

## **Indigenous Leadership: Governance and Development Project**

### **Case Study**

### **Ile-a-la-Cross Co-op**

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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, we begin with an informal discussion. If the leaders and representatives indicate an interest in participating, we proceed with sending them a formal letter of introduction, which they can use to obtain official permission to proceed. We 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.

We 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.

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# Ile-a-la-Cross Co-op Case Study

*Trailblazing a New Approach for Northern Community Development*

## Overview and Key Learnings

This case study profiles the development of the Ile-a-la-Crosse Co-operative Association Limited (the Co-op). It highlights the regional economic development organizations in and around the Northern Village of Ile-a-la-Crosse and how they used the co-operative model to address food security and community development. The Co-op was incorporated in 2020 with the goal of providing Ile-a-la-Crosse and the surrounding area with access to groceries and other goods.

Ile-a-la-Crosse is centrally located in the Northwest Region of Saskatchewan, neighbouring the communities of Beauval to the south, and Buffalo Narrows and La Loche to the north. Regional economic development in the region is predominantly led by a top-down process involving economic development corporations focused on business development.

The introduction of a consumer co-op in the region presents a new model for community economic development, offering an alternative to private ownership that is inclusive of the broader community while reducing the risk to individuals. Although the Co-op's primary purpose is to provide groceries to the community, the Co-op's board hopes to be able to expand these services based on members' needs.

"Members will direct us to where they think the community is being underserved, and what opportunities they would like us to explore... we'd like to have a very open dialogue with members and residents to see exactly where they want this business to go. Not just the grocery store. I keep telling people, the business model... once installed, is going to be a really powerful tool." (Kevin Raymond, President of the Board).

The case study of the Ile-a-la-Crosse Co-operative Association offers some important lessons for community economic development practitioners. It highlights an innovative approach to business development, relying on grassroots support to guide strategic direction. The case highlights five key lessons in navigating the start-up process for businesses generally and for a co-operative specifically:

1. Identify a site early in the project
2. Engage strategic partners as soon as possible
3. Expert leaders are not required, but are an asset
4. Leverage any and all available supports
5. Educate key stakeholders

The case begins with the background on the challenges that led to the development of the Co-op and a survey of key economic development agencies in the region. The case then examines the process the Co-op's steering committee (i.e., its incorporating directors) followed to develop their co-operative, highlighting key lessons and challenges they encountered during that process. In particular, the case explores the factors that led to the successful financing of the Co-op, the supports for northern and Métis businesses that were leveraged, the key partnership that enabled the Co-op to proceed, and special considerations that had to be taken when starting a co-operative business.

## Background and History

Ile-a-la-Crosse is the second oldest settlement community in Saskatchewan. Its origins as a settlement can be traced to the establishment of a trading post in the area in 1776 to facilitate trade with local Indigenous peoples. By 1779, the Hudson Bay Company began trading in the region; their colonial presence continues today in the form of the Northern Stores. The community is often called *Sakitawak*, the Cree name for the town which translates to “where the rivers meet.” In 2021, the community had a population of 1,425 and included people of settler, Cree, Dene, and Métis descent.

Geographically, Ile-a-la-Crosse is isolated. The community is situated on Lac Ile-a-la-Crosse and is accessible by road on Saskatchewan highway 908. The community is 466 kilometers from Saskatoon, 63 kilometers from its closest neighbour, Buffalo Narrows to the north and 85 kilometers from its southern neighbour, Beauval. This geography is central to many of the community’s challenges.

Access to food is an ongoing problem for Ile-a-la-Crosse residents. Prior to the formation of the Co-op, the community was served by two convenience stores; one is owned by a local entrepreneur while the other is owned by the Northwest Company. Neither of the local stores provide adequate access to produce, meats, and other daily necessities. As a result, community members must travel to Buffalo Narrows or Beauval. Given the high cost of food in these locations compared to those in places such as Meadow Lake or Saskatoon, community members that travel south to access other services (e.g., healthcare, funerals, sporting events) make large purchases to realize savings.

The lack of access to a full range of food at reasonable prices is a concern for two reasons. First, purchasing goods from stores located in the south causes money to flow out of the community, thus limiting re-investment in the community. Second, travelling to purchase food creates safety concerns, since the highway out of Ile-a-la-Crosse is among the worst roads in the province and is particularly treacherous in winter.

Although economic development leaders consider Ile-a-la-Crosse to be a community of trailblazers, efforts to resolve food security challenges have historically been unsuccessful. Changes in local leadership over the past 10 years resulted in a renewed effort aided by the adoption of new ideas and approaches. In 2017, community members and economic development agencies began working towards a co-operative solution to their food security problem. This innovation drew on expertise in the region and throughout a network of partners across the province.

### *Institutional Context*

The operating environment for economic development in the Ile-a-la-Crosse area is complicated and combines regulation and support from all levels of government. This section of the case will provide greater insight into the organizations and regulations that support economic development in Northwestern Saskatchewan. The Co-op represents a new model for community development that draws on this support network, but seeks to provide an alternative to conventional methods for starting businesses in the region.

The region is home to a several Métis communities included in Northern Regions 2 and 3 of the Métis Nation-Saskatchewan (MN-S). For this reason, economic development initiatives and entrepreneurs can access two provincial support agencies for Métis projects. The first is SaskMétis Economic Development Corporation (SMEDCO), which was founded in 1987 by MNS. The second is the Clarence Campeau

Development Fund (CCDF), which was created in 1997 and received funding from the Government of Saskatchewan to stimulate economic development activities. Access to the programs offered by these organizations is limited to Métis entrepreneurs, development corporations of Métis communities, and corporations that are owned and controlled by Métis people.

SMEDCO and CCDF are classified as Aboriginal Financial Institutions (AFIs) because they only provide grants or loans to Métis businesses and will not hold an ownership stake in companies. In addition to SMEDCO and CCDF, the Northwest region is home to two other AFIs that support locally owned businesses through grants and loans. The first is the Northern Enterprise Fund (NEFI) which is headquartered in Beauval and serves all of Northern Saskatchewan. Unlike other AFIs, NEFI does not preclude non-Indigenous businesses, with its only criterion being that those businesses be in the north. The second AFI is the Beaver River Community Futures Development Corporation (Beaver River CFDC), a federally funded organization that is part of a national network of CFDCs and supports businesses and economic development initiatives in 46 communities throughout the region.

There are additional agencies involved in economic development in the region around Ile-a-la-Crosse. A common model for Indigenous economic development and business ownership in Saskatchewan is the Aboriginal Economic Development Corporation (AEDC) (Curry et al 2009; Wilson and Alcantara 2012). According to the Canadian Council of Aboriginal Business (CCAB), AEDCs are:

“The economic and business development arm of a First Nations, Inuit or Métis government, and are a major economic driver for Indigenous communities. These community-owned businesses invest in, own and/or manage subsidiary businesses with the goal of providing financial support to advance community interests” (CCAB, 2020, p. 34).

Although the CCAB does not provide any specific insights into Métis economic development corporations, it is important to acknowledge that the operating environment is significantly different for these organizations compared to First Nations organizations. In particular, Métis economic development corporations are not subject to the regulations of the Indian Act or Treaties with the Government of Canada. Additionally, Métis communities or provincial Métis governments may have agreements with their provincial government that regulates their local economy or grants access to programs and supports.

The Northwest region is home to two economic development organizations that have a regional scope, representing multiple communities. The first of these is the North West Communities Management Company (NWCMCo), which is owned by North West Communities Wood Products Ltd. and is governed by representatives from seven communities in the region. The second regional entity, which was critical to the development of the Co-op, is the Primrose Lake Economic Development Corporation (PLEDCO). PLEDCO was created in 2007 following negotiations with the Governments of Saskatchewan and Canada over the loss of land that had been dedicated to the Primrose Lake Air Weapons Range. The Primrose Lake Air Weapons Range is held by the Department of National Defence and is located on nearly 2,000 square miles in the Northwest region. As a result of losing the use of this land, the region was granted \$17.5 million to be held in trust for 99 years. Interest revenue from these funds is managed by PLEDCO and used to support economic development activities in the four affected communities. PLEDCO serves the communities of Beauval, Ile-a-la-Crosse, Jans Bay, and Cole Bay, providing grants to eligible non-profits and businesses.

The four PLEDCO communities are served by four locally owned economic development corporations that invest in and manage the majority of businesses in their jurisdiction. The four development corporations are:

- Sakitawak Development Corporation (SDC) in Ile-a-la-Crosse
- Wasaw Development Corporation in Jans Bay
- Boothbay Development Corporation in Cole Bay
- Beauval Development Inc. in Beauval

Similar to most AEDCs, the board of directors of these development corporations are local government officials. A CEO is hired to manage the corporation and oversee the various businesses the corporation owns. These corporations use a variety of tactics to support business creation. They may invest in or form a partnership to develop a business and they may wholly own and operate a business. For example, SDC is a partner in two businesses and one joint venture, is a joint owner of the local fish processing plant, and wholly owns a motel, construction company, property management company, and a security company. SDC also owns land throughout Ile-a-la-Crosse that it sells or leases for residential and commercial use.

This concentration of economic development agencies provides the operating environment in the Northwest region. The majority of businesses in the area are owned by local governments or government-controlled entities. While there are some privately held businesses, it is not a common model.

The introduction of a community-owned consumer co-op is an innovative approach to service delivery and business ownership. This grassroots approach relied on leadership from the agencies discussed above and would not have been successful without support from the network of organizations identified in this section. At the same time, the process followed and the ultimate result was different from what usually takes place. The next section of this case identifies the path taken to develop the Co-op and outlines how the various agencies contributed to the start-up, noting key success factors.

## **Structure and Approach**

In 2017, community leaders sought an alternative solution to the food security problem in Ile-a-la-Crosse. The lack of access to a full range of food at reasonable prices had persisted, with little improvement, for decades. In 2017, Co-operatives First, a non-profit organization that provides co-op start-up resources, such as feasibility studies and business plans, was invited to make a presentation at a community meeting to discuss how co-operatives can help communities access goods and services. Interest at this initial meeting was generally positive and community members wanted something that would improve local access to food. In the months following the meeting, additional information was shared with the community through social media, the local newspaper, and the local television channel.

Central to the project's success was Kevin Raymond, executive director of PLEDCO and founding president of the Co-op. While living in Saskatoon, Raymond was employed with the Saskatoon Co-operative Association (Saskatoon Co-op) where he eventually became a store manager. Raymond understood the role co-operatives play in their communities and how the unique ownership model could benefit a remote northern community like his hometown of Ile-a-la-Crosse. In leading planning for the Co-op, Kevin relied on Co-operatives First for additional information and gained support for the project from PLEDCO's board of directors.

In addition to Kevin Raymond, the steering committee was comprised of community leaders who had extensive experience in economic development, management, and accounting. This team included SDC CEO Tyler Morin, town administrator Donny Favel, councillor Bodean Desjarlais, and Métis Nation representative Mervin Bouvier. In the winter of 2019-20, the steering committee worked with Co-operatives First to incorporate the Co-op. This decision allowed the steering committee (now constituted as the Co-op's board of directors) to seek funds to support the Co-op's development and engage prospective members and partners in a more formal capacity.

Despite their leadership roles in government and/or local economic development, each of the Co-op's board members is a volunteer, acting strictly in their capacity as a community member and not as a representative of their respective organizations. In this way, the board is able to maintain its freedom from political influence and is accountable only to the Co-op's membership. The board's extensive experience and know-how meant that the Co-op could identify appropriate support programs, key service-providers, and partners. President Kevin Raymond attributes much of the success of the Co-op so far to this leadership team:

"...we each have strengths in different areas...it's just a really great group, one of the better groups that I've been a part of...each and every single one of us is in, you know, highly visible positions in our professional careers. So I think it's very important that people understand you are doing this as residents, voluntarily as residents, and not in our official capacities" (Kevin Raymond, President of the Board).

The Co-op incorporated as a consumer co-op under the *Saskatchewan Cooperatives Act, 1998*. Membership in the Co-op is open to anyone, age 16 or older, who can use the services of the Co-op. The cost of membership was set at \$10 to ensure that no one who wanted to join would face a financial barrier. The Co-op is governed by an elected board comprised of up to nine directors who serve two-year terms. Once the Co-op is up and running, the board will hire a manager to oversee staff and day-to-day operations. As a co-operative, the Co-op will issue patronage dividends to members in proportion to their purchases. As is common in other co-operatives, the directors will, in the future, receive a modest per diem.

Over the course of 2020, the board launched a Facebook page, held community meetings to provide information to the public, and sought a site for the Co-op's location. Initially, the Co-op's board wanted to purchase one of the locally owned stores in the community and expand the products it currently offered. This prospect fell through as the business owner was not prepared to sell. As a result, the Co-op had to invest in a new building to house the store.

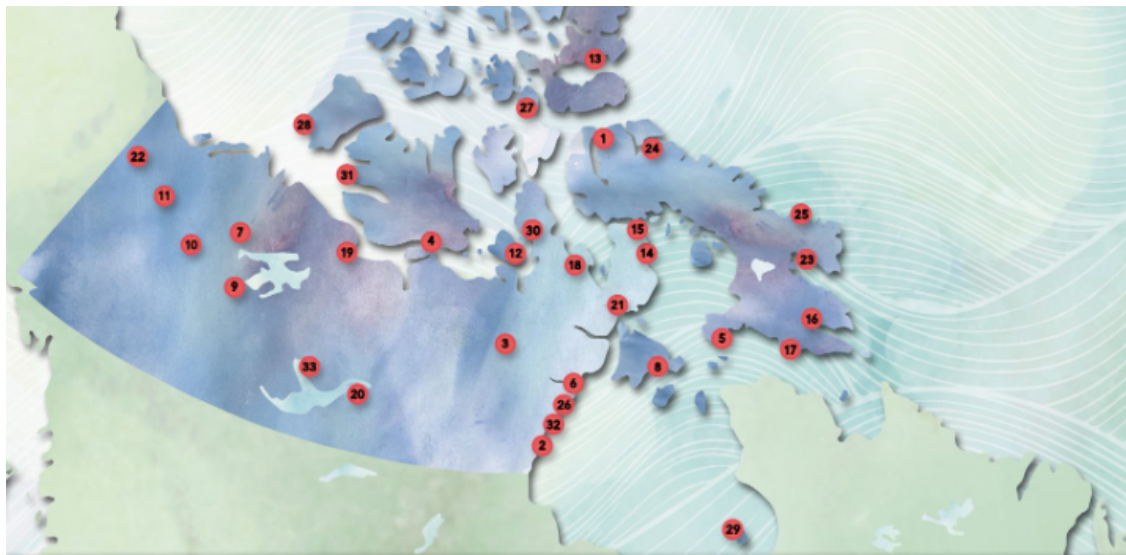
Securing land was a challenge for the Co-op's board, since Ile-a-la-Crosse is a small community with few parcels of land that could accommodate a large building (roughly 6,000 square feet). Eventually, the board found a local landowner willing to sell. The board's experience with finding land forms the basis for their advice to other groups considering a similar project. According to Kevin Raymond, "space ... is probably one of the first things you should look at when you're doing this kind of stuff. It doesn't make sense to go through feasibility and all that kind of stuff if there isn't a space to put it."

### *Key Partnership*

The most significant hurdle to the development of a co-op store is partnering with a wholesaler. Identifying a wholesaler that was willing to work with the community's unique geography and needs

was essential for the Co-op's business model. Northern communities routinely face high prices in their grocery stores. Part of this can be traced to the cost of shipping goods to remote areas, but the volume demanded by these areas is often insufficient to realize significant cost savings. This dilemma is why large companies with more resources and a better supply chain, like the Northwest Company, Loblaws, and Sobeys, hold an advantage over independent retailers.

Fortunately for the Co-op, Arctic Co-operatives Limited (ACL) had been seeking to expand into northern communities in Saskatchewan, Manitoba, and Ontario. ACL is a Winnipeg-based co-operative wholesaler that is owned and controlled by 33 locally owned co-ops in 33 communities in Nunavut, the Northwest Territories, and the Yukon Territory. The co-operative was created in 1971 to help these arctic co-op stores navigate the logistics of shipping food north and access better prices and broader services. The location of Arctic Co-op stores is shown in Figure 1.



Source: [Arctic Co-operatives Limited](#)

Figure 1 Location of Arctic Co-op Stores

Membership in ACL gives the Co-op a wholesaler that has expertise in shipping goods to remote communities. Membership also has additional benefits. A significant benefit is patronage payments. As a co-operative, ACL distributes its profits back to its members in the form of patronage dividends, which are based on the volume of purchases made by each member. The more a member co-op purchases, the greater their patronage dividend. In 2021, ACL distributed \$10 million to member co-ops through patronage dividends (Arctic Co-operatives Limited 2022).

According to Kevin Raymond, the Co-op's membership in ACL was a "key deciding factor" in convincing the Co-op's funders that the project would be successful. ACL provides a host of services to its members including payroll and human resources support, supply chain logistics and supplier negotiations, point of sale support, management and employee training, and marketing support. Once secured, ACL membership gave the Co-op's funders the confidence to support the project financially.



### *Financing the Co-operative*

Another critical step in building the confidence of funders is the feasibility study. The board hired consultant Ramona Orosz to determine the feasibility of the Co-op and identify project costs. The feasibility analysis tests the Co-op's business model based on an assortment of social, economic, and market factors. The analysis determined total project costs to be \$1.3 million. The Co-op was fortunate to have secured quotes on building materials and supplies prior to significant price increases caused by inflation. Since the membership fees were set very low, the Co-op relied on grants and loans from the support network that assists businesses in the region.

According to Kevin Raymond, "It took a monumental effort to get funders to get on board with the project. Once convinced, our funders had been very accommodating." Initial support for the project came in the form of a grant from PLEDCO, contributing 10% of the project's overall costs. Beaver River CFDC contributed \$75,000, consisting of a \$25,000 grant and a \$50,000 loan carrying a two-year repayment term. The project's largest funder was SMEDCO, contributing a grant of \$250,000 and loans totaling \$1,121,000. SMEDCO's funding and the terms of the funding were essential to the affordability of the project. Table 1 provides a list of the financial support providers.

0% loan at 130,000 and a grant(non-repayable) of \$250,000 which were

Table 1 Financial Support Providers

Organization	Type of Funding	Amount
PLEDCO	Grant	\$130,000
Beaver River CFDC	Grant	\$25,000
Beaver River CFDC	Loan	\$50,000
SMEDCO	Grant	\$250,000
SMEDCO	Equity Loan	\$138,000
SMEDCO	Loan	\$983,000
Total		\$1,576,000

The Co-op encountered two challenges while trying to secure financing. First, some lenders were unfamiliar with the co-operative business model, its structure, and how to secure loan repayment. To address this issue, Co-operatives First and the Co-op's board met with these lenders to demonstrate the similarities between co-operatives and other corporate structures. In the end, the Co-op was able to find ways of structuring payments in ways that were familiar to the lenders. Second, the Co-op was not eligible for certain programs due to their membership structure. Since membership in a co-operative is open and voluntary, and anyone can join and become an owner of the business, the Co-op could not guarantee it would be solely a Métis-owned business; hence, it was not eligible for funding from organizations with this requirement. In other cases, such as SMEDCO, the Co-op and the lender were able to find ways of ensuring that funds provided by Métis organizations would benefit the Métis community.

### *Looking to the Future*

The Co-op opened its doors on June 20<sup>th</sup>, 2022 for a soft opening and held a successful grand opening on July 8<sup>th</sup> with a community BBQ and festival. At the grand opening, Board President, Kevin Raymond reminded members, "a Co-op is a powerful tool for change in a community... Our Co-op is only as strong as your support. Every time you buy a bag of chips or pick up bread at the Co-op, you're not adding to

our bank account, you're helping us pay liveable wages, secure benefits for employees. Every dollar you spend will stay in the community and be used for donations and programming that may impact you in ways you couldn't imagine. Where our Co-op ends up is now up to you guys, the members and the amount of support you lend us" (Kevin Raymond, President of the Board).

The Co-op identifies as a *Community Builder* and have several goals to work on in the short and long terms. The Co-op will become one of the larger businesses in the community, employing 18 community members, including two elders and six students. The Co-op's board has committed to paying employees a \$15 per hour living wage.

The Co-op aspires to be a "*community-first business*" that builds relationships with local organizations and serves vulnerable groups. The Co-op's board formalized one such relationship with the Sakitawak Elders Group, signing a memorandum of understanding that will guide how the Co-op supports key issues. These priorities included providing products for special dietary needs, address clothing inequality, consider a credit system, and increase access to pharmaceuticals. The Co-op also aspires to be a net-zero facility by erecting solar panels on the building's roof. This would reduce the carbon footprint of the business and limit the impact of power disruptions on day-to-day operations.

From a financial perspective, the board hopes to significantly reduce the amount of debt carried by the Co-op in the first five years of operation. Aggressively paying down loans would give the board the flexibility to pursue additional priorities and expand lines of business to better serve the community. Other ACL member stores offer a variety of services other than groceries, ranging from hotel services, recycling programs, restaurants, cable television, automotive parts, and petroleum. Funeral services have been identified as a local priority since most community members have to travel two hours away, to Meadow Lake, to access funeral and cemetery services.

Kevin Raymond spoke of the opportunities presented by this new business model. While private business ownership was not feasible for most community members, the Co-op offers the majority of community members a say on how a local business operates. Members can direct the Co-op to invest in key priorities overtime that fill service gaps and create local opportunities. This grassroots approach is very different from the top-down, development corporation-led approach to economic development that is common. Although these agencies serve an important role providing services, creating jobs, and generating wealth, the co-operative approach will empower ordinary residents to become more involved in community economic development.

"Traditionally, we have seen our ec dev arms or leadership be the one who spearhead these types of initiatives, so it is difficult to put people into the headspace that you have the power to make a difference in the community as a normal resident" (Kevin Raymond, President of the Board).

## **Accomplishments and Outcomes**

The case highlights five key lessons in navigating the start-up process for businesses generally and for a co-operative specifically.

### *Identify a site early in the project*

Given limited land resources, creating a short list of possible sites ensures the business can operate in its intended trading area. This may require lengthy negotiations with local government or private

landowners. Communities can shorten this process by surveying new lots or facilitating a land lease program like the SDC.

*Engage strategic partners as soon as possible*

The Co-op's business model and overall success relies on its relationship with ACL. This partnership gives the store access to materials and expertise, both of which are critical in securing support from the project's funders. The Co-op's board spent years identifying its wholesaler and negotiating the relationship, thus enabling it to move quickly once building plans and financing was in place.

*Expert leaders are not required, but are an asset*

The Co-op is governed by a highly skilled, well-connected board of directors. The presence of these directors did not guarantee the Co-op's success, but their understanding of the operating area, economic development landscape, and support network allowed the Co-op to build the support it needed. Engaging local leaders or business experts on a steering committee can accelerate the start-up process.

*Leverage any and all available supports*

Métis businesses are supported in Saskatchewan with a variety of support organizations offering technical and financial support. Identifying programs that will move the start-up forward can accelerate development and save on costs. Equally as important is the need to avoid programs for which the organization is ineligible. The Co-op was able to quickly pivot away from CCDF to negotiate an approval with SMEDCO, thus overcoming some delays in fundraising.

*Educate key stakeholders*

Members and funders alike are often unfamiliar with the co-operative business model. This lack of familiarity may limit member buy-in and/or create hesitancy among funders. The Co-op's board was proactive and sought out educational resources designed for co-op members and engaged a network of co-op supporters to help educate those involved in the project.

The case study of the Ile-a-la-Crosse Co-operative Association offers some important lessons for community economic development practitioners. It highlights an innovative approach to business development, relying on grassroots support to guide strategic direction.

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