judy's Kitchen & Katering
229.	Justin Restaurants Inc
230.	K. Phillips Fire & Safety
231.	Kale Bay Seafoods
232.	Kelly's Trucking
233.	Ken's Appliance
234.	Kerr Control Limited
235.	Kevin's Towing
236.	Khattar & Khattar
237.	Kiwanis Pool
238.	Knights Of Columbus
239.	Kwik Kopy
240.	Landry Brothers
241.	Landry's Vacuum Service
242.	Lantz Electronics Limited
243.	Lawton Drug Stores Ltd.
244.	Lingan Gutter
245.	Linpro Petroleum Services Ltd.

246.	Lionels Golf Course
247.	Lloyd Macdonald Ford Sales
248.	Loblaws
249.	Long Beach Boat Building Ltd.
250.	Long Point Services Ltd.
251.	Lorne Aucoin Renovations Ltd
252.	Lorway Maceachern In Trust
253.	Lotherington's Flowers
254.	Louisbourg Ship Supply & Services Ltd
255.	Lund Self Storage Units Limited
256.	Lupins Productions
257.	Lynk Electric
258.	Mb Construction
259.	M&B Wholesale
260.	M&C Auto Service Ltd
261.	MCS
262.	M.R. Tire Ltd
263.	Mabou Minor Hockey
264.	Macdenselfspreranacy
265.	Mackeigan Pharmacy
266.	Macintyre Chev Olds
267.	Mackey Appraisals Ltd
268.	Mackillop's Flowers
269.	Macleane Concrete Construction
270.	Macleod Excavating Ltd
271.	Macmotals
272.	McNeil Architectural Consultants
273.	Macphail Concrete Products
274.	Macsween's Silk Screening
275.	Madd Cape Breton Chapter
276.	Main Fuels
277.	Malcolm Munroe Junior High School
278.	Malcolm S. Macdonald Co. Ltd.
279.	Maple Signs & Engraving
280.	Maritime Coffee
281.	Maritime Environmental Training Institute
282.	Maritime Merchant
283.	Maritime Safety Equipment
284.	Maritime Travel
285.	Mark's Work Warehouse
286.	Matheson's Building Supplies

287.	Matthews Welding
288.	Max FM 98.3
289.	Mcfadgen's
290.	Mediaspark
291.	Menelik Hall Community Center
292.	Mergree Contractors
293.	Metro Sanitation Ltd
294.	Mgm & Associates
295.	Mi`Kmaq Student Association
296.	Michael's Arts & Crafts
297.	Mikes Appliance
298.	Milcreek Environmental Services
299.	Miller Industrial Sales
300.	Moore's Hardwood Flooring
301.	Mother Of Sorrows Pioneer Shrine & Gift Shop
302.	Municipal Ready-Mix Ltd
303.	Municipality Of District -Guysborou
304.	Municipality Of Inverness
305.	National Car Rentals
306.	National Work Clothing
307.	Nedco
308.	New Dawn Home Care Footcare Division
309.	New Wave Enterprise Limited
310.	Nico's Pizza & Donair
311.	North Air Window & Door Ltd
312.	North-Air
313.	Northern Contracting Ltd
314.	Northside Adult Services Center
315.	Northside Community College
316.	Northside Music
317.	Northside Ship Supply
318.	Nova Convention Services
319.	Nova Scotia Bantam B Provincial Championship
320.	Nova Scotia Community College
321.	Nova Scotia Liquor Commission
322.	Nova Scotia Maintenance Enforcement
323.	Nscc Admissions
324.	Own Group
325.	Paddledog Inc.
326.	Parts For Trucks Inc.
327.	Patburnspainting+Cash

328.	Paul Macdonald Boat Hauling
329.	Paul's Auto Glass & Upholstery
330.	Paul's Food Factory
331.	Pearo Bros, Construction
332.	Permacrete
333.	Peter's Construction Ltd
334.	Pharmasave
335.	Pierplex
336.	Plaza Ford
337.	Poirier's Burner Service
338.	Port Hawkesbury Civic Centre
339.	Port Hood Harbour Authority
340.	Precision Finished Components
341.	Preference Window Cleaning
342.	Preferred Image Eyeware
343.	Premier Win-Dor Services
344.	Premium Seafoods
345.	Printer - Works
346.	Public Electric & Appliance Repairs
347.	Purolator Courier Ltd.
348.	Quality Cameras & Computers
349.	R & A Paper
350.	R&R Transmissions & Automotive Repair Ltd
351.	R.D.L Construction Ltd
352.	R.W. Milks & Associates
353.	Railroad Recording Productions
354.	Ralph W. Ripley Barristers & Solicitor Inc.
355.	Ramsay's Cycle & Sport
356.	Randy Donohue Automotive Electrical
357.	RCL Challenge Cup
358.	Reginato Sales & Service
359.	Registry Of Deeds
360.	Registry Of Motor Vehicles
361.	Reliable Truck Parts
362.	Rfans
363.	Richard's Towing Service Ltd
364.	Richmand Co Say Storage
365.	Richmond Transmissions And Automotive
366.	Ring 73 Boxing Society
367.	Rivaview Ventrlation
368.	River Ryan Lumber

369.	Road Clannon Mobile Welling
370.	Rockwood Painting And Drywall Ltd.
371.	Roclan Industries Ltd
372.	Rolling Phones
373.	Rona
374.	Rooyackers Farm
375.	Rotary Club Of Sydney
376.	Royal Bank Of Canada
377.	Royal Canadian Legion Branch 128
378.	Rudderham's Source For Sports
379.	Ryan Flooring
380.	S&M Trucking Limited
381.	S. Brown Cresting Experts Ltd.
382.	S.J Macrae & Son Ltd.
383.	Safeguard Business Systems
384.	Saf-Way Auto Parts Ltd
385.	Sampson & Macdougall
386.	Savoy Theatre
387.	Schwartz & Co Ltd
388.	Schwartz Golf For Dad
389.	Scojen Music Productions
390.	Scotia Propane
391.	Scotia Recycling
392.	Scotsburn
393.	Scott McIntyre Photography Inc
394.	Seaboard Indust Supply Company
395.	Sears
396.	Seaside Communications
397.	Seaside Sanitation Limited
398.	Secret Spa & Hair Design
399.	Service Master Of Cape Breton
400.	Seven Signs Ltd
401.	Sherwood Park Education Center
402.	Sign Source
403.	Sixty Minute Signs
404.	Skye Dining Room
405.	Snow White Laundry
406.	Sobeys Atlantic
407.	Social Justice Conference
408.	Society Deaf & Hard Of Hearing
409.	Society For Treatment Of Autism

410.	Somethin' Creatif
411.	Soundafex
412.	Sparkes Automotive Ltd
413.	Splash Distributing Ltd.
414.	St Peters How Harduave
415.	St Peter's Marina
416.	Staples
417.	Stephen's Building Supplies
418.	Steve Lewis Auto Body
419.	Stewartdale Cemetery
420.	Stone Bros. Plbg & Htg Ltd
421.	Strait Area Pest Control
422.	Strait Area Campus
423.	Strait Area Mutual Aid
424.	Strait Area Pool
425.	Strait Engineering Ltd.
426.	Strait Fire Extinguishers
427.	Strait Printing & Publishing
428.	Strait Supplies
429.	Streamline Refrigeraton Ltd.
430.	Strut Engineering
431.	Sullivan Fuels Limited
432.	Sunrise Rotary Club Of Sydney
433.	Superior Fencing Limited
434.	Superior Propane
435.	Supreme Tank Inc.
436.	Sydco Fuels Limited
437.	Sydney & Area Chamber Of Commerce
438.	Sydney Academy
439.	Sydney Boxing Club
440.	Sydney Co-Op Society
441.	Sydney Curling Club
442.	Sydney Landscaping & Nurseries Ltd
443.	Sydney Millwork Limited
444.	Sydney Minor Hockey
445.	Sydney Mosquito All-Stars
446.	Sydney Physiotherapy And Injury Manageme
447.	Sydney Ports Corporation Inc
448.	Sydney Relay For Life
449.	Sydney Ship Supply
450.	Sydney Travel

451.	T.C. Audio Productions
452.	T.Coady Alarms, Electric Home Vent.
453.	T.L.C. Health Services (2006) Inc.
454.	T.Sampson & Sons Backhoe & Trucking Ltd
455.	Taylor Flooring
456.	Telus
457.	The Bowling Centre
458.	The Inverness Oran
459.	The Perfect Space
460.	The Reporter
461.	The Resource Centre
462.	The Web Beach
463.	Tigger's Draperies & Blinds
464.	Timberlake Construction Ltd
465.	Tom Duffy Hockey School
466.	Tony's Bakery
467.	Total Clean It Center
468.	Touch On Wood
469.	Towerview Apartments
470.	TRA
471.	Transition House
472.	Tri-Mac Toyota
473.	Tropix Interior Foliage
474.	Two Rivers Development Association
475.	Two Rivers Wildlife Park
476.	U.A. Local 682
477.	United Commercial Travellers # 883
478.	United Farmers Co-Operative Ltd
479.	Value Check
480.	Varsity Sportswear
481.	Vernie J. Martell's Welding & Fabrication
482.	Vernon D'eon Lobster Plugs Ltd.
483.	Vibe Creative Group
484.	Vic Aucoin's
485.	Victoria Highland Civic Centre
486.	Village Grocery
487.	Vi's Restaurant
488.	Vogue Cleaners
489.	W. B Macrae Development
490.	Walter Rentals And Party Supplies
491.	Wambolt Distr Ltd

492.	Wbmacrac
493.	Wcctv
494.	Wectn
495.	Wesco Distribution Canada
496.	Whycocomagh Consolidated Recreation
497.	Whycocomagh Cooperative Ltd. 7025
498.	Whycocomagh Minor Hockey
499.	Wilson's Home Hardware
500.	Woody's Crane Rentals
501.	Workers' Compensation Board Of Nova Scotia
502.	Xquisite Hair Studio
503.	YMCA

Non First Nation Owned Businesses Located Outside Of Cape Breton

1. -
2. A & A Towing
3. A Division Of Saunders Office & School Supplies Ltd.
4. A.B. Combs Leadership Magnet Elementary School
5. A.H. Roy And Associates Limited
6. Abm Integrated Solutions
7. Aboriginal Healing Foundation
8. Aboriginal Human Resource Council
9. Aca Cooperative
10. Academy Of Design & Technology, South Campus
11. Academy Of Learning
12. Accountability Resource Management System
13. ACWWA
14. Ad Mare Productions Ltd.
15. ADI Ltd
16. Administration Portuaire De Petit De Grat Har
17. Advance School Equipment Ltd.
18. Advanced Energy Management Ltd.
19. Aerospace Association Of PEI
20. Aerus Electrolux
21. Afoa Atlantic Canada
22. Agenda Managers
23. Agline
24. Air Liquide Canada Inc.
25. Airia Brands Inc.
26. Aiton Drug Co Ltd.
27. Alantra Leasing Inc.
28. Alderney Landing
29. Aliments Krispy Kernels Inc.
30. All Purpose Business Communications Inc.
31. Allie Macdonald Specialized Skills
32. Altona-Books
33. Alzheimer Society Of P.E.I.
34. Ambassatours Gray Line
35. Amex Bank Of Canada
36. Anchor Professional & Training Services Limited
37. Andrews Hockey Growth Programs
38. Anixter
39. Annex Publishing Book Division

40. Answer 365
41. Aon Reed Stenhouse
42. Aquaculture Association Of Nova Scotia
43. Archdiocese Of St. John's
44. Arrow Games Corporation
45. Assiniboine Tipis
46. Assistyx LLC
47. Atlantek Power Services Inc
48. Atlantic Bylaw Officers Association
49. Atlantic Canadian Mobile Shrimp
50. Atlantic Chem+Aguatics
51. Atlantic Digital
52. Atlantic Fonecard Inc.
53. Atlantic Industrial Services
54. Atlantic Policy Congress
55. Atlantic Prov.Spec. Education Authority
56. Atlantic Road & Traffic Management
57. Atlantic Runtuation
58. Atlantic Transport Training Academy Ltd.
59. Atlantic Wholesalers Limited
60. Atlantica Learning Corporation
61. Atlantica Worldwide Logistics
62. Autism Awareness Centre Inc
63. Autism Today
64. Auto-Star Compusystems Inc.
65. Avon Valley Greenhouses Ltd
66. AVW - TELAV
67. B.C.S. Controls Ltd
68. Baldwin & Francis Electrical Ltd.
69. Bank Of Montreal
70. Barefoot Facilitation & Development
71. Bath Fitter
72. Bell Mobility
73. Ben Specialty Products
74. Best Western Dartmouth Hotel & Suites
75. Big Brothers/Big Sisters
76. Bioliquard Wask (Mission)
77. Bishop's Cellar
78. BJ Electrical
79. Black Belt Security
80. Blue Cross Travel

81. Blue Moose Clothing Company Ltd.
82. Bluewave Energy
83. Boreal Northwest
84. Bounty Print Ltd
85. Boxing Nova Scotia
86. Boyne Clarke
87. BTNX Inc.
88. Budget Car & Truck Rental
89. Bunzl Canada
90. Burnstick Promotions
91. Business Pathways Incorporated
92. C.L. Douglas & Associates Inc
93. C.L.P.N.N.S.
94. C2 Communications Inc
95. Cabana Charters & Tours Limited
96. Cal-Tech Services Limited
97. Canada Bread Atlantic
98. Canada Mortgage And Housing Corporation
99. Canadian Aboriginal And Minority Supplier
100. Canadian Art Prints, Inc.
101. Canadian Bizonline
102. Canadian Council Of The Blind
103. Canadian Counselling Association
104. Canadian Federation For Sexual Health
105. Canadian Institute Of Management
106. Canadian Institute Of Reading Recovery
107. Canadian Post Corporation
108. Canadian Professional Sales Association
109. Canadian Red Cross
110. Canadian Society Of Association Executives
111. Canadian Springs
112. Canadian Tire
113. Canadian Training Resources
114. Canpark Services Ltd
115. Capital Cad Supplies Ltd.
116. Capital District Health Authority
117. Capital Limousine
118. Carabins
119. Career Beacon
120. Caribou Propeller
121. Caringway-Add

122.	Carlton Cards Limited
123.	Carmichael Engineering
124.	Carsand Mosher Photographic
125.	Carswell
126.	CDW Canada
127.	Centennial College
128.	Centre Du Dollar Centre Inc.
129.	Centre For Women In Business
130.	Cev Inc.
131.	CFN Consultants
132.	Chapman's Atlantic Canada Limited
133.	Chebucto Inn
134.	Cheer Dome
135.	Child Find Nova Scotia
136.	Child Identification
137.	Children Safety Books
138.	Children's Hospital Of Eastern Ontario
139.	Children's Wish Foundation Of Canada
140.	Chmc Loans Administration
141.	Christie Brown & Co
142.	Christmas Daddies
143.	Chronicle Herald
144.	Chubb
145.	Citadel Halifax Hotel
146.	Cleve's Sporting Goods
147.	Coady International Institute
148.	Coffee And Colours
149.	Colby Community College
150.	College Of Registered Nurses Of Nova Scotia
151.	College Of The North Atlantic
152.	Comda Calendars
153.	Commercial Safety College
154.	Compass Group
155.	Confederation College
156.	Connections Canada Inc.
157.	Corporate Promotions Plus
158.	Council Of Nova Scotia Archives
159.	Courage Artists
160.	Cressman Sakamoto Agency
161.	Crime Stoppers
162.	CSAE Nova Scotia

163.	CSSE
164.	CTV Television Inc.
165.	Daiwa Distribution (Nova Scotia) Inc.
166.	Dalhousie University
167.	Dan White & Associates
168.	Dare Foods Ltd
169.	David H. Flarerty Inc
170.	Deli Green Bakery & Catering
171.	Dell Canada
172.	Delta Halifax
173.	D'eon Boat Building Ltd.
174.	Department Of Education
175.	Digger Construction
176.	Diocese Of Antigonish
177.	Direct Cash Atm
178.	Discount Car & Truck
179.	Dma Planning & Management Services Inc.
180.	Doc Walker Inc.
181.	Don Fowier Distributors Canada Ltd.
182.	Dora Construction
183.	Draft-Pro Ltd.
184.	Dreams Take Flight
185.	Drinnan Computers
186.	Dss Marine Incorporated
187.	Dymaxion Research Ltd.
188.	Dynamic Online Marketing Corp
189.	Eaglecrest Books
190.	East Coast Diver Supply
191.	East Coast Laundry Equipment Ltd.
192.	East Coast Point Of Sale
193.	Eastern Entertainment Agency
194.	Eastern Fence Erectors Ltd.
195.	Eastern Gmc
196.	Eastlink
197.	Easy Way Ltd
198.	Ecma Soundwaves
199.	Ecolab
200.	Ecole De l'Acadie
201.	Edcon Publishing Group
202.	Empire Music Co. Ltd
203.	Enterprises Shippagan Ltee

204.	Eopen Solutions
205.	Ernst & Young Llp
206.	ESBE Scientific
207.	ESRI Canada Ltd
208.	ETV
209.	Event Pro
210.	Eventective, Inc.
211.	Exactsoft Inc.
212.	Eycell Chemurcle
213.	Ezee Enviro Direct
214.	Fairway Insurance Services Inc. (Lpool)
215.	Farmers
216.	Federal Express Canada Ltd
217.	Ferrero Canada
218.	Filtration Plus Ltd.
219.	Fire Stop Enterprises Ltd
220.	First Responder Banquet
221.	Flag Emporium
222.	Flaghouse
223.	Frame Express Inc
224.	Franklin Covey Canada Ltd.
225.	Frank's Holiday Resort
226.	Fredericton Inn
227.	Friends Of St. Anne
228.	Frito Lay
229.	Full Bay Scallop Association
230.	G4s Cash Solutions (Canada) Ltd
231.	Garfinkel Publications
232.	Geomatics Conference Organization Group
233.	Gfs Atlantic Inc.
234.	Global Knowledge Network (Canada) Inc
235.	Globalstar
236.	Golf Town Dartmouth
237.	Graybar Canada
238.	Green Way Claymore Inn
239.	Gulf Of Nova Scotia Tuna Association
240.	Gwl Realty Advisors Inc
241.	Halifax Heating & Air Conditioning Co Inc
242.	Halifax Marriott Hotel
243.	Halifax Regional Municipality
244.	Hamida Textiles Inc.

245.	Hampton Inn & Suites
246.	Harbour Authority Of Louisbourg
247.	Harris & Roome
248.	Harts System
249.	Harvey Studios
250.	Hbm Integrated Technology Inc.
251.	Henry Schein Ash Arcona
252.	Hewlett-Packard (Canada) Co
253.	Hockey Nova Scotia
254.	Holiday Inn Harbouview
255.	Holland College
256.	Holloway Lodging Lp
257.	Hoskin Scientific Ltd.
258.	HRAI
259.	Hubert Company
260.	HVS
261.	Ikon Office Solutions
262.	Imagine Canada
263.	Imp Group
264.	Impact Communications
265.	Imperial Oil
266.	Imprint
267.	Industry Canada
268.	Infonex Inc.
269.	Institute On Governance
270.	Insurance Brokers Association Of Nova Scotia
271.	Intellectual Asset Mapping Inc.
272.	Iwk Health Centre
273.	Jacques Whitford Stantec Ltd.
274.	John Wiley & Sons Canada
275.	Johnson Diversey Canada Inc.
276.	Jost Vineyards Ltd.
277.	Jostens
278.	Jr. X-Men
279.	Jym Line Glassware Ltd.
280.	K.C.Brewer & Co.
281.	Kan-Go-Roo
282.	Karic Sales Ltd
283.	Kathryn Cyr & Associates
284.	Kci Medical Canada, Inc.
285.	Kitpu Youth Centre

286.	Knowbuddy Resources
287.	Koba Family Entertainment
288.	Konrad's Food Services Ltd.
289.	L.A. Technologies
290.	Laniel Canada Inc.
291.	LDANS
292.	Leeds Transit Inc.
293.	Levco Fire & Safety Ltd.
294.	LGJ Construction
295.	Linguisystems, Inc.
296.	Livingston International Inc.
297.	Long & Mcquade Musical Instruments
298.	Lookup Listings
299.	Lorman Education Services
300.	Lotto
301.	Louise Kool & Galt
302.	Luther College
303.	Lyreco
304.	Macarthur's Quality Flowers & Plants Inc
305.	MacIntyre Chevrolet Cadillac Limited
306.	Macneil Courier
307.	Macneil's Mobile Welding
308.	Madikale Touring Inc.
309.	Manulife Financial
310.	Marchant's School Sport Ltd.
311.	Maritime Air Charter Limited
312.	Maritime Television & Production Services
313.	Maritime Testing
314.	Marriott Halifax Harbourfront
315.	Marsh Canada Ltd.
316.	Mattatall Signs Ltd.
317.	Mcap Leasing
318.	McInnes Cooper
319.	Mcintyre Consulting
320.	Mckenzie College
321.	Medela Canada Inc.
322.	Men For Change
323.	Mentor Media
324.	Merx
325.	Methodica Acting Studio For Film And Theatre Ltd
326.	Micros Systems Canada Inc.

327.	Minister Of Finance
328.	Morada Holiday Resort
329.	Mount Allison University
330.	Mount Pleasant Educational Services Inc.
331.	Mountainview Elementary
332.	MPWWA
333.	Music Stop
334.	Myron
335.	N.S. Transportation And Infrastructure Renewal
336.	N.S. Utility & Review Board
337.	National Association Of Friendship Centres
338.	National Centre For First Nations Governance
339.	National Indian Brotherhood
340.	Nature's Expression
341.	Nco Financial Services
342.	Nelson Education
343.	New Brunswick Community Colleges
344.	Newfoundland Aquaculture Industry Association
345.	Newfoundland Insectarium
346.	Nimbus Publishing Ltd.
347.	Northern Maine Community College
348.	Northumberland Driving Institute Inc.
349.	NORTHWOOD Intouch
350.	Nova Communication
351.	Nova Scotia Association Of Counselling Therapists
352.	Nova Scotia Barristers Society
353.	Nova Scotia Construction Safety Association
354.	Nova Scotia Fitness Association
355.	Nova Scotia Hospice Palliative Care Association
356.	Nova Scotia International Air Show
357.	Nova Scotia Power
358.	Nova Scotia School Book Bureau
359.	NS Dept. Of Fisheries And Aquaculture
360.	Ns/Nu Command
361.	Nscad University
362.	Nutrition Matters
363.	Oak Acres Children's Foundation
364.	Ocean Best Seafood Ltd.
365.	Ocean View Motel
366.	Office Interiors
367.	Office Of The Superintendent

368.	Old Dutch Foods Ltd
369.	Omni Paper Supplies
370.	On Grade Inc.
371.	Oral Science
372.	Oscardo Inc.
373.	Otis Canada Inc
374.	Otis Elevator Company
375.	Pans Guide
376.	Paquin Entertainment Agency
377.	Pci Educational Publishing
378.	Pco Services Corporation
379.	Pearson Education
380.	People To People
381.	Perfect Pen & Stationery
382.	Perma-Bound
383.	Personal Touch Typing Services
384.	Phoenix Industrial Sales Ltd
385.	Pine Tree Productions Limited
386.	Pinnacie Office Systems Inc
387.	Pippard
388.	Pitney Bowes
389.	Pitney Works
390.	Planet Bingo
391.	Plant Wise
392.	Point Pleasant Lodge
393.	Power Promotional Concepts
394.	Power Vac Services
395.	Praxair Distribution
396.	Precision Atlantic Media Group
397.	Prestige Inc.
398.	Prince George Hotel
399.	Priority Atlantica
400.	Pro - Medix Inc.
401.	PYRA
402.	Qmi - Sai Global Assurance Services
403.	Quality Concrete
404.	Quality Inn & Suites - Halifax
405.	R. Lowell Maclaughlin Enterprises Ltd
406.	R.D. Gillis Building Supplies
407.	R.G.D.A Of N.S
408.	Rainbow Net & Rigging Ltd

409.	Recreation Nova Scotia
410.	Reliable Power
411.	Rescue Canada Resource Group Inc.
412.	Restaurant Association Of Nova Scotia
413.	Rideau Club
414.	Rising Sun Productions Inc.
415.	Rivai Boxing Gear Inc.
416.	Rms Solutions Inc.
417.	Robertson's Candy
418.	Rock The Dock Inc.
419.	Rocky Mountain College
420.	Rothesay Netherwood School
421.	Roxanne's Promotional Solutions
422.	Roxy Entertainment
423.	Royal Canadian Golf Association
424.	Royal Roads University
425.	Ryerson University
426.	S.L. Feldman & Associates
427.	Sage Accpac Canada, Inc.
428.	Sainte-Famille Wines Limited
429.	Sako Industrial Supply
430.	Saputo Bakery
431.	Sarj Group
432.	Sawdust Entertainment Inc.
433.	Scholar's Choice
434.	Scholastic Book Fair
435.	School Specialty Canada
436.	Scuba Tech Ltd.
437.	Sea Pro Services (1983)
438.	Serenader Source Inc.
439.	Service New Brunswick
440.	Service Nova Scotia And Municipal Relations
441.	Share Canada
442.	Shepell.Fgi Limited Partnership
443.	Sheraton Vancouver Wall Centre
444.	Skyline Atlantic
445.	Smart Apple Media
446.	Socan
447.	Softball Nova Scotia
448.	Softchoice
449.	Sonsuh Education Supplies

450.	Sound Source
451.	Sound Systems Plus Inc.
452.	Source Atlantic Industrial Distribution & Service
453.	Spartan Fitness Equipment
454.	Spectrum Educational Supplies Limited
455.	St. Francis Xavier University
456.	St. John Ambulance
457.	St. Mary's University
458.	St. Pierre Baguette
459.	St. Thomas University
460.	Stantec Consulting Ltd
461.	Star Dust Motel
462.	Stenek Corporation
463.	Stevens
464.	Stik-Ees Canada
465.	Storage On Wheels
466.	Stratos
467.	Sunlife Assurance Company Of Canada
468.	Super 8 Motel Amherst
469.	Super Clean Services Ltd
470.	Superior Medical Limited
471.	Supreme Basics
472.	Supreme Office Products
473.	Sureway Electric
474.	Sureway International Inc.
475.	Swipe Halifax Inc.
476.	Sysco Food Services
477.	Talbot Marketing
478.	TD Canada Trust
479.	Teach 2 Reach Consulting
480.	Tesserae
481.	Tfi Food Equipment Solutions
482.	The Canadian Bar Association
483.	The Canadian Institute
484.	The Canadian Payroll Association
485.	The Canadian Professional Sales Association
486.	The Chronicle Herald
487.	The Firefighters Video Program
488.	The Giant
489.	The Halifax Herald Ltd
490.	The Institute Of Chartered Accountants Of N.

491.	The Irish Rovers Co. Ltd.
492.	The Lord Nelson Hotel & Suites
493.	The Minister Of Finance
494.	The News Group
495.	The Red Pepper Market
496.	The Rolling Phones
497.	The Salvation Army
498.	The Shaw Group Ltd
499.	The Stevens Company Limited
500.	Themes & Variations
501.	Think Business Training
502.	Thornes
503.	Threeton
504.	Thyssenkrupp Elevator
505.	Tians
506.	Tiger Direct
507.	Together We Care Golf Tournament
508.	Tom Fun Orchestra Entertainment Group
509.	Tour Tech East Ltd.
510.	Toyota Credit
511.	Trader Publications
512.	Transcontinental Nova Scotia/Holiday Media
513.	Transport Canada Marine Safety
514.	Tree House Press Inc.
515.	Troy Sprinkler
516.	Turner Drake & Partners Ltd
517.	Ulnooweg Development Group Inc.
518.	Uniforms Town & Country
519.	United Way
520.	Universal Negro Improvement Association
521.	University Of Manitoba
522.	University Of New Brunswick
523.	University Of Ottawa
524.	UPS
525.	Van Houtte Coffee Services
526.	Vancouver Film School
527.	Victims Of Violence
528.	Victoria Order Of Nurses
529.	Vin Art Wines
530.	Vision Air Services Inc
531.	Vital Statistics

532.	Voices Of Visions
533.	Volunteer Resource Centre
534.	Von Nova Scotia
535.	Vorizon Laboratories
536.	Wade Company Ltd
537.	Wallace Equipment Ltd
538.	Waller Agencies Limited
539.	Walmart
540.	Webkinz
541.	Westin
542.	Weston Bakeries
543.	Wickwire Holm
544.	Wildabout Wampum
545.	Wilma Smith Service Centre Ltd.
546.	Winmar - PROPERTY RESTORATION
547.	Wintergreen
548.	Wintergreen Learning Materials
549.	Wolseley
550.	Woozles
551.	Workman's Wearhouse
552.	Workspace By Design Inc.
553.	World In Motion Production Inc.
554.	Wrs Group Ltd - Health Edco
555.	Wurth Canada Ltd
556.	Youth Science Canada
557.	Yuk Yuk's On Tour
558.	Zee Medical
559.	Zwicker's Gallery

APPENDIX I: ESTIMATED EXPENDITURES (BEYOND THE TOP 10)

ESTIMATED EXPENDITURES (BEYOND THE TOP 10)

Based on the financial information received, the table below contains the complete list of estimated annual expenditures by business category and community. It should be noted that although band staff salaries are a large expenditure for each community salary were excluded from this list as salary is neither a supplier or service category.

ESKASONI ²¹⁶		POTLOTEK		MEMBERTOU ²¹⁷		WE'KOQMA'Q		WAGMATCOOK	
Category	Estimated Annual Expenditures	Category	Estimated Annual Expenditures	Category	Estimated Annual Expenditures	Category	Estimated Annual Expenditures	Category	Estimated Annual Expenditures
Food and Grocery	\$3,318,619	Utilities	\$376,894	Financial Services	\$3,585,316	Construction Services (Contractors)	\$6,646,429	Fuel	\$1,634,000
Fuel	\$1,401,792	Contractors	\$359,063	Construction Services	\$2,579,111	Financial	\$564,776	Education and Training	\$257,000
Education	\$1,353,532	Construction Material	\$177,810	Food and Grocery	\$1,922,715	Education	\$441,337	Oil	\$232,000
NS Power	\$900,000	Fuel	\$135,833	Education and Training	\$1,531,054			Food	\$230,000
Tobacco	\$575,283	Education and Training	\$117,400	Construction Material And Equipment	\$1,495,834	Maintenance (Automotive)	\$302,012	Power	\$205,000
Medical Transportation	\$527,405	Excavation	\$110,634	Government	\$1,371,902	Power	\$252,729	Tobacco	\$150,000
Construction Material	\$469,235	Electrical Services	\$67,642	Consulting Services	\$1,052,070	Government	\$251,253	Construction Materials	\$128,000
Oil	\$450,000	Home Repair Services	\$62,629	Security Services	\$653,166			Snow Removal	\$90,000
Construction Services	\$310,000	Food	\$58,457	Office Supplies	\$621,075	Fuel	\$126,238	Phone	\$60,000
Plumbing	\$253,126	Accountants	\$54,865	Fuel	\$619,081	Construction Material (Building Supplies)	\$122,579	Fishing Gear	\$50,000
Bait	\$200,000	Engineering Services	\$52,241	Lotto	\$522,568	Office Furniture	\$113,296	Office Supplies	\$50,000
Electrical	\$195,717	Plumbing Services	\$51,108	Membertou Trade & Convention Center	\$463,420	Sewage	\$110,355	Bait	\$40,000
Computer Hardware	\$184,236	Appliance Repairs	\$42,759	Power	\$454,826	Real Estate	\$108,198	Books	\$26,000
Auto (Bus)	\$179,682	Cell Phone	\$41,377	Insurance	\$453,054	Recreation	\$102,557	Cell Phone	\$25,000
Office Supplies	\$176,536	Phone	\$39,302	Other	\$386,159	Consulting Services	\$99,405	Hardware (Computer)	\$2,500
Cleaning Services	\$162,000	Office Supplies	\$38,331	Catering	\$329,530	Food (Bottled Water)	\$76,549	IT Support	\$1,000
Foundation Services	\$160,000	Fishing Gear/Mechanical	\$36,309	Donation	\$309,042	Phone	\$76,451	Office Furniture	\$1000
Snow removal	\$136,000	Oil	\$32,700	Phone/Cell Phone/	\$304,241	Office Supplies	\$66,320	Software (Computer)	\$500

				Internet					
School Supplies	\$123,000	Water Sewage Treatment	\$24,090	Marketing	\$253,159	Professional Development	\$62,124		
Phone/Cell/Internet	\$120,698	Appliances	\$21,416	Home Products	\$246,628	Marine Supplies	\$46,079		
Books	\$100,000	Maintenance (Auto)	\$16,180	Recreation	\$222,283	Cell Phone	\$43,429		
Excavation	\$90,000	Multimedia	\$14,965	Advocacy	\$187,657	Legal	\$42,166		
Consulting Services	\$84,821	Other	\$14,449	Marine Equipment & Supplies	\$182,533	Accommodations	\$41,431		
Professional Development/ Training	\$80,137	Office Furniture	\$13,941	Accommodations	\$175,956	Health Services	\$38,496		
Phone Cards	\$79,515	Security Services	\$12,682	Recycling/Garbage	\$175,104	Advocacy	\$34,992		
Renovations	\$76,067	Storage	\$11,273	Oil	166,000	It Support	\$34,975		
Misc.	\$73,695	Travel Agency	\$10,901	Travel	\$161,079	Home Products (Bathroom)	\$29,007		
Travel	\$68,113	It Support	\$9,871	Entertainment	\$155,119	Software (Computer)	\$28,153		
Maintenance	\$59,104	Legal	\$8,903	Electrical Equipment	\$143,326	Transportation	\$23,602		
Rent	\$55,754	Advertising	\$8,686	Transportation	\$140,544	Educational Materials	\$23,416		
Phone	\$47,200	Pest Control	\$5,269	Legal	\$117,810	Advertising	\$23,397		
Vehicle	\$44,594	Small Appliance Repair	\$4,337	Landscaping	\$114,736	Insurance	\$21,265		
Computer equipment and consulting	\$44,322	Cleaning Services & Supplies	\$3,944	Advertising	\$108,483	Travel	\$20,991		
Hardware/Software	\$40,000	Fire Equipment	\$2,531	Maintain Ace (Heating And Air Conditioning)	\$97,404	Medical Supplies	\$20,883		
Utilities	\$38,392	Marketing	\$2,500	Mail	\$92,249	Books	\$16,765		
Milk tokens	\$36,020	Internet	\$2,430	Fishing	\$80,208	Entertainment	\$15,916		
Landscaping	\$32,445			Auto	\$78,414	Marketing	\$14,824		
Paving	\$31,000			Software (Computer)	\$70,123	Electronics	\$14,207		
Administration	\$30,000			Office Furniture	\$64,547	Auto	\$12,079		
Office and Phone	\$26,262			Cleaning Supplies And Services	\$61,577	Cleaning Services (Industrial Cleaning/Water Treatment)	\$10,655		
Activities and clinic supplies	\$25,255			Association	\$58,122	Association	\$9,590		
Insurance	\$22,459			Industrial Products	\$51,713	Donation	\$8,033		
Legal and Audit	\$21,804			Printing	\$50,421	Electrical Services	\$7,960		
Advertising	\$20,261			Home Repair Services	\$46,385	Society	\$7,100		
IT Support	\$18,000			Wastewater	\$46,298	Conference Services	\$5,750		
Health and Beauty	\$17,376			Mechanical Services	\$42,973	Teepees	\$4,261		

Catering Services	\$15,704			Housing	\$42,875	Catering Services	\$4,069		
Hardware/Supplies	\$15,105			Maintain Ace (Automotive)	\$42,462	Gifts	\$3,453		
Storage	\$15,000			Business Loans	\$42,024	Electrical Supplies (Batteries)	\$3,406		
Medical Supplies	\$12,285			Fisheries	\$40,291	Diving	\$3,048		
Office Furniture	\$10,000			Medical Supplies	\$37,724	Hardware (Computer)	\$3,023		
Security Services	\$10,000			Safety Services	\$37,617	Internet	\$2,901		
Printing	\$9,959			Electronics	\$36,590	Safety Services	\$2,574		
Water	\$9,044			Hardware/Software	\$31,850	Other (Family Resources)	\$2,318		
Supplies	\$7,843			Heating/Ventilation	\$30,969	Medical Services	\$2,298		
General Merchandise	\$6,680			It Support	\$26,727	Security Services	\$1,930		
Materials and Supplies	\$6,571			Gaming Commission	\$25,150	Pharmaceuticals	\$1,926		
Website design	\$5,000			Membertou Senior Citizens	\$25,024	Hardware/Software	\$1,542		
Repair	\$3,288			Safety Supplies	\$24,669	Clothes	\$1,532		
Clothing	\$2,665			Health Services	\$22,773	Printing	\$1,493		
License/Registration	\$468			Gifts	\$22,058	Landscaping (Garden & Lawn Supplies)	\$1,161		
Computer Software	\$200			Police	\$17,725	Salon	\$912		
Government	\$113			Society	\$17,563	Recycling/Garbage	\$692		
Certification	\$15			Engineering	\$17,550	Phone/Internet	\$399		
				Educational Materials	\$13,565	Equipment (Gym, Washrooms)	\$260		
				Pharmaceuticals	\$13,375	Other (Postal)	\$162		
				Membertou Development	\$13,218	Marine Services (Dockside Monitor)	\$139		
				Ventilation/Heating	\$12,300	Marine Equipment	\$83		
				Books	\$11,875	Port Authority	\$22		
				Refrigeration Equipment	\$11,091				
				Animal Services	\$9,600				
				Medical Insurance	\$8,772				
				Storage	\$8,484				
				Furniture & Appliances	\$7,120				
				Appliances	\$6,868				
				Clothing	\$6,866				

			Fishing Services	\$6,090				
			Real Estate	\$5,054				
			Elevators	\$4,895				
			Fire Safety Supplies	\$4,522				
			Communications	\$4,356				
			Seafood Manufacturer	\$4,122				
			Textile Supplies	\$3,985				
			Conference Services	\$3,202				
			Excavation	\$3,101				
			Electrical Supplies	\$2,157				
			Marketing/Advertising	\$1,690				
			Art	\$1,665				
			Restaurant/Cooking Equipment	\$1,520				
			Church	\$1,502				
			Cultural Centre	\$1,500				
			Jewelry Wholesaler	\$1,406				
			Electronic Equipment	\$1,307				
			Pest Control	\$1,300				
			Membertou Needy	\$1,132				
			Agricultural Retailer	\$1,001				
			Event	\$1,000				
			Convention Centre	\$998				
			Membership	\$841				
			Booth Rental	\$791				
			Economic Development	\$700				
			Lighting	\$684				
			The Resource Centre	\$625				
			Distributor/Exporter Of Seafood	\$421				
			Transport Company	\$399				
			Computer/Software	\$330				
			Employment Services	\$230				

				Fishing Supplies	\$226				
				Garden Centre	\$216				
				Salon	\$216				
				Event Supplies	\$212				
				Fishing Processing	\$182				
				Park	\$166				
				Equipment	\$133				
				Meeting Space	\$100				
				Diving	\$68				
				Waste Removal (recycling)	\$61				
				Eye Care	\$30				
				Prevention	\$28				

ESTIMATED COMBINED PURCHASES (BEYOND THE TOP 10)

Category	Estimated Annual Expenditures
Construction Services (Contractors)	\$9,816,115
Food and Grocery	\$5,606,341
Financial	\$4,150,092
Fuel	\$3,916,944
Training/Education	\$3,700,323
Construction Material	\$2,393,459
Power	\$1,767,729
Government	\$1,623,268
Consulting Services	\$1,236,296
Office Supplies	\$952,341
Oil	\$880,700
Phone/Cell phone/Internet	\$763,429
Tobacco	\$725,283
Power	\$707,555
Security Services	\$677,777
Medical Transportation	\$527,405
Lotto	\$522,568
Insurance	\$505,550
Electrical	\$472,311
Membertou Trade & Convention Center	\$463,420
Marketing/Advertising	\$433,000
Maintenance (Automotive)	\$360,654
Catering	\$349,303
Recreation	\$324,840
Donation	\$317,075
Plumbing	\$304,234
Other	\$287,191
Home Products (Bathroom)	\$275,635
Utilities	\$275,286
Travel	\$261,084
Bait	\$240,000
Cleaning Supplies and Services	\$238,176
Marine Equipment Supplies and Services	\$227,242
Snow removal	\$226,000
Advocacy	\$222,649
Accommodations	\$217,387
Fishing Services	\$207,033
Excavation	\$203,735
Office Furniture	\$202,784
Misc.	\$189,010
Legal	\$185,267
Computer Hardware	\$184,236
Wastewater	\$180,742
Auto (Bus)	\$179,682
Computer Hardware/Software	\$178,021
recycling/garbage	\$175,795
Entertainment	\$171,035
Transportation	\$166,334

Category	Estimated Annual Expenditures
Foundation Services	\$160,000
Books	\$154,640
Landscaping	\$148,342
Maintenance (Heating and Air Conditioning)	\$132,852
School Supplies	\$123,000
Real Estate	\$113,252
Home repair services	\$109,014
Software (Computer)	\$98,976
Postal	\$91,695
IT Support	\$90,573
Auto	\$90,494
Phone Cards	\$79,515
Renovations	\$76,067
Appliance Repairs	\$71,044
Medical Supplies	\$70,892
Engineering	\$69,791
Association	\$68,712
Safety Services	\$64,860
Printing	\$61,873
Health Services	\$61,769
Facilities rental	\$57,724
Waycobah First Nation	\$56,860
Accountants	\$54,865
Industrial Products	\$51,713
Vehicle	\$44,594
Computer equipment and consulting	\$44,322
Mechanical Services	\$42,973
Housing	\$42,875
Business Loans	\$42,024
Milk tokens	\$36,020
Storage	\$34,757
Paving	\$31,000
Heating/Ventilation	\$30,969
Administration	\$30,000
Office and Phone	\$26,262
Gifts	\$25,511
Activities and clinic supplies	\$25,255
Gaming Commission	\$25,150
Membertou Senior Citizens	\$25,024
Society	\$24,663
CEV Inc.	\$24,405
Maintenance	\$23,656
Police	\$17,725
Health and Beauty	\$17,376
Pharmaceuticals	\$15,302
Hardware/Supplies	\$15,105
Multimedia	\$14,965
Materials and Supplies	\$14,414

Category	Estimated Annual Expenditures
Membertou Development	\$13,218
Ventilation/Heating	\$12,300
Refrigeration Equipment	\$11,091
Clothes	\$11,063
Animal Services	\$9,600
Water	\$9,044
Conference Services	\$8,952
Medical Insurance	\$8,772
Class Albums Live Corporation	\$7,250
Furniture & Appliances	\$7,120
Fire Equipment	\$7,053
General Merchandise	\$6,680
Pest Control	\$6,569
Fishing Supplies and Services	\$6,272
Wagmatcook Culture and Heritage Centre	\$6,246
Club 55	\$5,767
Chapel Island First Nation	\$5,539
Audit	\$5,417
Website design	\$5,000
Elevators	\$4,895
Communications	\$4,356
Small Appliance Repair	\$4,337
Teepees	\$4,261
Seafood Manufacturer	\$4,122
Doc Walker Inc.	\$4,000
Textile supplies	\$3,985
SARJ Group	\$3,906
Serenader Source Inc.	\$3,500
Repair	\$3,288
Diving	\$3,115
Medical Services	\$2,298
On Up Developments Incorporated	\$1,764
Art	\$1,665
Restaurant/Cooking Equipment	\$1,520
Church	\$1,502
Cultural Centre	\$1,500
Jewellery Wholesaler	\$1,406
C.J. Enman Inc	\$1,234
Membertou Needy	\$1,132
Salon	\$1,128
Convention Centre	\$998
Membership	\$841
Booth rental	\$791
Mail	\$716
Boppers	\$701
Economic Development	\$700
Lighting	\$684
The Resource Centre	\$625

Category	Estimated Annual Expenditures
Licence/Registration	\$468
Distributor/Exporter of seafood	\$421
Misc.	\$420
Equipment	\$393
Kinoway Kisitaaqn	\$310
VPS Fisheries Company Ltd.	\$300
Better Safe Than Sorry	\$275
Employment services	\$230
Garden Centre	\$216
Event Supplies	\$212
World in Motion Production Inc.	\$188
Park	\$166
Meeting space	\$100
Eye care	\$30
Prevention	\$28
Certification	\$15

APPENDIX J: BUSINESSES IN THE COMMUNITIES BY SPENDING CATEGORY

CATEGORY	MEMBERTOU		WAGMATCOOK		WE'KOQMA'Q		ESKASONI		POTLOTEK	
	YES/NO	BUSINESS NAMES	YES/NO	BUSINESS NAMES	YES/NO	BUSINESS NAMES	YES/NO	BUSINESS NAMES	YES/NO	BUSINESS NAMES
Food	Yes	Membertou Market	Yes	Cleanwave Restaurant	Yes	We'koqma'q Pizza	Yes	Denny's Subs	No	
		Kiju's Restaurant		People of the Dawn Canteen		Prosper's Pitt Stop		Eskasoni Supermarket		
		Belly Buster's Pizza						Sid's Variety		
		Real Pizza						Morris Coffee & Donuts		
								Poulette's Dairy		
(Shelter) Rented living quarters	No		No		No		No		No	
(Shelter) Owned living quarters	No		No		No		No		No	
(Shelter) Water, Fuel and electricity for principal accommodation	Yes	E & R Plumbing & Heating	No		No		Yes	Micmac Fuels Limited - Leonard Paul Fuels	No	
		Austin Christmas Plumbing & Heating								
(Shelter) Other accommodations	No		No		No		No		No	
(Household Operation) Communications	No		No		No		No		No	
(Household Operation) Child care expenses	Yes	Membertou Day Care	Yes	Wagmatcook Day Care	Yes	Day Care Centre	Yes	Eskasoni Ksite'taqnk Day Care	Yes	Chapel Island Day Care
(Household Operation) Pet Expenses	No		No		No		No		No	

CATEGORY	MEMBERTOU		WAGMATCOOK		WE'KOQMA'Q		ESKASONI		POTLOTEK	
	YES/NO	BUSINESS NAMES	YES/NO	BUSINESS NAMES	YES/NO	BUSINESS NAMES	YES/NO	BUSINESS NAMES	YES/NO	BUSINESS NAMES
(Household Operation) Other	No		No		No		No		No	
Household furnishings and equipment	No		No		No		No		No	
Clothing	No		No		No		No		No	
(Transportation) Private	Yes	Mikmaq Gas & Convenience	Yes	Wagmatcook Gas Bar & Convenience	Yes	Rod's Onestop	Yes	Muin Gas	Yes	Basque Gas & Convenience
		Membertou Market				Prosper's Pitt Stop and Auto		Denny's Auto Sales & Repair		Johnson's Autobody
		Membertou Insurance Brokers						Gould's Auto Body		
(Transportation) Public	No		No		No		No		No	
Health care	No	Wellness Centre	Yes	Wagmatcook Health Centre	Yes	Health Centre	Yes	Eskasoni Health Center	Yes	Potlotek Health Centre
Personal care	No		No		No		No		No	
Recreation	No		No		Yes	Mi'kmaw Sports & Rec. Circle	Yes	Sarah Denny Cultural Centre	Yes	Chapel Island Recreation
						We'koqma'q Fitness Centre		Eskasoni Arena		
								Eskasoni Culture Recreation and Youth (ECRY)		
Reading materials and other printed matter	No		No		No		No		No	
Education	Yes	Membertou Elementary School	Yes	Wagmatcook School	Yes	We'koqma'q Board Of Education	Yes	Eskasoni Elementary & Middle School	Yes	Mi'kmawey School
						We'koqma'q Elementary School		Eskasoni High School		
						We'koqma'q School Secondary Education		Eskasoni School Board		

CATEGORY	MEMBERTOU		WAGMATCOOK		WE'KOQMA'Q		ESKASONI		POTLOTEK	
	YES/NO	BUSINESS NAMES	YES/NO	BUSINESS NAMES	YES/NO	BUSINESS NAMES	YES/NO	BUSINESS NAMES	YES/NO	BUSINESS NAMES
Tobacco products and smokers' supplies	Yes	Mikmaq Gas & Convenience	Yes	Wagmatcook Gaming House Smoke Shop and Cable	No		Yes	Brenda's Giftware & Smoke Shop	No	
		Butts Tobacco						Slick's Smoke Shop		
								Slick's Smoke Shop		
Alcoholic beverages	No		No		No		No		No	
Games of chance (net amount)	Yes	Membertou Gaming	Yes	Wagmatcook Gaming House Smoke Shop and Cable			Yes	Eskasoni Gaming Commission	No	
		Membertou Entertainment Centre								
Miscellaneous Expenditures	No	Nancy's Convenience Store	No	Stephens Convenience Store	No		No	Bubblo's Jewelry & Gifts	No	Basque Convenience Store
		Edna's Collectibles						Eskasoni Trading Post		Basque Gas & Convenience
		Kabatay's Store								
		Nastasis Corner Store								
		Petroglyphs Gift Shop								
Personal income taxes	No		No		No		No		No	
Personal insurance payments and pension contributions	No		No		No		No		No	
Gifts of money and contributions	No		No		No		No		No	

APPENDIX K: COMPLETE LIST OF COMMUNITY EXPENDITURES

SPENDING CATEGORY	PERCENTAGE OF TOTAL EXPENDITURES	ESKASONI	MEMBERTOU	WAGMATCOOK	WE'KOQMA'Q	POTLOTEK	TOTAL
Groceries	19.1	5,909,436	1,542,667	842,437	1,588,900	745,250	10,628,690
Clothes	9.2	2,964,351	714,200	316,972	869,760	244,673	5,109,956
Gas	8.4	2,581,005	484,048	391,148	784,720	436,000	4,676,921
Vehicle Payments	7.7	2,383,744	681,418	727,096	203,376	292,106	4,287,740
Entertainment	6.8	2,163,912	608,557	446,622	205,416	347,234	3,771,741
Tobacco	4.7	1,577,485	224,866	153,818	409,640	234,185	2,599,994
Personal Care	4.3	1,131,187	435,557	94,277	537,360	162,664	2,361,045
Power	3.9	1,345,908	224,036	148,814	189,432	283,638	2,191,828
Furniture	3.3	516,720	245,912	-	919,000	138,673	1,820,305
Vacations	3.1	1,016,205	155,909	67,185	410,960	82,634	1,732,893
Heating	2.9	1,088,744	160,690	143,903	52,000	182,538	1,627,875
Take-out	2.9	837,548	407,042	111,540	137,280	130,666	1,624,076
Insurance	2.8	857,402	249,548	144,472	174,480	122,569	1,548,471
Alcohol	2.5	822,842	289,369	40,886	135,304	81,084	1,369,485
Miscellaneous	2.4	860,384	155,283	119,029	111,720	89,323	1,335,739
Coffee	2.4	476,082	330,011	126,595	246,000	137,517	1,316,205
Rent/Mortgage	2.0	803,076	196,254	5,866	132,000	-	1,137,196
T.V./Cable/Satellite	1.7	605,897	82,827	26,611	152,112	60,183	927,630

SPENDING CATEGORY	PERCENTAGE OF TOTAL EXPENDITURES	ESKASONI	MEMBERTOU	WAGMATCOOK	WE'KOQMA'Q	POTLOTEK	TOTAL
Internet	1.6	497,723	139,636	82,713	129,936	63,853	913,861
Restaurant	1.4	425,117	182,715	96,703	2,288	95,721	802,544
Snacks	1.3	431,630	25,333	217,670	-	44,034	718,667
Home Phone	1.0	328,941	55,927	43,751	107,856	24,869	561,344
Sports	0.8	315,969	35,975	34,433	54,840	30,028	471,245
Vehicle Repair	0.8	241,723	44,387	63,203	32,576	43,184	425,073
Health Care	0.6	167,012	43,169	24,127	45,804	27,036	307,148
Renovations	0.4	191,923	12,424	462	4,000	16,961	225,770
Hunting and Fishing	0.4	86,156	5,484	7,342	74,848	28,326	202,156
Cultural Events	0.3	123,794	15,936	1,851	-	21,711	163,292
Home Repair	0.3	20,833	86,969	1,759	-	38,798	148,359
Education	0.3	108,356	31,515	-	1,600	-	141,471
Second Heat Source	0.2	75,692	22,272	30,118	-	1,153	129,235
Veterinary	0.2	51,351	41,909	19,644	6,560	8,861	128,325
Funerals	0.1	27,948	-	5,740	-	-	33,688
Insurance	0.1	20,435	4,545	3,533	-	3,600	32,113
Legal	0.1	9,861	10,000	7,407	-	769	28,037
Water	0.0	-	-	10,740	2,876	-	13,616
Other	0.0	-	-	-	8,000	1,153	9,153

SPENDING CATEGORY	PERCENTAGE OF TOTAL EXPENDITURES	ESKASONI	MEMBERTOU	WAGMATCOOK	WE'KOQMA'Q	POTLOTEK	TOTAL
Accounting	0.0	-	163	-	-	-	163
Appraisers	0.0	-	-	-	-	-	-
Totals	100	31,066,392	7,946,553	4,558,467	7,730,644	4,220,994	55,523,050

APPENDIX L: NEXT STEPS IDENTIFIED IN PHASE 1

Based on the full analysis, the following provides a number of potential opportunities and next steps which could be explored as a result of the findings. Included within the opportunities and next steps are additional studies which could be explored in the future to gather additional information.

1. OPPORTUNITY TO EXAMINE NEW BUSINESS VENTURES, PARTNERSHIPS OR PURCHASING COOPERATIVES/ AGREEMENTS – FOR BOTH ECONOMIC AND EMPLOYMENT ASPECTS

a. NEW BUSINESS VENTURES, PARTNERSHIPS OR PURCHASING COOPERATIVES/ AGREEMENTS

The spending power of the five (5) Unama'ki communities is high and the expenditures contribute to the local economy through business and employment growth. An example of high dollar expenditure is fuel. Fuel was in the top ten (10) expenditures for all five (5) Unama'ki communities, privately owned First Nation businesses and individual household spending²¹⁸. Fuel has purchasing power of an approximate combined spending of **\$4,747,379** per annum. This expenditure amount is approximately four (4) percent of the total fuel expenditures of \$113,552,561 per year in Nova Scotia.²¹⁹ Based on the analysis completed, the areas which could be considered for business ventures, partnerships and/or agreements, both in terms of revenue and profits²²⁰ include, but are not limited to, the following (as outlined in Figures 1 and 2):

FIGURE 1: POTENTIAL BUSINESS OPPORTUNITIES/VENTURES

CATEGORY	EXPENDITURE VALUE (POTENTIAL REVENUE)	AVERAGE % NET PROFIT/LOSS MARGIN ²²¹	ESTIMATED NET PROFIT (LOSS) MARGIN
Construction Services	\$ 9,816,115.00	6.40%	\$ 628,231.36
Food and Grocery	\$ 8,956,217.65	1.70%	\$ 152,255.70
Financial Services (Includes Car Loans and business loans)	\$ 4,924,370.42	1.80%	\$ 88,638.67
Fuel	\$ 4,747,379.58	2.10%	\$ 99,694.97
Consultant Services	\$ 1,151,475.00	24.40%	\$ 280,959.90

²¹⁸ Through the transportation (Private) expense

²¹⁹ Statistics Canada. 2010-07-21. Sales of fuel used for road motor vehicles, by province and territory. Retrieved on August 6, 2010, from <http://www40.statcan.ca/101/cst01/trade37a-eng.htm>

²²⁰ Profit is based on average Net Profit/Loss from Industry Canada benchmarking from Industry Canada

²²¹ Industry Canada: SME Benchmarking Tool, utilizing NAICS (North American Industry Classification System) Codes

FIGURE 2: POTENTIAL PARTNERSHIP / PURCHASING / COOPERATIVE ARRANGEMENTS²²²

CATEGORY	EXPENDITURE VALUE (POTENTIAL REVENUE)	AVERAGE % NET PROFIT/LOSS MARGIN ²²³	ESTIMATED NET PROFIT (LOSS) MARGIN
Construction Material	\$ 2,386,159.00	3.60%	\$ 85,901.72
Insurance	\$ 1,899,923.61	1.80%	\$ 34,198.63
Phone/Cell phone/internet	\$ 1,471,676.90	-9.90%	\$ (145,696.01)
Household furniture and Equipment	\$ 1,098,807.64	2.50%	\$ 27,470.19
Health Care	\$ 1,011,687.45	3.40%	\$ 34,397.37
Office Supplies	\$ 826,430.00	0.00%	\$ 0.00

The combined expenditure categories present an opportunity to consider having all five (5) communities work together to examine new business ventures or potential partnerships with suppliers, such as fuel, for example²²⁴. One such agreement could focus on green energy and explore areas to reduce carbon footprints and conserve the environment²²⁵.

In addition, purchasing agreements could be negotiated as the amount of spending dollars may warrant special incentives, discounts (example volume discounts), flexible payment options and/or various customer service offerings (example flexible delivery schedules). Negotiated agreements could produce cost savings, increase customer service offerings, availability of services and increase employment. Also, if there is a cost savings, communities will be able to spend dollars in other areas within the communities.

Such areas can also be explored by the five (5) Unama'ki Communities to develop a First Nation owned company (for example Fuel and various construction areas, as highlighted above), which can be Unama'ki run and can supply not only the communities, but Cape Breton as a whole.

²²² Additional partnerships can include any category listed in the potential business opportunity list as well.

²²³ Industry Canada: SME Benchmarking Tool, utilizing NAICS (North American Industry Classification System) Codes

²²⁴ Such partnerships can be with one large supplier – as there would be a mutual benefit to the partnership arrangement

²²⁵ The Unama'ki Economic benefits Office is currently working with Cape Breton University on exploring the opportunities for Green Energy projects and partnerships in Unama'ki

It is not recommended that this be a short term solution, however it is an opportunity that could first be explored through a partnership arrangement with an existing company which could be expanded over time. This can create an economic benefit to the communities through revenue generation and employment for both the First Nation and non-First Nation communities.

In terms of business ventures which are already on the horizon for Unama'ki, Membertou has recently opened an insurance company, Membertou Insurance Brokers (MIB). MIB is owned and operated by the Membertou Corporate Division and is a partnership between “Jardine Lloyd Thompson Group (JLT), the fifth largest insurance broker in the world, and New Sky Insurance Solutions Inc. (New Sky). MIB is the only Aboriginal-owned insurance broker and the only New Sky affiliate in Atlantic Canada”²²⁶.

In addition, the Unama'ki communities have recognized the importance of health care in the communities, especially in terms of the accessibility of prescription drugs. To increase the ease of accessibility of prescription drugs, Eskasoni First Nation has a pharmacy located within the Health Centre. Membertou is also in the process of opening a Pharmasave, which will be located in the new Membertou Business Centre.

²²⁶ Membertou Corporate Division: Membertou Insurance Brokers, <http://www.membertoucorporate.com/companies-Insurance-Brokers.asp>, accessed July 30, 2010

b. EMPLOYMENT THROUGH NEW BUSINESS VENTURES, PARTNERSHIPS OR PURCHASING COOPERATIVES/ AGREEMENTS

Revenue generation is important to ensure that revenue can be reinvested into the Unama'ki communities. In addition to revenue, providing employment opportunities is as relevant, as First Nation Communities in Nova Scotia have an average unemployment rate of 24.6 percent²²⁷,²²⁸ and the rate is 26 percent²²⁹,²³⁰ in the five (5) Unama'ki communities. These rates are higher than the average unemployment rate of 8.8 percent for Nova Scotia²³¹ and the average rate of 15.5 percent in Cape Breton.²³²

In terms of employment, Nova Scotia is experiencing the challenge of an aging population. The median age in Nova Scotia is 41.8 years which indicates a growing need for workers as part of the population is preparing to retire.

In 2011 Nova Scotia will have more employees retiring than entering the workforce. If not addressed, this challenge will create a gap within the Nova Scotian workforce which could potentially cripple some businesses and industries. As a result, the region may begin to decline and economic opportunities will dissolve and/or move elsewhere. One avenue to combat this challenge is to increase diversity in the workforce through increasing the amount of, and through the retention of Aboriginal workers. The Aboriginal population has a younger demographic and this indicates the Aboriginal community can assist with closing the fast approaching Atlantic Canadian workforce gap. This is a benefit as this will assist in creating meaningful employment opportunity for Aboriginal workers.

As previously mentioned, Unama'ki is experiencing a leakage of economic dollars and employment to the mainland and to other provinces. In turn, with businesses leaving Cape Breton, community members no longer have a choice to look outside of Cape Breton for goods, services and employment, if applicable.

²²⁷ Nova Scotia Office of Aboriginal Affairs: Facts Sheets and Additional Information: <http://www.gov.ns.ca/abor/aboriginalpeopleinns/demographics>, accessed July 30, 2010

²²⁸ This is for peoples living on Reserve, The total unemployment rate for those with Aboriginal identity in Nova Scotia have a 15.5 percent unemployment rate

²²⁹ Statistics Canada, 2006 Community Profiles (Canadian Census data)

²³⁰ This unemployment rate is down from the 32% unemployment rate identified in the 2001 Canadian Census

²³¹ Canadian Human Resource Guide: July 9, 2010, <http://www.hrmguide.net/canada/jobmarket/canadian-unemployment.htm>, accessed July 30, 2010

²³² For additional information on employment and unemployment numbers in the five (5) Unama'ki communities, refer to Appendix U of the original Phase I Economic Leakage report.

Through identifying meaningful labour market opportunities, for both economic and employment aspects, this can encourage those seeking employment to remain within Cape Breton. This is one of the goals of the Unama'ki Economic Benefits Office. The Office has found success in identifying and solidifying opportunities. An example of this success is the \$400 million Sydney Tar Ponds Cleanup Project and the four (4) year \$4.3 million Unama'ki Aboriginal Skills and Employment Partnership (ASEP) training program. Therefore, providing employment opportunities, which are meaningful, can allow the community to grow as a whole.

In terms of employment the following categories highlighted in Figure 3 would be beneficial in employing a larger number of community members if the business ventures, partnerships, and agreements/cooperatives were to be explored²³³.

FIGURE 3: CATEGORIES FOR HIGH EMPLOYMENT OPPORTUNITIES

CATEGORY	EXPENDITURE VALUE	AVERAGE EXPENSE % WAGE AND BENEFITS ^{234, 235}	ESTIMATED LABOUR AND COMMISSIONS ^{236, 237}	ESTIMATED WAGE, BENEFITS, LABOUR AND COMMISSIONS	AVERAGE # EMPLOYEES PER ESTABLISHMENT ^{238, 239}
Construction Services ²⁴⁰	\$9,816,115.00	8.40%	10.00%	\$ 1,806,165.16	20
Food and Grocery	\$8,956,217.65	3.00%	10.20%	\$ 1,182,220.73	20
Financial Services (Includes Car Loans and business loans)	\$4,924,370.42	2.10%	26.70%	\$ 1,418,218.68	14
Fuel	\$4,747,379.58	1.70%	28.80%	\$ 1,447,950.77	13
Construction Material	\$2,386,159.00	4.20%	14.00%	\$ 434,280.94	13
Recreation	\$1,956,356.87	1.00%	26.60%	\$ 539,954.50	16
Insurance	\$1,899,923.61	2.10%	26.70%	\$ 547,178.00	14
Household furniture and Equipment	\$1,098,807.64	2.90%	15.90%	\$ 206,575.84	13

²³³ Some of the businesses included within this list have already been explored in some of the communities, such as the Eskasoni Supermarket, Membertou Insurance Brokers

²³⁴ Industry Canada: SME Benchmarking Tool, utilizing NAICS Codes

²³⁵ Direct Expenses

²³⁶ Industry Canada: SME Benchmarking Tool, utilizing NAICS Codes

²³⁷ Indirect Expenses

²³⁸ United States Census Bureau, <http://www.census.gov/epcd/ec97/industry/E523930.HTM>, accessed July 30, 2010

²³⁹ Canadian Industry Statistics, Retail Trade Industry: <http://www.ic.gc.ca/cis-sic/cis-sic.nsf/IDE/cis-sic41etbe.html>, accessed July 30, 2010

²⁴⁰ All five (5) communities do have Public Works departments which have employees who would complete a number of construction services within the respective community. Community members are also hired for construction services. For details on the amount of community members hired for construction services, please see Appendix M

2. TRAINING AND DEVELOPMENT

a. CONSTRUCTION

There is a combination of an estimated **\$9, 816, 115** spent per annum on construction services and not all of this is spent with First Nation Suppliers. Although communities, such as Membertou have their own Public Works department which can complete some construction related jobs, not all of the communities hire First Nation contractors.²⁴¹ As outlined previously, there are a number of aspects which have been shared as reasons why workers are sought from various sources which include:

1. A lack of qualified workers
2. Availability of the workers
3. Pricing
4. Reliability²⁴²

Therefore, there are community dollars being spent with companies who are non-First Nation and are not within the communities. Identifying an avenue in which to begin to recruit those whom may want to look at construction as career opportunities would be beneficial. This can be completed by working in conjunction with the Community Native Employment Officers (NEOs), the Community Economic Development Officers (EDOs) and exploring potential partnerships with training schools and construction companies²⁴³.

As training a number of community members in the various areas of construction will take time, partnerships could be explored to identify potential need. This will help to develop relationships with companies to increase the amount of Aboriginal workers in the workforce. This will also assist in the challenge of an aging workforce in Nova Scotia. Through training, there can be increased benefits for both job creations in the communities and in company retention in Nova Scotia.

²⁴¹ Refer to Appendix M of the original Phase 1 Economic Leakage Report for an overview of the estimated number of community members who are hired for construction work).

²⁴² The descriptions used are not meant to be used to describe all contractors, these were provided as examples only

²⁴³ The Federal Aboriginal Workforce Participation Initiative (AWPI Program) could be explored

b. ENTREPRENEURSHIP AND BUSINESS DEVELOPMENT TRAINING

As part of the feedback received from the various respondents, a number of First Nation suppliers are not utilized due to various reasons. Part of which may be due to having new entrepreneurs not having all of the necessary skills when entering the marketplace. This is not only a challenge that First Nation entrepreneurs face, but one which all entrepreneurs face.

Promoting entrepreneurship and business development can act as an employment strategy that can lead to economic self-sufficiency within the communities. However, most who may want to go into business may be unaware of how to do so. Youth are very rarely exposed to entrepreneurship as an employment option.

An entrepreneurship and business development workshop can provide the opportunity to learn various aspects of entrepreneurship. These include, but are not limited to, organizational skills, including time management, leadership development and interpersonal skills. Such skills are also transferable skills sought by employers. Also, development programs in business process and procedures would be beneficial in knowing how to gain new clients and to know how to bid on opportunities and to follow through once opportunities have been won. Such programs will equip current and budding entrepreneurs with the necessary skills and knowledge to allow the businesses to become more competitive with others in the same industry.

c. INDUSTRY RESEARCH TO IDENTIFY ADDITIONAL TRAINING REQUIREMENTS

It is also recommended that industry research be completed to identify additional areas of need within Nova Scotia and adapt training programs to meet industry requirements. This will help ensure that training dollars spent are for programs which are relevant for the industry and will help to provide meaningful employment for community members.

Often training can be guided by the immediate requirement for a small number of employees which can result with a larger number of people trained than required. In addition, training may also be attended based on individual thoughts and interests however may not result in a position as there may not be a need in the area²⁴⁴.

Through identifying the needs which are within the industry, this will assist community Economic Development Officers (EDO) and Native Employment Officers (NEO) in coaching community members in career development and the associated training programs/certifications required.

Once opportunities have been identified, it is also recommended that a community skills assessment be completed to gain an understanding of what skills, knowledge, experience and education community members currently have. This will assist when working with industry to identify the amount of trained workers in the field(s) which is being discussed.²⁴⁵

3. GATHERING EMPLOYEE DATA

Further into the study, it was identified that it would be beneficial to gather employee numbers and salary information for each of the communities. Although this was discussed as an option at the beginning of the study, it was determined that the communities may not be receptive to provide this information. However, as the study evolved it was uncovered that this was not the case.

Once asked, three (3) of the five (5) communities did provide a high level overview of employee and financial numbers. This was beneficial as it provided a snapshot of the amount of First Nation employees vs. non-First Nation employees.

²⁴⁴ Example: A community member may have an interest in attending cooking school to become a chef. However if this is an industry which has a high number of trained chefs not working in that area, this may not be a career that may provide a position – unless the position is created by the community member themselves by opening their own business

²⁴⁵ A detailed lists of the industries in which community members work and education levels achieved, based on the 2006 Statistics Canada Census in included in Appendix T of the original Phase I Economic Leakage report.

Identifying the amount of employees who are non-First Nation can allow for additional analysis to be completed as to identify the following:

1. Amount of positions
2. Types of positions
3. Gaps in the positions and hiring practices, if applicable
4. Gaps in training and development requirements, if applicable
5. Gaps in education and certifications, if applicable

As with identifying industry requirements, this can assist in developing a road map for coaching community members, especially youth, on the positions that are available in the communities and what is required to prepare to be qualified for such positions. A higher employment rate within the communities will assist with self sufficiency and allow for more money to remain within the communities.

4. IMPLEMENTATION AND PROMOTION OF PROCUREMENT POLICIES DESIGNED TO INCREASE SUPPORT FOR FIRST NATION OWNED BUSINESSES

Most communities, support organizations and individually owned businesses do not have or follow a procurement policy that encourages the use of First Nation service providers and suppliers. On average, the communities estimate that only nine (9) percent of all purchases go to First Nation suppliers for a host of reasons including lack of availability, cost and limited credit options.

Overall, price, quality, customer service, availability and relationships are considered before identifying if a business is First Nation owned. To help support new and existing business growth in the First Nation community in Unama'ki, a conscious effort must be made to support First Nation owned enterprises. Although each community had mentioned that this is always a factor when making a decision it may be worth considering promoting a more formal practice or decision making criteria to apply to potential suppliers.

The implementation of a procurement policy would assist in standardizing the decision making process and will help to make decisions consistent, transparent and accountable. However, it is important to note that if one of the criteria outlined within the policy were to include an element of a First Nation supplier, the chosen supplier should be chosen based on the maximum number of criteria met, and the supplier chosen should make business sense for the community, organization and individual business owner.

5. CREATE AND CONTINUALLY UPDATE A DATABASE OF FIRST NATION BUSINESSES

Feedback provided by respondents stated that each did not have a list of privately owned First Nation businesses and that this list would be useful to have. This challenge was also faced when completing the analysis as a number of businesses are not listed, were out of date or are no longer in business.

In order to support First Nation businesses, having an updated list of privately owned businesses that each of the communities, organizations and individual business owners can access would be beneficial. In addition, having this list in a centrally located area with consistent updates would be helpful to ensure that when making purchasing decisions, the most recent data is accessible.

Based on the analysis completed, an updated list of the privately owned businesses has been completed and is located in Appendix K, in the original 2010 Leakage Study Report.

6. EXPANDED HOUSEHOLD LEAKAGE STUDY

In this study, the spending habits of community members were completed at a macro level. It is recommended that a more extensive study be completed which involves individual household interviews to identify, to a higher degree of accuracy, how and where household dollars are being spent. This will assist in further determining potential business opportunities, training and business development.

This expanded study would also include those whom work for the Bands and live within the communities. As not all of the staff live within the communities, the original intent of gathering only Band staff salaries may not have provided enough data to accurately identify spending habits of those whom live within the community.