Welcome!

Thank you for applying with the Clarence Campeau Development Fund (CCDF) and Saskatchewan Métis Economic Development Corporation (SMEDCO).

We appreciate the opportunity to learn more about your business and explore how we can support your goals.

If you have any questions about the application, or need help completing any of the forms, please contact us at 306.657.4870 or toll-free at 1.888.657.4870. Our team is here to help every step of the way.

Step 1: Complete Your Forms

Please ensure that all sections of the forms are completed in full. These documents give us the details we need to begin evaluating your project and understanding your business opportunity.

Important:
If there is more than one business owner applying, each owner must complete their own Personal Financial Statement. This information is required to properly assess eligibility for funding.

If you need assistance, don't hesitate to call us at 306.657.4870 or 1.888.657.4870. We're happy to walk you through any part of the process.

Step 2: Save Your Completed Forms

Once all fields are filled out, save the documents for your personal records.

Step 3: Submit Your Application

When you're ready, send your completed forms by email, fax, mail, or drop them off in person at one of our two offices.

Saskatoon Office

2158 Airport Drive
Saskatoon, SK
S7L 6M6
Fax: 306.657.4890
Email: info@ccdf-smedco.com

Regina Office

2380 2nd Avenue
Regina, SK
S4R 1A6
Fax: 306.657.4890
Email: info@ccdf-smedco.com

Application Processing Time

The application process generally takes 2–8 weeks; however, timelines vary depending on the complexity of the project and how quickly the required information is provided to us. Our lending process involves working with you to gather and review information about you, your business, and your project to assess its viability and financing needs. Providing complete information and responding promptly to requests will help keep your application moving forward.

Delays in forwarding information will cause delays in the approval process.

Funding Application

Clarence Campeau Development Fund
SaskMétis Economic Development Corporation

Welcome! Please fill out all applicable sections. Answer all questions as completely as possible and provide attachments if space is insufficient.

Should you require additional information or assistance in completing your application, please contact us directly at 306-657-4870, or Toll-Free at 1-888-657-4870.

Once completed, please mail, email, or fax your application to one of our two locations:

Saskatoon

2158 Airport Drive, Saskatoon, SK, S7L 6M6
Fax: 306-657-4890
Email: info@ccdf-smedco.com

Regina

2380 2nd Avenue, Regina, SK, S4R 1A6
Fax: 306-657-4890
Email: info@ccdf-smedco.com

Name of Applicant(s) or Incorporation:

Operating Name of Business:

Business Structure

- ☐ Sole Proprietorship
- ☐ Partnership
- ☐ Corporation

Application Purpose

- ☐ Start a New Business
- ☐ Acquire a Business
- ☐ Expand a Business

Business Ownership Percentage Breakdown:

Business Owner	Percentage Owner

Business Contact Information

Mailing Address: _____

Physical Address: _____

City/Town: _____ Postal Code: _____

Business Phone: _____ How long at Address: _____ Years / Months

Cell Phone: _____ Email: _____

Office Use Only

Date Received: _____

Complete the information below if it applies to your business:

Business Number	PST Number	GST Number

Location of the project and the primary market your business will be serving:

Describe your business and funding needs:
If more room is required, please attach a separate sheet.

Identify your competition

Provide the names of other similar businesses operating in the area

Existing Business Debt (if applicable)

Lending Institution	Original Loan Amount	Current Outstanding Amount	Monthly Payment	Interest Rate	Maturity Date	Security
	$	$	$	%		
	$	$	$	%		
	$	$	$	%		
	$	$	$	%		

Business Banking Contact:

Business Financial Institution Name: _____

Address: _____

Phone: _____

Email: _____

** Please fill in only costs that are applicable to your project **

Estimated Project Costs
List the expected expenses for the project/startup

	$
CAPITAL	
Land *Does the project include the purchase of land? If so, what is the total expected cost of the land?*	
Buildings *Does the project include the purchase or construction of buildings? If so, what is the total expected cost of the buildings?*	
Equipment *What is the total estimated cost of the equipment being purchased?*	
Leasehold Improvements/Renovations *Does the project include renovations/improvements to a building? If so, what is the total expected cost?*	
Vehicles *Does the project include the purchase of vehicles? If so, what is the total expected cost?*	
Other *Please specify (other capital assets)*	
OPERATING	
Insurance (first 3 months) *What is the expected total cost of your business insurance for the first three months of operations?*	
Rent (first 3 months) *What is the expected total cost of your business rent for the first three months of operations?*	
Utilities (first 3 months) *What is the expected total cost of your business utilities for the first three months of operations?*	
Total Capital & Operating *Combine the total of the two above sections (capital + operating)*	
MARKETING (MAXIMUM $8,000)	
Website *What is the expected total cost to build or improve your website for this particular project/startup?*	
Logo Development *What is the expected total cost to create a logo for this particular project/startup, if any?*	
Signage *What is the expected total cost to purchase signage for this particular project/startup?*	
Total Marketing	
SUPPORT PROGRAMS	
Training *What is the expected cost of training for bookkeeping or accounting software (e.g., QuickBooks, Sage, or similar programs)?*	
Bookkeeping Support *What is the expected cost of bookkeeping for one year of business operations (quote from a bookkeeper required)?*	
Total Estimated Project Cost *Combine the total of the four above sections (capital + operating + marketing + support programs)*	

CASH CONTRIBUTION	
How much cash contribution will you be making to the project/startup?	$
What percentage of the total cost will be covered by your cash contribution?	%

** Provide **quotes** for all project cost requests **

Administration Fee

Business Development Programs: The client will be responsible for a 1% administration fee of the approved loan (repayable) contributions, as applicable.

SaskMétis Economic Development Corporation contributions: The client will be responsible for a 1% administration fee of the approved loan (repayable) contributions.

Credit Information

The applicant hereby grants the Clarence Campeau Development Fund and SaskMétis Economic Development Corporation the authority to conduct credit checks, inquiries and searches necessary to reach a decision on this application or as deemed necessary to administer the loan. The applicant consents to the disclosure of any credit information to any credit reporting agency or to anyone whom I/we have financial relations.

Declaration

The statements and information herein and those attached which form part of this application are for the purpose of obtaining financial assistance from the Clarence Campeau Development Fund and SaskMétis Economic Development Corporation and are to the best of my/our knowledge and belief, true and correct.

The applicant hereby declares that none of the principals or guarantors are undischarged bankrupts or have any bankruptcy proceedings in existence with respect to themselves or companies which they operate.

I consent to the Métis Entrepreneur Equity Program (MEEP) and Métis Assistance Program (MAP) sharing my account information with third party service providers and/or provincial/federal government agencies (who are required to safeguard the handling of this information under the Personal Information Protection and Electronic Documents Act (PIPEDA) and/or the Privacy Act for statistical, research and evaluation purposes for the Métis Entrepreneur Equity Program and Métis Assistance Program.

_____

Date

_____ _____

Signature of Applicant Witness

_____ _____

Signature of Applicant Witness

_____ _____

Signature of Applicant Witness

Should you require additional information or assistance in completing your application, please contact us directly at 306-657-4870, or Toll-Free at 1-888-657-4870.

Personal Financial Statement

Clarence Campeau Development Fund
SaskMétis Economic Development Corporation

Name of Applicant:

Contact Information

Mailing Address: _____

Physical Address: _____

City/Town: _____ Postal Code: _____

Business Phone: _____ How long at Address: _____
Years / Months

Cell Phone: _____ Principal Residence: ☐ Rent ☐ Own ☐ Other

Email: _____

Personal Information

Date of Birth:

_____
Year / Month / Day

Métis Citizenship Number (if applicable):

_____

Social Insurance Number:

_____

Saskatchewan Health Card Number:

_____

Saskatchewan Driver's License Number:

_____

Employment Information

Occupation: _____

Current Employer: _____

How long with Employer: _____
Years / Months

Married ☐ Common- Law ☐ Unmarried ☐

Number of Dependents: _____

Income Taxes

Last Year Filed: _____

Do you owe any taxes prior of the current year?

No ☐ Yes ☐ If yes, amount owing: _____

Workers' Compensation Board (WCB) Number (if applicable):

_____

Personal Information on Spouse:

Under the laws of Canada, or the Province, your spouse may have a legal interest or obligation arising from your business dealings and may also have an interest in your personal assets.

Name: _____ Employer & Occupation: _____

Date of Birth: _____ How long with employer: _____

Work Phone: _____

Additional Information

Have you, or any business you currently or previously owned, received non-repayable grant funding or financial assistance from the Government of Canada, Government of Saskatchewan, or any Indigenous financial institution or agency? If yes, please provide details.

Are you applying for financial assistance for this project from any other sources, including government programs or other Indigenous financial institutions (grants or loans)? If yes, please provide details.

Do you, or your business, owe money to the Government of Canada or the Government of Saskatchewan? If yes, please indicate the department or agency (e.g., GST, PST, etc.) and the amount(s) owed.

Have you already made any financial commitments for the project? If yes, please list amount(s).

Note: Any costs for which a legal commitment was made prior to project approval may not be eligible for CCDF and/or SMEDCO funding.

Personal Financial Institution: _____

Address: _____

Phone: (___) _____ Email: _____

Contact Name (if applicable): _____

PERSONAL NET WORTH STATEMENT

PERSONAL ASSETS	$ Value
Total Chequing & Savings *List the total amount of money you have as of the date above that is held in chequing or savings accounts*	
Vehicles *List the total combined current market value of all vehicles that you currently own*	
Personal Real Estate *Enter the total current market value of your primary residence (e.g., the home you live in)*	
Other Personal Real Estate *Enter the total current market value of any other real estate you own (e.g., rental properties, cabin)*	
Investment and Retirement Accounts *List the total combined current value of all investments and retirement savings that you own (e.g., stocks, mutual funds, ETFs, crypto currencies, precious metals, RRSPs, TFSAs, FHSAs, pension funds, etc.)*	
Other Assets *List the total combined current value of all other valuable assets you own (e.g., ATVs, quads, campers, etc.)*	
Total Value of Personal Assets (A) *Combine the total value of all asset categories listed above*	

PERSONAL LIABILITIES	Balance Owing	Monthly Payment
Mortgage *If you currently have a mortgage on personal real estate, list the monthly payment and principal remaining*		
Bank Loans *If you have personal bank loans, list the total amount owing on them and the current monthly payments you're making*		
Credit Cards *If you have any credit cards, list the total amount owing on them and the current monthly payments you're making*		
Lines of Credit *If you have lines of credit, list the total amount owing on them and the current monthly payments you're making*		
Vehicle Loan or Lease *If you have vehicle loans or leases, list total amount owing on them and the current monthly payments you're making*		
Rent *If you currently rent your primary residence, list the monthly rental payment*		
Other Financial Obligations *For other obligations such as other rental payments, or child support, list the amount owing and monthly payments*		
Total Value of Personal Liabilities (B) *Calculate the total of values in each column from each of the liabilities categories*		

Personal Net Worth (A-B) *Personal Net Worth = Personal Assets (A) – Personal Liabilities (B)*	

INCOME SOURCES

(Income from alimony, child support, or separate maintenance does not have to be stated unless you want it considered)

Gross Monthly Salary _____

Spouse Gross Monthly Salary _____

Net Monthly Rental Income _____

Farming/Ranching Income _____

Other Income (Specify) _____

Total Monthly Income _____

Are you personally responsible for any obligations not listed on this form (e.g., as a co-signer, endorser, or guarantor)? If yes, please provide details:

General Information

(Please provide details if you answer YES to any of the following questions)

Have you ever had an asset repossessed?	◯ Yes	◯ No	If yes, year: _____
Have you ever declared bankruptcy or filed a consumer proposal?	◯ Yes	◯ No	If yes, year: _____
Are you discharged or fully performed?	◯ Yes	◯ No	◯ N/A
Do you have any current collections against you?	◯ Yes	◯ No	If yes, amount: _____
Do you owe any taxes prior to the current year? (includes personal, property, or business)	◯ Yes	◯ No	If yes, amount: _____
Is any litigation or proceeding involving you or the applicant now in course of pending before any court, government board tribunal or agency?	◯ Yes	◯ No	
Are you a Director or Shareholder of any Corporation?	◯ Yes	◯ No	

Additional Details: _____

Personal References

(Name & Addresses of 2 Relatives Not Living with Applicant Plus 1 Non-Relative)

Name	Mailing Address	Phone Number	Relationship	Occupation

Declaration

The undersigned declare that the statements made herein are for the purpose of obtaining business financing and are to the best of my knowledge true and correct. The applicant consents to the Clarence Campeau Development Fund and SaskMétis Economic Development Corporation making any inquiries it deems necessary to reach a decision on this application, and consents to the disclosure at any time of any credit information about me to any credit reporting agency or to anyone with whom I have financial relations.

I consent to the Métis Entrepreneur Equity Program (MEEP) and Métis Assistance Program (MAP) sharing my account information with third party service providers and/or provincial/federal government agencies (who are required to safeguard the handling of this information under the Personal Information Protection and Electronic Documents Act (PIPEDA) and/or the Privacy Act for statistical, research and evaluation purposes for the Métis Entrepreneur Equity Program and Métis Assistance Program.

Consent and Authorization

All third party service providers and/or all provincial, federal, and governmental agencies, the undersigned does hereby authorize, consent and direct that you release any and all information which you may have in your files, records or possession to the Clarence Campeau Development Fund and/or SaskMétis Economic Development Corporation.

I hereby declare that I am of Métis ancestry: ◯ Yes ◯ No

_____

Date:

_____ _____

Signature of Applicant Witness

Should you require additional information or assistance in completing your application, please contact us directly at 306-657-4870, or Toll-Free at 1-888-657-4870.

APPLICATION CHECKLIST

Please ensure the following items are completed and included with your application:

- All sections of the Funding Application are fully completed, signed, dated, and witnessed
- All sections of the Personal Financial Statement are fully completed, signed, dated, and witnessed – for each business owner
- A copy of your MN-S Card is attache
- A copy of your Saskatchewan Driver's License is attached – for each business owner
- A copy of your Saskatchewan Health Card is attached – for each business owner
- A detailed resume highlighting relevant skills, experience, and education – for each business owner
- Quotes for any costs listed on page 4 of the Funding Application
- Articles of Incorporation, Business Registration, or Partnership Agreement (as applicable) are attache
- Any additional supporting documents relevant to and strengthening your project are attached
- Copy of Notice of Assessment for all partners & shareholders in the business for confirmation that all business and personal tax filings are up to date, and that there are no outstanding balances owing.
- Business expansions: three (3) years of accountant prepared financial statements are attached for all existing businesses.
- For land and building purchases, a current certified appraisal and a Phase 1 Environmental Site Assessment, where required.
- Confirmation of other financing, including lender commitment or interest letters outlining proposed financing terms.
- Information supporting projected revenues, such as contracts, letters of interest, customer commitments, or other market information.
- When purchasing an existing business an independent certified business valuation or certified asset appraisal may be required.

This checklist is not exhaustive. Additional financial, business, ownership, personal, or project information may be requested as part of CCDF and SMEDCO's application review and due diligence process.

Thank you for Completing your Application.
We will review it and be in contact.
Thank you for considering us to be a part of your project.

Your Application can be send to us by email, fax, mail, or drop them off in person at one of our two offices.

Saskatoon Office

2158 Airport Drive
Saskatoon, SK
S7L 6M6
Fax: 306.657.4890
Email: info@ccdf-smedco.com

Regina Office

2380 2nd Avenue
Regina, SK
S4R 1A6
Fax: 306.657.4890
Email: info@ccdf-smedco.com

DEFINITIONS:

Funding Application: used to explain your business idea, how the money will be used, and how you will repay the financing, so CCDF/ SMEDCO or another lender can decide whether to fund your business.

Sole Proprietorship: owned by one individual, where there is no legal separation between the business and the owner. The financial activity of the business is reported on the individual's personal tax return, and all assets, liabilities, sales tax accounts, bank accounts, and other business accounts are registered directly to the human entity.

Partnership: owned by two or more individuals, where there is no legal separation between the business and the owners. The financial activity of the business is split between the owners and reported on their personal tax returns. The assets, liabilities, sales tax accounts, bank accounts, and other business accounts are registered directly to the human entities.

Corporation: a separate legal entity from the human entities, where the owners are registered shareholders in the business. The financial activity of the business is reported on a corporate (T2) tax return which is separate from the personal tax returns of the shareholders. The assets, liabilities, sales tax accounts, bank accounts, and other business accounts are registered to the corporation directly, and not to the shareholders.

% of Ownership: ownership interest in a business entity.

Personal Net Worth Statement: A one-page snapshot of your finances. It shows what you own (cash, home, car, investments) and what you owe (mortgages, loans, credit cards). Your net worth is calculated by subtracting what you owe from what you own. It is used to prove your financial position when applying for loans, financing, or guarantees.

Métis Citizenship Card: is an official ID proving you belong to the Métis Nation-Saskatchewan confirming you meet their criteria (self-identify, distinct from other Aboriginal groups, historic ancestry, accepted by the Nation) to access programs, rights, and services, and serves as proof of Métis Nation identity, distinct from Indian Status.

Métis-Citizen: is a person who is entitled to be registered as a citizen of the Métis Nation – Saskatchewan.

Métis-owned Corporation: is a corporation where greater than or equal to 50% of the voting shares are owned by a Métis person.

Cash Flow: is the movement of money into and out of your business; it's the cycle of cash inflows and outflows that determines the solvency of your business.

Security: Something a lender can take as collateral if you do not repay a loan. For example, a lender may place a mortgage on your building as security for a loan.

Maturity Date: The date by which a business loan must be fully repaid, including any interest and fees.

Promissory Note/Contribution Agreement: is a contract detailing the terms of a promise by one party to pay a sum of money to the other party. The obligation may arise from the repayment of a loan or from another form of debt. For example, in the sale of a business, the purchase price might be a combinations of an immediate cash payment and one or more promissory notes for the balance. The terms of a note typically include the principal amount, the interest rate if any, and the maturity date.

General Security Agreements ("GSA"): is a legal contract used in lending transactions where the borrower pledges collateral to secure a loan. The GSA outlines the terms and conditions under which collateral is provided as security, including details on the collateral, the rights and responsibilities of the borrower and lender, and procedures in the event of default.

Personal Property Security Act ("PPSA") / Personal Property Register ("PPR"): is a legal framework established in Canada to govern the creation and enforcement of security interest in personal property, to provide a unified system for security interest property, thereby facilitating lending transactions and protecting the rights of lenders. Under the PPSA, a lender can register their security interest in the personal property of a borrower, giving them priority over other lenders in case of default or bankruptcy.

Liens: are a form of security interest granted over an item of property to secure the payment of a debt or performance of some other obligation.