

CITY OF BRIDGES

First Nations and Métis Economic Development
in Saskatoon & Region

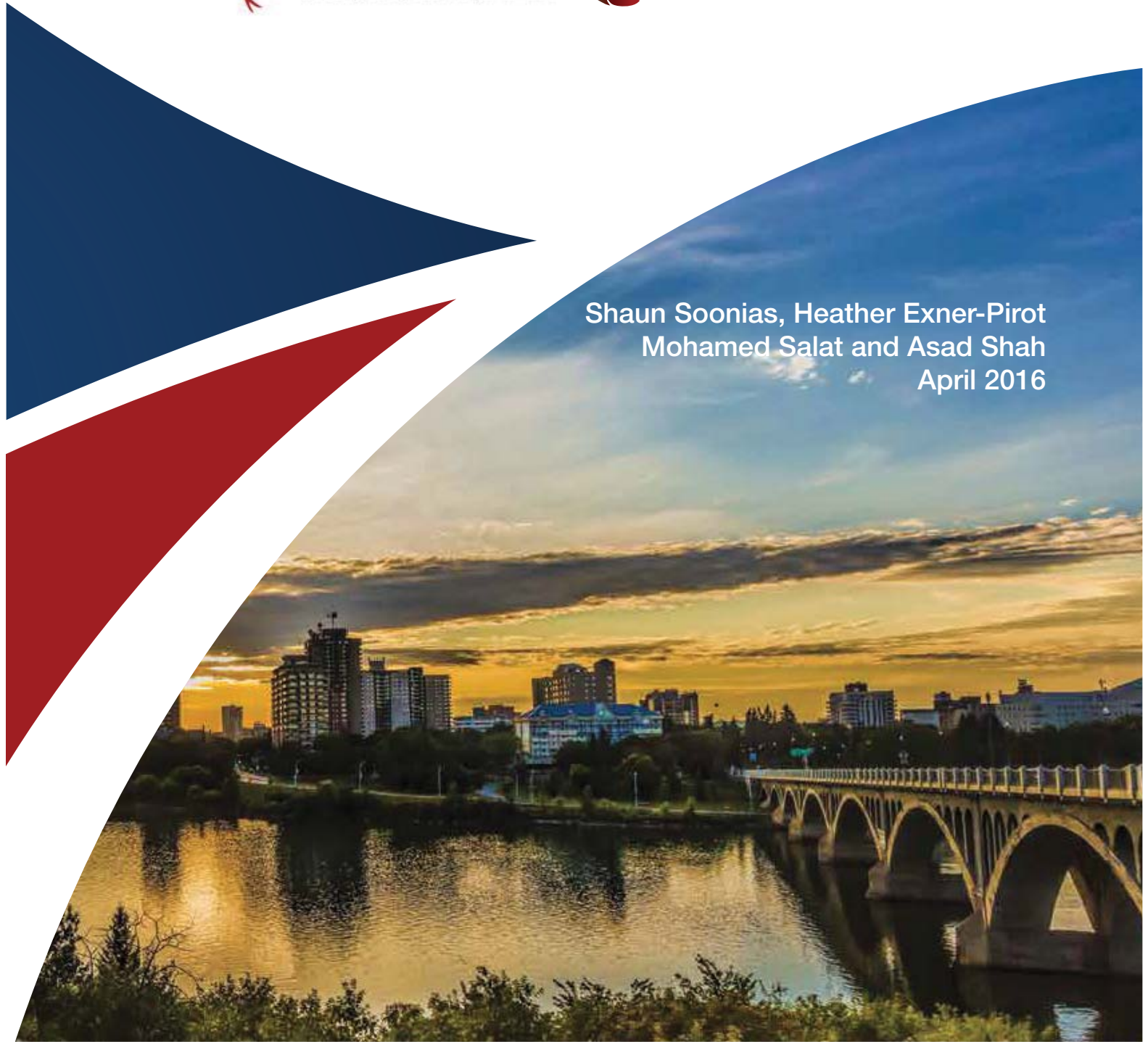


**Saskatoon Aboriginal
Employment Partnership**
Connecting Industry and the Aboriginal Workforce



**SASKATCHEWAN FIRST NATIONS
ECONOMIC DEVELOPMENT** *network*

Shaun Soonias, Heather Exner-Pirot
Mohamed Salat and Asad Shah
April 2016



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Saskatoon Aboriginal
Employment Partnership
Connecting industry and the Aboriginal Workforce



SASKATCHEWAN FIRST NATIONS
ECONOMIC DEVELOPMENT network



UNIVERSITY OF
SASKATCHEWAN

Contributors



Yellow Quill
HOLDINGS



Des Nedhe
DEVELOPMENT



MUSKEG LAKE
CREE NATION



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**LETTER FROM SFNEDN
MILTON TOOTOOSIS
CHAIR**

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First Nations peoples hunted, trapped gathered and traded in this Saskatoon region for many millennia prior to the arrival of the first settlers in the 19th century. The early indigenous peoples used the ancient water ways for transportation and traded inter-tribally for goods even prior to the fur trade. Wanuskewin Heritage Park is proof of that.

Since the end of the pass system, First Nations people have been relocating to cities in great numbers in search of education, employment, shelter and a quality of life they may not have access to on Indian reserves. Recent census surveys indicate that Saskatoon has become an urban destination of choice for many, hence one of the highest urban Aboriginal populations per capita in Canada. It is indeed home now to many First Nations from a variety of language and cultural groups. It is also a very young urban Aboriginal population so the urgency for inclusion in all aspects, for education, jobs and business, is critical.

The First Nations signatory to the historic 1992 Treaty Land Entitlement Framework Agreement have acquired their shortfall acres and have invested their financial resources into a mixture of rural and urban lands. It is with the spirit of treaty and the intent to improve their own livelihoods for their peoples that they acquired valuable lands in and around the City of Saskatoon. Whether they invest in that land for residential or commercial purposes is theirs to make.

There are numerous opportunities for land development in the City of Saskatoon. I encourage all First Nations who have land to diversify, to be strategic with their planning and to take a calculated risk for developing a legacy and wealth creation plan for the benefit of many future generations to come. The concept and value of 'pimâchisowin' (making one's own living) is slowly being realized in the twenty first century and part of that opportunity is with urban or near urban land.

Milton Tootoosis
Chair
Saskatchewan First Nations Economic Development Network



LETTER FROM SAEP GILLES DORVAL & GABE LAFOND CO-CHAIRS

The goal of the Saskatoon Aboriginal Employment Partnership (SAEP) is to increase aboriginal participation in our economy, particularly by facilitating employment opportunities for aboriginal workers.

This goal can only be achieved if our community comes together in true spirit of partnership. SAEP represent this partnership, and we're grateful to each and every one of SAEP's members for enabling SAEP to exist, thrive, and contribute towards achieving this goal. We are especially pleased that SAEP is comprised of members from our local training and education institutions, business associations and industry. This unique partnership will allow us to build and implement projects that increase aboriginal employment opportunities.

Increasing the participation of Aboriginal people in our labour force is one of Saskatoon's biggest challenges and opportunities. As the fastest growing segment of the population in Canada, we need to create a future where more and more aboriginal people are employed and benefiting from the opportunities that come with the economic growth being experienced in Saskatoon.

As Co-chairs of SAEP, we're committed to achieving our goal and creating a better future for our City and citizens, and we thank SAEP's members for partnering with us on this journey.

Gilles Dorval

Gabe LaFond



**OFFICE OF THE MAYOR
DONALD J. ATCHISON
MAYOR**



222 - 3rd Avenue North, Saskatoon, SK Canada S7K 0J5
Phone (306) 975-3202, www.saskatoon.ca

Saskatoon Aboriginal Employment Partnership

The most successful partnerships are built on a foundation of trust and mutual respect. This model has guided the City of Saskatoon for more than three decades as we nurtured economic development with our First Nations and Métis partners. Our landmark Treaty Land Entitlement partnerships helped create Canada's first Urban Commercial Reserve in Saskatoon. We continue to build a strong relationship with the Métis Nation through the Clarence Campeau Development Fund and SaskMétis Economic Development Inc. These partnerships set us on a path that will expand those opportunities and relationships into the 21st century. Together we are identifying economic opportunities, creating jobs and funding new enterprises to strengthen our city.

I am pleased to support the hard work that has resulted in this landmark report. This report is an important step in our continuing effort to build an inclusive city where economic challenges are overcome, understanding is created and the entrepreneurial spirit is fostered in all who wish to be part of our successful city and province.

The economic impact of First Nations and Métis businesses, entrepreneurs and employees is making our city stronger, economically, culturally and socially. Expansion, attraction and retention to First Nations and Métis businesses will provide employment and a future filled with hope and opportunity.

This report provides the framework that I believe will inspire hard work and success and create a diverse, inclusive economy.

Donald J. Atchison
Mayor



Ministre des Affaires
autochtones et du Nord



Minister of Indigenous and
Northern Affairs

Ottawa, Canada K1A 0H4

**HON. CAROLYN BENNETT, M.D., P.C., M.P.
MINISTER OF INDIGENOUS AND
NORTHERN AFFAIRS**

Improving the social and economic circumstances of First Nations, Métis and Inuit communities is a vital part of the Government of Canada's plan to grow our economy and to help those who are working hard to join it. Indigenous people deserve to have the same opportunities as all other Canadians to participate in—and benefit from Canada's economy.

Urban reserves and urban partnerships are helping us make real progress to this end. Urban reserves are ideal locations for Indigenous communities to diversify their economic base and to contribute to the economic and business development of urban centres across Canada. Urban partnerships complement these activities by removing barriers preventing Indigenous people from fully participating in the economies of the cities in which they live.

Saskatoon is the site of Canada's first urban reserve. The city and the Muskeg Lake First Nation have served as a model for the more than 120 urban reserves and there are now many more in place across Canada. By focusing on this example, the City of Bridges report will continue to improve our understanding of the economic nature, impact and potential of Indigenous economic development in all of Canada's cities and communities. It will also inform the development of an economic development strategy for the Métis Nation getting underway at my Department.

Partnering is a critical element to delivering on our promises. Urban partnerships are helping more Indigenous people and communities prepare for economic development opportunities, while dealing with local infrastructure, workforce and social development priorities. That is why the Government of Canada is continuing to invest in the Urban Aboriginal Strategy this year and looking for ways to strengthen the program to more effectively meet the needs of urban Indigenous peoples in the future.

Economic participation is a means to greater self-reliance and improved quality of life for Indigenous people and communities. This is beneficial to the economic success of our cities and rural centres in all provinces and territories. It is also vital to real reconciliation and the renewal of our relationship with Indigenous peoples across Canada—a priority for this Government and all Canadians.

The Honourable Carolyn Bennett



**LETTER FROM SREDA
ALEX L. FALLON
PRESIDENT & CEO**

Suite 103, 202 Fourth Avenue North, Saskatoon, SK S7K 0K1
Phone (306) 664-0720, www.sreda.com, www.livingsaskatoon.com

The Saskatoon Region has experienced significant growth over the past ten years. Looking forward, we are well positioned to build on this growth and to create a strong and diversified economy that creates opportunity for all citizens in the years ahead.

Continuing to increase the participation of Aboriginal people in the labour force is paramount to achieving a stronger economy and a stronger community. Therefore, partnerships like the Saskatoon Aboriginal Employment Partnership that foster increased Aboriginal economic integration are key to ensuring we shift the needle in terms of Aboriginal employment across our Region.

The Saskatoon Regional Economic Development Authority is working hard to help grow the local economy for the benefit of Aboriginal and non-Aboriginal citizens alike. By taking a lead role in the Saskatoon Aboriginal Employment Partnership (SAEP), we are ensuring our efforts around increasing First Nation and Metis inclusion in the economy are coordinated with key stakeholders to maximise results.

This report examining the economic nature, impact and potential of First Nations and Metis residents alongside economic development organizations helps us understand the potential benefit, to both the economy and Aboriginal people, if we succeed in increased economic inclusion. Failure to achieve this is not an option. By working together with all partners, SAEP can ensure that one of our greatest resources, our Aboriginal citizens, can play a key role in our economy through increased employment opportunities. This will not only help build a stronger economy, but it will also build a brighter future for the City, the Region and all Citizens. We look forward to making this vision of the future a reality.

Alex L. Fallon
President & CEO
Saskatoon Regional Economic Development Authority (SREDA)



About Saskatoon Aboriginal Employment Partnership (SAEP)

The Saskatoon Aboriginal Employment Partnership (SAEP) aims to develop, implement and showcase initiatives that increase Aboriginal inclusion in the Saskatoon Region economy and increase employment opportunities for Aboriginal residents in the Saskatoon Region

SAEP is managed and delivered by a partnership of organizations including the City of Saskatoon, the Saskatoon Regional Economic Development Authority (SREDA), local training & education institutions and industry partners. SREDA acts as the host organization of the SAEP program.

Funding for SAEP is provided by Indigenous and Northern Affairs Canada (INAC).

About Saskatchewan First Nations Economic Development Network (SFNEDN)

The SFNEDN was established in 2012 with a mission to encourage and promote First Nation economic development through services that enhance the capacity and effectiveness of the members. The SFNEDN supports economic development activities among First Nation communities through advocacy, networking, capacity building, research and communications.

About this Report

This report was commissioned by SAEP.

This report was developed in partnership by SAEP and SFNEDN.

The research team included:

Shaun Soonias, SAEP Program Director
Heather Exner-Pirot, SFNEDN and University of Saskatchewan
Mohamed Salat, SREDA
Asad Shah, University of Saskatchewan

Quotations included in the report were collected during the research process and are presented anonymously and confidentially to provide context.

EXECUTIVE SUMMARY

Saskatoon's First Nations and Métis population is significant and growing. At 10.4%, it is the second highest proportion, after Winnipeg, amongst the country's major cities. As Aboriginal people increasingly migrate to urban areas, it has become more important than ever to promote opportunities for economic integration and success.

In that regard, Saskatoon has been a leader in a number of developments. The 1992 Treaty Land Entitlement Framework Agreement provided \$547 million in settlements that many First Nations have since chosen to invest in urban land holdings. As of August 2014, Saskatchewan had 51 urban reserves, 39 of which were created through the TLE process, representing approximately 45% of the nation's urban reserves. The Saskatoon region boasts seven, including the first: Muskeg Lake's Asimakaniseekan Askiy reserve, in the Sutherland neighbourhood, established in 1988. First Nations own another seven land holdings in the region with plans to convert to reserve.

Métis and First Nations organizations have established targeted lending institutions for local Aboriginal entrepreneurs which have subsequently been emulated across the country. Saskatoon also hosts the First Nations Bank of Canada and many other indigenous-oriented financial and insurance service providers that serve clients across the country; neighbours the Whitecap Dakota nation, one of the most progressive and economically astute First Nations communities in the country; and includes Wanuskewin, one of the world's foremost indigenous heritage parks. In August 2016, the city will host the World Indigenous Business Forum. There is much to be proud of, and build on.

This report sought to examine the economic nature, impact and potential of First Nations and Métis economic development, with a particular focus on urban reserves and Aboriginal-owned Economic Development Corporations, in the Saskatoon region.

Urban reserves and business ventures by Aboriginal Economic Development Corporations (EDCs) and Limited Partnerships (LPs) offer promising vehicles by which to better integrate Aboriginal workers into the city's regional labour pool, develop wealth amongst First Nations and Métis entrepreneurs, and enhance community revenues used to support services for First Nations people on and off reserve.

Some highlights of our findings include:

- First Nations compose 6.2%, and Métis compose 4.2% of the Saskatoon population, based on ethnic identity, for a total 10.4% Aboriginal population. For the province as a whole, it is 15.6%.
- If First Nations and Métis in Saskatchewan had an equivalent educational attainment and concomitant income level as non-Aboriginal residents, their earnings would increase by \$1.083 billion dollars per year (First Nations = \$781 million per year; Métis = \$302 million). The education gap is costing the province over a billion dollars a year in lost economic impact.
- Métis economic development in the Saskatoon region has focused on the support and promotion of individual entrepreneurs. To that end, the Clarence Campeau Development Fund and the SaskMétis Economic Development Corporation provide a wide range of loans and services to Métis business. Their efforts have resulted in the creation of over 4400 jobs combined since their establishment in 1997 and 1987 respectively.
- There are at least thirteen First Nations with land holdings, including both reserve and fee simple, in the Saskatoon region. Almost all operate community-owned Economic Development Corporations (EDCs) or Limited Partnerships (LPs) to generate revenues to support community activities and goals. There are Métis-owned EDCs in the province, but none operating in the Saskatoon region.
- Universally, Saskatoon region Aboriginal EDCs interviewed sought to contribute back to community members. Approaches included: job creation, with priority given to qualified band members; training, education and skills development; provision of dividends to the community and/or individuals; funding and organizing of community projects/events; and scholarships.
- Aboriginal EDCs are an important source of employment for urban Aboriginal people. First Nations owned EDCs in the Saskatoon region on average have a 63% Aboriginal workforce. First Nations persons who work on urban reserves can also gain certain tax advantages.
- Access to financing is the biggest challenge for First Nations EDCs operating in the Saskatoon region, partially as a result of the difficulty of attracting investment on reserve.
- Aboriginal EDCs follow similar trajectories as they mature and become more sophisticated entities in terms of moving into particular business sectors and their corporate governance structures.

Based on our survey and interviews, as well as information gathered from the literature, the following recommendations can be made if we aspire to increase Aboriginal economic and business development in the Saskatoon region:

Diversification of Investments

- Many EDCs have developed around servicing the province's resource sector. While this has led to mutually beneficial economic activities, there is a need and an opportunity to now expand into other sectors. Notably, the agribusiness, tourism and professional services industries could offer competitive advantages for the Saskatoon region's Aboriginal entrepreneurs and EDCs.

Investing in Existing Businesses: Succession Opportunities

- In addition, First Nation and Métis community owned EDCs and LPs could benefit from investing into established and profitable businesses as their owners look at succession planning. This could provide the opportunity for mentorship and a gradual move for members into management positions.

Networking and Investment Readiness

- First Nations, Métis and non-Aboriginal entrepreneurs, companies and business associations need to be more deliberate in finding opportunities to network, partner and leverage each other's strengths for mutual economic benefit and growth.

Governance

- With proper governance structure and capacity-building efforts, links between political representation and business management can be a strength, rather than a liability. However, risk of political interference is real and detrimental, and must be minimized, particularly as businesses aspire to include non-community partners and shareholders.

Financing

- The biggest challenge identified by our respondents to business growth in the Saskatoon region was access to financing.

Section 1

CONTEXT

FIRST NATIONS AND MÉTIS
DEMOGRAPHICS AND DEVELOPMENT
IN THE SASKATOON REGION
AND IN SASKATCHEWAN

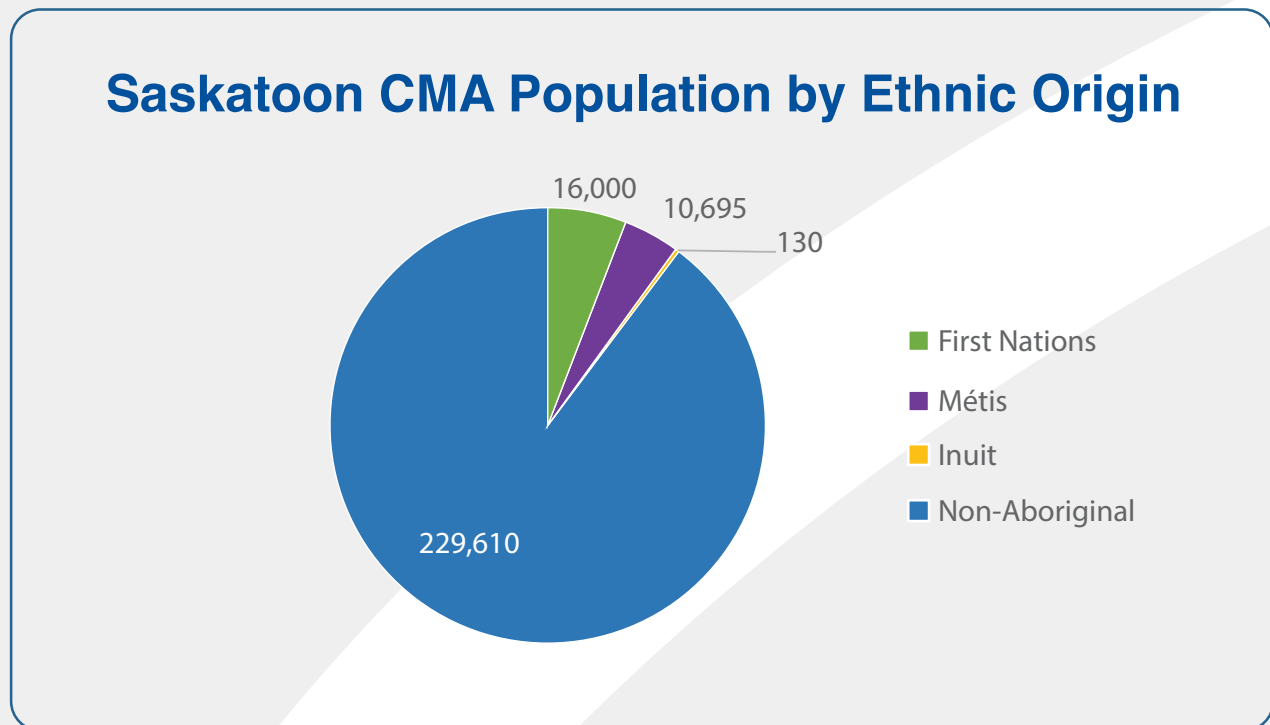


INTRODUCTION

Saskatoon has a large and growing population of Aboriginal people, which the 2011 National Household Survey estimated at 16,000 First Nations and 10,695 Métis persons, for a combined total of 10.4% of the city's population¹. This is second in proportion only to Winnipeg among Canada's major cities. There has never been a time when Aboriginal-Settler relations were not a part of the city's fabric, going back to the Dakota Chief Whitecap's advice to John Lake in 1882 to settle on the part of the South Saskatchewan River that is now Saskatoon.

However Aboriginal—Non-Aboriginal relations are now evolving in a new way, towards joint economic development. Although Métis and First Nations people have long been engaged in the city's economy as professionals, employees, and business owners, there is growing involvement by communities in their own right, as land and business owners. The urban reserve model is perhaps the most notable among these. Muskeg Lake established the first Canadian reserve to be built on land previously set aside for city development, here in Saskatoon in 1987. It has become an important model and success story, breaking down barriers about what it means to be a reserve and what it means for Aboriginal people to be involved in urban economies.

Figure 1



Source: Statistics Canada: NHS-2011, Catalogue no. 99-011-X2011007



Saskatoon

As First Nations and Métis people become a larger and more influential segment of the Saskatoon region and the province's society and economy, it has become more critical than ever to develop and implement strategies to support urban Aboriginal economic development. The purpose of this report is to provide a better understanding of the economic nature, impact and potential of First Nations and Métis economic development, with a particular focus on urban reserves and Aboriginal-owned Economic Development Corporations, in the Saskatoon region.

Did you know?

38% of Saskatchewan's Aboriginal population resides in either Saskatoon, Regina or Prince Albert.

URBAN ABORIGINAL DEMOGRAPHICS IN SASKATOON AND BEYOND

According to Statistics Canada, off-reserve Aboriginal people constitute the fastest growing segment of the Canadian population². Well over half (56%) of Aboriginal people now live in urban areas. However many Aboriginal rights and services, especially for First Nations people, have been set up to be delivered on reserve or through a band government. As a result, there are many cracks in the state's ability to meet its responsibilities to the urban Aboriginal population. Some of the particular challenges facing Aboriginal people living in urban areas include lack of housing, workplace discrimination, dissonance from their home community and culture, and lack of access to treaty and other rights, for example financial support for education and training, or non-insured health benefits.

That said, Aboriginal peoples living in urban areas have higher socio-economic outcomes than their counterparts living on reserve or in rural areas, due to a large extent to better educational and employment opportunities. As their numbers grow, it is incumbent upon all levels of government to promote successful transitions to and from rural and reserve communities and urban areas.

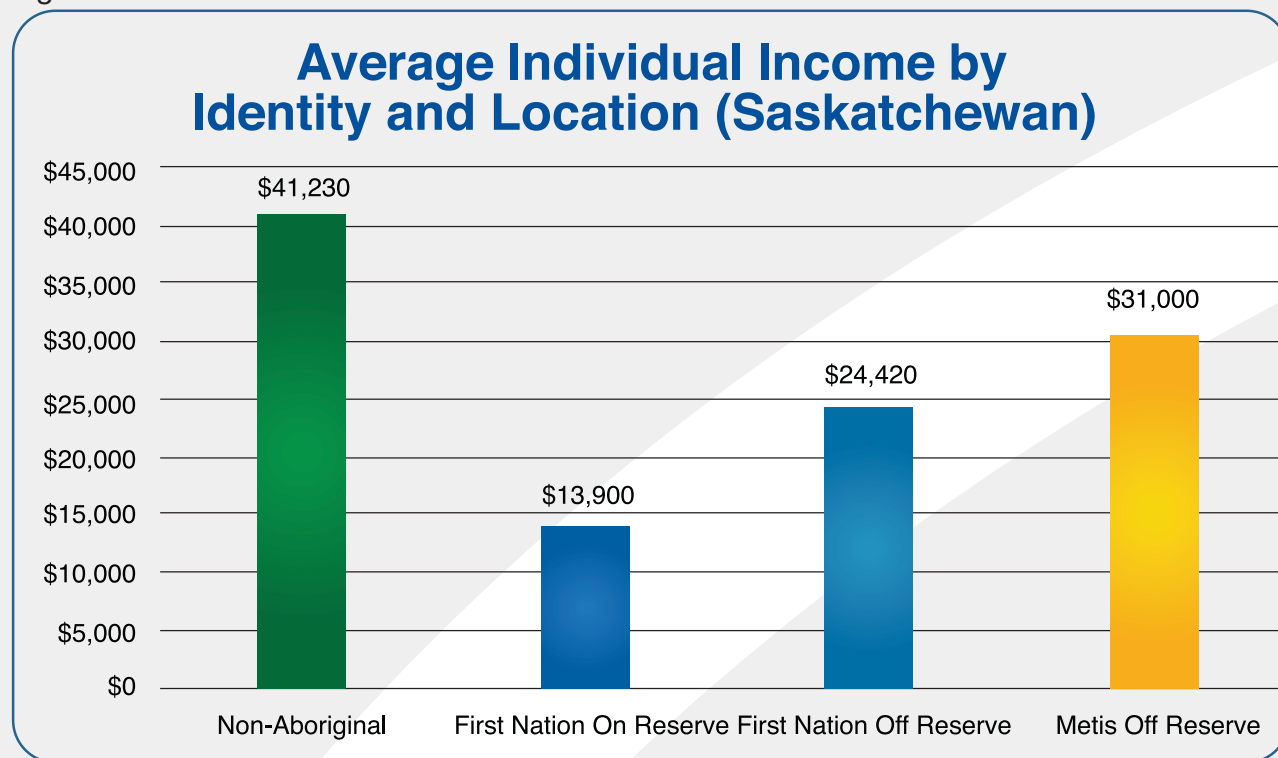
Expanding and integrating into urban economies, and in particular cities, where most of the country's business takes place, is critical to the long term economic prospects of Aboriginal people. This does not imply a need for or endorsement of urban migration, which is a personal decision. Rather, we wish to emphasize that all parties will benefit if First Nations and Métis entrepreneurs and communities are able to participate more fully in urban economic and business development.

Income and Education Gaps between Aboriginal and non-Aboriginal People in Saskatchewan

The greatest current barrier to full Aboriginal economic participation in the provincial economy is the gap in educational achievement. Nearly 50% of First Nations, and 34% of Métis in Saskatchewan above the age of 15 have no high school diploma. By comparison, the percentage of non-Aboriginal people with no high school diploma is 21%. The education gap between non-Aboriginal and Aboriginal groups in general, and First Nations in particular, is wide.

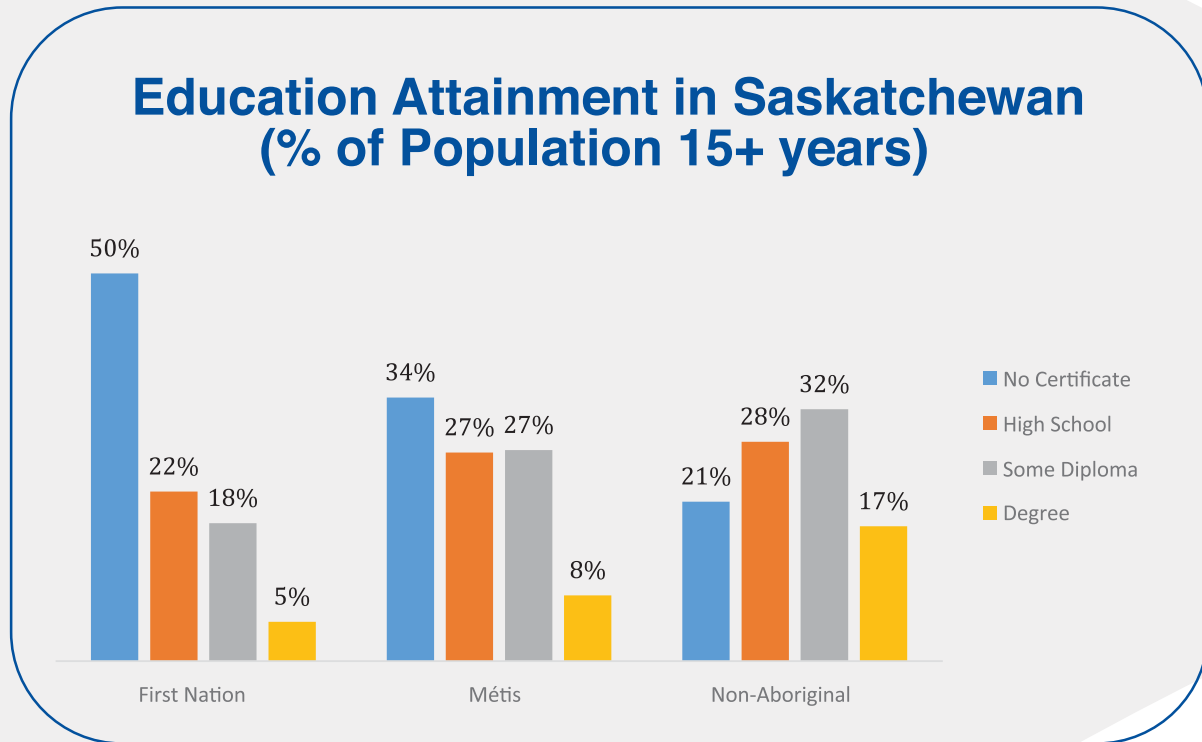
This has had a significant and detrimental impact on Aboriginal incomes. As expected, average earnings within each ethnic group increases with level of education completed: those with lower than high school education had the lowest income earned while those with a degree on average earn the most. Unexpectedly, the margins were larger for First Nation and Métis people, who earned less than non-Aboriginal people even when accounting for attainment of an equivalent level of education. This suggests the presence of additional barriers to economic equality, including systemic prejudices, an absence of employment and business opportunities, and poor integration into the mainstream economy.

Figure 2



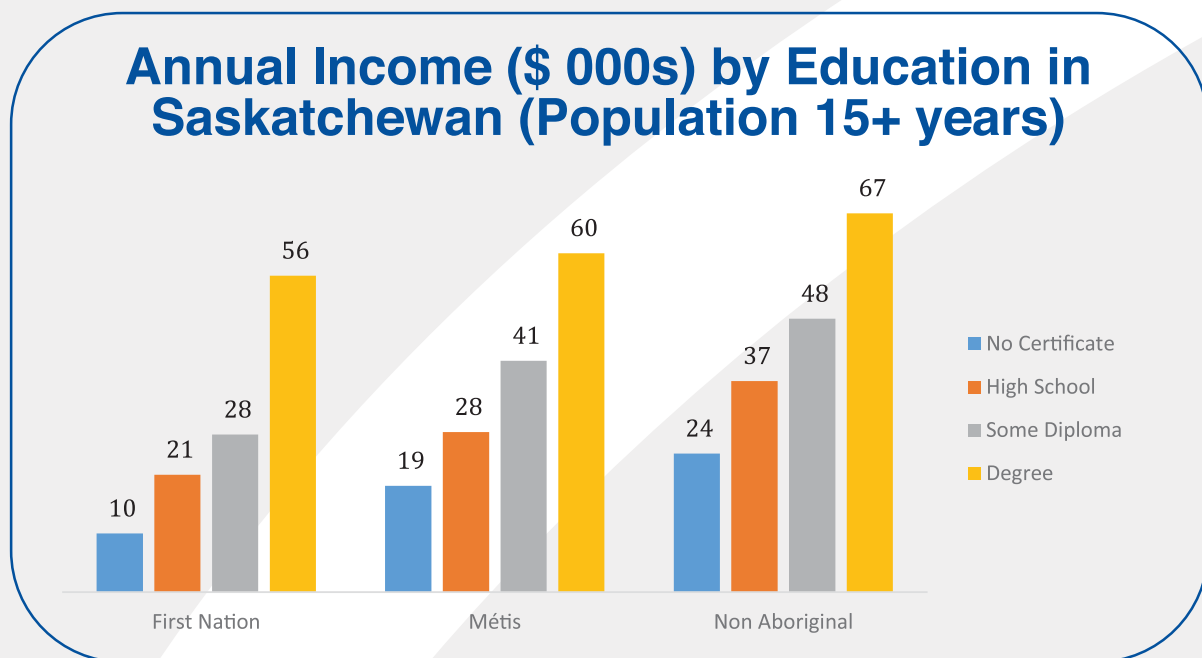
Source: Doug Elliott, 2014.

Figure 3



Source: Statistics Canada, NHS 2011

Figure 4



Source: Statistics Canada, NHS 2011

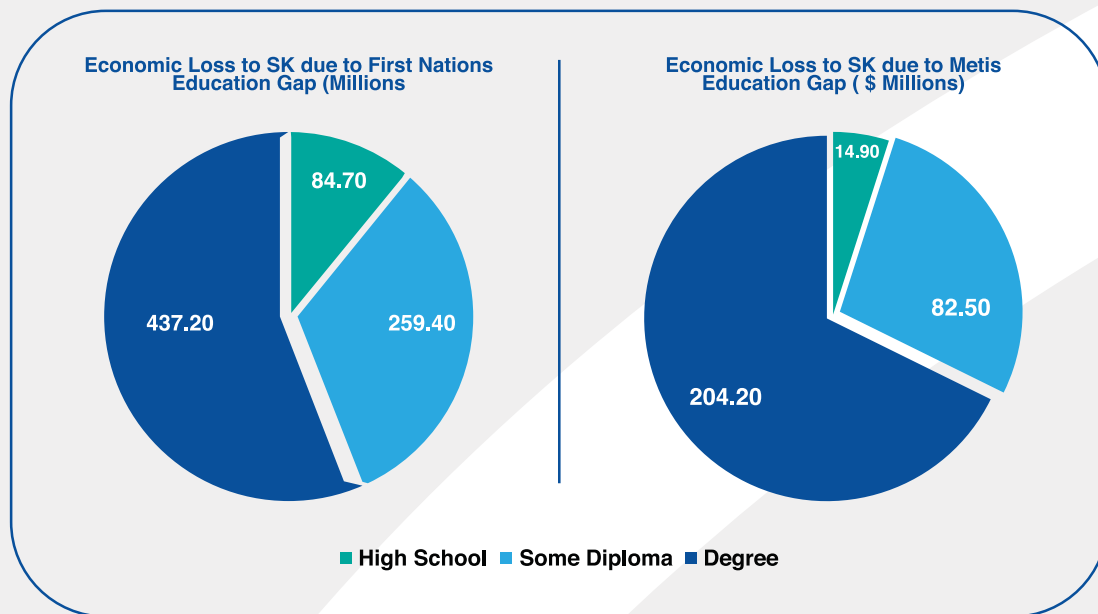
Quantifying the Economic Loss to Saskatchewan Due to Aboriginal Peoples' Education Gap

What is the cost of the education gap between Aboriginal and Non-Aboriginal people in Saskatchewan? The following charts present the estimated annual economic loss in terms of lost wages due to the education gap described above based on the average earnings of First Nations and the Métis. According to NHS 2011 data, the average income of a First Nations person with a high school diploma in Saskatchewan was \$20,624 while a Métis person with high school diploma on average earned approximately \$28,119. The earnings of those with some post-secondary secondary among First Nations and the Métis were \$27,672 and \$40,637 respectively, while the average earnings of those with a degree were \$55,601 and \$59,569 respectively.

The economic loss to Saskatchewan in terms of lost income due to education gap can be measured. In this study, education gap refers to the percentage difference between Aboriginal and non-Aboriginal people with the same level of education. Thus, the education gap would be closed when the percentages of Aboriginal people completing a given level of education is equal to the percentage of non-Aboriginal people completing the same level of education.

As demonstrated below, the lost earnings due to the education gap among First Nations in Saskatchewan are \$781 million per year, while among the Métis it is \$302 million. Combined, Saskatchewan loses earnings of a whopping \$1.083 billion dollars per year due to the education gap experienced by Aboriginal peoples.

Figure 5



Source: Statistics Canada, NHS, 2011

Aboriginal Impact on the Canadian Economy

Aboriginal peoples, defined as First Nations, Métis and Inuit, have a growing role in the Canadian economy as their population, and level of economic participation and influence, increases. The TD Bank forecast in 2015 that the combined income of Aboriginal households, businesses and government would be \$30-31 billion in 2016. This is a slight downgrade from their expectations in 2011, due primarily to the decline of resource and construction sector income, in which many Aboriginal communities and business are invested. Although a significant figure, it represents less than 1.5% of Canada's anticipated Gross Domestic Product, although Aboriginal people compose 4.3% of the population⁴. While many economic trends are positive, there is significant room for growth and improvement. In the parts of the country where Aboriginal peoples make up a significant proportion of the population, including the three territories, Saskatchewan and Manitoba, the economy depends on it.

These challenges offer incredible opportunities as well. Aboriginal people are both younger and faster-growing than the non-Aboriginal population.

This burgeoning cohort offers the potential of a demographic dividend if their educational and economic outcomes can be improved. In the Saskatoon region, for example, the cohort of young Aboriginal people will raise employment rates and productivity as they engage more in the local economy, and home ownership rates will rise as they enter the middle class.

"I am an advocate of keeping business separate from politics, council isn't always businessmen, they don't always understand business and make best decisions."





Economic Development Corporations

A significant driver of Aboriginal business growth in the past twenty years has been the widespread adoption of the economic development corporation (EDC) model. The Canadian Council for Aboriginal Business (CCAB) estimated in a 2011 survey that there were 260 active Aboriginal EDCs in Canada. An EDC is the economic and business development arm of a First Nations, Métis or Inuit community. They can also represent a tribal, rather than single band, council, e.g. File Hills Qu'Appelle Tribal Council's FHQ Developments and Meadow Lake Tribal Council's RDI MLTC Resource Development. They typically invest in, own, and/or manage subsidiary businesses with the goal of benefiting the Aboriginal citizens that they represent.⁵ The CCAB found that 68% of Aboriginal EDC respondents were small businesses, i.e. they had fewer than 100 employees, and 38% reported they were the major employer in their community. 46% had total sales revenues of \$5 million or more for the previous fiscal year. On average, 72% of EDC's employees were Aboriginal.⁵

In our survey of First Nations with land holdings in the Saskatoon area, all respondents operated through an EDC or LP structure. The Métis situation is different: the SaskMétis Economic Development Corporation (SMEDCO) is primarily a lending institution; it does not generate its own profits for disbursement back to its shareholder, the Métis Nation of Saskatchewan, but rather recycles repaid loans back into the lending pool. Similarly, Clarence Campeau Development Fund is a fund, not a profit-generating business.

The EDC structure is by far the preferred format of Saskatchewan First Nations where the more mature EDCs tend to operate as holding companies, with a number of other business entities operating under them. These are generally limited partnerships or joint ventures. Still others are structured legally as partnerships rather than incorporating. This is a key nuance that much of the existing Aboriginal business literature has overlooked.

“In order for us to grow and grow opportunities, it was a decision to keep business from politics, ensure people on the board understand the business.”

Table 1: Differences between Partnerships, Joint Ventures and Corporations

Partnership	Joint Venture	Corporation
Partnerships usually engage in one or more ongoing businesses	Joint ventures are almost always confined to a particular defined business undertaking which may be of short or long term	Corporations have continuous existence
Partnerships have no termination period	Joint ventures end upon the completion of the intended business purpose. For example, a joint venture may be formed to construct a building and sell it.	Has no end time
Business operation of a partnership requires the continuous attention of partners	Normally does not require the continuous attention of participants	Shareholders do not participate in the operation of the business
The death of a partner in a partnership will normally end the partnership	The death of a participant will not normally end the joint venture, unless the joint venture contract is a personal service contract	Does not end with the death of any shareholder
Control of the partnership can be left under the care of one general partner who can act on behalf of other partners	Control of joint venture is usually shared among participants	Control of corporation is management and board of directors
Partners in a partnership are severally and jointly responsible for the expenses of the partnership, except in the case of a limited partner, limited partners are only liable to a limited extent	Joint venture participants are usually liable for their respective portions of the joint venture expenses	"A corporation is a separate legal entity. Shareholders are not liable for any of the corporation's liabilities corporation's liabilities"
Source: http://www.cra-arc.gc.ca/E/pub/gl/p-171r/p-171r-e.html		
Taxation plays a key role in determining appropriate business structure. Certain tax advantages can be realized by partnerships or joint venture structures when owned by non-taxable entities such as a First Nation.		

ECONOMIC DEVELOPMENT CORPORATION SUCCESS IN SASKATCHEWAN

A 2014 report by McNair Business Development profiled and evaluated First Nations EDCs in Saskatchewan. It found that the more successful EDCs were those that had entered into partnerships, either with private sector partners that brought skills and expertise that allowed EDCs to enter new sectors, or with other bands and tribal councils to share opportunities and risk.⁷

Governance structures were very important. Some First Nations run their economic development programming as a side activity through band chief and council, while the more advanced operations establish as corporations with well-qualified executives and independent boards, adopting processes that make them transparent and accountable to their shareholders. However even the province's most successful and sophisticated EDCs generally maintain community representation on the Board in the form of appointed band members or elected officials.⁸

Access to capital was and remains a challenge for almost all of the province's EDCs. No single solution or model has dominated, however initial projects and development have tended to be financed more creatively, with established EDCs having access to cash flow from a portfolio of investments or better able to access traditional financing.⁹

Finally, some of the most successful EDCs have built businesses around the province's resource sector and, particularly in the North, have become leaders in servicing the mining value chain¹⁰. This is a model that southern-based First Nations have now begun to apply in the potash sector.

“Fast Facts: First Nations Economic Development Entities in Saskatchewan (as of 2014)”

Individual First Nation Communities with an EDC: 34

Tribal Councils with an EDC/LP (representing 51 First Nations): 5

Number of First Nations economic development entities: 166 (122 EDC, 44 LP)

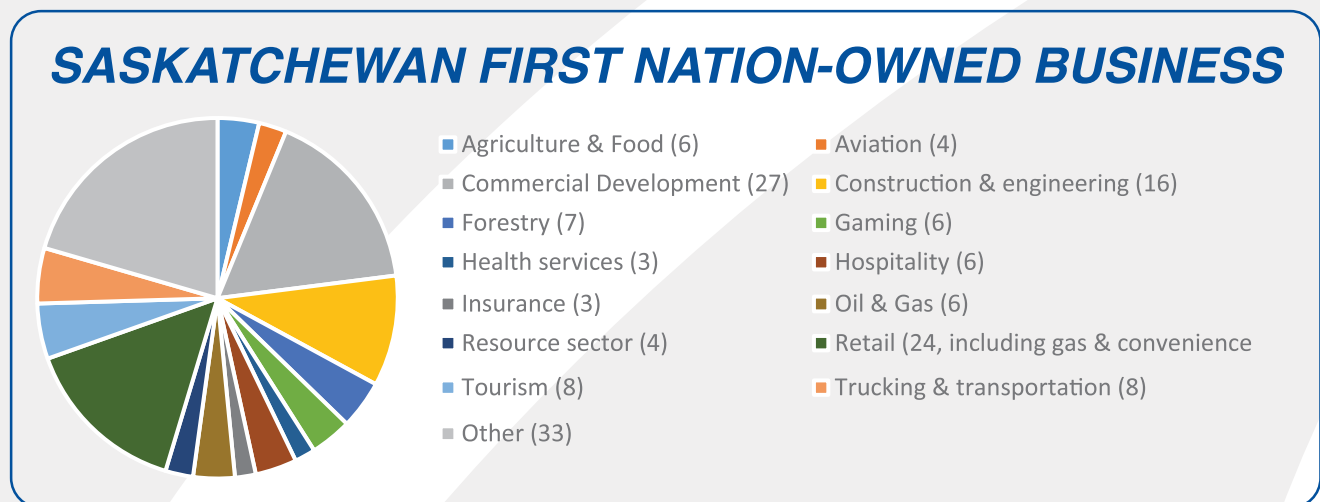
Total estimated employment: 4220+”

However the resource sector is likely to become a less dominant economic sector for Aboriginal EDCs as: (a) the commodities cycle is currently in a phase of lower returns; (b) more Aboriginal EDCs become engaged in the marketplace, making resource sector opportunities more competitive; and (c) resource companies focus on primarily supporting Aboriginal EDCs from the communities on whose traditional territory they operate.

The McNair report raises some important questions. Are partnerships a way to become a successful EDC, or were successful EDCs able to enter into good partnerships because they had already developed good leadership, governance, and capital?

Similarly, now that global commodity prices are low, how well will Saskatchewan's Aboriginal EDCs sustain the downturn? The resource sector is a key opportunity for the Aboriginal business sector in Saskatchewan, but stable growth will require diversification.

Figure 6



INVESTMENT READINESS

Although there are many growing and profitable EDCs in the Saskatoon region and the province as a whole, it is clear that there is significant variance amongst both communities and EDCs as to their level of readiness to engage in business activities. In our survey, only half of respondents operating EDCs in the Saskatoon region were generating significant revenues (> \$100,000 annually). In the province as a whole, that proportion would be much lower.

In a separate project conducted by the Saskatchewan First Nations Economic Development Network in 2015, four First Nations underwent a process of assessing their business investment readiness. The project found that at a minimum, communities need to:



- a. Be prepared to attract investment to land(s) that they control.
- b. Be prepared to attract investors to partner in business on land(s) that they control.
- c. Have a clear mandate or terms of reference from Band Council related to economic development.
- d. Be prepared to invest money and time in the tools required to become investment ready (e.g. community profiles, website, land inventories etc.)¹¹

Significant barriers included a lack of dedicated personnel and/or a lack of qualified personnel to lead economic development activities; amongst other things, this could result in potential investors not knowing who to contact, or having difficulty getting informed and prompt responses to queries, dampening enthusiasm and confidence.

In addition there is often a lack of understanding at the community and/or Council level of the distinction between business development, economic development and community development, and therefore no clear consensus on how to prioritize and separately address these. The resultant confusion over mandate can delay or compromise implementation of plans and cause internal strife.

BENEFITS OF URBAN INVESTMENT AND RESERVE CREATION

One of the main reasons why First Nation communities have pursued the creation of urban reserves is to leverage land holdings as a vehicle for economic development in areas with large population bases. This is partly because the number of First Nations people living in urban areas has been increasing and partly because opportunities for sustainable economic development in rural areas are more limited.

The economic benefits of establishing urban reserves have been identified in a number of studies in the past two decades. A 2009 assessment pointed to the "...access to infrastructure and services, good transportation services, a large consumer base inclusive of First Nations, and possible taxation revenue for the First Nation government" that urban reserves provide¹²; while a 1999 study articulated that:

- a. Their strategic locations in urban centres allow them access to both markets and good infrastructure thereby enhancing them as vehicles for economic development.
- b. Urban reserves provide employment opportunities.
- c. Urban reserves raise the standard of living of members.¹³

Western Economic Diversification Canada (WEDC) suggests in addition to employment impacts, urban reserves create an environment where First Nation businesses can thrive. Additionally, WEDC affirms that urban reserves create revenues for band governments through fees charged for the provision of services.¹⁴

Métis entrepreneurs benefit economically from access to and integration with urban economies, however in Saskatoon this has happened mainly at an individual, rather than community-led, level.

Treaty Land Entitlement and the Additions to Reserve Process

In 1992, the governments of Canada and Saskatchewan signed a Treaty Land Entitlement (TLE) framework with 25 First Nations to fulfill obligations of the Crown where First Nations did not receive the amount of land they had been promised under Treaty. An additional eight First Nations in Saskatchewan who did not come under the TLE Framework Agreement have since signed Band-specific agreements¹⁵. As of January 2015, the Saskatchewan Region Indigenous and Northern Affairs Canada (INAC) office had processed approximately 740 Additions to Reserve (ATRs) totaling 1.0 million acres. An additional 671 ATR files were in the system.¹⁶

As of January 2016, \$547 million has been spent on Treaty Land Entitlement. Twenty-eight of the 33 bands under TLE settlement agreements have achieved shortfall. Under these agreements, TLE land can be bought anywhere in Saskatchewan. These can be selected from provincial Crown land, or purchased from a third party on a willing buyer--willing seller basis. If a First Nation chooses to convert its land to reserve status it must go through the Additions to Reserve Process. However land acquired by First Nations is not required to become reserve land, and may remain fee simple.

Additions to Reserve

The federal government developed its Additions to Reserve (ATR) policy in 1972, and updated it in 2001. It specifies the conditions under which previously undesignated land can achieve reserve status, addressing environmental concerns; interests of other levels of government and third parties; cost-effectiveness and funding ability; and issues of public access and provision of public utilities.¹⁷ TLE land is not automatically granted reserve status and so must go through the ATR process. The process has been reasonably smooth in Saskatchewan, especially when compared to experiences in Manitoba,¹⁸ attributed alternately to more favourable tax compensation policies for rural municipalities in Saskatchewan; more engagement from and better relations with the regional INAC office; and the payment of property taxes by the Government of Canada on purchased land if the conversion to Reserve process takes longer than 75 days.¹⁹ Across the country as a whole, almost half of all ATRs established since 2005 have been in Saskatchewan, a consequence of the TLE process (see Table 2).

Table 2: Additions to Reserve: by Number, Region, and Land Area (2005-12)²⁰

Region	NUMBER OF ATR PROJECTS OPENED				ACRES	
	Legal Obligations	Community Additions	New Reserves / Others	Total ATR Projects	Initiated	Completed
Atlantic	26	22	1	49	8,006	6,711
Quebec	31	24	2	57	78,958	1,351
Ontario	64	31		95	102,349	98,560
Manitoba	374			374	751,858	311,568
Saskatchewan	617			617	276,899	276,781
Alberta	6			6	174,345	56,237
British Columbia	15			77	28,553	20,131
Total	1,133	139	3	1,275	1,420,000	771,339

URBAN RESERVES

When a First Nation establishes a reserve in or adjacent to an urban area it is considered an urban reserve.²¹

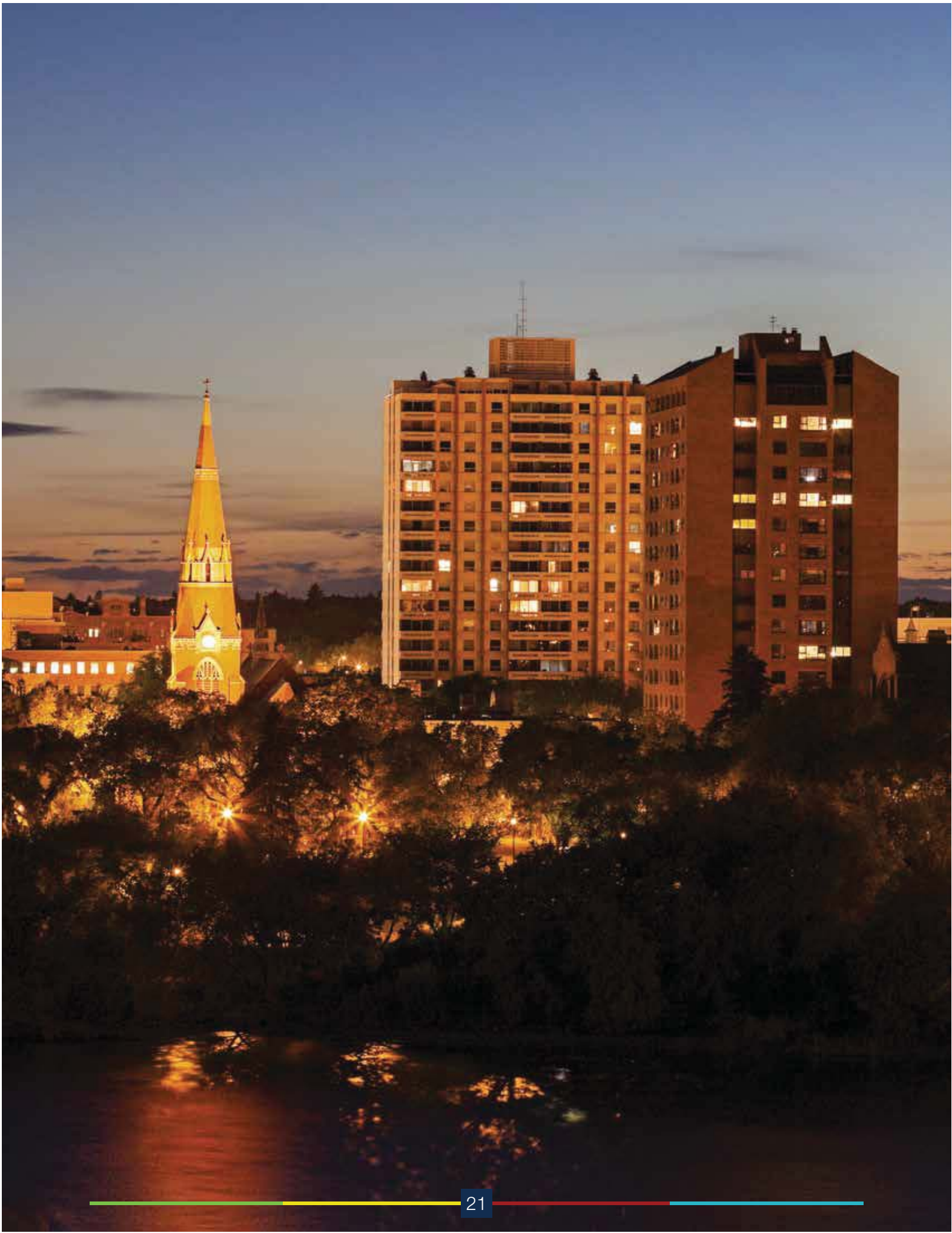
When lands are purchased in an urban area (defined in Saskatchewan by type of municipality, not population), the federal government requires that First Nations negotiate agreements with the relevant municipal government to address land use planning, by-law harmonization, compensation for tax loss, and compensation for basic municipal services, as well as a dispute resolution process. Municipal services agreements are recommended, but not required, within rural municipalities.

Figure 7



Source: INAC, August 2014.

As of August 2014, Saskatchewan had by far the most urban reserves in the country, with 51, 39 of which were established through the TLE framework. Contrary to popular belief, the vast majority of reserves are not in Saskatoon and Regina, which only had 6 and 3 urban reserves respectively, but in smaller towns and villages, usually adjacent or near to the host First Nation. (Others have since been added, including another parcel for Muskeg Lake in Saskatoon on 22nd Ave.)



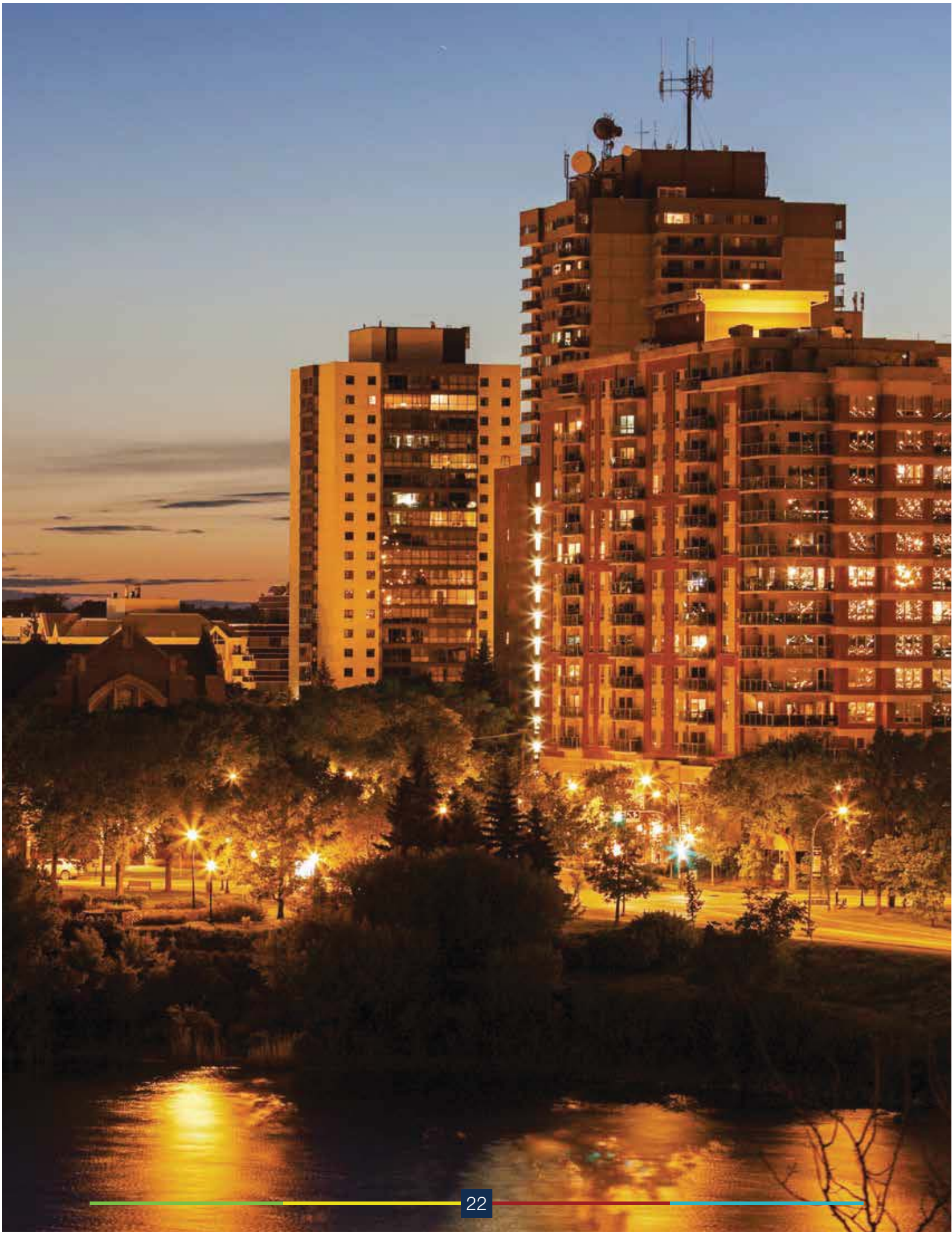


Table 3: Urban Reserves in Saskatchewan

No.	Year of creation	Municipality	No	Year of creation	Municipality
1	2001	Townsite of Duck Lake	27	1997	Village of Kinosa
2	1992	Town of Duck Lacey	28	1998	Deschambault Lake
3	2010	City of Regina	29	1998	Pelican Narrows
4	2012	Village of Beauval	30	1998	Clarks Point
5	1981	Town of Kylemore	31	1999	Townsite of Pelican Narrows
6	1991	Town of Meadow Lake	32	2000	Town of Denare Beach
7	2009	Town of Meadow Lake	33	2000	Town of Sandy Bay
8	2002	City of Yorkton	34	2001	City of Prince Albert
9	2003	City of Yorkton	35	2002	Town of Sturgeon Landin
10	2013	Town of La Ronge	36	2003	City of Prince Albert
11	2006	Town of Fort Qu'Appelle	37	2005	City of Prince Albert
12	2007	Town of Fort Qu'Appelle	38	2012	City of Prince Albert
13	2001	City of North Battleford	39	2013	Village of Creighton
14	1988	City of Saskatoon	40	2008	City of Regina
15	2011	City of Saskatoon	41	2002	City of North Battleford
16	2008	City of Regina	42	1996	City of Yorkton
17	2011	City of Swift Current	43	1999	City of Yorkton
18	2005	City of Saskatoon	44	2004	Resort Village of Cochin
19	2001	Village of Leoville	45	1983	Village of Lebret
20	2001	Town of Spiritwood	46	1994	Town of Fort Qu'Appelle
21	2005	Village of Leoville	47	2012	Village of Lebret
22	1982	City of Prince Albert	48	1996	Town of Fort Qu'Appelle
23	1996	Village of Sandy Bay	49	2000	Town of Fort Qu'Appelle
24	1996	Village of Deschambault	50	2012	Town of Fort Qu'Appelle
25	1997	Village of Southend	51	2014	City of Saskatoon
26	1997	Townsite of Sturgeon Landing			

Source: INAC, August 2014

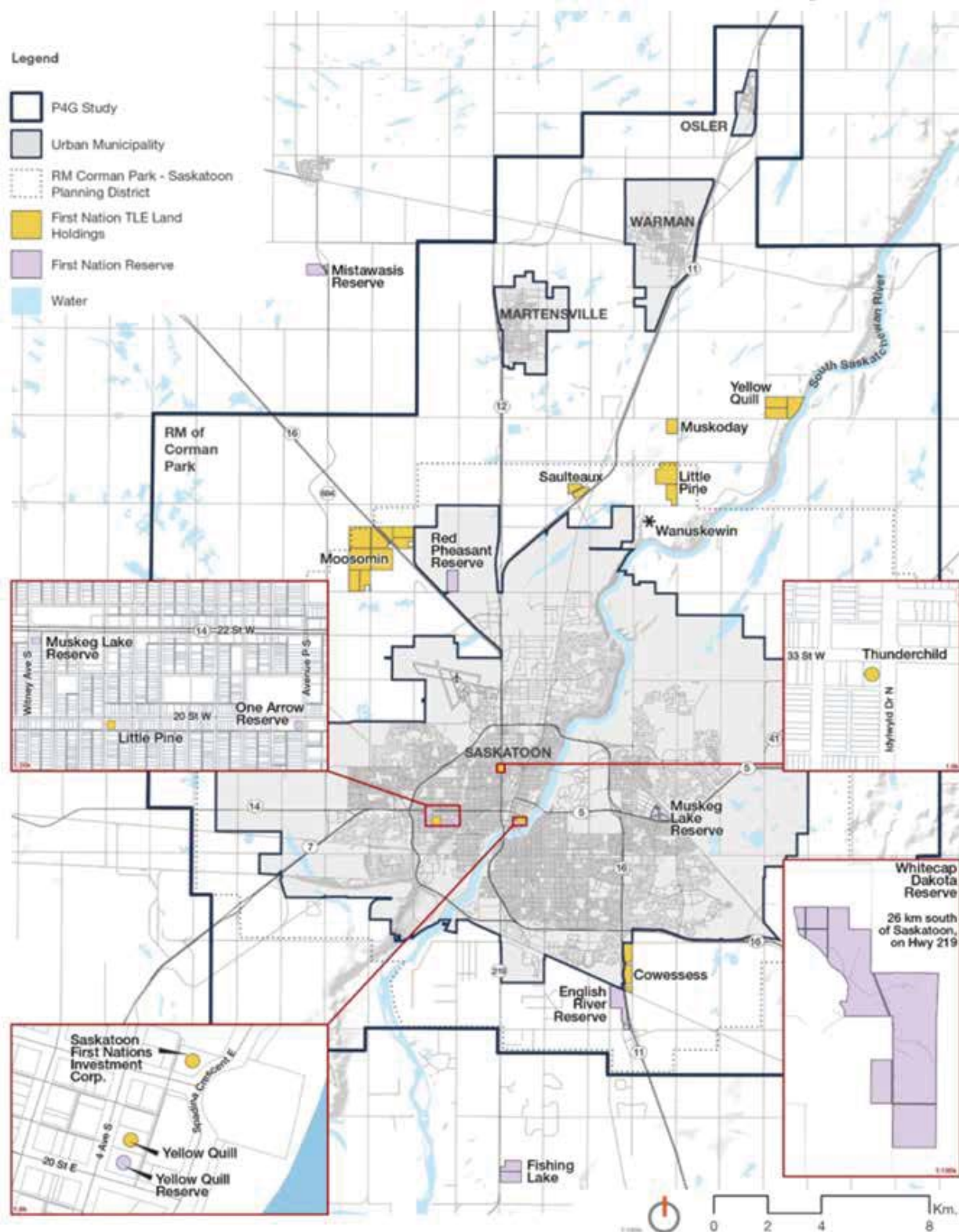
URBAN RESERVES IN SASKATOON

Saskatoon has a successful history with urban reserves. Muskeg Lake Cree Nation established 35 acres of reserve land in the Sutherland area of Saskatoon in September 1988, preceding the TLE framework agreement. Not only was it the first urban reserve in the city, it was the first Canadian reserve to be built on land previously set aside for city development. It has since become one of the most successful urban reserves in the country, and recognized for its economic contributions to the city's Aboriginal community as well as Saskatoon as a whole.

Today the process for ATR has become fairly routine for the City of Saskatoon. There are six urban reserves in Saskatoon (three are owned by the same First Nation), and one ATR in the surrounding rural municipality of Corman Park which is not technically an urban reserve. In addition at least 7 other First Nations own land held in fee simple in the Saskatoon region with plans to convert to reserve status.

FIRST NATIONS TLE LAND HOLDINGS AND RESERVES

Figure 8



Source: SASKATOON NORTH PARTNERSHIP FOR GROWTH REGIONAL PLAN

From the City's end, the process involves developing a Municipal Services and Land Use Compatibility Agreement with the First Nation. These provide for all municipal services (police, fire, snow removal, water/sewer) in exchange for a fee-for-service. The fee-for-service is calculated like a property tax and covers what the city would normally bill for municipal and library taxes. Separate agreements with the school boards cover the education portion of the property tax. Urban reserves must implement compatible land use, zoning standards, building standards, and business regulations to those on surrounding properties. A Protocol Agreement to establish ongoing communication, including dispute resolution strategies, are also signed.²²

Reserve Status vs. Fee Simple

First Nations can purchase land without converting it into reserve land, however the default choice in the Saskatoon region has been to establish reserve status. The main reasons for this include the intent and desire of First Nations to maintain the property as communally held land under their own jurisdiction; and the favourable taxation implications. Not only are First Nation persons who work on reserve exempt from income taxes, but many urban reserves will charge their own property taxes on urban reserve land, thus providing an additional and stable source of revenue.

However there are also disadvantages, from an economic development point of view, to converting land to reserve status. It makes it more difficult to borrow funds to develop the property, as the land cannot be held in security against loans. It also makes it more difficult for third parties to develop property on the reserve land. As a consequence, most property on urban reserve land is owned by the First Nation itself.

In our survey, most First Nations in the Saskatoon region had either completed or were planning to convert their land to reserve status. However Yellow Quill First Nation has bought a property on 4th Ave N which is held in fee simple, and an adjacent parking lot which is reserve land. The fee simple property is providing borrowing leverage to develop the reserve land, where they are considering developing an office building, and there are currently no plans to convert.

"Prominent First Nations Land Holdings in Saskatoon Region: Urban Reserve

Cree Way Gas (Petro-Canada), 22nd Ave and Whitney Ave. (Muskeg Lake FN)

Fire Creek Gas and Grill, 20th St. (One Arrow FN)

Asimakaniseekan Askiy, Sutherland (Muskeg Lake CN)

**ATR
Grasswood Travel & Business Centre, and English River Business Complex, Grasswood (English River FN)**

**TLE Land Holding
Avord Towers, Spadina Crescent (Battlefords Tribal Council)**

Gas Plus, 3rd and Idylwyld, (Thunderchild FN)

Canterbury Towers/First Nations Bank Building (Yellow Quill FN)"

In addition, Western First Nations Hospitality Limited Partnership (WFNHLP), a partnership created in 2004 between Peter Ballantyne Group of Companies (PBGOC), Prince Albert Development Corporation (PADC) and the Meadow Lake Tribal Council (MLTC), owns and operates a Super 8 Motel on Circle Drive in Saskatoon, on fee simple land.

Overall, while there are some advantages to converting land to reserve status, First Nations should assess and consider their development plans and goals when making the decision. As their business holdings become more sophisticated, a mix of reserve and fee simple lands may be desirable.

Table 4: Urban Reserve vs Fee-Simple

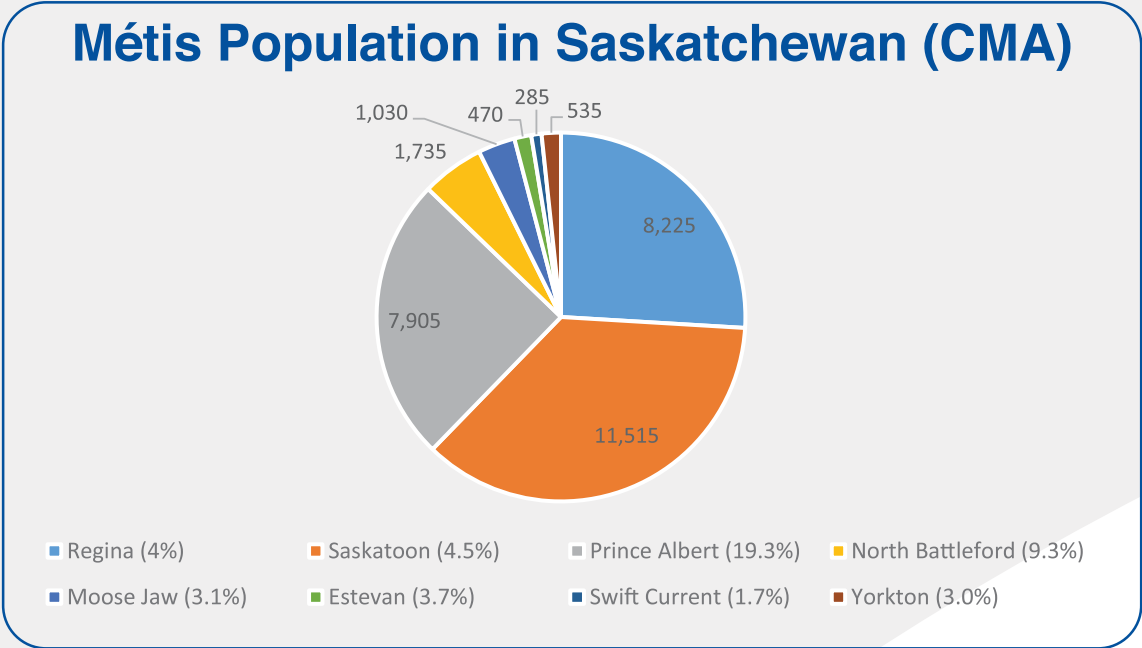
ADVANTAGES OF URBAN RESERVE	ADVANTAGES OF FEE SIMPLE
FN property on urban reserve is tax exempt. This can provide urban reserves with a competitive advantage by having lower taxes to attract businesses.	Does not involve complex and costly ATR negotiations, including an environmental review and its implications.
Businesses on reserve are eligible for business assistance programs offered by INAC.	Fee-simple land can be easily disposed of in the market while reserve land needs ministerial and band approval to sell.
First Nations employees pay no income tax on reserve, thereby attracting First Nations individuals, and/or providing salary negotiating power for employers.	Owners and developers can more easily access/borrow capital to invest into the property.
Businesses on reserve have access to various First Nations-specific capital funds.	Easier to attract third party investment.

Source: Adapted from Peters, 2007

Métis Urban Economic Development

The Métis community of Saskatoon has a significant economic and social impact on the city. Self-identified Métis compose 4.5% of the city’s population, and 48.2% of its Aboriginal population. Métis further make up a large proportion of the population in North Battleford and Prince Albert.

Figure 9



Source: Statistics Canada: NHS-2011, Catalogue # 99-010-X2011005

Concerns have been expressed in the past that efforts to engage or promote “Aboriginal” economic development, such as preferential procurement policies, often focus on First Nations to the exclusion of Métis businesses²³, due to the impact of different legal and land rights. A general sense is that Métis issues are generally lumped in with “Aboriginal” issues, whereas governments and industry have become more sophisticated in their understanding of First Nations and have increasingly developed strategies and engagement specific to those groups. This report, by focusing on urban reserves, First Nations holdings, and community-owned EDCs, for example, is also unintentionally emphasizing First Nations economic development trends and findings.

As seen in the demographics section, Métis in the province, and particularly in urban areas such as the Saskatoon region, have outperformed First Nations in terms of individual educational and economic achievement. A different problem is creating and maintaining a sense of identity and community in the city. It is more difficult to track the economic contributions of Métis entrepreneurs and businesses because it often relies on self-identification and reporting. Whereas the Indian Act formally defines “status” Indians, there is no federal legislation defining Métis. Indeed, the number of people who self-identify as Métis in population censuses is significantly higher than those formally registered as Métis: in the 2011 National Household Survey, for example, of 52,455 Saskatchewan respondents with a Métis identity, only 2,220 said they were formally registered.²⁴

Within the context of this report, it is important to highlight that due to the different legal and land rights of Métis communities, there is no Métis equivalent to urban reserves. In addition, there are fewer Métis community-owned economic development corporations in the province and none for the Saskatoon region. Instead, the focus of economic development efforts for Métis people in the Saskatoon region has been on supporting individual Métis entrepreneurs. The two primary vehicles for this support are the SaskMétis Economic Development Corporation and the Clarence Campeau Development Fund. (The Saskatchewan Indian Equity Foundation provides equivalent services to First Nations individuals as well as bands, tribal councils and other legal entities.) As of November 2015, 284 Métis businesses were listed in the province’s Métis Business Directory. Fifty-six, or 20%, were listed as being located in Saskatoon, by far the largest proportion. Prince Albert had 34 Métis businesses, or 12% of the province’s total; while Regina had 25, or 9%.

SaskMétis Economic Development Corporation

The SaskMétis Economic Development Corporation (SMEDCO) is a Métis-owned lending institution created to finance the start-up, acquisition and/or expansion of viable Métis controlled small business based in Saskatchewan. It is an affiliate of the Métis Nation of Saskatchewan (MNS), and its board chair is an appointed elected official of the MNS, however it is separately incorporated. It does not provide dividends; any profits are re-lendable funds.

According to SMEDCO’s 2015 activity report, they have disbursed 1253 loans, amounting to \$36 million, for 668 Métis-owned businesses in Saskatchewan since 1987. This has directly contributed to around 2029 jobs.²⁵ Loans require at least 10% equity of project costs. In addition to loans, they provide non-repayable grants through their Métis Assistance Program: up to \$99,999 for individual entrepreneurs, and \$250,000 for Métis community enterprises.

Table 5: SMEDCO Programs for Métis Businesses

Loans Program	Métis Assistance Program (MAP)
The Loans Program provides a variety of small business loans to finance the start-up, purchase and/or expansion of Métis-owned small businesses.	The Métis Assistance Program is a need based non-repayable contribution program available to eligible Métis Entrepreneurs or Métis Development Corporations.

Source: <http://www.smedco.ca/loan - programs/>

Clarence Campeau Development Fund

The Clarence Campeau Development Fund (CCDF) was established in 1997, and is capitalized by the Government of Saskatchewan. It seeks to improve the economic circumstances of Saskatchewan’s Métis by providing funding for business development, community economic development, development of management skills, and assistance to new and existing Métis-owned businesses. It provides financial assistance to Métis clients only when other sources of capital, such as SMEDCO, government programs, agencies, and other financial institutions such as banks have been insufficient.²⁶ They have a variety of loan programs available to different categories of applicants.

Table 6: Clarence Campeau Development Programs for Métis Businesses

Clarence Campeau Development Programs for Métis Businesses	
Business Plan Assistance Program	Loan/Equity Contribution Program
This program will allow entrepreneurs to engage the services of a professional consultant in order to undertake the quality of research and planning necessary to develop a business plan and attract financing; up to 75% of the costs to a maximum of \$10,000.	This program is to assist Métis entrepreneurs by providing capital through interest free loans or equity of up to the lesser of \$200,000 per project or 35% of the value of the fixed assets identified in the program costs.
Métis Women’s Equity Program	Métis Youth Equity Program
This program is to assist Saskatchewan Métis Women entrepreneurs with equity assistance of up to 65% of project costs to a maximum of \$10,000, to leverage financing and support from financial institutions.	This program is to assist Saskatchewan Métis Youth entrepreneurs, aged 18-35, with equity assistance of up to 65% of project costs to a maximum of \$10,000, to leverage financing and support from financial institutions.
Community Business Development Program	Métis Energy and Resource Program
This program is intended to assist Métis community owned business development associations and corporations leverage capital to develop businesses that will result in the creation of wealth and jobs for Métis, with a one time non-repayable contribution up to the lesser of \$100,000 or 35% of the value of the fixed assets as identified in the program.	This program is intended to help increase the involvement of Métis entrepreneurs in the energy and resource sectors and other major business initiatives with financial assistance of 50% of the value of fixed assets plus 35% of working capital and inventory costs as identified in the project. Minimum funding under this program is \$ 201,000 up to a maximum of \$ 1,000,000.
Development of Management and Marketing Skills Program	Business Support Program
This program supports training for new and existing Métis entrepreneurs to develop their management and marketing skills, up to 75% of the approved costs, to a maximum of \$10,000.00 over the life of the contribution.	Funding under this program is intended to allow the business to engage the services of a professional consultant to examine the operations of the business in order to identify areas that may require special attention; up to 100% of the cost, to a maximum of \$10,000 over the life of the contribution.

Source: <http://www.clarencecampeau.com/>

According to the CCDF 2014 Annual Report, since 1998 CCDF has approved 1395 loans, for a total of \$43.5 million. Leveraged financing reached \$124.4 million. Overall, Clarence Campeau directly secured and created 2,288 jobs.²⁷ A 2015 review of CCDF by Northern Research Group and Meyers Norris Penney estimated that for every dollar invested in Métis economic development via CCDF programming, social benefits equivalent to \$11.91 were created.²⁸

In addition to CCDF and SMEDCO, the Métis Economic Development Sector (MEDS) provides technical expertise in business and management strategies for Métis-owned businesses. There is no doubt that their combined efforts have impacted positively on the Saskatoon and region’s economy.

Section 2

SURVEY RESULTS

As the core of this report, interviews were sought with representatives of the thirteen First Nations that have known land holdings and/or reserves in the Corman Park Saskatoon Planning District and the area immediately surrounding it: Cowessess First Nation, English River First Nation, Little Pine First Nation, Moosomin First Nation, Muskeg Lake Cree Nation, Muskoday First Nation, One Arrow First Nation, Red Pheasant First Nation, Saulteaux First Nation, Yellow Quill First Nation, Fishing Lake First Nation, Mistawasis First Nation, and Whitecap Dakota First Nation. It also engaged the Clarence Campeau Development Fund and the SaskMétis Economic Development Corporation to convey Métis economic development interests in the region. After the project began, it became known that Thunderchild First Nation has recently acquired TLE land in Saskatoon.

Of those fifteen approached, we were subsequently able to conduct qualitative interviews with eleven Aboriginal representatives (nine First Nations and two Métis), and additionally received quantitative data from seven First Nation representatives.

Furthermore, representatives from the City of Saskatoon, Indigenous and Northern Affairs Canada (INAC), and the Saskatoon Regional Economic Development Authority (SREDA) were interviewed. The authors also conducted an extensive review of the relevant literature, including scholarly articles, consultant's reports, and statistical data (see Bibliography).



Limitations

Because this study had a small pool of potential respondents, the response rate of 73% likely skewed the data in favour of EDCs and communities who were relatively more advanced in their economic development planning and outcomes, and thus had the human resource capacity to respond to our questions.

In addition, while we endeavoured to gain both First Nations and Métis perspectives, the experiences of the two groups were quite different and defy easy comparison and categorization. We have created a separate section on Métis economic development in the Saskatoon region, which focuses more on supports and outcomes for individual entrepreneurs. In addition, robust Métis statistical data is more difficult to obtain given the variance in identification standards. For those seeking more information on Métis economic development, a number of recent reports complement the findings we were able to obtain, including NRG 2015; Gates & Vermette 2014; and Thomas 2015. However the results of our survey below focus on First Nations community-owned, for-profit corporations.

FINDINGS

Number of Businesses and Economic Sectors

- In this survey it was found that the most common legal entity adopted for business and economic development was a community-owned Economic Development Corporation (EDC). These corporations have formal boards that guide their strategies. In most cases the boards have chief and/or council as members. Combined, all First Nations respondents operated at least 15 business enterprises in the Saskatoon region. Most of these were located on First Nation-owned land. Several of those surveyed had businesses elsewhere in Saskatchewan. There were also a roughly equal amount, at 14, of business enterprises owned by non-Aboriginal persons operating on First Nation owned lands.
- Businesses owned by First Nation EDCs surveyed were mostly in the retail and real estate/rental/leasing sector of the economy. The concentration in these sectors could be explained by: (1) in the case of the retail sector with prior experience in running retail businesses, usually in the form of a convenience store and a gas station on the home reserve; and (2) in the case of real estate and rental and leasing business enterprises, due to the fact that the primary asset First Nation communities have is their land holdings.

Economic Sectors

The following were the most common sectors in which First Nation EDC respondents were involved in, within and outside of the Saskatoon region:

- Retail trade
- Real estate and rental and leasing
- Construction
- Agriculture
- Arts, entertainment and recreation
- Utilities
- Mining, quarrying, and oil and gas
- Forestry, fishing and hunting

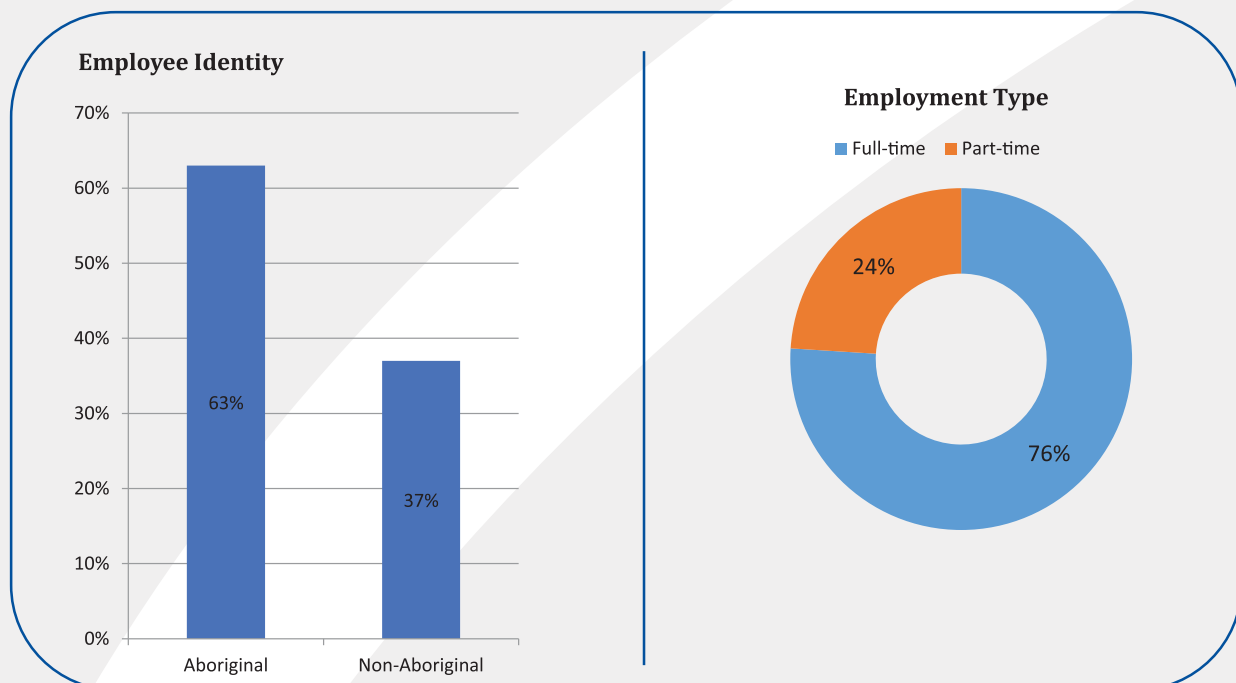
Employment in First Nation Economic Development Corporations

Amongst survey respondents, First Nation EDCs in the Saskatoon region support somewhere in the order of 200 jobs. Of these jobs, approximately 3/4 are full-time.

On average 63% of the employees of the businesses owned by First Nation EDCs in the Saskatoon region were of Aboriginal descent, and on average, 16% of the employees were from the particular First Nation that owned the EDC.

While respondents sought to hire Aboriginal employees, all indicated a willingness to hire non-Aboriginal persons in positions where no qualified Aboriginal persons were available.

Figure 10

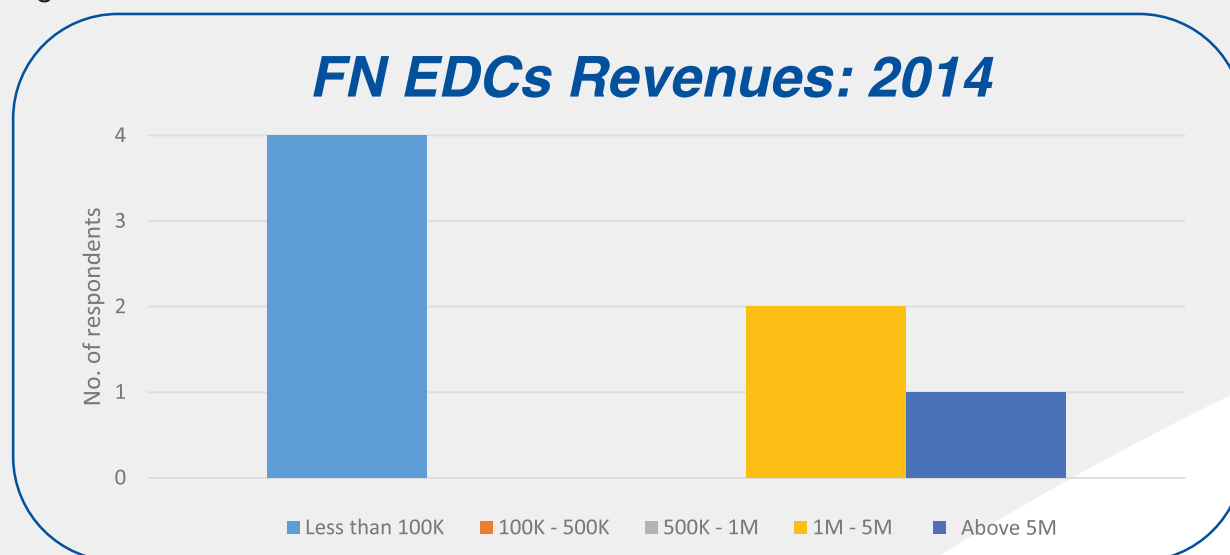


Source: Revenues and Revenue Trends

Revenues and Revenue Trends

Amongst First Nations EDC respondents, about half were making few or no profits, recording less than \$100,000 in revenues; and half were decent sized business with more than a million dollars in revenues. No corporations fell into the middle ground. By this we can assume that once EDCs become professionally structured, do their due diligence, and start investing, they grow quite quickly. That said, all EDCs fell into the category of small (versus medium or large sized) business.

Figure 11



Respondents were optimistic about the future: 66% expected their revenues to grow between 2016 and 2017. There were two reasons for their optimism: firstly, they have confidence in the overall health of the Saskatoon regional economy; and secondly, they are undertaking company level initiatives which they expect to increase their revenues. The latter included:

- Finding new customers in the existing market
- Expanding into new markets in the province
- Better marketing outreach
- Acquiring other businesses
- Offering new products and/or services

Challenges Facing First Nations Economic Development Corporations

Despite the measurable successes, and optimism for revenue growth over the next two years, a number of challenges faced the First Nation EDC respondents. Access to financing was identified by all of the respondents as a challenge. Others included cost of borrowing, availability of skilled labour, competition and availability of the necessary infrastructure.

Customer Base of First Nation EDCs

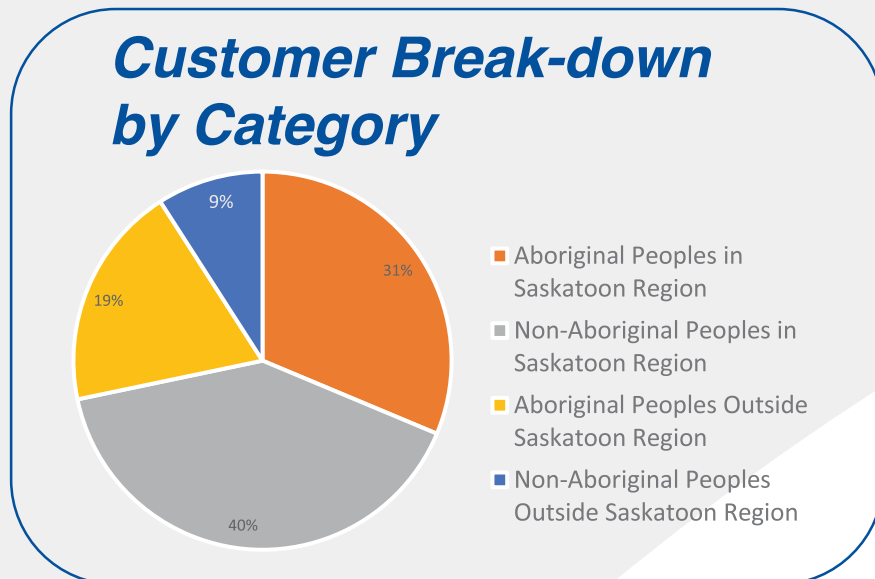
Survey respondents identified a higher than average proportion of both Aboriginal employees and customers. On average, the survey respondents reported that approximately 31% of their customers were Aboriginal people within the Saskatoon region, whereas non-Aboriginal customers accounted for 40.9% of customers. This indicates a lot of room for growth in the existing non-Aboriginal market within the Saskatoon region.

For customers outside the Saskatoon region, the figures were 19% Aboriginal and 9% non-Aboriginal customers, respectively.

Since most EDCs have indicated that they intend to increase revenues within existing markets, it appears there is an understanding of the potential for growth in the non-Aboriginal consumer market.

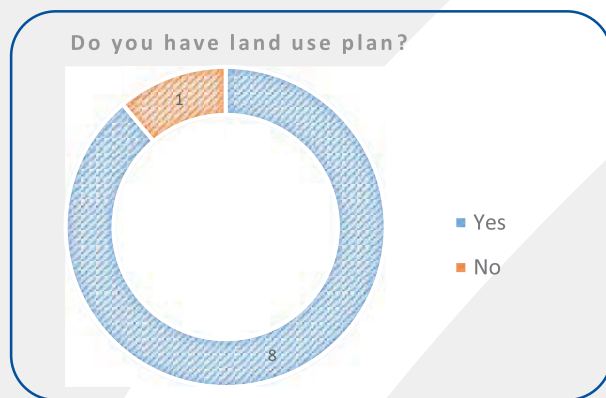
“Because we are in the boundaries of the City of Saskatoon, there are developers that have approached the First Nation and said they will make us rich and this confuses everyone. We need a template we could use to determine which developers have the capacity to develop the land properly, or how we determine whether proposals are realistic?”

Figure 12



Land Use Planning

Figure 13

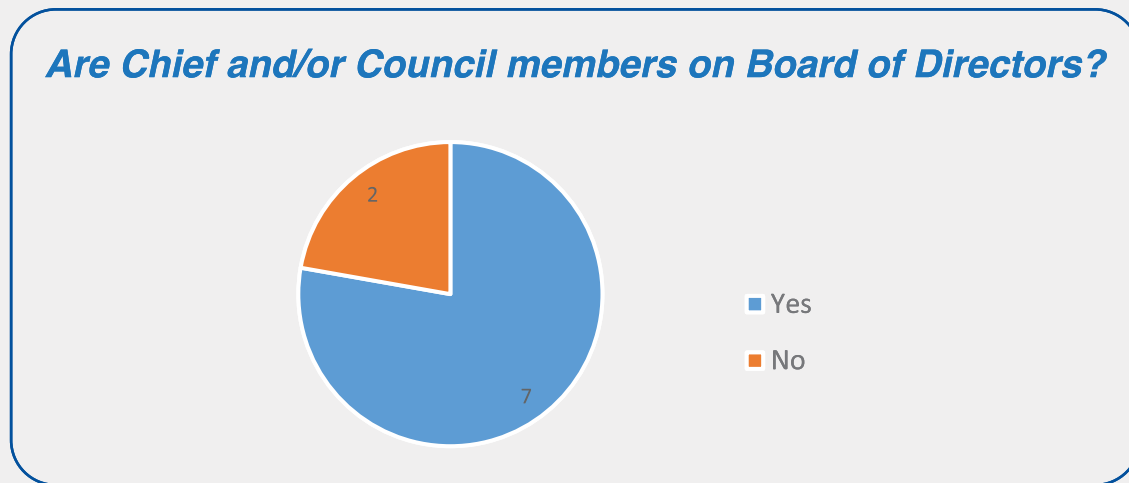


In this survey it was found that all but one First Nation respondent had land use plans. Of that majority, the following were the most common development areas:

- (a) Agriculture;
- (b) Light industrial;
- (c) Commercial;
- (d) Residential.

Relationship Between Board and Chief and Council

Figure 14



Good governance, and the need to separate business from politics, has long been highlighted as a need in Aboriginal economic development. But the separation in practice is not black and white: 78% of survey respondents said that either the Chief and/or other councillors were members of the Board of Directors of their economic development entities.

In some cases, the Band Chief is the chair of the Board of Directors while in others they are regular board members. In only one case did the Board of Directors not include the band Chief or councillors, although one additional respondent stated they were transitioning into a board without representation from Chief and Council.

Governance

Most EDC boards were comprised of individuals for specific terms, often two years. In some cases EDC board members also acted as trustees for the First Nation as this was seen to offer greater understanding and an important connection between the two entities. There was typically a clear decision making model as plans are continually evolving and any major projects tend to go to a community vote as community support for priority areas is recognized as one component of good governance and an important communication and decision making process with shareholders.

Board membership is often comprised of members from the First Nation with variations that could include a direct link to Chief and Council, an Elder, a youth, and/or urban representative, and experts in areas such as finance, accounting, law and business from outside the community when the First Nation did not have access to members with this experience. Many acknowledged that it can be a challenge to access outside perspectives in business and economic development interests and are exploring options such as advisory boards for each individual business.

Most EDCs recognized the need for separation between the administration of their business interests and the political mandate of the community. There was a distinction between politics and wealth creation for the community and the need to avoid unnecessary influence by Chief and Council. When good governance processes are not in place, there were impacts. For example, one First Nation directed a major portion of their on-reserve store revenues to the band. When maintenance was required the store had to borrow money, and planning for growth was difficult. As such, EDCs are often the only department totally financially separate from the band.

The majority of EDCs were structured with a Council member on the board to ensure appropriate communication between the board and Chief and Council. This was seen to work well as a formalized link to political representatives ensuring that business and investment development is in sync with the First Nations jurisdiction for setting laws, zoning, taxation and other regulatory functions. This structure was also identified as being nimble when required.

Many First Nations experience frequent leadership change due to elections that commonly take place every two years. In order to mitigate the risk of losing corporate knowledge and history most EDC's have minimized the extent of representation of Chief and Council on their boards. While there is a cost to maintaining an independent board, it is recognized as the cost of doing business as it provides transparency and protects the community when elections occur so that the corporation is not negatively impacted.

All of the EDCs in the survey were for-profit corporations, which is the traditional entity the private sector understands and is comfortable doing business with. However, this results in a specific disadvantage in that corporations as legal entities are not considered an "Indian" and are therefore subject to regular tax laws. Uncertainty remains around this structure as it pertains to taxation.

All EDCs identified the band members as their shareholders and recognized the need to ensure appropriate communication on their plans and performance. Communication back to shareholders included annual reports to membership; annual general meetings (AGMs); and forums on businesses interests. Having a Chief or Councillor with a dedicated economic development portfolio was also identified as a key vehicle of communication between the EDC and shareholders.

Ways in which EDCs contribute to their community

Universally amongst the respondents, and amongst Canadian community-owned EDCs in general, benefits to community members was identified as one of if not the most important overarching goal. Survey respondents aspired to, or were already successful in contributing back to community members in the following ways:

- Job creation – giving priority to band members who were qualified for roles
- Providing training, education and skills development
- Providing dividends to the community and/or to individual members
- Funding and organizing community projects
- Providing scholarships
- Providing training on reserve
- Assisting in housing and renovations
- Allocating a portion of income to community development activities

Spectrum of businesses operating on ATR lands in the Saskatoon region

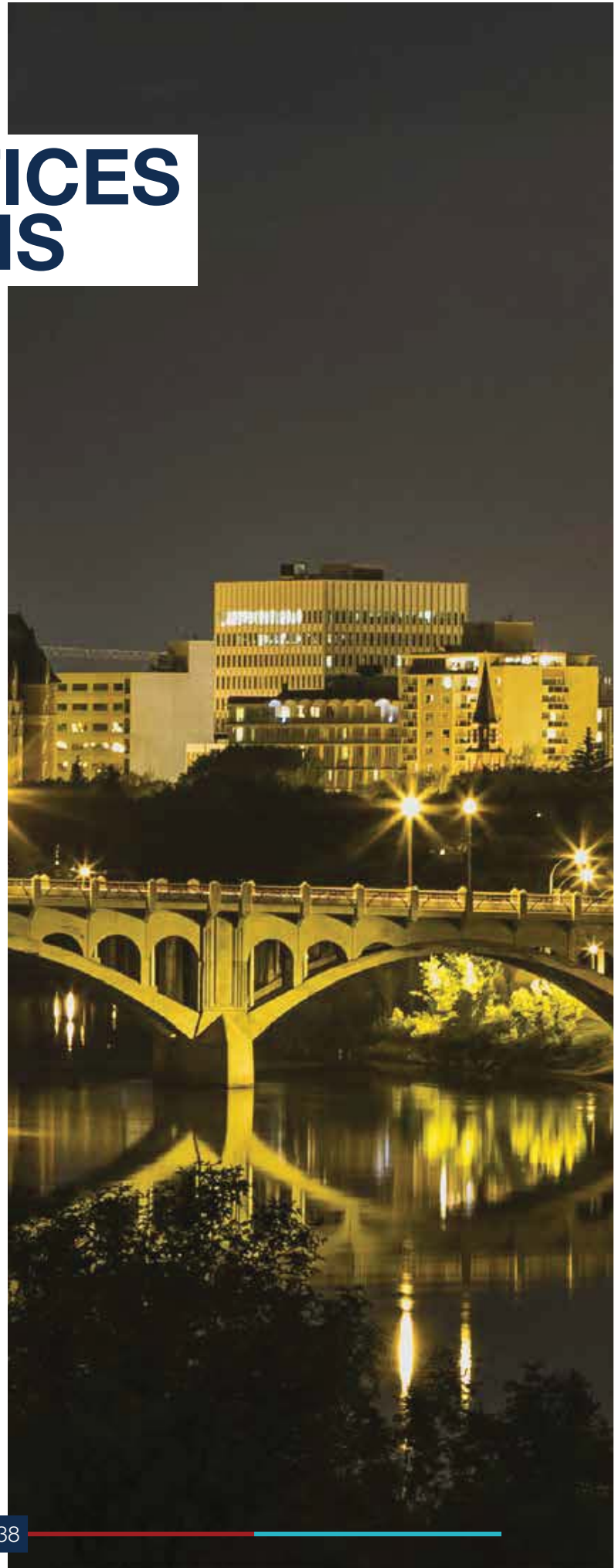
There is a wide range of businesses in different industries operating on urban reserves and additions to reserve land. While some of these businesses belong to the First Nation who owns the reserve land, a significant number are non-Aboriginal owned businesses.

Table 7: Industrial Grouping (NAICS)

Industrial Grouping (NAICS)	Examples
Retail trade	Gas stations, convenience stores, etc.
Accommodation and food services	Restaurants, hotels
Construction	Construction companies
Finance and Insurance	Banks and Non-bank financial institutions
Art, entertainment and recreation	Casinos, Golf courses, etc.
Transportation	Trucking and transportation companies
Public Administration	Provincial government services, education institutions
Professional, scientific and technical services	Doctors, dentists lawyers, consultants, etc.

Section 3

BEST PRACTICES AND LESSONS LEARNED



Pathways to Aboriginal Economic Development

One of the unique characteristics of contemporary Aboriginal economic development is that it tends to be rooted in community-owned and directed corporations, particularly amongst First Nations. This is perhaps an expected corollary from: (1) the fact that the majority of First Nations assets, including reserve land, settlement proceeds, and resource revenues are band-owned/controlled; and (2) the indigenous tradition of communal ownership/stewardship of property. Although there are community-owned Métis corporations based on a similar model, such as Pinehouse Business North and Primrose Resources Corporation, these are not currently active in the Saskatoon region.

Many programs and services exist for individual First Nations and Métis entrepreneurs, such as the Saskatchewan Indian Equity Fund (SIEF), CCDF and SMEDCO. Regardless of the level of success achieved by Aboriginal EDCs, it is in the best interests of communities and the Saskatoon economy for Aboriginal people to continue to establish and grow their own businesses. However the following sections deal primarily with lessons learned for community-owned, for-profit businesses.

Moving Up the Value Chain

In both our review of the literature, and in the results of our survey, a clear pattern emerged of a common trajectory for Aboriginal community-owned corporations as they moved along a continuum from less to more sophisticated. We depict these here as hierarchies.

- **BUSINESS SECTORS HIERARCHY:**

Many First Nations began their first business venture with a reserve store and gas station. This continues to be the case. Perhaps as a result, many of the ventures pursued in the 50+ urban reserves in the province also involve a gas station business, as there is a level of expertise and familiarity with the business model. Other initial ventures by First Nations include leasing of agricultural land, which requires little business expertise or infrastructure.

From there, many First Nations in Saskatchewan venture into the construction, transportation, and hospitality industries. There are often local needs needing to be served in these sectors e.g. road maintenance, housing and school construction, restaurants and motels, with little competition, and so a niche needing to be filled develops. Similar to gas stations, First Nations can then leverage their expertise into other markets. Many of these businesses provide the additional benefit of using local and lower skilled labour, and thus are good job creators for band members, with opportunities to grow into supervisory and management positions.

Almost all of those respondents who identified the presence of buildings on their urban reserves, owned those buildings themselves. This has addressed the difficulty and risk for third parties to build on reserve land. However many in Saskatoon have worked through a local property management company rather than take on that role themselves, which represents a business opportunity for future growth/ expansion.

A few of the more mature EDCs have ventured into the manufacturing sectors, such as Des Nedhe Developments who invested in JNE Welding; and the agricultural sector, such as Whitecap Development Corporation invested in the Tatanka Bison Ranch. Tourism in the Saskatoon region currently entails golf courses and casinos (Wanuskewin by contrast is a registered charity, not a for-profit business). We have identified all of these sectors as strong opportunities for business growth for Saskatoon region Aboriginal EDCs as they gain in experience, financial capital and human resources.

Finally, a few subsidiaries of First Nation EDCs are invested in professional services. Kitsaki Management LP, the business arm of Lac La Ronge Indian Band, for example owns Canada North Environmental Services (CanNorth), which is headquartered in Saskatoon but does business provincially, nationally and even internationally, specializing in indigenous community engagement in resource projects. Although it has limited Aboriginal staff, it is a good example of leveraging community values and competitive advantages into a professional service for a niche market. First Nations Bank is also headquartered in Saskatoon, and is 80% Aboriginal owned and controlled, though not by a particular EDC. Approximately 60% of its total staff, and almost 100% of its frontline staff, are Aboriginal.

At this point there are many more individual Aboriginal entrepreneur-operated professional service businesses (e.g. lawyers, physicians, dentists, consultants) than community-operated ones. There is an opportunity in some sectors to amalgamate services to serve bigger and broader provincial, national and international markets.

Figure 15



Typical First Nations Business Sectors Hierarchy

- **CORPORATE STRUCTURE HIERARCHY:**

Corporate structure is a significant indicator of, and reflection of, the business readiness of Aboriginal-owned companies. Our survey, and other assessments of EDCs, have identified a similar trajectory in corporate structure. These move from (1) being a secondary concern of busy band councils with limited business expertise; to (2) formal but politically-controlled economic development corporations, focusing on governance processes, planning, and due diligence; moving to (3) more professional and independent governance structures with profit-generating but fluctuating business ventures; and then to (4) an established and sophisticated business structure with diversified assets, different partners, and more stable and predictable profits/dividends. The ability to enter into partnerships with other firms indicates a certain level of accountability, transparency and stability, as others are willing to risk their own money on a positive outcome.

Figure 16



Typical First Nations Corporate Structure Hierarchy

- **REVENUE HIERARCHY:**

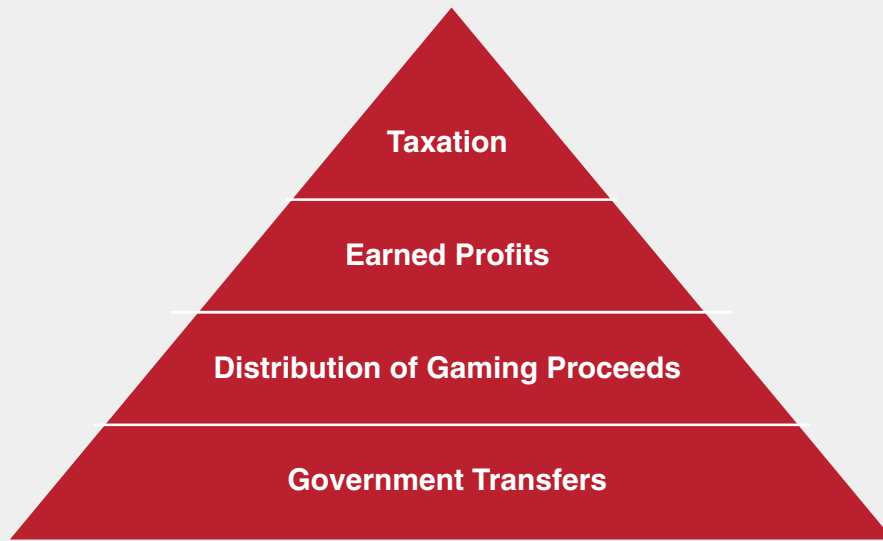
Although outside of the scope of the survey, we have noted a continuum in the development of revenue structures for First Nation communities. Transfers from the federal government continue to be the dominant source of revenues for band governments. Some funds are also distributed from SIGA’s gaming profits. However the explicit goal of many Aboriginal EDCs/LPs is to provide a source of additional revenue to fund community projects and public goods. Several of the EDCs in our survey were fulfilling this commitment, as are several of the more sophisticated community-owned EDCs/LPs in the province without holdings in the Saskatoon region. As more EDCs become profitable, more independent revenues supporting community goals will be generated.

However a number of First Nations are also developing taxation regimes to finance local, public goods. For some urban reserves, the ability to charge a property tax has contributed to cash flows towards social spending on reserve.

Whitecap Dakota First Nation has enacted bylaws authorized through the First Nation Land Management Act, First Nations Fiscal Management Act and First Nation Statistical Management Act that allow it to collect taxes in order to “provide quality services, improve the quality of life, and maintain the healthy growth of infrastructure to serve the needs of a growing community.”²⁹

While business revenues from profitable ventures are a growing and important source of revenues for Aboriginal communities, it cannot and should not replace the role that taxation has in funding public goods and manifesting the mutual responsibilities of citizens and governments.

Figure 17



“To have land fully developed for benefit of community, and to create economic development, we want to see profit and revenues, create employment, stronger sense of First Nation identity within community of Saskatoon. We want to be part of wider community.”

Typical Revenues Hierarchy

- **INDIGENOUS VALUES**

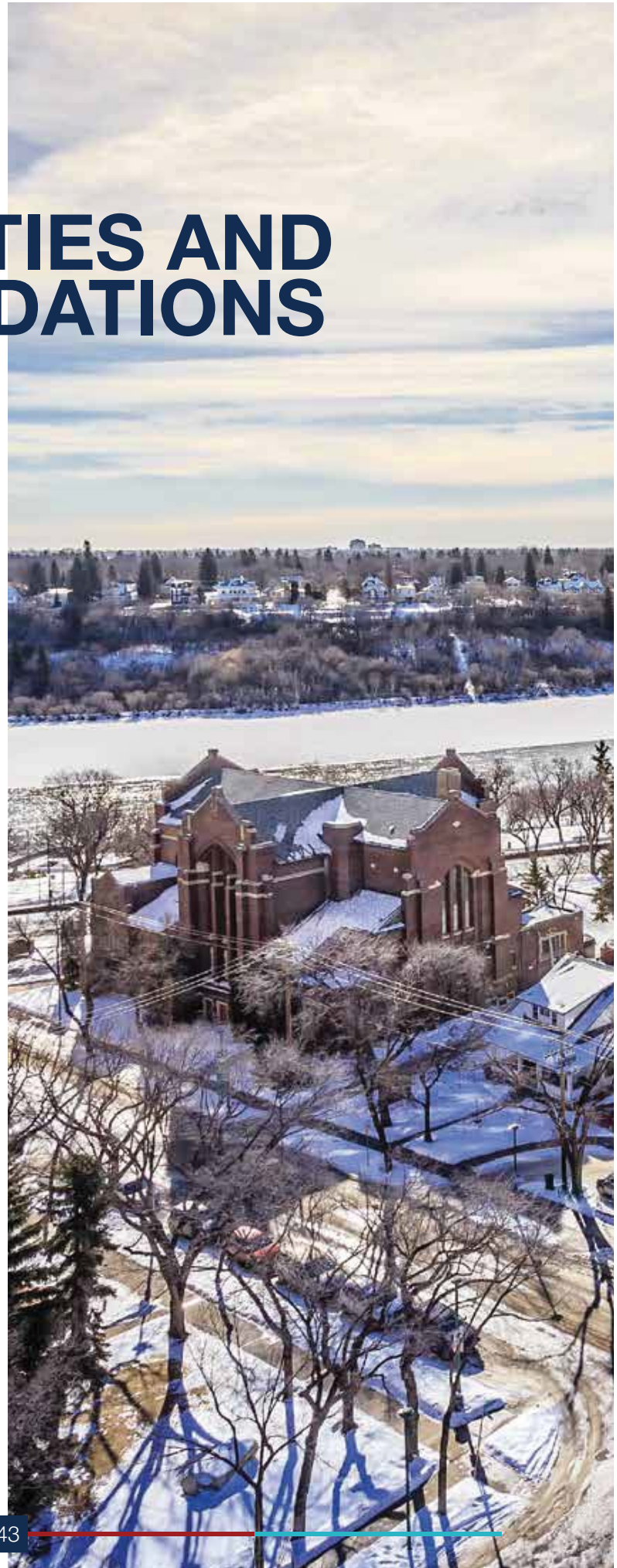
Throughout our interviews, First Nation and Métis values consistently came up in how EDCs and LPs are structured, what they invest in, who their shareholders are and how profits are distributed.

Everyone was well aware of the socio-economic barriers facing Aboriginal people in the province today. Many of those interviewed identified that the opportunity before First Nations and Métis people is to create paths towards participation and inclusion in local, regional, provincial, national and global economies.

Initiatives including Treaty Land Entitlement, Specific & Comprehensive land claims, and Impact and Benefit Agreements have allowed for growth in Aboriginal economic development to take place on an unprecedented scale. Many communities are applying traditional values such as sharing, hope, respect, and kinship, and working to steward today’s windfalls for the next seven generations. For example, every First Nation EDC/LP respondent shared that TLE land purchases were made with cultural significance as one of three key factors in mind, alongside agricultural opportunity and strategic location. Traditional hunting, fishing and trapping areas, as well as land where Treaty was signed or other historical events have taken place, were prioritized alongside access to urban markets.

Section 4

FUTURE OPPORTUNITIES AND RECOMMENDATIONS



Positioning the Saskatoon Region as an Aboriginal Economic Sector Hub

This project has evaluated the nature and impact of First Nations and Métis economic development in the Saskatoon region. It has determined that both the urban Aboriginal population and that cohort's involvement in the region's economy are growing, and that all parties would be served by a continuation and promotion of that growth. To that end, urban reserves and business ventures by Aboriginal Economic Development Corporations (EDCs) and Limited Partnerships (LPs) offer promising vehicles by which to better integrate Aboriginal workers into the city's labour pool, develop wealth amongst First Nations and Métis entrepreneurs, and enhance community revenues used to support services for Aboriginal people.

Based on this research, we have also identified a number of opportunities and recommendations that may improve or expedite the development of Aboriginal economic opportunities in the Saskatoon region. These follow below.

Diversification

Many of our survey respondents, as well as EDCs and LPs across the province, have benefited from and taken advantage of the recent mining and energy boom the province experienced, providing services throughout those sectors' value chain. This provided significant employment, wages and revenues in the province's Aboriginal community.

The commodities boom has now subsided. Although the mining and energy sectors will continue to be important for the province as a whole and Aboriginal economic development in particular, now is a good time for Aboriginal EDCs and LPs to diversify in to other, growing sectors of the provincial economy, with national and international potentiality.

- **Agribusiness**

The agriculture and food sector in Saskatchewan is nation-leading and world-class. Strong growth has come recently from pulse crops such as lentils and peas, and there is continued opportunity in the value-add sector of the industry.

In addition to "traditional" farming, which has become a technologically advanced and innovative sector, the burgeoning organics industry may be a good fit for Aboriginal EDC ventures. If community-owned lands have been left fallow, for example, they would not have to wait for the three year transition from conventional practices (including pesticides, genetically modified seeds, etc.) to organic standards. Organic farming tends to be more labour intensive, which would take advantage of local underemployed Aboriginal labour, and some communities may feel the practices are more coherent with traditional indigenous values and practices. There is also a significant branding opportunity: consumers who pay a premium for organic products may also be enthusiastic about indigenous-branded and produced goods.

- Tourism

Tourism in the Saskatoon area has been growing quickly. The number of visitors coming to the region doubled between 2008-2014, to 2.1 million visits, representing \$530 million in expenditures.³⁰

The Wanuskewin Heritage Park is one of the region's top tourist attractions. It is seeking UNESCO World Heritage Site status and has plans for expansion. It is currently operated as a not-for-profit organization. However it provides an excellent platform to brand Saskatoon as a tourist destination to learn about and experience indigenous culture and traditions. There is a strong and growing market for authentic and experiential tourist activities that Aboriginal peoples are uniquely positioned to provide, especially in Saskatchewan where the peoples are diverse and the culture is strong. The region and its Aboriginal stakeholders would be wise to develop a strategy that positions Saskatoon as a destination in itself, and a launching point to locations across the province, for indigenous tourism. Properly done, i.e. not in manner that is exploitative or caricaturizing/romanticizing of indigenous culture, this could provide an important source of revenue, create jobs in community, provide opportunities to transmit and strengthen traditions and languages, and incentivize protection of hunting and fishing grounds.

- Financial and Other Professional Services

In a similar manner, the Saskatoon region is well placed to become a hub for financial and professional services catering to the growing and under-served national and international indigenous market. These services could include finance, management of trusts, and insurance and mortgage provision for the unique needs of Aboriginal clients.

A solid base exists to build upon in Saskatoon, including the headquartering of the First Nations Bank of Canada on a holding owned by Yellow Quill First nation, which is over 80% owned and controlled by Aboriginal shareholders from Alberta, Saskatchewan, Manitoba, Yukon, Northwest Territories, Nunavut and Quebec; and Peace Hills Trust, which is located on Muskeg Lake's Asimakaniseekan Askiy reserve. In addition there are a variety of private insurers, consultancies, and other professional service providers operated by Aboriginal owners and principals in Saskatoon and area.

Succession Opportunities

As the baby boomer generation plans their retirement, many small and medium enterprise (SME) owners are looking for partners to invest in and eventually buy them out of the enterprise. Existing businesses may offer advantages for Aboriginal EDCs. There are more predictable revenue flows, an established customer base, and an ability to assess if the business suits the needs of the community which is investing in it (e.g. opportunities for employment of band members).

Because many Aboriginal EDCs lack business experience, an established business, with the possibility for a mentored succession over the course of a few years, could allow Aboriginal managers to obtain business experience before assuming full responsibility for the venture. Monies arising from land claim settlements may provide Aboriginal EDCs with capital sufficient to invest/purchase SMEs that individual entrepreneurs in the province would find difficult to acquire.

Networking

In our survey results, many respondents had future intentions of participating in some of the regional or provincial economic development and business networks, but few were well integrated into these. Examples of potentially beneficial and strategic networks include: Saskatoon Regional Economic Development Authority (SREDA); Saskatchewan First Nations Economic Development Network (SFNEDN); Square One; Greater Saskatoon and Saskatchewan Chambers of Commerce, respectively; the North Saskatoon Business Association (NSBA), Saskatchewan Trade and Export Partnership, Saskatchewan Economic Development Association (SEDA), the Canadian Council for Aboriginal Business (CCAB), and the Council for the Advancement of Native Development Officers (CANDO). Aboriginal business owners and managers must make more effort to network with mainstream associations, while mainstream associations need to improve efforts to become more relevant and welcoming to Aboriginal businesses, including targeted services/events for Métis and First Nations business and EDCs.

Given the demonstrated value to Aboriginal business of partnership, joint ventures, and the development of new/larger customer bases, and the benefit of leveraging expertise and capacity from others as EDCs and other businesses enter growth and maturation phases, it is imperative that both Aboriginal-run businesses and the regional, provincial, and national networks and member-based organizations listed above make strident efforts to connect, share and mutually benefit. Although our respondents showed willingness and a desire to connect with non-Aboriginal customers, partners and employees, there was clearly a gap in their progress towards doing so. The future of the city's and province's economy depends on closer cooperation between Aboriginal and non-Aboriginal business. Above all, an increase in Aboriginal economic participation should not be seen as potentially destabilizing competition in a fixed market, but as an opportunity to grow the market size and audience. Aboriginal Business Match and the World Indigenous Business Forum are examples of activities that could be promoted and leveraged in that regard.

By the same token, there is much more opportunity for Aboriginal business, particularly community-owned ones, to partner in business ventures together. Much of the development in the Saskatoon region has occurred in single-First Nations EDCs; however much of the growth has occurred with partnerships and joint ventures. If Saskatoon is to achieve its full capacity in terms of Aboriginal economic development, First Nations EDCs in particular will have to stop looking at other First Nations as competitors, and start to look for opportunities to collaborate, pooling their respective capital and expertise.

Governance

As articulated in the previous section, our survey, as well as a review of the literature, found a distinct pattern in the progression of Aboriginal community-owned business, from band/village council owned and managed; to politically-led Economic Development Corporations; to professionally-led Economic Development Corporations; to Limited Partnerships, Joint Ventures, and EDCs as holding companies.

There has been considerable discussion in the Aboriginal business and economic development community about the importance of separating business and politics, following largely from the findings of the Harvard Project on American Indian Economic Development. Among other challenges, undue political involvement often results in business revenues being redirected to social spending at the expense of growth and investment; instability in business planning and strategic direction as frequent council elections bring new, and often contradictory, players and ideas to the table; appointments/hiring based on nepotism rather than merit; and a resultant lack of professionalism and thus success. These are serious considerations and their impact is well known and documented.

That said, all but one of the respondents in our survey had some type of political representation in business management, frequently in the form of Chief, councillor or other elected official presence on Boards of Directors; and/or involvement of appointed elders, youth, or other community representative. There was no correlation between this form of community representation and poor business performance. As such we cannot conclude that a total separation of business and politics is necessary or even desirable. Indeed, in the mainstream business community, there is a long history of successful family owned businesses, and within the province and the nation, a variety of publicly owned Crown corporations that maintain political representation and divert revenues to public goods and services.

In keeping with indigenous values and the nature of many community-owned corporations, it thus makes sense to have some kind of formal link to those elected and/or appointed to represent the community's interest. With proper governance structure and capacity-building efforts, living between political representation and business result can be a strength, rather than a liability. However, risk of political interference is real and detrimental, and must be minimized, particularly as businesses aspire to include non-community partners and shareholders.

Financing

The biggest challenge identified by our respondents to business growth in the Saskatoon region was access to financing. This is despite the funds made available through Aboriginal Financial Institutions such as SIEF and SMEDCO, and funds such as CCDF.

One common complaint by our First Nations respondents was the difficulty in accessing traditional bank financing for projects on reserve. This is linked to the fact that development on reserve cannot be held in security by the bank in case of default, although in certain situations there are ways to work around this.

In order to maximize the economic potential of TLE land and urban reserves, it would be helpful for mainstream banks to develop greater expertise and new processes to address the challenges posed by financing development on reserve. At the same time, new EDCs need to work to establish credit, demonstrate sound structure and business planning, and build strong relationships with their lenders.

Land Planning

Amongst our First Nations respondents, all but one had a land use plan. It has become more common in recent years for First Nations to develop these plans in consultation with community members to develop consensus and momentum on community and economic development goals. The TLE settlement has made the process even more important as communities have a rare opportunity to make investments that will reap benefits for generations.

As such, First Nations seeking to buy land in the Saskatoon region and across the province need to think very carefully, and obtain the best advice and information possible, before purchasing or developing new lands. Business goals must match the property acquired in order to maximize revenues and provide benefits, in the form of revenues or jobs, back to the community. For those looking to use proximity to or location in Saskatoon in order to improve access to customers, employees, and markets, a balance between price and services must be considered. Property located outside of the city limits, for example, is usually, cheaper but may lack adequate water, sewer, road, public transportation and/or power access, limiting the types of business development available.

Table 8: Dos and Don'ts for Additions to Reserves in Urban Areas and Planning Districts

DO	DON'T
Decide on the services you require based on your business plans for the development e.g. water, power/energy, roads, first responders, public transportation, parking.	Buy land with no plans for how you will develop it, or that is inappropriate for the plans you do have.
Understand the current Zoning assignment of the land you are thinking of converting, and how that affects your goals.	Let cost decide what and where you buy; go for value and consistency with your goals instead.
Contact city planners early in the process.	Assume a property adjacent to an urban municipality will provide the equivalent services as a property located within the corporate boundaries.
Know the impact an environmental impact assessment may have on your plans and costs.	Overlook development programs for urban properties, such as Saskatoon's Industrial Land Incentive Program and INAC's Lands and Economic Development Services Program (LEDSP) and Community Opportunity Readiness Program (CORP)
Get your own legal counsel. Seek independent advice from professionals such as planners and engineers.	Neglect to follow the municipality's bylaws until the property is officially converted to reserve.

Table 9: Urban Servicing: Correlation between land price, land location and level of available servicing

Type of land	Price	City Services	Timing of Services	Certainty
Outside City	\$	None or minimal	Possibly never	None
Inside City	\$\$	None or minimal	Long term	Low
• No Plans				
• Sector Plan	\$\$\$	<ul style="list-style-type: none"> To sector Not to neighbourhoods yet 	5-35 years	Medium
• Neighbourhood Concept Plan	\$\$\$\$	<ul style="list-style-type: none"> To neighbourhoods Not to lots yet 	1-15 years	High
• Subdivided lot	\$\$\$\$\$	Full City services	Immediate	Certain

Source: City of Saskatoon Prosperity Through Partnerships Conference, March 17, 2016

“A delegation of people from India came to Saskatchewan and meet government officials. They gave us two hours of their time, but getting meetings with Saskatchewan government is nearly impossible.”

Section 5

CONCLUDING THOUGHTS



The Saskatoon region's Aboriginal population is not just significant because it is large and growing but because it forms a foundational component of the area's history, society and culture, and an integral part of our common future. Despite the often difficult history between Aboriginal and non-Aboriginal residents in Saskatoon, there is a growing consensus that we are now interdependent, and cannot continue along separate paths. As the Cree elders say, 'mâmawi wîchitowin' (working together) is the only way to go. Without cooperation we will not achieve the best results.

There is a long history of contribution to the region's economy by Métis and First Nations entrepreneurs, business owners and employees. However the introduction to the area of urban reserves in Saskatoon proper and ATRs in the surrounding Rural Municipality of Corman Park, and their growth in the past ten years, has brought a new era in Aboriginal-non-Aboriginal business relations and opportunities. The region now boasts a number of successful Aboriginal community-owned Economic Development Corporations and Limited Partnerships that are providing a model for others to draw inspiration from. Importantly, the more advanced corporations are now able to provide tangible benefits back to their community members, as well as employment and professional development opportunities for First Nations and Métis people who have migrated to the city, as well as non-Aboriginal residents.

That said, the potential of Aboriginal EDCs and the urban reserve model in the Saskatoon region is unfulfilled. There are still only a handful of bona fide urban reserves in the city, and even the region's most successful EDCs are still relatively small companies. The vast majority of the province's Aboriginal Economic Development Corporations are still struggling to structure themselves appropriately and start generating meaningful profits. However positioning themselves to access customers in Saskatoon and other cities, and eventually with national and international markets, represents a promising avenue for growth and prosperity.

It must be emphasized that despite challenges and barriers, Saskatoon is exceptionally well positioned to become a national, and even international, hub for indigenous business. Our urban reserve model is more advanced than anywhere else in the country; First Nations and Métis make up a large and upwardly mobile component of our population; and the region boasts many advanced and successful EDCs, including Whitecap Dakota, a nationally recognized success story. The city is host to the First Nations Bank of Canada, and other Aboriginal Financial Institutions such as SMEDCO and SIEF, that continue to help build capacity and opportunity in the Aboriginal entrepreneur community. Aboriginal communities have significant land holdings, and are well positioned to increase their presence in the province's dominant agriculture, mining and energy sectors, with much opportunity on the renewable and organic sides. The region includes one of the world's best indigenous heritage parks in Wanuskewin, providing a platform for growth in the indigenous tourism sector.

As we play host to the World Indigenous Business Forum in August 2016, an opportunity exists not only to share our successes but to collectively envision a path to the next level of Aboriginal and regional economic development. All sides need to work harder and smarter to reach our full and joint potential, but nowhere is positioned better than the Saskatoon region.

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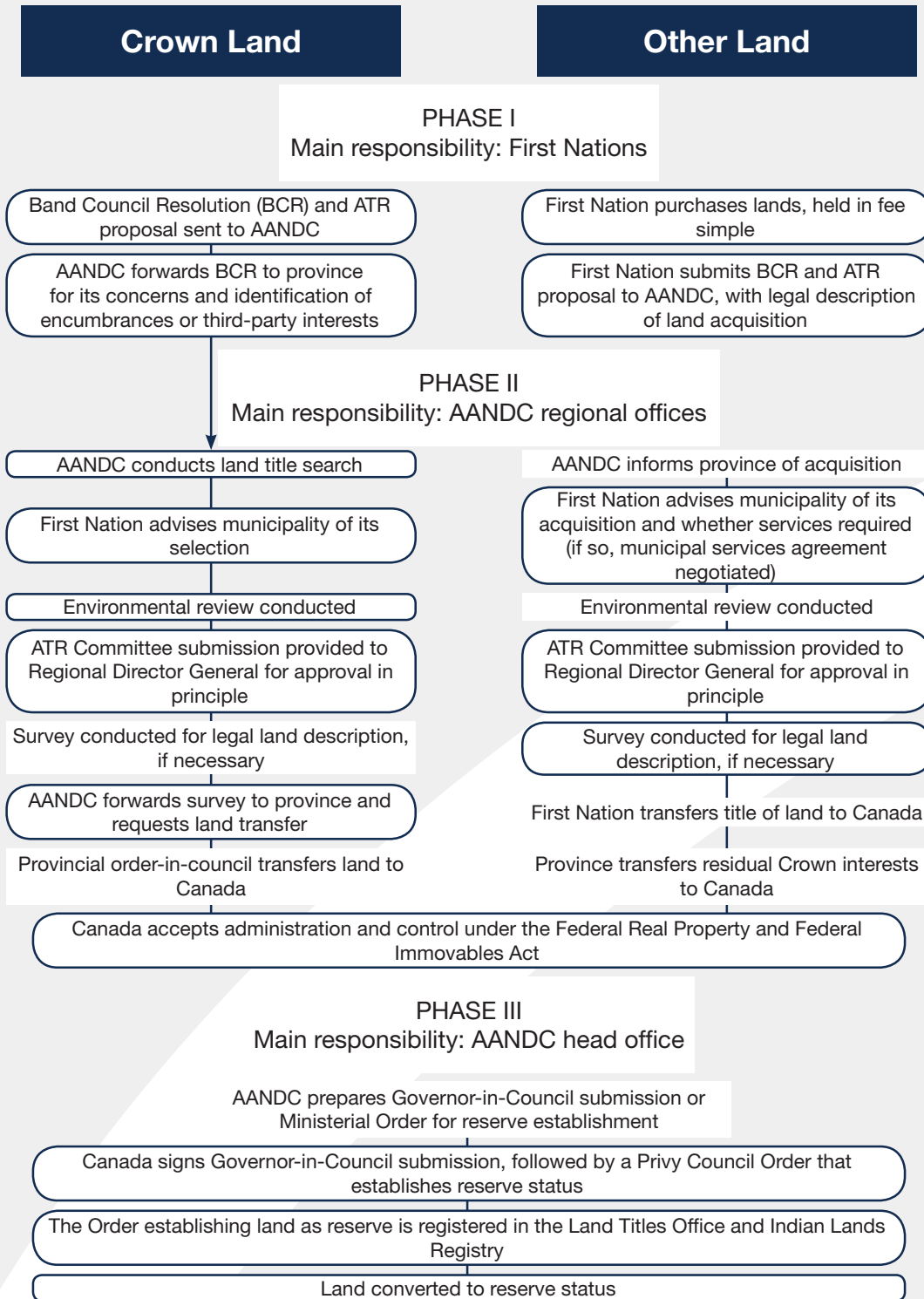
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APPENDIX

OVERVIEW OF ADDITIONS TO RESERVE PROCESS



Source: Adapted from OAG of Canada, "Chapter 4: Treaty Land Entitlement Obligations – Indian and Northern Affairs Canada," *Status Report of the Auditor General of Canada*, March 2009.

TLE QUANTITATIVE SURVEY QUESTIONNAIRE

The Purpose of this survey

In partnership with the City of Saskatoon, SFNEDN and INAC, SREDA is conducting a survey of the First Nations that own land within the municipality of Saskatoon as well as those in the Corman Park - Saskatoon Planning District Boundary as well as Métis economic development interests in the Saskatoon region to better understand Aboriginal inclusion, impacts and opportunities in Saskatoon's regional economy.

This research will allow us to share the Saskatoon experience as a model for other municipalities, provinces and/or countries for incorporating indigenous communities into the regional economic infrastructure.

Your Participation is important

Participation is voluntary. However, we would appreciate your co-operation in helping collect accurate information.

The data you report are confidential

SREDA will hold all the information you provide in the strictest of confidence and will be used for statistical purposes only, i.e. individual organizations and First Nations will not be identified; the data will be used in aggregate except that data which you consent to use in your SREDA business profile.

Section 1: Corporation and Businesses

1. What is your name and title? Which organization do you work for?

2. Is there an organization or legal entity that supports economic or business development for the First Nation (e.g. other than the band council)?
 - a. Yes
 - b. No

3. If yes to (2), how is it structured legally?
 - a. Limited Partnership
 - b. Economic Development Corporation
 - c. Joint Venture
 - d. Sole proprietorship
 - e. Other Corporation
 - f. Others/varies (please specify):

4. Does your First Nation own any businesses in the Saskatoon region?
 - a. Yes
 - b. No

5. If yes to (4), in how many businesses is your corporation/organization a majority owner? (Please circle)
 - a. 0
 - b. 1
 - c. 2-4
 - d. 5-8
 - e. 9+

6. If yes to (4), in how many businesses is your corporation/organization a minority owner? (Please circle)
 - a. 0
 - b. 1
 - c. 2-4
 - d. 5-8
 - e. 9+

7. How many of these business are located on TLE land that your First Nation owns?
 - a. 0
 - b. 1
 - c. 2-4
 - d. 5-8
 - e. 9+

8. How many of these business are located on TLE land that your First Nation does NOT own?
 - a. 0
 - b. 1
 - c. 2-4
 - d. 5-8
 - e. 9+

9. Do other corporations/entities operate businesses on your TLE land in the Saskatoon region?

- a. Yes
- b. No

10. If Yes to (9), how many externally operated businesses are operating on your TLE land?

- a. 0
- b. 1
- c. 2-4
- d. 5-8
- e. 9+

11. In which of the following business sectors is your corporation involved in the Saskatoon region?
(Please circle all that apply)

- a. Retail trade
- b. Construction
- c. Agriculture, forestry, fishing and hunting
- d. Manufacturing
- e. Arts, entertainment and recreation
- f. Utilities
- g. Professional services (e.g. finance, accounting, legal, insurance etc.)
- h. Hotels and other commercial accommodations
- i. Real estate and rental and leasing
- j. Mining, quarrying, and oil and gas extraction
- k. None
- l. Others (please specify all other business sectors you are involved in):

12. Which of the following business sectors is your corporation/entity involved in OUTSIDE the Saskatoon region?
 (Please circle all that apply)

- a. Retail trade
- b. Construction
- c. Agriculture, forestry, fishing and hunting
- d. Manufacturing
- e. Arts, entertainment and recreation
- f. Utilities
- g. Professional services (e.g. finance, accounting, legal, insurance etc.)
- h. Hotels and other commercial accommodations
- i. Real estate and rental and leasing
- j. Mining, quarrying and oil and gas extraction
- k. None
- l. Others (please specify all other business sectors you are involved in):

13. What was the range of the total revenues from all your business ventures in each of the following fiscal years?

	2010	2011	2012	2013	2014
Less than 100K	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
100K – 500K	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
500K – 1M	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1M – 5M	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
More than 5M	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THE REMAINING QUESTIONS ONLY APPLY TO THOSE WITH BUSINESS INTERESTS IN THE
SASKATOON REGION

Section 2: Employees

14. How many employees work in your Saskatoon region business ventures?

- a. 0-4
- b. 5-19
- c. 20-49
- d. 50-99
- e. 100-299
- f. 300+

15. Approximately what percentage of those employees are full-time?

- a. 0-25%
- b. 26-50%
- c. 51-75%
- d. 76-100%

16. Approximately what percentage of those employees are Aboriginal People?

- a. 0-25%
- b. 26-50%
- c. 51-75%
- d. 76-100%

17. Approximately what percentage of those employees are band members from the organization's host First Nation?

- a. 0-25%
- b. 26-50%
- c. 51-75%
- d. 76-100%

18. In the past 12 months approximately what % of your Saskatoon region Aboriginal employees have moved from reserves or small southern and northern communities (i.e., other than any of the 13 cities or the largest towns with populations over 5000) in the province? (Please write out the estimated %):

19. Approximately how many independent contractors worked for your Saskatoon region-related business in the past year?

20. Approximately how many of those independent contractor businesses were majority owned by Aboriginal people?

Section 3: Business Performance and Growth

21. What was the range of the total revenues from all your Saskatoon region business ventures in each of the following fiscal years?

	2010	2011	2012	2013	2014
Less than 100K	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
100K – 500K	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
500K – 1M	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1M – 5M	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
More than 5M	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

22. What was your corporation/entity’s net profit before taxes in 2014, from all your Saskatoon region business ventures?

- a. Less than \$100K
- b. 100K – 500K
- c. 500K – 1M
- d. 1M – 5M
- e. Above 5M
- f. The company posted a loss

23. Approximately what percentage of your profits are derived from Saskatoon region business ventures?

- a. 0-25%
- b. 26-50%
- c. 51-75%
- d. 76-100%
- e. We did not earn any profits from our Saskatoon region business ventures

24. How much do you expect your gross revenues from Saskatoon region business ventures to increase or decrease within the next two years (2016 & 2017)?

- a. Decrease more than 10%
- b. Decrease 1-10%
- c. No change
- d. Increase 1-10%
- e. Increase more than 10%

25. (If expected increase) How do you expect to achieve this growth? (please mark all that apply)

- a. By selling to existing customers
- b. By finding new customers in existing market
- c. By expanding into new markets in other parts of Saskatchewan
- d. By expanding into other provinces and territories
- e. By expanding into foreign markets
- f. By buying out other businesses
- g. By better advertising or better marketing
- h. By offering a new product or service
- i. By obtaining more or better equipment
- j. Other (please specify)

26. (If expected decrease) Why do you not expect to grow? Is it because:

- a. Barriers make it difficult to grow
- b. You are not interested in growing the business
- c. You are reluctant to take on the risks of growing the business
- d. Other reasons (please specify)

27. To what extent would any of the following present obstacles in growing your Saskatoon region business(es) in the next two years? In response please use a scale from 1 to 5, where 1 means “not at all” and 5 means “a great deal”.

- | | | | | | |
|---|---|---|---|---|---|
| a. Access to financing | 1 | 2 | 3 | 4 | 5 |
| b. Cost of borrowing | 1 | 2 | 3 | 4 | 5 |
| c. Competition | 1 | 2 | 3 | 4 | 5 |
| d. Availability of skilled labor | 1 | 2 | 3 | 4 | 5 |
| e. Infrastructure such as electricity, water, roads, telephone and internet | 1 | 2 | 3 | 4 | 5 |

f. Would anything else present an obstacle in growing your business? Please specify:

28. If you have business ventures in the Saskatoon region as well as elsewhere: Are you more optimistic about business growth within or outside the Saskatoon region in the next 3 years?

- a. I am more optimistic about business growth in the Saskatoon region.
- b. I am more optimistic about business growth outside the Saskatoon region.

Section 4: Financing

29. Please indicate which of the following types of financing were used to start up or acquire your Saskatoon region businesses: (Please mark all that apply)

- a. Bank loans and credit
- b. Credit union loans and credit
- c. Loans from Aboriginal business lending institutions
- d. Credit from other government programs
- e. Leasing
- f. Personal saving
- g. Loans or equity from friends or relatives
- h. Any other source (please specify):

30. How much money was needed to start or acquire your Saskatoon region businesses (or your share of the business)?

- a. Less than 100K
- b. 100K – 500K
- c. 500K – 1M
- d. 1M – 5M
- e. Above 5M

31. How much of the above money was borrowed?

- a. None
- b. Less than 25%
- c. 25% - 50%
- d. Above 50%

Section 5: Customers

32. Approximately what percentage of your Saskatoon region business customers are (please indicate percentages):

- a. First Nations and Métis residents within the Saskatoon region: %
- b. First Nations and Métis residents out of the Saskatoon region: %
- c. Non-Aboriginal residents within the Saskatoon region: %
- d. Non-Aboriginal residents outside of the Saskatoon region: %
- e. Residents from other provinces or territories: %
- f. Residents from outside of Canada: %

TLE QUALITATIVE SURVEY QUESTIONNAIRE

1. What is your name and title? Which organization do you work for?

2. Can you tell me a bit about your TLE land?
 - a. How were decisions made regarding where and what type of land to buy?
 - b. What is the official legal status of your land (is it urban reserve land, or is it municipally zoned residential, commercial or industrial, land?)
 - c. What was the original type of zoning and what is the current type of zoning for the land?
 - d. What process did you use to acquire the land?

3. Do you have a land use plan, for the TLE or for the First Nation as a whole? What are the major features of that plan? Is a copy of that plan available and can it be shared with me just to be sure I understand its major features?

4. Is your land officially designated as an urban reserve?
 - a. If yes, what in your opinion were the benefits of converting the property to urban reserve status versus choosing a non-reserve status?

5. Can you tell me a bit about your corporation/entity? Is it an EDC? Limited partnership? Joint venture?
 - a. Why did you choose this particular corporate model? What are its advantages/disadvantages?

6. Can you tell me a bit about the governance structure for your corporation?
 - a. Who are your shareholders?
 - b. How is your Board structured?
 - c. What aspect(s) of the governance structure work well?
 - d. What aspect(s) of the governance structure need improvement?

7. What relationship, if any, does your corporation have with the Band Council?
 - a. What are the key provisions of the precise official/legal nature of that relationship?
 - b. How well does that relationship work?
 - c. Are there any things that help the relationship work particularly well?
 - d. Are there any things that need to be clarified or improved to make the relationship work even better?

8. Does your corporation/entity have any explicit (or implicit) community development mandate(s) (e.g., with respect to hiring, revenue flows/distribution, etc)?
 - a. Is there a precise official/legal nature of that relationship, and if so what are the key provisions?
 - b. How well do the mandates work in facilitating decision-making regarding various
 - c. matters such as hiring, revenue flows/distribution, etc?
 - d. Are there any things that work particularly well in facilitating the achievement of the mandate(s)?
 - e. Are there any things that need to be clarified or improved to facilitate the achievement of the mandate(s)?

9. Do you have any businesses and/or agencies operating on your land (i.e., urban reserve land or non-reserve land)?
 - a. If yes, how many and what kind of businesses and/or agencies are they?
 - b. Do you own them or are you the landlord?
 - c. If no, what kinds of businesses and/or agencies do you anticipate for your property?

10. Can you tell me a bit about the labour force of your business(es) and/or agency/agencies? How is it different or similar to the labour force of a “typical” business or agency?
 [Probe on urban migration aspect]

11. Do you normally try to hire band members, or any First Nations people, or Aboriginal people, ahead of others? Do you have a formal hiring policy?
 - a. Do you know roughly how many employees are status, non-status or Métis?
 - b. Does Aboriginal status affect either (i) the hiring policy or (ii) the ability to attract workers on urban reserves?

12. Have you had to access financial capital for any of your activities?

A. Purchasing the land	[] YES	[] NO	
B. Developing the land	[] YES	[] NO	
C. Developing the various businesses and/or agencies on the land	[] YES	[] NO	

 - a. If no, how did you finance them?
 - b. If yes, how were you able to access capital?
 - c. What were or are the challenges involved in accessing capital?

13. Where do you go to get relevant information now to make business decisions?

14. What kinds of information would be helpful to assist with the attraction, retention and expansion, etc. of businesses and/or agencies on the reserve?

15. What if any business or economic development networks are you involved with (e.g., CCAB, SFNEDN, Saskatchewan Chamber of Commerce, SREDA, SquareOne, SIEF)?
 - a. What value do you get from each or all of them?
 - b. Are you considering joining any other economic development networks in the near future?
 - c. Are there any particular obstacles in joining any economic development networks, and if there are what should be done to eliminate those obstacles?

16. Have you benefited from any external programs or services? (e.g. subsidies, access to capital, training programs, employment subsidies, community-based organizations like SquareOne, etc.)
 - a. If yes, what kind?
 - b. How did you access them?
 - c. What kinds of programs/assistance are/would be the most helpful?
 - d. What if any relationships do you have with training or education programs? e.g. SIIT, GDI, FNUC, regional colleges

17. What businesses did you initially invest in? Has that evolved at all? Why or why not?
 - a. How diversified are your businesses and agencies? Is diversification a goal?

18. Who are your customers? (e.g., own band/tribal Council, other FN, government, large corporate, individual &/or small business clients).
 - a. What kind of customers are you trying to attract

19. Do you have a marketing plan?
 - a. What does that entail?
 - b. How/where do you see your business growing?

20. Have you attracted leases for parcels of your land or buildings on the land?
 - a. Have you or are you trying to attract investors for various businesses or agencies on your land?
 - b. If yes, can you tell us a bit about the purposes and types of investors you have been trying to attract?

21. What have been the main challenges affecting your viability? (e.g., taxation, regulation, geography, governance, retention of human resources, access to capital, finding a skilled workforce, lack of natural capital, etc.)

22. What benefits or competitive advantages do you think your business has as urban reserve land, and/or as Aboriginal-owned land?

23. What kinds of trends are you seeing in your business? What do you anticipate happening in the next 1-3 years?

24. What long term goals do you have for your corporation?

- a. What business activities are you looking to expand into on the TLE land parcel(s)?
- b. What business activities are you looking to expand into off the TLE land parcel(s)?

Thanks for your time! We expect to publish the results of the project in spring and will be sure to send you a copy of the findings.



Saskatoon has a successful history with urban reserves. Muskeg Lake Cree Nation established 35 acres of reserve land in the Sutherland area of Saskatoon in September 1988, preceding the Treaty Land Entitlement Framework Agreement (TLE). Not only was it the first urban reserve in the city, it was the first Canadian reserve to be built on land previously set aside for city development. It has since become one of the most successful urban reserves in the country, and recognized for its economic contributions to the city's Aboriginal community as well as Saskatoon as a whole.

Today the process for facilitating Reserve creation has become fairly routine for the City of Saskatoon. There are five urban reserves in Saskatoon as well as four First Nations with TLE land holdings in City limits. There are also three reserves in the surrounding Rural Municipality of Corman Park. In addition there are 7 First Nations with TLE lands in the surrounding Saskatoon region, all with potential plans to convert to reserve status.

While the benefits of developing urban reserves is clear to both the City of Saskatoon and First Nations, how Saskatoon and First Nations have been able to successfully do so has not been replicated to the same extent in other municipalities in Saskatchewan and other provinces in Canada.

The benefits of urban reserves are providing opportunity to participate in current economic growth in and around Saskatoon in the following ways:

- First Nations can create new employment opportunities for First Nations people and other residents;
- Creating and enhancing government to government relationships, with all levels of government;
- A negotiation process that is based on cooperation and respect, which promotes stronger relationships between First Nations and the City of Saskatoon;
- Land purchases or development projects utilize local and regional expertise, thus creating economic spin-offs for Saskatoon and surrounding communities.

The City of Saskatoon assists by facilitating the Reserve creation process on behalf of the municipality, providing important background information regarding land use planning and servicing, as well as working with the First Nation to draft and negotiate a Municipal Services and Land Use Compatibility Agreement (Agreement) with the First Nation. The Agreement provides for all municipal services (police, fire, snow removal, water/ sewer) in exchange for a fee-for-service. The fee-for-service is calculated like a property tax and covers what the city would normally bill for municipal and library taxes. Separate agreements with the school boards cover the education portion of the property tax.

First Nations ensure, through their bylaws and leases, that urban reserves have the same compatible land use, zoning standards, building standards, and business regulations as those on surrounding properties. A Protocol Agreement to establish ongoing communications, including dispute resolution strategies, is also signed. A Protocol Agreement to establish ongoing communication, including dispute resolution strategies, is also signed.

Once the Agreements are successfully negotiated they are presented to Council for authorization and signature. The Agreements make up one component of the First Nation's submission to the Federal Government, who ultimately grants the request to create the reserve. Following Council receiving the information, City administration develops a notification strategy that is intended to share the news with the public. To dispel any myths regarding urban reserves, the City has also developed a Frequently Asked Questions brochure.

City of Saskatoon brochure, Treaty Land entitlement, 2012.

For those First Nations interested in purchasing land outside of Saskatoon's boundaries they should be aware of the Corman Park - Saskatoon Planning District (Planning District) which was first established in 1956. The Planning District is an area inside the Rural Municipality (R.M.) of Corman Park that extends approximately one to three miles from the City limits. In this area, the R.M. and the City of Saskatoon have joint interests and have agreed to jointly manage land use and development. A District Planning Commission was established to review and provide recommendations to the R.M. Council (and City Council) on land use planning and related matters in the Planning District. The R.M. and the City jointly adopted the first District Official Community Plan, which contains land use policies to guide growth and development, in 1983. The most recent District Official Community Plan was adopted in 2010 (view existing District Official Community Plan and District Zoning Bylaw) and is governed by the provincial Planning and Development Act, 2007.

With respect to urban reserves, the City of Saskatoon's administrative processes varies from development to development, but in recent years, the process internally has been streamlined to speed things up. The City moved away from doing a (potentially controversial or divisive) public consultation process, replacing it with a 'congratulatory' notification process, to let people know about new urban reserves, once they were designated. Saskatoon's most recent agreements with Yellow Quill were negotiated and signed with the reserve being designated by the Federal Government in one year from the time they first approached the City. Others in the past took more time, but generally any delays were not related to Saskatoon's administrative processes, rather reporting requirements at the senior government level. Generally, the City's role is very minor in the Reserve creation process, once the agreements have been negotiated and signed; the package goes to Council for information.

WHAT WORKS WELL IN THE PROCESS?

In most cases, communication between the First Nation and City administration typically begins early and generally with City staff in the Regional Planning Section. Once the City becomes aware of a TLE land selection, City staff engages the First Nation to help facilitate the process.

A current example of this occurred due to the connection City staff made at the FSIN Prosperity through Partnerships Conference with the Thunderchild First Nation. One of the Councillors shared that they had recently purchased a gas station in Saskatoon; City staff introduced themselves, provided their card and explained the municipal process for getting the site officially designated reserve.

For this instance, a good starting point would be to have a discussion with Solicitors about the required agreements and then also a discussion with the Ministry of Environment, who are one of the 13 Provincial Ministries that will review the reserve creation file. They may have a larger interest in the site, because of potential contamination from the existing tanks in the ground. The federal Ministry of Environment would also be involved, as this is standard practice for reserve creation. Saskatoon recognizes that positive interpersonal relationships and communications are important to a successful partnership and relationship.

WHAT ARE SOME OF THE CHALLENGES FACED BY THE CITY OF SASKATOON?

The City generally only becomes aware of TLE selections if the First Nation advises them. It is important for First Nations to engage City administration at the earliest point in the TLE selection and reserve creation process so that the City's internal process can be explained, particularly if a First Nation decides to proceed with a project ahead of reserve creation.

Land that remains in fee simple (not designated reserve) is subject to the same bylaws as other land holders/owners until such time as it is designated reserve by the Federal Government. This means, all permits have to be obtained from the City and all regulations have to be adhered to. This can be a lot of detail to understand, if you aren't familiar, for anyone.

The City's challenges aren't typically with First Nations with land holdings in City limits, there is more confusion with those outside City limits but on Saskatoon's boundary. The City currently does not provide services beyond City limits (to anyone). The City has only recently begun exploring the possibility of extending services beyond city limits. This would be a major policy shift for the City. With the work being done for the Saskatoon North Partnership for Growth (P4G) Regional Plan a regional servicing strategy will be looked at in more detail. When selecting lands, it is important to note that the City does not service lands outside their corporate boundaries and this is often misunderstood. Legislation requires that the City is responsible to plan for its current and future needs first and foremost, therefore, the City plans (and budgets) years in advance to provide services within their current and future boundaries, and adding additional users to the system can present significant challenges when not planned for well in advance.

The City's Strategic Plan 2013-2023 identifies the priority to work more closely with First Nations (and other Aboriginal individuals and groups) improving opportunities to participate in education, employment and the economy. The TLE Communication Strategy is the capital project created to develop a framework for building working relationships with First Nations. These things take time and careful attention, it can be a challenge for staff to dedicate time and resources to the individual First Nation files as well as balance the various competing priorities within Regional Planning.

Another challenge is staying current with political shifts during and after First Nation elections. First Nations hold elections every two years and not all on the same cycle, which can make developing and maintaining strong communications, an issue. Often times Chief and Council remain the same and their priorities generally do as well. However, if Chief and Council change, their focus often does too. Staying on top of any key personnel is important to developing long standing relations.

The City recently developed First Nation Community Profiles for each First Nation with land interests in Saskatoon and region. These two page summaries are intended to provide some highlights of each First Nation, as well as demographics, development interests and so on. They also include the names of the Chief and Council. The Profiles will be updated on an ongoing basis, so this should help keep contact information up to date and the lines of communication open.

HOW SASKATOON'S PROCESS DIFFERS FROM OTHER MUNICIPALITIES

From a technical perspective, the creation of Urban Reserves requires (by law) negotiated Land Use and Compatibility Agreement, Servicing Agreement, Police Service Agreement and Protocol Agreement with the relevant municipality. Saskatoon's role is to facilitate the process for the agreements. Once the two parties have finalized negotiations, the report goes to Council for information (it is not a decision item). A corresponding public notification is also prepared and circulated. Saskatoon has no influence on the file once it has gone through Council. The Province and Federal governments have their own processes.

In Saskatoon's case, Planners are involved at the outset, laying the groundwork, explaining expectations and the steps that will occur. Staff provides advice on where to get additional information should it be needed, encouraging discussions with Provincial Ministries (SK Water, Environment, Highways and Infrastructure) and also engineers to address the various details involved in the development process. Solicitors are involved simply to negotiate and formalize the agreements. Other jurisdictions allocate the work differently or may not have an assigned point person/group to initiate the discussion.

Saskatoon reaches out regularly to First Nations to include them in a variety of planning discussions. The first of these was the Commercial and Industrial Development Study in 2010 in which the findings were presented to First Nations with land holdings and reserves in Saskatoon and the Planning District. The report provided information on the types and amounts of land development that would be needed to meet a population of 325,000. This was chosen as the first joint consultation item with First Nations, because it was an opportunity to share information regarding potential economic opportunity and have a general discussion about development and growth in the Saskatoon region.

Since that time, the City continues to meet with First Nations individually and collectively, on a regular basis. Saskatoon has also developed educational materials to promote internal and

- Developing a TLE Brochure,
- Co-hosting Building Bridges workshops,
- Developing First Nation Community Profiles,
- Hosting Urban/District Reserve Tours for CAMA/FCM and CIP (3 national conferences for administrators, senior management, municipal politicians and planners),
- Publishing an article highlighting Muskoday First Nation's award winning land code in Planning + Design,
- Planning and co-hosting the Prosperity Through Partnership Conference Series,
- Regular updates to the urban reserve creation materials on the Regional Planning website.

Through work done prior to the Saskatoon North Partnership for Growth (P4G) Regional Plan an informal group was created, that includes several First Nations and municipalities adjacent to the project Study Area who had expressed interest in remaining part of ongoing regional planning discussions. This group, known as the Broader Regional Committee (BRC) meets regularly to discuss a variety of regionally significant issues related to land use and servicing.

WHAT DO FIRST NATIONS NEED TO BE AWARE OF WHEN SELECTING LAND IN SASKATOON?

The City encourages the First Nations to make contact with City administration ahead of making land purchases in the City (within City limits) and with the RM office if interest is in the Planning District or beyond. The First Nation would typically be advised of any potential land use or servicing challenges at that time. In the past, this early communication didn't necessarily occur, resulting in unforeseen challenges for the First Nation. Saskatoon encourages consultation early and often, including prior to selecting the parcel.

EXAMPLES OF HOW THIS KNOWLEDGE OR LACK THEREOF HAS IMPACTED LAND SELECTION OR OTHER RELATED ISSUES?

It is critical to understand what you get (or don't get) based on where the land is located. If you want fully serviced land, you should select land in City limits. If you only need lightly serviced land then the RM may be a better option. Having a well thought out plan for development and financing is very beneficial. A table showing the correlation to land location/cost/servicing is displayed below:

Type of land	Price	City Services	Timing of Services	Certainty
Outside City	\$	None or minimal	Possibly never	None
Inside City	\$\$	None or minimal	Long term	Low
• No Plans				
• Sector Plan	\$\$\$	<ul style="list-style-type: none"> To sector Not to neighbourhoods yet 	5-35 years	Medium
• Neighbourhood Concept Plan	\$\$\$\$	<ul style="list-style-type: none"> To neighbourhoods Not to lots yet 	1-15 years	High
• Subdivided lot	\$\$\$\$\$	Full City services	Immediate	Certain

Source: City of Saskatoon Prosperity Through Partnerships Conference, March 17, 2016

It is also important to understand that selecting land located adjacent to the City does not mean that urban services are imminent. The services may come, but they could be decades out, as the City plans incrementally.

As First Nations develop their land use plan, zoning, business and development goals it is paramount to understand the potential limitations presented by other development. For example, with roadways – access of Provincial Highways is not typically permitted. Being located near a proposed future interchange may have benefits once constructed, but it also means there is likely a ‘control circle’ around it, where development opportunities will be limited to protect the land for future roadway development. Construction of Highway infrastructure is completely at the discretion of the Province, (Ministry of Highways and Infrastructure). Therefore, if a road is next to Saskatoon, it does not mean it is City infrastructure.

There are currently four First Nations who have lands immediately adjacent to Saskatoon, all of which are interested in some form of urban services and all of which have limited roadway access. Providing capacity to service additional lands takes serious consideration and has substantial budget implications. Should the City proceed with some type of regional servicing, issues such as costs to build and maintain will need to be discussed, along with contributions being provided by recipients. There are fees to build the pipes and fees to connect to the system. While communication is critical, exercising due diligence as you develop your plans is also vital to the process. Failure to understand the physical limitations can lead to mistrust and misunderstanding.

CAN YOU SHARE ANY INFORMATION ON FEE SIMPLE VERSUS RESERVE STATUS DESIGNATIONS FOR LAND PURCHASED BY FIRST NATIONS?

Having land remain in fee simple provides the opportunity for the First Nation to use it as leverage for additional financing. Once the land is Reserve, it is held by the Queen, the ability to borrow against it is gone. However, there are tax benefits for workers and consumers who are Treaty Status Indians. While land is in fee simple, it is developed under the same bylaws as other land in the City, once it is Reserve, the City no longer has jurisdiction, so the First Nation is encourage to adopt their own bylaws and regulations. In urban settings, the land use of the Reserve land must be compatible with surrounding uses, commercial with commercial, industrial with industrial, etc. The Compatible Land Use and Servicing Agreements are required in an urban setting; they are not required in a rural setting, although it would strongly be recommended as a good neighbour policy.

WHAT ARE THE OPPORTUNITIES THAT EXIST FOR FIRST NATIONS IN SASKATOON WITH RESPECT TO LAND?

- a. Business Tax Incentive Program – this should apply to any land owner who is paying ‘taxes’ which could apply to TLE holdings.
- b. Industrial Land Incentive Program, those who apply would be considered.

These programs are administered by Saskatoon Regional Economic Development Authority and Saskatoon Land.

WHAT ARE THE CHALLENGES THAT EXIST FOR FIRST NATIONS IN SASKATOON WITH RESPECT TO LAND?

The key for the First Nation to be successful comes from educating themselves on the potential successes or limitations to develop and service a particular parcel of land. Working with professionals, such as Planners, Engineers and/or Solicitors can help guide this process in an informed manner. Through engagement of a solicitor or experienced firm or individual in land purchasing, development and reserve creation Bands can avoid any barriers or misinformation pertaining to the development of lands.

Understanding the development process – most challenges exist in how to move from an idea to implementation. Understanding what the First Nations community wants is important and recognizing what is needed to achieve the desired outcome. Resources, time, money, political will are but a few requisite areas to a successful venture.

Many First Nations have faced political turnover on a regular basis which makes it difficult to sustain a consistent vision, relationships, and momentum.

HOW DOES THE CITY'S STRATEGIC PLAN ADDRESS ECONOMIC INCLUSION IN ITS PLAN FOR GROWTH WITH RESPECT TO FIRST NATIONS?

Economic inclusion occurs when opportunity exists for First Nations to participate, but it also requires capacity building within the First Nation to achieve that.

STRATEGIC PLAN:

Develop partnerships and programs with Aboriginal organizations that will assist in enhancing economic, employment and training opportunities.



ECONOMIC
PROFILES

YELLOW QUILL HOLDINGS INC.

P.O. Box 36
Nipawin, Saskatchewan. S0E 1E0, Canada
Phone: 306-652-2849
Fax: 306 – 652 - 2859
Website: www.yqfn.ca



LINES OF BUSINESS:

Agriculture 1 (NAICS 11); Real estate and rental and leasing (NAICS 53) and Mining, quarrying and oil gas extraction (NAICS 21)

FUTURE BUSINESS INTERESTS:

Manufacturing (NAICS 31-33)

LAND HOLDINGS:

- City of Saskatoon & region: 254 acres
- Rest of Saskatchewan: 35,000 acres Saskatoon region land zoning: Land is zoned commercial real estate leasing, agriculture and residential.

MANAGEMENT:

- Ron Waddington, Director to Yellow Quill Holdings Inc.

BUSINESS PROFILE:

Since its founding in 1996, Yellow Quill Holdings Inc. has pursued investments in various sectors including commercial real estate leasing including a nine story office building downtown Saskatoon. Currently Yellow Quill Holdings Inc. is in the processing of developing an additional office tower in the City of Saskatoon.

INDUSTRY SNAPSHOT:

Agriculture

Agriculture is a mainstay of the Saskatchewan economy. Along with other primary sectors and utilities they contribute \$ 4 billion to the Saskatoon regional economy.

Real estate and rental and leasing

The Real estate and rental and leasing sector is \$2.6 billion industry in the Saskatoon region and approximately \$6 billion provincially. Saskatoon region real estate sector alone is projected to reach \$3.1 billion by 2020.

Mining, Quarrying and oil and gas extraction

Saskatchewan is Canada's third largest producer of oil. In 2013, oil and gas sales reached a record level of \$15 billion. Saskatchewan is a global leader in the Uranium and Potash production.

Manufacturing

Manufacturing plays a key role in Saskatchewan's economy, representing 7% of the province's GDP. Shipments reached \$15.7 billion in 2013.

¹North American Industrial Classification System

WHITECAP DEVELOPMENT CORPORATION

182 Chief Whitecap Trail
Whitecap, Saskatchewan, S7K 2L2, Canada
Phone: 306-477-0908
Email: dbalkwill@whitecapdakota.com
Website: <http://whitecapdevcorp.com/Home>



LINES OF BUSINESS:

Construction (NAICS 23); Agriculture (NAICS 11); Arts, entertainment and recreation (NAICS 71); Real estate and rental and leasing (NAICS 53); Manufacturing (NAICS 31-33); Retail (NAICS 44-45)

LAND HOLDINGS:

- Saskatoon region: 5, 678 acres
- Rest of Saskatchewan:

Saskatoon region land zoning: land is zoned for light industrial, agriculture, commercial, residential, culture and business park development. Approximately 1000 acres is designated for commercial and light industrial development.

MANAGEMENT:

- Darrel Balkwill, Chief Executive Officer

BUSINESS PROFILE:

The Whitecap Development Corporation is the business arm of the Whitecap Dakota First Nation; a modern and progressive First Nation with a strong sense of community located 26km south of Saskatoon, Saskatchewan. Incorporated in 1990, the Whitecap Development Corporation has been the economic engine that has fueled growth that has resulted in over \$100 million in capital investment and created 700 jobs in the community.

INDUSTRY SNAPSHOT:

Construction

The construction sector is a \$1.6 billion industry in the Saskatoon region and is forecasted to surpass \$2 billion by 2020. Provincially, this sector contributes approximately \$5 billion to GDP.

Agriculture

Agriculture is the mainstay of the Saskatchewan economy. Along with other primary sectors and utilities they contribute \$ 4 billion to the Saskatoon regional economy.

MUSKODAY FIRST NATION ECONOMIC DEVELOPMENT AUTHORITY

P.O. Box 99
Muskoday, SK, Canada S0J 3H0
Telephone: (306) 764-1282, Toll Free: 1-877-681-5632
Fax : (306) 764-7272
E-mail: mfnreceptionist@outlook.com
Website: <http://muskodayfn.ca/>



LINES OF BUSINESS:

Retail trade (NAICS 44-45); Agriculture (NAICS 21)

FUTURE BUSINESS INTERESTS:

Unavailable

LAND HOLDINGS:

- Saskatoon region: 55 acres
- Rest of Saskatchewan: 28,886 acres

SASKATOON REGION LAND ZONING:

Land in Corman Park is currently zoned for light industrial

MANAGEMENT:

- Randy Bear, Economic Development Portfolio Councillor

BUSINESS PROFILE:

Muskoday FN has different parcels of land. 2 Paddockwood is reserve status agricultural land and 138 acres just outside of Prince Albert off of highway 11. There are 131 acres just outside of Prince Albert on way to Muskoday, 3880 acres in the RM of Leroy, 55 acres in Corman Park.

INDUSTRY SNAPSHOT:

Agriculture

Agriculture is a mainstay of the Saskatchewan economy. Along with other primary sectors and utilities they contribute \$ 4 billion to the Saskatoon regional economy.

Retail Trade

Retail sales in Saskatchewan were at \$1.5 billion at end year 2015. This is a 0.2 percent increase from 2014 year end. Saskatchewan was the only province in Canada to register increase in annual retail sales in 2015.

MLCN INVESTMENT MANAGEMENT CORP.

Muskeg Lake Cree Nation
112 - 335 Packham Ave
Telephone: 306-955-8835
Website: www.muskeglake.com



LINES OF BUSINESS:

Real estate and rental and leasing (NAICS 53); Retail trade (NAICS 44-45). Land Development

FUTURE BUSINESS INTERESTS:

Investment opportunities in private sector. Consulting Services Land Development/Property Management

LAND HOLDINGS:

- Saskatoon region: 48 acres
- Rest of Saskatchewan: 35,043 acres

SASKATOON REGION LAND ZONING:

Zoning is for light industrial and commercial

MANAGEMENT:

- Mike Icton, President & CEO

BUSINESS PROFILE:

MLCN Management Corp. owns and operates three facilities with 119,000 square feet of office space in the City of Saskatoon and 4 commercial ground leases to third party businesses. It also owns two full-service gas stations and convenience stores in Saskatoon. 33% ownership in Dakota Dunes Golf Links.

INDUSTRY SNAPSHOT:

Real Estate and Rental and Leasing

The Real estate and rental and leasing sector is \$2.6 billion in the Saskatoon region and approximately \$6 billion provincially. According the Conference Board of Canada forecast Saskatoon region real estate sector alone is projected to reach \$3.1 billion by 2020.

Retail Trade

Retail sales in Saskatchewan were at \$1.5 billion at year end 2015. This is a 0.2 percent increase from 2014 year end. Saskatchewan was the only province in Canada to register an increase in annual retail sales in 2015.

MISTY VENTURES INC

Box 250
Leask, Saskatchewan. S0J 1M0 Canada
Phone: 306-466-4800, Fax: 306-466-2299
E-mail: contact@mistawasis.ca
Website: <http://www.mistawasis.ca/>



LINES OF BUSINESS:

Construction (NAICS 23); Real estate and rental and leasing (NAICS 53); Mining (NAICS 21); Retail Trade (44-45)

FUTURE BUSINESS INTERESTS:

Retail Trade; Accommodation and food services (NAICS 72)

LAND HOLDINGS:

- Saskatoon region: 69.6 acres
- Rest of Saskatchewan: 36,789 acres

SASKATOON REGION LAND ZONING:

Zoned for commercial office space and light industrial

MANAGEMENT:

- Robert Daniels, President & CEO

BUSINESS PROFILE:

Misty Ventures Inc. has proposed business investments in real estate and rental and leasing sector ranging from residential, commercial to industrial. Furthermore, Misty Ventures Inc. owns an agricultural land of 15,000 acres and forests and lakes covering a land mass of over 21,000 acres.

INDUSTRY SNAPSHOT:

Agriculture

Agriculture is the mainstay of the Saskatchewan economy. Along with other primary sectors and utilities they contribute \$ 4 billion to the Saskatoon regional economy.

Real Estate and Rental and Leasing

The Real estate and rental and leasing sector is \$2.6 billion industry in the Saskatoon region and approximately \$6 billion provincially. Saskatoon region real estate sector alone is projected to reach \$3.1 billion by 2020.

Construction

The construction sector is a \$1.6 billion industry in the Saskatoon region and is forecasted to surpass \$2 billion by 2020. Provincially, this sector contributes approximately \$5 billion to GDP.

Retail Trade

Retail sales in Saskatchewan were at \$1.5 billion at end year 2015. This is a 0.2 percent increase from 2014 year end. Saskatchewan was the only province in Canada to register increase in annual retail sales in 2015.

LITTLE PINE TLE INC

P.O. Box 70
Paynton, Saskatchewan. S0M 2J0 Canada
Phone: 306-398-4942, Fax: 306 -398-2377
Email: lpfn2@sasktel.net, Website: www.littlepine.ca



LINES OF BUSINESS:

Retail (NAICS 44-445); Mining, quarrying, oil and gas (NAICS 21)

FUTURE BUSINESS INTERESTS:

Agriculture (NAICS 11); Real estate and rental and leasing (NAICS 53)

LAND HOLDINGS:

- City of Saskatoon & region: 217.2 acres
- Rest of Saskatchewan: over 50,000 acres

SASKATOON REGION LAND ZONING:

Land is currently zoned for agriculture. There will be residential and commercial zoned land falling within Saskatoon planning district.

MANAGEMENT:

- Wayne Semanganis, Chief of Band
- Doug Cuthand, Chairman of Little Pine TLE Trustees
- Richard Chekosis, Band Councillor
- Russell Kennedy, Band Councillor

BUSINESS PROFILE:

Little Pine TLE Inc. has land holdings of about 50,000 acres which can be used for residential, commercial and agricultural purposes. Some of this land lays in close proximity to the cities of Saskatoon, North Battleford and Lloydminster. Little Pine has two parcels of land in Lloydminster total-ling 174 acres and one section of land on the Yellowhead highway adjacent to North Battleford. On the business side we are currently building a gas station in Lloydminster which will be in operation this summer. We also have an energy company Blue Hill Energy, that holds the head lease on all our oil and gas holdings.

INDUSTRY SNAPSHOT:

Agriculture

Agriculture is the mainstay of the Saskatchewan economy. Along with other primary sectors and utilities they contribute \$ 4 billion to the Saskatoon regional economy.

Real Estate and Rental and Leasing

The Real estate and rental and leasing sector is \$2.6 billion industry in the Saskatoon region and approximately \$6 billion provincially. Saskatoon region real estate sector alone is projected to reach \$3.1 billion by 2020.

LITTLE PINE TLE INC

P.O. Box 70
Paynton, Saskatchewan. S0M 2J0 Canada
Phone: 306-398-4942, Fax: 306 -398-2377
Email: lpfn2@sasktel.net, Website: www.littlepine.ca



Mining, Quarrying and oil and gas extraction

Saskatchewan is Canada's second largest producer of oil. In 2013, oil and gas sales reached a record level of \$15 billion. Saskatchewan is a global leader in the Uranium and Potash production.

Retail Trade

Retail sales in Saskatchewan were at \$1.5 billion at end year 2015. This is a 0.2 percent increase from 2014 year end. Saskatchewan was the only province in Canada to register increase in annual retail sales in 2015.

LITTLE CHILD HOLDINGS LTD

Cowessess First Nation
P.O. Box 100, Cowessess, Saskatchewan, Canada S0G 5L0
Phone: (306) 696-2520, Fax: (306) 696-2767
E-mail: communications@cowessessfn.com

Website: <https://sites.google.com/a/cowessessfn.com/cowessess-first-nation/>



LINES OF BUSINESS:

Retail trade (NAICS 44-45)

LAND HOLDINGS:

- Saskatoon region: 127.7 acres
- Rest of Saskatchewan: 93,507 acres

MANAGEMENT:

- Shelly M. Lavellee, Chair, Little Child Holdings Ltd.

BUSINESS PROFILE:

The Cowessess First Nation that which owns Little Child Holdings Inc. runs a Gas station and Grocery in its home reserve. It was also involved in a wind battery turbine project that was constructed just outside Regina in collaboration between Cowessess First Nation and Saskatchewan Research Council (SRC).

INDUSTRY SNAPSHOT:

Retail Trade

Retail sales in Saskatchewan were at \$1.5 billion at year end 2015. This is a 0.2 percent increase from 2014 year end. Saskatchewan was the only province in Canada to register increase in annual retail sales in 2015.

DES NEDHE DEVELOPMENTS

301 – 2555 Grasswood Road East
Saskatoon, SK. S7T OK1 Canada
Tel: 306.652.4989, Fax: 306.374.9131
Email: info@desnedhe.com
Website: <http://www.desnedhe.com/>



LINES OF BUSINESS:

Construction (NAICS 23); Real estate and rental and leasing (NAICS 53); Mining (NAICS 21); Retail Trade (44-45); Transportation (NAICS 48); Accommodation and food services (72); Professional, scientific and technical services (NAICS 54)

FUTURE BUSINESS INTERESTS:

Accommodation and food services, Manufacturing (light industrial)

LAND HOLDINGS:

- City of Saskatoon & region: 135 acres
- Rest of Saskatchewan: 57,800 acres

SASKATOON REGION LAND ZONING:

Light industrial and commercial

MANAGEMENT:

- Alfred Dawatsare, Chief Executive Officer
- Gary Merasty, President & Chief Operating Office

BUSINESS PROFILE:

Since its inception, Des Nedhe Development has invested in established companies that are leaders in Saskatchewan's mining and construction industry and expanded its portfolio in the areas of retail and real estate development and management.

INDUSTRY SNAPSHOT:

Real Estate and Rental and Leasing

The Real estate and rental and leasing sector is \$2.6 billion industry in the Saskatoon region and approximately \$6 billion provincially. Saskatoon region real estate sector alone is projected to reach \$3.1 billion by 2020.

Construction

The construction sector is a \$1.6 billion industry in the Saskatoon region and is forecasted to surpass \$2 billion by 2020. Provincially, this sector contributes approximately \$5 billion to GDP.

Retail Trade

Retail sales in Saskatchewan were at \$1.5 billion at end year 2015. This is a 0.2 percent increase on year-over-year basis. Saskatchewan was the only province in Canada to register increase in annual retail sales.

DES NEDHE DEVELOPMENTS

301 – 2555 Grasswood Road East
Saskatoon, SK. S7T OK1 Canada
Tel: 306.652.4989, Fax: 306.374.9131
Email: info@desnedhe.com
Website: <http://www.desnedhe.com/>

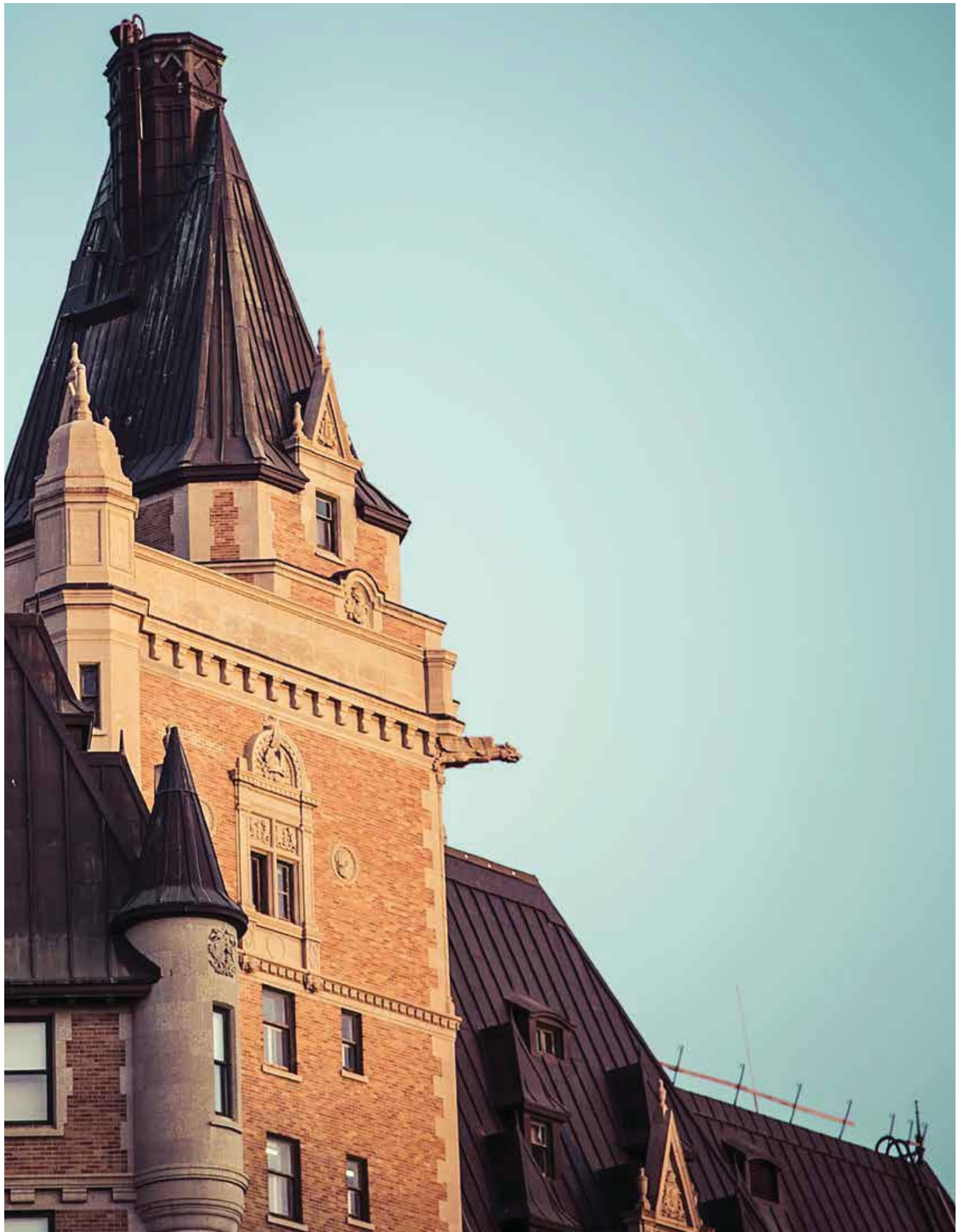


Mining

Saskatchewan is Canada's second largest producer of oil. In 2013, oil and gas sales reached a record level of \$15 billion. Saskatchewan is a global leader in Uranium and Potash production.

Manufacturing

Manufacturing plays a key role in Saskatchewan's economy, representing 7% of the province's GDP. Shipments reached \$15.7 billion in 2013.





SREDA
SASKATOON REGIONAL
ECONOMIC DEVELOPMENT AUTHORITY

Saskatoon Regional Economic Development Authority (SREDA)
Address: 103 - 202 Fourth Avenue North, 24 Street East
Saskatoon, SK S7K 0K1, Canada
www.sreda.com



**Saskatoon Aboriginal
Employment Partnership**
Connecting Industry and the Aboriginal Workforce

Saskatchewan First Nations Economic Development Network (SFNEDN)
#215-2553 Grasswood Road East
Saskatoon, Saskatchewan S7T 1C8, Canada
www.sfnedn.com



SASKATCHEWAN FIRST NATIONS
ECONOMIC DEVELOPMENT *network*