

Memorandum



Government
of
Saskatchewan

Minister's Office

Government Relations



From: Jim Reiter
Minister of Government Relations and
Minister Responsible for First Nations, Métis and Northern Affairs

Date: AUG 09 2016
Phone: 306-787-6100

Fax: 306-787-0399

To: Laura Ross
Chair
Intergovernmental Affairs and Justice Committee

File:

Re: Standing Committee on Intergovernmental Affairs and Justice - (June 20, 2016):
Follow-Up Information

During the Ministry of Government Relations' appearance before the Standing Committee on Intergovernmental Affairs and Justice on June 20, 2016, I agreed to provide some additional information regarding questions asked about the Clarence Campeau Development Fund (CCDF). The purpose of this correspondence is to address my commitments in that respect. Information on the three following areas was requested.

1. *Savings/Net Assets* – The Committee asked for a breakdown of savings/net assets over the past four or five years, to see if this amount has grown.
2. *Disbursements* – The Committee asked how funds are disbursed, and if there are any requirements on how much of the Fund is disbursed on an annual basis.
3. *Board appointments* – The Committee asked if members are Métis and if so, how is that determined. Questions were also asked how Board members are appointed and reappointed, and if there are any members that are still on the Board when the *2002 Agreement between the Province of Saskatchewan and the Métis Nation – Saskatchewan Secretariat Inc.* was signed.

I requested that the CCDF provide me with a response to these questions. The request and response is provided in the attachments.

Sincerely,



Jim Reiter

Attachments

cc: Al Hilton, Deputy Minister of Government Relations and
Deputy Minister Responsible for First Nations, Métis and Northern Affairs



Government
— of —
Saskatchewan

Minister of
Government Relations
Legislative Building
Regina, SK Canada S4S 0B3

JUL 04 2016

Mr. Rick Watson
Vice Chairman
Clarence Campeau Development Fund
2158 Airport Drive
SASKATOON SK S7L 6M6

Dear Mr. Watson:

On June 20, 2016, the Committee on Intergovernmental Affairs and Justice (Committee) asked questions about the Clarence Campeau Development Fund (Fund) during its consideration of the Estimates for the Ministry of Government Relations. Information on the three following areas was requested by the Member of the Legislative Assembly for Athabasca:

1. *Savings/Net Assets* – The Committee asked for a breakdown of savings/net assets over the past four or five years, to see if this amount has grown.
2. *Disbursements* – The Committee asked how funds are disbursed, and if there are any requirements on how much of the Fund is disbursed on an annual basis.
3. *Board appointments* – The Committee asked if members are Métis and if so, how is that determined. Questions were also asked how Board members are appointed and reappointed, and if there are any members that are still on the Board when the *2002 Agreement between the Province of Saskatchewan and the Métis Nation – Saskatchewan Secretariat Inc.* was signed.

I appreciate your support in responding to these questions, which will be submitted to the Committee.

that opens up that particular door, if you want to talk about the history, and certainly I am prepared to do that.

But there's a lot of angry people out there. There's a lot of angry people, and they're wondering why, in a region of which you are minister of and in an area that has high unemployment, of an area that has 80 if not 85 per cent of Aboriginal people living in it, in an area where, like I said before, jobs are scarce ... The magnitude of that particular cut was devastating to these families and that community.

Now if you charge me with grandstanding, defending those interests, well I'm sorry you feel that way, but I don't share your views. I'm simply expressing to you and your government that that decision was very callous. It is very cold. I think it was calculating as well. The net effect is you have 28 people now looking for work in a community that desperately needs that work. Now if to you, if that's grandstanding, well that's grandstanding. To me that's quite frankly giving the voice of the people that are angry about it, the people that are angry about it.

You know we have families here that were paying a mortgage with those jobs. So I'm sitting here, and I have now 28 constituents unemployed; court workers unemployed. It's a decision that the government took right across the board to make those cuts, and I'm merely suggesting to you and asking you, how much defence did you afford these families? And this is a very uncomfortable topic for yourself and for me, but we got to know, that if there's going to be cuts in the future, that we have to have somebody in cabinet defending organizations or a certain group of people in a certain region. And if we can't get that for you and we're accused of grandstanding, well I guess I'm guilty of that.

But there are 28 people now looking for work in Buffalo Narrows, an area and a community that can ill afford those job losses. It is a devastating hit to the community. So my point to you is that, how strong of a defence can you tell us you took to defend some of the positions that were lost at the Buffalo Narrows Correctional Centre?

Hon. Mr. Reiter: — I would repeat what I said to you earlier. Not one of my colleagues took that decision lightly. We realize the impact that that's going to have on a number of people. It was an operational decision that was made by officials determining the most effective way to deliver their mandate. As far as specifics to the actual closure and the mechanics of it, I think my colleague, the minister in charge of Corrections, I think has been in estimates already. I believe she has. Were you there? Did you ask some questions?

Mr. Belanger: — The bottom line is the minister made the decision and she ain't changing her mind. Now what I'm going to ask you is, how much defence did you afford this 90 per cent First Nations and Métis staff out of Buffalo Narrows? You would probably have a more effective role within cabinet to defend these individuals than I would in estimates asking questions. We asked questions of the minister in the Assembly. We had visitors come to the Assembly. We had various letters coming to the government from various organizations that were in support of that centre. Now I have to ask the question: who defended the unemployed First Nations and Métis people who,

as of July 31st, are wondering what they did wrong? And did anybody defend them within government? And I'm assuming that as the First Nations and Métis Relations minister, that you would have that role. And all I'm merely asking you is how strong of a defence did you afford these 28 unemployed workers at the end of July.

Hon. Mr. Reiter: — You can continue to ask the same question over and over. You're going to get the same answer over and over. Myself and all my colleagues, nobody took that decision lightly. It was a difficult budget. It's difficult economic times right now, and some tough decisions had to be made. I guess I would refer to something you said earlier where you weren't happy with the answer I gave you or felt I didn't answer it so you assumed things. So I'm assuming because you completely avoided answering whether or not you asked the Minister of Correction any of these questions in estimates, I'm assuming you didn't or that you didn't bother to show up.

Mr. Belanger: — Well I would think that this is where I would ask the questions and you would give me the answers. Doesn't work the other way around. But no, I just wanted to make sure that on record I got your response as to the defence of those 28 employees. And I certainly got my answer that I wanted. Unfortunate as it is, I've received my answer from you in many different ways.

I want to now shift my argument to the gaming agreements, in particular the Saskatchewan ... or the Clarence Campeau Development Fund. I've received their latest annual report, and in that report they've identified, you know, the amount of money they have within the Clarence Campeau Development Fund. And I'm just wondering, could you give us a synopsis just based on the history and the trend of the Clarence Campeau Development Fund? Can you give us a breakdown of, say over the last four or five years, how much has the fund increased in terms of savings? Has the increase been pretty gradual? Has the increase been up and down? Like how would you characterize the increase in savings? You know how each year the Clarence Campeau Development Fund gets a certain amount from gaming. And what are the trend lines say for the last five years? Has the income been pretty consistent in terms of what they get on an annual basis or has it been up and down?

[20:00]

Hon. Mr. Reiter: — I apologize. My officials tell me they don't have the numbers for the last five years but we'd be happy to get those and forward those to you.

Mr. Belanger: — And the reason why I'm asking this is, this is the situation that I see it. Like, Clarence Campeau Development Fund was established to assist Métis entrepreneurs. And obviously it's a pretty pivotal organization in ensuring that we do have a lot of entrepreneurs, Métis entrepreneurs that would seek support from the Clarence Campeau Development Fund. And I am just wondering, over the past several years how have the disbursements or how have the funds been released from the Clarence Campeau Development Fund? And I'll maybe give you a bit more of a clarifying statement.

Say for argument's sake the Clarence Campeau Development Fund gets \$1.5 million a year as their portion of the gaming

You know, the issues with the Métis Nation, you know, it's unfortunate. This went on far too long. I'm sure you'd agree with that, and I'm hoping that it'll be rectified soon.

Mr. Belanger: — Yes, I would say . . . The point I'm trying to get at is that if we have the same board of directors — I don't know how long the same board has been intact — and we have the same trend where year after year the fund value is increasing . . . I don't have a list of all the loans and applications that the CCDF have gone through, but I really, truly think it's time to do a review of just how much money is being lent out to the Métis community.

Now I had the opportunity to attend New North's meeting in Prince Albert last Thursday in which there was discussion around how you stimulate the northern and, more particularly, the Métis community. Statements were made there — I don't want to name the individual — saying that if a person wanted to borrow \$5,000 to buy an old, a used pickup truck to go and start a wood-hauling business, well my goodness, they have to go through, you know, 50 different forms. Now that's an exaggeration. I appreciate that.

[20:15]

But I would submit to you, Mr. Minister, the fact that we need to look at, if you will, what opportunity exists out there for the government to take a proactive, and a continual proactive position on some of the organizations that you have influence on, such as appointing the board of directors.

I can safely assume, and correct me if I'm wrong, but as these board appointments come up, I'm sure that they're for a term of maybe two or three or four years — I'm not certain — that given the turmoil at the Métis Nation itself, that maybe this became a habit to reappoint these same people over and over again. I don't know if that's the case. I'm hoping that it's not. So could you clarify that for me, please?

Hon. Mr. Reiter: — You know, I think it's fair to say that, you know, as I mentioned earlier, the board is essentially just trying to keep operating in a normal process while those governance issues are sorted out. I think there's a certain amount of risk if we start interjecting ourselves in the day-to-day operations on how the board is managing. It's certainly going to make life easier for everyone once those governance issues are solved.

But I come back to a point I made earlier. If, you know, if there's some specific concerns . . . And I'm taking from what you said and I think that's like a valid concern, I don't want to put words in your mouth, but I'm taking it from the comments you make about the amount of money on hand continually increasing, you're feeling that rather than that money being there it should be out in the field, so to speak, helping with economic development. If that's the case, I can certainly arrange to have that raised with their board. And again I don't want to put words in your mouth. I was assuming that's what you meant. Or if there's more to it or any other questions, I'd be happy to follow up with them.

Mr. Belanger: — Well I'm not certain how I would characterize the request because there's two trains of thoughts in my mind right now. Number one is that we've got to exhaust

every, absolutely, absolutely every option or avenue of support that the First Nations, and in this case the Métis people, could access, change things around in their community.

And when you look at the CCDF, and I would suggest to you, Mr. Minister, that their revenues have been increasing every single year. We're now at \$30 million sitting in this Clarence Campeau Development Fund, so my question is, are we utilizing the dollars to the extent we should be? If it's one tool that we are not utilizing to the full extent, then I'm asking, what are we doing wrong?

And the other avenue that I would suggest is that from the Métis Nation itself, while I'm imploring consultation and I'm actually imploring agreement, we can also anticipate that the Métis Nation themselves will continue to have these structural challenges. I don't suspect that the MNLA is going to solve the problems attached to the Métis Nation file. I really don't. I pray that it will, but unless and until there's a brand new election and that there's an effort to rebuild the whole organization immediately — and that'll be a task in itself — that we can anticipate further organizational challenges for the Métis Nation. It's not going to end in two, three months, that I can safely assume. So that being said, the only next natural partner that I would look to that could stimulate that activity that we want associated with the Clarence Campeau Development Fund are the people that appoint the board of directors. And that would be the provincial government. So I guess those are the two thoughts that are in my head right now.

And I would ask . . . The other question is are all the board of directors, is it a requirement that they all be Métis? And if that's a requirement, then how is the determination that they are of Métis ancestry? Is self-declaration one of the options in determining their eligibility? And how long was the original term of these board of directors in place for?

Hon. Mr. Reiter: — Yes. There were several questions in there. The last ones I'm going to ask officials to check while I'm answering earlier ones. You made reference to the province doing the appointments, but as I mentioned earlier, there's two ex officios that are appointed by the province. Five are appointed by the Métis Nation.

To your concerns about I guess the job, if you will, that the board of CCDF is doing, in 2014 there was an evaluation of the fund done by Meyers Norris Penny, and it goes through a number of different categories. It focuses on three: achievement of outcomes, efficiency and effectiveness, and market relevance. And I'm just going to read a few parts of that.

Under achievement of outcomes it says, "CCDF has demonstrated a consistent track record of delivering positive outcomes through the delivery of loan programs to Métis entrepreneurs."

Goals and objectives it says:

CCDF established effective strategic plans based on the needs and opportunities for Métis people, plus the realities of the marketplace.

CCDF effectively implemented planning and

comparison? And the reason why I'm saying that is because if there is side-by-side comparisons and we show that the threshold is quite low for CCDF, it lends credence to my argument that perhaps we're putting too much money away or being too rigorous in our process to award Métis businesses some financial support to get them stimulated.

These are some of the things that we want to find out, and that's why it's important to point out that eligibility of the board, performance, all those issues are really important, all the while maintaining our current theme — don't interfere, make sure it's open and accountable, professional and transparent, all those good things. I'm not saying take those away. But let's keep vigilant on the point is that if they're not meeting the threshold of other points it would be interesting for us to know that fact. Again, not interfering, but if we find that that's the case, then it'll lend credence to my argument again that perhaps we're not being aggressive or vigorous enough to get that dollars into the Métis community to stimulate their economies, to create greater employment for them, which in turn builds and strengthens families throughout a lot of areas, including mine.

Now the other question I have on the actual board is . . . I'm a bit confused again. You say you appoint two ex officio members and the Métis Nation appoints five. I got that part. How often are these five reappointed and who reappoints them? Are they there for two or three years, and like do you deal with the president of the Métis Nation or the executive or do you deal with the minister for economic development from the Métis Nation?

Hon. Mr. Reiter: — So to your point on the board appointments, again I'd refer to the . . . my officials tell me it's the 2002 agreement signed between the government and the Métis nation at that time. Those board members would have been appointed in accordance with that agreement.

In the meantime, with all the governance issues that the Métis nation has struggled with, I think the best way I could explain this is when the appointing body is somewhat in disarray, you know, it's difficult to know what to do in those instances. So I think as much as possible they've continued to operate in the same manner as they had been all along.

So to be more detailed than that, you're going to have to bear with me. We'll have to have officials check that agreement. And again, I had made some commitments to follow-up that I would do with CCDF. I'll also follow up with you in writing on the board appointment and the process under that 2002 agreement.

Mr. Belanger: — So again, I just wanted to point out . . . And I don't want to assume here, but correct me if I'm wrong. My final question — I'm going to have a little break here I think — my final question is, is it safe to say that 80 per cent of this board has been intact since the original agreement, or is that number higher or lower? Could you elaborate for me, and then I think the Chair wants to take a quick break.

Hon. Mr. Reiter: — So you're . . . Just for clarity, you're asking what percentage of board members were on the original board — with the 2002 agreement, I assume — that still are on there? We don't know. Our officials don't know, but we'll

follow up with that as well.

The Chair: — The time is 8:39. We are going to take a five-minute break.

[The committee recessed for a period of time.]

The Chair: — The time is now 8:50, and we will proceed.

Mr. Belanger: — Okay, thank you very much, Madam Chair. And I know there'll be other opportunities over the course of the next couple of years where you're going to be looking at the opportunities attached to the Clarence Campeau Development Fund. There's just a ton more questions we have, but for the sake of time here and the fact that I've been graciously given some time by my colleague, Ms. Rancourt, and some of the questions I have, the final few minutes that I want to share with the minister is really around the Daniels decision.

As the minister may know, this could have some most sincere, positive opportunities for the Métis of the province of Saskatchewan. There are now tons of people paying attention to what the ramifications might be and could be as a result of the Métis being deemed by the Supreme Court of Canada ruling that they should be viewed much the same as you would view First Nations or Indian peoples of Canada. So that decision will have a most profound effect on not just Saskatchewan but right across the country. So I've only got one question in relation to the Daniels decision, but I want to preface that question with a very short statement.

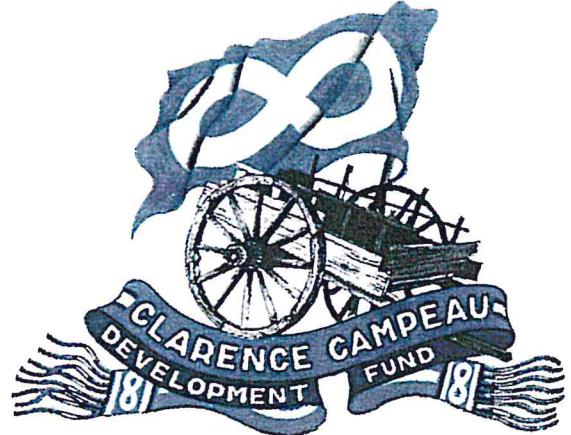
Mr. Minister, there's a lot of people paying a lot of close attention. There are some people that have this belief, and I share that belief, that this opportunity attached to the Daniels decision could have a most profound effect on the future governance right across the country and more so in Saskatchewan. So I want to assure you that there are a lot of people thinking this thing through, and a lot of bright people, myself excluded, but a lot of bright people are paying very close attention to this decision by the Supreme Court of Canada. So in saying that, I just want to basically assure you that there will be people coming to knock on your door as well because I think it has some great opportunity on many fronts.

So on that note, I just want to very briefly ask you: what is your government doing to prepare itself for what I think is going to be the next wave of opportunity for the Saskatchewan Métis people in concert with the First Nations? Are you doing any planning work or are you . . . Obviously you're researching the impacts of the Daniels decision. Are you negotiating anything with the federal government? Just how prepared or what kind of preparatory work are you going to be undertaking as the minister to position the Saskatchewan Métis as best you can as a result of this decision around Daniels?

Hon. Mr. Reiter: — Thank you for that question. You know, as you mentioned, this case will have huge implications. We've been watching it with some interest, and I think I would probably best put it this way. These are one of those significant issues that's cross-ministry. Clearly there's a significant impact on my ministry, on Justice as well. So our officials have been doing a great deal of work in that, as has Justice officials. I'm going to ask my deputy minister, Al, to speak to just kind of the

July 19, 2016

Honourable Jim Reiter
Minister Responsible for First Nations,
Metis and Northern Affairs
Legislative Building,
Ministry of Government Relations
Legislative Building
Regina, SK S4S 0B3



Serving Saskatchewan's Métis

Dear Minister Reiter,

Subject: Letter of request dated July 4, 2016

Thank you for providing us with an opportunity to respond to the questions posed by the MLA for Athabasca, Buckley Belanger on June 20, 2016. CCDF is and always has been a totally transparent organization. Annual Reports are made available to the Province and the MN-S as well as INAC on an annual basis. These reports are on our website and 1000 copies are provided to the Metis community and the general public. These along with considerable other information can be obtained by visiting www.clarencecampeau.com or by simply contacting the CCDF office. Mr. Belanger has a long history of dealing with the Fund at different levels and knows he is welcome to access information directly from us at any time. In his community of Ile-a-la Crosse alone we have approved funding through repayable and non-repayable contributions to the hotel, the radio station on numerous occasions, the swimming pool, the community centre, the fish plant, the Metis local building renovations, the communities' construction arm, SDC Construction and most recently the community garden project as well as numerous private businesses. In Buffalo Narrows we have provided funding to the community town centre, the new SARCAN facility, the radio station and numerous private businesses. In Beauval we have funded the new community town centre, the community owned water bottling company, the radio and cable station, and are actively working on projects in that community. We have also funded the Regional training centre in Jans Bay and the community business centre in St. Georges Hill. The list goes on and on but due to privacy issues we are unable to say much more. CCDF is highly active in the North West. We don't report to Mr. Belanger so he probably doesn't realize the impact CCDF is having in the North West.

take effect in January 2017. Negotiations with the Federal Government (INAC) to help fund the initiative are developing. CCDF has also recently made a number of new program changes which will result in more repayable and non-repayable dollars flowing to business development in our communities.

Also a couple of points that may be of interest, in 2015 CCDF did not turn down a single applicant who applied and proceeded to the business plan stage. Our write off for the year was .03% while the developmental lending industry accepts 13 – 17 % as being acceptable. Our write offs are less than 2% a year on an average over 18 years.

The Socioeconomic Impact Study completed by Northern Research Group Inc. in August 2014 (copy included) and the Fund Review completed by MNP in 2014 gave evidence that for every dollar invested by CCDF \$15.22 is generated in economic and socioeconomic benefit to the province. CCDF has invested \$56.7 million dollars in Metis business projects in the past 19 years resulting in \$863 million in total benefit.

CCDF does regular strategic planning under the facilitation of MN-P; the last was done in 2014. This is done to make sure we have a clear understanding of where we are and where we are going and helps us identify the need for capital to sustain the Fund. It will be done again in 2017. Both our government appointed Ex – Officio board members have a role in the planning.

3. Board Appointments - There are 5 Metis Voting members as determined in the Agreement. The Minister of Economic Development for the Metis Nation who is appointed by the President, approved by the Provincial Metis Council with the appointment ratified by the Metis Legislative Assembly. He/she also has to have sound credit and a clean criminal record check. This position is temporarily vacant as there is no evidence that the Provincial Metis Council has approved the appointment of an individual nor has any appointment been ratified by the Legislative Assembly. We hope the situation gets cleared up after the election. In the interim politics needs to remain outside the boardroom.

The other 4 voting members represent Urban, South, North and at large. The method of appointment is contained in the P and P Manual. A selection Committee of the Board identifies individuals that meet the requirements as outlined in the Agreement. Applicants are solicited through the Fund's website, personal knowledge, the Metis Business Directory, personal referral etc. A roster of qualified candidates is in place and

Clarence Campeau Development Fund
Financial Position
For the Years 2011 to 2015

	2011	2012	2013	2014	2015
Revenue					
Provincial - Ministry of First Nations & Métis Relations	3,014,210	3,379,655	3,044,907	2,497,877	3,277,325
Other Revenue (Note 1)	626,411	670,498	640,948	521,014	547,861
Total Revenue	3,640,621	4,050,153	3,685,855	3,018,891	3,825,186
Expenditures					
Non-Repayable Contributions Advanced (Note 2)	344,144	433,547	355,721	209,980	652,547
Operating Expenditures	1,652,292	1,714,908	1,635,976	1,512,224	1,731,048
Other Expenditures (Note 3)	529,200	537,173	157,645	631,345	(109,608)
Total Expenditures	2,525,636	2,685,628	2,149,342	2,353,549	2,273,987
Excess (Deficiency) of Revenue over Expenditures	1,114,985	1,364,525	1,536,513	665,342	1,551,199
Program Revenue					
Contribution Receipts (Note 4)	1,805,651	3,978,526	3,127,075	3,500,393	4,372,276
Program Expenditures					
Equity Contributions Advanced (Note 5)	3,767,137	7,293,675	4,035,812	3,829,449	4,467,449
Excess (Deficiency) of Program Revenue over Program Expenditures	(1,961,486)	(3,315,149)	(908,737)	(329,056)	(95,173)
Net Surplus (Shortfall)	\$ (846,501)	\$ (1,950,624)	\$ 627,776	\$ 336,286	\$ 1,456,026
Notes:					
1. Other Revenue includes Federal funding received by Indian and Northern Affairs Canada to support the establishment of the Métis Economic Development Sector for the period April 1, 2011 to March 31, 2013. Government funding for special projects, reimbursement from the National Aboriginal Capital Corporation Association, interest and investment income, administration fees, recovery of bad debt and miscellaneous income.					
2. The Non-Repayable Contribution Advances provide a one time non-repayable contribution up to the lesser of \$100,000 or 35% of the value of the fixed assets as identified in the program costs. Non-repayable contributions also include support for Business Plan Assistance, Development of Management and Marketing Skills Program and the Business Support Program to a maximum of \$10,000 per program.					
3. Other Expenditures includes defaulted loans receivable and (recovery of) additional provision for loans receivable losses.					
4. The Contribution Receipts are a balance sheet item, recorded in loans receivable. Contribution receipts were added to the financial position to show the contributions repaid to CCDF by clients on an annual basis, the amount repaid can be found on the Statement of Cash flow.					
5. The Equity Contribution Advances are re-payable contributions targeting for-profit, commercially viable businesses. The Equity Contribution Advances were added to the financial position to show the value of the annual contributions (loans) provided to clients, the amount advanced can be found on the Statement of Cash Flow.					

5 Year Accumulated
Surplus/Shortfall
\$ (377,037)

SOCIOECONOMIC IMPACT OF MÉTIS ENTRPRENEURSHIP AND ECONOMIC DEVELOPMENT IN SASKATCHEWAN

Clarence Campeau
Development Fund 1998-2013

NORTHERN RESEARCH GROUP INC.

Matt Vermette
Bobbie Balicki
Shervin Rahman
August 2014

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Executive Summary

This report aims to quantify the effect that investments in Métis entrepreneurship and economic development are having on the socioeconomic status of Métis people in Saskatchewan. In doing so, it provides an analysis and evaluation of how the Clarence Campeau Development Fund (CCDF) has impacted Métis people by generating economic and social benefits that far exceed cost of investment. Since 1998, the CCDF has invested over \$40 million dollars into Métis entrepreneurship and economic development through equity contributions in the form of low-interest loans, grants and business support programs. The Fund operates throughout the Province and has impacted Métis citizens in every region. It acts as a long-term partner, offering services from the business planning stage to ongoing professional support services throughout the duration of business operations.

The socioeconomic status (income, health, education levels, etc.) of Métis people (as one of the three recognized Aboriginal groups in Canada) is generally lower than non-Aboriginal Canadians. As the Saskatchewan economy grows, the need for increased Métis participation in the labour market is also growing. The Métis population is younger and is growing faster than the non-Aboriginal provincial population, meaning that reducing the socioeconomic gap can result in a stronger and vibrant labour force for the Province as a whole. Today, Métis participation in entrepreneurship and economic development in Saskatchewan is growing. The Duty to Consult and a strong economy has encouraged Métis participation in the resource sector and supporting services for industry.

In the spring of 2014 NRG Inc. developed and designed a survey that was used to collect socioeconomic data from past CCDF clients via first-person interviews. These interviews were undertaken in an attempt to quantify the socioeconomic impacts that working with the CCDF has had on Métis entrepreneurs, their families and their employees. Interview participants were chosen based on their geographical location, year of client's initial involvement with CCDF and the type of CCDF program that was accessed. The research in this study focuses on how CCDF investments have impacted Métis entrepreneurs' lives specifically in terms of seven indicators: living standards, employment, education, health, sports and recreation, cultural involvement and community involvement.

The methods of analysis included a literature review, benefit cost analysis and statistical regression. From the literature reviewed, we compiled a value estimate for each of the seven social benefit indicators created by Métis entrepreneurship and economic development in Saskatchewan. Using the data collected in the interview phase of the project and the benefit values obtained from the literature review we were able to assess the total amount of socioeconomic benefits created by the CCDF over the past 15 years.

The results confirm that the CCDF generates tremendous benefits for the province of Saskatchewan and particularly for the Métis people of Saskatchewan.

- Sixty-five percent of interviewees noted an increase in their overall standard of living, and 81% stated that their personal income level increased since accessing CCDF funding. This increase in living standards translates into a \$325,802 benefit for the sample population and a \$16,540,722 benefit for the total population of CCDF clients.
- Throughout its existence, CCDF clients, through the creation and expansion of businesses, have created 2149 new jobs, creating a social of benefit of \$3,994,991.
- Increases in educational attainment, resulting from increased educational opportunities in the workplace and for entrepreneurs families resulted in a \$209,709 benefit for the sample population and a \$10,646,775 benefit for the total population of CCDF clients.
- The increased health benefit was calculated by determining the impact that Métis entrepreneurship and economic development has had on extending the lifespan of the population. This analysis resulted in an \$8,827,598 benefit from the sample population and a \$448,170,359 benefit for the total population of CCDF clients.
- An increase in the quality and quantity of sports, leisure and recreation opportunities available to entrepreneurs, their families and their employees created an \$8,052 benefit for the sample population and a total benefit of \$408,805 for the population.
- The cultural benefits gained through CCDF programming came directly from the company contributions to Back to Batoche. These contributions have totaled \$1,500,000 since 1998.
- The benefit-cost analysis produced a total benefit cost ratio of 11.91. This result essentially states that for every dollar invested in Métis economic development via CCDF programming, social benefits equivalent to \$11.91 are created.

Key Definitions

Aboriginal - One of three groups of people recognized as Aboriginal in the Constitution Act, 1982. It specifies that Aboriginal people in Canada consist of Indians, Inuit and Métis.

Benefit Cost Analysis (BCA) - An attempt to identify and express in dollar terms all of the effects of a policy, program or project.

Benefit Cost Ratio - An indicator, used in the formal discipline of benefit-cost analysis that attempts to summarize the overall value of a policy, program or project.

Benefit Transfer Method - used to estimate economic values for socially beneficial policies, programs or projects by transferring available information from studies already completed in another location and/or context.

Entrepreneurship - The process of discovering new ways of combining resources by someone who organizes, manages, and assumes the risks of a business or enterprise.

Métis – A distinct group of recognized Aboriginal peoples in Canada; someone who identifies as being Métis and traces their descent to mixed First Nations and European heritage.

Social Accounting - The process of communicating the social and environmental effects of an organization's economic actions to particular interest groups within society and to society at large.

Social Impact Assessment (SIA) - A methodology to review the social effects of infrastructure and other development projects.

Socioeconomic Status (SES) - A measure of the influence that the social environment has on an individual's or family's economic and social position based on education, income, occupation and place of residence.

Introduction

This study aims to identify and quantify the socioeconomic benefits generated by Clarence Campeau Development Fund (CCDF)'s investments in Métis entrepreneurship and economic development in Saskatchewan since its inception in 1998. This will be achieved by building on NRG Inc.'s previous research related to the socioeconomic benefits of investments in Métis economic development, reviewing the existing literature on the socioeconomic benefits stemming from economic development, and by collecting extensive socioeconomic data from existing CCDF clients. The study will focus on investments made by the CCDF and its 11 programs and services over the fund's 15 year existence and will generate an estimate of the socioeconomic benefits per dollar invested in Métis entrepreneurship and economic development. The intent is that this estimate will provide CCDF and government funding partners with enhanced insight into the total value of the fund.

This paper begins by providing important background information regarding the existing Métis economic development programs and funds offered by CCDF followed an assessment of the current socioeconomic status of Métis people and their involvement in entrepreneurship and economic development in Saskatchewan. Using the literature and interview data collected, we attempt to find a monetary measure of the socioeconomic benefits generated by Métis entrepreneurship and economic development through the CCDF and to utilize this data to generate a cost benefit ratio for the investments made in Métis economic development in Saskatchewan.

Background

THE CLARENCE CAMPEAU DEVELOPMENT FUND

The Clarence Campeau Development Fund (CCDF) was established in 1997 by the Government of Saskatchewan and Métis Nation – Saskatchewan (MN-S). The purpose of CCDF is to provide financial support, equity and assistance to Métis clients that are pursuing small or medium business ventures, large-scale business ventures and improvements to existing businesses. CCDF was designed to complement the financial institutions and agencies in the public and private sectors that are already working with their clients. In order to provide ongoing support for Métis economic development in Saskatchewan, CCDF provides financial contributions to communities and entrepreneurs that allow them to develop the management, administrative and marketing skills that are essential to succeed in their business ventures. Since 1998, the CCDF has invested over \$40 million dollars into Métis entrepreneurship and economic development translates into the creation and retention of 2149 direct jobs and 5373 indirect jobs. CCDF currently delivers 10 programs and services designed to provide communities and entrepreneurs with the capacity

and capital necessary to engage in economic development throughout the duration of their business or projects operations.

BUSINESS PLAN ASSISTANCE PROGRAM

This program is intended to provide support to entrepreneurs who have a sound business concept but require a professional business plan in order to attract financing. Through this program, entrepreneurs can engage the services of a professional consultant in order to undertake the quality of research and planning necessary to develop a business plan and attract financing. CCDF considers a non-repayable funding up to 75% of the costs to a maximum of \$10,000.

LOAN/EQUITY CONTRIBUTION PROGRAM

This program is designed to assist Métis entrepreneurs who are starting a new business, or are acquiring or expanding an existing business. The CCDF provides capital through interest free loans or equity that will enhance the applicant's ability to leverage financing from other institutions and agencies. CCDF can provide financial assistance of up to \$200,000 per project or 35% of the value of the fixed assets identified in the project costs. Businesses funded under this program must be for-profit and demonstrate viability through a sound business plan. Applicants must contribute a minimum of 5% equity to the project. Projects deemed by the CCDF to be higher risk usually require larger client equity contributions.

WOMEN EQUITY PROGRAM

The Métis *Women's Equity Program* is designed to assist Saskatchewan Métis Women who wish to become entrepreneurs, overcome traditional barriers to entry and enhance their ability to leverage financing and support services from financial institutions and business support agencies. More specifically, the program supports the women entrepreneurs who want to purchase an existing business, start a new business or expand or renovate an existing business. Under this program CCDF provides equity assistance of up to 65% of project costs to a maximum of \$10,000. This contribution is interest free and there is no administrative fee. The client must contribute a minimum of 5% equity to the project.

YOUTH EQUITY PROGRAM

The Métis *Youth Equity Program* is to assist Saskatchewan Métis Youth ages 18 to 35 with the desire to become entrepreneurs, overcome barriers and enhance their ability to leverage financing and support services from other financial institutions and agencies. Youth age between 18 and 35 who want to purchase an existing business, start a new business or expand or renovate an existing business for profit are considered eligible for this program. Under this program CCDF provides equity assistance of up to 65% of project costs to a maximum of \$10,000 and the applicant must contribute a minimum of 5% equity to the project.

LARGE SCALE OR JOINT VENTURE PROJECTS PROGRAM

Under the Large Scale/Joint Venture Projects program, CCDF offers funding amounts up to \$1,000,000. Projects funded under this program must be for- profit and commercially viable with total project costs in excess of \$500,000. Shares and debt carry a rate of return to CCDF no less than 2% over Scotiabank prime rate and these rates are reviewed and adjusted on an annual basis. There are varieties of financial assistance forms under this program such as Common or preferred shares, Convertible preferred shares, Convertible debentures, Mortgages and other forms of debt and Units in a limited partnership or joint venture for a period set out in the partnership agreement or joint venture agreement.

MÉTIS ENERGY AND RESOURCE PROGRAM (MERP)

Developed in 2010, the Métis Energy and Resource Program (MERP) enhances Métis participation and ownership in businesses that provide support services to Saskatchewan's energy and resource sector. MERP is a stand-alone program that is overseen by CCDF, whose initial investment of \$1 million, in addition to the Government of Canada's investment of \$5 million made the program viable. MERP has two major programs that support Métis community economic development in Saskatchewan: the Equity Contribution Program and the Community Infrastructure Development Program. To be eligible for support under MERP candidates must generate at least 60% of their revenue from the energy and resource sectors and priority is given to businesses that have a high level of job creation. As of October 2012, CCDF's Métis Energy and Resource Program (MERP) had directly contributed \$3.85 million dollars in loan equity in private Métis enterprises operating within the resource sector. As a result of these projects, a total of 81 direct jobs were created or maintained.

MERP EQUITY CONTRIBUTION PROGRAM

The MERP Equity Contribution Program provides loan equity to Métis majority owned companies operating in the energy and resource sectors. Companies accessing this program are generally owned by Métis individuals rather than Métis communities. Under this program, applicants are able to receive funding equal to 50% of the fixed assets and 35% of the working capital required for the project, with a minimum dispersal of \$250,000 and a maximum dispersal of \$1,000,000. Generally, equity loans derived from the Equity Contribution Program and the required client equity contribution are used to leverage additional project financing from banks, other developmental lenders, and CCDF's traditional program.

MERP COMMUNITY INFRASTRUCTURE PROGRAM

The MERP Community Infrastructure Program addresses the need for the capacity building, support and infrastructure that is required for Métis community-owned businesses to thrive in the energy and resource sectors. Under this program MERP provides support, guidance, mentorship, advice, and establishment funding for two strategically-partnered businesses or

communities. Project funding available under this program includes a non-repayable portion of up to \$200,000 and a repayable portion of up to \$800,000, for total funding of up to \$1,000,000 per project (CCDF, MERP Guidelines Brochure). CCDF has recently identified two partner communities with an abundance of economic opportunities in Saskatchewan's resource sector and will begin providing support to these Métis communities via the Community Infrastructure Program in the near future.

COMMUNITY BUSINESS DEVELOPMENT PROGRAM

To support the creation of wealth and job for Métis, CCDF has designed the Community Business Development Program. The program is designed to assist Métis community economic development corporations in accessing the necessary capital to build community-owned businesses. It assists Métis community-owned business development associations and corporations leverage capital to develop businesses through purchasing an existing business, starting a new business or expanding or renovating an existing business. Under this program, CCDF provides a one-time, non-repayable contribution up to \$100,000. In addition, CCDF can contribute up to \$200,000 as a repayable contribution, preferred shares, convertible preferred shares or convertible debentures. Total funding from CCDF under this program does not exceed 50% of the value of the fixed assets. To date, this has been Clarence Campeau's most highly utilized community economic development program.

BUSINESS SUPPORT PROGRAM

To help new businesses grow, improve their opportunity for success and have access to professional support, CCDF has an Aftercare Program. Funding under this program is non-repayable and is intended to allow the business to engage the services of a professional consultant to examine the operations of the business in order to identify areas that may require special attention. CCDF considers funding of up to 100% of the cost, to a maximum of \$10,000 over the life of the contribution.

MANAGEMENT AND MARKETING SKILLS PROGRAM

The Management and Marketing Skills Program supports training for new and existing Métis entrepreneurs to develop their management and marketing skills. The maximum fund available under this program is 75% of the approved costs to a maximum of \$10,000 over the life of the contribution. This fund is applicable for direct course costs such as tuition, workshop fees, and books. This funding is only for short courses (degree and post-graduate studies are excluded).

MÉTIS ECONOMIC DEVELOPMENT SECTOR (MEDS)

The CCDF's Métis Economic Development Sector (MEDS) is a central information broker designed to develop Métis business opportunities and lead entrepreneurs in Saskatchewan to increased wealth and financial self-sufficiency. MEDS provides expertise on business development and

management strategies and acts as a key link between industry, government and entrepreneurs. It plays an integral role in creating effective and efficient business partnerships and transforming opportunities into viable business operations through various services, including: creating forums for stakeholder information sharing, providing professional development opportunities for Métis individuals and communities and linking entrepreneurs and economic development corporations to strategic consultants and mentors.

2012 MERP STUDY

In 2012, Northern Research Group Inc. (NRG) quantified the socioeconomic benefits generated from the CCDF's Métis Energy and Resource Program (MERP) in the paper titled "*The Socioeconomic Impacts of Métis Economic Development in Saskatchewan*". Techniques for valuing the socioeconomic benefits generated from MERP included a comprehensive literature review to determine the associated benefits of Métis entrepreneurship and the social values assigned to those benefits and statistical analysis to determine the total value (economic and social) that the program had generated in the Province of Saskatchewan over its 24-month existence. It was concluded that MERP generated approximately \$7.35 in total benefits for every \$1.00 invested in the program.

SOCIOECONOMIC STATUS OF MÉTIS PEOPLE IN SASKATCHEWAN

Academics, researchers and governments often use indicators to measure the well-being and socioeconomic status (SES) of society, both for individuals and groups. Income, labour force participation, occupational status, education and housing are examples of indicators that are commonly used to describe SES. Statistics Canada uses income indicators to measure the economic well-being of the general population of Canada and its subgroups¹. When comparing different groups within one society, privilege, power, and access to and distribution of resources are often emphasized as SES indicators². In this section we will describe the current socioeconomic status of Métis people in Saskatchewan, describing the current statistics regarding their general standard of living, employment levels, education levels, health status, involvement in sport and recreation and access to and participation in Métis cultural activities.

¹ Kayseas, B., Hindle, K. and Anderson, R. B., 2004. "How should we measure indigenous entrepreneurship? A search for explanatory variables" in *ANZAM 2004:Proceedings of the 18th Annual Conference of the Australian and New Zealand Academy of Management, 8-11 December 2004, Dunedin, New Zealand*, University of Otago, [Dunedin, N.Z.], pp. 1-12. [PDF]. Available at <http://dro.deakin.edu.au/eserv/DU:30022255/hindle-howshouldwe-2004.pdf>.

² American Psychological Society, 2014. "Children, Youth and Families & Socioeconomic Status". [Online]. Accessed January, 2014. Available at <http://www.apa.org/pi/ses/resources/publications/factsheet-cyf.aspx>.

LIVING STANDARDS

The standard of living in Canada is largely measured by the gross domestic product (GDP) per capita which is a measure of material wealth, or the quality and quantity of goods and services available to Canadians. Statistics show that the living standard for Métis people is improving with time. Generally, there is a higher rate of socioeconomic disadvantage among Métis people in Canada, as compared to non-Aboriginal Canadians³. In Saskatchewan, Aboriginal people including First Nations, Inuit and Métis have higher mortality rates, higher incarceration rates, higher poverty levels, higher homicide and suicide rates, chronic unemployment and lower education levels. Canadian Census information also indicates that Métis suffer a lower SES (lower incomes, wages, employment, and levels of education attainment) despite similar levels of involvement of Métis and non-Aboriginal Canadians in the workforce. The lower SES values seen in the Aboriginal population have both economic and social implications. The most striking social consequence of a lower SES is the abject poverty within many Aboriginal communities. This latter social consequence is driven by the economic issues related to comparatively lower incomes for Aboriginal peoples. This income disparity is expected to continue into the future with forecasted personal income for Aboriginal people to be a mere \$11,158 in 2045, compared to a personal income of \$30,801 for non-Aboriginal people in the same period⁴.

The social and economic implications resulting from the lower SES values observed in the Métis population will become increasingly important as the Métis population expands. Overall, Canada's Métis population is growing more than three times faster than the general population, increasing by 16.3% from 2006 to 2011⁵. In 2006, Saskatchewan Métis represented 5% of the provincial population; Saskatchewan has Canada's youngest Métis population with a median age of 26⁶. In 2001, the Métis fertility rate was estimated at 2.1 children per woman compared to 1.5 children per woman for the Canadian population⁷. The major drivers of Métis population growth

³Garner, R., G. Carrière, C. Sanmartin and the Longitudinal Health and Administrative Data Research Team, 2010. "The Health of First Nations Living Off -Reserve, Inuit, and Métis Adults in Canada: The Impact of Socio-economic Status on Inequalities in Health" for Statistics Canada. Available at <http://www.statcan.gc.ca/pub/82-622-x/82-622-x2010004-eng.pdf>.

⁴ Painter, M., Lendsay, K. and E. Howe, 2000. 'Managing Saskatchewan's Expanding Aboriginal Economic Gap'. [PDF]. Available at http://iportal.usask.ca/docs/Journal%20of%20Aboriginal%20Economic%20Development/JAED_v1no2/JAED_v1no2_Article_pg31-45.pdf.

⁵ Employment and Social Development Canada, 2014. "Canadians in Context – Aboriginal Population/Indicators of Well-Being in Canada. [Online]. Accessed January 2014. Available at http://www4.hrsdc.gc.ca/.3ndic.1t.4r@-eng.jsp?iid=36#foot_1.

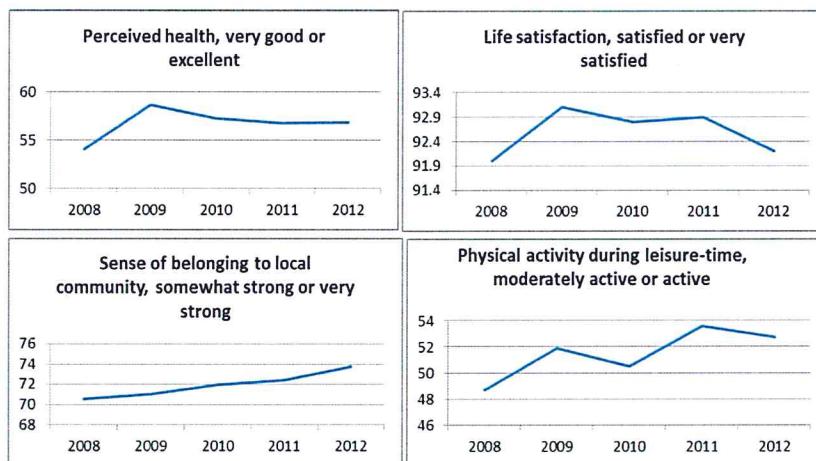
⁶ Meyers, Norris & Penny, 2010. "Métis Entrepreneurship Fund: Business Plan". [PDF]. Available at http://metisportals.ca/ecodev/wp-content/uploads/2011/05/MEF_Business_Plan_Final_Report.pdf.

⁷ Aboriginal Affairs and Northern Development Canada, 2011. "Aboriginal Demography – Population, Household and Family Projections, 2001-2026". Available at <http://www.aadnc-aandc.gc.ca/eng/1309463897584/1309464064861#chp6>.

are high fertility rates, the large proportion of Métis people being at child-bearing age and overall improvements in life expectancy⁸.

The following four charts which are derived from Statistics Canada's Canadian Community Health Survey (CCHS) reveal a subtle improvement in some of the indicators related to the living standards of the Métis population in Saskatchewan between 2008 and 2012.

Figure 1: Changes in perceived Métis standard of living in Saskatchewan from 2008 – 2012.



Source: Statistics Canada, 2013. "Health indicator profile, by Aboriginal identity, age group and sex, four year estimates, Canada, provinces and territories". Available at

<http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=1050512&tabMode=dataTable&srchLan=-1&p1=-1&p2=9>.

EMPLOYMENT

In 2011, the Métis workforce in Saskatchewan had an unemployment rate of 11%⁹, decreasing almost five points from the 2001 unemployment rate of 15.5%¹⁰. Statistics illustrate that Métis workers are under-represented in Canada at the managerial and professional level; between 1996 and 2006, the Métis experienced only small employment increases in managerial (1%) and professional (2%) occupations. Métis are almost equitably employed in skilled technical occupations and are generally over-employed in semi-skilled and low-skilled occupations when compared to non-Aboriginal workers¹¹.

⁸ Saskatchewan Ministry of Advanced Education, Employment and Labour, date unknown. [PDF]. Available at <http://socialservices.gov.sk.ca/aboriginal-women.pdf>.

⁹ Government of Saskatchewan, 2013. 'Saskatchewan Labour and Education: 2011 National Household Survey'. Available at <http://www.stats.gov.sk.ca/stats/pop/2011%20Labour%20and%20Education.pdf>.

¹⁰ Government of Saskatchewan, 2008. 'Saskatchewan Labour: 2006 Census of Canada'. Available at <http://www.stats.gov.sk.ca/stats/pop/2006%20Census%20Labour.pdf>.

¹¹ Government of Canada, 2013. 'A Profile of Métis in Canada – Labour Profile'. Available at http://www.labour.gc.ca/eng/standards_equality/eq/pubs_eq/eedr/2006/profiles/page04.shtml.

EDUCATION

Considerable attention has been given in recent years to what is commonly described as an education gap between Aboriginal and non-Aboriginal Canadians. The discrepancy in the quantity and quality of schooling is often associated with inadequate labour market integration and relatively low SES among Aboriginal people. Educational problems are generally intertwined with poverty, violence, alcohol and drug abuse, discrimination, and other difficulties that many Aboriginal people encounter in their day to day lives¹².

A 2011 Canadian Household Survey reported that approximately 20% of working-age Métis people have not completed their high school education and that 55% of Métis people age 25 to 64 have completed at least some post-secondary education¹³. In Saskatchewan, it is estimated that 99% of Métis children age 6 to 14 are enrolled in school and that 70% of these children attended an early childhood development or preschool program before going on to a formal school setting. Ninety-seven percent of the parents for this age range indicated that their child's high-school graduation is 'very important' to them¹⁴. For Métis people in Saskatchewan age 15 and over, approximately 33% have completed less than a high school diploma, 14% have a diploma or certificate from a non-university institution and 7% have attained a university Bachelor's degree or greater¹⁵.

HEALTH

It is well-documented that the health status of Aboriginal Canadians is generally poorer than non-Aboriginal Canadians; the rates of sexually transmitted diseases, tuberculosis, type II diabetes and obesity are all higher amongst Aboriginal Canadians¹⁶. The incidence of tuberculosis is 17

¹² Wotherspoon, T. and J. Butler, 1999. "Informal Learning: Cultural Experiences and Entrepreneurship Among Aboriginal People". [PDF] Available at <https://tspace.library.utoronto.ca/bitstream/1807/2718/2/04informallearning.pdf>.

¹³ Aboriginal Affairs and Northern Development Canada, 2013. 'Fact Sheet - 2011 National Household Survey Aboriginal Demographics, Educational Attainment and Labour Market Outcomes'. Available at <https://www.aadnc-aandc.gc.ca/eng/1376329205785/1376329233875>.

¹⁴ Statistics Canada, 2011. 2006 Profile of Aboriginal Children, Youth and Adults. Available at http://www12.statcan.gc.ca/census-recensement/2006/dp-pd/89-635/P4.cfm?Lang=eng&age=2&ident_id=5&B1=0&geocode1=052&geocode2=000.

¹⁵ Statistics Canada, 2011^a. 2006 Profile of Aboriginal Children, Youth and Adults. Available at http://www12.statcan.gc.ca/census-recensement/2006/dp-pd/89-635/P4.cfm?Lang=eng&age=3&ident_id=5&B1=0&geocode1=052&geocode2=000.

¹⁶ Health Council of Canada. 2005. The Health Status of Canada's First Nations, Métis and Inuit People. Toronto, Ontario. <http://healthcouncilcanada.ca/tree/2.03-BkgrdHealthyCdnsENG.pdf>.

times higher among Aboriginal people than non- Aboriginal people while the incidence of diabetes is three times higher and rising rapidly¹⁷.

Bourassa (2008) indicated that Métis with low education, income and employment report a lower health status¹⁸. In Saskatchewan, 56% of Métis people age 15 and over identify themselves as being in ‘excellent or good health’, 18% describe themselves as being in ‘fair or poor health’ and 50% report having at least one chronic health condition¹⁹. In terms of accessibility to health services, 81% of Métis people in Saskatchewan report that they can drive their own car, borrow a car, or have someone else drive them to a medical office. A small number of the population, 12.3%, feel that the medical services provided to them do not adequately meet their needs²⁰.

SPORTS & RECREATION

A 2010 MN-S community survey revealed that 23.3% of Métis people exercise 4-5 times per week, 23.2% exercise 2-3 times per week and, 17.6% do not engage in exercise in an average week²¹. The Saskatchewan Ministry of Tourism, Parks, Culture and Sport have observed that non-Aboriginal children and youth were more likely to participate in coached sport than Aboriginal children and youth²². The 2006 Aboriginal Peoples Survey reported that 72% of Métis children in Saskatchewan age 6 to 14 participate in organized sports at least one time per week and that 26% of this age group engage in organized sports less than once per week²³.

CULTURAL INVOLVEMENT

Métis traditional knowledge is based upon a foundation of Métis culture and is viewed by Métis to be fundamental to individual well-being and community wellness. The culture of Métis people is one of celebration and often combines the playing of European instruments (like the fiddle) with characteristics of First Nations dancing. Culture is commonly reflected in sashes, shawls and blankets, which are often decorated with beads, quillwork, and embroidery.

¹⁷ Anderson, R.B., L.P. Dana and T.E. Dana, 2006. “Indigenous land rights, entrepreneurship, and economic development in Canada: “Opting-in” to the global economy” in *World Business* 41 (2006) 45–55. [PDF]. Available at <http://www.mang.canterbury.ac.nz/docs/dana/Journal%20of%20World%20Business.pdf>.

¹⁸ Ramsden, V.R., K. Patrick, C. Bourassa, J. Crowe, S. McKay, 2010. “Community Based Participatory Project: Engaging Individuals/Families in the Development of Programs to Enhance Health and Well-Being” for Métis Nation - Saskatchewan. [PDF].

¹⁹ Statistics Canada, 2011^a.

²⁰ Ramsden, V.R., K. Patrick, C. Bourassa, J. Crowe, S. McKay, 2010.

²¹ Ramsden, V.R., K. Patrick, C. Bourassa, J. Crowe, S. McKay, 2010.

²² Saskatchewan Ministry of Tourism, Parks, Culture and Sport, 2008. ‘Saskatchewan Children and Youth Participation in Sport, Recreation and Cultural Activities’. Available at <http://www.tpcs.gov.sk.ca/ParticipationSurvey>.

²³ Statistics Canada, 2011.

The 2006 Aboriginal Peoples Survey revealed that 35% of Métis people over the age of 15 in Saskatchewan participate in less than one cultural activity per year. Traditional language is an important aspect of cultural identity; 61% of Métis people adults in Saskatchewan are able to speak or understand an Aboriginal language and 26% recognize the importance of keeping traditional languages strong in Métis communities. 50% of Métis children age 6 to 14 cannot speak or understand an Aboriginal language²⁴.

Métis traditional land use in Saskatchewan includes hunting, fishing, gathering and trapping. During an average 12 month period, 31% of Métis people in Saskatchewan will have participated in hunting activities, 47% will have fished, 52% will have gathered plants and berries and 14% have trapped²⁵.

TRENDS IN MÉTIS ECONOMIC DEVELOPMENT AND ENTREPRENEURSHIP

The Canadian government places considerable emphasis on Métis people's participation in entrepreneurship as a useful means to overcome their low SES. Industry Canada states that Aboriginal people, by participating in small business, "are leading their own way to a brighter economic future"²⁶ because entrepreneurship and economic development lead to increased consumption of goods and services, improved public services and reduced unemployment and poverty. The Canadian Council for Aboriginal Business has documented the statistics and trends in Aboriginal entrepreneurship since its inception in 1984. They note that Métis entrepreneurship is on the rise. From 1996 to 2006, the amount of First Nations, Métis and Inuit persons in Canada who have their own businesses increased by 85%, with Métis people being the largest proportion (49%) of these business owners²⁷.

Recently, there has been a significant increase in the number of economic development opportunities available to Métis entrepreneurs and Métis communities in Saskatchewan. In the case of Métis regions and locals, it is likely that the establishment of the Crown's duty to consult and accommodate and the enactment of accommodation measures such as impact benefit agreements (IBAs) have played a substantial role. It is also likely that the incidence of these opportunities have increased due to private industry's growing awareness of the social and economic value inherent in partnerships with Aboriginal political groups whose traditional territories overlap with project areas²⁸.

²⁴ Statistics Canada, 2011.

²⁵ Statistics Canada, 2011^a.

²⁶ Wotherspoon, T. and J. Butler, 1999.

²⁷ Canadian Council of Aboriginal Business, date unknown. "Promise and Prosperity: The Aboriginal Business Survey". [PDF]. Available at <https://www.ccab.com/uploads/File/CCAB-businesssurvey-F2-singles.pdf>.

²⁸ Anderson, R., J. 2005. Aboriginal Economic Development in the New Economy. Sask Inst. Of Pub. Pol. (9). http://www.uregina.ca/sipp/documents/pdf/BN9_Ab%20Ec%20Dev.pdf.

Generally, it is more challenging for Métis entrepreneurs to start a business than it is for non-Métis entrepreneurs. This is, in part, due to the fact that Métis entrepreneurs typically have less access to capital and fewer established business networks, incur higher costs of business due to their often remote locations, and do not always have access to the necessary skills or training. Significant cultural pressures can often be placed on Métis entrepreneurs and the “team” involved in new venture creation and development may involve not only the entrepreneur and the business’ entrepreneurial team but also the entrepreneur’s family, extended family, and/or the community. Thus, in Métis businesses, there are more stakeholders involved than with non-Aboriginal businesses.

ACCOUNTING FOR THE SOCIOECONOMIC BENEFITS OF MÉTIS ECONOMIC DEVELOPMENT

Social impact assessment (SIA) is one method that is commonly undertaken to determine the value that socially beneficial policies, programs and projects have on society²⁹. SIA is the process of analysing, monitoring and managing the social impacts of development. Analysing and measuring the social benefits created by Métis entrepreneurship and economic development in Saskatchewan (and particularly by the CCDF) is important because these benefits may have long-term, indirect effects on the individuals and communities affected by them. It is also important because of the rapid pace at which resource and economic development is expected to happen in Saskatchewan, and if assessed, the social value created by Métis economic development may be a valuable indicator of the success that federal and provincial policies, programs and initiatives like the CCDF are having³⁰.

Currently there is a lack of common practices surrounding SIA and consequently many social ventures are judged solely by their economic values even if social goals are a primary driver for their operation. Social accounting examines ways in which the total value (economic, social and environmental value) of a project can be captured and communicated. Social accounting broadens this focus to include social and/or environmental objectives which are traditionally not reflected in accounting statements. It encompasses a broader definition of the ways in which organizations create value for different groups, by seeking to account for their social and environmental impacts in addition to financial performance. Social accounting can provide important benefits to corporations. By redefining success in terms of the social impacts that a

²⁹ Gilpin, Alan. 1995. Environmental Impact Assessment: Cutting Edge for the Twenty-first Century. Cambridge University Press. Cambridge, UK.

³⁰ Orr, J., M., Diochan, C., Fawcett, B., Foroughi, A., Mathie, and L, J., McMillan. 2011. ‘Social Impacts of Aboriginal Economic Development: Three Case Studies from Atlantic Canada’.

<http://www.apcfnc.ca/en/economicdevelopment/resources/SocialImpactsofAboriginalEconomicDevelopment-ThreeCaseStudiesfromAtlanticCanadaFinal1.pdf>. Atlantic Policy Congress of First Nations Chiefs Secretariat.

program creates, social accounting can strengthen the business case for investments in social ventures³¹.

TECHNIQUES AND METHODS FOR VALUING THE IMPACT OF THE CCDF

The valuation of social benefits resulting from Métis economic development presents an interesting challenge and is a task that is not easily undertaken. This is because social benefits consist of direct and indirect components which are often intangible. In addition, data pertaining to social benefits is not easily obtainable or quantifiable and, as such, is generally not collected by Statistics Canada and other bodies charged with the responsibility of generating statistical data. This is especially true of indirect benefits such as increases in self-esteem, happiness, and general well-being of entrepreneurs, their families, employees and improvements in education, health, and general well-being of their dependents. The reasons this data is often not collected is due to the fact that acquiring it would be cumbersome, involve interviewing individual employees and using complex valuation methods to obtain the data hidden within their personal stories.

The lack of available data pertaining directly to the social benefits created by Métis economic development forced us to look outside of that category of literature and to look towards literature which valued each of the social benefits individually and focused on the value that each social benefit provides to the average individual within a population (including non-Aboriginal individuals). In some cases, these studies were focused on North American populations and in others they were focused on developed nations elsewhere around the globe. Naturally, this imposes a limitation on the accuracy of our estimate but it does provide a starting point and a general sense of the potential value.

A literature review was conducted to determine how Métis economic development affects the socioeconomic status of Aboriginal communities and individuals. While it has been stated that the socioeconomic benefits stemming from Métis economic development needs to be more heavily researched and valued³², Orr et al. (2011) have compiled a list of social benefits that have been created by an increase in Aboriginal economic development in eastern Canada. Their study focused on three specific cases in which Aboriginal (specifically, First Nations) economic development has impacted communities. The First Nations chosen for the study were diverse in terms of linguistics, educational opportunities, economic activity and geographic location. The socioeconomic benefits that were identified are: improvements in living standards, rising employment, the creation of sport and recreation facilities, increased educational opportunities,

³¹ Carlton Center for Community Innovation, date unknown. 'Accounting for Social Impact'. [PDF]. Available at <http://www3.carleton.ca/cedtap/stories/evas.pdf>.

³² Calliou, B. 2007. Final Activity Report: A Forum to Explore Best Practices, Policy and Tools to Build Capacity in Aboriginal Business and Economic Development. The Banff Center. http://www.banffcentre.ca/indigenous-leadership/pdf/AWPI_Final_Report.pdf.

increased health services, cultural benefits and increased community services³³. Because of the cultural differences that exist amongst the First Nations examined, it is logical to assume that the socioeconomic impacts of economic development amongst these eastern Canadian First Nations communities will largely represent the impacts felt by Métis communities in Saskatchewan; therefore, these are the impacts that will be discussed and valued in this paper.

In order to limit the complexity of our model and to deal with any non-descript and indivisible data we obtained through our literature review, we have introduced a couple major assumptions. The first assumption is that the list of social benefits retrieved from Orr et al. (2011) is complete and represents a holistic view of the social benefits obtainable from investing in Métis economic development. Next, we assume that the total social benefit obtained from investing in Métis economic development is simply a summation of the social benefit or value extracted from each of the seven individual social benefits outlined in the previous section. In doing this, we are able to simply recover values for each of the social benefits independently, sum those values, and arrive at an estimate of the total social benefit provided by investments in Métis economic development. Lastly, we utilize the dollars dispersed through CCDF's programming from 1998 to 2013 as a proxy value for the investment in Métis economic development.

The Socioeconomic Benefits of Métis Economic Development

The following section provides foundational information and descriptions of the seven types of socioeconomic benefits of Métis economic development as defined in current literature. The descriptions here are based on generally accepted definitions, descriptions, and statistics gathered from the literature that was reviewed during the course of this study. It is important to note that there is a lack of literature or analysis that quantifies the socioeconomic benefits of Métis economic development; the small body of literature that does exist generally focuses on Aboriginal peoples as whole (Métis, First Nations, and Inuit) or specifically on First Nations people. Despite the known cultural and social differences between Métis, First Nations and Inuit people, we feel that there is likely enough homogeneity in the social issues that surround these groups to ensure that these studies are sufficiently relevant and applicable to the Métis of Saskatchewan.

From the literature reviewed, we have compiled estimates for each of the seven social benefits derived from Métis entrepreneurship and economic development identified by Orr et al. (2011). We begin this section by discussing how values for each of the seven benefits were derived in the

³³ Orr, J., et al., 2011.

literature cited, we then state those individual values and present them in Table 1 at the end of this section.

Living Standard

Standard of living, as measured by GDP per capita, is evidently not the sole indicator of quality of life. Non-economic factors such as good health, a long lifespan, leisure opportunities, income and personal security, stable family and community life, income and gender equality, human rights and a healthy environment are also important. An improved standard of living in Métis communities, in some instances, is an umbrella term for the socioeconomic impacts created by increased economic development because it can include increased access to health care and an increase in education, which are highly beneficial to individuals and communities on a socioeconomic level.

Nordhaus³⁴ (2002) concluded that improvements in living standards affected health and personal consumption patterns. The benefits gained from improved health affects consumption patterns because spending is diverted back into the economy in markets that are not health-related. Nordhaus calculated the social benefit to be \$5229 per person per year.

Employment

Increasing the employment rate among Métis people in Saskatchewan will have numerous socioeconomic benefits on both an individual and community level. Some of the individual benefits that are gained from employment include a higher degree of self-esteem, self-efficacy, and emotional stability³⁵. The community benefits that may result from rising employment include lower crime rates, less family break-ups and decreased use of community services such as homeless shelters³⁶. Studies have also shown that there are positive associations between an individual's education and the health status of their family, the efficiency level of their consumption choices and the education levels of their children³⁷.

There are two important economic costs associated with Métis unemployment. The first is the waste of human capital resources that could otherwise be employed to enhance Canadian and Saskatchewan GDP. The second economic cost associated with Métis unemployment is the

³⁴ Nordhaus, W., D. 2002. The health of nations: the contribution of improved health to living standards. National Bureau of Economic Research. http://www.nber.org/papers/w8818.pdf?new_window=1.

³⁵ Cole, K., Daly, A., and A. Mak. 2009. Good for the soul: the relationship between work, well-being and psychological capital. *Journal of Socio-Econ*, 38 (3): 464-474.

³⁶ Davidman, Manfred. 1996. Community Economics: Exporting and Importing of Employment and Unemployment. <http://www.solhaam.org/articles/clm502.html>.

³⁷ Wolfe, B., L. and R., H., Haveman. 2002. Social and nonmarket benefits from education in an advanced economy. Federal Reserve Bank of Boston. <http://bostonfed.org/economic/conf/conf47/conf47g.pdf>.

government cost of social assistance for those who do not have a job. Perkins and Angley³⁸ (2003) conducted a literature review of the value of unemployment and how public policies affect the unemployment rate. Many conclusions were made and they stated that the indirect social costs of unemployment are substantial and include: psychological and emotional instability, trauma, stress and low self-esteem. The benefits used in this paper will be the avoidance costs saved from rising employment. This number is calculated to be \$1859 per person per year³⁹.

Education

Achieving higher education may increase one's knowledge of healthy lifestyles and of the health care system and how to navigate it. The benefits that arise from having increased levels of education have been highly researched; some of the benefits include: higher incomes, lower unemployment rates, and social benefits such as reduced crime rates and higher taxation leading to more social programming⁴⁰. Opportunities to encourage and increase education in Métis communities are greatly increased in those that have more economic development because of the increased support (financial and emotional/mental) that can go towards encouraging young people to finish secondary and possibly go on to attain post-secondary education. Educational opportunities are also increased by the number of employers that have the resources they need to send their employees to gain job-specific training.

Wolfe and Haveman⁴¹, (2001) catalogued a series of what they term “non-market effects of schooling”. Amongst the nonmarket effects that they include are the following:

- A positive link between one's own schooling and the schooling received by one's children;
- A positive association between the schooling and health status of one's family members;
- A positive relationship between one's own education and one's own health status;
- A positive relationship between one's own education and the efficiency of choices made, such as consumer choices;
- A relationship between one's own schooling and fertility choices (in particular, decisions of one's female teenage children regarding non-marital childbearing).

Wolfe and Haveman estimated that the monetary value of the social and non-market benefits of education at \$12,467 annually per year of schooling.

³⁸ Perkins, D., and P., Angley. 2003. Values, unemployment and public policy: the need for a new direction. Brotherhood of St.Laurence. http://www.bsl.org.au/pdfs/values_unemployment.pdf.

³⁹ This value was calculated using the cost of unemployment as \$143/week for a family. We assumed that a family included four members to calculate the avoidance cost (benefit) to be \$1859.

⁴⁰ Riddell, W., C. 2004. The Social Benefits of Education: New Evidence on an Old Question. Prepared for the conference "Taking Public Universities Seriously", University of Toronto, December 3-4, 2004.

⁴¹ Wolfe, B., L. and R., H., Haveman. 2002.

Health Services

Generally, a person's health status is determined by a few key indicators such as: income and social status, social support networks, education, employment and/or working conditions and access to health services⁴². The 2010 Métis Nation-Saskatchewan health study focused on the social determinants of health which they deemed to be: social status, stress, childhood/adolescence lifestyle, social exclusion, work (self-employment leading to greater health status), unemployment (job security increases health), social support, addiction, food security and transportation.

The social value of health and longevity was calculated by Murphy and Topel⁴³ (2005) who defined this value as the economic benefits gained by decreasing the mortality rate by 10%. It includes decreased mortality from all major causes of death such as: cardiovascular diseases, diabetes and suicide and the value of improvements in health. The value gained was calculated to be \$338,797⁴⁴ per person. The health benefit value used in this study refers to the value attributable to a 10% reduction in mortality rate. It was found that a 10% increase in income reduces the mortality rate by 1.5%⁴⁵. Applying these statistics to our analysis resulted in a total health benefit value of \$101,639⁴⁶.

Sport and Recreation

Physical activity is a valuable form of primary disease prevention of diabetes, cardiovascular disease, cancer, and other diseases that are caused in part by a sedentary lifestyle (Rosalin Hanna, 2009). Aboriginal participation in sports has become a largely recognized and addressed issue in Canada because involvement in sports, particularly amongst youth increases fitness levels, self-esteem, life skills, and emotional development which all hold tremendous social value⁴⁷. The top five benefits of participation in sport, culture and recreational activities identified by parents in Saskatchewan were: socializing, exercise, being healthy, self-confidence and sportsmanship⁴⁸. Economic and social barriers in Métis communities have restricted the level of youth and adult participation in sports and it is suggested that increased spatial access to recreational facilities

⁴² Health Council of Canada. 2005.

⁴³ Murphy, K., M. and R., H., Topel. 2005. The Value of Health and Longevity. The National Bureau of Economic Research. <http://www.nber.org/papers/w11405>.

⁴⁴This value was calculated by taking the economic gain of reducing mortality rates and dividing it by the population to get the gain per person per year.

⁴⁵ World Bank, 2007. World Development Indictors. [PDF]. Available at <http://siteresources.worldbank.org/DATSTATISTICS/Resources/WDI07frontmatter.pdf>.

⁴⁶ Calculations done by author.

⁴⁷ Dalziel, P. 2011. The economic and social value of sport and recreation in New Zealand. Agribusiness and economics research unit. Lincoln University. http://researcharchive.lincoln.ac.nz/dspace/bitstream/10182/4315/1/aeru_rr_322.pdf.

⁴⁸ Saskatchewan Ministry of Tourism, Parks, Culture and Sport, 2008.

enhances community member's physical activity levels, regardless of their socioeconomic status⁴⁹.

Dalziel⁵⁰ (2011) conducted a study valuing the social benefits of sport and recreation in New Zealand and concluded that the true value that sport and recreation provides goes far beyond providing occupations and includes increased work productivity and better health outcomes. The social value of sport and recreation was determined to be \$230 annually.

Cultural Involvement

Aboriginal cultures in Canada are vast and diverse; maintaining their traditions, values and passing on traditional knowledge is essential to preserving them. Historically, colonization and the attempted elimination of Aboriginal cultures in Canada have caused stresses amongst Aboriginal cultures that are still felt today. Socioeconomic benefits exist in providing youth the opportunity to experience the traditions of their heritage because it is thought that personal identity is highly correlated to one's culture, implying that when a high level of esteem exists among a cultural group, that same feeling is often felt by the individuals within the group⁵¹. The retention of Métis culture can be enhanced by an increased amount of culturally-based community activities such as: theater production, dances and visual arts.

The social value of retaining Aboriginal culture has largely been discussed in literature as it pertains to its loss from resource development⁵². Currently there is no research paper that values the cultural loss or gain associated with economic development and it is evident that future research needs to be done in this field. For the purpose of this study, the cultural benefit gained from the CCDF is the direct value of their contributions to Back to Batoche, which since 1998 have been \$1,500,000.

Community Involvement

Community services that may become available as a result of Métis economic development include: wellness programs, activities for seniors, bus services, health centers, and gymnasiums⁵³.

⁴⁹ Giles-Corti, B., and Donovan, R., J. 2002. The relative influence of individual, social and physical environment determinants of physical activity. *Social Science & Medicine*, 54 (12): 1793-1812.

⁵⁰Dalziel, P. 2011.

⁵¹ Tousignant, M., and N., Sioui. 2009. Resilience and Aboriginal Communities in Crisis: Theory and Interventions. *Journal of Aboriginal Health*. National Aboriginal Health Organization.

⁵² Snyder, R., D., Williams, and G., Peterson. 2003. *Culture Loss and Sense of Place in Resource Valuation: Economics, Anthropology and Indigenous Cultures* in Indigenous Peoples: Resource Management and Global Rights. Eds S., Jentoft, H., Minde, and R., Nilsen. Eburon Academic Publishers. The Netherlands.

⁵³ Orr, J., et al., 2011. Social Impacts of Aboriginal Economic Development: Three Case Studies from Atlantic Canada. Available at

These services are aimed to increase citizen participation in the community which may lead to a reduction in addiction-related problems, an increase in physical activity, increased health in senior citizens and enhanced early-childhood development⁵⁴.

Shapiro and Mathur⁵⁵ (2008) identified that the social benefits created from increased community services create a multiplier effect where even a small-scale service can have tremendous effects and calculated that the average social value from providing community services represented an 8.58:1 return on investment. This rather substantial value presents a problem in that it does not identify the investments made in community services as a result of Métis economic development. Given that we were unable to find any studies to bridge that information gap, we were not able to include a value for this component within this study. However, it is evident that this value has the potential to be rather significant and that further research in this area is required.

Table 1: Socioeconomic Benefits Created by Investments in Métis Economic Development.

Socioeconomic Benefit	Value (\$)	Unit	Source(s)
Increased Living Standards	5,229	Annual value/person.	Nordhaus (2002).
Employment	1,859	Annual value/person.	Perkins and Angley (2003).
Sport and Recreation	230	Annual value/person.	Dalziel (2011).
Educational Opportunities	12,467	Annual value/person	Wolfe and Haveman (2002).
Health Improvements	101,639	Annual value/person.	Murphy and Topel (2005) & World Bank (2007).
Cultural Benefits	100,000	Total Annual Value	CCDF (2014).
Community Services	N/A		

GATHERING DATA FROM MÉTIS ENTREPRENEURS

The primary tool used for gathering data from Métis entrepreneurs was a survey. The survey was developed by NRG Inc. and included open ended, closed ended, and dichotomous choice questions pertaining to the entrepreneur's demographics, family, and household, as well as the business' current performance, past performance, and operational changes. The survey

<http://www.unsi.ns.ca/upload/file/social%20impacts%20of%20aboriginal%20economic%20development%20-%20three%20case%20studies%20from%20atlantic%20canada%20final.pdf>

⁵⁴ Province of New Brunswick. 2001. Working Together for Wellness: A Wellness Strategy for New Brunswick. <http://www.gnb.ca/legis/business/committees/pdf/strategy.pdf>.

⁵⁵ Shapiro, R., J. and A. Mathur. 2008. The social and economic value of private and community foundations. Sonecon. <http://www.murdock-trust.org/murdock-documents/resources/studies/FoundationStudy.pdf>.

instrument included over eighty questions and was delivered through two modes: in-person and over the telephone. Most of the surveys were conducted in person and took less than one hour to complete. Only when the entrepreneur could not make it to an in-person interview or was located in a remote area were telephone interviews conducted. In order to control for mode bias, all interviews followed the same scripted survey.

Data from the surveys was then coded and placed in the survey database. The data was analyzed using a number of techniques, including linear regression and linear trending, to develop input values for the socio-economic benefit model developed during the course of this study. The model is a summation of the social value created for each new job created by CCDF client companies from the day that CCDF funds the client until the time of interview. The total social value in this case includes the social value attributable to each of the seven indicators identified in the previous chapters of this study. The remaining input values were gathered from sources such as Statistics Canada, the CCDF, and literature review conducted as part of this study.

The socio-economic benefit input values were then entered into the social benefit model and an estimate of the socio-economic per person was developed. Next, this value was applied to every new job position created as a result of business start-ups and expansions funded by the CCDF. The resulting total socio-economic benefit value formed the “benefit” component for our benefit cost analysis.

BENEFIT COST ANALYSIS

The benefit-cost ratio (BCR) is a common benefit-cost analysis (BCA) tool that is used by policymakers to determine the total value (social, economic, and in most cases environmental) that an investment creates. The benefits of the investment are summed in monetary terms and are divided by the total cost, producing a multiplier that represents benefits produced per dollar spent. The popularity of the BCR lies in the fact that it is a metric that is easy to understand and provides a direct relationship between dollars invested and the benefits obtained. For these reasons, our analyses will focus on the development of a BCR which represents the dollar value of social benefits generated from every dollar invested in Métis economic development through the CCDF.

From 1998 to 2013, the CCDF, as a whole, has invested \$40,413,647.00 into Métis economic development, and this value was be used as the total cost component for the BCA. The social benefits were calculated using the benefit transfer method, which allowed us to take information that has already been used in other economic analysis (see Table 1), and direct benefit values obtained from the survey data collected in 2014.

Results

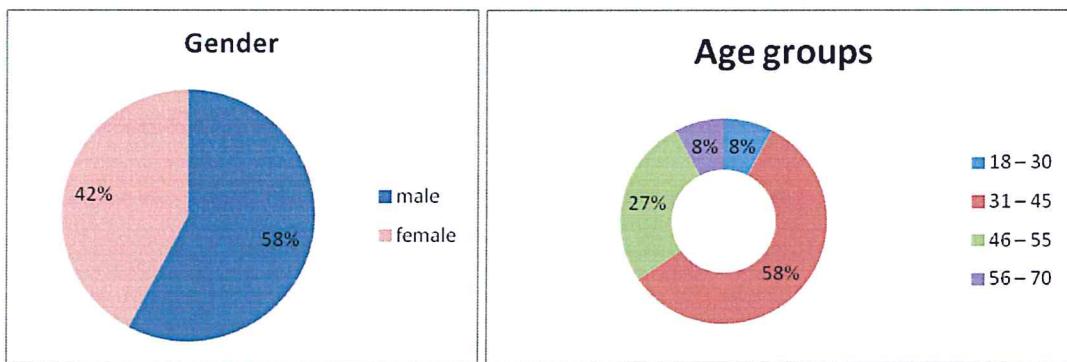
In this section we will review the results of the data collected from the survey during the interview process and the results of the BCA. As a conclusion to the survey data results, we have included a simple regression analysis that was used that was used to determine if two or more variables (loan/client characteristics) are thought to be systematically connected by a linear relationship. The result of the BCA is a ratio value that describes the total amount of social benefits gained for each dollar that the CCDF has invested into Métis entrepreneurship and economic development.

SURVEY DATA

Demographics and Family Information

We interviewed 26 entrepreneurs of different age groups and gender. The following two charts show the percentage of disparity in our respondents based on their age and gender:

Figure 1: Gender and Age Groups of Socioeconomic Study Sample Population.



As we see from the above charts, most of our respondents were male and in the age group of 31-45 years old.

Table 2: Marital Status of Socioeconomic Study Sample Population.

Marital Status	Percentage
Married	73%
Common Law	19%
Widowed	0%
Divorced	4%
Separated	4%
Single (never married)	0%

Marital status and the size of the family or the number of dependents are among the contributing factors in estimating the living standards. Table 1 shows the percentage of entrepreneurs with different marital status and table 2 summarizes the information regarding respondents' number of dependents at the time of interview.

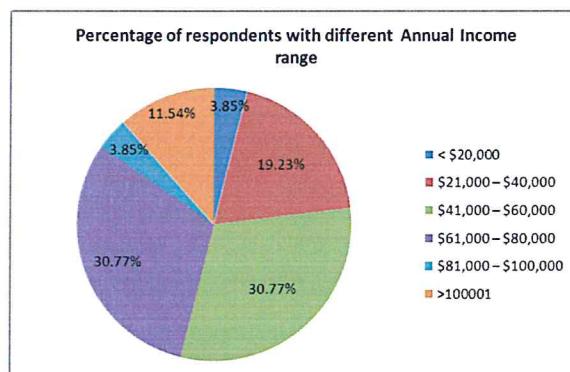
Table 3: Number of Dependents of Socioeconomic Study Sample Population.

No. of Dependents	Percentage
0	38%
1	19%
2	19%
3	12%
4	12%

Business Information

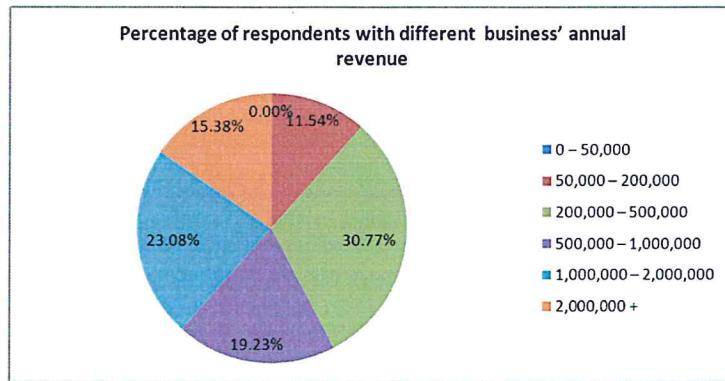
A glimpse into the percentage of respondents with different personal annual income level shows that the highest number of our participants had a personal annual income in the \$41,000 – \$60,000 and \$61,000 - \$80,000 ranges with almost 31% of participants belonging to each income range. The following figure summarizes the percentage of population in each income group:

Figure 2: Annual Income Ranges for Socioeconomic Study Sample Population.



An indicator of a successful business is its annual revenue. Various levels of business revenues were reported in our sample population. Figure 3 shows the percentage of participants in each of the 6 ranges for business annual income.

Figure 3: Annual Business Revenue for Socioeconomic Study Sample Population.



After collecting the information regarding entrepreneurs' annual business revenue, they were asked whether or not accessing CCDF funding has increased their business' revenue. Among those who responded, 35% were not sure whether accessing CCDF funding has increased their business revenue or not whereas 58% said yes and only 8% answered no to this question.

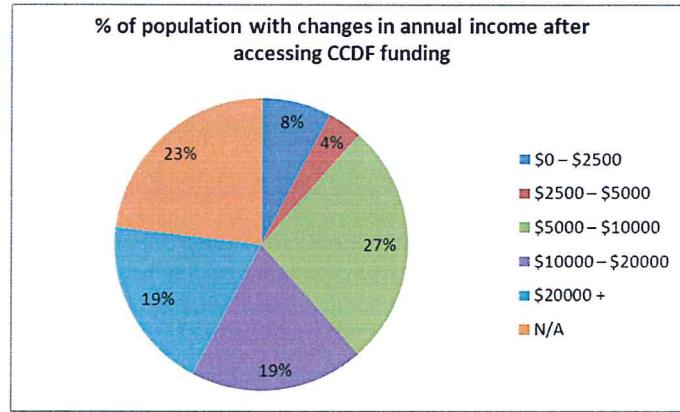
Among all the entrepreneurs who were interviewed, 31% had acquired an already existing business and 69% had started up a new business. Also the majority of our respondents (81%) owned 75% - 100% of the business. The second highest proportion of business owned by the entrepreneur was 50% - 74% which consisted of 15% of the total participants. Later on, they were asked whether this proportion has increased since accessing CCDF funding or not. Fifty four percent of respondents said their proportion of ownership of the business has not increased and 19% said it has increased since accessing CCDF funding.

Irrespective of entrepreneurs' plan regarding expansion of their current business, all of them said they consider accessing CCDF funding again. Zero or low rate of interest, good experience with the program, helpful and supportive staffs etc. were among the main reasons for considering accessing CCDF funding again.

Living Standard

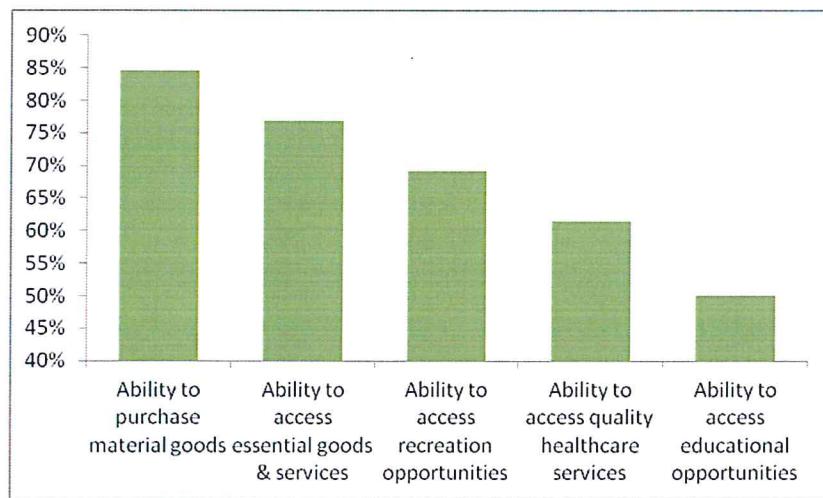
Interviewees were asked if their personal income level has changed (increased) since accessing CCDF funding. 81% of the respondents answered positive, 15% negative and 4% could not provide any precise answer. Figure 4 provides detailed information regarding the breakdown of the increase in annual income based on the amount of changes.

Figure 4: Change in Annual Personal Income as Indicated by Socioeconomic Study Sample Population.



In the case of analyzing living standard, the idea is to estimate whether increase in income has had positive impact on accessing goods and services. To that end, respondents were asked if their access to and/or their ability to purchase material goods, essential goods and services, recreation opportunities, quality healthcare services and educational opportunities have increased. The majority (85%) believed their ability to purchase material goods has increases as a result of their income increase. The following figure depicts the different percentages of population who have felt improvement in their living standards in terms of better access to various goods and services.

Figure 5: Percentage of Participants who indicated an Increase in Specific Activities Relating to Living Standards.



Having more free time to spend on preferred activities or with loved ones is another indicator of better life and higher living standards. When participants were asked how much free time they

have per week to enjoy hobbies and/or past time, almost half of the respondents said they enjoy almost 6 hours of free time per week. Among those who enjoy free hours per week, 58% responded that this number has not increased since they accessed CCDF funding whereas 38% of them believed they have more free time to enjoy hobbies since accessing CCDF funding.

In total, 65% of our respondents have felt improvements in their living standards since accessing CCDF funding as opposed to 4% who have not felt any significant improvement.

As a last question to estimate living standards, respondents were asked to rank their satisfaction with their current living standards from 1 to 4 where 1 is very satisfied and 4 is not at all satisfied. 77% answered they are very satisfied with their current status and 23% answered they are somewhat satisfied, while there was no single person who was dissatisfied with his current living standards.

Employment

In order to analyze the employment status of our sample population, we started by asking their current employment status and whether or not that has changed since accessing CCDF funding. Eighty-eight percent of our respondents are self-employed on a full time basis whereas 12% of them are self-employed on a part time basis and had another job besides the one which was the focus of this study.

Since CCDF funding has helped the entrepreneurs to acquire, start up and/or expand their businesses, it was expected that there may be changes in the employment status of the participants. The responses show that half of the participants did not have a change in their employment status as opposed to 46% who were not previously, but are now full-time self-employed.

Being self-employed, having to work under no direct management/supervisor and having the ownership of all or considerable proportion of business are the factors which increases one's self confidence. 88% of the respondents claimed they feel improvements in their confidence/self-image and have got more sense of pride since accessing CCDF funding.

Education

Among all respondents, 46% have received additional job-related education/training since accessing CCDF funding. The hours spent acquiring this training varied from business to business and among different people ranging between 20 to more than 360 hours per year.

Respondents were later asked to rate the importance of their children having post-secondary education from 1 to 4 where 1 was "very important" and 4 was "not at all important". Among those who could rate this question, 59% said children's post-secondary education is very

important to them and 41% replied it is somewhat important while no single respondent rated "not at all important".

Forty-six percent of participants believed they have been better able to provide their dependents with enhanced educational opportunities since their business accessed CCDF funding.

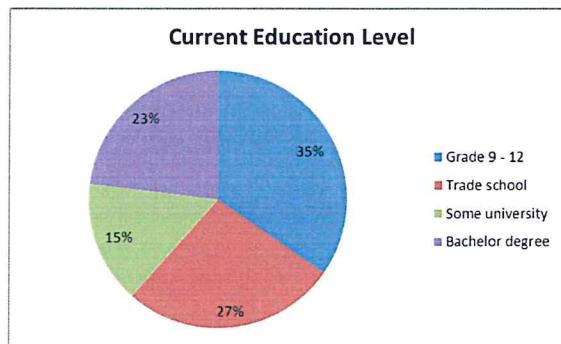
Figure 6 depicts the percentage of the respondents who provide various sorts of educational opportunities for their work force.

Figure 6: Percentage of Businesses that Provide Various Forms of Educational Opportunities for Employees.



To assess the importance of education and job related training, the current education level of the participants were asked. Figure 7 illustrates the percentage of population with different formal education levels.

Figure 7: Education Levels of for Socioeconomic Study Sample Population.



Health

Among the sample population that we studied, 73% responded that healthcare services are easily accessible in their communities, 50% said they receive health and/or wellness benefits at their

current job and among them, 31% said these benefits were available to them before accessing CCDF funding.

Thirty-eight percent of the employers were able to provide health and/or wellness benefits for their employees among whom only 10% were able to provide such benefits to employees before accessing CCDF funding.

Sixty-nine percent of the respondents said that expanding their business has enabled them and their families to have resources such as vehicle, time etc. to access health care more efficiently. The majority of respondents (81%) believed that the incidence of illness/diseases has not changed in their household since accessing CCDF funding, while 15% believed that the incidence of illness/diseases in their household has decreased since accessing CCDF funding.

Sports and Recreation

In order to assess how accessing CCDF funding has impacted entrepreneurs' engagement in sports and recreational activities, we took into consideration the hours per week that our respondents and their family spend on these activities. The responses were varied, with some spending as little as 2 hours and some spending upwards of 25 hours per week. Fifty percent of our sample population believed that the hours they spend on sports and recreation have not changed since their business accessed CCDF funding while around 42% believed that these hours have increased.

Among the participants, 58% said their children participate in organized sports. Note that the low percentage of children's participation accounts for the inclusion of all the responses including those with no children, those with infants or very young children and those with grown-up children who do not participate in organized sports because of age related factors. Among those whose children participate in sports, 47% said the hours that their children spend on sports and recreation per year have increased since their company accessed CCDF funding while 27% said it has not increased and 27% could not provide any specific answer to this question.

Regarding spouse's participation in organized sports, 54% answered positive and 42% answered negative. And for those whose spouse participate in sports, half believed that the number of hours that their spouse spends on sports and recreation per year have increased since their company accessed CCDF funding and half believed CCDF funding has had no effect on this matter.

Later, they were asked whether they or their family members have started a new sport or hobby since accessing CCDF funding where the majority (62%) responded no and 38% said yes.

Although most of the entrepreneurs that we interviewed believed that providing sports opportunities for employees can increase their productivity and satisfaction at work, only 19%

said they provide some sort of organized sports opportunities for their employees while 77% said they do not.

Culture

Our participants were asked about Métis cultural events in their communities and their participation in those events. Fifty percent of the sample population responded that their community is engaged in Métis-culture specific activities such as visual arts, theatre, dances etc.

When they were asked about their family's participation in these cultural events, only 35% responded positive and among them, 89% said that their participation in these events has increased since their company accessed CCDF funding.

Regarding community-hosted annual or bi-annual Métis-specific elder or traditional land use gatherings, 31% responded that their community is engaged in these events, however only 15% of our respondents or their families take part in these gatherings. All of them started participating in these gathering after their company accessed CCDF funding.

Later, participants were asked if they are engaged in any Métis cultural activities and if so, has their level of participation in these activities increased since their business accessed CCDF funding or not. Almost a quarter of the respondents said they do participate in Métis cultural activities and 33% believed that their participation has increased since accessing the fund. Our data shows that the majority of the sample population (81%) are engaged in traditional Métis land use activities such as fishing, hunting etc. and for 43% of them, the level of participation in Métis traditional land use activities has increased since accessing the CCDF funding.

Community

We asked our participants about their engagement and involvement in community events in their area such as parades and festivals and how that has changed since accessing CCDF funding. Eighty one percent said they actively participate in those events and among them, 57% said their participation has increased since working with CCDF. Having access to community services depends on many factors such as geographic location, size and population of the community, etc. 77% of the respondents said they access community services such as public transport, civic centers, libraries etc. in their area and for 40%, use of community services had increased since their business accessed CCDF funding.

The survey sample was asked if their company participates in any volunteering projects, 65% replied positive and among them, 65% said their employees participate in these activities as well. For most of them (82%), the companies' participation in volunteering projects had increased since accessing CCDF funding.

Lastly, we asked if the participants company's made cash or gift card donations to charitable and/or nonprofit organizations. Not surprisingly, 100% of the participants said their company makes donations and for 38% of them, these cash donations had increased since accessing CCDF funding.

Correlation between CCDF programs and the Socioeconomic Status of Métis Entrepreneurs

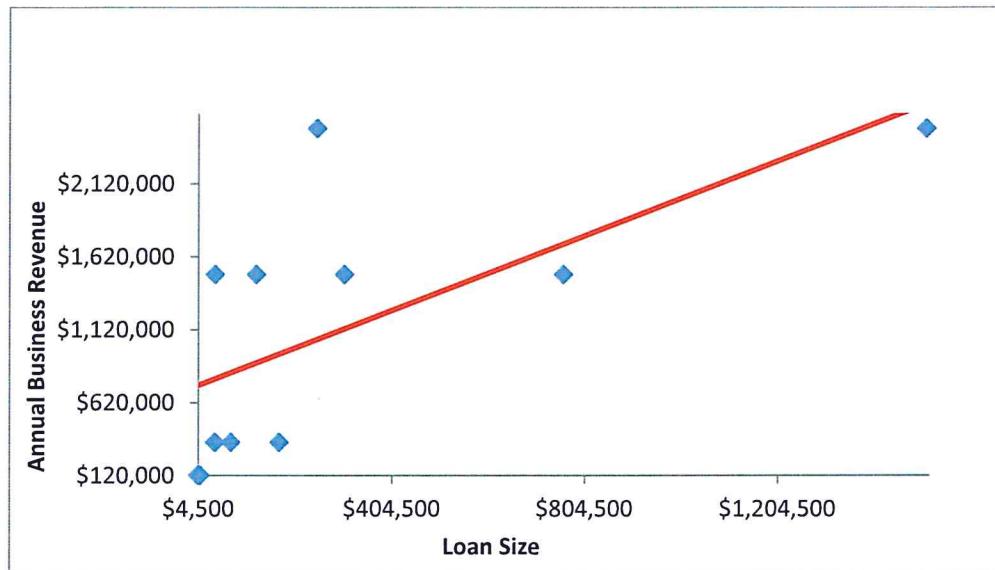
We started our correlation analysis to determine how CCDF funding impacts the socioeconomic status of Métis entrepreneurs by estimating the percentage of respondents who accessed funding from the nine CCDF programs. Our data shows that for most of the entrepreneurs interviewed, personal level of annual income had increased since their business accessed CCDF funding. We are interested in finding out how this increase has affected their living standards. Before getting there, we estimated the impact of the amount of the loan our respondents accessed through CCDF programs on the changes in their personal annual income level. The loan size accessed through different CCDF programs varies significantly across entrepreneurs. Regression results show that there is a positive association between the loan size and the increase in personal income level. Higher amounts of loan resulted in more increase in annual income level of entrepreneurs. In other words, for every dollar invested in the businesses by CCDF, the entrepreneurs' personal annual income increased by 1% and this result is statistically significant.

Also, a detailed analysis of entrepreneurs whose business' annual revenue increased after accessing CCDF funding reveals the positive correlation between the amount of loan they accessed through CCDF and their business' annual revenue, as is illustrated in Figure 8.

Having more free time and being able to spend more hours per week with family members or to enjoy hobbies is an indication of better life standard. It was expected CCDF funding which had resulted in increase in personal annual income to have a positive impact on the amount of free time that our participants get per week. Analyzing the correlation between increase in personal income and amount of available free time resulted in following figures:



Figure 8: Correlation Between Loan Size and Annual Business Revenue.

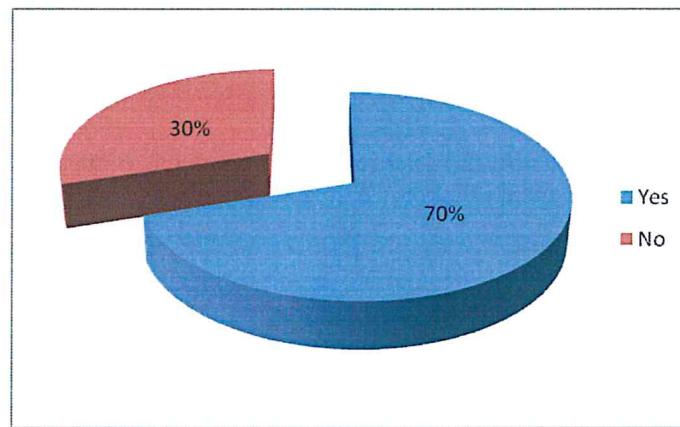


We can conclude that there is no significant correlation between the two variables. Although this can be attributed to the fact that higher income comes with more responsibilities at work which results in having lesser free time.

Education is a key to success and is a crucial indicator of higher living standards. Assuming that CCDF funding has led to increase in personal annual level of income, we asked our participants for whom personal income has increased if they feel they have been better able to provide their dependents with enhanced educational opportunities. The purpose of this question is to estimate whether there is a correlation between income and spending pattern on education. Among those who were eligible to provide a concrete answer (i.e. those with school-going age children), 70% said they have been able to provide better educational opportunities for their kids, confirming the positive association between income and education.

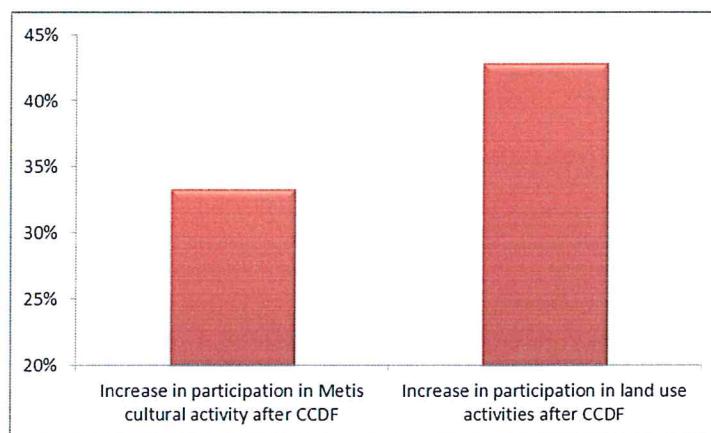
We then turned our attention to the correlation between increase in income as a result of accessing CCDF funding and the changes in health status of our respondents. Although the overall incidence of illness has not changed noticeably, for 71% of the people whose income increased, access to health care services increased as well as a result of having more efficient and better resources. This is very obvious fact to believe that higher income results in having more resources such as vehicle, time etc. to be spent on various services including health care.

Figure 9: Percentage of Participants that were able to provide enhanced educational opportunities to their children after accessing CCDF.



Regarding receiving health benefits, among the total population surveyed whose income increased since accessing CCDF funding, 57% said they receive health and/or wellness benefits at their current job and among them, 46% said those benefits were not available to them before accessing CCDF funding. This implies that almost half of the people who receive health benefits at work have started receiving these benefits after accessing CCDF funding. Therefore there must be a positive correlation (although not very significant) among the rise in income and spending pattern on health services.

Figure 10: Sample participants with increased income who expressed an increase in their level of participation in Métis cultural and land use activities.



Finally, to estimate the impact of increase in income on cultural involvement and engagement of Métis entrepreneurs, we asked those who have had income growth about their participation in Métis cultural events and changes in their participation. Figure 10 considers only the respondents whose income had increased after accessing CCDF funding. As we see, for 33% of the entrepreneurs and their families, participation in Métis cultural activities has increased since

their business accessed CCDF funding, which can be attributed to increase in their income. Also, 43% of them started taking part in Métis land use activities more after accessing the fund. These results speak about the presence of a positive association between increases in personal level of income (as a result of accessing the fund) and cultural engagement of Métis population.

BENEFIT COST ANALYSIS

Table 4: Calculated Benefit Values for Indicators.

Indicator	Benefit Value (\$)	Sample Total (%)	Total Sample Value (\$)	Population Total	Total Population Value (\$)	Source (Benefit Value)
Standard Of Living						
Increased Living Standards	5,229	65	88,370	65%	4,486,482	Nordhaus
Reduced income disparity	9,132	47	237,432	47%	12,054,240	Stats Can
Employment						
Number of Jobs Created	1,859	N/A	78,689	2149	3,994,991	Perkins and Angley
Education						
One year of schooling - employees	12,467	Varied	192,684	Varied	9,782,439	Wolfe and Haveman
One year of schooling - dependents	12,467	46	17,025	46%	864,336	Wolfe and Haveman
Health						
Decrease in mortality rate	101,639	3	8,827,598	3%	448,173,359	Murphy and Topel & World Bank
Sports & Recreation						
Increased quality and quantity of S&R	230	Varied	8,052	Varied	408,805	Dalziel
Culture						
Donations to Batoche	100,000	N/A	N/A	N/A	1,500,000	CCDF
Total Benefits						
\$481,261,652						

The figure derived as the BCR multiplier is an expression of the total value of the all of the benefits presented in Table 4. \$325,802 in Standard of Living benefits for the survey sample, when distributed across the population resulted in \$16,540,722 of total societal benefits. Similarly,

there was also a socioeconomic benefit gained from the creation of 2149 jobs from CCDF clients from 1998-2013, totaling in a benefit value of \$3,994,991. The value of increased education for entrepreneurs, their families and employees created a \$209,709 benefit for the survey sample alone and a \$10,646,775 benefit value for the population. For the survey sample, an \$8,827,598 benefit represents the value of a 3% decrease in mortality and when applied to the total population, this benefit totals \$448,173,359. \$8,052 in sport and recreation benefits, translated to \$408,805 in benefits for the total population. Lastly, the CCDF's contribution annual contribution of \$100,000 to Back to Batoche was used for a total benefit value of \$1,500,000 from 1998 to 2013.

We were able to utilize the values from Table 4 to generate benefit cost ratios for each of the individual socioeconomic benefits. The benefit cost ratios were calculated by dividing each of the total socioeconomic benefit values by the total dispersals made by the CCDF since its inception (\$40,413,647). The BCA led us to derive a total benefit cost ratio of 11.91. This result essentially states that for every dollar invested in Métis economic development via CCDF programming, social benefits equivalent to \$11.91 are created. This value is substantially higher than the \$7.35 derived during a previous NRG Inc. desktop study of the CCDF's Métis Energy and Resource Program.

Conclusions

Over the past 15 years the Clarence Campeau Development Fund has been a leader in making investments in Métis entrepreneurship and economic development. These investments have profound effects on the Métis and Canada's Economy. In addition to creating jobs and economic value, they provide substantial socioeconomic benefits such as improvements in living standards, rising employment, the creation of sport and recreation facilities, increased educational opportunities, increased health services, cultural benefits and increased community services. The socioeconomic benefit-cost ratio of 11.91 that was generated in this study is significantly higher than the value that was obtained through NRG Inc.'s initial desktop study of CCDF's Métis Energy and Resource Program.

It highly likely that the socioeconomic benefits obtained through investments in Metis entrepreneurship and economic development are even higher than this value as we were unable to measure the effect business expansion and aftercare investments had on existing employees. There are undoubtedly positive "job maintenance" effects stemming from improved fiscal health and growth within client companies after they have received expansion funding or aftercare but it was deemed that generating those values would be impossible given our time and data set constraints.

The vast amount of demonstrated socioeconomic benefits generated by CCDF's investments suggest that investments in Metis entrepreneurship and economic development are perhaps the greatest policy tools for addressing the wide range of socioeconomic issues facing the Metis people. It would be extremely difficult to locate an existing policy tool, used in any of the socio-economic areas covered by this paper that would generate socio-economic returns nearly twelve times greater than the initial investment. These findings would suggest that policy makers should be focusing their efforts on enhancing economic development funding opportunities for Métis people in Canada as a means of enhancing social and economic health.