

# Business Development Programs

Links to Learning Atlantic  
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# Ulnooweg

Ulnooweg, pronounced [Ul-noo-wegg], is a Mi'kmaq word which broadly translated means:

*“to make indigenous or to adapt beliefs, customs, etc. of the Mi'kmaq”.*

In this context, Ulnooweg Development Group would translate to an “Indigenized” Development Group incorporating the beliefs, customs, values, etc. of the Mi'kmaq nation. In this way, Ulnooweg operates as an extension of the communities, uniquely stewarding to their needs and supporting their business leaders and entrepreneurs.

We are all one team working together towards a vision of self-sustaining, healthy communities since 1986.

# Lending Program



## Lending Program

- Up to \$250,000.
- Flexible loan repayment schedules based on client needs.
- Can be used for:
  - New Business Start-up, Purchase of Existing Business, Business Expansion, Working Capital, Refinancing...
- Youth Loans, Micro-Loans

# Aboriginal Business Financing Program



## Aboriginal Business Financing Program

- Non-repayable contribution program... can be used for:
  - Business Planning, Establishment Costs, Business Acquisitions/Expansions, Marketing Initiatives...
- Individuals can receive up to \$99,999.99, Communities can receive up to \$250,000,
- Needs-based program... examines...
  - Total programme & financing, personal credit, project viability, client equity, net worth, debt-servicing ability, other sources of income, and market risk.

# Business Support Services



## Business Services

- We offer free business advice
- Assess your business needs by determining your strategy for continued growth and success
- Pre-Care support during the application process
- After-Care support to help maintain the business and recommendations for additional services to grow!



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# Past/Current Clients

# JBD Contracting Inc.

Specializing in Contracting and Excavation

OWNER: WARREN BENOIT



- Consistent quality of work.  
“Do every job like it’s my own”
- Experienced. In business since 1999
- Fully equipped to manage large projects from start to finish.  
Own excavators and transport equipment





Jonas Nash  
JBN Welding  
St. Mary's First Nation

Questions?



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