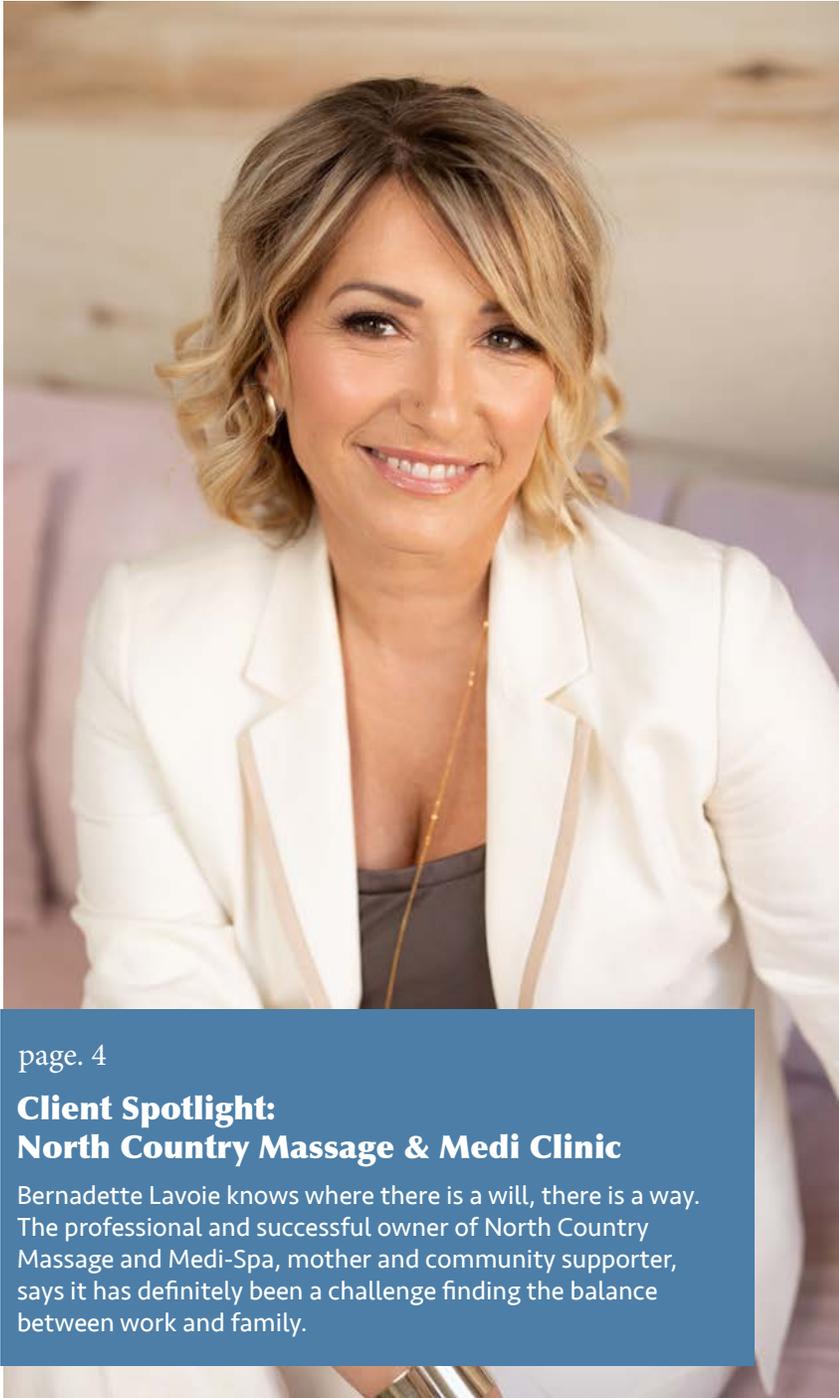


at the Fund

Quarterly Newsletter from the Clarence Campeau Development Fund



page. 4

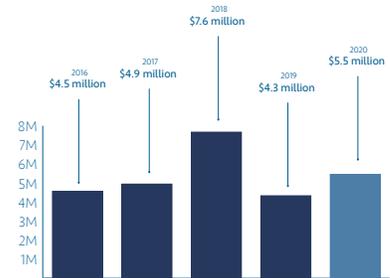
Client Spotlight: North Country Massage & Medi Clinic

Bernadette Lavoie knows where there is a will, there is a way. The professional and successful owner of North Country Massage and Medi-Spa, mother and community supporter, says it has definitely been a challenge finding the balance between work and family.

page. 2

2020, a year of challenges & progress

In a fiscal year filled with unexpected challenges posed by the COVID-19 global pandemic, as well as economic downturns in the resource sector, I am proud to say that these...



Repayable & Non-Repayable Contributions
for the past five years from 2016 to 2020

page. 6

Business Advice: Loans & Grants for Metis Women

For over 20 years, we've helped hundreds of Métis Women start, expand, or purchase a business in Saskatchewan.



Message from the CEO

2020, a year of challenges and progress.

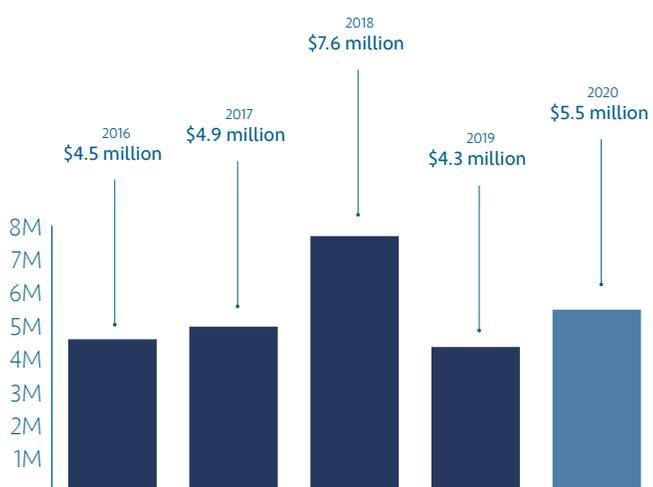
In a fiscal year filled with unexpected challenges posed by the COVID-19 global pandemic, as well as economic downturns in the resource sector, I am proud to say that these challenges have not hindered the Clarence Campeau Development Fund's (CCDF) contribution to a strong Saskatchewan. In 2020, we saw our second highest volume year since our inception in 1997 with \$5.5 million invested in Métis businesses.

CCDF fulfilled its mission to improve the economic circumstances of Saskatchewan's Métis through a combination of collaboration, responsiveness, and care. When COVID-19 hit and the Province was in lock-down, we wasted no time adjusting the way we do business, and we created new programs and formed new partnerships to better support Métis people and businesses as we all maneuvered through COVID-19.

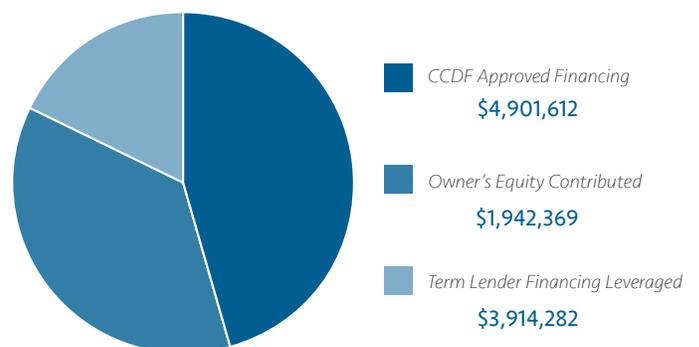
In April 2020 we quickly created the Emergency Grant program which provided a one-time grant to 55 small businesses that were experiencing financial challenges. In June 2020 we began offering the Métis Emergency Stabilization Program, through the assistance provided by the Government of Canada, to small businesses to cover expenses that could not be avoided or deferred. The final program established in September 2020 was the Métis Entrepreneur Equity Program (MEEP) which complements our current package of offerings and allows us to provide Métis entrepreneurs with affordable financing. Today, the CCDF's delinquency numbers are at record lows despite the challenges posed by the pandemic. The low write-off amounts are a testament to not only CCDF's prudent lending practices, and innovative programs but it also speaks to the skills and tenacity displayed by Métis entrepreneurs to make it through these difficult times.

Through all the challenges of 2020, our culture was revealed to be our greatest strength. In a time when we needed it most, we came together as a team, aligned to our shared values, and committed to making business more personal for our clients as we built trust into every result. We delivered the highest standards of service for our clients.

Continued Next Page



Financing Breakdown 2020 Visualized



Repayable & Non-Repayable Contributions

for the past five years from 2016 to 2020

As the province transitions away from the pandemic, I see CCDF playing a vital role in providing financing and resources for Saskatchewan's Métis entrepreneurs. CCDF continues to be a responsible, well-managed organization that delivers consistent and strong financial results year after year. CCDF consistently exceeds targets in leveraged dollars, job creation, and economic impact year after year.

Our professional staff and dedicated Board set us apart from other organizations. Our commitment to customer service runs deep within our organization. It is part of our DNA and has helped us remain resilient in the face of unexpected challenges.

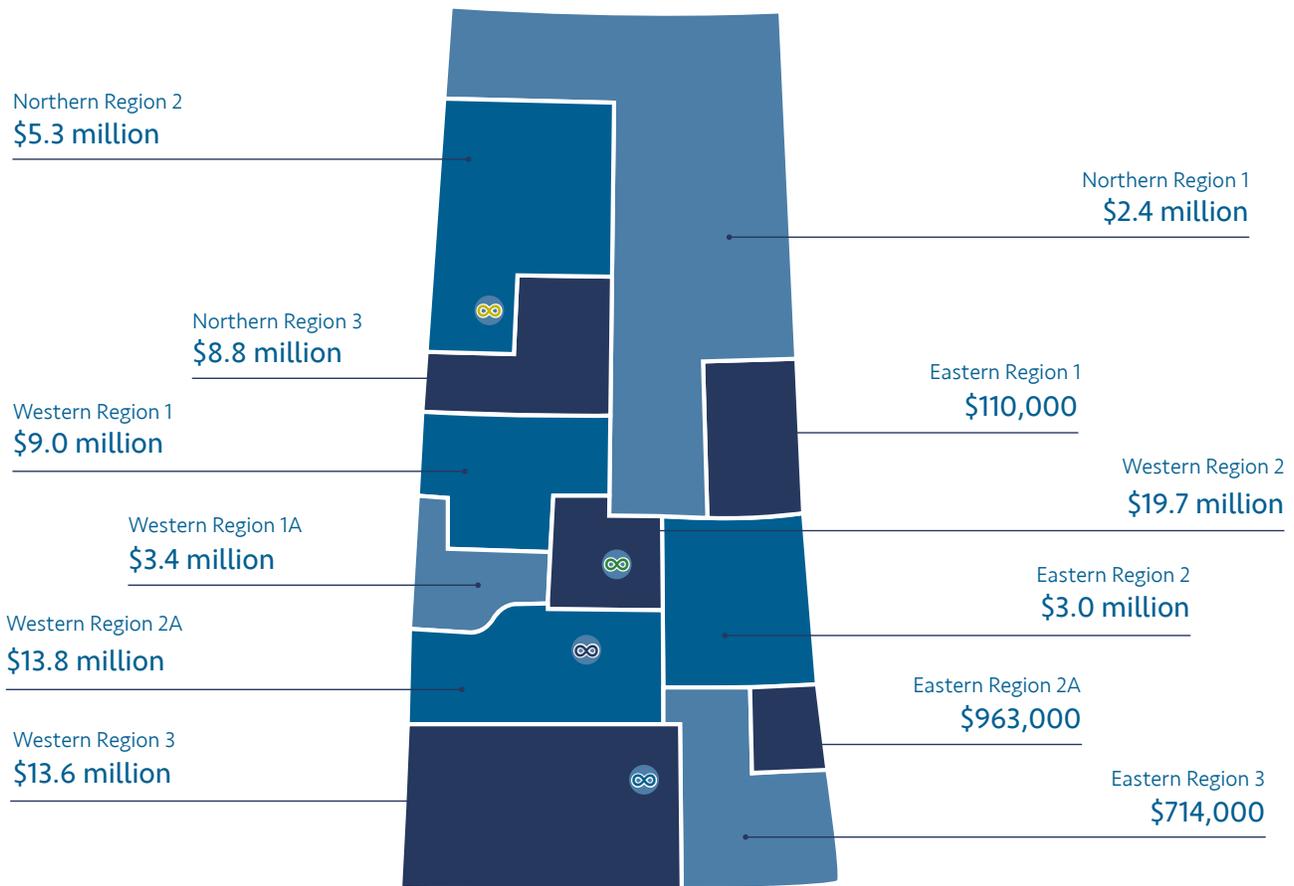
In closing, I would like to thank the Government of Saskatchewan for their commitment to CCDF, allowing us to build on successes and advance our shared goals. I would also like to thank the CCDF Board and staff for their commitment and passion to serve Métis people and thank our Métis entrepreneurs for trusting us and allowing us to support them through their entrepreneurship journey.

I am truly honored to lead CCDF and am eager to listen and work with Métis entrepreneurs and communities to advance economic development and opportunities for all Métis people in Saskatchewan.

Sincerely,



Pam Larson



Contributions by Métis Region | 1997-2020

 Saskatoon
  Prince Albert
  Regina
  La Loche

Client spotlight:

North Country Massage & Media Spa



Bernadette Lavoie knows where there is a will, there is a way. The professional and successful owner of North Country Massage and Medi-Spa, mother and community supporter, says it has definitely been a challenge finding the balance between work and family.

Highly adventurous and welltravelled, Bernadette married, and lived in Italy with her first child, before moving back to Canada when her daughter was 3 years old. "That's when I started my first business," she says. As a new single and sole-support parent, she says, the difficulty was having time. "When starting a business, you have to put in the time. I'd sometimes wait hours to see a new patient, but you had to. It's the only way the client can recommend you to others." But then she fondly remembers stories of times her daughter came after school to her company, and napped in the laundry room. "We reminisce about those days sometimes," she recalls, "it was us against the world."

Her company, North Country Massage and Medi-Spa, is quite unique. They provide services in all kinds of things and are the leading provider for Coolsculpting, Injectables, laser, skin, and spa treatments in the Prince Albert, Saskatchewan area since 2010. It's

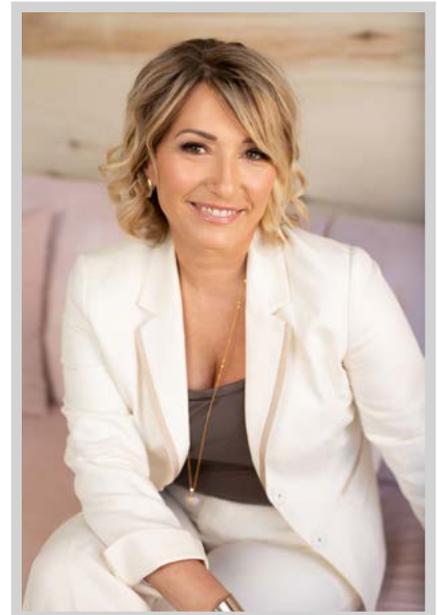
important to her that her clients leave both healthy and happy. That's why she takes it seriously, putting the medical into "Medi-spa". "We have two great nurses and a doctor that are employed here. As well, 99 per cent of our employees are Metis or Indigenous single mothers." She is determined to give back to her community however she can. "I had so much help along the way," she states. "The most important person, throughout it all, has become a sister to me. Maxine Redekopp works for the Clarence Campeau Development Fund and has done so much more for me than I could have ever expected. You need people around you who support and encourage you. There is enough negativity out there."

She tells a story of a bank manager years ago, who remarked that she was a huge liability in terms of lending, and that they were surprised she could even eat on her income. She assured him that she and her daughter would be just fine - and they are.

A later relationship brought a second daughter, and the family continues to prosper. Her elder daughter has even decided to become a nurse, potentially following in her mother's footsteps in the healthcare industry, and there is a proud and hopeful note in when Bernadette tells that story.

Bernadette, and her family, have since moved to the family farm. She mentions that as she is talking, she is putting the eaves troughs back on the family home. "Who knew?" she says. "From Milan to South Africa, I thought perhaps one day I would end up on a luxury yacht somewhere." Then she laughs, "But I am the happiest now that I have ever been." The Clarence Campeau Development Fund helped Bernadette achieve her dream. The Development Fund offers a variety of loans and grants for Metis businesses in Saskatchewan.

From NACCA



Client spotlight:

Preventative Measures | A New Way to Learn

In early 2019, Preventative Measures was established when a need for soft skills training in the workplace and safety industry was identified and that gap needed to be filled. Since then, we have had the opportunity to work with numerous organizations and companies from not only in Saskatchewan, but across the globe. Most of our training leading up to the pandemic was delivered in-person with the goal of creating easy to use training products and presentations for a wide variety of clients.

As COVID-19 became more prominent around the world, we recognized that we would have to adapt our training methods and move to an online system for delivering education and training. This is when we decided to approach Clarence Campeau Development Fund and share our idea on how to expand our deliverables to an online environment. This transition for our company, although a major change, couldn't have been any more seamless. With their help and guidance, we were able to begin the major undertaking of converting our in-person training into online courses. Their experience and professionalism through every step of this process has made this an overwhelmingly positive experience for our

company. Over the last couple of months, we have moved 90% of our training into an online learning format and plan to have the remainder done by the end of May, 2021.

As a company, we take pride in our mission to deliver both high quality and easy to use training for our clients and the general workforce. Just a few of the courses we offer include Post-incident debriefing, Working with a Multi-Generational Workforce, E-Learning Basics, Mental Health in the Workplace and many more. We have had the privilege of working closely with some fantastic companies and organizations from all over the globe. Some of these companies include Vallen USA, NASA, American Society of Safety Professionals, 3M, Saskatoon Tribal Council, various First Nations communities from across Saskatchewan and many other great partners.

We are proud to be a Saskatchewan-based, Metis Owned and Operated company. We are also honored to have the support and knowledge of the staff and team at CCDF on our side through this exciting journey.

Written by Delaney King & Cole Tait



Cole Tait
Preventative Measures



Delaney King
Preventative Measures

Business Advice:

Loans & Grants for Metis Women

For over 20 years, we've helped hundreds of Métis Women start, expand, or purchase a business in Saskatchewan. From dog grooming to business coaching and everything in between, we've been the go-to financier for Métis Women in the Province.

Finding financial support for your business can be difficult – especially as a Métis Woman. We've known for a long time the barriers women entrepreneurs face. Reluctance to access financing due to a daunting process, challenges to securing credit when no credit has been established, or hesitations about taking risks because of the impact failure could have on family – are all concerns we have heard.

It's now easier now than ever to get into business – we've lowered our equity requirement and increased the contribution limit to businesses that are owned 100% by Métis women.

Our Women's Business Development Program helps those with the desire to become entrepreneurs, overcome barriers and enhance their ability to leverage financing and support services from other financial institutions and agencies.

Under this program, we can provide financial assistance of up to 65% of project costs to a maximum of \$100,000 in the form of an interest-free loan. Total project costs cannot exceed \$300,000. Our equity requirement has changed from 5% to 2% of project costs. It's never been a better time to be a Métis Woman looking to get into business.

In fact, once you become a client you have access of up to \$30,000 in additional grants. Under our Business Plan Program, Management Skills Program, or Business Support Program we can provide various supports for scaling your business.

If your project costs more than \$300,000, don't worry. We have a wide array of programs that allow us to finance any project.

We also now offer a non-repayable grant program of up to \$99,999 in funding, called the Métis Entrepreneur Equity Program.

We pride ourselves in being the first stop for Métis entrepreneurs looking for affordable, innovative financing, and skill development solutions. For more information check out our website, [here](#).



Britt Meyers
Renew U Fitness

Keiara Montgomery
Twin Feather Shop

Wendy Pellegrini
Smokes Poutinerie

Programming in Detail:

Métis Emergency Stabilization Program

Good news! We've recently extended our relief funding program to Métis business owners impacted by COVID-19. Entrepreneurs can now access up to to \$60,000 in interest-free working capital funding until June 30, 2021.

The Métis Emergency Stabilization Program is designed as an emergency measure to support small business owners in meeting their immediate operating cash flow needs. These funds are not intended to replace or duplicate government or other bank/lender emergency financing that are available to businesses in Canada.

This program was developed in partnership with the Government of Canada to provide financial relief for working capital and operating needs of Métis entrepreneurs.

Maximum assistance is up to \$60,000 comprised of a loan and non-repayable contribution. Loan and contribution are issued together.

Loans are:

- up to 48 months term;
- interest free for the entire 48 month term;
- no payments in first 12 months from disbursement date;
- loan payments begin in month 13 and are fully amortized over the remainder of the term;
- principal repayments can be made voluntarily at any time after six months of issuance, without fees or penalties;
- No General Security Agreement will be issued to secure the loan

Guidelines & Eligibility:

- Must own and operate an existing business in the Province of Saskatchewan with the majority of the ownership resting with a Métis individual or Metis community (for profit);
- Business operations must currently be negatively impacted by Covid-19 and if currently closed you must plan to re-open once the conditions allow you to do so;
- Must submit your 2020 annual financial statements or Tax return (if a sole proprietor);
- Must submit evidence of Métis ancestry (if CCDF does not currently have one on file).
- If an existing CCDF client, must not have loan payments in arrears as at March 15, 2020. (at the discretion of management);
- Must not have received the Canadian Emergency Business Account (CEBA) or other bank/lender emergency loan.
- Have \$60,000 in non-deferrable COVID related expenses.

For program applications, [click here!](#)



Upcoming Events

9

MAY

Event: Economic Development Week (May 9 to 15)

Organizer: Saskatchewan Economic Development Alliance (SEDA)

Details: Since 2016, SEDA and partner SIEDN have joined the International Economic Development Council in designating one week each May to increase awareness of local programs that create jobs, advance career development opportunities, and improve the quality of life in communities everywhere. [More Details](#)

12

MAY

Event: Indigenous Food Business Stories Webinar

Organizer: Prairie Research Kitchen

Details: Join the Prairie Research Kitchen for food product development stories from Indigenous business leaders and learn how they can help as a product development resource. Learn from people who have been there and the lessons learned throughout their journeys. May 12, 2021 8:00 am. [More Details](#)

17

MAY

Event: Financing for Métis Women in SK (Webinar)

Organizer: Clarence Campeau Development Fund

Details: For over 20 years, we've helped hundreds of Métis women start, expand, or purchase a business in Saskatchewan. Thinking of taking a leap into entrepreneurship? Learn what financing and resources are available to Métis women entrepreneurs in Saskatchewan at this virtual webinar. [More Details](#)

18

MAY

Event: Indigenous Women in Entrepreneurship Workshop

Organizer: Clarence Campeau Development Fund

Details: In celebration of Women Entrepreneurs Week in Saskatchewan, we're hosting a virtual Indigenous Women in Entrepreneurship Training. This training is specifically designed for Métis women that have started a business in the past year or are planning to start a business in the upcoming year. The workshop aims to build knowledge of how to start or grow a business, understanding of financing and support available for Métis women entrepreneurs, and building resilience for your business. [More Details](#)

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

Staff Spotlight!

Ryan Patterson Divisional Manager South



Ryan is the Divisional Manager South at CCDF. He first started with us in the Saskatoon office, but moved to Regina in 2009 to open the Southern Office.

He enjoys spending the summers at Good Spirit Lake and in simpler times (pre-covid) going down to Phoenix in the winter. Ryan also enjoys staying active! He golfs in the summer and plays old man rec hockey in the winter.

Ryan loves working with clients and seeing them realize their dreams of owning their own business!

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