



LITTLE TREE
— CAPITAL —

Wealth as Medicine

Reclaiming Indigenous wealth. Strengthening Nation
sovereignty. Investing for the next seven generations.

PREPARED WITH RESPECT FOR

The Chief & Council of Sq'ewlets

Build it better, together.

WHY WE'RE HERE

Indigenous wealth should do more than remain secure. It should **strengthen sovereignty**, create opportunity, and serve generations to come.

Up to now, GICs and bonds have been the only option most Nations were ever offered.

Settlements, own-source revenues, and other Nation assets carry the hopes, sacrifices, and responsibilities of generations. These funds must often balance immediate community priorities with the long-term responsibility to protect and grow wealth for the future.

Too often, Indigenous Nations have been expected to navigate financial systems that were not designed by them, for them, or around their values. Investment conversations have frequently focused on products and returns, without enough attention to financial education, long-term capacity, Nation priorities, or meaningful relationship.

Little Tree Capital was created to offer something different: an Indigenous-owned wealth management firm grounded in trust, transparency, shared learning, and long-term stewardship.

We believe Indigenous capital should remain connected to Indigenous purpose and work to strengthen communities, advance financial sovereignty, and create opportunity for the generations still to come.

WHO WE ARE

Our Story

Built by two people who came to this work from very different paths, and found they shared the same values.

CO-FOUNDER

Michelle Bryant-Gravelle

Michelle is Ts'msyen from Lax Kw'alaams, of the Gispwudwada (Killer Whale) Clan. Her ancestral name is Bilha'am Nelx meaning "Pearl on the Fin of the Killer Whale." For more than thirty years she has worked alongside First Nations, governments, and organizations to strengthen relationships, governance, and Indigenous self-determination.

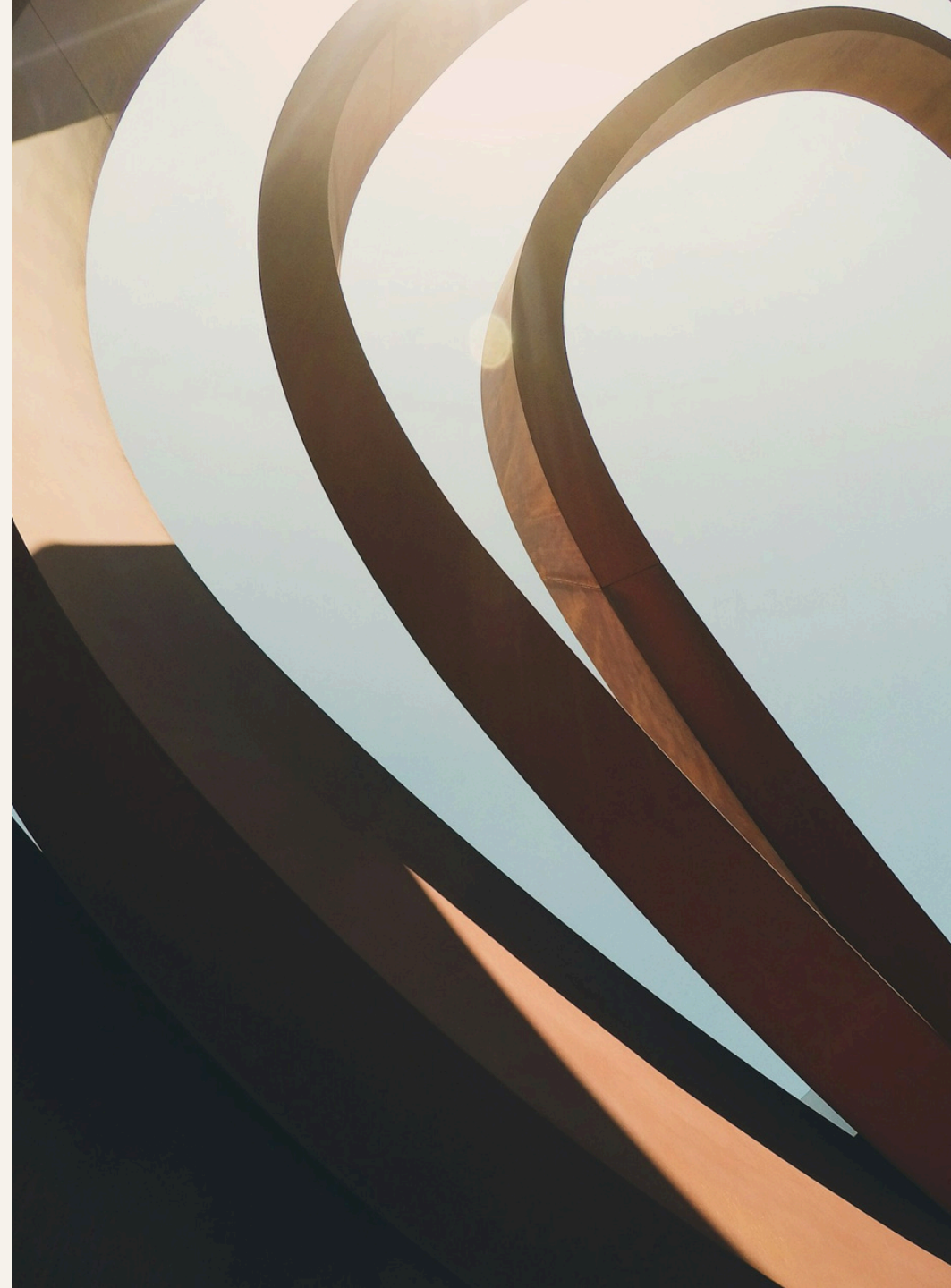
Mike and Michelle co-founded Little Tree Capital from a simple but powerful belief: Indigenous wealth should be stewarded through Indigenous values. Nations deserve more than investment returns, they deserve trusted partners who help transform capital into long-term prosperity, stronger governance, and opportunities for the next seven generations.

CO-FOUNDER

Mike David

Mike David is Kanien'kehá:ka (Mohawk) from Kanesatake, Quebec, where he owns and operates multiple successful businesses across his community. His path began with a student line of credit and a conviction that has shaped every venture since: build it so they can't take it away. Forged during the Oka Crisis, that lesson now anchors his work as co-founder of Little Tree Capital.

— Build it Better.



YOUR PRIORITIES

Your public priorities are clear

- Protect culture, land, rights, and stories.

- Build employment and economic opportunities.

- Increase control over their lands and future.

- Improve the health and well-being of members.

- Generate sustainable secondary revenue for the community.

- Equip future generations while maintaining traditional values.

YOUR PRIORITIES

Protect culture, land, rights, and stories

Sq'éwlets' Land Code gives the Nation greater authority over its lands. Little Tree Capital is built on a parallel principle: Indigenous Nations should also have greater understanding, participation, and influence over how their financial capital is invested.

Improve the health and well-being of members

Investment capital is connected to community well-being. When governed responsibly, long-term capital can support housing, education, culture, infrastructure, services, and opportunities for future generations.

YOUR PRIORITIES

Build employment and economic opportunities

Sq'éwlets is already creating economic activity through land development, tourism, retail, fisheries, and community initiatives. Diversified investment can strengthen the Nation's financial capacity to support future employment, training, and business opportunities.

Generate sustainable secondary revenue

A carefully considered long-term investment allocation could create an additional source of unrestricted revenue. This can reduce reliance on government funding, local operations, or any single industry or sector.

YOUR PRIORITIES

Increase control over lands and their future

Sq'éwlets has taken an important step by reclaiming greater authority over how its lands are governed. Little Tree Capital supports a similar shift in financial decision-making by increasing Indigenous participation in ownership, investment growth, and wealth creation.

Equip future generations while maintaining traditional values

The purpose is not to put community security at risk. It is to determine whether a responsible portion of long-term capital can grow while the Nation retains the resources it needs today and protects its responsibilities to future generations.

YOUR PRIORITIES

Indigenous ownership and wealth creation

Indigenous lands and resources have historically created wealth that flowed outside Indigenous communities. Little Tree was created to support a different future — one where Indigenous capital participates directly in ownership, growth, and long-term wealth creation.

Informed and Nation-led decision-making

Little Tree's role is to make the opportunity understandable, provide leadership with clear information, answer difficult questions, and support due diligence. The decision remains entirely with Sq'éwlets.

WHAT LITTLE TREE CAPITAL IS

For generations, Indigenous Nations have created wealth but rarely owned the institutions that managed it. Little Tree Capital was created to change that.

Together, we are building Indigenous financial infrastructure that keeps wealth working for Nations, our people, and the generations still to come.

We work alongside Nations to strengthen the stewardship of capital with both today's needs and the generations still to come in mind. Our approach is rooted in relationship, reciprocity, transparency, and shared learning, not simply the sale of an investment product. We take the time to listen, understand each Nation's priorities, and build knowledge together, so that the Nation remains informed, engaged, and in control of its financial future.



WHAT GUIDES US

Our Values

1 Integrity

Our word and our actions are one, in every room.

3 Growth

For our partners, our communities, and the empowerment we create.

5 Kindness & Respect

Everyone is treated with dignity, no matter who they are.

7 Courage

Doing what is right, not what is easy.

9 Indigenous Excellence

We centre Indigenous knowledge, leadership, innovation, and success in everything we build.

2 Respectful Relationship & Trust

Trust is the foundation, with accountability to one another.

4 Contribution

We measure ourselves by what we give, not what we take.

6 Innovation

An Indigenous worldview applied to a proven model.

8 Honesty

Upfront, clear and candid, so we move forward together.

10 Indigenous Wealth Sovereignty

Indigenous capital, Indigenous ownership, and Nation-led prosperity for generations to come.



THE RELATIONSHIP

How We Walk Together

01

We listen first

We sit with you to understand your Nation's priorities, your comfort with risk, and the future you are building toward.

02

We share knowledge openly.

Financial literacy is part of the relationship, never an afterthought. Every option is explained plainly, so the decisions stay yours.

03

We weigh the whole picture

Together we balance investing for the long horizon with financing what the community needs now.

04

We build relationships that last

We are here beyond the investment decision, in relationship, with transparency, accountability, and a commitment to walk alongside you over time.

Institutional strength, family values.

To serve Nations at the highest level, Little Tree Capital works with a family office built on family values, backed by licensed, institutional partners who carry the regulatory strength behind the relationship. We choose our partners for their values, not only their capabilities, because how a Nation's wealth is held should reflect the same care we bring to the relationship.

- Established partners led by people with **decades of risk-management experience**, operating at an institutional level.
- Our institutional partners carry the **regulatory licensing and investment access**, so the work is always done properly and in compliance.
- Your Nation's capital is held by an **independent, third-party custodian**, never by Little Tree Capital, and never by our partners. It remains yours.

This structure means the safety of your money never depends on any one person or firm. It stays in your name, with a trusted custodian. We simply help it work for your Nation.

"Independent, third-party custodian": a separate, regulated institution that holds your Nation's assets in your Nation's name, not the advisor and not the manager, safeguarding the capital and reporting on what's held, so your ownership never depends on any one firm.



THE BIGGER PICTURE

This is bigger than any one investment. It is about Indigenous wealth remaining connected to Indigenous people, priorities, growing across generations and strengthening the sovereignty of Nations.

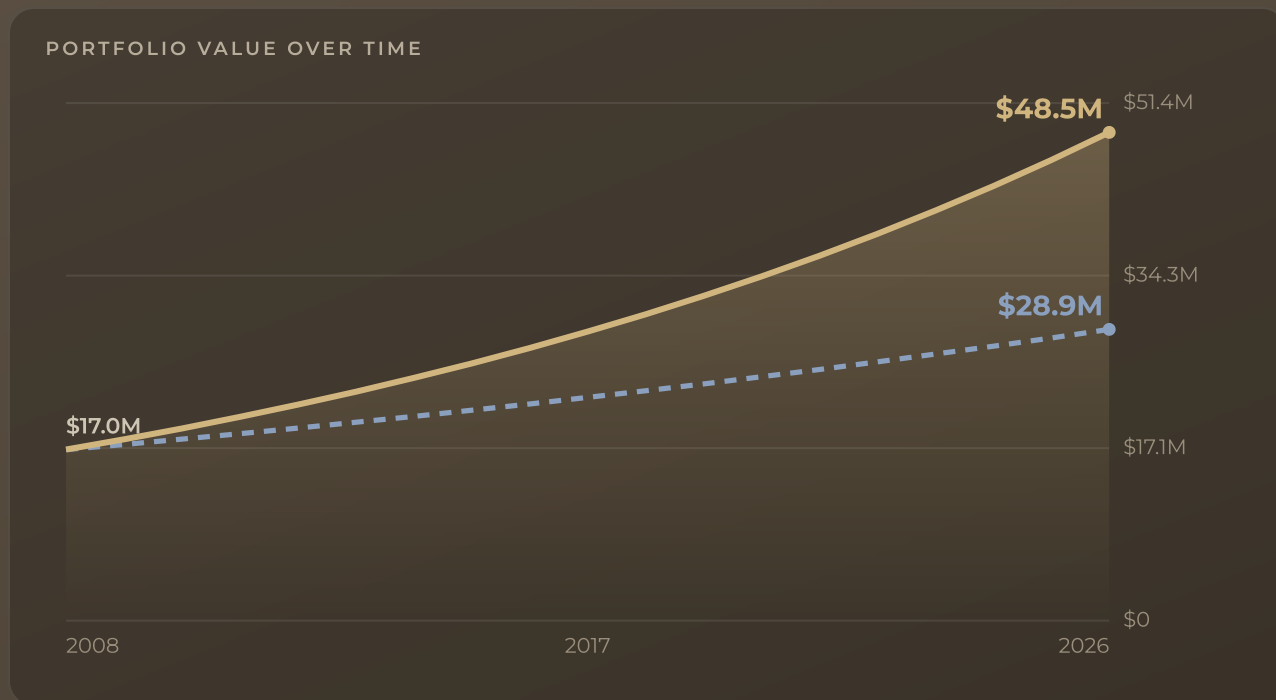
Little Tree Capital is part of a broader movement toward Indigenous economic self-determination. We are building more than access to investment opportunities; we are helping create Indigenous-owned financial infrastructure grounded in relationship, responsibility, and long-term stewardship.

For us, Indigenous wealth sovereignty is not a slogan. It means Indigenous Nations having greater ownership, greater influence, and greater control over the capital shaping their future.

THE COST OF WAITING

The Cost of Staying at 3%

\$17,000,000 invested in 2008 · an 18-year comparison



3% BONDS

\$28.9M

6% PORTFOLIO

\$48.5M

MISSED GROWTH AT 3%

+\$19.6M

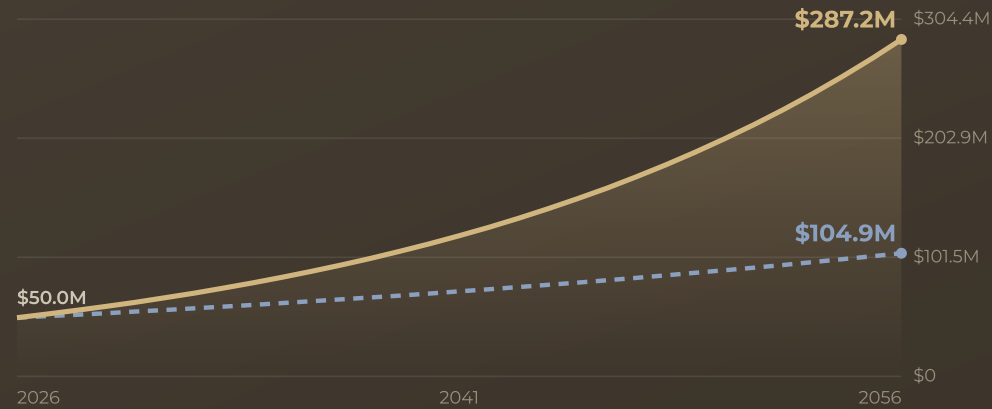
Illustrative only — compound growth at a fixed annual rate, before fees and taxes. Not a forecast or a guarantee of future returns.

THE MATH, SCALED

What \$50 Million Could Become

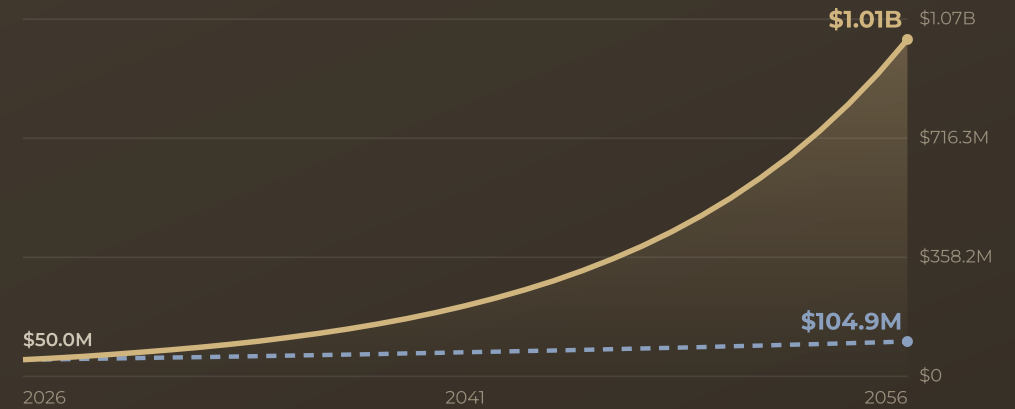
\$50,000,000 · a 30-year horizon

TWO RATES COMPARED



6% → \$287.2M · 2.5% → \$104.9M

A BALANCED 40 / 60 PORTFOLIO



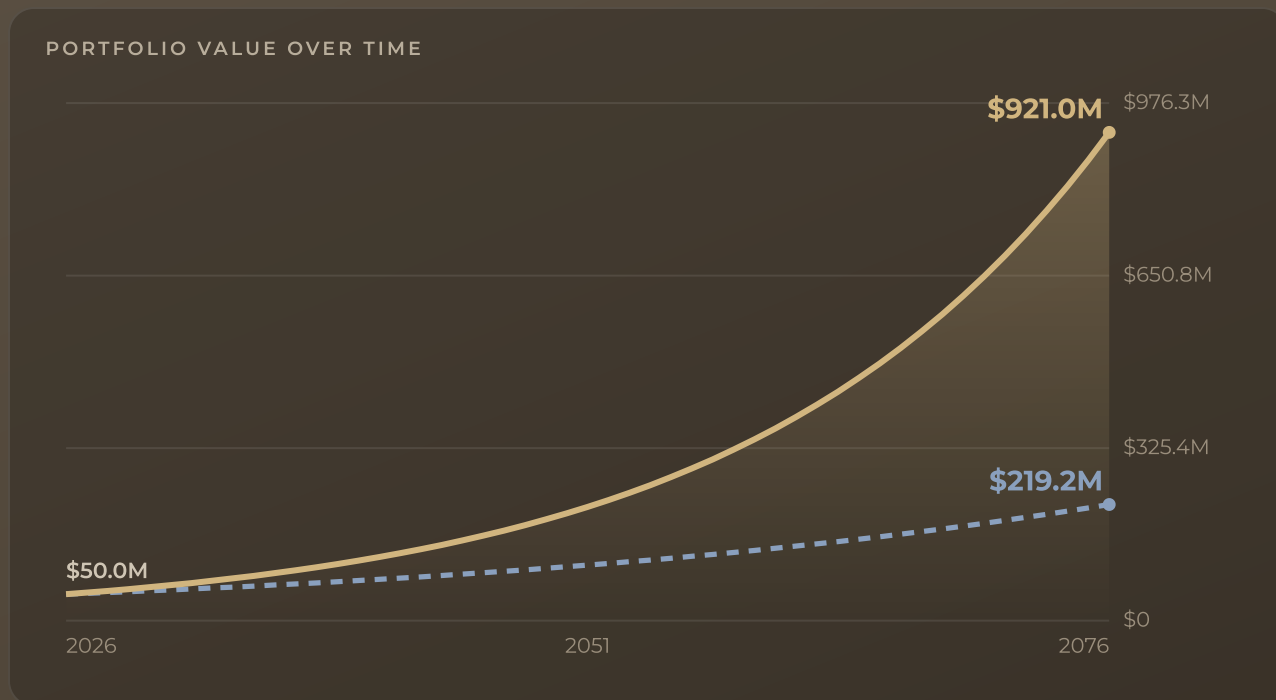
2.5% → \$104.9M · balanced (40% @ 6% + 60% @ 12%) → \$1.01B

Illustrative only — compound growth at fixed annual rates, no rebalancing, fees, or taxes assumed. Not a forecast or a guarantee of future returns.

THE LONG HORIZON

The Next 50 Years

\$50,000,000 · a 50-year forward projection



3% BONDS

\$219.2M

6% PORTFOLIO

\$921.0M

MISSED GROWTH AT 3%

+\$701.8M

Illustrative only — compound growth at a fixed annual rate, before fees and taxes. Not a forecast or a guarantee of future returns.



AN INVITATION

Let's Continue the Conversation

This is an introduction. The next step is to sit together, listen, and learn more about your Nation's priorities, responsibilities, and vision for the generations to come.

When the time is right, we will meet with the people your Nation chooses to include. Together with our investment partner, we will answer questions, share information openly, and explore what may align with your Nation's goals and values. There is no pressure and no predetermined path. We believe strong partnerships are built through trust, clarity, and taking the time to understand one another.

Michelle Bryant-Gravelle

CO-FOUNDER & MANAGING PARTNER

Nation Relationships, Capital Development &
Indigenous Governance

Mike David

CO-FOUNDER & MANAGING PARTNER

Investment Strategy, Fund Structure & Capital
Management

T'oyaxsut nüüsm · Niá:wen — thank you for your time, your consideration, and the opportunity to begin this relationship.

LOOKING AHEAD

Sq'éwlets is already exercising greater control over its lands, businesses, and future.

Little Tree would like to explore whether Indigenous-owned investment infrastructure can become another tool in the Nation's long-term strategy — one that diversifies revenue, builds internal knowledge, and keeps more Indigenous capital participating in Indigenous wealth creation.



LITTLE TREE

CAPITAL

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