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Does your company have some news you'd like to announce in our publication? We welcome any questions, comments or suggestions. Please direct them to:

Elma Mercredi
Executive Assistant
/Communications Officer
Phone: (204) 943-0888
Toll free: 1-800-568-8488
emercredi@twcww.mb.ca

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Elma Mercredi

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All Nations Print

TWCC ANNUAL CHRISTMAS CELEBRATION

This year's Annual Christmas celebration was a event to mark the end of a successful year of opportunities and partnerships.

The Annual Christmas Celebration and dance was held this year at the Radisson Hotel on December 16, 2005.

Alan Park, CEO took the opportunity to thank our Board, staff and business partners at this year's annual feast. Attending the celebration was George Hopkinson, President of EDULINX Canada Corporation. Chief Morris Shannacappo presented hand made moccasins by Mable Darcis and a soapstone carving created by George Bird both of whom are originally of the South Indian Lake First Nation. The night's festivities included entertainment by impersonator James Kirkham and karaoke.



Alan Park, CEO and TWCC Chair Chief Morris Shannacappo, presents moccasins and Loon carving to George Hopkinson, President of EDULINX Canada Corporation to commemorate new partnership agreement.

NACCA 2006 YOUTH ENTREPRENEUR SYMPOSIUM



NACCA Youth Entrepreneur Symposium registrants meet with the governor General

Every year, NACCA invites 200 - 250 youth between the ages of 19 and 35 to participate in its unique Youth Entrepreneur Symposium (YES), which aims to support this growing sector of the population by teaching valuable entrepreneurial skills through informative panels and hands-on learning.

The core of the programme is a mix of panel discussions and interactive team challenges, modelled on The Apprentice TV show. In addition to hearing from experts in a range of businesses and industries on topics to support entrepreneurship, delegates also form teams that work on Team Challenges throughout the three days, competing

for a cash prize. In the past, participants have been called on to create a commercial, sell a piece of Native artwork to the highest bidder, and make presentations to the Governor General of Canada. NACCA believes that, with the Aboriginal population already disproportionately youthful and achieving high birth rates, now is the time to support and inspire our younger generations. NACCA is uniquely placed to do so, with our proven capacity for success and growth in supporting Aboriginal businesses across the country. YES has already supported and encouraged hundreds of Aboriginal youth, and will continue to do so for many years to come.

This event has been made possible every year with the help of our valued sponsors. If you are interested in becoming a sponsor, please send an email to debbie@nacca.net.

Continued on Page 6

BOARD OF DIRECTORS 2006-2007



Chief Morris Shannacappo
Chairman
West Region Tribal Council



Robert Ballantyne
Vice Chairman
Swampy Cree Tribal Council



Chief Louis Stevenson
Secretary/Treasurer
Interlake Reserves Tribal
Council



Anna Fontaine
Board Member



Ashmede Asgarali
Board Member
Keewatin Tribal
Council



Crystal Laborero
Board Member

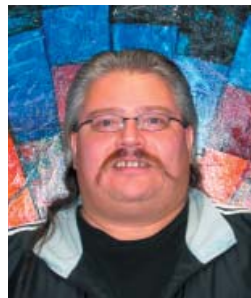
BOARD ANNOUNCEMENTS



INTERIM BOARD MEMBER
ISLAND LAKE TRIBAL
COUNCIL

TWCC would like to welcome Jonathon Flett as the Interim Board Member on behalf of the Island Lake Tribal Council members.

STAFF ANNOUNCEMENTS



BRAD STONEMAN
NORTHERN REPRESENTATIVE

TWCC would like to welcome and introduce Brad Stoneman to the TWCC Lending Team as its new Northern Representative as of January, 2006.

MEMBER TRIBAL COUNCILS

Interlake Reserves Tribal Council

Dauphin River #316
Pinaymootang #272 (Fairford)
Kinonjeoshtegon #268 (Jackhead)
Lake Manitoba #271
Lake St. Martin #275
Little Saskatchewan #274
Peguis #269

Swampy Cree Tribal Council

Chemawawin Cree Nation #309
Wuskwi Sipiik #324
Sapotaweyak #314
Mosakahiken Cree Nation #312
Grand Rapids First Nation #310
Mathias Colomb Cree Nation #311
Opaskwayak Cree Nation #315
Black Sturgeon #328

Island Lake Tribal Council

St. Theresa Point First Nation #298
Garden Hill First Nation #297
Wasagamack First Nation #299
Red Sucker Lake First Nation #300

Keewatin Tribal Council

Barren Lands First Nation #308
Fox Lake First Nation #305 (Bird)
God's Lake First Nation #296
Manto Sipi First Nation #302 (God's River)
Northlands First Nation #317
Bunibonabee Cree Nation #301 (Oxford House)
Sayisi Dene First Nation #303
Shamattawa First Nation #307
Tataskweyak Cree Nation #306 (Split Lake)
War Lake First Nation #323
York Factory First Nation #304

West Region Tribal Council

Ebb & Flow First Nation #280
Keeseekoowenin #286
Pine Creek First Nation #282
Skownan First Nation #281 (Waterhen)
Gamblers First Nation #294
0-Chi-Chak-KO-Sipi First Nation #279
Rolling River First Nation #291

Independent Member Reserves

Cross Lake First Nation #276
Fisher River First Nation #264
Sagkeeng First Nation #262 (Fort Alexander)
Nisichawayasihk Cree Nation #313 (Nelson House)
Norway House First Nation #278

CONTACT US

HEAD OFFICE:
TWCC
Peguis First Nation
Peguis, Manitoba
R0C 1N0

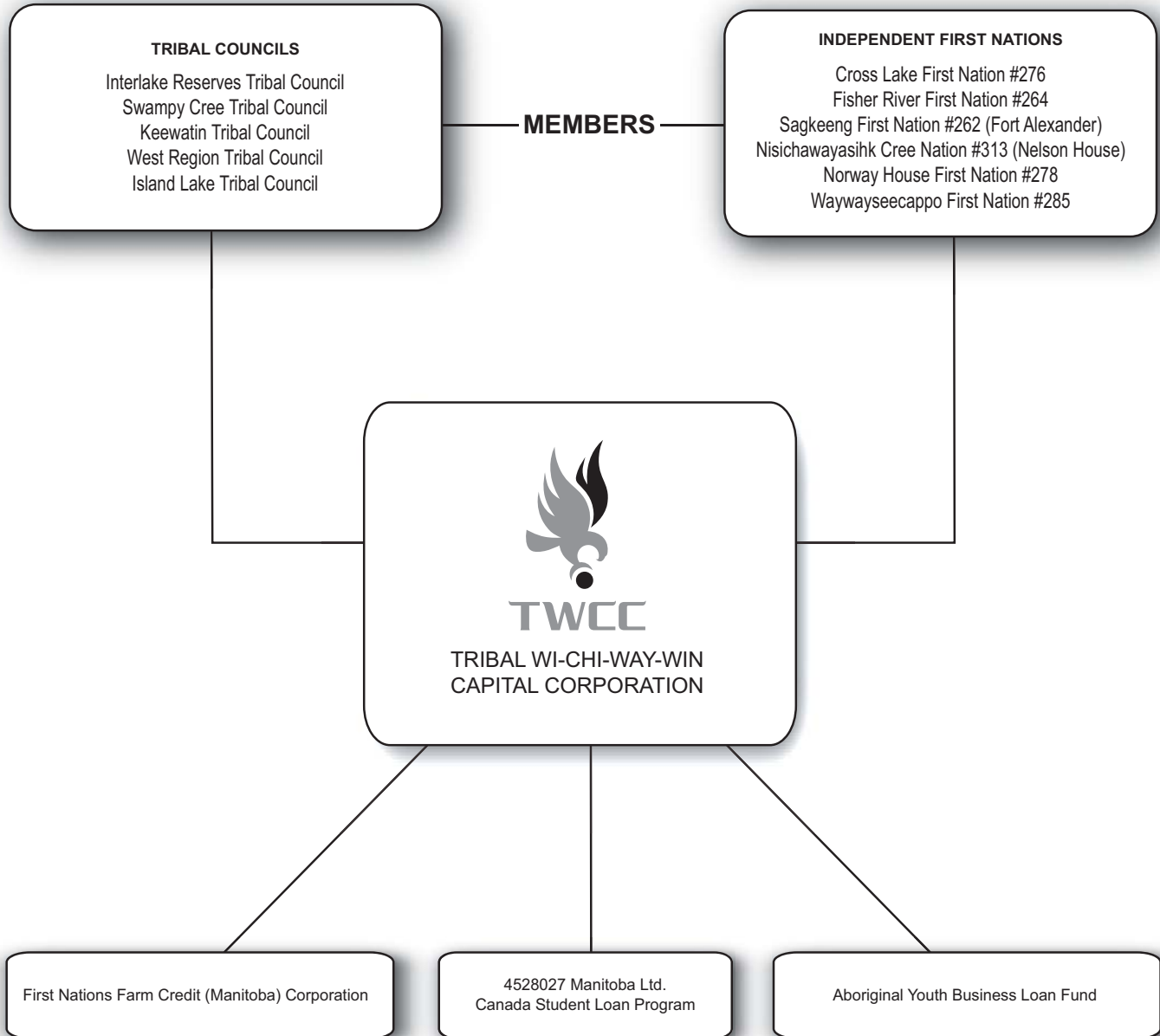
SUB OFFICE:
TWCC
203-400 St. Mary Avenue
Winnipeg, Manitoba R3C 4K5
Phone: (204) 943-0888
Fax: (204) 946-5318
Email: emercredi@tweww.mb.ca
Toll Free: 1-800-568-8488

* Customer Service Directory located on last page

SUB OFFICE:
FARM CREDIT
27-2nd Avenue
Dauphin, Manitoba
R7N 3E5
Phone: (204) 638-6132
Fax: (204) 638-2854
Toll Free: 1-866-245-8871
Email: fnfec@mb.sympatico.ca

NORTHERN SUB OFFICE:
TWCC
Box 89
Lynn Lake, MB
R0B 0W0
Phone/Fax: (204) 356-2155
Toll Free: 1-877-356-2155
Email: tribal@mts.net

TWCC ORGANIZATIONAL CHART



MESSAGE FROM THE CEO



Greetings on behalf of the board and staff and I trust you will enjoy our Spring 2006 newsletter. You will find this edition filled with exciting reports of past and future events and activities.

Evident throughout TWCC is the fact that we have grown to become an all-encompassing organization that not only provides valuable and much needed services to our members and their respective communities, but we also facilitate a true sense of contribution to the First Nation community in the larger picture. Our annual scholarship program to assist First Nation youth achieve their educational goals is a true example. Our social committee is well into the planning for this year's annual golf tournament, which is the sole source of fundraising for this initiative. To that end I encourage you and your respective organizations to support this event by coming out on August 21 to beautiful Bel Acres golf course for a day of fun and socializing.

Over the next few months TWCC will be embarking on a number of new initiatives, including the purchasing of our own office building. The transaction to secure such a building is currently in the due diligence stage, which prevents me from announcing the specific location, however we will certainly include that information in our fall newsletter.

The Canada Student Loan Program project is at a critical stage in its existence within our organization as we are currently involved in a very competitive RFP process for the renewal of the contract with the federal government. We are confident in the success of the bid and to that end we look forward to a long-term relationship with our partners at EDULINX Canada Corporation. The current operation is experiencing a record-breaking year in terms of call volumes achieved in the call center.

On May 10 and 11, TWCC will be hosting a National AFI managers meeting at the TCIG owned Radisson hotel in downtown Winnipeg. Some 55 AFI's will be participating in the session, which will include an agenda of topics such as agriculture program funding, youth funding, support and training initiatives, etc., etc.

In closing, I would like to wish you and your families a safe and warm spring and summer season!



PHOTO COURTESY OF
BRAD STONEMAN

TWCC YOUTH LOAN PROGRAM

TWCC BUILDING ENTREPRENEURS AT NACCA ANNUAL YOUTH ENTREPRENEUR SYMPOSIUM

Well, spring is around the corner and with that comes new life and new opportunities. I, Clayton Burka, would like to take this opportunity to talk about a wonderful experience. I was fortunate enough to attend the National Aboriginal Capital Corporation Associations 3rd annual Youth Entrepreneurship Symposium, held March 8-10th, 2006 in Beautiful Vancouver, British Columbia. I was allowed to bring 2 youth delegates. I choose to bring Christopher McKay, a current client of TWCC, and Lisa Stevenson, a potential client of TWCC.

The Symposium would be three days of presentations, competitions and fun, which we were all excited for. The first day the 160 delegates, myself included, were broken into teams of 9-10 people and were given our first challenge, come up with a team name, motto, slogan, and team song. My team chose the most honorable name, The Charging Buffalo. After that we were given an outline of the challenges we were about to face.



Clayton Burka, TWCC Youth Loans Officer participating with the youth delegates at the 3rd annual NACCA Youth Entrepreneur Symposium in Vancouver.

walked away with third place and the \$1,000 prize that came along with it. Not to shabby if you ask me. The two delegates that I brought also had an amazing experience and made some long lasting contacts that we will all treasure in the years to come.

I would like to personally thank N.A.C.C.A. for this amazing experience and hope this annual event will continue for many years to come. This symposium brings talented, enthusiastic entrepreneurs from across this great nation of ours together and allows them to have a wonderful experience with their peers. With the excellent mix of presenters, competition, and fun, N.A.C.C.A. truly makes this a once in a lifetime opportunity.

So once again, Thank You N.A.C.C.A. and hope to see you again next year.

Yours truly,
Clayton Burka
Youth Loans Officer



The second challenge would be to come up with a statement that we would present to the GOVERNER GENERAL OF CANADA!! That alone was enough to make a guy nervous, Her Excellency the Right Honorable Michaëlle Jean, wow. The third challenge was to come up with a television commercial 30-60 seconds long for Sears or the Hudson Bay Company and the last challenge was to make a presentation to enbridge, a sponsor of the event, regarding a pipeline that will be stretching from Albert to the coast of British Columbia. The pipeline would be crossing many First Nations communities and it would be our task to create a fictional presentation trying to negotiate on behalf of the First Nations communities. ALL of this to be completed over the next 52 hours. All the while we would be listening to over a dozen inspirational presenters, as well as trying to find time to sleep in between.

Well I am happy to report that my team completed all the challenges and still had time to enjoy Vancouver. We also



TWCC Youth Delegates Lisa Stevenson and Chris McKay

TWCC FARM ADVISOR

FARM PROGRAM OFFERS LEARNING OPPORTUNITIES TO OUR YOUTH

Nov. 8 - 2005

Hi, I am Shaylene and I am in Grade 7. I am interested to finish my grade 12. My desire is to have animals such as cattle. I am already learning how to make a bottle when it is needed. I also help my Grandpa clean the barn. I also water the cattle when my dad and Grandpa are busy cutting wood. I'm also looking forward to have my own bank account. When I finish my grade 12 I would like to go to University. I'm hoping to be considered to receive a heifer. I hope I get a chance to reach my goal.

I thank you very much
Shaylene Blackbird

The best way to find out if you want to be a farmer may be to try it out. TWCC has been following up that idea with young people on various First Nations in Manitoba.

The way the idea is being carried out is this. Bred heifers were purchased and given to qualified applicants. They are responsible for the care of the animal with the aid of a local mentor. The mentor was a friend or relative experienced in cattle production.

Any young person from a First Nation could apply. They had to fill out an application and include an essay on why they would like to have a bred heifer. So far in the last three years, 39 animals have been given out.

The program has been successful in giving hands on experience. It is not always easy. The cows need a lot of care, especially at calving. Sometimes disease can strike and in a couple of cases, a calf did not survive. In most instances, however, the responsibility for caring for a living creature and seeing a new life come into the world has been an exciting time.

The TWCC farm advisor is available to help those with the bred heifers and can send out applications for any future programs.

Dale Myhre
Farm Advisor

TWCC COMMERCIAL LOAN PROGRAM

The Commercial Loan Program is available to any eligible First Nation wishing to start, acquire or expand a commercial business anywhere in Manitoba. (A list of eligible First Nations is enclosed on page 3)

The criteria is as follows:

- Eligible First Nation
- Sole Proprietorship, Partnership, or Corporation where a controlling interest is at least 51% First Nations
- Must be the age of majority (18 years of age)
- Equity of 10.0% is required
- Business Plan

Loan Terms are as follows:

- Minimum of \$3,000, up to a maximum loan of \$175,000 per project (may be increased at the discretion of the Board)
- Term of loan is based on security up to a maximum of 10 years
- Interest rate of 10% to 13.5%

For more information contact:

Verna Woodhouse

Commercial Loans Officer

tel: (204) 943-0888

toll free: 1-800-568-8488

email: vwoodhouse@twcww.mb.ca

website: www.twcc.mb.ca



PAINTING BY
DAVID
HALLETT

TWCC 3RD ANNUAL FUNDRAISING GOLF TOURNAMENT

FORE! Well it's that time of year again to dig out and dust off those old clubs and start swinging. We're talking golf here let's not get confused. Many are heard saying I never see you this time of year "Where do you go? What the heck are you doing?" Well I know where you can find them Tiger Wood wannabees and the self proclaimed ones too.

TWCC is pleased to announce it's 3rd Annual Fundraising Golf Tournament on Monday, August 21, 2006. This year's tournament is being held at beautiful Bel Acres Golf Course, located just three minutes North of the perimeter highway on Sturgeon Road.

TWCC would like you invite everyone out to our fundraising tournament to support our youth who are pursuing their educational goals and dreams. This worthy fundraising initiative raises proceeds for youth who apply for the TWCC Youth Business Scholarship Program. Five scholarships of \$500 each are awarded to applicants who prove their educational goals and financial need.

Tournament format is two person best ball.

Early bird registration fee of \$150.00 per person before July 15, 2006.

Regular registration per person at \$175.00 after July 15, 2006.

Includes green fees, golf cart and dinner after you work up an appetite.

Special prizes will be awarded for the Lowest Score, Closest to the Pin, Longest Drive, Putting, Most Honest Team, Hole-in-One, Golf Poker Derby (50/50).

Last year's tournament success was due entirely to it's sponsors, volunteers, special guests and lets not forget our participants. Again, we are pleased to offer opportunities for you to support our youth in the following ways:

- Hole Sponsorship (\$300/Hole)
- Putting Sponsorship (\$500)
- Lunch Sponsorship (\$2,000)
- Dinner Sponsorship (\$5,000)
- Monetary and merchandise prize donations are also greatly appreciated
- Registration to partipate

For sponsorship, registration, and volunteer opportunities or further information please contact Elma Mercredi, Golf Tournament Coordinator at our office (204) 943-888 x.230 . Hope to see you there!



L-R George Hopkinson - EDULINX President, Doug Park & Alan Park - TWCC, CEO



**FIVE
BUSINESS
DEVELOPMENT SCHOLARSHIPS
FOR \$500.00/each**

Last year TWCC hosted its Second Annual Fundraising Golf Tournament at Kingswood Golf Club to raise funds for an Aboriginal Youth Education Scholarship. We were able to raise enough to provide 5 Business Development Scholarships in the amount of \$500 each. The Scholarship program is designed to promote and encourage enthusiastic Aboriginal Youth in establishing or furthering careers in the Entrepreneurship/Business Development field. Candidates who indicate an interest in, but not limited to, Business Development, Marketing, Commerce, and Computer Programming will be considered.

APPLICATION REQUIREMENTS:

- Short autobiography explaining the kind of work you want to pursue after graduation, your long-term career goals, and why you believe you should be selected to receive the award.
- Letter of reference, written by someone from your institution of study, or from your community
- Proof of acceptance into a post-secondary institution
- Proof of Indian Status

ELIGIBILITY CRITERIA:

- Any First Nation Youth 35 or under belonging to one of TWCC's First Nation members

- Enrolled in, but not limited to, a Business Development program, or others mentioned above, through a recognized post-secondary institution

PAYMENT OF AWARD:

The successful candidates will be announced at TWCC's 3rd Annual Fundraising Golf Tournament on August 21, 2006 at Bel Acres Golf and Country Club. For more information please visit our website, or call us at (204) 943-0888.

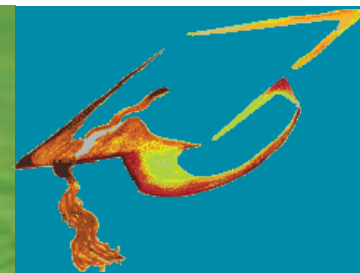
4 Ways to Apply

1. Apply On-line at www.twcc.mb.ca
2. Email Us at emercredi@twcww.mb.ca
3. Fax in application with required documentation to (204) 946-5318
4. Mail or Drop off application with required documentation to:

TWCC
203-400 St. Mary Avenue
Winnipeg, MB
R3C 4K5

Incomplete applications will not be considered. All applications should be returned with an autobiography, letter of reference, and proof of acceptance.

***THE DEADLINE FOR SUBMITTING
APPLICATIONS IS JULY 31, 2006***



TWCC

SCHOLARSHIP PROGRAM

TWCC BUSINESS SERVICES OFFICER

LOOKING FOR ENTREPRENEURS

Have you ever thought of starting your own business? TWCC may be an option for your small business financing needs. As TWCC continues to address our existing clients business service needs we must also reaffirm to our new clients on TWCC lending procedures:

TWCC Loan Application Process

- All applicants must meet loan criteria (refer to each loan program for a list of all criteria).
- All applicants must complete and submit a TWCC loan application form.
- A credit check and other necessary searches will be conducted on the applicants.
- Upon satisfactory credit investigation, the applicant will be required to submit a formal business plan and other information as required.
- A business plan must include monthly income, expense and cash flow projections for a minimum of the first year as well as annual projections for a maximum of five years.
- All loan applications for consideration will be reviewed by the appropriate lending authority.
- Any loans approved will be on the basis that the proposed venture will generate adequate cash flows to maintain a realistic repayment program.
- The applicant(s) will then be notified on the outcome of their loan application.
- If loan is approved the applicant will be contacted to sign the required loan documents.

The above information is intended as a guide and each applicant is responsible to provide TWCC with accurate and complete information. Each application process varies and as Business Services Officer I am here to assist with the loan applications and/or to provide loan aftercare services to new or existing clients.

For more information on TWCC business services please feel free in contacting Curtis Colon at 1-800-568-8488 or locally in Winnipeg at (204) 943-0888 ext. 226.



Megwich

L Pascal

FIRST NATIONS FARM CREDIT

ID PROGRAM

Well we're off to a new season with renewed optimism. We've put the BSE crisis behind us with the opening of the American borders last July, even though the odd cow still comes up with the chronic-wasting disease. It's not a big issue anymore.

Most producers by now are well into calving and soon the livestock herds will be headed out to pasture. One must not forget your spring herd health management practice to vaccinate the new born calves and yearlings for Blackleg prior to sending them out on pasture. There had been numerous cases reported in the past few years of producers experiencing losses on pasture. Generally when it strikes, several calves can be lost over a very short period. So the cheapest form of insurance against losses is to vaccinate all the calves and yearlings.

The Canadian Cattle Identification Agency (CCIA) is committed to continue as a World leader in tracking the movement of livestock in Canada. Any livestock leaving the farm after September 1, 2006 must have the Radio Frequency Identification (RFID) Tags. These tags at present are the plane round button which sell for anywhere from \$2.40 to \$3.00 per button. Age verification will be another option producers will have to verify the age of their calves. For more information on the Age Verification, call the Canadian Cattle Identification Agency at 1-877-909-2333.

CCIA has one of the most comprehensive tracking programs in the world, a trace back database for all livestock species in Canada. Exceeding the International requirements should assist Canada in achieving global exports of beef; just one of our goals, so lets support it.

In closing, a few words of encouragement! Always look ahead to improve on your management skills and production. Looking back should only be used as a measuring tool of where you once were. Set goals and plan for growth in the future.

TWCC NORTHERN REPRESENTATIVE



TWCC OFFERS PRESENCE IN THE NORTH

TWCC is please to welcome a new member to our staff. Brad Stoneman is TWCC's Northern Representative working out of an office in Lynn Lake, Manitoba. Individuals and/or communities interested in starting a business in Northern Manitoba should contact Brad to discuss TWCC's loan procedures and policies. Brad has been involved with economic development in Northern Manitoba for many years and is familiar with most communities.

We want to work with you to ensure that your business ventures are successful. To discuss your business ideas or community initiatives and assist in getting your loan application to the main office in Winnipeg contact our Northern Representative. Brad is responsible to service all First Nation communities/members North of Grand Rapids.

Phone/Fax	(204) 356-2155
Toll Free	1 (877) 356-2155
Cell	(204) 679-5768
Satellite	(403) 927-1838
E-mail	bstoneman@twcww.mb.ca

DID YOU KNOW?

TRIBAL WI-CHI-WAY-WIN MEANS " HELPING EACH OTHER "

CANADA STUDENT LOAN PROGRAM

REGIONAL RELATIONS

The Regional Relations team consists of seven Regional Representatives spread out through Canada providing in the field representation with various stakeholder groups dealing with the Canada Student Loan Program. We speak with Financial Aid Officers at various public post-secondary institutions and Provincial Student Aid Offices in each of our regions regularly working together to make the student loan process a smooth experience for students.

At this time of year Regional Representatives are giving repayment seminars, preparing for Spring semester, which we call May peak, and attending career expo's. TWCC recently set up their new and improved display at University College of the North in The Pas and Dauphin's Parkland Career Fair. The purpose of attending these career expos is to get the word out to students on student loan assistance that if they cannot afford to repay their student loans, they do have options. Some options available to them are a revision of terms, which is reducing their monthly payments or applying for interest relief, which is a government sponsored program, whereby the government can pay the interest for you for 6 months at a time for a total of 30 months. During this time no payments are required.

The Regional Relations team meets twice a year in various parts of the country. This June we will be meeting in Vancouver B.C. at the annual Canadian Association of Student Financial Aid & Awards Conference (CASFAA). This will be taking place at Simon Fraser University. Above is a picture of the Regional Relations team at the last team meeting in Kingston, Ontario.



L - R: James Walker, Lisa Quinton , Marc Guindon, Jody Schweid, Don DiMauro , Shawn Bellefleur, Rose Geworsky, Wayne Peddie

Jody Schweid
Regional Representative
Manitoba & Saskatchewan

CSLP CALL CENTRE UPDATE

I am proud to announce the Call Centre has reached new heights, when it comes to quality. Call quality is an integral part of a call centre. It ensures that we continue to deliver exceptional service to our customers.

Before I get too far ahead of myself, I'll need to define what quality is. In the call centre industry the meaning of quality has changed from its original definition of "an inherent or distinguishing characteristic of something (or someone)." Quality has come to mean something of a superior grade, as in a quality wine. So when we talk of improving quality, its like saying seeking perfection or as the industry defines it, continuously improving. When it comes to TWCC were defiantly all about "Quality"(continuously improving).

Most Call Centre's do a great deal of quality monitoring. TWCC and EDULINX is no exception. This is done by randomly

listening and grading telephone calls. For example, You know when you call a service and get that message" This call may be monitored for quality assurance", its to ensure the customer is getting the best possible service. Each call is scored on a list of standards, call centre standards are acceptable practices based on our customers needs and expectations.

Quality is never an accident; It is always the result of high Intention, sincere effort, Intelligent direction and Skilled execution

At TWCC we are committed to providing our customers with exceptional service each and every time they contact us. We have a great group that strives for perfection. In the Call Centre we have a culture based on improvement and learning. Because of this TWCC's average call quality is in the nineties.

Glen Sutherland
TWCC Call Centre Manager

EQUIFAX CANADA

CREDIT SCORE BASICS

What is a credit score?

A credit score is a statistical formula that translates personal information from your credit report and other sources into a three-digit score. For example, when you fill out a loan application, pieces of information from the application along with information from your credit report will be used to compute a score that indicates to the lender the statistical probability that you will become delinquent on a loan.

Some scores that lenders use are based strictly on the data in your credit report; these are known as “bureau scores”. The most widely-used bureau scores in Canada.

It is important to understand that a credit score is only one criterion that a lender will use in making decisions. For example, in mortgage lending, the lender will take into account the property being purchased and the homeowner’s equity. Many lenders look at their relationship with the customer, which may include other financial services. Each lender will have its own policies and you should feel comfortable asking a credit institution about these. Our work with credit grantors has shown us that most lenders want their customers to have a better understanding of their lending processes.

How do lenders view my score?

Your credit score is an important indicator of your creditworthiness. In general, the higher your score, the lower the probability that you will become delinquent on credit extended to you. And while many lenders use bureau scores to help them make lending decisions, each lender will base its decision on more than just the score.

Lenders use your credit score to determine if you are a good candidate to credit and likely to pay your bills. In the event of bankruptcy, it will also help them determine what type of repayment plan is best for you.

Because your credit report is updated every day, your bureau score is recalculated continuously. So your credit score from a month ago is probably not the same score today.

What is used to calculate my score?

- § Payment history – Indicates whether you have made your credit card payments, loan payments and other payments on time.
- § Amounts owed – Compares how much you owe to your credit limits with various lenders
- § Length of time in file – Indicates how long you have had credit accounts
- § New credit – Shows how often you are looking for new credit and how you handle accounts you have recently opened
- § Type of credit – Considers the type of loans you have – car loans, lines of credit, credit card balances

* Note: Any Mortgage information that may appear in your credit report is not used to calculate your credit score.

What can I do to improve my credit score?

Pay all of your bills on time. Paying late, or having your account sent to a collection agency has a negative impact on your credit score.

Try not to run your balances up to your credit limit. Keeping your account balances below 75% of your available credit may also help your score.

Avoid applying for credit unless you have a genuine need for a new account. Too many inquiries in a short period of time can sometimes be interpreted as a sign that you are opening numerous credit accounts due to financial difficulties, or overextending yourself by taking on more debt than you can actually repay. A flurry of inquiries will prompt most lenders to ask you why. However, most scoring formulas will not penalize you if, for example, you are shopping for the best mortgage rate or the best car loan.

UPCOMING EVENTS

Designing Inclusive Schools

United Against Racism - Aboriginal Youth Circle
Victoria Inn, Winnipeg
April 27-29, 2006
Phone: 953-5835
Email: lgreen@kanikanichihk.ca

National Aboriginal Capital Corporation

AFIs Managers Meetings
Radisson Hotel - Winnipeg
May 10 & 11, 2006
For more information contact TWCC
Phone: 943-0888

The North American Indigenous Games - Denver 2006 -

*"A Celebration of Sports & Culture -
In the Spirit of the Sports Warrior"*
July 2 - 9, 2006
For more information contact:
Colorado Indigenous Games Society, Inc.
Phone: (303) 623-3513
Toll Free: (888) 623-3513
Email: info@naig2006.com

Vision Quest 2006

"From Vision to Reality"
Winnipeg Convention Centre
May 16 - 18, 2006
Phone: 942-5049
Email: visionquest@mts.net

4th Annual Gala Evening Celebration

"Making Dreams Come True"
Delta Winnipeg
May 11, 2006
Phone: 222-7057
Website: www.helenbettyosbornefdtn.ca

2006 Red River Dragon Boat Festival & Races

Winnipeg
July 28 - 30, 2006
Phone: 925-5681
Email: dragonboat@sport.mb.ca
Website: www.mpa.mb.ca

17th Annual Trade Show & Exhibition

Thompson, MB
May 5-7, 2006
Phone: (204) 778-7361

Wpg Aboriginal Mixed Slo-Pitch League

Old Exhibition Grounds
May - Aug 2006

CANDO 13th Annual National Conference

& AGM
Saskatoon, SK
October 2-5, 2006
Phone: 1-800-463-9300
Email: cando@edo.ca

PAST EVENTS

STAFF OUTINGS

MARCH - GLOW BOWLING

Now we all have to agree that TWCC Social Committee hosts some pretty fun social activities. It give staff a chance to interact and get to see another side of your co-workers within your office of whom you don't work directly with.

Most recently TWCC staff enjoyed a cold and stormy nite indoors glow bowling and playing bingo bowl. The object of the game is for your team to cover all the spaces on your bingo card and yell BINGO first!

The best game of course was the novelty game after Bingo bowl. Each of your team members must bowl in various positions (eg. standing on one foot, sitting down, bowling backwards between your legs, etc.) Sorry no pictures here. Could possibly be used for blackmail!

FEBRUARY - STAFF POOL TOURNAMENT

TWCC Staff Outings have now become a competitive sport! The annual Pool Tournament has become somewhat of a chance for bragging rights in the office now that the terminator Aldyne Stevenson has left the building. This year's champs are Clayton Burka, Youth Loans Officer and Collin Turner.

This past winter TWCC entered two teams in The Aboriginal Curling League of Winnipeg. Team one included Curtis Woodhouse - Spare, Jody Schweid - Lead, Alan Park - Second, Elma Mercredi - Third, Glen Sutherland - Skip. Team two included Natasha Prince - Lead, Jason Fontaine - Second, Vickie Bushie - Third, and Ivan Davis - Skip.

CAREER FAIRS & TRADE SHOWS

Winter/Spring

Blueprint for the Future Career Fair - NAAF
Winnipeg Convention Centre
November 29, 2005

Annual Aboriginal Youth Role Model & Career Symposium MAYCAC

Orioles Community Centre - Winnipeg
November 30, 2005

Children of the Earth High School Career Day

Winnipeg
February 22, 2006

Parkland Career & Job Fair 2006

Dauphin, MB
February 21 & 22, 2006

University College of the North Career Exposition

The Pas
March 1 & 2, 2006

Frontier School Division Regional Career Days

March 14 - 16, 2006
Norway House, Wabowden, Cranberry Portage

2006 Rotary Career Symposium

Winnipeg Convention Centre
March 22 & 23, 2006

TWCC CELEBRATES

DECEMBER - TWCC ANNUAL CHRISTMAS DINNER & DANCE



Acknowledgement and thanks to TWCC Board Members Past & Present
L-R Cystal Laborero, Ashmede Asgarali, Rob Ballantyne, Chief Morris Shannacappo, Jack Martin, Harold Harper

Looking GQ and ready to karaoke
TWCC Chairman
Chief Morris Shannacappo



Dressed to kill
Board Member Anna Fontaine and significant other Dean Fontaine.

Plotting their revenge to steal back their beads
CSLP Call Centre Reps Jerilyn Roulette (right) and Amy Currey.



Working the Ebb and Flow Charm
Loans Manager Ivan Davis & Wanda Davis

Meet the Bobbles
Business Services Officer Curtis Colon (aka Rico) Jody Colon



Sharing the festive spirit
Clockwise from top - right Elma Mercredi, Elliot Letandre, Vickie Bushie, Natasha Prince

NAMES AND FACES

Name: Verna Woodhouse



Current Position:
Commercial Loans Officer

Home Community: Pinaymootang First Nation

Experience With Company:
Have been working with TWCC for the past 12 years. Started working as a Collateral Security Officer, a Youth Loans Officer, and now as a Commercial Loans Officer.

Tell us about some unique or interesting things about your company:

- Majority of all TWCC employees are Aboriginal
- TWCC always encourages staff development through training, workshops, etc.
- TWCC lending staff differentiates itself from other financial institutions by providing a more personable and friendly client relations

What are your key tasks and responsibilities?

- Working closely with Clients
- Review submission of all loan applications
- Maintaining loan portfolio and collections

Where did you grow up?

I grew up in Fairford and moved to Winnipeg after high school to further my education.

What do you like to do in your time off (recreation/hobbies/interests/activities)?

Playing in the Aboriginal Slow-pitch league, Aboriginal Curling League, golfing, bonspiels and tournaments. I enjoy spending time outdoors, camping, swimming, skiing, traveling, and spending time with my nephews.

Why did you choose this line of work (and when)?

I enjoy meeting and working with people. It's great to be a part of helping Aboriginal peoples pursue their dreams of owning their own business.

What kind of training or courses would you recommend for someone wanting to get into your line of work?

Commerce Degree, Business Administration or any accounting/business related courses.

TWCC FAMILY



Back, Left to Right: Candace Stagg, Ivan Davis, Curtis Colon, Glen Sutherland, Clayton Burka, Patricia Stevenson, Jerilyn Roulette, Natasha Prince, Verna Woodhouse
Front, Left to Right: Elma Mercredi, Vickie Bushie, Trisha Henderson, Teresa Woodhouse, Doreen Polson, Alan Park, Alisha Roberts, Amy Currey, Jody Schweid, Melanie Boulette
Missing: *Larry Pascal, Dale Myhre, Brad Stoneman*

TWCC CUSTOMER SERVICE DIRECTORY

Alan Park Chief Executive Officer

ADMINISTRATION

Elma Mercredi - Executive Assistant /Communications Officer
 Natasha Prince Securities Clerk
 Vickie Bushie Receptionist

ACCOUNTING DEPARTMENT

Doreen Polson Finance Officer

LENDING DEPARTMENTS

Ivan Davis Loans Manager
 Verna Woodhouse Commercial Loans Officer
 Clayton Burka Youth Loans Officer
 Larry Pascal Farm Loan Officer

Dale Myhre Farm Advisor
 Curtis Colon Business Services Officer
 Brad Stoneman Northern Representative

CANADA STUDENT LOAN PROGRAM

Jody Schweid Regional Representative Manitoba/Saskatchewan
 Call Centre Manager
 Glen Sutherland Call Centre Representative
 Melanie Boulette Call Centre Representative
 Patricia Stevenson Call Centre Representative
 Jerilyn Roulette Call Centre Representative
 Amy Currey Call Centre Representative
 Alisha Roberts Call Centre Representative
 Trisha Henderson Call Centre Representative
 Candace Stagg Call Centre Representative
 Teresa Woodhouse Call Centre Representative