

Indigenous Leadership: Governance and Development Project

Case Study

Clarence Campeau Development Fund (CCDF)

Vern Bachiu
Priscilla Wolf
Murray Fulton

Johnson Shoyama Graduate School of Public Policy
University of Saskatchewan
March 2024

Indigenous Leadership: Governance and Development Project

One of the key actions in Saskatchewan's Growth Plan 2020-2030 is to grow Indigenous participation in the economy. The success of this action depends on Indigenous nations in Saskatchewan building and maintaining their economic development activities. The Indigenous Leadership: Governance and Development project provides made-in-Saskatchewan tools for Indigenous communities to build the governance foundation that will support long-term economic development. An important part of the project involves capturing the experience of Saskatchewan Indigenous communities through case studies and toolkits based on this experience.

The case study in this document was developed by a team of researchers and their affiliates at the Johnson Shoyama Graduate School of Public Policy at the University of Saskatchewan. The project is funded by the Government of Saskatchewan's Ministry of Trade and Export Development.

The case studies are designed to be used first and foremost by Indigenous communities across Saskatchewan. The premise of the work is that economic development stories need to be shared among those involved in economic development, both in the community where the economic development activities take place and in other communities looking to undertake economic development. It is important to focus on what has and has not worked. One of the long-term goals is to develop a set of resources that is Indigenous-led and available to Indigenous communities across the province and the country. The cases may also be used as governance training components and/or strategic planning exercises, as well as in teaching.

The case studies combine material from websites and other publicly available sources with material gathered through interviews with leaders and representatives involved in economic development activities. The interviews last between two and four hours and involve a small group of economic development leaders in the community. The questions asked focus solely on the corporate entities and activities that have been developed, and those interviewed are asked questions in their role as a corporate leader.

When approaching community leaders and representatives, they begin with an informal discussion. If the leaders and representatives indicate an interest in participating, they proceed with sending them a formal letter of introduction, which they can use to obtain official permission to proceed. They know communities receive many requests for information, and they do not always see the results of the work that is undertaken. Our goal is to ensure that the case study is shared with the community in a way that is beneficial. To this end, a draft of the case study is shared with the community, and the case study is not finalized until the community gives its agreement. Once a set of case studies have been developed, leaders from the communities involved will be given the opportunity to discuss the findings.

They would like to thank the leaders and representatives for their time and effort. Their knowledge and insights are critical to understanding economic development in Indigenous communities.

Murray Fulton, Principal Investigator
Marilyn Black, Researcher

Johnson Shoyama Graduate School of Public Policy (JSGS)
University of Saskatchewan, Saskatoon SK

About the Authors

Vern Bachiu is President and CEO of Triall Consulting.

Priscilla Wolf is a veteran journalist and recent graduate student in the Master of Journalism program at the University of Regina.

Murray Fulton is Professor Emeritus, JSGS.

Clarence Campeau Development Fund

Building Métis Prosperity One Entrepreneur At A Time

Overview and Key Learnings

- Like other Indigenous groups, Métis people often experience poor socio-economic conditions. They also have their unique strengths and challenges.
- While there is significant entrepreneurial activity among Métis people, historically much of this has taken place by individuals rather than by communities (e.g., through Economic Development Corporations (EDCs)).
- Clarence Campeau Development Fund (CCDF) is a Métis Indigenous Financial Institution (IFI) serving Métis businesses in Saskatchewan.
- CCDF's goal is to improve the socio-economic conditions of Métis people. This goal is achieved through a connect-the-dots approach of providing practical help to Métis businesses "every step of the way."
- CCDF contributes expertise, grants, and quasi-equity loans to Métis businesses that lack the equity to get into business.
- CCDF has a remarkably low loan-loss ratio on their unsecured loans, a result driven by a relationship lending approach based on the clients' commitment to the cause of Métis business development and CCDF's commitment to assisting Métis businesses.
- CCDF's participation in a business deal is often critical in providing the equity required to support the debt financing provided by other financial institutions.

Background and Description

Clarence Campeau Development Fund (CCDF) helps Métis entrepreneurs and communities in Saskatchewan by providing them with expertise, financial support, and access to funding partners and industry. CCDF supports Métis businesses and boost economic development by offering various types of financial assistance, such as loans and grants. CCDF also works to enhance the management skills of new and existing Métis business owners. With CCDF's non-interest and interest-bearing loans and grants, businesses can develop and, by doing so, make a positive impact in their community. CCDF strongly believes in the power of Métis entrepreneurship to bring about positive change and is committed to supporting Métis businesses "every step of the way."

CCDF has a clear mission – to enhance the economic circumstances of Saskatchewan's Métis. CCDF achieves this mission by offering funding and support for business and community economic development, catering to both new and existing Métis businesses. CCDF's vision is to be recognized as the most successful and professional Métis financial institution in the country. CCDF leads the way in identifying market opportunities and providing Métis entrepreneurs with innovative financing and skill development solutions that benefit everyone in Saskatchewan. CCDF's essential values – Accessibility, Accountability, Credibility, Integrity, Relationship-Based, Service Excellence, and Transparency – guide its actions and decisions, ensuring a commitment to high standards in their work with Métis entrepreneurs and businesses.

CCDF is an Indigenous Financial Institution (IFI). The National Aboriginal Capital Corporations Association (NACCA) brings together a network of over 50 IFIs throughout Canada. For more than 35 years, this

network has disbursed over \$3.2 billion to aid economic development and meet the distinctive needs of over 50,000 small and medium-sized enterprises (SMEs) in Indigenous communities across the country. All entrepreneurs supported by the IFI network are members of First Nation, Métis, or Inuit communities, ensuring that the assistance provided directly benefits Indigenous individuals and their communities.

Clarence Campeau's Story

Clarence Campeau, after whom the CCDF is named, was born in 1947 into a big family in northeast Saskatchewan. When the government moved people from road allowance communities to Métis farms in the 1950s, his family moved back to Algrove, Saskatchewan. This experience might have sparked Clarence's spirit of standing up for what's right. At age 18, he gave up alcohol. He joined the Métis Society of Saskatchewan, became an addictions worker, and quickly rose to become the youngest area director in Eastern Region II, a position he held for 24 years. Clarence believed in the strength of Métis people and always listened to others' ideas on how to shape a better future. Clarence was respected across the province for his leadership and negotiation skills. Clarence passed away at age 49.

CCDF Programs and Process

The Clarence Campeau Development Fund (CCDF) provides Métis entrepreneurs and communities with assistance through a variety of programs. To qualify for assistance, applicants need to meet specific criteria. First, they must have Métis ancestry. Second, their business must be in Saskatchewan. Third, they must have good credit. Finally, businesses seeking funding must demonstrate their viability by presenting evidence of a sustainable and feasible business model. These guidelines are designed to ensure that the support is directed towards businesses with Métis ownership in Saskatchewan and to promote the development of enterprises that have the potential for long-term success and positive impact. The following is a listing of programs for entrepreneurs.

- **Business Plan Program** – CCDF's Business Plan Program assists entrepreneurs in developing comprehensive business plans essential for securing financing. With non-repayable funding covering up to 75 percent of costs to a maximum of \$10,000, entrepreneurs work with experienced consultants to build strong business ventures and enhance their chances of obtaining the necessary financing for their ventures.
- **Métis Entrepreneur Equity Program (MEEP)** – The Métis Entrepreneur Equity Program provides non-repayable grants of up to \$99,999 to Métis entrepreneurs that wish to enhance their capacity to secure financing from other institutions. The support under this program strengthens the entrepreneurs' financial position, improves their prospects for business success, and provides some of the equity desired by other financial institutions when making loans.
- **Business Development Program** – The Business Development Program provides Métis entrepreneurs with repayable interest-free loans of up to \$300,000 to bolster their capacity to secure financing from other institutions. This program is a valuable resource, empowering Métis entrepreneurs to strengthen their financial foundation for business growth and success.
- **Major Business Development Program** – The Major Business Development Program is designed to increase Métis entrepreneurs' involvement in critical sectors like energy, resources, and large-scale business projects. It offers equity through a repayable interest-bearing loan of between

\$300,000 and \$1,000,000, helping applicants leverage financing from other institutions. This initiative strategically supports Métis entrepreneurs in significant business endeavors with assistance.

- **Women's Micro-Loan and Grant Program** – The Women's Micro-Loan and Grant Program is tailored to aid Métis women entrepreneurs in Saskatchewan. It helps overcome barriers by providing access to financing, building credit, and accessing additional support services through grants of up to \$20,000 as well as a needs-based non-repayable contribution (no dollar amount stated). This combined loan and grant program empowers Métis women on their entrepreneurial journey, enabling them to overcome challenges and achieve their business aspirations.
- **Women's Business Development Program** – The Women's Business Development Program aids Saskatchewan Métis women in pursuing entrepreneurship by providing financial assistance of up to \$100,000 interest free. The program assists in overcoming barriers and accessing financing and support services from different institutions. CCDF provides interest-free loans to empower Métis women, offering resources to kickstart their entrepreneurial ventures and improve their chances of success.
- **Youth Business Development Program** – The Youth Business Development Program supports Saskatchewan Métis youth aged 18 to 39 in their entrepreneurial aspirations. It assists in overcoming barriers and accessing financing and support services from different institutions. CCDF provides interest-free loans of up to \$12,000 to empower Métis youth, offering financial resources to overcome challenges and succeed in entrepreneurship.
- **Community Business Development Program** – The Community Business Development Program supports Métis communities in creating wealth and job opportunities. It fosters economic growth, sustainability, and prosperity by promoting business development within Métis communities through grants of up to \$300,000 combined with a repayable loan of up to \$700,000.
- **Management Skills Program** – The Management Skills Program offers training for Métis entrepreneurs to improve their management abilities. CCDF may fund up to 75% of approved costs, with a maximum of \$10,000 per entrepreneur, to give Métis entrepreneurs the tools and expertise they need for effective business management and growth.
- **Business Support Program** – The Business Support Program provides tailored professional assistance to existing CCDF clients through a grant of up to \$10,000. Recognizing the significance of ongoing support, this initiative offers guidance to help clients overcome challenges, optimize operations, and increase their chances of success.
- **Indigenous Women Entrepreneurship** – The Indigenous Women Entrepreneurship (IWE) program, developed with Indigenous Services Canada (ISC) and the National Aboriginal Capital Corporations Association (NACCA), is a crucial CCDF initiative. The program offers support to Métis women entrepreneurs through an interest-free repayable loan of up to \$50,000, bridging gender gaps in entrepreneurship through training, mentorship, and tailored financing options. The program's goal is to empower Métis women to overcome barriers and succeed in their

business ventures, fostering a sense of community and providing dedicated support throughout their entrepreneurial journey.

Projects Not Eligible for CCDF Support

CCDF does not offer support for certain types of projects. These include projects related to political processes or entities, cultural activities, and social programs. Additionally, funding is not provided for residential or commercial real estate ventures, restaurants in large urban centres, farming and ranching activities, assets used for personal use, and businesses such as alcohol or cannabis stores and pawnshops. Funding for the payment of dividends and refinancing are also not eligible, although there are some exceptions.

Structure and Governance

CCDF was founded in 1997 by the Métis Society of Saskatchewan Inc. (now known as the Métis Nation – Saskatchewan (MN-S)) through an agreement with the Government of Saskatchewan. In September 2001, the CCDF was recognized in legislation through an amendment to the Gaming Act. The CCDF is considered a Crown Agency and falls under the Saskatchewan Gaming Corporation Act and the Trustee Act.

The CCDF is governed by a board of directors which is responsible for the Fund's operation, management, risk, and liability. The board of directors is composed of three successful Métis entrepreneurs, a Chartered Professional Accountant, a representative from the Provincial Métis Council (PMC), and two ex-officio members from the Government of Saskatchewan. The PMC member is the board chair and acts as a direct liaison to the MN-S, providing oversight of the Fund's activities. All board appointments involve a vetting procedure, including credit and criminal record background checks. The voting members of the board and most CCDF staff are Métis.

The relationship between CCDF and MN-S has gone through several phases resulting from instability within the MN-S. Over the past 11 years, leadership changes within the MN-S have led to a gap in its involvement with CCDF. In addition to not providing a representative to the CCDF board for an extended period, in 2019 the MN-S terminated the 2002 agreement with the Government of Saskatchewan. However, a series of agreements, including emergency pandemic relief payments, allowed CCDF to continue to receive funding. In April 2022, an MOU was signed to revive and renew the 2002 Agreement and the negotiation of a new agreement for the governance and operation of the Fund is underway.

Reporting and Accountability

CCDF adheres to rigorous reporting standards. It is audited annually by an independent auditor and the Provincial Auditor of Saskatchewan. Since its establishment in 1997, these audits have consistently yielded clean reports without material findings or instances of non-compliance. CCDF submits annual reports to both the Legislative Assembly of Saskatchewan and the Métis Nation-Saskatchewan (MN-S).

The Fund conducts independent evaluations every five years, examining governance, management, operations, and outcomes. MNP conducted a comprehensive independent evaluation in 2019 for the years 2014-18.

An estimation of CCDF's economic impact was conducted by the Saskatoon Region Economic

Development Authority (SREDA) at the Fund's request for the period 2019-21. The study indicated that CCDF provided financing through repayable and non-repayable contributions of roughly \$15.50 million during this period. When the direct, indirect, and induced impacts are considered, the funds resulted in the production of \$66.31 million worth of sales; subtracting the cost of intermediate inputs resulted in an increase in GDP of \$37.81 million. CCDF support also created 703 jobs and \$22.43 million in labour income when the direct, indirect, and induced impacts are combined.

Operations

Sources of Funds

CCDF derives its revenue from an agreement with the Government of Saskatchewan; a prescribed formula in the Saskatchewan Gaming Corporation Act gives CCDF a portion of the profits from the Saskatchewan Gaming Corporations. Payments to CCDF represent 25 percent of the Community Initiatives Fund, which represents 6.25% of all off-reserve gaming dollars generated in Saskatchewan. This revenue is CCDF's primary source of loan capital and operating expenses.

In 2022, the Fund partnered with the National Aboriginal Capital Corporations Association (NACCA) to support women entrepreneurs through the Indigenous Women Entrepreneurship (IWE) program. NACCA contributed \$150,000 to a loan fund, \$67,500 for non-repayable micro-loans, and \$16,000 for a grant and mentorship program, while the Fund contributed \$50,000. Additionally, NACCA provides up to \$350,000 for the Women's Entrepreneurship Loan Fund Program (WELF) to support Indigenous women with micro-businesses. Repayable micro-loans are disbursed under NACCA's guidelines, with payments reinvested into the IWE and WELF Funds for future lending.

Table 1 shows the financial activity of CCDF for the 25 years from 1998 to 2022.

Table 1. CCDF's Lending Activity by Program, 1998-2022

Number	Program	CCDF Approved (A)	Dollars Leveraged (B)	Term Lender Contributions (A + B)	Jobs Created
1,000	Business Development Program	62,907,160	173,513,90	\$236,421,068	3,155
31	Major Business Development Program	16,948,707	7,434,127	\$24,382,834	176
35	Women Equity Program	961,326	1,311,784	\$2,273,110	104
7	Indigenous Women Entrepreneurship Micro-Loan/Grant Program	109,127	-	\$109,127	6
1	Women Entrepreneurship Loan Fund	36,275	-	\$36,275	4
13	Youth Equity Program	113,896	113,172	\$227,068	16
140	Community Business Development Program	8,803,678	23,556,788	\$32,360,466	601
46	Emergency Loans (Federal Program)	1,390,000	-	\$1,390,000	-
1,273	Total	\$91,270,169	\$205,929,779	\$297,199,948	4,062

Quasi-Equity

CCDF offers what it calls "quasi-equity." Equity is the amount of money or capital in a business that is provided by the owner and does not have to be repaid. Equity is important to outside lenders because, unlike debt, it does not have to be repaid. Quasi-equity is like equity in that it does not necessarily have to be repaid; however, unlike equity it would be repaid if conditions allow.

Grants are considered equity because there is no expectation that they will be repaid. Although grants are provided to the owners by an outside party, they effectively become part of the owners' equity. Unsecured loans can be considered quasi-equity since the providers of these loans have no claim on the assets of the business. As a result, they would not have to be repaid if the business were to falter financially (they would, however, be expected to be repaid if conditions allowed). Banks appreciate the attractive loan-to-value ratios that are created when unsecured financing is in place. The presence of quasi-equity means banks are more willing to lend money to a client, or to lend more money than it would otherwise lend.

Table 2 shows two hypothetical deal structures that could be used to support a Métis entrepreneur. When looking at the options, it is important to view them from the point of view of the term lender who often focuses on the equity that is provided. Option #1 provides \$5,000 in equity and \$45,000 in quasi-equity, while option #2 provides \$40,000 in equity and \$25,000 in quasi-equity. In both cases, the equity available is greater than what would have been the case if the client had to rely solely on the funds they were able to personally provide. Thus, the result in both cases is that the lender is likely to be more willing to provide a loan to the client or to provide more funds than they would have done otherwise. By providing funding that lenders consider to be equity, CCDF can thus stimulate lending that would otherwise not occur.

Table 2. Hypothetical Financing Structures

Source of Funds	Option 1		Option 2	
	Dollars	%	Dollars	%
Client Cash Equity	\$5,000	5%	\$10,000	10%
CCDF Business Development	\$45,000	45%	\$25,000	25%
Métis Entrepreneur Equity Program			\$30,000	30%
Term Lender Financing	\$50,000	50%	\$35,000	35%
Total	\$100,000	100%	\$100,000	100%

Relationship Lending

Ninety-five percent of CCDF's portfolio consists of unsecured loans usually with no interest. The loan portfolio amounts to just under \$21 million in total, spread over approximately 260 accounts. While unsecured loans might be thought to be risky, this is not the case. CCDF's delinquency rate on loans is no more than 1 percent. With such low loan losses, the case could be made that CCDF is not taking on sufficient risk. However, since CCDF fully deploys all the funds to which it has access, it would need more capital to take on more risk.

CCDF's exceptionally low delinquency rate is a result of their relationship lending approach. CCDF's approach goes beyond merely approving deals and providing funding; they guide clients through various stages of the process. They also offer ongoing support programs, including business support and management skills training, as well as seminars and webinars to assist entrepreneurs on their journey. The low delinquency rates thus reflect the dedication of the CCDF team, their strong client relationships, and the thoroughness of professionally prepared business plans for each deal.

CCDF distinguishes itself from subprime or secondary lenders by investing in people, businesses, and projects rather than focusing solely on collateral. While traditional institutions prioritize assets for security, CCDF evaluates both the applicant and project for sustainability and profitability. They emphasize client relationships, meticulous vetting processes, and professional business plans. CCDF's processes prioritize viable projects over credit scores.

CCDF encourages clients to reach out when facing financial challenges so that options, like temporary payment holds, can be explored. CCDF fosters a sense of pride among Métis businesses, providing a supportive environment where clients feel comfortable seeking assistance early to prevent issues from escalating.

Securing term financing can be challenging for projects with higher risk or insufficient equity. CCDF often collaborates with other financial institutions for project financing, emphasizing the importance of partnerships to ensure financial viability.

Funding Eco-System for Métis Entrepreneurs

CCDF exists within an eco-system of institutions providing support for Métis entrepreneurs. These include the SaskMétis Economic Development Corporation (SMEDCO) and Gabriel Dumont Institute (GDI).

Since its inception in 1987, SMEDCO has served as the primary economic development hub for MN-S. As a Métis Capital Corporation owned by the MN-S Secretariat Inc., SMEDCO takes pride in supporting Métis business owners across Saskatchewan. Its core mission is to provide financial services to Métis-owned small businesses, enabling them to initiate, acquire, and expand their operations. Through their robust due diligence process, they effectively mitigate risks and enhance the success rate of both their portfolio and their clients' businesses.

GDI's Pathways program offers specialized assistance to Métis entrepreneurs wishing to establish, sustain, or grow their businesses. With a focus on enhancing Métis entrepreneurship and fostering economic development in Saskatchewan, the program provides tailored support and resources to facilitate entrepreneurial success.

A good example of how the funding eco-system works is found in the Primrose Resources Corporation (PRC) which is owned by the Northern Villages of Beauval, Cole Bay, Ile a la Crosse, and Jans Bay. Starting with virtually no equity, PRC identified an opportunity to acquire 50% of Impact Mechanical, a company from Prince Albert that does work for industrial facilities during their maintenance shutdown periods. PRC was able to access grant funding from the Primrose Lake Economic Development Corporation (PLEDCO). PLEDCO oversees a trust fund that was established in the settlement for the loss of use of the Primrose Lake Air Weapons Range by the northern villages named above. PRC also accessed funding from CCDF.

PRC was able to use funding from both entities to put themselves on the business map. The funding eco-system acted as a catalyst to move forward much faster than their equity base would normally allow. PRC likely requires three or four such deals to generate sufficient income to be self-sustaining and they hope to use the funding eco-system to make these acquisitions.

Relationship with Other Lenders

CCDF collaborates with other financial institutions such as Innovation Federal Credit Union, First Nations Bank of Canada, Business Development Bank of Canada, and Women Entrepreneurs of Saskatchewan. The choice of lender for Métis entrepreneurs varies based on individual needs and preferences. CCDF assists entrepreneurs in making informed decisions by providing information and options. CCDF has cultivated relationships with diverse lenders and financial institutions to offer a range of financing opportunities. Recognizing the evolving needs of Métis entrepreneurs, CCDF continually adjusts its programs to meet changing demands. The organization aims to provide the best advice and financial options, seeking partnerships with term lenders offering competitive rates and favorable terms. While open to collaboration with various lenders, CCDF prioritizes partnerships that maximize client success. Ultimately, CCDF's goal is to empower Métis entrepreneurs by ensuring access to suitable financing solutions and opportunities for growth.

Community-Owned Economic Development Corporations (EDCs)

Community-owned enterprises make up only a small fraction, roughly around 10% at most, of CCDF's book of business. Examples of these community-owned businesses include Sakitawak Development Corporation in Ile a la Crosse, Beauval Development Inc. (BDI) in Beauval, Buffalo Narrows Development Corporation in Buffalo Narrows, Methy Development Corporation in La Loche, and PBN Construction in Pinehouse. All these community-owned businesses are in northern Saskatchewan.¹

The emphasis on Economic Development Corporations (EDCs) is significantly greater in First Nations communities compared to Métis northern municipalities. Métis EDCs tend to be smaller compared to the prominent First Nation-owned EDCs such as Athabasca Basin Developments, Des Nedhe Group, Kitsaki Management Limited, MLTC Industrial Investments, and Peter Ballantyne Group of Companies, which can be several times larger.²

The difference in the use of EDCs by Métis and First Nations people in Saskatchewan stems from several factors. First Nations, for instance, possess a collectively owned land base through the reserve system governed by the Indian Act. Since reserves are collectively owned and managed, and have limited private property rights, they often serve as the base for the creation of EDCs. In contrast, the Métis lack a land base and are dispersed more evenly throughout Saskatchewan. In addition, First Nations have operational funding provided by Indigenous Services Canada (ISC), as well as money from the treaty land entitlement process and various specific claims. While none of these are a guarantee of the establishment of EDCs, they do provide First Nations with a baseline of capacity. By contrast, Métis Locals and Métis Regions receive no core or operational funding and they do not have access to pools of capital from settlement agreements.

The growing recognition of the Duty to Consult and increasing engagement and collaboration between resource companies and Indigenous groups present opportunities for economic growth and improved socio-economic conditions for both First Nations and Métis. An increased use of EDCs by Métis

communities may be one of the consequences of this development.

Municipalities in northern Saskatchewan, particularly in the northwest, have predominantly Métis populations. These municipalities may operate EDCs that effectively serve as proxies for Métis locals, highlighting the overlap between municipal and Métis interests. For instance, the Northern Village of Pinehouse and the Kineepik Métis Local have collaborated with corporations like Cameco and Orano, with the Pinehouse's business arm contributing to capacity-building efforts within the Métis community. This collaborative approach in Pinehouse is seen as a model for Métis development, demonstrating the potential for synergy between municipal and Indigenous economic initiatives.

Economic Reconciliation

Supporting Indigenous businesses, including Métis and First Nations enterprises, is vital for economic reconciliation and community development. Educating individuals on the economic impact of their choices is essential. Funds injected into local Indigenous programs circulate within the economy, supporting job creation and benefiting both Indigenous and non-Indigenous communities. While the term "economic reconciliation" is relatively recent, CCDF's focus has always been on assisting Métis entrepreneurs. The goal is to contribute to personal well-being, leading to healthier individuals, families, and communities.

In essence, supporting local businesses, including Indigenous-owned ones, is vital for community prosperity. Encouraging everyone to "vote with their wallet" by choosing local businesses over larger corporations is key to sustaining vibrant communities.

References

- Clarence Campeau Development Fund. 2024. Clarence Campeau Website. Accessed March 2024 at <https://www.clarencecampeau.com>.
- Clarence Campeau Development Fund. Annual Report 2022.
- Danners, S. (2024, March 5). Zoom Interview. Interviewed by Vern Bachiu. Unpublished raw data.
- Danners, S., Larson, P., and Patterson, R. (2024, January 5). Zoom Interview. Interviewed by Vern Bachiu. Unpublished raw data.
- Gabriel Dumont Institute. 2024. Gabriel Dumont Institute Website. Accessed March 2024 at <https://gdins.org/iset/entrepreneurship/>
- SaskMetis Economic Development Corporation. 2024. SMEDCO Website. Accessed March 2024 at <https://smedco.ca>
- SREDA. 2022. Clarence Campeau Development Fund Economic Impact Study, Saskatoon Regional Economic Development Authority.
- Vermette, M., Balicki, B., and Rahman, S. Socioeconomic Impact of Métis Entrepreneurship And Economic Development In Saskatchewan August 2014.

Notes

1. For details on Beauval Development Inc. (BDI) in Beauval, Methy Development Corporation in La Loche, and PBN Construction in Pinehouse, see the case studies at <https://www.schoolofpublicpolicy.sk.ca/research-ideas/projects-and-labs/indigenous-leadership-governance-and-development-project.php#CaseStudies>.

2. For details on Athabasca Basin Developments, Des Nedhe Group, and MLTC Industrial Investments, see the case studies at <https://www.schoolofpublicpolicy.sk.ca/research-ideas/projects-and-labs/indigenous-leadership-governance-and-development-project.php#CaseStudies>.