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Cote Market

Nestled in the heart of Cote First Nation lays something unexpected - a thriving food mart that includes a fully functioning grocery store and gas station.

Even more surprising is the fact it has been in operation since 2010.

Cote First Nation is located approximately 90 kilometres northeast of Yorkton near the Keeseekoose and Key First Nations.

In a community wrought with many social ills, the small business in Cote First Nation has become a beacon of hope because it stands as a testament of what can happen when everyone works together.

In the eight years it has been open, it has only been broken into twice, each time by someone outside of the community.

“I think that speaks volumes about what it means to the community,” said Gerald Marcoux, interim director of operations for Cote First Nation.

It hasn’t been smooth sailing. However, with dedicated employees who weathered the storm together, the community is beginning to reap the rewards.

Since opening its doors in October of 2010, Cote Market has gone through its share of ups and downs. The staff believe it has finally turned the corner, as last year it showed its first profit and has grown from 5 employees to 22 employees.

Another indication of its continued growth is having suppliers now compete for its business. The market

attracts patrons from Cote First Nation but also from neighbouring First Nations and the Town of Kamsack.

Marcoux played an instrumental role in helping create the market, though he admits initially he was skeptical of the project. However, as Cote’s Economic Development Officer, he began researching what needed to be done to convert an abandoned bingo hall into an on-reserve food market.

Marcoux learned all he could about the commercial food industry online and later spoke with food store managers directly. Through his research, he knew a food market wasn’t the most lucrative business to get into, but it was the kind of business that could help the community. Marcoux said the only option to get groceries other than in Kamsack was in Yorkton, and that is nearly 100 kilometres away.

Having previously settled a Treaty Land Entitlement claim, Cote First Nation was in a good financial position to take the risk. When the Cote Market opened its doors, it made history by becoming the only fully functioning on-reserve grocery store south of La Ronge, complete with its own bakery.

Marcoux credits much of the business’s success to employees like Shelley Cote, the store manager.

Shelley Cote was one of the first employees hired. Despite some hard times, she didn’t quit. From the start, she knew the business had potential to have a positive impact on the community, so she stuck it out despite the rough patches.

“ Marcoux credits much of the business’s success to their employees like Shelley Cote the store manager. ”



Cote Market

Cote said the best part of the job is being able to provide opportunities to the youth living on reserve.

Cote said the store struggled to stay afloat in the early years, but once it added the gas bar and tobacco sales to its list of services, things began to shift. The market became a one-stop shop, which attracted more customers.

Cote said the key to being successful on-reserve is to keep the environment neutral when it comes to politics, as well as providing excellent customer service.

Marcoux believes that in order to keep the store thriving it needs to provide Cote First Nation and the surrounding communities with services they need. He said the bakery cannot pump out the product fast enough to meet the current demand. One thing that sets the bakery apart from any other bakery is that it offers bannock, which has proven to be very popular.

Most recently the market has started offering a hot lunch option for customers. Marcoux believes there is potential





Raygen Heathen

“ Ever since I was small, I could remember (Dad) working, I remember him getting up at two in the morning to go to work, so that’s where I learned how to work. ”

Raygen Heathen for SIEF

Raygen Heathen may be only 26 years old, but don’t let his age fool you.

The young entrepreneur from the Onion Lake Cree Nation is well on his way to building his empire one truck at a time.

Onion Lake Cree Nation straddles the Saskatchewan-Alberta border and is located approximately 50 kilometres north of Lloydminster, an ideal location for those in the trucking business.

Heathen owns and operates Raygen’s Trucking and hauls oil for Askiy Apoy Hauling, a company 100-per-cent owned by Onion Lake Cree Nation.

Originally, Raygen had ambitions to become a power engineer. “I even received a scholarship for it,” Raygen said.

But he soon realized schooling was not for him, so he withdrew from the program.

Being only 18 and not sure of his future, he turned to his father for advice. Raygen said his dad, Trevor Heathen, had always been a great role model and someone he looked up to. His dad always had a strong work ethic and was something Raygen always admired.

“Ever since I was small, I could remember (Dad) working,” Raygen said. “I remember him getting up at two in the morning to go to work, so that’s where I learned how to work.”

His dad suggested Raygen obtain a Class 1 drivers’ licence. So, two months after withdrawing from power engineering, he enrolled in a truck-driving course at Lakeland College.

After receiving his licence, Raygen went off to work with no set goal in mind for his future. It was then he realized how much he loved the freedom of driving and being on the open road.

“There is no one looking over my shoulder, I’m alone with my music,” he said.

Raygen found his calling, and once again turned to his father for advice.

“I knew when I started driving, I wanted my own truck,” he said.

That’s when he learned all about the Saskatchewan Indian Equity Foundation (SIEF) and their business loans.

“My father got his start through SIEF, and he told me about all the steps I would have to take,” Raygen said.

Still in his teens, Raygen knew in order to make his dream of starting his own business a reality he would have to do two things - create a business plan and save money. Raygen carefully devised a plan of how to accomplish his goal of starting his own trucking business.

In 2013, he hired someone to create a business plan for him. The next step, however, proved to be more difficult.

Raygen said SIEF could provide the loan and the new truck he had his eye on was \$220,000. It was on him to come up with 10 per cent cash equity. Along with a contribution grant from the SIEF Equity Contribution Program, he was able to qualify for the loan.

His reason for wanting a new truck was simple. “When you are starting out you can’t risk breakdowns,” Raygen said. “Breakdowns can cost you work and money.”

When those his age would spend their money on new clothes and having fun, Raygen saved his hard-earned dollars. Although he lived with his dad and was single, it took him about a year to gather the funds he needed.

“It didn’t help when the price of oil dropped in 2014,” he said. “I had to take every kind of load.”

His sacrifice eventually paid off.

“I remember this company I was with I was making pretty good coin, so I just kept saving up every cheque,” Raygen said. “Then I got to \$17,000 and one more payday came and I had enough. I went to the bank and withdrew all of it - my account balance was zero.”

With his business plan in one hand and his down payment

for future growth within the market, but the key is to find the right combination.

In the future he hopes to turn the market into a co-operative so the community can fully embrace the store as its own.

Each year, the Saskatchewan Indian Equity Foundation (SIEF) recognizes a First Nation business by awarding the SIEF Entrepreneurial Spirit Award. In 2018, Cote Market was selected from the applications received. The award is given to a First Nation entity that is an individual, business, corporation, organization or First Nation that exemplifies forward movement and involvement to create sustainable economic development for First Nations of Saskatchewan.

The irony is that neither Marcoux nor Cote knew such an award existed. The application for the award was received at the band office and Marcoux said the store fit the criteria.

In September, Marcoux dropped the application off at the market and suggested they should apply. Manager Shelley Cote was blown away when she received the news that Cote Market had been selected.

"I am so proud of it," said Cote. "The acknowledgement of our work alone, it makes me so proud."

She hopes the recognition can inspire other First Nations to develop their own businesses on reserve as a way to provide services for their own people.

Cote said every First Nation has the potential to start a business - it is just a matter of figuring out what will work for them.

"The way I see it (businesses) create jobs," said Cote. "On-reserve jobs are hard to come by."

Cote has grown to love the business and can't foresee a time when she will walk away from it. She said keeping the business successful is what motivates her to stay.

Marcoux said it took some time to get the Cote Market to where it is today and believes that same business model can be applied to other potential ventures.

He added that receiving the SIEF Entrepreneurial Spirit Award and recognition from SIEF has just been the icing on the cake.

Congratulations to COTE MARKET. This is an excellent example of a First Nation community business working to make their First Nation a better place. The work you have done to establish this business is very important in furthering the First Nation business community. SIEF Congratulates the 2018 winner of the SIEF Entrepreneurial Spirit Award, COTE MARKET.



Cote Market wins SIEF Entrepreneurial Spirit Award. Cote Market of Cote First Nation. Accepting the award on behalf of Cote Market is (left to right) Amanda Cote, Shelly Cote, Jennifer Tourangeau, Chief George Cote, SIEF Vice-Chair Trevor Acoose, Gerald Marcoux.



Raygen's Truck

in the other, he went directly to SIEF and applied for the loan. He was overwhelmed when he was approved.

At 21, he became the operator and sole proprietor of Raygen's Trucking.

Raygen was content with just one truck and knew he could apply for the SIEF loan in three years, but that meant paying off his current loan. He did that, primarily through his own dedication and perseverance as the sole employee.

He and his father have two trucks now. Having a second truck means Raygen was able to hire additional drivers. Raygen's Trucking now boasts 4.5 employees and will likely be hiring an additional driver. He said it feels good seeing his business grow and being able to employ others.

One of the hardest parts of being the boss is his age because he is often much younger than his employees.

Now 26, Raygen is working to pay off his second loan so he can purchase another truck. That's something he plans to keep doing until he reaches a full fleet.

In addition to building a trucking empire, he is looking to open a franchise on his reserve and hire employees from his First Nation.

“ At 21, he became the operator and sole proprietor of Raygen's Trucking. ”

“I want to help out the people by providing opportunities,” he said.

When Raygen started as a driver in 2012, he didn't think he would come as far as he had in such a short period of time. He also believes if it were not for SIEF, he would not have become a business owner at the age of 21.

Raygen said the process of securing a loan was straightforward and working with SIEF was relatively simple. He encourages anyone interested in starting up a business to contact SIEF and see if they can help.

He says everyone has the potential to succeed as long as they find something they love doing.

“Just set goals and keep that vision,” he said. “Work hard, because everything comes with hard work no matter what you choose to do in life.”

“Growing Together, Community ...”



AGM

A symposium dedicated to Entrepreneurial and Economic Development for Saskatchewan First Nations and the Annual General Meeting for the Saskatchewan Indian Equity Foundation was held on Friday, November 23, 2018 at the Saskatoon Inn & Conference Centre, Saskatoon, Saskatchewan. The “Growing Together, Community...” event featured a keynote address from Keith Martell from the First Nations Bank of Canada and an afternoon session with Ryder Lee from the Saskatchewan Cattlemen’s Association. Assistant Deputy Minister Kirk Westgard brought greetings from the Province of Saskatchewan. The Entrepreneurial Spirit Award was presented to Cote Market of Cote First Nation and the SIEF Annual General meeting featured highlights from the last fiscal year that included the presentation of the audited financial statement and the appointment of Deloitte Chartered Accountants as auditor for the next fiscal year. There was 85 persons in attendance for the event. The Grand Prize winners of \$1,500.00 travel certificates were Chief Joanne Roy of Waterhen Lake First Nation and Councilor Hubert Whitefish of Big River First Nation. SIEF would like to thank the delegates for their attendance.



Chairperson Lucy Pelletier presenting Kirk Westgard, Assistant Deputy Minister of Economic Development, Government of Saskatchewan, with a gift of appreciation for his address to the SIEF Annual General Meeting.

Happy New Year

On the road to success, the rule is always to look ahead. May you reach your destination, and may your journey be wonderful. Wishing you a happy, healthy and prosperous New Year!

Board of Directors, Management and Staff of
Saskatchewan Indian Equity Foundation (SIEF)



This past Christmas, the Saskatchewan Indian Equity Foundation staff was in the spirit of giving. In lieu of an office gift exchange, the staff adopted a local family and provided gifts for each family member along with a gift certificate for a holiday meal. This was the fourth year SIEF has adopted a family at Christmas. The look of joy and appreciation on each little face was priceless.



SIEF Board of Directors

(Back row – left to right) Dana Soonias; Everett Bear; Crystal Fafard; Terry Kremeniuk; Juliano Tupone; Trevor Acoose.
(Front row – left to right) Audrey Ahenakew; Lucy Pelletier; Senator Amanda Louison.



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