



**ABORIGINAL  
FINANCIAL  
EMPOWERMENT**

**PHOTOGRAPHY BY NADYA KWANDIBENS // OJIBWE (ANISHINAABE)  
NORTHWEST ANGLE #37 FIRST NATION IN ONTARIO, CANADA.  
RED WORKS PHOTOGRAPHY // CONCRETE INDIAN SERIES**

# ■ ABORIGINAL FINANCIAL EMPOWERMENT '16

Last updated: Tuesday, December 15, 2015

We believe helping individuals to build financial confidence will also build on the wealth of our communities. Strong communities support entrepreneurs when they need it the most. Nail the Numbers is more than a financial literacy campaign, it's a highly networked community focused on economic change and financial empowerment.

***"Aboriginal peoples have a rich economic history. However, the impacts of colonization have denied many Aboriginal peoples access to this history and have also made them vulnerable to predatory lending and other forms of exploitation, economic and otherwise," says Dr. Bettina Schneider, program facilitator, First Nations University. "We have developed financial literacy curriculum that incorporates Aboriginal worldviews and perspectives in order to help eliminate economic barriers. We believe our campaign provides a culturally-relevant, holistic, multi-pronged financial literacy approach that fosters Aboriginal financial empowerment and confidence."***

## THE BOOTCAMPS

### **BOOTCAMP 1: FIRST STEPS TO FINANCIAL EMPOWERMENT [4 hours]**

- Discussion of cultural values in relationship to financial literacy/education
- Relating the past, present and future to financial literacy
- Determining your money culture
- Beginning your journey

### **BOOTCAMP 2: STAYING ON TRACK [4 hours]**

- Tips for managing your spending
- Family Matters
- Predatory Lending and Identity Theft
- Credit Cards: the good, the bad and the ugly
- Relating traditional migration patterns and credit
- Tips for creating, maintaining and re-establishing credit history
- Taxes (on and off reserve)

### **BOOTCAMP 3: HOW TO SAVE [4 hours]**

- Overview of Interest
- Overview of Cash Flow
- Money Traps
- What is a budget?
- Budget Basics—how to save?
  - Income Exercise
  - Expenses Exercise

- Assessment: fixed, flexible and luxury expenses
- Action plan to achieve savings

#### **BOOTCAMP 4: BANKING AND SAVING 101 [4 hours]**

- Resource and Money Management
- Banking and Money Management Tools (Bank Account Features)
- Local Financial Institutions
  - Financial Systems Before Contact
  - Types of Financial Institutions (inclusive of discussion on Aboriginal Financial Institutions)
  - Fees and Interest
  - Different Banking Services
- Savings Accounts: Overview
  - Short-term goals
  - Long-term goals

#### **BOOTCAMP 5: BUSINESS AND ENTREPRENEURSHIP [4 hours]**

- Differences between building a business or creating a job
- Starting a business on reserve
- Idea creation and designing with the user in mind
- Business and financial planning
- Accessing Capital

## **THE IMPACT**

- **# of People of Engaged: 3,200**
  - Bootcamps: 200
  - Playbooks: 1,500
  - Podcast: 1,500
- **# of Bootcamps Hosted: 20**
- **# of Event Hosts Participating: TBC**
  - Community Futures – Visions North
  - Community Futures – Beaver River (TBC)
  - First Nations University
  - Aboriginal Friendship Centre (TBC)
  - Northlands Community College (TBC)
- **# of Communities Impacted: 5**
  - LaRonge
  - Meadow Lake
  - Prince Albert
  - Regina
  - Saskatoon

## THE PROS



### **Dr. Bettina Schneider**

**Assistant Professor, School of Business and Public Administration First Nations University of Canada, Department Head of Indigenous Science, Environment and Economic Development**

Bettina received her M.S. in Community Development and her Ph.D. in Native American Studies from the University of California, Davis. Her dissertation focused on Aboriginal and Native Financial Institutions in Canada and the United States. Bettina has also worked as a consultant for First Nations Development Institute, First Nations Oweesta Corporation, and Opportunity Finance Network. Her research has predominantly focused on First Nations community and economic development strategies, Aboriginal relevant business and financial literacy curriculum, and First Nations financial reporting and accountability relationships.



### **Taunya Woods Richardson**

**CEO, Epifany Capital and Chair, Nail The Numbers**

A social entrepreneur and financial literacy advocate, she's the creator and chair of Nail the Numbers, Saskatchewan's only financial confidence campaign to deliver the straight goods to Canadian Startups. In herself for over 20 years now, Taunya's launched eight service-based businesses and one tech startup. She's managed a \$4 million, early-stage, loan portfolio for Futurpreneur SK (formerly, Canadian Youth Business Foundation), and is the co-founder behind The Kolo Project, a Saskatchewan-based, non-profit initiative fostering collaboration amongst the province's entrepreneurial stakeholders.



### **Roger Grona**

**Business Consultant, President of Firebird Business Consulting Ltd.**

Roger's business expertise involves developing marketing strategies and advertising programs, consulting on sales processes and business sustainability and training in long term planning for a profitable future. He has a proven track record building companies, business culture, and sales teams. Currently he owns and operates Firebird Business Consulting Ltd. and works with small to large companies on business restructuring and development for growth.

## ABOUT NAIL THE NUMBERS

Nail the Numbers is a non-profit, financial confidence campaign for Saskatchewan entrepreneurs. We are shattering the veil of secrecy and shame and emboldening SK business owners to thrive locally, nationally and globally by arming them with world-class financial tools, skills and knowledge. The program offers a toolbox of easily accessible programs such as a Podcast, free online Playbooks, and in-person Bootcamps. [www.nailthenumbers.com](http://www.nailthenumbers.com)

For more information, please contact:

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