



SASKATCHEWAN INDIAN EQUITY FOUNDATION INC.

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VOLUME 1, ISSUE 3 - AUGUST 2019

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Kendal Netmaker

His reputation for business excellence continues to grow, both within Saskatchewan and beyond.

Along with recently being named this year's recipient of the Ravi Maithel Find-A-Way Award, the 32-year-old also won the Youth Entrepreneur Award at the National Aboriginal Capital Corporations Association (NACCA) annual banquet hosted earlier this year in Ottawa.

His name was advanced by the Saskatchewan Indian Equity Foundation (SIEF) as a leading example of First Nations youth who are a growing force in Saskatchewan's economic development circles.

"It's encouraging because it's other people recognizing not just my hard work but the work from others who help to develop young entrepreneurs," Kendal said of the award. "I'm just a result of what so many people have done to help me. I just added my work ethic to try to make things happen. If you can combine that with people who support you then, man, you can go really far."

Originally from Sweetgrass First Nation, Kendal launched Neechie Gear in 2011 – a lifestyle apparel brand that empowers youth through sports. He ac-

Kendal Netmaker, Netmaker Enterprises

complished this while studying at the University of Saskatchewan.

He ran his business from a one-bedroom apartment while he finished his schooling before later expanding into several retail locations and office headquarters in Saskatoon. The brand is now sold online and in select retail outlets across North America, with a percentage of profits going toward increasing participation in sports for underprivileged youth. He has also supported 19 Indigenous post-secondary students across Canada.

In 2016, Kendal launched Netmaker Enterprises, which focuses on speaking and coaching services and product sales. In addition to speaking professionally on motivation, leadership and the power of telling your story, Kendal has used his Neechie Gear platform to author the book *Driven to Succeed* and mentor more than 40 Indigenous entrepreneurs across Canada.

“A lot of these kids can relate to his personal story, to his struggles...”

Today, Kendal has six employees who help him grow Netmaker Enterprises.

Indeed, Kendal has established himself in the business community locally and nationally. That's not without perseverance and overcoming plenty of self-doubt. He admitted there were days early in his career where he questioned whether he was doing the right thing. Achieving success often doesn't come before experiencing growing pains, and Kendal said he encountered plenty of those. But he remained loyal to his cause.

“A combination of a lot of things keep a person moving forward,” Kendal said. “For that to happen, I think you need to be aware of your foundation. For me, my foundation is my cultural upbringing in First Nation spirituality... and having positive people around me for encouragement. One of those people is Paul Martin – a guy who saw potential in me, especially when I was younger and growing up in the business community.

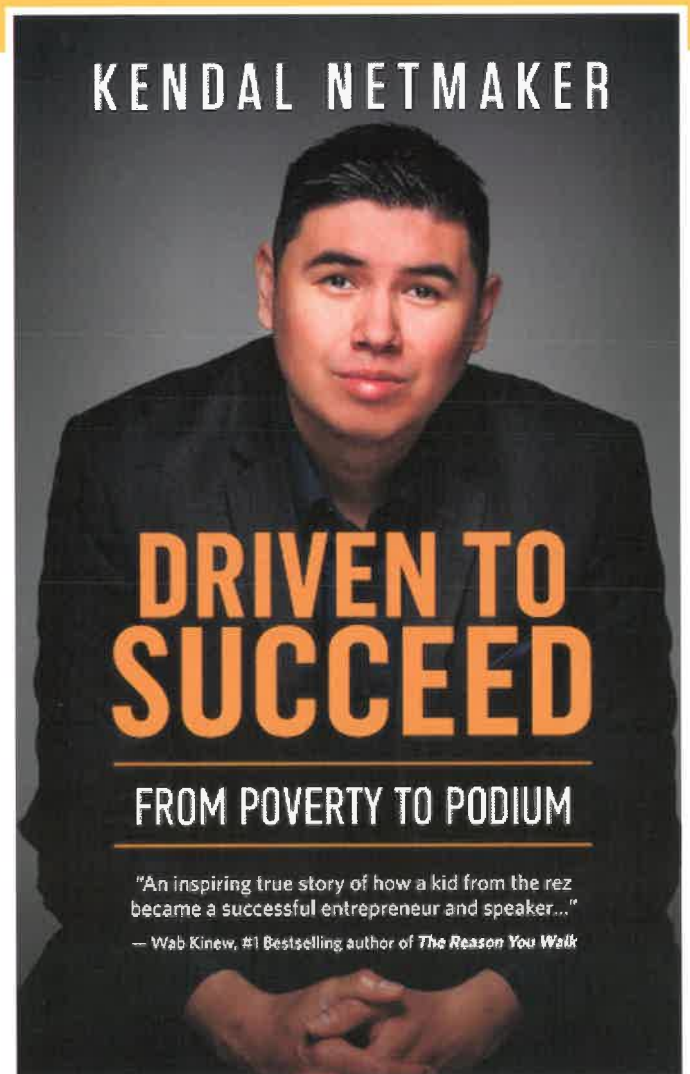
“Some of the wisest people in this world are sponges not only to people who have come before them but to younger people who are still developing. I learn just as much from people who are starting out as I do from people who have been in business for 50 years. You never know who your teacher is going to be.”

Raised by his mother and grandmother, Kendal grew up in a low-income household on Sweetgrass First Nation with his three younger sisters.

He overcame a variety of challenges, dealt with setbacks and failures to emerge as one of Canada's leading entrepreneurs. He graduated from University of Saskatchewan with two degrees, published a book and has won more than 25 business awards.

Kendal is invited to speak at a variety of business functions or at schools, both grade school and post-secondary. He said he draws inspiration from some of the younger kids he engages with during his talks.

“When I was their age, we had a speaker come to (my school) and I didn't realize the impact of that mo-



ment until about 10 years later,” he said. “Me speaking to kids is about planting a seed that could possibly grow if they allow it to.

“I try to push that seed as deep into their minds as I can through more stories and being relatable. They might not see it tomorrow, but when they hit a certain point in their life when they need to overcome something, they might remember it. The goal is not to change lives immediately, but to plant those seeds of hope for the future.”

One of Kendal's most recent speaking engagements was earlier this year at Sacred Heart Community School in Regina. Gilles Dauphinais, the principal at Sacred Heart, said Kendal's visit to the school was invaluable. For a community school where approximately 70 per cent of the student body is Indigenous, hearing from someone like Kendal, who has endured life struggles, resonated with the students.



Kendal Netmaker speaks to students at Regina's Sacred Heart Community School.

“A lot of these kids can relate to his personal story, to his struggles... we talk a lot about having our kids show grit, resilience, strength and determination, goal setting. Those words are all a part of the language we're using at the school,” he said.

“Kendal's message resonated with a lot of our kids. His story of how he grew up in a single-parent home, in poverty and overcame those struggles to find success and to grow a business aren't stories our kids hear all that often. It was important for them to hear how (Kendal broke the cycle).”

A key piece from Kendal's presentation that day focused on individual skills, abilities and natural gifts. He assured the students in attendance that each one was blessed with a gift and that it was their mission to learn what that gift is and where it could lead. Kendal's gift was his athletic ability.

“My initial gift was sports. That was a natural gift that I used,” Kendal said. “The second gift was being able to use my voice to relay a real message that people

“ I faced failures all the time and I just kept going. I guess I was given the gift of resilience, too. I used that with my approach to my business when I first started. ”

can relate to. One of the best forms of feedback I can receive from the audience is that I came across as real to them. To me, I'm not going for the glitz and glamour. I want to be relatable. If I can relay a message that's relatable then that will stick for a long time.

Congratulations Kendal!

You continue to be an excellent example of a First Nation Entrepreneur. The work you have done to establish your business is very important in furthering the First Nation business community.



Askiy Apoy Hauling

Askiy Apoy Hauling discovered the road to success can be rough. But when you are one big family, anything is possible.

Recently, the 100-per-cent-owned Indigenous business received national attention when it won the Community Business Award at the 2019 National Aboriginal Capital Corporations Association (NACCA) award gala hosted in Ottawa.

NACCA represents more than 50 Aboriginal Financial Institution across Canada, including the Saskatchewan Indian Equity Foundation (SIEF). Each year, AFIs from each province nominate local businesses for the awards.

Askiy Apoy Hauling was founded in 2008 and is located in the community of Onion Lake Cree Nation, which borders Saskatchewan and Alberta. It is operated under the Onion Lake Business Development Corporation.

Kurt Cardinal, Askiy Apoy General Manager, said the NACCA award came as a surprise because the business never sought any public recognition.

“To be honest, I was shocked. Shocked and happy,”

Askiy Apoy owns 52 trailers and employs 27 leased operators, 25 of which are Onion Lake members.

Cardinal said. “I am in a business where there is not always a lot of praise for what we do.”

He credits the entire team for helping to not only create a successful business model but helping to sustain it.

Family is the key to the company’s success. Cardinal couldn’t be happier.

He explained everyone has bought into the idea that the business is one big family working together for a common purpose. When the drivers and operators believe it then it eliminates competition, which reduces conflict.

“It has really become a business where we are out there working for each other now and not only for each other, but for our nation,” Cardinal said.

Askiy Apoy owns 52 trailers and employs 27 leased operators, 25 of which are Onion Lake members, which does make them family.

An example of this cohesive relationship has been how the drivers are willing to distribute the loads, especially with the downturn in the economy over the past few years.

“We let everyone know that everything was going to

“To be recognized with an award was a great boost of confidence and it brought a smile to my face.”

be fair,” said Cardinal. “We made sure everyone was working at the same time (and) there were those who did not want to work as much, (so) those who wanted to work got the extra work.”

Family and family commitments always trump work with the company.

Cardinal said if a driver can’t commit to a load because something came up at home, there are always other drivers willing to finish the job so that commitments are always fulfilled. He said drivers constantly reciprocate this with one another, which helps nurture that sense of family.

According to NACCA, the company was selected in the community business category for a few reasons. One was for its ability to meet the changes in the industry and rather than reduce its employees it maintained a slow and steady approach to growth. It also diversified its services to include commercial trailers and provide maintenance services to local first responder units. Both changes have helped Askiy Apoy to grow and provide much-needed stability for the trucking company.

“To be recognized with an award was a great boost of confidence and it brought a smile to my face,” said Cardinal.

He joined the company about five years ago after he spent time in the oil industry. “I brought with me the things I liked at companies and left out the things I didn’t like,” said Cardinal.

Originally, Cardinal was hired as the Assistant General Manager, but by 2016 he was the General Manager.

Cardinal said it was great to return home and to take everything he learned along the way to help his community.

Cardinal’s love for his community shows in how he manages Askiy Apoy.

When a position in the company opens, he seeks Onion Lake members. If no one suitable is found, he extends the search outward.

Cardinal said he does what he can to encourage mem-



Askiy Apoy is a 100-per-cent-owned Indigenous business that recently received the Community Business Award at the 2019 National Aboriginal Capital Corporation Association (NACCA) award gala.

bers to obtain a Class 1 licence. The company partnered with Lakeland College to provide an opportunity for students to get into the truck driving courses and allow them to job shadow Askiy Apoy drivers.

In addition, Askiy Apoy is in negotiations with Onion Lake Community Futures Development Corporation to create an entrepreneurship program that will assist owner/operators to grow their businesses.

The company also supports cultural initiatives and youth and elder activities.

Cardinal said every month he exceeds his monthly donation budget. But he believes it’s worth it because the money is directly benefitting the community. Another spinoff is that many of the operators donate time and money to the community,

In a time of uncertainty, Askiy Apoy continues to grow. In fact, it’s expanding.

At the end of April, the company launched its services province wide, which means the signature Askiy Apoy feather logo can be seen more often.

Cardinal said the company has proven that business does not have to be cutthroat. The company plans to continue operating as one big family unit because in doing so everyone in the community benefits.

Congratulations to Askiy Apoy Hauling!



Judy Lafond

It's not often Judy Lafond has a bad day at work.

As a commercial account officer for SIEF, Judy plays a significant role in assisting people in realizing their business dreams.

For Judy, that's always a proud moment.

"Seeing dreams become reality – it's a statement written in our annual report every year," she said. "It's very rewarding for us to see that, as well as seeing the clients look of relief or happiness is very rewarding."

Judy is celebrating her fifth year with SIEF. Over the years, her client base has varied from women looking to start bead or leather work in their home, to hopeful hair salon owners, mobile food truck operators, bakers, small landscapers, construction companies and the oil industry.

She said the stream of eager entrepreneurs has been steady year-round. She works closely in the SIEF office with Jennifer Sutherland, who is the agriculture account officer.

"Of all the people who have come to me, I don't really have a favourite," she said. "For me, they're all great stories. Everybody is excited to get going, but they're a little scared at the same time. And once things start to fall into place, they just settle in. But it's definitely a great experience to be a part of."

“Of all the people who have come to me, I don't really have a favourite,” she said. “For me, they're all great stories.”

That process begins with Judy highlighting the guidelines and criteria for loans with a client. Once they determine if the project is qualified for a loan then they'll work through and complete a loan application. They'll then discuss a business plan.

Criteria and guidelines for a loan include:

- Must be First Nation and a resident of Saskatchewan; Business must be First Nation-owned with at least 51 per cent ownership;
- Financing is available to First Nation individuals, Bands, Tribal Councils and legal entities associated with First Nation groups;
- Starting a new business, acquiring an existing business or expanding current business;
- Business plan with financial projections (advisory services available through Business Development Office);
- Commercial or Agricultural loan application completed, signed and returned to commercial/agricultural account officer.

"I always try to give people that extra bit of help or a little more information because the clients always appreciate when you go that extra mile for them," Judy explained. "If you're not sure how the credit bureau reporting works or how it might impact business – I like to go over that with them just to give them an idea of how it works. There's always just a little bit more you can do for the client that may not necessarily be included in your job description."

SIEF was established to encourage First Nation economic development. SIEF is a developmental lender that offers a variety of lending options to clients, that include capital loans and working capital loans to potential clients. Developmental loans do not include residential or passive mortgage loans, personal loans or personal lines of credit.

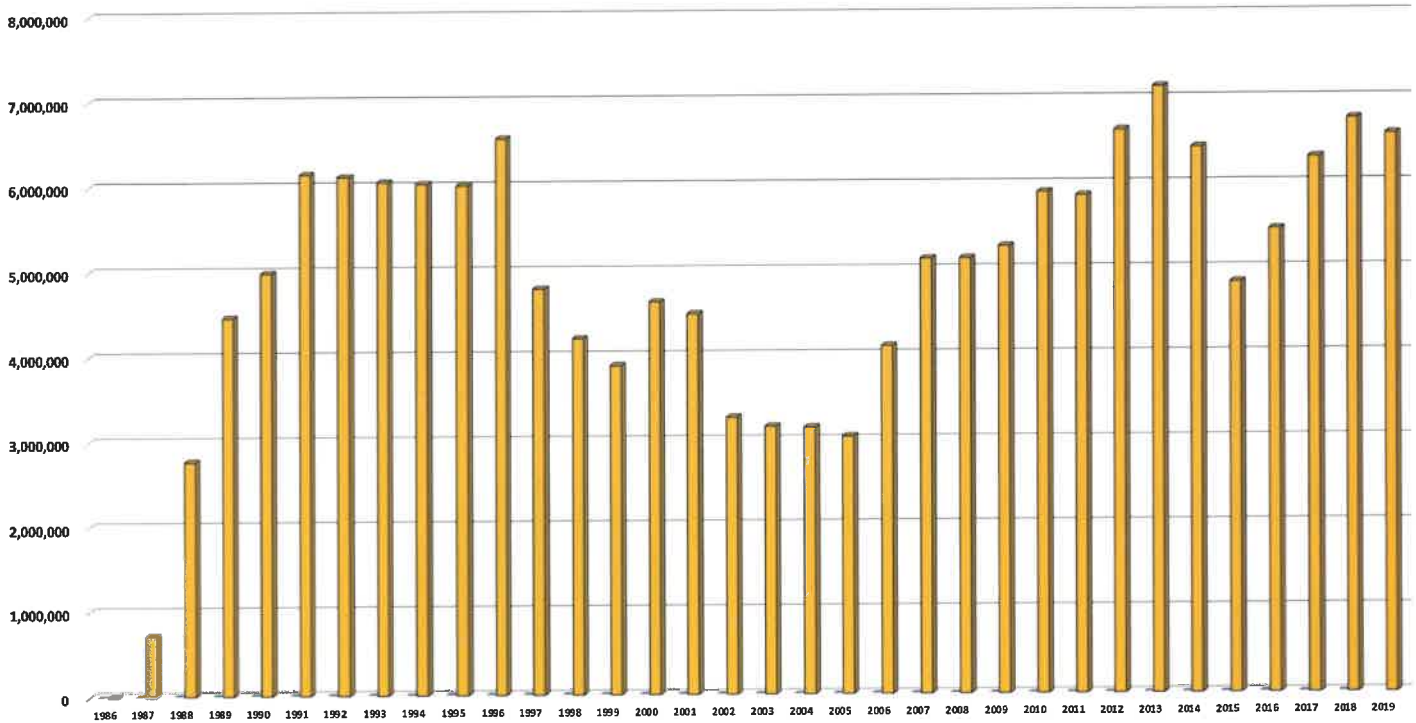
A developmental loan is a business loan provided to First Nation entrepreneurs or business entities owned and controlled by First Nation individuals. At times there are individuals who face difficulty in obtaining business financing from the mainstream banks.

As is the case with loans, there is a repayment process. The majority of repayments are made in

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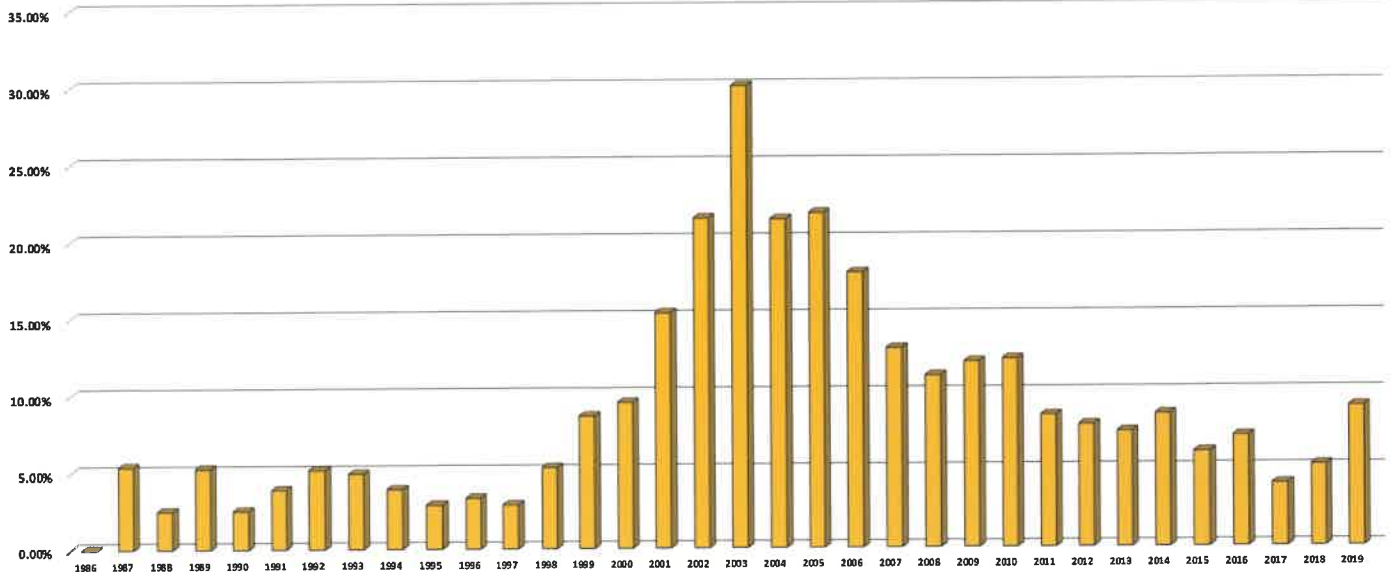
Saskatchewan Indian Equity Foundation Inc. Loan Balances - by Fiscal Year

Source: Audited Financial Statements



Saskatchewan Indian Equity Foundation Inc. Loan Loss Provisions

Source: Audited Financial Statements



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monthly deposits for the commercial loans offered through SIEF. Loans may be termed out anywhere from one to five years.

Though its opportunities sound similar to what a bank may offer, the process is less rigid than what a client may experience at a larger financial institution.

"It's pretty close to the same," Judy said. "You still need to fill out the application. You're still going to have someone do a credit check. The only difference is we are a developmental lender, so we're not going to decline someone based on a couple of late payments on your credit history. I'll try to work with the client to make it happen rather than declining their request. "Clients are required to have a percentage to put toward the start up of a business."

Applying for a loan or financing can be an educational experience for some. There is plenty of new language to comprehend, in addition to making sense of dollars

and percentages. That's where Judy alleviates any confusion.

"Some people come in and they have all of their Ts crossed; they know what they're doing, and they know what the process is. We also have individuals who are unsure because they've never had a loan before. With these types of applications, I make sure I go through the loan thoroughly and that they understand the interest and the repayment process along with all of the details of the loan."

Both Judy and Jennifer attend trade-shows around the province where they offer advice and a brief tutorial on the loan process. They attend conferences and visit various First Nation communities so potential clients from First Nations can attend and learn more about what SIEF can offer. If you are interested in starting a business and would like additional information, call Judy.

Staff Service Awards



April Sanderson

April Sanderson will be your first point of contact when calling or visiting the Saskatchewan Indian Equity Foundation Inc. (SIEF). April is a member of Chakastaypasin First Nation. April attained her Administrative Assistant certificate from the Saskatoon Business College. Prior to joining the Saskatchewan Indian Equity Foundation in December of 2012, April had been employed at various FSIN institutions. April brings her vast wealth of administrative and secretarial knowledge that contributes to the company's success.



Judy Lafond

Judy Lafond, a member of the Muskeg Lake Cree Nation, joined the Saskatchewan Indian Equity Foundation Inc. in January of 2014. Judy attended Saskatoon Business College and upon graduation, attained employment with Peace Hills Trust in Saskatoon. While Judy was employed with Peace Hills Trust she was able to advance to the position of Loan Officer and has been in the lending field since 2000. Judy currently holds the position of Commercial Account Officer. She assists First Nation entrepreneurs, with advice and financial support in their endeavor to create business success, so that they can make their dreams a reality.



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