

Contents

MAY 2022

Crystal Fafard becomes SIEF board chair 1
 Tiffany Carrier and Newo Designs story 3
 Indigenous Women Entrepreneurship Program 6
 35 years of serving First Nation entrepreneurs..... 7
 SIEF clients win national awards 8



Crystal Fafard

Crystal Fafard becomes SIEF board chair

Becoming SIEF’s current board chair is a position Crystal Fafard is pleased to fill at this point in its history.

Fafard replaces Lucy Pelletier. She comes to the role having been a member of SIEF’s board since 2005.

“I am happy and excited about being Chair of SIEF at this time of corporate evolution and see very positive outcomes for our clients” said Fafard.

“Transitioning to Chair was just sort of a logical progression having been on the board for many years.”

“Lucy’s terms have expired, so it was just a matter of finding somebody from the board who’s been there long enough to be able to understand the past, but who could take us into the future.”

“Lucy has really brought tremendous leadership to SIEF. I’m going to bring a different flavor, but I hope to maintain that good leadership and that strong governance support for our team.”

“I think it’s the perfect situation for the board to move us into a new and revived SIEF.”

SIEF is committed to developing a strong economic base among First Nations in Saskatchewan. SIEF’s goal is to continue to assist in creating jobs and fostering economic growth for First Nation people, because a strong Indigenous business community means financial independence for all First Nation people.

What SIEF does today was not possible in the past, which Fafard explains to those wanting to know more about SIEF.

“I tell them that SIEF is a developmental lender that provides loans for First Nations entrepreneurs to get into business.”

“Ultimately, we support Indigenous entrepreneurs in Saskatchewan which is important because in the past, legislatively, it was illegal for Indigenous people to participate in economic development via the Indian Act.”

“We’ve really come a long way from moving out of that colonial system by supporting entrepreneurs and giving First Nations that opportunity and financial freedom to be able to go into business.”

Becoming a board member was something Fafard saw as an opportunity to expand her experience and knowledge.

“As a young corporate lawyer, I came across an ad where they were seeking board members for SIEF, so I decided to make an application because it lined up with the work I was doing and it gave me the opportunity to

connect more on a community level and hopefully to make a difference in the lives of our clients.”

She got up to speed about SIEF in order to effectively serve as a member of its board.

“I read a lot about SIEF by reading the bylaws and other materials they had and was talking to those on the board to learn more,” said Fafard.

“The board meetings really helped a lot in my governance education and understanding SIEF’s role in the economy here in Saskatchewan.”

From there, she has worked to develop herself even further. She is in the process of getting her ICD.D designation which will be granted by the Institute of Corporate Directors to those who have completed the ICD-Rotman Directors Education Program and the exam process.

“I’m currently a candidate and I will be graduating from the program in 2023,” said Fafard.

“I think that adds to the capacity, ability and the influence of our board to have the Chair with an ICD.D designation.”

She sees how the other board members as well as the staff are making a difference in Saskatchewan through the work they do with First Nation entrepreneurs.

“I want to emphasize we have a really fantastic board and we are very focused on good governance and communication with our members,” said Fafard.

“We want our governance practices to be within the highest and best within the industry.”

She appreciates the strong relationships that exist at SIEF between the board, staff, FSIN, Tribal Councils and entrepreneurs they support.

“Our staff and general manager do an amazing and awesome job,” Fafard said.

“Our lending folks are extremely capable and when it comes to the relationship between the board and our staff, I would say it is excellent.”

SIEF’s loan portfolio supports entrepreneurs with a variety of skills and interests who start businesses in many different industries.

“We have a lot of entrepreneurs who are in the retail space, some are very creative, some are in agriculture, some are truckers who are owner/operators and we are proud of all of them,” said Fafard.

“For the most part, these are everyday people looking to make a good living for their family and hiring other employees which helps to build an economy.”

Encouraging business development that creates jobs benefits all of Saskatchewan, Fafard points out.

“This assists the economy because it takes people away from a reliance on social programming and these entrepreneurs become role models,” said Fafard.

“If a family can be independent and live off their own income, they are participating in the Saskatchewan economy. There are a lot of benefits to everybody because of that.”

Fafard is pleased that SIEF is looking at how it can support even more people interested in pursuing entrepreneurship.

“We’re actually developing a program specifically for women to get more women involved in entrepreneurship. So, I see that as something really new and exciting to move into.”

She is also proud of how SIEF responds to challenges that develop for the organization.

“We were very, very successful in supporting our entrepreneurs during COVID and are grateful for the federal support that was provided” said Fafard.

“We are pretty quick in terms of being able to respond to situations, so you know if an opportunity comes up, if a setback comes up – like with the pandemic – we’re pretty nimble in terms of being able to respond to that.”

Scanning the business horizon to know what is developing and changing is important to the board.

“We are always looking for new shifts in industries, new trends, that sort of thing.”

Now, as SIEF marks 35 years, Fafard is looking to the future. Events are being planned for the year to recognize the past success and to celebrate what the future will bring.

“ We have a lot of entrepreneurs who are in the retail space, some are very creative, some are in agriculture, some are truckers who are owner/operators and we are proud of all of them. ”



Tiffany Carrier modeling some of the apparel of Newo Designs, which sells Indigenous-language-inspired apparel that is nehiyawiskwew (Cree woman) designed.

Tiffany Carrier and Newo Designs story

Tiffany Carrier had some special people in mind the day she opened her store to sell the apparel and other items she designs and creates through her business, Newo Designs.

There is her dad, Brian Carrier, her grandmother, Florence Carrier, and her four teenaged children, all of whom inspired her in their own ways to turn her passion into a business. The grand opening of her store at 740 Sioux Ave in Fort Qu'Appelle, which is in Treaty 4 Territory, was on March 19.

Owning her own business is something Carrier has long felt called to do, but that is not where she started her career. She first earned a diploma in business administration, spending seven years working with numerous Indigenous organizations in Saskatchewan.

"Ever since I can remember I've always wanted to start something and own my own business," said Carrier.

"It's a passion of mine."

Newo Designs sells Indigenous-language-inspired apparel that is nehiyawiskwew (Cree woman) designed. The business allows her to combine her desire to know Indigenous languages with her delight in fashion.

"Growing up, nohkom (my grandmother) was my inspiration. She taught Cree in southern Saskatchewan

and in my community. It was rarely spoken in our households. There was no Cree because of our language loss," said Carrier, whose grandmother was honoured by the Assembly of First Nations and the Saskatchewan Indian Cultural Center for work to ensure Cree language and culture survived.

"Even today, I'm still not fluent but I am learning as I go and that means way more for me to keep going."

"I want to learn and I want to understand and I want others to understand as well."

"My passion for my Indigenous language and my passion to begin something of my own, to start my own business, both came together and collided."

"That was significant enough to begin something."

Four in Plains Cree is newo. Carrier explains how that number has relevance for her.

"Four is a significant number in the medicine wheel and the four directions," said Carrier.

"Four is also significant to me because I do have four children and there's four of us siblings in my own personal family."

"It does play a huge role for me — spiritually, traditionally and personally."

Most of her designs feature Cree words, often expressed in traditional syllabics, with English translations. She is beginning to use designs featuring Nakoda language as her children are Nakoda and Cree.

Each word and phrase she chose for her designs is intended to inspire others to recognize their personal strength and demonstrate perseverance while embracing their culture and heritage. These designs are used to decorate everyday wear clothing items, such as t-shirts, hoodies and sweatshirts.



Tiffany Carrier's 13-year-old daughter, Samara, who developed this design that relates to truth and reconciliation for Newo Designs, her mother's business.

that relates to truth and reconciliation. They have all helped to market the business, even drawing media attention through their efforts.

CBC profiled the business because of social media content her teenagers created, appeared in and edited. They have guided Carrier in how to develop Tiktok videos, Instagram posts and other types of social media content to promote herself, the business and its products.

As the business has grown, Carrier has also had to learn about using her time efficiently and effectively. She has an online store at newodesigns.ca and she uses Shopify to sell her products. She can track her sales and shipping using those online tools and relies on her local post office to send out her orders to customers in Saskatchewan, Manitoba, Alberta, BC, and Ontario.

She now outsources some of the production while she continues other aspects of it, such as the embroidery, in a workshop in the basement of her home on Piapot First Nation, which is about 50 kilometres north of Regina.

"My inventory isn't gigantic yet, but I'm hoping to get there," said Carrier.

Her experience in finance gave her knowledge that is important for an entrepreneur.

"It gave me more insight into how to manage my finances, to operations, to marketing," said Carrier.

"It kind of connected everything for me."

Having a mentor, like Kendall Netmaker, has also been valuable.

"He is guiding me with a lot of my ideas."

But it was working with SIEF that helped her access grants necessary to purchase equipment to establish her business. She was aware of SIEF through her work because she was located near SIEF's office in Saskatoon and had heard others in the community talking about the developmental lender. But it was at an event that she saw what more SIEF had to offer.

"I attended a business fair and I saw Cree Cheechoo handing out packets at a booth," said Carrier.

She learned that SIEF could help her in developing a business plan and accessing grants, which meant she could purchase the equipment she needed for her business.

"They connected me with a business plan writer and,

When she decided near the time the pandemic began that she was ready to start her own business, she resigned from her management position with Peace Hills Trust. At that time, she wanted to bring her children into the process to learn from the experience.

Carrier felt some trepidation taking the leap, but with the support of her family (and some motivational videos), she gained confidence to push forward.

"I felt like it was my time," said Carrier.

She had a lot to learn when it came to producing the items. Her process has evolved. The items were handmade initially, but she was able to purchase some equipment, such as an industrial printer, a vinyl printer and a heat press, to produce the images on the clothing. Purchasing this equipment was possible, in part, because of a grant from SIEF.

She had to learn how to use the equipment and materials she was working with in order to produce items for the orders she was receiving.

"It was a lot of tests and trials on my end," said Carrier.

As they got started, she felt that the commitment necessary to start and run a business was more than she could ask of her children. She wanted them to focus on their school work, so she took on the full responsibility herself. However, they remain involved, with her oldest daughter, 21-year-old Kayla, taking on some responsibility for the sales and the store.

They are also helping her using their creativity. Her youngest daughter, who is 13, has contributed a design



Tiffany Carrier's 21-year-old daughter, Kayla, will be supporting her mother's business, Newo Designs, by taking some responsibility for the store which recently opened in Treaty 4 Territory in Fort Qu'Appelle.

with his expertise, I was able to produce a professional and concrete business plan and (SIEF) helped pay for a portion of that.”

“They are still guiding me through the process of my finances.”

For example, the staff at SIEF are helping her identify how to use grant money for other needs, such as tax filing and paying for marketing support.

“I absolutely love working with Cree,” said Carrier.

“She is very knowledgeable. She has such great insight in her position working with entrepreneurs.”

“I'll even go to her when I have small little questions like ‘Do you think this is right?’ and she's always there.”

Cheechoo has helped Carrier to access grant money available, sending her emails to alert her about opportunities to apply.

“I am very thankful that SIEF helped me out that way. I don't know if I would have gotten any other grant money through other organizations,” said Carrier.

She is proud of what she has demonstrated for her children. When she started out, they questioned her choice to become an entrepreneur, but she has used the

experience to show them what is possible when you believe in yourself and you work hard, taking the steps necessary to achieve the vision you have for your life.

“Now they are proud of me and what I have done.”

“If you can envision it now and you believe in yourself, then you can see it happening, you will see it happening. That's how I see it. That is my motivation.”

“It takes time. It does not happen overnight. For me, it was a lot of tests and trials. There were times there were tears, but I continued on. I would take a couple of days to get past that overwhelming feeling and I continued on.”

The strength she has was bolstered by her father. While opening her store in Fort Qu'Appelle, she kept one word front and centre for herself.

“He always told me to carry on,” said Carrier.

“An important word for me is ahkameyimow and that means to carry on, to keep going and to persevere to what you feel passionate for.”

“That's huge in our Indigenous communities. A lot go through struggles and battles and hardships and you got to have that uplifting spirit in you to keep continuing on.”



Melanie Sunchild

Indigenous Women Entrepreneurship Program new to SIEF

A new program being delivered through SIEF will encourage and support Indigenous women to pursue entrepreneurship, starting and growing their own businesses.

SIEF has welcomed Melanie Sunchild into the role of Business Support Officer for the Indigenous Women Entrepreneurship (IWE) Program.

“We’re here to be able to provide the message to the younger generations within our communities that entrepreneurship is possible and it can be a viable way of succeeding and living out your dreams,” said Sunchild.

“2022 is going to be an exciting year for our Indigenous women.”

Women wanting to start a business of their own can reach out to Sunchild. She will be the key point of contact and support for Indigenous women approaching SIEF for business services or financing in order to start or expand their businesses.

She will be planning events and developing engaging presentations so she can share sources of support and information that will benefit women entrepreneurs.

“I want to find new platforms for how I can create both online and in-person sessions that will be more engaging with open dialogue,” said Sunchild.

“I want to have them, participate in activities to motivate them, to develop their skill to successfully reach their goals.”

She looks forward to using her career experience with Indigenous organizations, such as FSIN, where she helped to plan conferences and training, to develop the workshops and presentations she will deliver through the IWE program.

As part of the IWE program, there will be opportunities for women to find mentorship through a one-on-one grant mentorship program as well as peer mentorship circles. Training and resources that are specific to Indigenous women will also be developed and provided. Indigenous women successfully running their businesses are to be profiled as well.

“I’m really going to put my all into this opportunity to be able to help other women succeed,” said Sunchild, who can be reached by contacting SIEF at (306) 955-8579 or at msunchild@sief.sk.ca.

She will also be there to support Indigenous women applying and accessing the IWE Micro-Loan Program or other business loans. The Micro-Loan Program will provide loans of up to \$20,000 per applicant. Half of the amount a successful applicant receives will be a loan, up to 45 per cent will be a non-repayable contribution and a minimum of five per cent will be capital or in-kind contributed equity. This Micro-Loan Program will allow Indigenous women to access micro-financing and to build their credit rating.

Funding has been provided by Indigenous Services Canada to NACCA to develop the IWE Program. SIEF is one of the numerous Aboriginal Financial Institutions in Canada that will deliver the program.

“ I’m really going to put my all into this opportunity to be able to help other women succeed. ”

35 years of serving FIRST NATION ENTREPRENEURS

There are activities prepared and events being planned throughout 2022 to celebrate this milestone.

Annual meeting gala

When SIEF holds its annual meeting Thursday, November 10, it will include a gala celebration dinner at Dakota Dunes Resort.

The event will include entertainment, dignitaries and unveiling of a legacy/history book and SIEF's new logo.

Food truck festival

Join us at our Sutherland office location for this event for entertainment, food and celebration in honour of our 35th anniversary. Numerous food trucks will be in attendance to supply you a delicious lunch – FREE OF CHARGE.

New logo

First Nation students from across the province have been invited to submit a design to help SIEF create a new logo. A \$1000 prize will be awarded to the person whose design is used to become SIEF's next logo.

Deadline for design submissions is May 31, 2022. Find more information on how to participate at SIEF's website under News & Events.

Legacy/history book

The story of SIEF will be told through a legacy/history book being developed.



SIEF

SASKATCHEWAN INDIAN EQUITY FOUNDATION INC.

SIEF clients win national awards

SIEF would like to congratulate our clients for receiving national attention for winning Indigenous Business Awards of Excellence.

Jacob Sinclair of Anytime Fitness in Regina was the winner of the Indigenous Business Award for COVID-19 Business Resiliency and Jennifer Dubois of Miyosiwin Salon Spa in Regina was the winner of the Indigenous Business Award for Indigenous Woman Entrepreneur.

The awards were sponsored by the National Aboriginal Capital Corporations Association (NACCA) and presented to Jacob and Jennifer in Gatineau, Quebec on May 4, 2022. Each winner received a commemorative trophy, expense paid trip to the award presentation and \$5,000.00. Congratulations and well done!



Jake Sinclair, Anytime Fitness



Jennifer Dubois, Miyosiwin Salon Spa

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