

CLARENCE CAMPEAU DEVELOPMENT FUND



2025

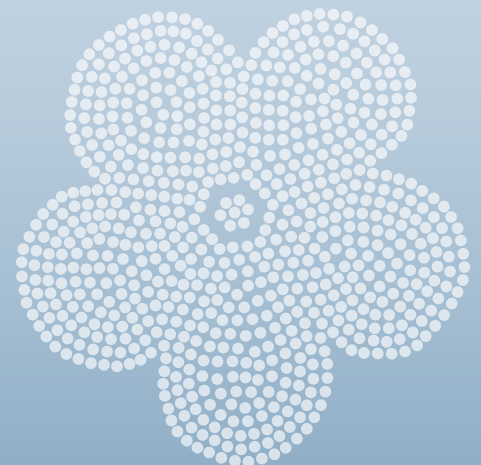
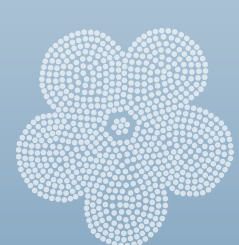
ANNUAL
REPORT

BUILDING TOWARDS THE FUTURE



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The objective of the Fund is to stimulate economic development activities of Métis people and communities.

As a first stop for Métis entrepreneurs and communities in Saskatchewan for 27 years, we leverage relationships with funding partners, industry, and communities to meet the evolving needs of Métis businesses.



About Us

Canada’s Leading Métis Financial Institution

The Clarence Campeau Development Fund (CCDF) was established by The Métis Society of Saskatchewan Inc. subject to an agreement with the Government of Saskatchewan dated June 11, 1997. In September of 2001, an amendment to the Gaming Act recognized CCDF in legislation, and a new agreement between the Province and the Métis Nation–Saskatchewan Secretariat Inc. was executed. CCDF derives its revenue subject to the agreement with the Government of Saskatchewan.

The purpose of CCDF is to provide financial assistance where currently there is a void for Métis clients. CCDF is not designed to replace or be in competition with, but to augment and complement existing government programs, agencies, and other financial institutions. CCDF will not fund cultural activities, social programs, operations of political bodies, or non-economic-related development projects.

The objective of CCDF is to stimulate the economic development activities of Métis people and communities by providing equity for Métis businesses, support to community economic development initiatives, and assistance in developing the management skills of new and existing Métis business owners and entrepreneurs.



Mission

The mission of CCDF is to improve the economic circumstances of Saskatchewan’s Métis by providing funding and capacity for business and community economic development for new and existing Métis businesses.



Vision

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



Values

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



The Story of Clarence Campeau

Clarence Campeau was born in 1947 into a family of 11 and grew up living along a road allowance near Algrove, just north of the community of Archerwill in northeast Saskatchewan. When the provincial government decided to break up road allowance communities, forcing them onto Métis farms in the early 1950s, the Campeau family promptly left and returned to Algrove. It's believed that Campeau's spirit of resistance and desire for social justice may have been sparked by this event.

At age 18, Campeau turned his life around for the better when alcohol was no longer part of it. He then met Napoleon LaFontaine, who was a great inspiration to him, encouraging Clarence to become involved with the Métis Society of Saskatchewan. Mr. Campeau started a career as an addictions worker and in just five years, he became the youngest area director of Eastern Region II – a post he held for 24 years.

As an area director, Mr. Campeau had a vision not only for his Region but also the Métis people as a whole. It is said he never judged people as he knew everyone faced challenges in their lives and he gave people a chance to live up to their potential.

Clarence was a strong leader who believed that the Métis, from the very beginning, were great business people. His vision was built upon what he believed were the inherent strengths of grassroots people. He always sought the opinions of people living in his Region in order to better understand how they perceived the future. This dedication to his people, made him well-respected across the province.

Cited as a great negotiator, Mr. Campeau often dealt with many government officials. While working at the Gabriel Dumont Institute, he became friends with his superior Donavon Young, the institute's director of research and policy. Young remembered Campeau as a true leader, always putting his community's interest before personal ones.

Shortly after Mr. Campeau's passing at age 49, Young, who was negotiating on behalf of the provincial government to create a Métis economic development foundation, suggested the name Clarence Campeau Development Fund as a means of honoring Mr. Campeau's hard work.

Message from the CEO



Saskatchewan, the Province of Saskatchewan, and the National Aboriginal Capital Corporations Association (NACCA). Their partnership ensures our ability to serve Métis people with the tools and capital they need to thrive.

Over the past year, CCDF has continued to manage SaskMétis Economic Development Corporation (SMEDCO), and the integration of our two organizations is already streamlining operations, improving client access, reducing duplication, and directing more dollars toward Métis business and community development. Together, we are creating a more efficient, unified approach to economic empowerment in Saskatchewan.

In 2024-25, CCDF was honoured to receive NACCA's IFI Innovation Award, recognizing our creativity and leadership in advancing financial inclusion for Métis people. This award is a testament to our team's forward-thinking approach and deep-rooted commitment to community impact.

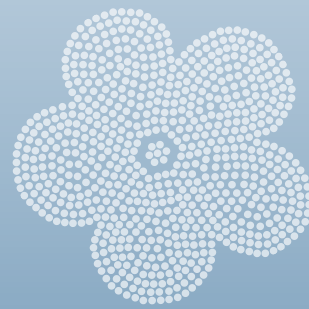
I am continually inspired by our Métis entrepreneurs—their courage, resilience, and innovation drive the economic prosperity of our Nation, and it remains an absolute privilege to serve as CEO of CCDF and SMEDCO. I am honoured to contribute—however humbly—to the economic independence and strength of the Métis Nation.

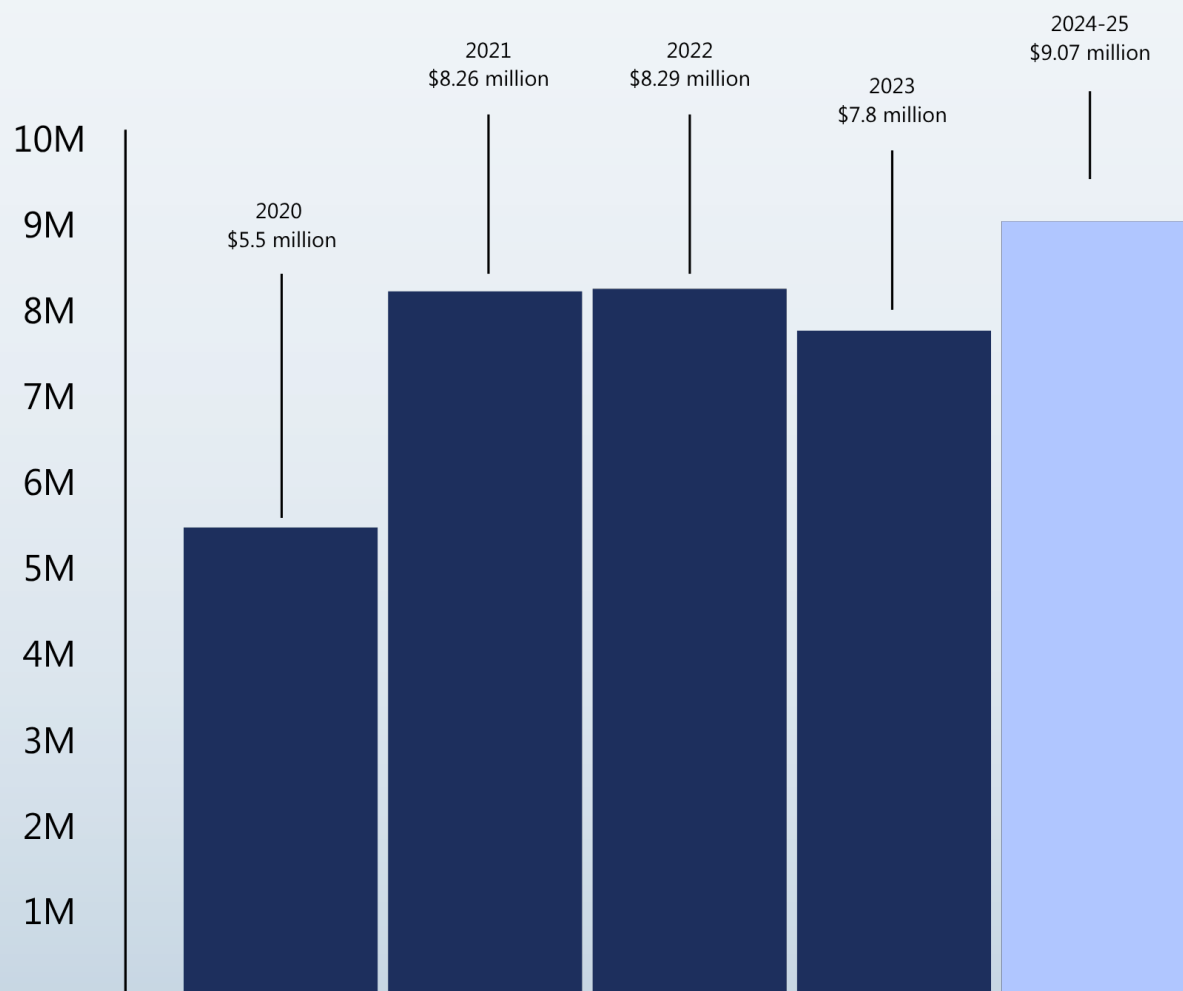
A handwritten signature in black ink, which appears to read "Pam Larson". The signature is fluid and cursive.

Pam Larson, CPA, B.Comm
Chief Executive Officer

As we close another impactful year, I am proud to reflect on the continued growth and strength of the Clarence Campeau Development Fund (CCDF). In 2024-25, we supported more Métis clients than ever before—approving 98 loans and investing over \$6.8 million, a notable increase from 63 loans and \$6 million in 2023. Our support programs also grew, reaching 155 approvals and over \$2.2 million in grants. These investments contributed more than \$18.8 million to Saskatchewan's economy and helped create 309 new jobs across the province.

Behind these numbers is a dedicated team and Board of Directors whose professionalism, compassion, and deep commitment to our mission make CCDF's success possible. I want to thank our stakeholders for their unwavering support: the Métis Nation—





Repayable and Non-Repayable Contributions
for the past five years from 2020-2025

*Year-ending March 31, 2025

Message from the Board



business community, and we are honoured to play a role in their journeys.

The impressive growth of CCDF is a direct result of our commitment to strengthening economic self-sufficiency within the Métis Nation. The businesses we support create jobs, drive local economies, and contribute to the prosperity of Métis families and communities. As we celebrate this record-breaking year, we also reaffirm our pledge to continue advocating for and investing in the future of Métis entrepreneurship.

I extend my sincere congratulations to the CCDF team for their hard work and dedication in making this year such a success. Your unwavering commitment has enabled us to achieve extraordinary milestones, and I am confident that the momentum we have built will carry us into an even brighter future.

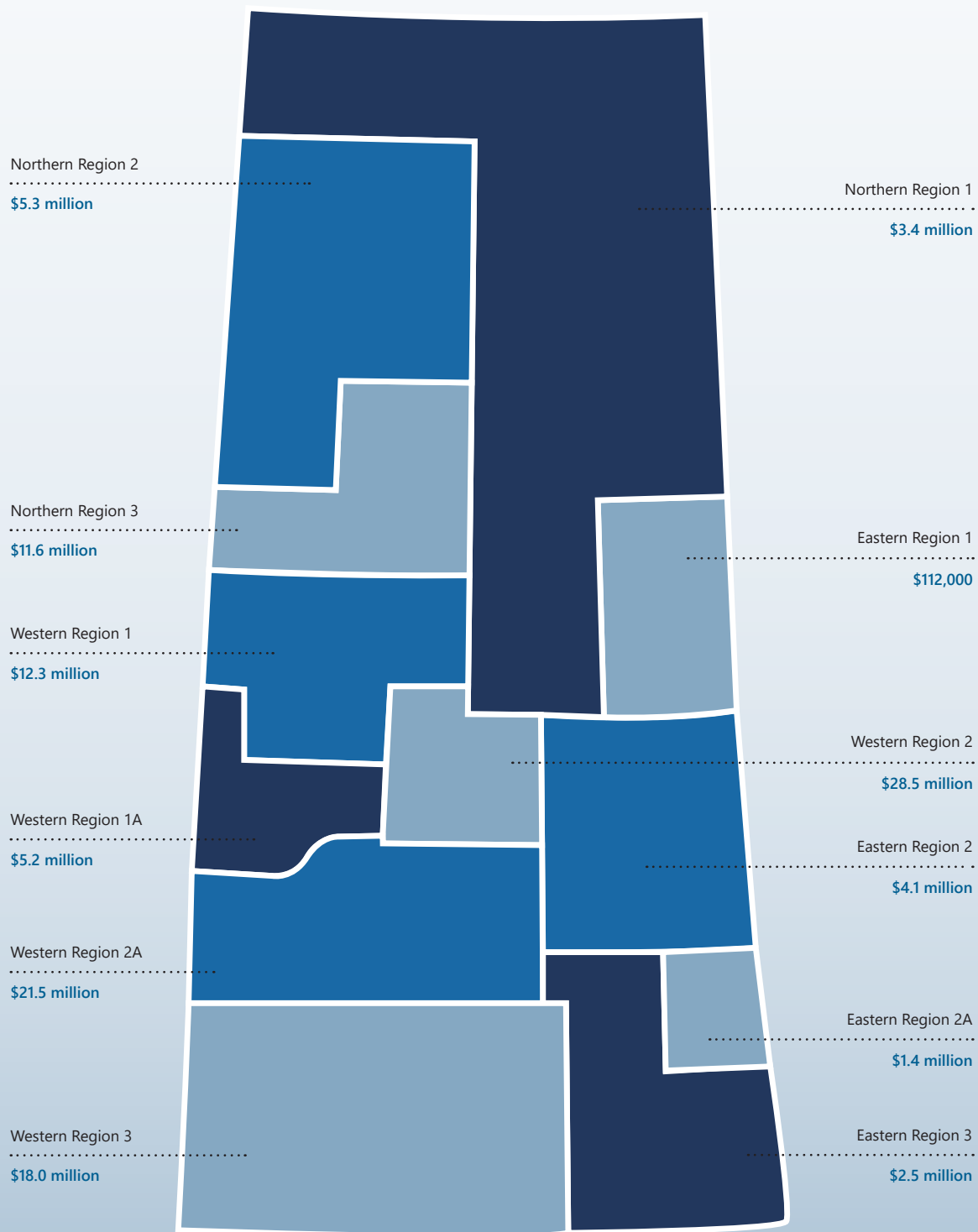
On behalf of the Board, I thank our partners, stakeholders, and, most importantly, the Métis entrepreneurs who continue to inspire us. We look forward to another year of growth, success, and empowerment for the Métis people.

A handwritten signature in dark ink, consisting of a stylized 'B' followed by a horizontal line.

Brent Digness
Board Chair

It is with great pride and appreciation that I reflect on the remarkable achievements of the Clarence Campeau Development Fund (CCDF) over the past year. This has been an outstanding year—one marked by record-setting volume and an unprecedented impact on the Métis people.

CCDF continues to fulfill its mandate of fostering economic growth and opportunity for Métis entrepreneurs, businesses, and communities. This year, we have reached new heights in the number of projects supported, the amount of funding distributed, and the measurable economic benefits realized by Métis individuals and enterprises. The success stories that have emerged are a testament to the dedication, resilience, and innovation of the Métis



Contributions by Métis Region : 1998-2025*

*Year-ending March 31, 2025

2024-25 Funding Report

In 2024-25, the Clarence Campeau Development Fund proudly continued its mission to support the economic advancement of Métis people by providing financial assistance and resources to entrepreneurs, businesses, and community initiatives.

Please note that CCDF changed its fiscal year-end to March 31, and as a result, the statistics in this section reflect a 15-month reporting period. This extended timeframe provides a comprehensive view of the impact of our funding programs during this transitional period.

Loans Approved for the Period of January 1, 2024 to March 31, 2025

Number	Program	CCDF Amount Approved (A)	Dollars Leveraged Term Lender (B)	Owner's Equity (C)	Impact on Saskatchewan (A+B+C)	Jobs Created
54	Business Development Program	\$4,822,451	\$8,752,469	\$2,134,635	\$15,709,555	241
1	Major Business Development Program	\$1,010,000	-	-	\$1,010,000	0
13	Women's Equity Program	\$521,897	\$665,361	\$217,213	\$1,404,471	22
16	Indigenous Women Entrepreneurship Program	\$243,949	\$5,000	\$48,791	\$297,740	15
11	Women Entrepreneurship Loan Program	\$187,513	\$112,018	\$60,142	\$359,673	28
3	Youth Equity Program	\$24,915	\$19,725	\$10,207	\$54,847	3
0	Community Business Development Program	-	-	-	-	0
98	Loans Approved	\$6,810,725	\$9,554,573	\$2,470,987	\$18,836,286	309

Support Programs

for the Period of January 1, 2024 to March 31, 2025

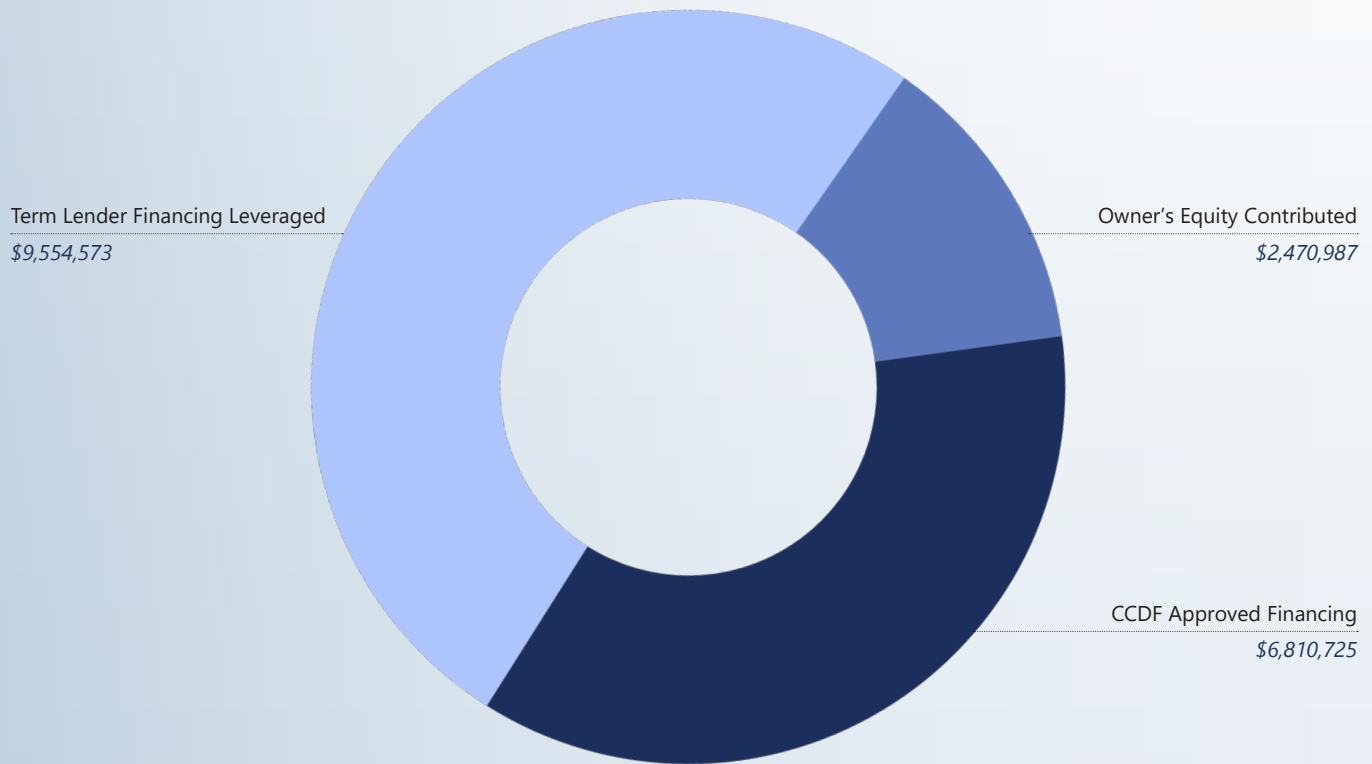
Number	Program	Amount Approved
95	Business Plan Program	\$290,366
2	Management Skills Program	\$2,018
2	Business Support Program	\$9,675
0	Women/Youth Forgivable Loan	-
5	IWE Mentorship Grant Program	\$20,000
51	MEEP Grant (Federal Program)	\$1,970,021
155	Total	\$2,292,080

Women & Youth Entrepreneurs

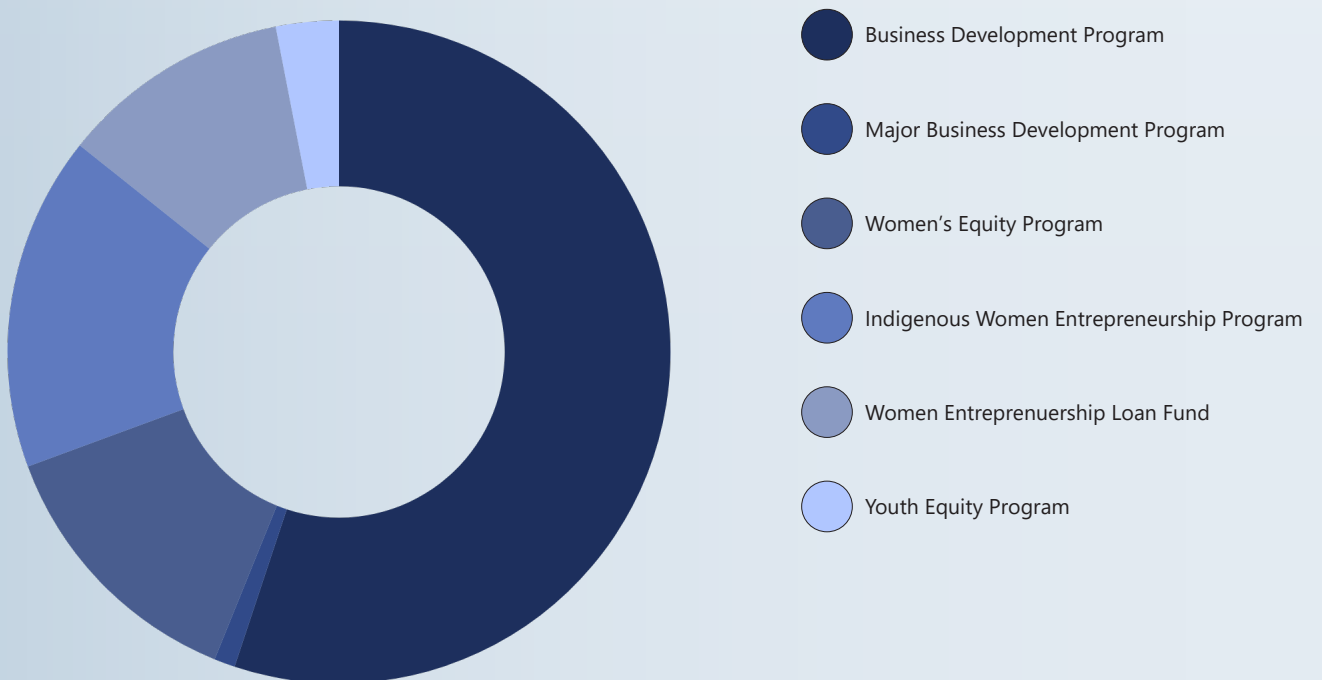
for the Period of January 1, 2024 to March 31, 2025

Number	Program	% of Projects Approved
59	Youth Entrepreneur	60%
52	Women Entrepreneur	53%

Financing Breakdown Visualized



Number of Loans Approved Visualized



Cumulative Funding Report

From 1998 to 2025, the Clarence Campeau Development Fund has proudly supported the economic advancement of Métis people by providing financial assistance and resources to entrepreneurs, businesses, and community initiatives. This section highlights the cumulative impact of our funding programs over the years, showcasing key statistics and achievements that have helped drive Métis economic growth and success in Saskatchewan.

Loans Approved for the Period of January 1, 1998 to March 31, 2025

Number	Program	CCDF Approved (A)	Dollars Leveraged (B)	Total Contributions (A+B)	Jobs Created
1087	Business Development Program	\$71,123,446	\$185,921,452	\$257,044,898	3540
34	Major Business Development Program	\$19,569,707	\$7,434,127	\$27,003,834	181
53	Women's Equity Program	\$1,795,824	\$2,468,635	\$4,264,459	133
28	Indigenous Women Entrepreneurship Program	\$407,422	\$15,552	\$422,974	30
21	Women Entrepreneurship Loan Program	\$492,552	\$158,753	\$651,305	54
19	Youth Equity Program	\$158,561	\$150,727	\$309,288	22
145	Community Business Development Program	\$9,214,494	\$23,709,173	\$32,923,667	655
46	Emergency Loans (Federal Program)	\$1,390,000	-	\$1,390,000	-
1433	Loans Approved	\$104,152,006	\$219,858,419	\$324,010,426	4615

Support Programs

for the Period of January 1, 1998 to March 31, 2025

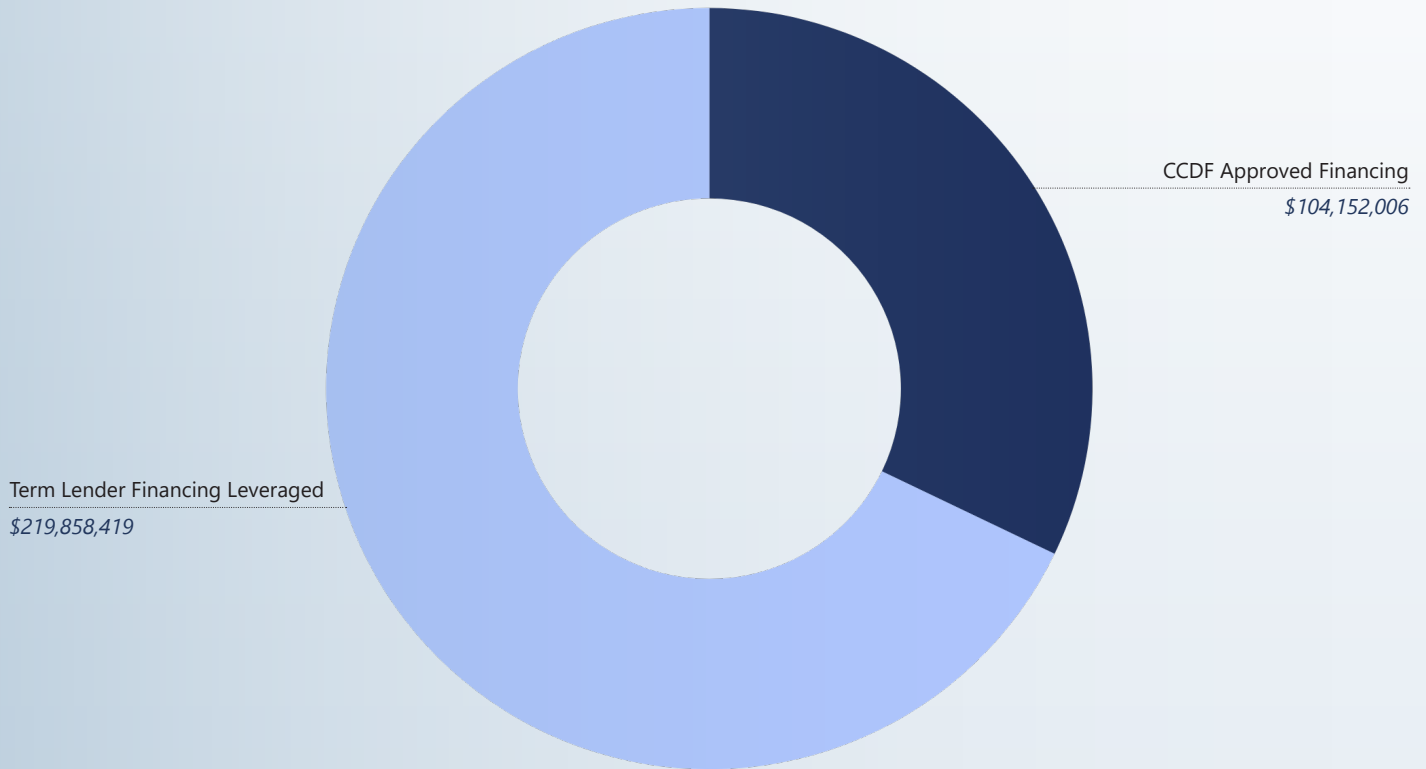
Number	Program	Amount Approved
961	Business Plan Program	\$3,112,703
103	Management Skills Program	\$298,641
62	Business Support Program	\$288,563
8	Women/Youth Forgivable Loan	\$7,665
19	IWE Mentorship Grant Program	\$76,000
69	COVID Emergency Grants	\$512,263
162	MEEP Grant (Federal Program)	\$6,414,273
1384	Total	\$10,710,255

Women & Youth Entrepreneurs

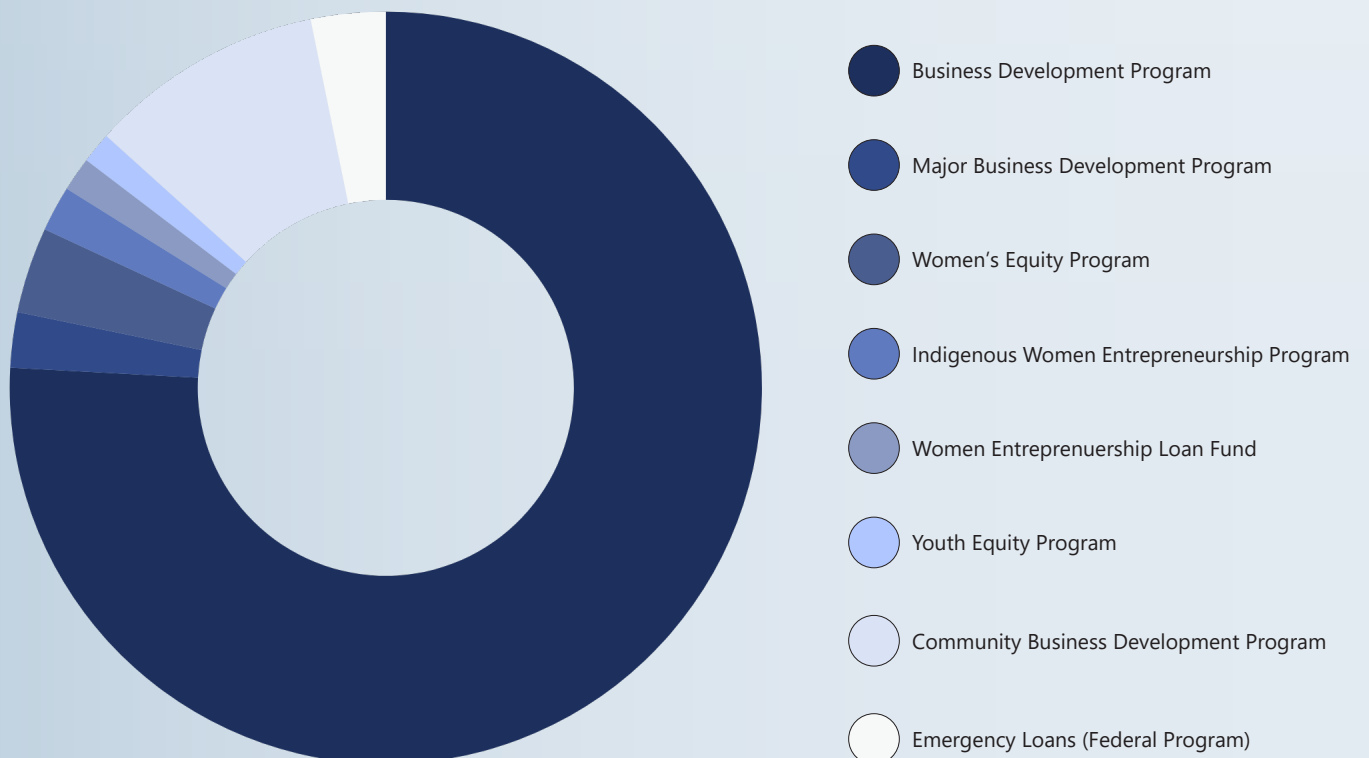
for the Period of January 1, 1998 to March 31, 2025

Number	Program	% of Projects Approved
318	Youth Entrepreneur	37%
446	Women Entrepreneur	38%

Financing Breakdown Visualized



Number of Loans Approved Visualized



Indigenous Women Entrepreneurship (IWE) Program

Since 2021, CCDF has proudly offered the Indigenous Women Entrepreneurship (IWE) Program, developed in partnership with Indigenous Services Canada (ISC) and the National Aboriginal Capital Corporations Association (NACCA). This program is a vital step in ensuring Métis women have access to equitable services and opportunities in business. Over the past four years, CCDF has remained committed to supporting Métis women entrepreneurs by helping them overcome barriers and achieve their business goals. Through the IWE Program, CCDF has provided workshops, networking opportunities, mentorship, and financing to numerous Métis women across Saskatchewan.

Looking ahead, CCDF is thrilled to announce that the IWE Program has been extended for another four years. This continued support will allow even more Métis women to pursue their entrepreneurial dreams, strengthening economic growth and prosperity within Métis communities across the province.

The Four Pillars of the Indigenous Women Entrepreneurship Program:



Financing

CCDF offers innovative financing solutions to help Métis women start, expand, or purchase a business. Our financing programs are designed to break down barriers, build credit, and provide access to additional funding and support services.



Education

CCDF provides educational resources tailored to the unique needs of Métis women entrepreneurs. Whether launching, purchasing, or expanding a business, participants gain access to business tools and learning opportunities that reflect their specific challenges and goals.



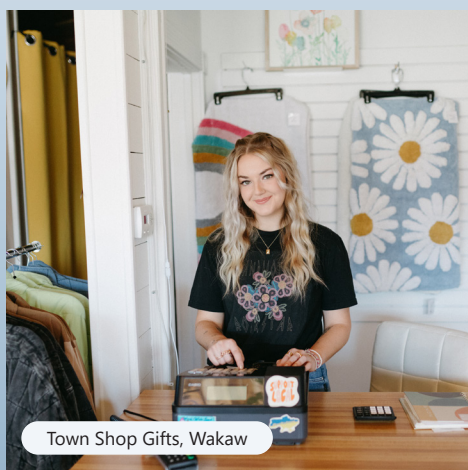
Community

Through networking and mentorship opportunities, CCDF fosters a strong community of Métis women entrepreneurs. By connecting, sharing best practices, and supporting one another, participants build lasting relationships and celebrate their successes together.

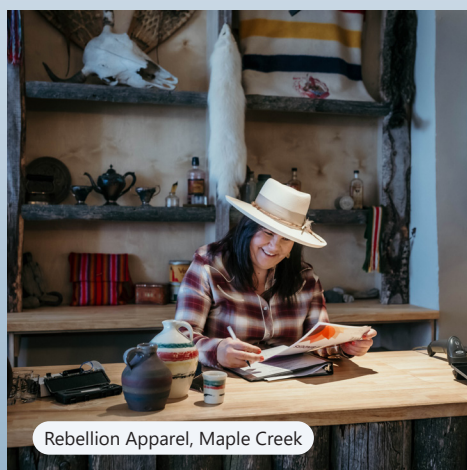


Mentorship

The IWE Mentorship Program pairs Métis women who are in the early stages of business ownership with experienced mentors. This program provides valuable guidance, advice, and moral support to help new entrepreneurs navigate their journey with confidence.



Town Shop Gifts, Wakaw



Rebellion Apparel, Maple Creek



Onyx & Ivory, Estevan

In 2024, CCDF partnered with Bravo Tango, a valued CCDF client, to develop a distinctive logo for the Indigenous Women in Entrepreneurship (IWE) Program. This logo was thoughtfully designed to incorporate Métis symbolism, reflecting the rich heritage, aspirations, and entrepreneurial spirit of Métis women.

The design represents the journey of Métis women entrepreneurs, their resilience in overcoming challenges, and their pursuit of business success and economic empowerment. More than just a visual identity, the logo serves as a symbol of strength, progress, and the lasting impact Métis women are making in Saskatchewan’s business landscape. By creating a strong visual identity for the IWE Program, CCDF reaffirms its commitment to developing a supportive ecosystem where Métis women entrepreneurs can thrive and achieve their goals.



Celebrating Success Across the IWE Program Pillars



Financing

Through the IWE Program, 28 Métis women entrepreneurs successfully accessed micro-loans, with an average loan amount of \$14,550.



Education

CCDF delivered 49 workshops designed to support and empower Métis women entrepreneurs.



Community

Across Saskatchewan, 742 Indigenous Women Entrepreneurs connected with CCDF to access support and resources through the IWE Program.



Mentorship

The IWE Program facilitated 19 successful mentor-mentee pairings, helping to build strong networks and guidance for Métis women in business.

After four successful years, CCDF is proud of the impact the IWE Program has made in supporting Métis women entrepreneurs. Building on this momentum, we are excited to continue growing the program and expanding support for Indigenous Women Entrepreneurs across Saskatchewan.

As of April 1, 2025, the mentorship aspect of the IWE Program has been discontinued. CCDF will continue to focus on delivering access to financing, training, and other business development supports.



Teri's Cake Studio, Martensville



Saskatoon Denture Clinic, Saskatoon



Lumsden Florist, Lumsden



"Work hard, don't be afraid to fail, trust your skills, and always follow your gut instincts."

Jamison Sheppard, Jamison Mechanical, Meadow Lake

At just 31 years old, Jamison Sheppard, owner of Jamison Mechanical, is shaping the plumbing and HVAC industry in Meadow Lake, Saskatchewan. His story is one of hard work, persistence, and the importance of taking a leap of faith when opportunity knocks.

Jamison's journey into entrepreneurship started when he purchased the assets of an existing plumbing business in 2022, launching Jamison Mechanical. With the financial backing and support from CCDF, he was able to successfully make the transition from employee to business owner. In his first year, Jamison Mechanical exceeded revenue projections by 14%, showcasing Jamison's determination and business acumen.

Reflecting on his decision to take the leap into ownership, Jamison shares, "Over the years, my boss consistently encouraged me to take over the business... I was hesitant about becoming a business owner, as I had never envisioned myself in that role. It's ironic, considering my parents have been successful business owners their entire lives and have always urged me to follow a similar path. At that point,

I figured it might be time to give it a try, and in many ways, it felt like fate."

With CCDF's help, Jamison was able to secure the financing to purchase the business and begin operations. Although it demanded a significant amount of hard work, Jamison was determined to succeed. "I reminded myself that with hard work, success would follow," he says. "I haven't regretted it for a moment."

Jamison's connection with CCDF played a crucial role in his business success. In addition to helping him purchase the business assets, CCDF provided guidance that was vital to his growth. "What they offer is invaluable, particularly for anyone looking to start their own business," says Jamison. "They take the time to carefully review your business plan, ensuring it's the right move, and they support you every step of the way."

His entrepreneurial spirit didn't stop there. In 2024, Jamison returned to CCDF to take another significant step: purchasing the building his business operated from. This acquisition allowed him to expand Jamison Mechanical's services with a retail storefront and additional space for future growth. The new building

also includes leasable bays, adding another revenue stream to the business.

Running a growing business comes with its challenges, especially when balancing a busy schedule with unexpected service calls. "Managing time is the hardest part - ensuring I get to everyone promptly while juggling the unexpected situations that often arise," he explains. "The key is learning to accept that not everything will go according to plan."

Jamison credits his former boss and a long-time colleague for his smooth transition to becoming an owner. "Without their support, the weight of running the business on my own would have been overwhelming," he shares. "Their advice and hard work have been invaluable, and knowing I had them to rely on from the start helped ease the stress."

Despite the challenges, Jamison finds fulfillment in helping others through his work. "Seeing the joy on a

homeowner's face after completing their dream home or the gratitude of a family whose furnace went out in -40°C weather, knowing you were able to help them in a critical moment, makes it all worth it."

Looking ahead, Jamison has big plans for the future of Jamison Mechanical. "I hope to expand my current business and start another," he shares. "My long-term goal is to build a bigger team, each working in different areas of the business. I'm excited to face the challenges and see where the future takes me." When asked what advice he has for other entrepreneurs facing similar challenges, Jamison says, "work hard, don't be afraid to fail, trust your skills, and always follow your gut instincts."

by: Cassi Smith





"They invest in people who invest in others, and that's what I strive to do every day."

Ben Tingley, Bravo Tango, Regina

For Ben Tingley, founder of Bravo Tango, success is about more than just running a business. Since starting the agency in 2008, Ben has transformed what began as a one-person operation into a full-service advertising firm that employs over 20 talented individuals. "It was just me in the beginning," Ben recalls. "But demand kept growing, so four months in, I hired my first full-time employee, and it just kept growing organically like that. Today, we have 24 full-time employees."

Bravo Tango stands out for its ability to handle all aspects of marketing under one roof - from video production and graphic design to media buying and website development. This full-service approach has attracted clients from across the province, making Bravo Tango a key player in Saskatchewan's advertising landscape. "We don't focus on just one marketing deliverable. Our strength lies in our versatility and our ability to offer everything in-house," Ben explains. Through hard work and dedication, the company has cemented its place among the top agencies in the province. "I've seen a lot of

competitors come and go, but we did it, and we're just getting started."

Ben's entrepreneurial journey began with a vision and a plan, but he needed help turning that dream into a reality. That's where the Clarence Campeau Development Fund (CCDF) came in. In 2008, Ben approached CCDF to help him secure the financing to launch Bravo Tango. "My father referred me to CCDF and made the connection. They helped me with everything from the business plan to office furniture and stationery - the stuff you don't really think of when starting a business," Ben shares. Over the years, CCDF has continued to support Bravo Tango's growth, most recently in 2023 when they helped fund a major office renovation to accommodate the agency's expanding team. "We needed a space that reflected our brand and fit the needs of our growing staff. The new office looks fantastic, and it's helped us keep up with the energy of the company."

In a full-circle moment, CCDF reached out to Bravo Tango in 2023 to collaborate on designing the logo for their Indigenous Women Entrepreneurs marketing campaign. Ben is proud of the partnership, calling it

an honour to work with the organization that helped him get his start. "I think what CCDF is doing for Métis entrepreneurs is amazing. I love that they support Indigenous-owned businesses and entrepreneurs, and there is no doubt in my mind that their support has helped pave the way for many successful stories," Ben says.

But Ben's role as CEO is only part of his story. He's also deeply committed to his community in Regina, having served on multiple boards and shared his expertise to support local initiatives. "I believe in giving back to the community that's supported me," Ben says. "It's important to stay connected and to use the skills we've honed in business to make a positive impact."

For Ben, building a successful business is just the beginning. His leadership extends beyond growing Bravo Tango - he's focused on fostering a culture where his team can thrive. "I find myself now also driven to succeed on behalf of my colleagues. It's no longer just about me; it's about us all," Ben explains.

"My job is to create an environment where everyone can succeed."

When asked what advice he has for other entrepreneurs, Ben stresses the importance of trusting your instincts and putting in the work. "Listen to your gut instinct - that inner feeling that says, 'You're onto something!' And be prepared to work six, maybe even seven days a week. It's not glamorous, but it's fulfilling." Ben also believes in the importance of building a strong team. "Put aside your ego so you can build a team of people smarter than you. As the leader, take the blame when something goes wrong and give the praise when something goes right."

By supporting entrepreneurs like Ben, CCDF is playing a vital role in creating strong, Métis-owned businesses that provide jobs and develop talent in Saskatchewan. "CCDF has been a huge part of our success," Ben says. "They invest in people who invest in others, and that's what I strive to do every day."

by: Cassi Smith





“CCDF doesn’t just help you build a business; they help you build a future for your family and community. Knowing you have others rooting for you gives you the confidence to push through hurdles.”

Allyshia Dyck, Hydro-Tech Plumbing & Heating, Martensville

For Allyshia and Josh Dyck, running Hydro-Tech Plumbing & Heating in Martensville, Saskatchewan, is not only a business venture but a family mission built on trust, resilience, and a shared commitment to excellence. What began as a bold decision to start their own plumbing and heating company in 2018 - while balancing two young children—has now expanded into a thriving enterprise.

Allyshia, who holds a degree in psychology from the University of Saskatchewan and further training in Human Resources, stepped into a primary role within the business after completing her studies. “I really began to enjoy what I was doing,” says Allyshia. “Working alongside Josh became something we both enjoyed. We could see the potential for a future we could build for ourselves and our family.”

Josh, a journeyman plumber and gasfitter, discovered his passion for the trade through a family recommendation. “Within the first few weeks of working in plumbing, I realized this was the career path I wanted to pursue,” Josh explains. With his technical skills and Allyshia’s business acumen, the

couple launched Hydro-Tech with a clear goal in mind: to offer high-quality plumbing and heating services that customers could rely on for years to come.

In its first year, Hydro-Tech secured a major contract, helping bring city water to rural areas in and around Martensville. “It was a huge milestone for us,” says Allyshia. “We realized early on that providing quality work and building relationships with our customers was the key to growth.” This focus on customer satisfaction has remained central to their business, helping Hydro-Tech stand out in a competitive industry.

By 2022, the couple was ready to expand their vision even further. They found the perfect piece of land to open Hydro-Tech Distributors, their own plumbing and heating wholesale business. This new venture not only supports Hydro-Tech’s operations but also serves other local companies in Martensville and surrounding areas. “It felt like it was meant to be,” says Allyshia. “We knew we needed the right partner to bring this

vision to life, and that's when we connected with CCDF."

Working with CCDF was a transformative experience for the couple. "From the very first meeting, they were informative and helpful, guiding us through the entire process," says Allyshia. "Their professionalism and support gave us confidence every step of the way." She adds, "CCDF has been exceptional, going beyond just business support—they've been there during personal challenges too. We truly wouldn't be where we are today without them."

Allyshia's appreciation for CCDF extends beyond the business. As a Métis woman, she values the cultural connection and support CCDF provides to Indigenous entrepreneurs. "CCDF doesn't just help you build a business; they help you build a future for your family and community. Knowing you have others rooting for you gives you the confidence to push through hurdles."

Josh and Allyshia's advice to new entrepreneurs? "Take risks and bet on yourself, even when it feels daunting. There will be challenges and setbacks, but those sacrifices will shape who you become. Stay focused, surround yourself with supportive people, and don't be afraid to seek help. Organizations like CCDF are

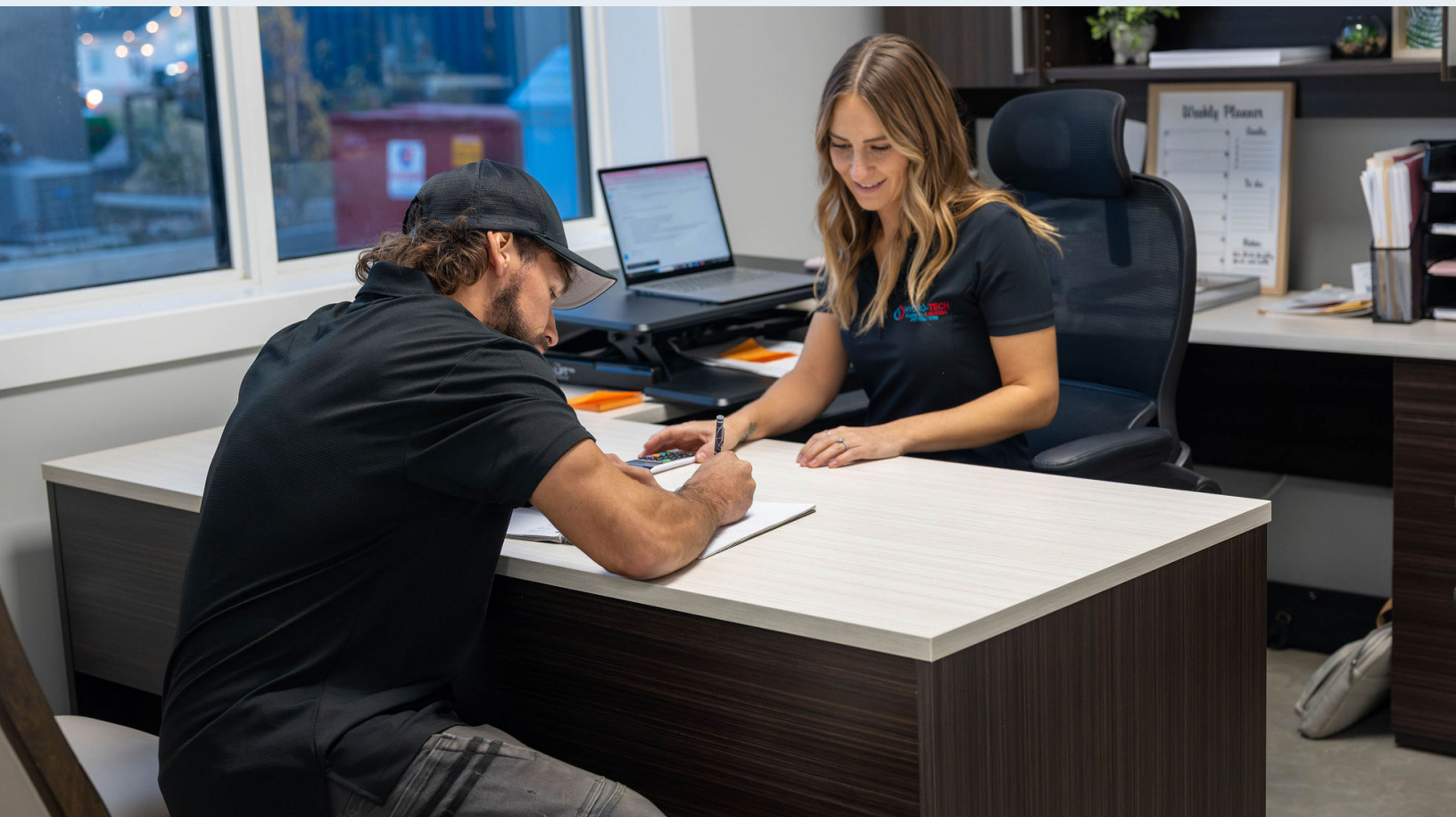
invaluable—they believe in you and help you create a future you can be proud of."

Today, Hydro-Tech continues to grow as a business and a family. With a focus on providing comprehensive solutions to their customers, they have become a one-stop shop for plumbing and heating services, offering everything from product sales to installations. Their dedication to customer service, innovation, and quality workmanship ensures that they are not just another plumbing company - they are setting new standards in their community.

Looking to the future, Allyshia and Josh have ambitious plans for Hydro-Tech. They aim to attract and train a new generation of residential plumbers by offering scholarships and comprehensive training programs. "We want to create sustainable jobs in our community and leave a legacy for future generations," says Josh.

As Métis entrepreneurs, Allyshia and Josh feel proud to work with an organization that supports Indigenous-owned businesses. "Working with CCDF has been an incredible experience," says Allyshia. "Their support has been invaluable, and we're excited to see how we can continue to grow together."

by: Cassi Smith



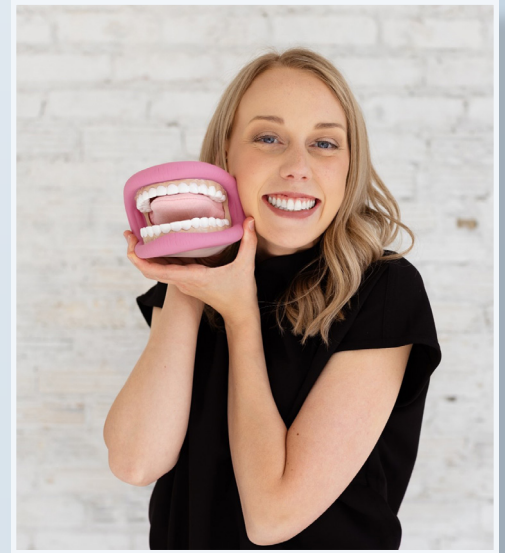
Client Testimonials

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Sydney Westman, Method Myofunctional Therapy *Saskatoon, SK*

I'm thrilled to announce the launch of Method Myofunctional Therapy! Myofunctional therapy focuses on exercises and techniques designed to correct improper muscle function in the face, mouth, and jaw. By improving tongue posture, breathing habits, and swallowing patterns, it can help with a range of issues. I'm excited to guide clients toward better health through this natural, holistic approach!

I am deeply grateful for the funding and unwavering support from CCDF. Their guidance throughout the business process has been invaluable, and they've been instrumental in helping me navigate the challenges of getting started. Thanks to their expertise and encouragement, I feel confident and excited about the future of Method Myofunctional Therapy. I am incredibly thankful for everything they've done and look forward to the journey ahead, knowing I'll continue to have their support every step of the way.



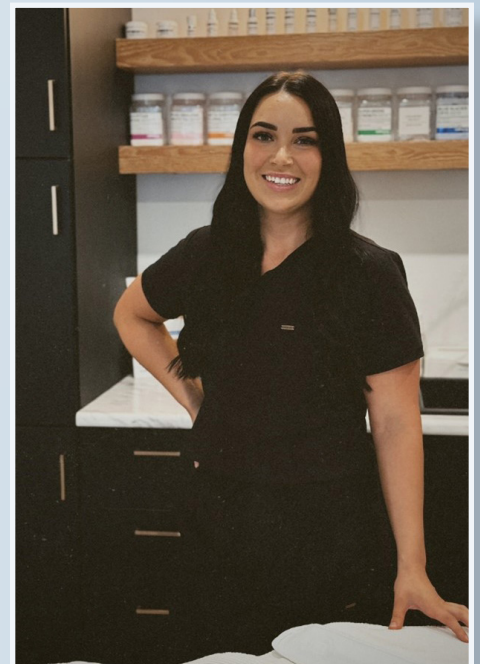
Kiana Highfield, Your Naked Best Medical Aesthetics *Estevan, SK*

My name is Kiana, and I am the owner of YNB Medical Aesthetics. I have been working as a solo entrepreneur in the field for the past five years. Last year, I inquired about a laser technology I had been interested in for some time. While I was aware that the machine's cost would be significant due to its quality, the quote I received led me to believe that it would likely be a few more years before I could make such an investment.

It was during this time that someone suggested I explore funding options, which led me to discover CCDF. After reaching out, I was impressed by the range of resources available to support Métis-owned businesses. CCDF was incredibly helpful throughout the entire process, providing the guidance and expertise I needed as a young woman entrepreneur.

Thanks to their assistance, I was able to acquire this laser technology—the first of its kind in Saskatchewan. It's been six months since incorporating the machine into my business, and the results have been transformative. The ability to treat 36 different conditions has allowed me to expand my offerings and positively impact my community.

Without CCDF's support, this expansion would not have been possible. I am deeply grateful for their role in helping me grow my business and achieve this milestone.



Cody Demerais, Limitless Gear Clothing

Prince Albert, SK

Limitless Gear Clothing started over 8 years ago, right from the trunk of my car. The brand was built on the dream of inspiring people to live their best lives, no matter what challenges they face. We are proud to say that not only has our brand inspired hundreds of individuals, but we've also given back tens of thousands of dollars to our communities through various charities and donations.

Thanks to the support from CCDF, we were able to secure the capital to purchase a top-of-the-line embroidery machine. This investment has allowed us to keep much of our decorating and labelling in-house and offer contract work for other companies. With this support, over time our small business will grow significantly!

Thank you, CCDF, for helping us move forward!



Kayla Goshulak & Mark Goshulak, Ignite Mechanical Ltd.

Saskatoon, SK

Ignite Mechanical Ltd. (Ignite) is a Métis, family-owned and run business that has been operating for 6 years since September 2018. Our business serves clients with residential and commercial work in Saskatoon and area primarily. We focus on plumbing, heating, ventilation, air conditioning (HVAC) and gas-fitting. We work on new home builds, renovations, retrofits, repairs and maintenance.

To run our business, we rely on our service vehicles as they are key to our daily operations. Due to unforeseen circumstances, we had to replace one of our service vans, which we did not anticipate the expense as they are very expensive and hard to come by. Having previous knowledge of the supports and programs that the Clarence Campeau Development Fund (CCDF) offers, I reached out to them for their support. With our short window of time to get a new service van up and running, our contact at CCDF was efficient with the application process and gave us all the tools and information necessary to complete the process in a timely manner. Thank you for making things happen and happen quickly! Their support has already had such a positive impact on our business. We have a complete and updated business plan thanks to CCDF and their consultant, and we have a new service van on the roads of Saskatoon for which we are truly grateful for.



Danielle Weir, Homeland Collective

Regina, SK

Turning my passion into a business is something I will always be proud of, but it wouldn't have been possible without the support of CCDF. Their funding and guidance gave me the confidence and resources to bring Homeland Collective to life. Thanks to their help, I was able to take my vision and turn it into reality, creating a space where I can share my love for home decor and meaningful gifts. I am truly grateful for the opportunities CCDF has provided and the impact they've had on my journey thus far as an entrepreneur. Dreams thrive with passion, but they come to life with the right support. Believe in yourself, but never be afraid to lean on those who lift you higher.



Brooke Metcalfe-Barker, Barker's Bouncy Castles

Runnymede, SK

As a young Métis mother, I never envisioned running my own business; yet, here I am, approaching my third year in the inflatable rental business in 2025. I am grateful for this journey and the opportunities it continues to bring me. I am thankful for my children and supportive husband, who have been there every step of the way. I am proud to have expanded my services to include Métis and Indigenous communities in Northern Saskatchewan this year. I am sincerely thankful to CCDF and the Women's Micro Grant Program for their invaluable assistance in expanding my inventory and reach. Their support made the loan/grant process seamless and empowering as a woman entrepreneur.



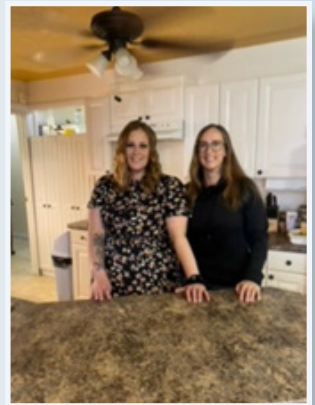
Ashley Tokarchuk and Britney Palmer, Warman Retirement Care

Warman, SK

With a combined 30 years of service working in the public sector, we decided to venture on our own and purchase Warman Retirement Care, a 10-bed personal care home in Warman, SK that has been in operation for 30+ years.

With new things, particularly purchasing an existing business, there were a lot of hurdles and updates that needed to be done to ensure we were providing a service to our clients that we could be proud of. The assistance in creating a business plan that CCDF provided was the cornerstone in making our dreams happen. In addition, CCDF was able to provide financial support to help us achieve our vision of owning a personal care home that met not only the standards set out by the province, but the standards we set for ourselves and our business.

Working with CCDF has been a wonderful experience that we highly recommend for other Métis persons interested in becoming business owners. At the end of the day, we all just need someone to stand with us and believe in us. CCDF was in our corner throughout the process, and for this, we are grateful.



Mataya Heschel, Hitched Haven Rentals & Decor

Herbert, SK

Launching Hitched Haven Rentals & Decor was both exciting and overwhelming - but receiving funding through CCDF is what truly made it possible. Starting a business in a rural area, especially with a niche like all-inclusive mobile wedding décor, came with unique challenges. CCDF made the process approachable and supportive from day one.

They took the time to understand my vision and guided me through the funding process with genuine care and encouragement. With their support, I was able to invest in essential equipment like my décor trailer and initial inventory - items that were key to getting my business off the ground.

More than just financial assistance, working with CCDF gave me the confidence to move forward knowing I had a team behind me that believed in my potential. I'm proud of the business I'm building and incredibly grateful to CCDF for helping make it a reality.

Financial Statements of

**CLARENCE CAMPEAU
DEVELOPMENT FUND**

And Independent Auditor's Report thereon

Fifteen month period ended January 1, 2024 to
March 31, 2025

**KPMG LLP**

500-475 2nd Avenue South
Saskatoon, SK S7K 1P4
Canada
Telephone 306 934 6200
Fax 306 934 6233

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of Clarence Campeau Development Fund

Opinion

We have audited the financial statements of Clarence Campeau Development Fund (the Entity), which comprise:

- the statement of financial position as at March 31, 2025
- the statement of revenue, expenses and changes in net assets for the fifteen month period then ended
- the statement of cash flows for the fifteen month period then ended
- and notes to the financial statements, including a summary of significant accounting policies

(Hereinafter referred to as the "financial statements").

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Entity as at March 31, 2025 and its results of operations and its cash flows fifteen month period then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the **"Auditor's Responsibilities for the Audit of the Financial Statements"** section of our auditor's report.

We are independent of the Entity in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Other Information

Management is responsible for the other information. The other information comprises:

- Information, other than the financial statements and the auditor's report thereon, included in the Annual Report

Our opinion on the financial statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, identified above and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

We obtained the Information, other than the financial statements and the auditor's report thereon, included in the Annual Report as at the date of this auditor's report.

If, based on the work we have performed on this other information, we conclude that there is a material misstatement of this other information, we are required to report that fact in the auditor's report.

We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations ; this includes determining that the applicable financial reporting framework is an acceptable basis for the preparation of the financial statements in the circumstances for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.



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As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.

The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Chartered Professional Accountants

Saskatoon, Canada

June 17, 2025

Clarence Campeau Development Fund (Operating as the Métis Development Fund)

Statement of financial position

As at March 31, 2025

	MBDP \$	IWE/WELF \$	General Fund \$	Total 2025 \$	Total 2023 \$
Assets					
Current assets					
Cash	1,179,947	241,121	4,230,038	5,651,106	2,844,958
Short-term investments (note 4)	4,163,000	—	8,392,000	12,555,000	10,039,001
Accounts receivable	35	1,444	164,197	165,676	155,438
Prepaid expenses	—	1,000	3,584	4,584	869
Interest receivable	104,832	—	142,289	247,121	188,095
Current portion of mortgages receivable (note 5)	131,416	—	—	131,416	112,819
Current portion of loans receivable (note 6)	606,599	160,494	3,338,432	4,105,525	3,873,702
Current portion of emergency loans receivable (note 7)	—	—	—	—	1,376
Mortgage receivable (note 5)	6,185,829	404,059	16,270,540	22,860,428	17,216,258
Loans receivable (note 6)	2,066,047	—	—	2,066,047	2,389,031
Emergency loans receivable (note 7)	181,523	337,469	9,812,211	10,331,203	9,885,754
Capital assets (note 8)	—	—	—	—	—
	221	—	757,613	757,834	710,536
	8,433,620	741,528	26,840,364	36,015,512	30,201,579
Liabilities					
Current liabilities					
Accounts payable	—	36,361	703,260	739,621	187,656
Due to NACCA - emergency loans (note 7 & 9)	—	—	—	—	1,376
Deferred revenue (note 9)	—	—	555,113	555,113	98,818
	—	36,361	1,258,373	1,294,734	287,850
Commitments (note 10)					
Net assets	8,433,620	705,167	25,581,991	34,720,778	29,913,729
	8,433,620	741,528	26,840,364	36,015,512	30,201,579

The accompanying notes are an integral part of the financial statements.

Approved by the Board

 , Director

 , Director

Clarence Campeau Development Fund (Operating as the Métis Development Fund)

Statement of revenue, expenses and changes in net assets

Fifteen month period ended March 31, 2025, comparative information for the year ended December 31, 2023

	MBDP Budget	MBDP \$	IWE/WELF Budget (Unaudited)	IWE/WELF \$	General Fund Budget (Unaudited)	General Fund \$	Total 2025 \$	Total 2023 \$
Revenue								
Government funding (note 2)	—	—	—	—	2,477,000	5,270,328	5,270,328	2,633,300
Aboriginal Business Financing Program funding (note 9)	—	—	—	—	2,054,401	2,283,737	2,283,737	1,772,549
Reimbursements from National Aboriginal Capital Corporation Association (NACCA)	—	—	—	3,443	36,840	79,988	83,431	19,606
Management fee - SMEDCO (note 11)	—	—	—	—	1,069,598	507,477	507,477	—
Emergency loan program (note 7)	—	—	—	—	—	27,930	27,930	27,930
Interest and investment income	350,620	532,910	—	13,776	371,298	572,107	1,118,793	808,677
Interest accretion (note 6)	—	13,579	—	50,304	—	973,983	1,037,866	816,914
Administration fees	5,000	15,000	—	—	43,008	39,781	54,781	52,837
Recovery of bad debt	—	—	—	—	4,800	22,860	22,860	159,970
Miscellaneous income	—	—	—	7,007	21,200	16,111	23,118	46,602
NACCA grants - Indigenous Women Entrepreneurs (note 13)	—	—	207,763	271,367	—	271,367	271,367	223,045
NACCA grants - Women Entrepreneurship Loan Fund (note 13)	—	—	—	60,000	—	—	60,000	26,813
	355,620	561,489	207,763	405,897	6,078,145	9,794,302	10,761,588	6,588,243
Operating expenses								
Advertising and promotion	—	—	4,938	38,066	43,188	35,709	73,775	29,454
Amortization of capital assets	—	78	—	—	—	32,581	32,659	39,631
Bank charges	—	—	—	—	4,500	3,265	3,265	2,588
Building expenses	—	—	—	—	37,843	67,374	67,374	58,279
Directors' expenses	—	—	—	—	92,932	64,831	64,831	31,901
Donations	—	—	—	—	14,000	4,250	4,250	6,000
Workshops	—	—	37,420	40,180	—	—	40,180	49,078
Administrative expense	—	—	—	—	—	—	—	20,000
Aboriginal Business Financing Program expenses (Schedule 2 & note 9)	—	—	—	—	228,611	390,133	390,133	157,679
Employee travel	—	—	17,545	10,958	42,767	41,572	52,530	39,977
Miscellaneous	—	—	—	—	15,250	12,213	12,213	3,565
Professional fees	5,000	—	—	—	183,210	224,788	224,788	84,688
Regina office expenses (Schedule 1)	—	—	—	—	150,218	149,158	149,158	125,891
Salaries and benefits	—	—	103,680	103,680	1,314,804	1,295,288	1,398,968	1,040,011
Office expenses	—	—	840	577	26,993	23,827	23,827	15,420
Telephone	—	—	1,500	220	32,201	24,877	25,454	17,535
Training	—	—	—	—	16,900	9,629	9,629	10,775
	5,000	78	165,923	193,681	2,203,417	2,379,495	2,573,254	1,732,472
	350,620	561,411	41,840	212,216	3,874,728	7,414,807	8,188,434	4,855,771
Excess of revenue over expenses before other expenses								
Other expenses								
Non-repayable contributions to community projects	—	—	—	—	990,800	419,113	419,113	768,604
Non-Repayable contributions IWE	—	—	41,500	96,802	—	—	96,802	62,748
Emergency loan program - non-repayable (note 7)	—	—	—	—	—	—	—	5,772
Defaulted loans receivable	—	—	—	—	—	140,372	140,372	—
Aboriginal Business Financing Program contributions (note 9)	—	—	—	—	1,734,470	1,933,517	1,933,517	1,626,324
Discount for interest free and low interest loans (note 6)	—	—	—	63,213	—	1,353,304	1,416,517	1,490,702
Provision (recovery of provision) for loans and mortgages receivable losses	—	(51,855)	—	(1,548)	—	(571,534)	(624,937)	(48,216)
	—	(51,855)	41,500	158,467	2,725,270	3,274,772	3,381,384	3,905,934
Excess (deficiency) of revenue over expenses	350,620	613,266	340	53,748	1,149,458	4,140,035	4,807,049	949,837
Net assets, beginning of year	—	7,820,354	—	576,419	—	21,516,956	29,913,729	28,963,892
Interfund transfer	—	—	—	75,000	—	(75,000)	—	—
Net assets, end of year	350,620	8,433,620	340	705,167	1,149,458	25,881,991	34,720,778	29,913,729

The accompanying notes are an integral part of the financial statements.

Clarence Campeau Development Fund (Operating as the Métis Development Fund)

Statement of cash flows

Fifteen month period ended March 31, 2025, comparative information for the year ended December 31, 2023

	MBDP	IWE/WELF	General Fund	Total 2025	Total 2023
	\$	\$	\$	\$	\$
Operating activities					
Excess of revenue over expenses	613,266	53,748	4,140,035	4,807,049	949,837
Items not affecting cash					
Amortization of capital assets	78	—	32,581	32,659	39,631
Defaulted loans receivable	—	—	—	—	5,772
(Recovery) provision of loans receivable losses	(51,855)	(1,548)	(571,534)	(624,937)	(48,216)
Interest accretion (note 6)	(13,579)	(50,304)	(973,983)	(1,037,866)	(816,914)
Discount for interest free and low interest loans (note 6)	—	63,213	1,353,304	1,416,517	1,490,702
Net change in non-cash working capital items relating to operations	(14,150)	(5,099)	954,530	935,281	(502,148)
	533,760	60,010	4,934,933	5,528,703	1,118,664
Investing activities					
Loan disbursements	(2,237,180)	(342,761)	(4,893,910)	(7,473,851)	(6,854,866)
Collection of loans receivable	2,442,127	128,216	4,472,522	7,042,865	5,018,620
Purchase of capital assets	—	—	(80,207)	(80,207)	(10,473)
Disposal of capital assets	2	—	248	250	—
Disposal of investments	—	—	6,079,000	6,079,000	10,975,000
Purchase of investments	(202,999)	—	(8,392,000)	(8,594,999)	(10,039,001)
Mortgage disbursements	—	—	—	—	(614,995)
Collection of mortgages receivable	304,387	—	—	304,387	111,744
	306,337	(214,545)	(2,814,347)	(2,722,555)	(1,413,971)
Increase in cash during the year	840,097	(154,535)	2,120,586	2,806,148	(295,307)
Cash position, beginning of year	339,850	320,656	2,184,452	2,844,958	3,140,265
Interfund transfer	—	75,000	(75,000)	—	—
Cash position, end of year	1,179,947	241,121	4,230,038	5,651,106	2,844,958

The accompanying notes are an integral part of the financial statements.

CLARENCE CAMPEAU DEVELOPMENT FUND

Notes to Financial Statements

Fifteen month period ended March 31, 2025

1. Nature of the Fund:

Clarence Campeau Development Fund (Operating as the Métis Development Fund) (the "Fund") was established by The Métis Society of Saskatchewan Inc. ("Métis Nation") pursuant to an agreement with the Government of Saskatchewan (Ministry of Trade and Export Development) dated June 11, 1997. Effective November 9, 2001, the Minister of Aboriginal Affairs designated the Fund as the Métis Development Fund pursuant to the Saskatchewan Gaming Corporation Act. A new agreement between the province and the Métis Nation-Saskatchewan Secretariat Inc. was executed in December 2002 and the Fund is governed in accordance with that agreement. On October 31, 2019, this 2002 agreement was terminated. See Note 2 for further details.

The objective of the Fund is to stimulate economic development activities of Métis people and communities by providing equity for Métis businesses, supporting community economic development initiatives, and developing management skills of new and existing Métis business owners and entrepreneurs. To achieve this, the Fund makes repayable loans to qualifying projects, as well as both repayable loans and non-repayable contributions to community projects in the energy and resource sector and/or major projects.

The term of the repayable loans by the Fund is up to 10 years. Equity instruments and convertible debentures can be held by the Fund for a maximum period of 10 years. Loans are targeted to commercially viable, market-based projects. Priority will be given to value added sectors of the economy such as forestry, mining, tourism, and information technology with specific loan criteria approved by the Board of Directors (the "Board"). The Board may enter into agreements with other contributing entities and appropriate business support agencies. Each single project is subject to a maximum of the lesser of \$300,000 per project or 50% of project costs excluding pre-operating costs and working capital as identified in the program costs.

Under the Community Business Development Program within the general fund, the Fund can provide a one-time non-repayable contribution up to the lesser of \$300,000 or 50% of the value of the projects cost excluding pre-operating costs and working capital. Should the business be sold or disposed of within three years of receiving a non-repayable contribution, it will become repayable immediately. Under the Management Skills Program, the Fund can provide non-repayable contributions up to 75% of approved training costs to a maximum of \$10,000 per Métis entrepreneur. Under the Business Support Program, the Fund can provide a non-repayable contribution up to 100% of the costs of the program, to a maximum of \$10,000 over the life of the repayable contribution.

In 2010, Aboriginal Affairs and Northern Development Canada contributed \$5 million to the Fund. The Fund also added \$3 million from their own capital, to establish and support the continuation of the Major Business Development Program ("MBDP"). This program is intended to help increase the involvement for Métis entrepreneurs in the energy and resource sectors and other large scale business initiatives. The Fund can provide financial assistance of 50% of the projects costs excluding pre-operating costs and working capital. Minimum funding under this program is \$301,000 up to a maximum of \$1 million.

CLARENCE CAMPEAU DEVELOPMENT FUND

Notes to Financial Statements (continued)

Fifteen month period ended March 31, 2025

1. Nature of the Fund (continued):

Projects funded under this program must be for-profit and commercially viable with total project costs in excess of \$600,000. All projects must demonstrate viability through a professionally prepared business plan.

In 2022, the Fund entered into an agreement with National Aboriginal Capital Corporations Association ("NACCA") whereby NACCA would provide contributions to the Fund to support women entrepreneurs. The agreement was revised August 2, 2023 and has been extended to March 31, 2025. Over the course of the agreement, under the Indigenous Women Entrepreneurship (IWE) program, NACCA will contribute program dollars up to \$150,000 (2023 - \$100,000) to support a loan fund, \$112,500 (2023 - \$90,000) for a non-repayable micro-loan contribution, \$72,000 (2023 - \$72,000) for a grant and mentorship program and \$94,013 (2023 - \$94,013) for workshops. The Fund contributed \$175,000 from their capital over the course of the four year agreement. Under the Women's Entrepreneurship Loan Fund Program ("WELF"), NACCA will contribute up to \$385,000 (2023 - \$350,000) to establish a Fund which supports Indigenous women with micro-business (start-ups and sole proprietorships). Repayable micro-loans are disbursed under the guidelines established by NACCA and payments on these micro-loans are reinvested into the IWE and WELF Funds to support future lending activity.

During the year, the Fund changed its fiscal year end from December 31 to March 31. Accordingly, these financial statements are for the fifteen month period January 1, 2024 to March 31, 2025 with comparative information for the year ended December 31, 2023.

2. Operating agreement:

On March 2, 2024, the Métis Nation-Saskatchewan Secretariat Inc. signed an Agreement with the Government of Saskatchewan (Ministry of Trade and Export Development) enabling the Government to maintain the designation of the Fund as the Métis Development Fund and make payments to the Fund. The goal of the Agreement is to support community-based economic and business development by Métis persons, businesses, and communities.

Payments are made to the Fund using a prescribed formula in the Saskatchewan Gaming Corporation Act and the forecasted profits generated by the Saskatchewan Gaming Corporations ("SGC"). After SGC's actual results are known, the Ministry of Government Relations is required to reconcile the forecasted and actual audited net profits of SGC for that fiscal year and either pay amounts due or recover any overpayments from the Fund. During the period, the Saskatchewan Gaming Corporation Act was repealed and replaced with the Lotteries and Gaming Saskatchewan Act effective June 1, 2023.

CLARENCE CAMPEAU DEVELOPMENT FUND

Notes to Financial Statements (continued)

Fifteen month period ended March 31, 2025

3. Significant accounting policies:

The financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations and include the following significant accounting policies:

(a) Use of estimates:

The preparation of the financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses for the fifteen months ended March 31, 2025. The most significant estimates are the provision for loans and mortgages receivable losses and the calculation of fair value of repayable contributions with nonmarket interest rates. Actual results could differ from those estimates.

(b) Financial instruments:

The Fund initially measures its financial assets and financial liabilities at fair value. The Fund subsequently measures its financial assets and financial liabilities at amortized cost.

Financial assets measured at amortized cost are tested for impairment if there are indications of possible impairment. The amount of the write-down is recognized in excess (deficiency) of revenue over expenses. A previously recognized impairment loss may be reversed to the extent of the improvement, either directly or by adjusting the allowance account, provided it is no greater than the amount that would have been reported at the date of the reversal had the impairment loss not been recognized previously. The amount of the reversal is recognized in excess (deficiency) of revenue over expense.

(c) Cash and investments:

Cash consists of cash on hand and balances with banks. Investments consist of short-term investments in Guaranteed Investment Certificates ("GICs"), with initial maturity terms of twelve months or less.

CLARENCE CAMPEAU DEVELOPMENT FUND

Notes to Financial Statements (continued)

Fifteen month period ended March 31, 2025

3. Significant accounting policies (continued):

(d) Capital assets:

Capital assets are recorded at cost. Normal repair and maintenance costs are expensed as incurred. Leasehold improvements are amortized over the term of the lease on a straightline basis. Amortization on all other capital assets is recorded on a diminishing balance basis as follows:

Asset	Rate
Building	4%
Office furniture	20%
Computer equipment	30%

(e) Impairment of long-lived assets:

Long-lived assets are tested for recoverability whenever events or changes in circumstances indicate their carrying amount may not be recoverable. An impairment loss is recognized when their carrying amount exceeds the total undiscounted cash flows expected from their use and eventual disposition. The amount of impairment loss is determined as the excess of the carrying value of the assets over their fair market value. No events have occurred nor have any circumstances changed which would indicate impairment in the value of long-lived assets.

(f) Fund accounting:

The MBDP fund accounts for the Fund's activities relating to business or community projects in the energy and resource sector.

The IWE/WELF fund accounts for the Fund's activities relating to Indigenous Women Entrepreneurs.

The general fund accounts for programs outside of the energy and resource sector as well as general operations. Externally restricted contributions to be used for programs and operations are reported in this fund.

CLARENCE CAMPEAU DEVELOPMENT FUND

Notes to Financial Statements (continued)

Fifteen month period ended March 31, 2025

3. Significant accounting policies (continued):

(g) Revenue recognition:

The Fund follows the restricted fund method whereby externally restricted contributions are recognized in the fund corresponding to the purpose for which they were contributed.

All externally restricted contributions are recorded as revenue in the MBDP and IWE/WELF funds when received.

All contributions in the general fund are recorded using the deferral method whereby revenues are recognized in the year for which the funds are used for the purposes intended. Contribution revenue in the general fund includes revenue pursuant to the agreement with the Government of Saskatchewan and funding related to the economic development sector.

Other revenue is recognized as revenue if the amount to be received can be reasonably estimated and collection is reasonably assured.

Investment and interest income is recognized as revenue when earned.

(h) Loans and mortgages receivable:

Loans and mortgages under \$306,000 (2023 - \$200,000) are approved for funding when the Chief Executive Officer has approved the payment and all conditions are met by the applicant. Loans and mortgages over \$306,000 and less than \$500,000 (2023 - \$200,000 and \$500,000) approved for funding when the Investment and Audit Committee of the Board has approved the proposal. Loans and mortgages over \$500,000 approved for funding when the Board has approved the proposal. Loan and mortgages receivables are recorded when the funds have been disbursed.

(i) Non-repayable contributions:

Non-repayable contributions up to \$99,999 approved for funding when the Chief Executive Officer has approved the payment and all conditions are met by the applicant. Non-repayable contributions between \$100,000 and \$300,000 approved for funding when the Investment and Audit Committee of the Board has approved the proposal. The non-repayable contributions are recorded as other expenses in the statement of revenue, expenses, and changes in net assets.

(j) Income taxes:

As a non-profit organization, the Fund is exempt from paying federal and provincial income and capital tax.

CLARENCE CAMPEAU DEVELOPMENT FUND

Notes to Financial Statements (continued)

Fifteen month period ended March 31, 2025

4. Investments:

The short-term investments are comprised of GICs. GICs earn interest between 3.05% and 3.90% (2023 - 5.15%) with maturity dates within one year (2023 - one year).

5. Mortgage receivable:

Mortgages against land and building had balances at March 31, 2025, between \$75,332 and \$582,602 (2023 - \$280,852 and \$606,000) with interest rates between 2.45% and 7.25% (2023 - 2.45% and 6.70%) and maturity years between 2029 and 2038 (2023 - 2029 and 2038).

The fair market values of land and buildings held as security on the above mortgages are in excess of the amount owing on the mortgages.

	2025	2023
Mortgages receivable	\$ 2,197,463	\$ 2,501,850
Less current portion	(131,416)	(112,819)
	\$ 2,066,047	\$ 2,389,031

6. Loans receivable:

Loans receivable are amounts distributed to qualified projects to provide funding. Loans take the form of either interest free loans or preferred share investments. Interest-free loans are repayable to the Fund over a maximum term of 10 years. The maximum term for preferred share instruments is 10 years and usually involves the payment of regular dividends that are included in interest and investment income in the statement of revenue, expenses, and changes in net assets. The dividend rate is determined based on the CIBC prime lending rate. The preferred share instruments do not give control, voting rights, significant influence or ownership to the Fund.

All loans in arrears are handled on a case-by-case basis and are written-off after all reasonable restructuring and/or collection activities have taken place and the possibility of further recovery is considered to be remote.

A loan is classified as non-performing when management has determined that there is a reasonable doubt as to the ultimate collectability of principal. The provision for loans receivable losses consists of specific items established on a case-by-case basis and represents management's best estimate based on analysis of the loan portfolio and the underlying risk of default.

CLARENCE CAMPEAU DEVELOPMENT FUND

Notes to Financial Statements (continued)

Fifteen month period ended March 31, 2025

6. Loans receivable (continued):

The Fund evaluates each client's creditworthiness on a case-by-case basis. The Fund contracts project assessment and project follow up and evaluation services from other qualified institutions or businesses, where necessary. All applicants are required to enter into a contribution agreement with the Fund. Further, the Fund is required to ensure Métis citizenship when granting a non-repayable contribution and/or repayable loan.

Loans receivable are principally the financial instruments that potentially subject the Fund to concentrations of credit risk. Management is not aware of any concentrations of loans to classes of borrowers or industries that would be similarly affected by economic conditions. Although the Fund's loan portfolio is diversified, a substantial portion of its borrowers' ability to honour the terms of their loans is dependent on business and economic conditions in Saskatchewan.

The loans are measured at their fair value at inception. The effective interest method is used in calculating the fair value, based off the interest rate provided by the lead lender.

	2025	2023
Loans receivable	\$ 18,757,519	\$ 18,283,913
Equity investments	295,951	338,846
	19,053,470	18,622,759
Discount for interest-free and low interest loans	(3,770,767)	(3,392,118)
Loans at amortized cost	15,282,703	15,230,641
Provision for loans receivable losses	(845,975)	(1,471,185)
	14,436,728	13,759,456
Less current portion	4,105,525	3,873,702
	\$ 10,331,203	\$ 9,885,754

CLARENCE CAMPEAU DEVELOPMENT FUND

Notes to Financial Statements (continued)

Fifteen month period ended March 31, 2025

6. Loans receivable (continued):

	Fifteen month period ended March 31, 2025	Year ended December 31, 2023
Unamortized fair value discount, start of year	\$ 3,392,118	\$ 2,718,330
Discount for interest-free and low interest loans	1,416,517	1,490,702
Interest accretion	(1,037,866)	(816,914)
	\$ 3,770,769	\$ 3,392,118

7. Emergency Loan Program ("ELP"):

In 2020, the Fund entered into an agreement with NACCA, for which NACCA provides contributions to the Fund comprised of a repayable contribution to be used by the Fund to provide emergency loans, a non-repayable contribution to be used by the Fund to provide non-repayable contributions and a non-repayable contribution to be used by the Fund to cover operating expenses incurred. The program ended in 2021.

The interest-free, repayable portion is recorded as emergency loans receivable when disbursed with an offsetting amount recorded to Due to NACCA - emergency loans. When payments are received on the emergency loans, the loan receivable balance decreases with an offsetting decrease to Due to NACCA - emergency loans, when the contribution is remitted back to NACCA. As at March 31, 2025, \$nil (December 31, 2023 - \$1,376) is receivable from borrowers and due to NACCA.

In addition, the Fund incurred \$27,930 (December 31, 2023 - \$27,930) of expenses related to delivering and administering the program which has been recorded as revenue and expenses on the statement of revenue, expenses and changes in net assets.

8. Capital assets:

			2025	2023
	Cost	Accumulated amortization	Net book value	Net book value
Building	\$ 1,065,318	\$ 459,447	\$ 605,871	\$ 576,619
Computer equipment	217,354	183,508	33,846	16,245
Land	94,600	-	94,600	94,600
Office furniture	215,730	192,678	23,052	22,378
Leasehold improvements	10,537	10,072	465	694
	\$ 1,603,539	\$ 845,705	\$ 757,834	\$ 710,536

CLARENCE CAMPEAU DEVELOPMENT FUND

Notes to Financial Statements (continued)

Fifteen month period ended March 31, 2025

9. Deferred revenue:

Aboriginal Business Financing Program

In 2021, the Fund entered into an agreement with NACCA to administer the Aboriginal Business Financing Program. This program provides funding to the Fund for non-repayable contributions to be disbursed to qualifying applicants and to cover operational costs of administering the program. During the fifteen months ended March 31, 2025, \$2,890,859 (year ended December 31, 2023 - \$1,281,241) for non-repayable contributions was received by the Fund. Additional funds will be advanced by NACCA once the reporting requirements have been met. Funding received in excess of amounts recognized in revenue are recorded in deferred revenue. Projects committed prior to March 31, 2025, but not fully disbursed prior to March 31, 2025, may be repayable to NACCA.

The Fund disbursed \$1,933,517 (year ended December 31, 2023 - \$1,626,324) of non-repayable contributions for the fifteen months ended March 31, 2025 which are recorded as non-repayable contributions on the statement of revenue, expenses and net assets. A total of \$2,283,736 (year ended December 31, 2023 - \$1,772,550) has been recognized as revenue relating to \$350,219 (year ended December 31, 2023 - \$146,226) of operational funding and \$1,933,517 (year December 31, 2023 - \$1,626,324) related to the non-repayable contribution disbursed for the fifteen months ended March 31, 2025.

Deferred revenue balances at March 31, 2025 are as follows:

	2025	2023
Balance, beginning of period	\$ 98,818	\$ 312,893
Amounts received:		
- Operations	386,210	192,186
- Contributions	2,890,859	1,281,241
Less revenue recognized:		
- Operations	(390,133)	(72,631)
- Loans/non-repayable contributions disbursed	(1,933,517)	(1,626,324)
Interest	39,914	11,453
Unspent contributions recorded as payable at March 31, 2025	(537,038)	-
	\$ 555,113	\$ 98,818

CLARENCE CAMPEAU DEVELOPMENT FUND

Notes to Financial Statements (continued)

Fifteen month period ended March 31, 2025

10. Commitments:

The Fund has entered into a lease for its Regina office space. The lease expires on October 31, 2025. Future lease payments of \$1,467 are due monthly, for a total of lease commitments of \$10,267 in the year ended March 31, 2026. In addition, the Fund must pay its proportionate share of occupancy costs relating to the building and land.

The Fund has committed to advance a line of credit in the amount of \$1,010,000 (December 31, 2023 - \$1,000,000) which will be disbursed when the funds are required. As of March 31, 2025, \$480,778 is outstanding (December 31, 2023 - \$543,687). The line of credit is secured with building and equipment as collateral.

In addition, the Fund has approved loans and non-repayable contributions in the amount of \$1,387,334 (year ended December 31, 2023 - \$1,542,564) for the fifteen months ended March 31, 2025 and a Community Development non-repayable contribution in the amount of \$nil (year ended December 31, 2023 - \$119,064) for the fifteen months ended March 31, 2025 that are not yet disbursed.

11. Related party transactions:

Transactions with related parties are measured at the exchange amount, which is the consideration established and agreed to by the related parties. These transactions occurred in the normal course of operations.

The Board allows its members to apply for loans and mortgages for qualifying projects. At March 31, 2025, companies controlled by Board members had \$316,478 (December 31, 2023 - \$1,194,997) in repayable loans to the Fund. These repayable loans and mortgages are included in loans receivable and mortgages receivable on the statement of financial position.

The Gabriel Dumont Institute is the educational arm of Métis Nation and a related party of the Fund. The Fund has loans and mortgages outstanding with the Gabriel Dumont Institute of \$517,539 (December 31, 2023 - \$632,014).

SaskMétis Economic Development Corporation (SMEDCO) is economic development hub for the Métis Nation and a related party of the Fund. In the fifteen months ended March 31, 2025 The Fund entered into a management agreement with Métis Nation to manage the operations of SMEDCO. During the period ended March 31, 2025 the Fund charged a management fee of \$507,477 (year ended December 31, 2023 - \$nil) to recover the costs Fund employees working on SMEDCO operations.

CLARENCE CAMPEAU DEVELOPMENT FUND

Notes to Financial Statements (continued)

Fifteen month period ended March 31, 2025

12. Financial risks and concentration of risk:

The Fund, through its financial assets and liabilities, has exposure to the following risks from its use of financial instruments: credit risk, interest rate risk and liquidity risk.

(a) Credit risk:

The Fund's principal financial assets are cash, short-term investments, accounts receivable, mortgages receivable, and loans receivable, which are subject to credit risk. The carrying amounts of financial assets on the statement of financial position represent the Fund's maximum credit exposure at the statement of financial position date.

The Fund's credit risk is primarily attributable to its loans and mortgages receivable. The Fund reviews the provision for loans and mortgages receivable on an annual basis. Processes and procedures are in place to ensure the credit worthiness of the customers to whom loans and mortgages are advanced, which helps to mitigate overall credit risk.

The credit risk on cash and short-term investments is limited because the counterparties are chartered banks with high credit ratings assigned by national credit-rating agencies and other institutions with low risk of default.

(b) Interest rate risk:

The interest-bearing short-term investments have a limited exposure to interest rate risk due to their short-term maturity. The Fund is exposed to interest rate risk on its fixed interest rate loans and mortgages receivable. Fixed-rate instruments subject the Fund to risk of changes in fair value. The loans receivable includes interest-free loans, which are initially measured at the fair value based on the effective interest rate of the lead lender.

(c) Liquidity risk:

The Fund's objective is to have sufficient liquidity to meet its liabilities when due. The Fund monitors its cash balances and cash flows generated from operations to meet its requirements. As at March 31, 2025, the Fund's most significant financial liabilities are accounts payable and deferred revenue.

(d) Fair values:

The fair values of cash, accounts receivable, interest receivable, accounts payable, and deferred revenue approximate their carrying values due to their short-term maturity. The Fund has recorded loan and mortgages receivables initially at fair value using the effective interest method and subsequently at amortized cost.

CLARENCE CAMPEAU DEVELOPMENT FUND

Notes to Financial Statements (continued)

Fifteen month period ended March 31, 2025

13. National Aboriginal Capital Corporations Association Funding:

Women's Entrepreneur Loan Fund

Under the Women's Entrepreneur Loan Fund ("WELF") contribution agreement, NACCA will contribute a maximum of \$433,750 to support women entrepreneurs. In the fifteen months ended March 31, 2025, a total of \$60,000 (year ended December 31, 2023 - nil) was received of which \$60,000 (year ended December 31, 2023 - \$nil) was allocated to disbursements of repayable micro-loans, and \$nil (year ended December 31, 2023 - \$26,813) was provided to cover operations of the program.

In the fifteen months ended March 31, 2025, \$205,207 (year ended December 31, 2023 - \$214,318) was disbursed in re-payable loans which are recorded in loans receivable in the statement of financial position. Expenses incurred related to operations of WELF for the fifteen months ended March 31, 2025 were \$11,980 (year ended December 31, 2023 - \$34,729).

Indigenous Women Entrepreneurs Funding

Under the Indigenous Women Entrepreneurs ("IWE") contribution agreement, NACCA will contribute a maximum of \$787,354 (2023 - \$686,556) to support women entrepreneurs. In the fifteen months ended March 31, 2025, a total of \$271,367 (year ended December 31, 2023 - \$223,045) was received of which \$50,000 (year ended December 31, 2023 - \$nil) was allocated to disbursements of repayable micro-loans, \$22,500 (year ended December 31, 2023 - \$45,000) was to provide non-repayable grants and contributions to qualifying women entrepreneurs, \$28,000 (year ended December 31, 2023 - \$28,000) was to spend on mentorship of Indigenous women, and \$170,867 (year ended December 31, 2023 - \$150,045) was provided to cover operations of the program. For the fifteen months ended March 31, 2025, \$137,555 (year ended December 31, 2023 - \$67,324) was disbursed as micro-loans and is recorded as loans receivable on the statement of financial position, \$56,302 (year ended December 31, 2023 - \$32,748) was disbursed as non-repayable contributions, \$40,500 (year ended December 31, 2023 - \$30,000) incurred expenses for mentoring Indigenous women, and \$181,701 (year ended December 31, 2023 - \$156,998) incurred as operating expenses for running the program and are recorded on the statement of revenue, expenses and changes in net assets.

CLARENCE CAMPEAU DEVELOPMENT FUND

Schedule 1 - Regina Office Expenses

Fifteen month period ended March 31, 2025, with comparative information for the year ended December 31, 2023

	2025	2023
Regina office expenses:		
Advertising and promotion	\$ 93	\$ 457
Building expense	28,431	20,225
Employee travel	7,575	8,816
Administrative expense	2,909	3,369
Professional fees	-	685
Salaries and benefits	102,657	87,149
Telephone	6,764	4,143
Training	729	1,047
	\$ 149,158	\$ 125,891

CLARENCE CAMPEAU DEVELOPMENT FUND

Schedule 2 - Aboriginal Business Financing Program expenses

Fifteen month period ended March 31, 2025, with comparative information for the year ended December 31, 2023

	2025	2023
Aboriginal Business Financing Program expenses:		
Building expense	\$ 17,183	\$ 9,537
Employee travel	4,574	1,464
Administrative expense	11,910	14,198
Professional fees	9,860	3,750
Salaries and benefits	343,881	127,915
Telephone	1,090	815
Misc	324	-
Staff conferences	1,113	-
Community	198	-
	\$ 390,133	\$ 157,679

CLARENCE CAMPEAU DEVELOPMENT FUND

Schedule 3 - IWE Financial Statement Schedule

Fifteen month period ended March 31, 2025, with comparative information for the year ended December 31, 2023

	2025	2023
Grants and loans:		
Balance at the beginning of the year	\$ 159,343	\$ 140,180
Received from NACCA during the fiscal year - loans	50,000	-
Received from NACCA during the fiscal year - Micro-Grants	22,500	45,000
Received from NACCA during the fiscal year - Mentorship	28,000	28,000
Interest earned - allocated to Micro-grants	10,152	14,294
IFI Contribution to the Fund	50,000	50,000
IFI Contribution to the Fund (grant)	25,000	-
Add: Re-payments	49,591	19,396
Repayable loans disbursed to entrepreneurs	(137,555)	(67,324)
Non-repayable grants disbursed to entrepreneurs	(56,302)	(32,748)
Non-repayable mentorship grants disbursed to entrepreneurs	(40,500)	(30,000)
Less: Allowance of doubtful debts	(640)	(7,455)
	159,589	159,343
Operations:		
Balance at the beginning of the year	3,710	3,385
Received from NACCA during the fiscal year - Operations	170,867	150,045
Miscellaneous revenue received	6,857	7,278
Less: expenses	(181,701)	(156,998)
	(267)	3,710
	\$ 159,322	\$ 163,053

CLARENCE CAMPEAU DEVELOPMENT FUND

Schedule 4 - WELF Financial Statement Schedule

Fifteen month period ended March 31, 2025, with comparative information for the year ended December 31, 2023

	2025	2023
Loans:		
Balance at the beginning of the year	\$ 81,475	\$ 295,667
Received from NACCA during the fiscal year - loans	60,000	-
Interest earned	3,624	-
Misc. NSF collected	50	-
Add: re-payments	78,625	17,956
Repayable loans disbursed to entrepreneurs	(205,207)	(214,318)
Less: Allowance of doubtful debts	2,189	(17,830)
	20,756	81,475
Operations:		
Balance at the beginning of the year	11,830	19,746
Received from NACCA during the fiscal year - operations	-	26,813
Misc. Revenue Received	150	-
Less: expenses	(11,980)	(34,729)
	-	11,830
	\$ 20,756	\$ 93,305

CCDF Programs

LENDING PROGRAMS

Business Development Program

Women's Business Development Program

Youth Business Development Program

Major Business Development Program

Community Business Development Program

Métis Entrepreneur Equity Program

Women's Micro-Loan and Grant Program

Women Entrepreneurship Loan Fund

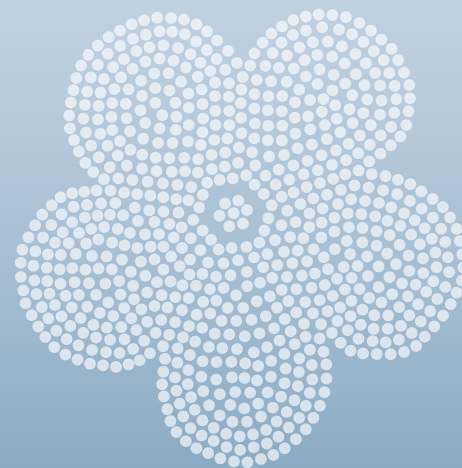
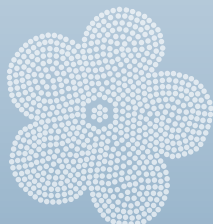
SUPPORT PROGRAMS

Business Plan Program

Management Skills Program

Business Support Program

**SCAN FOR MORE
INFORMATION ON THE
CCDF PROGRAMS:**



GENERAL GUIDELINES FOR ALL PROJECTS

Applicants must be of Métis ancestry and operate a business based in Saskatchewan. Businesses funded must be for-profit and must demonstrate viability.

Projects which are not eligible:

- Political bodies for the political process
- Cultural activities
- Social Programs
- Passive investments (real estate, apartment buildings, a business someone else is managing)
- Commercial real estate for the sole purpose of leasing or renting to others. The applicant's business must occupy the majority of space and be commercially viable exclusive of the rental/lease income (some exceptions may apply)
- Contribution towards an asset that can be perceived to be for personal use (car or pick-up truck)
- Bars (alcohol provider), sexually exploitive businesses in nature, payday loans, tobacco retailers or manufacturers, cannabis, or gambling (some exceptions may apply to gambling – VLTs)
- Basic farming and ranching
- Refinancing (some exceptions may apply)
- Restaurants in large urban centers (some exceptions may apply)
- Payment of dividends



Meet the Team

OUR STAFF
As at March 31, 2025



PAM LARSON
Chief Executive Officer



STEVE DANNERS
Chief Operating Officer



RYAN PATTERSON
Division Manager, South



JAMIE DUTCHAK
Chief Administrative
Advisor to the CEO



CANDICE KRIP
Administrative Assistant



ERIN SADER
Controller



ALICIA CHENG
Senior Corporate
Accountant



MAXINE REDDEKOPP
Business Development
Specialist



JARED OLSON
Business Development
Specialist



ISABEL GAGNÉ
Business Development &
Marketing Specialist



BEN REID
Business Development &
Marketing Coordinator



KENDALL HORAN
Marketing Specialist

BOARD OF DIRECTORS

As at March 31, 2025



**MINISTER
BRENT DIGNESS**
Chair



TONY PLAYER
Vice-Chair
Southern Voting Member



REBECA JOHNSTONE
Southern Voting Member



DELANEY KING
Central Voting Member



HOLLY-ANN OSBORNE
Central Voting Member



NICK DAIGNEAULT
Northern Voting Member



VINCE AHENEKEW
Northern Voting Member

***Thank you for your continuous support of the Clarence Campeau
Development Fund***



Empowering & Inspiring Métis Entrepreneurs

Saskatoon Office

1-306-657-4870
Toll-Free: 1-888-657-4870
2158 Airport Drive
Saskatoon, Saskatchewan
S7L 6M6

Regina Office

1-306-790-2233
Toll-Free: 1-877-359-2233
2380 2nd Avenue
Regina, Saskatchewan
S4R 1A6

www.clarencecampeau.com
info@clarencecampeau.com