



acadia
hill

2026

INDIGENOUS BUSINESS GRANT GUIDE

Unlock \$99,999 in Grants and
\$200,000 in Interest-Free Loans

www.acadiahill.com



CONTENTS

Introduction	4
Who This Guide Is For	4
What You Will Learn.....	4
Why Trust Acadia Hill.....	5
The Indigenous Business Funding Landscape	6
Featured Grant Programs.....	6
What Funders Actually Look For.....	8
The Most Important Elements in a Successful Application	8
Why Applications Fail	9
Case Example.....	10
The Acadia Hill Advantage.....	11
What You Get When You Work with Acadia Hill.....	11
The Grant Process, Step by Step.....	13
Pricing.....	15
Business Plan Pricing	15
Standalone Financial Projections.....	15
Grant Application Guidance.....	15
What Is the ROI?.....	15
Our Commitment.....	16
Real Stories and Client Results	17
Maria: From Idea to \$80,000 Grant.....	17
Justin: Turning a Rejection Into Approval	17
More Results	17
Frequently Asked Questions	18
Indigenous Business Grant Readiness Checklist	19
1. Business Basics	19
2. Business Details.....	19

3. Personal and Financial Readiness.....	19
4. Document Preparation.....	19
5. Timeline and Commitment.....	19
6. Optional (But Helpful).....	20
Building More Than Businesses	21
Ready to Begin?.....	21

INTRODUCTION

Indigenous entrepreneurs, Economic Development Officers, and community organizations across Canada are building remarkable businesses and community-driven projects. But navigating the funding landscape can feel overwhelming, confusing, or out of reach.

At Acadia Hill, we work alongside First Nations, Métis, and Inuit entrepreneurs and communities to prepare professional business plans that secure funding. Whether you are just getting started or planning to grow your business, this guide will show you exactly how to access Indigenous business grants in 2026.

WHO THIS GUIDE IS FOR

- First Nations, Métis, and Inuit entrepreneurs
- Economic Development Officers (EDOs) supporting entrepreneurs
- Indigenous-owned startups and small businesses
- Community organizations applying for project funding

WHAT YOU WILL LEARN

- A clear roadmap to successful grant applications
- Real examples and insights from successful funding files
- Common mistakes to avoid and how to fix them
- What funders actually look for and how to stand out

WHY TRUST ACADIA HILL

We specialize in Indigenous business planning, grant readiness, and funding strategy. Our clients have received support from programs including:

- First Peoples Economic Growth Fund (FPEGF)
- Louis Riel Capital Corporation (LRCC)
- Métis Economic Development Fund (MMF)
- SaskMétis Economic Development Corporation (SMEDCO)
- Saskatchewan Indian Equity Foundation (SIEF)
- Nishnawbe Aski Development Fund (NADF)
- Canadian Northern Economic Development Agency (CanNor)
- CMHC Seed Funding
- Indigenous Financial Institutions across every province and territory

We understand both the paperwork and the people behind funding decisions. Every business plan we prepare is built to meet funder requirements and get approved.

Book Your Free Consultation: www.acadiahill.com/contact

THE INDIGENOUS BUSINESS FUNDING LANDSCAPE

Across Canada, there are robust programs specifically designed to support Indigenous business owners at every stage. These programs provide:

- Non-repayable grants: Up to \$99,999 available to qualified applicants, with no payback required
- Interest-free loans: Up to \$200,000 to help fund start-up or expansion costs, often with flexible terms
- Business plan funding: Most programs cover 75% or more of your business plan cost if you qualify
- Aftercare and mentorship: Ongoing support, advice, and networking to help you grow after funding

Despite this, many entrepreneurs do not move forward, often because the process feels intimidating, the rules are not clear, or they worry about making a mistake. This guide is designed to remove those barriers.

FEATURED GRANT PROGRAMS

First Peoples Economic Growth Fund (FPEGF)

Manitoba-based grant and loan support for First Nations entrepreneurs. Offers up to 75% coverage for business planning, capital purchases, marketing, and more. Maximum business plan funding: \$20,000.

Louis Riel Capital Corporation (LRCC)

For Métis entrepreneurs in Manitoba. Includes business loans and non-repayable contributions for eligible projects. Business Equity Contribution covers up to 75% of business plan costs, up to \$20,000.

Tribal Wi-Chi-Way-Win Capital Corporation (TWCC)

Offers business plan development support through the Aboriginal Business Financing Program. Covers up to 75% of third-party business plan costs for Manitoba First Nations entrepreneurs.

Saskatchewan Indian Equity Foundation (SIEF)

Contribution Program for Status Indian entrepreneurs in Saskatchewan. 75% of plan cost funded. Maximum funding up to \$99,999.

SaskMétis Economic Development Corporation (SMEDCO)

Métis Assistance Program provides grants covering up to 75% of business plan and related costs for Saskatchewan Métis entrepreneurs.

Nishnawbe Aski Development Fund (NADF)

Serves northern Ontario First Nations. Funds 75% of business plan costs through the Aboriginal Business Financing Program. Maximum funding up to \$99,999.

CanNor

Provides funding for Indigenous businesses and community organizations in Yukon, Northwest Territories, and Nunavut.

CMHC Seed Funding

Supports early-stage development of community-led Indigenous housing projects, including feasibility studies and business planning.

Most provinces and territories have additional funding options through Indigenous Capital Corporations, regional economic development offices, or community-specific trusts. A full national directory is included as an appendix to this guide.

WHAT FUNDERS ACTUALLY LOOK FOR

Funders share a common goal: to invest in projects and people that have a high chance of success. Understanding what drives their decisions gives you a significant advantage.

THE MOST IMPORTANT ELEMENTS IN A SUCCESSFUL APPLICATION

A Clear, Viable Business Plan

Funders want a business plan that is practical, realistic, and tailored to your actual business. It should cover your products or services, target market, competitive position, and operating model.

Detailed Financial Projections

Accurate cash flow forecasts, realistic startup costs, and clear explanations of how grant and loan money will be used. Funders need to see that the numbers support the plan.

Evidence of Commitment

Have you invested time, money, or personal resources into your project? Funders look for commitment, even if it is modest. Your effort, planning, and preparation demonstrate readiness.

Community and Economic Impact

Most Indigenous funding programs specifically support businesses that will create jobs, build local capacity, or offer new services in Indigenous communities. This section is critical for approval.

Complete and Professional Documentation

Applications are often delayed or denied because of missing or inconsistent paperwork. Every number and section needs to match, and everything should be presented in a clean, professional format.

WHY APPLICATIONS FAIL

Every year, strong business ideas are declined. It is rarely because the idea is bad. It is almost always because of how the application was prepared.

1. Incomplete or Inconsistent Information

Missing documents, incomplete forms, or inconsistent numbers (for example, your cash flow does not match your budget summary) raise red flags with reviewers.

2. Weak or Generic Business Plans

Applications built with off-the-shelf templates or vague plans are easily identified and often rejected. Funders want specifics about your business, your market, and your numbers.

3. Unrealistic Financial Projections

Projections that are too optimistic or too conservative signal inexperience or lack of research. Funders look for numbers that are ambitious but credible, supported by market evidence.

4. Unclear Use of Funds

If it is not clear exactly how the grant or loan will be spent, your application may be passed over for someone who provides a detailed, logical breakdown.

5. No Evidence of Commitment or Readiness

Funders want to support applicants who are ready to move forward. If you have not taken concrete steps, the application may appear premature.

6. Weak Community Impact Section

For many Indigenous grant programs, community benefit is a major scoring factor. Applications that do not clearly articulate job creation, training, cultural value, or local economic impact are at a disadvantage.

CASE EXAMPLE

A client came to Acadia Hill after their initial application to SMEDCO was denied for being too vague and incomplete. We rebuilt their business plan with detailed, market-based financial projections, a clear use-of-funds breakdown, and a strong community impact section. The revised application was approved for \$28,000 in non-repayable grant funding within six weeks.

THE ACADIA HILL ADVANTAGE

Most grant applicants go it alone, and many get stuck, frustrated, or denied. At Acadia Hill, our focus is on helping Indigenous entrepreneurs navigate the funding process with confidence and get approved.

Specialized Expertise

Our advisors have over a decade of experience in business planning, Indigenous-focused grant applications, and deal advisory. We know the expectations, language, and documentation standards that reviewers use to evaluate applications.

Indigenous-First Approach

We are committed to supporting First Nations, Métis, and Inuit entrepreneurs. We respect your story, your community, and your vision for business success.

Proven Results Across Canada

Our clients include new startups, family-run businesses, and community leaders across a wide range of industries and regions. We have helped secure millions of dollars in grant funding and business support.

Personalized, High-Touch Service

We limit the number of new business plan clients each month to ensure every client receives the attention and custom support they deserve. You are never treated as a number.

WHAT YOU GET WHEN YOU WORK WITH ACADIA HILL

A Funder-Ready, Custom Business Plan

- Fully customized for your specific business, sector, and funding program
- Up-to-date, region-specific market and competitor analysis
- Clear, realistic financial projections tailored to what reviewers evaluate
- Concrete strategy and execution plan for launch and growth
- Community and economic impact section highlighting positive outcomes
- Professional formatting ready for digital or print submission

Grant Application Guidance

Acadia Hill provides grant application guidance as part of every Indigenous business plan engagement, at no additional cost. This includes eligibility review, program matching, document preparation, and submission support. Our goal is to ensure the entire process, from initial application through final plan delivery, is handled professionally.

Aftercare and Ongoing Support

Our support does not end when the plan is delivered. Many funding programs include aftercare, coaching, or business advisory support. We connect you to these services and stay available for questions and follow-up for up to six months after funding.

THE GRANT PROCESS, STEP BY STEP

When you work with Acadia Hill, you get a clear, structured process designed to take you from idea to funded with as little friction as possible.

Step 1: Book a Free Consultation

Your journey starts with a no-pressure conversation. We want to understand your idea, your background, and your business goals. We will answer your questions, explain the funding landscape, and help you decide on the best path forward.

Tip: Even if you are not 100% ready, reach out. Many clients are surprised to learn they are closer to funding than they thought.

Step 2: Eligibility and Program Match

We look at where you are located, your business stage, and what makes your business unique. We identify which funding programs best fit your goals, whether that is FPEGF, LRCC, TWCC, SIEF, SMEDCO, NADF, or another program.

Step 3: Grant Application Support

If you need help applying for the business plan grant itself (so the funding covers up to 75% of your plan cost), Acadia Hill guides you through the application at no additional cost. We help you prepare the submission, gather required documents, and coordinate with the funding agency.

Step 4: Business Plan Development

Once your business plan funding is approved, we get to work. The plan includes:

- Detailed market and industry research
- Financial forecasts and cash flow projections
- Clear, actionable business strategies
- Community and economic impact analysis
- Professional formatting to meet funder requirements

We meet with you by phone or Zoom throughout, so your plan truly reflects your vision.

Step 5: Final Review and Delivery

We do a thorough quality check and ensure every document matches funder expectations. You get a chance to review, ask questions, and request any adjustments before the final version is delivered.

Step 6: Grant Application and Follow-Up

If required, we help you finalize and submit your grant application, including all attachments and required forms. We stay available for any follow-up questions from funders.

Step 7: Aftercare and Support

Our support continues after funding. Many programs offer aftercare, mentorship, or networking. We connect you to these resources and check in with you to see how things are going.

PRICING

We believe in making every step of the process clear, including what you will pay and what you will receive.

BUSINESS PLAN PRICING

Typical Professional Plan Cost: \$5,000–\$8,000 This covers a fully custom, funder-ready plan built to exact program specifications and including all market research, financial projections, and professional formatting.

What Most Clients Pay: \$1,250–\$2,000 out of pocket Most Indigenous funding programs cover 75% of the business plan cost. We help you access this funding so your out-of-pocket investment is minimized.

STANDALONE FINANCIAL PROJECTIONS

Starting at: \$1,000 Income statement forecasts, cash flow projections, balance sheet projections, and break-even analysis. Built from your actual revenue drivers and cost structure.

GRANT APPLICATION GUIDANCE

Included at no additional cost Eligibility review, program matching, document preparation, and submission support are included as part of every Indigenous business plan engagement.

WHAT IS THE ROI?

Real example:

- Your total investment: approximately \$1,250–\$2,000 (after 75% grant)
- Typical funding unlocked: \$50,000–\$99,999 in non-repayable grants, plus up to \$200,000 in interest-free loans
- Ongoing business mentorship included through most programs

Many clients see a 30x–100x return on their investment, not just in funding, but in time saved and peace of mind.

OUR COMMITMENT

If your funding program requests changes or additional details in your plan, we work with you at no extra cost to revise and resubmit until it meets funder requirements. Our job is not done until your plan is truly funder-ready.

REAL STORIES AND CLIENT RESULTS

At Acadia Hill, we measure our success by the impact our clients achieve.

MARIA: FROM IDEA TO \$80,000 GRANT

Maria, a Métis entrepreneur from Saskatchewan, dreamed of starting a mobile catering business but did not know where to begin. She had heard about grants but the process felt overwhelming.

After booking a free consultation with Acadia Hill, Maria learned that most of her business plan cost could be covered through SMEDCO grant funding. We guided her through the application, then built a complete business plan with market research, financial projections, and a strong community impact section.

Within two months, Maria received an \$80,000 non-repayable grant and has since launched a thriving food business serving local events.

JUSTIN: TURNING A REJECTION INTO APPROVAL

Justin, a First Nations entrepreneur in Manitoba, had applied for a business loan through FPEGF and was denied due to unclear financials and a generic plan. He was ready to give up.

We reviewed his application, identified the red flags, and rebuilt his business plan with realistic numbers, detailed market analysis, and a compelling community impact section. His revised application was approved for full funding, including a non-repayable grant and an interest-free loan to purchase equipment.

MORE RESULTS

- A Cree-owned construction startup secured \$99,000 in grant support and \$150,000 in loans, fueling new hires and equipment purchases
- A women-led beadwork business in Northern Ontario used a \$65,000 grant to open a retail storefront and launch online sales
- Since 2021, Acadia Hill clients have collectively accessed over \$30 million in funding and business support

FREQUENTLY ASKED QUESTIONS

I am just at the idea stage. Can I still apply for funding?

Absolutely. Many successful clients come to us before their business is launched. The key is showing you have thought through your concept and can present a credible plan.

What if I have already been turned down?

You are not alone. Many entrepreneurs first try the process on their own and run into issues. We specialize in rebuilding rejected applications, reviewing what went wrong, and resubmitting with a stronger plan.

My credit is not perfect. Can I still qualify?

Most Indigenous grant programs do not require a high credit score, especially for non-repayable grants. For interest-free loans, funders consider your full picture, not just your credit score.

Do I have to quit my job or have a registered business?

Not always. Many programs fund both new and existing businesses, including part-time and early-stage ventures. You do not need to have a registered business to begin the process.

What if my business is in a remote or rural area?

There are dedicated funds and added supports for entrepreneurs in rural, remote, and northern regions. Many funders specifically want to reach underserved areas.

Do you serve clients outside Manitoba?

Yes. Acadia Hill prepares Indigenous business plans for entrepreneurs in every province and territory in Canada. The work is done remotely and coordinated with your local funding agency.

How do I get started?

Book a free consultation at www.acadiahill.com/contact or email info@acadiahill.com. We will walk you through your options and next steps.

INDIGENOUS BUSINESS GRANT READINESS CHECKLIST

Are you ready to unlock up to \$99,999 in grant funding and \$200,000 in interest-free loans? Use this checklist to see how close you are to being funder-ready.

1. BUSINESS BASICS

- I know what type of business I want to start or grow
- I am a Status or non-Status First Nations, Métis, or Inuit individual
- My business will be majority Indigenous-owned

2. BUSINESS DETAILS

- I can describe my products or services in one paragraph
- I know who my ideal customers are
- I have an idea of who my competitors are
- I can name at least one way my business will create jobs, fill a gap, or help my community

3. PERSONAL AND FINANCIAL READINESS

- I have some of my own time, effort, or savings to invest (even if small)
- I am willing to provide personal information (ID, resume, background)
- My credit may not be perfect, but I am willing to discuss it honestly

4. DOCUMENT PREPARATION

- I have (or can get) basic identification documents
- I can access or will need help preparing a basic budget or cost breakdown
- I have any existing business plan notes or drafts (if available)

5. TIMELINE AND COMMITMENT

- I am ready to start the application process within the next 1–3 months
- I can make time for 1–2 short phone or Zoom meetings
- I am willing to work with an advisor to complete my plan and application

6. OPTIONAL (BUT HELPFUL)

- I have already registered my business name
 - I have a business bank account (or will set one up if approved)
 - I have an idea of the start-up or project costs (even a rough estimate)
-

How Did You Do?

8+ boxes checked: You are almost ready. Book your free consultation now.

5–7 boxes checked: You are close. Acadia Hill can help fill in any gaps.

Fewer than 5 boxes: No problem. We specialize in guiding you from idea to fully funder-ready. Book a call to get started.

BUILDING MORE THAN BUSINESSES

At Acadia Hill, we believe that every Indigenous entrepreneur's success strengthens not only their own family, but their whole community. Businesses create jobs, build capacity, and inspire others to take the same step.

You do not need to have all the answers before you start. You just need to take that first step, with the right support behind you.

Thank you for taking the time to invest in your vision. Whether you are just exploring or ready to move forward, know that you have a partner committed to your success.

READY TO BEGIN?

Book your free consultation: www.acadiahill.com/contact

Phone: 1-204-951-4751

Email: info@acadiahill.com

**Miigwech / Marsi / Nakurmiik / Qujannamiik /
Thank you**
from the team at Acadia Hill

We are honoured to support the journeys of Indigenous entrepreneurs and organizations across
Canada.

Thank you for reading the

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