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Siblings Caleb and Karleigh Warkentin received a loan from SIEF to help with the purchase of their business, Aztec Towing.

Aztec Towing

Caleb Warkentin’s first day with Aztec Towing was a memorable one.

Blizzard-like conditions made driving in the Blaine Lake area hazardous. One driver slid into a ditch and was in need of a tow. He called Aztec Towing.

Two hours later, following a gruelling effort to pull the vehicle to safety, Caleb finally was able to pull the car from the ditch and onto the road.

“As soon as I got him out of the ditch and onto the road again, he tells me he doesn’t have any money to pay me,” Caleb remembered. “I just spent two hours getting this guy out of the ditch and now he tells me this? I couldn’t just let him go.”

Grateful, the man offered Caleb two otter skins as a down payment on what he owed.

Caleb hesitated but eventually accepted the offer.

“I took the skins and I told him I needed to get paid by the end of the week. He said that wouldn’t be a problem and that he’d be in touch Yeah, I never heard from this guy again.”

Aztec Towing is a family-owned and operated business in Blaine Lake. Caleb and his sister Karleigh Warkentin (Sanchez) purchased the business and opened in November 2016. Business has been steady ever since.

“Fortunately, we’re getting paid more than just otter skins these days,” Caleb said.

The previous owner of the towing company was looking to sell for several months before Caleb and Karleigh got serious about buying. They saw the opportunity of operating a towing business in a small town, so they immediately looked into options for funding aboriginal businesses.

They contacted SIEF and immediately delivered an application. After their application was approved, SIEF provided 60 per cent in grant money to purchase the towing company. Caleb and Karleigh’s mom provided the down payment.

Caleb and Karleigh inherited two towing trucks and an impound lot with their purchase. It’s the only SGI-accredited lot in the area. As well, it is the primary contact for the local RCMP for impounded vehicle storage and for CAA and any roadside assistance providers.

“ If it wasn't for SIEF and that relief, I'm not sure where we'd be right now,” Karleigh said. “It was a very stressful time. Business would have eventually picked up, but we would have been so far in the hole by then. ”

“Without the help from SIEF the possibility of buying the towing company just wasn't there,” Karleigh said. “This wouldn't have happened without SIEF. We would have missed the opportunity and we maybe wouldn't be sitting here right now. Who knows what would have happened?”

Without question, Caleb and Karleigh find themselves on a much better life path than they were on close to 20 years ago when living in Calgary.

“Growing up with a single mom on welfare and a developmentally delayed brother, Caleb and I were left to fend for ourselves a lot of the time,” Karleigh explained of their teenage years. “We probably did a lot of things we shouldn't have done and probably lived a lifetime by the time we were in our early 20s.”

The pair found the Ghost River Rediscovery Society, a network of programs aimed at reconnecting urban aboriginals to their culture through cultural activities like drumming and singing, arts and beading.

“This took us off the path we were going down and into a more level-headed space,” Caleb said. “We became focused on what we wanted in life.”

In Calgary, Caleb started working with a framing company before he moved back to Saskatchewan and started Aztec Framing with Mauro Sanchez, his brother-in-law and Karleigh's husband. Caleb's wife, Melvy Sanchez (Warkentin) is Mauro's sister. They're originally from

Bolivia. All four are involved with Aztec Framing and Aztec Towing.

Aztec Framing kept everyone busy through the spring and summer months. However, business would slow down during the winter. Hence, the interest in starting a towing company and maintaining a steady stream of income throughout the year.

SIEF also provided financial relief earlier this year for small businesses that were struggling as a result of the Covid-19 province-wide shutdown.

Fear, anxiety and a lot of uncertainty about the future of the company set in. The Emergency Loan Program, a component of Indigenous Business Stabilization, was introduced to assist Indigenous-owned businesses negatively affected by the pandemic.

Aztec Towing was a recipient of a loan through this program.

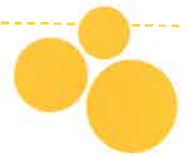
“If it wasn't for SIEF and that relief, I'm not sure where we'd be right now,” Karleigh said. “It was a very stressful time. Business would have eventually picked up, but we would have been so far in the hole by then.”

“We had payments due on the trucks, insurance on the trucks, payments due for the shop. Plus, we have children to feed. SIEF came through and made a huge difference. They helped us on the road to success.”





SIEF Commercial Account Officer Judy presented a floral arrangement to Bernice Naistus on the occasion of the grand opening of East Side Café and Pizza located on Onion Lake Cree Nation. Pictured in the photo for the Grand Opening is John Naistus, Bernice Naistus and Judy Clouthier of SIEF.



East Side Café and Pizza

Bernice Naistus sought retirement so she could spend more time at the job that keeps her busy six days a week.

For almost six years, Bernice juggled her time between her duties as a home-care aid for the Onion Lake Health Centre and running her own business, East Side Café and Pizza on the Onion Lake First Nation.

Eventually, she learned she didn't have time to do both, so she temporarily rented her restaurant while she continued with the Health Centre.

In 2019, she retired and took back her café, but she needed some help in that regard.

The most recent renters of the café sold much of the kitchen equipment and left Bernice with very little. As a result, she needed to make a few big-ticket purchases before she could open the doors again.

"There was nothing here," she said. "Basically, I had to start over."

That's where the Saskatchewan Indian Equity Foundation was available for support.

Through the loan from SIEF, Bernice was able to purchase two new deep fryers with a hood and exhaust fan, two freezers and a new grill.

Eastside Café and Pizza was back in business, and business is good.

Bernice's specialty is her homemade bannock burger. She also makes her own pizza dough from scratch. But her kitchen is also known for a variety of burger options, pizzas, dry ribs, poutines, chicken wings, two-piece chicken dinner and fries. She says her most popular menu item is dry ribs and poutine.

The financial aid from SIEF also helped Bernice with recent renovations. She expanded her kitchen space and added new siding to the building.

The Covid-19 pandemic has forced the closing of her 26-seat dining room. However, take-out orders keep everyone on their toes.

Bernice receives plenty of help in the kitchen. It's an entirely family-run operation. Her daughters Charity Thomas and Angie Naistus lend a hand, along with her grandchildren Jamie Dillon, Michael Dillon, Nathan Dillon and Ashley Naistus.

“ Business is steady,” Bernice said.

“The orders start coming in around 11 (in the morning) for lunch and again just before 5 (in the afternoon). We're busy. Very busy.”

Eastside Café and Pizza is open Monday through Saturday.



COVID-19 Emergency Loan Program

Support for Indigenous Businesses

In response to the Covid-19 crisis, through assistance provided by the Government of Canada and the National Aboriginal Capital Corporations Association (NACCA) Saskatchewan Indian Equity Foundation Inc. is taking action to ensure that Indigenous business owners impacted by Covid-19 have access to the support they require.

The emergency loan program is a component of the Indigenous Business Stabilization program. Maximum assistance is \$40,000, comprised of a 75-per-cent loan and 25-per-cent non-repayable contribution. Loan and contribution are issued together.

The Emergency Loan Program (ELP) is designed as an emergency measure to support small business owners in meeting their immediate operating cash flow needs. These funds are not intended to replace or duplicate government or other bank/lender emergency financing/funds that are available to businesses in Canada.

Loans are:

- Up to 48-month term.
- Interest-free.
- No payments in first 12 months.
- Loan payments begin in month 13 and are fully amortized over the remainder of the term.
- Principle repayments can be made voluntarily at any time after six months of issuance, without fees or penalties.

If you are an Indigenous-owned business and have been impacted by the Covid-19 pandemic, contact SIEF for more information by telephone **306-955-4550** or email **info@sief.sk.ca**.

Visit our website for the emergency loan program application form at **www.sief.sk.ca**

“SIEF is pleased to advise that 119 loans and non-repayable funds have been provided to Indigenous businesses for COVID-19 support with \$4,598,000 being approved to assist First Nation businesses in Saskatchewan.”



Alfred Crain is the owner and operator of Muskoday Medical Taxi and of A.C. First Nations Driving Academy.



“The students in the driving training program face so many barriers with not having a licence,” he said. “When they get that licence, all of sudden the doors of employment open and the doors of opportunity open.”

“You see them months later driving a new car ... that’s all because they got their licence and they’re now working and able to afford those things. The success they have is my true reward.”

Alfred shares a similar sentiment through the work his medi-taxi offers to people in his community.

“We’re providing transportation to people that aren’t in very good health ... and the feedback we get from families and from clients and hearing their appreciation for our service is what really puts a smile on your face and lets you know that what you’re doing is making a difference.”

Alfred assumed control of Muskoday Medical Taxi three years ago from his father Jim Crain, who ran the business for 22 years. Jim Crain wanted one of his sons to continue the family business.

“For my father, it was a 24-hour, on-call job and I saw the income he provided for my mother and for our family,” Alfred said. “And then I saw the look in his eye that day when we were out for lunch together. He didn’t have to say anything because I could tell it meant a lot to him to keep the business in the family.”

Alfred is thankful for the support of friends and family in the community.

“I would like to offer thanks to my nominators Chief Herman Crain and the Muskoday Council and staff,” he said. “It’s a huge honour for me to be recognized by my First Nations community members and the people I contract with and the team that I work with.”

SIEF Entrepreneurial Spirit Award

The income Alfred Crain receives from his two businesses helps pay the bills and put food on the table for his family. But it’s the fulfillment through helping others in the community that motivates him to go to work every day.

For his efforts, Alfred is the recipient of the Saskatchewan Indian Equity Foundation 2020 Entrepreneurial Spirit Award.

Alfred is the owner and operator of Muskoday Medical Taxi (25 years) and of A.C. First Nations Driving Academy (16 years).

“When you’re in business, your focus is on trying to achieve the integrity with your work and you don’t really look for any accolades or awards,” Alfred said. “So, when I first heard about winning this award, the first thought that came into my mind was about my students and, ‘Shoot, I’m going to miss a day of work to go accept this award.’”

Alfred has a close connection with the students who come through his driver education course. He understands the challenges that come with not having access to independent transportation. He’s thankful he has an opportunity to help students overcome this obstacle.

More than 3,000 students have come through his driving education program.

SIEF Annual General Meeting 2020

The Saskatchewan Indian Equity Foundation held its Annual General Meeting (AGM) of members at the Saskatoon Inn Hotel and Conference Centre on Friday, November 20, 2020. There were 39 individuals registered with 22 voting delegates. The AGM was scaled down this year due to Saskatchewan Health Authority COVID-19 regulations.

The AGM featured reports from the Chairperson of the Board of Directors and the General Manager. Items of business included the appointment of Deloitte as auditors for the Corporation and the election of directors.

The following were re-elected to the Board of Directors: Trevor Acoose; Audrey Ahenakew; Crystal Fafard; and Dana Soonias. They join current directors Lucy Pelletier; Melvina Aubichon; and Terry Kremenik. Amanda Louison will be joining the Board as a newly elected director.

There were six door prizes drawn of \$500 each and awarded to the following: Chief Tammy Cook Searson – Lac La Ronge, Councilor Bryce Isbister – Ahtahkakoop, Chief Jeremy Norman – Flying Dust, Chief Robert Head – Peter Chapman, Councilor Russell Kennedy – Little Pine, Councilor Randall Sparvier – Zagime Anishinabek.

Entrepreneurial Spirit Award

The AGM featured the presentation of the SIEF Entrepreneurial Spirit Award.

The award was presented to Mr. Alfred Crain of Muskeg Lake Cree Nation. Mr. Crain is the owner/operator of Muskoday Medical Taxi and A.C. First Nations Driving Academy.

The Board of Directors thanks all those who took the time to attend and participate in the AGM.



Lucy Pelletier, Chairperson of the SIEF Board of Directors presents Alfred Crain with the 2020 SIEF Entrepreneurial Spirit Award.



Ray Jones

Staff Service Award

Ray joined the Saskatchewan Indian Equity Foundation in 2015. He received a Bachelor of Arts degree in Economics from the University of Saskatchewan; he has a Certified Aboriginal Financial Manager (CAFM) designation from the Aboriginal Financial Officers Associations (AFOA) and a Certified Payroll Manager (CPM) certification from the Canadian Payroll Association. Ray has garnered experience in the accounting field while working for various Indigenous not-for-profit organizations. Ray held positions at the Aboriginal Healing Foundation (AHF) in Ottawa as well as the National Aboriginal Capital Corporations Association (NACCA).

When Ray is not at work you can find him at the curling rink or practicing Taekwondo.

Merry Christmas

On behalf of the Board of Directors, Management and Staff of the Saskatchewan Indian Equity Foundation, we wish you a very Merry Christmas and a happy, healthy and prosperous New Year.

In the spirit of giving during the Christmas season, the staff of SIEF will be making a monetary donation of \$250 to the Salvation Army Adopt-A-Family program. The donation will go toward purchasing a meal and gifts for a family in need.

A further donation will also be made by SIEF Inc. to support Prairie Harm Reduction by purchasing socks, gloves, toques and scarves for clients.

A statement from Saskatchewan Indian Equity Foundation Inc. regarding Novel Coronavirus (COVID-19)

**SIEF hopes that everyone reading this newsletter,
along with their loved ones, is safe and healthy.**

As the COVID-19 situation continues to evolve, SIEF continues to closely monitor the situation and is taking preventative measures to ensure business continuity and service, while prioritizing the health of our employees and clients.

SIEF will continue to monitor this situation and follow the advice and recommendations of provincial and federal health authorities. We plan to continue service to our clients and partners with minimal impact.

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During this crisis, we take solace in the solidarity we are experiencing as a team and our extended community that includes you. Thank you from the Board of Directors, Management and Staff.

Please use every precaution and practice physical distancing and stay safe.



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