

at the Fund

Quarterly Newsletter from the Clarence Campeau Development Fund

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Local support keeps business booming at Sandi's Pouterie in Meadow Lake

While 2020 has been a difficult year for some businesses, others have been thriving, and Sandi's Pouterie in Meadow Lake is one of the lucky ones.



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NEW Métis Entrepreneur Equity Program

Under this program, CCDF can provide a Métis individual a non-repayable contribution of up to 40% of eligible project costs to a maximum of \$99,999.



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Business Advice: the CCDF Process [6 Steps]

To give you a better idea of our process, we've outlined the steps we take from the initial phone call to disbursement. It's all covered here!



Message from the CEO



I am pleased to welcome you to the very first issue of the Clarence Campeau Development Fund's (CCDF) newsletter, **at the Fund**. The CCDF newsletter will serve as a window in what is happening in the Province with articles highlighting Métis business successes, new CCDF programs, an educational component and information about upcoming webinars and events.

Current challenges posed by the COVID-19 pandemic has altered the economy, and it is not business as usual. In this issue you will hear about the NEW programs CCDF is offering to help Métis entrepreneurs maneuver successfully during these uncertain times. In addition, we will share information about a series of on-line webinars being offered, in partnership with the Community Futures in Yorkton to help business owners adapt and recover through COVID-19.

I am hopeful that 2021 will be a good year as we transition away from the pandemic, and slowly return to normal. I see CCDF playing a vital role in providing financing and resources to Saskatchewan Métis entrepreneurs and communities. On March 8th I am excited to announce we will be hosting a Women Entrepreneurship Workshop, in partnership with NACCA, with the objective of providing Métis women with the tools and resources they need to start a business. The end goal is to advance women's participation in the economy and boost economic activity by providing capital and financial support through our MEEP and Women's Business Development Program.

CCDF is proud to serve Métis businesses and to help our communities grow while providing tangible results that all Saskatchewan people will benefit from. The pandemic, of course, is not over, and we are not sure when it will be. When it is over, one thing will not change, CCDF will still be by your side creating and innovating new programs to better support Métis entrepreneurs in Saskatchewan.

If you would like to be featured in one of our newsletters, feel free to reach out to us through any of our social media channels or by e-mail at info@clarence.campeau.com.

Thank you and enjoy the newsletter.

Sincerely,

Pam Larson, CEO



Mission

To improve the economic circumstances of Saskatchewan's Métis by providing funding and capacity for business and community economic development for new and existing Métis businesses.



Vision

CCDF is recognized as the most successful and professional Métis Financial Institution in the country. We are leaders in identifying market opportunities and providing Métis entrepreneurs with innovative financing and skill development solutions that benefit everyone in Saskatchewan.



Values

- ∞ Accessibility
- ∞ Accountability
- ∞ Credibility
- ∞ Integrity
- ∞ Relationship Based
- ∞ Service Excellence
- ∞ Transparency

Client spotlight:

Local support keeps business booming at Sandi's Poutinerie in Meadow Lake



While 2020 has been a difficult year for some businesses, others have been thriving, and Sandi's Poutinerie in Meadow Lake is one of the lucky ones.

The small restaurant had always served its meals in take-out containers, whether you were eating in or not, so when the pandemic hit, they simply took away their dine-in seating.

"Other restaurants, they were struggling," owner Sandi Morin said. "When you're a full sit down restaurant, you don't have all the disposable stuff. Then when the pandemic hit, everyone was looking for that stuff so it was hard to get."

While she didn't need to take out a loan during the pandemic, Clarence Campeau Development Fund (CCDF) helped her get her business

up and running. CCDF supports Saskatchewan's Métis by providing funding and capacity for business and community development for both new and existing Métis businesses.

Morin's business had been open for just over three years when the lockdowns started. Many people in Meadow Lake and area had supported her since she opened but there was even more support for local businesses in light of the pandemic.

"People started frequenting the business who had never been here before," Morin said.

She also responded quickly when she saw demand for items like flour, yeast, rice and beans. She continued to purchase those items in bulk from her supplier and then sold them to the community.

"We weren't marking anything up dramatically; we were providing a service to the community," she said. "It was a good opportunity to show the community we were here to help."

They had people coming from as far away as Saskatoon and Lloydminster to purchase supplies.

"We couldn't even keep them in stock," she said. "People were driving up and we were wheeling it over to their vehicle."

Using the extra space from taking away the dining area, she also purchased an upright freezer and cooler to stock more grocery supplies and meat.

She is currently looking at diversifying her business more and CCDF is on her radar if she needs help with her new ventures.





Business Advice:

the CCDF Process [6 Steps]

Our approach to business funding is different. While the bank is focused on securing assets, we're focused on the entrepreneur's opportunity. Entrepreneurship is a personal journey, and we want to make sure you have the right mix of experiences, skills, and qualifications to find success in your opportunity.

To give you have a better idea of our process, we've outlined our steps at the Clarence Campeau Development Fund below.

Step 1: Call Us!

Sometimes you just need to talk it about. One of our Business Development Specialists will walk you through eligibility, which program is right for you, and provide any other guidance and support.

Step 2: Provide Supporting Documentation

Once we determine that we can help, the Business Development Specialist will provide you a list of items we need to build your case for financing. This includes several items, including Clarence Campeau Development Fund application forms. You can find some of the most asked-for items [here](#).

Step 3: Business Plan

Once we receive all the information we need we'll move your project on to the business plan stage. If we're funding the plan, we'll connect you with a Consultant to help build out the financial projections.

Step 4: Contribution Approved

Once the business plan is completed, we'll assess it to make sure the cash flows support the loans associated with the business. After we determine the business is financially viable, we'll create a submission for approval.

Step 5: Disbursement

Once everything is approved, and other financing is confirmed we can start writing cheques! We can disburse to your bank, lawyers, direct to suppliers, or whatever best suites your needs. We also take precautions to maintain our funding percentages during this stage. Lastly, just so you know, the bank is involved in each project.

Step 6: Run Your Business

Congrats! Keep in mind, now that you're a CCDF client, you have access to the Business Support Program and the Management Skills Program. These are valuable programs that help you refocus or grow your business.

Applying for business funding is not a complex process, but knowing the steps involved ensure your chance of success. Remember, we're trying to find a way to help build your case for funding. And don't forget, we're only a portion of the financing – you need a bank to help with the rest of the funding!

We'll help you the entire way! **To get started, feel free to call our office at 306-657-4870 and we'll connect you with one of our Business Development Specialists!**

Programming in Detail:

Métis Entrepreneur Equity Program

In late 2020, we received funding to deliver a new program, the Métis Entrepreneur Equity Program (MEEP), on behalf of the Government of Canada. This program is a non-repayable grant for Métis entrepreneurs in Saskatchewan. The addition of MEEP is a significant addition to our offering at the Clarence Campeau Development Fund. Specifically, this program now allows us to provide funding for items not previously eligible under our current parameters. We can now fund appraisals, working capital, and website development.

As we are delivering this program on behalf of the Government of Canada, there are a few guidelines that differ from our other programs. A few key ones include:

- **Applicants must contribute a minimum of 10% equity to the project (as opposed to 5% under our other programming).**
- **The Métis applicant must be actively involved in the business full-time.**
- **If a married or common-law couple own the business and only one is Métis, the Métis person must be integral to the business and the contribution will be no more than one-half of the maximum for eligible project costs.**
- **If there is a partnership, the business must be 51% owned by a Métis individual and the contribution will be in proportion to the Métis ownership.**
- **Funding is approved based on need (a Net Worth calculation determines this).**

As with all our programs, the intent is to assist Métis entrepreneurs by providing equity and enhancing the applicant's ability to leverage financing from other financial institutions and agencies. Our aim is not to replace the bank, but to partner with them to improve the chances of success of the entrepreneur.

Under this program, we can provide a Métis individual a non-repayable contribution of up to 40% of eligible project costs to a maximum of \$99,999, or a Métis community up to a maximum of \$250,000.

For more details, please visit our website [here](#), or call us at 306-657-4870.



First MEEP Client

*Logan Scharf
S.L. Livestock
Grandora*

Upcoming Events

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FEB

Event: Rebranding: When to know it's time, what to expect, and the process
Organizer: Women's Entrepreneurs Saskatchewan

Details: What is a rebrand? We hear this term all the time, and sometimes, it's subtle that only the keenest of consumers notice, but other times, it's reshaping the entire operation of your business. Why do most businesses rebrand and when is it necessary? The Bark* team is ready to tell you everything you need to know about when and why to consider a rebrand in your business!

11
FEB

Event: The Art of Connection: How to Inspire, Influence, and Impact
Organizer: Visions North Community Futures (La Ronge)

Details: Jami Young will be presenting on how to cultivate more authentic and dynamic relationships in life and business. In this session, you will discover how to establish meaningful connections, enhance your visibility, expand your network, and elevate your personal and professional success.

23
FEB

Event: Strategic Planning
Organizer: Conexus Member Training

Details: A competitive strategy identifies how a business intends to compete in the markets it serves. This strategy provides the glue that gives shared meaning to all the activities within the business.

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FEB

Event: CRA Tax Webinar
Organizer: Clarence Campeau Development Fund

Details: Check our website closer to the date!

Save the date! On March 8, 2021 we will be holding a Women's Entrepreneurship Training.

For more events and details visit our website at www.clarencecampeau.com/events

Staff Spotlight!

Stephanie Favel Executive Assistant



Stephanie was born and raised in the beautiful community of Ile-a-la-Croix, she moved to Saskatoon for school 15 years ago. Stephanie has a beautiful daughter that keeps her very, very busy, as well as a needy little kitty that loves to be chased around. But when she does have some free time she enjoys spending quality time with her daughter, reading, keeping active, personal growth & traveling.

Stephanie works out of the Saskatoon office and has been with CCDF for 9 years!

Contact Us

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