

A Chosen Journey

RBC* Indigenous Partnership Report 2018





This year's A Chosen Journey marks the dawning of a new era — where Indigenous inclusion is at the forefront and reconciliation is in the hearts and minds of Canadians. This year's publication shines a light on Indigenous successes and, in the spirit of reconciliation, affirms RBC's commitment to Indigenous communities.

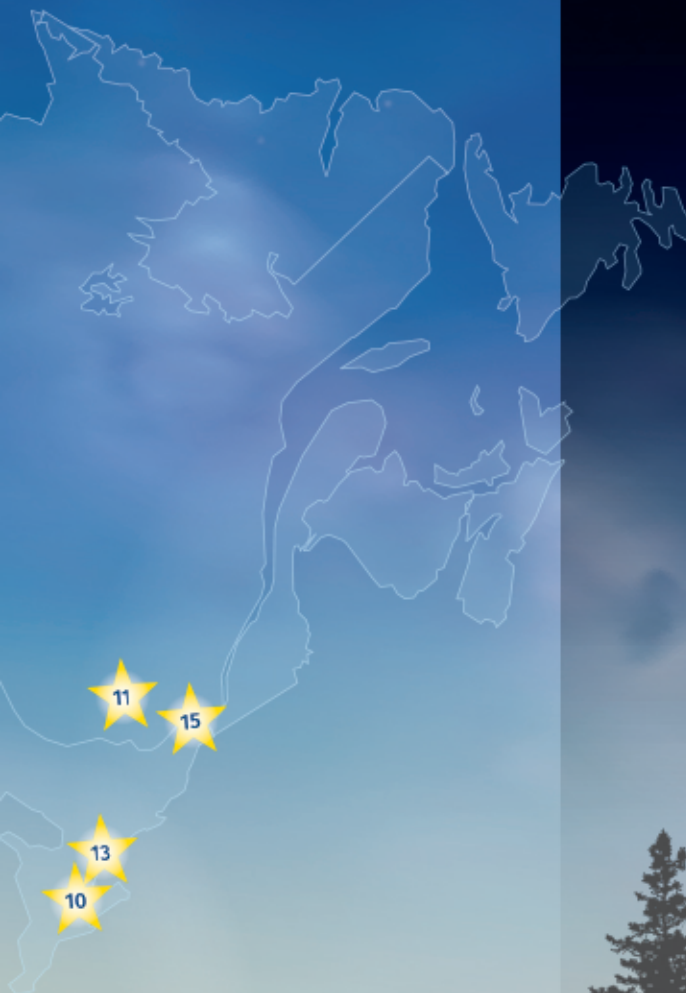
Throughout our 10th anniversary edition, you will see a series of "I Commit" statements. These statements showcase an employee-created, internal RBC initiative to foster an environment of understanding and support for the reconciliation movement. They highlight our collective commitments under one common sky to support this new dawn and bring reconciliation to life in Canada.

A Chosen Journey

RBC* Indigenous Partnership Report 2018

The map represents a small selection of the vast array of stories coming from all over Canada.

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A Letter from the President & CEO

More than a decade ago, RBC embarked on its Indigenous inclusion journey — an effort to document and share success stories from our Indigenous clients. We have a long history of partnering with Indigenous communities across Canada and recognize the incredible impact these partnerships can have on the Canadian economy.

This year, in the 10th edition of A Chosen Journey, we continue to share with you many wonderful initiatives Indigenous people and communities across this land are leading. This includes work in important areas such as sustainable energy resource development, youth skills development and community building.

With the release of this report, we're reaffirming our commitment to Indigenous youth, entrepreneurs and communities, and to putting action into reconciliation, removing systemic barriers and enabling success for Indigenous people and communities across Canada.

You'll see this commitment on the pages of this report in the many I Commit statements from RBC employees. These statements are personal commitments of dedication from Indigenous and non-Indigenous members of RBC, all of whom pledge to help support our collective reconciliation journey.

Together with thousands of fellow RBCers, we are proud to stand behind the Indigenous community and will continue to build on our strong relationships with the First Nations, Inuit and Métis communities across Canada. I'm proud that we're building a bank that contributes to the strength and well-being of Indigenous communities.

Please add your voice to the conversation and share the stories of success contained in this report with your community.



I Commit

to building a bank that honours Indigenous history, supports the success of Indigenous peoples and helps Indigenous communities build a bright future.

A handwritten signature in black ink, which appears to read "Dave McKay".

Dave McKay
President & Chief Executive Officer
Royal Bank of Canada



A message from Phil Fontaine, Indigenous Special Advisor

In December of 2007, RBC Royal Bank and the the Assembly of First Nations signed a Memorandum of Understanding highlighting the bank's commitment to First Nations economic development, its participation in key activities of the Assembly of First Nations and the creation of a mechanism for reporting on the bank's progress.

Over 10 years have passed, and since then I have had the pleasure of seeing RBC continue its journey of Indigenous Inclusion by enhancing this original commitment to include our Métis and Inuit brothers and sisters as well as building its national offer to Indigenous communities.

Aligned with our original joint action plan, this year's A Chosen Journey includes stories from communities across the country on access to banking services and capital, community and social development, employment, and procurement.

It has been my honour to be Special Advisor to RBC since September 2009, and as I continue in this capacity, I will continue to advocate for positive change and progress by supporting Indigenous participation in business ventures that will improve local economies and the future development of Canada.



I Commit

to championing Indigenous economic development
in local communities across the country
and fostering positive nation-to-nation relationships.



Phil Fontaine
Special Advisor, RBC Indigenous
Financial Services

ECONOMY



Solar Vision

After two decades, the Xeni Gwet'in First Nation in BC is transitioning to solar energy to save money, reduce their environmental footprint and power opportunity.



David Setah, Manager of Xeni Gwet'in Enterprise

For some homeowners, finding a way to be "off the grid" is a desirable goal. But for the fiercely independent people of the Xeni Gwet'in First Nation, a Tsilhqot'in community located 2.5 hours west of Williams Lake, British Columbia, being off the power grid is, and always has been, the norm.

For years this small, remote First Nation has relied on diesel-powered generators for electricity and propane to heat their hot water and community buildings, and wood to heat their homes. Now, after two decades of planning, financing from RBC® is enabling the Xeni Gwet'in First Nation to realize its vision to deliver clean, affordable electricity to everyone in the community with a new \$2.4 million solar installation.

Phase 1 is complete with a handful of houses now hooked up to solar panels for electricity, coupled with back-up propane generators. In Phase 2, the remainder of the homes and community buildings will be hooked up to 800

solar panels, with back-up power provided by diesel generators. By fall 2018, all 67 homes and eight community buildings will be powered by the hybrid system, marking the end of a journey nearly two decades long. Patience and leadership was key to the planning and design process, says George Colgate, an ally and member of the community.

The retired engineer and capital projects consultant was key to advancing the solar project. "When we first came here, nobody had running water, and there were kerosene and propane lights," he says. "But now, power has become a necessity. You need power for everything. That's why this is so important."

David Setah, a community member and Manager of Xeni Gwet'in Enterprise (the business arm of the First Nation), expects the solar panels to deliver savings, money that can be invested in the local economy. For example, the three generators that currently power Xeni Gwet'in homes and businesses consume, on average, 272 litres of diesel per day at a cost of about \$123,000 per year. With the new system, that consumption should drop by 131.5 litres per day, saving the community \$50,000 annually.

They also anticipate a more reliable energy supply. "The biggest challenge we have now is bringing in the fuel," Setah explains. "For instance, when we had the forest fires around our territory last July, our access to fuel trucks was blocked."

Another challenge is maintenance: when a generator fails, a technician from Prince George must come, costing them time and money, and creating uncertainty as to when

the power will resume. With the hybrid solar system, Setah believes the community will cut their maintenance costs by 40–50%.

Tracy Antoine, Senior Account Manager, Indigenous Markets, RBC Royal Bank, knows the project means more to the community than simply access to a renewable power source. "This is about social and economic well-being," she says from Prince George. "With a reliable power supply this remote community will have better communications, create more economic development and enable people to stay and live a healthy lifestyle." For example, the community has expressed interest in using the solar power to build and operate greenhouses to grow fresh, affordable vegetables year-round.

"This is about social and economic well-being. With a reliable power supply, this remote community will have better communications, create more economic development and enable people to stay and live a healthy lifestyle."

— Tracy Antoine, Senior Account Manager, Indigenous Markets, RBC Royal Bank, Prince George, British Columbia

So far, the solar panels have been a big hit with the members who live in the homes that were part of Phase 1, says Setah. Each home is metered, powered by a fuel card that gets topped up by the homeowner, so residents like saving money with the sun. Community members also appreciate how Xeni Gwet'in is reducing its impact on the environment by minimizing fossil fuel consumption. "We're from a community whose environment is highly untouched," he says. "Environmental sustainability is very important to us."

RBC Through the Years

1910s

1910

Royal Bank's merger partner, the Union Bank of Canada, opens a branch in the Hudson's Bay trading post village of Hazelton, BC — the branch is eventually relocated to Hagwilget First Nation in 1997.





“I believe in birthright corporations working to be legitimate stakeholders in the economy of this region and beyond.”

— Wilf Wilcox, founder of Jago Services and Board Member of Kitikmeot Corp., Cambridge Bay, Nunavut

Ambassador of the North

As Nunavut’s economy grows, so too does Cambridge Bay entrepreneur Wilf Wilcox’s determination in proving economic development will benefit the Inuit.

The only way to get to Cambridge Bay — a remote hamlet of 1,700 people on the Northwest Passage in Nunavut — is to fly. But that may be a thing of the past if the ice keeps melting.

“I don’t know if it’s climate change opening up the Northwest Passage but some years, we get 30 to 40 travellers coming through the passage with different size boats — sailboats, power boats,” says Wilf Wilcox, a local Inuk entrepreneur. “We’ve even had jet skis and paddlers.”

While the residents of this Inuit community are enjoying the longer summers and increase in tourists and other visitors, the rapid opening of these once densely ice-packed waters — and anticipated increase in international shipping traffic — is leaving some with question marks about the future.

What Wilcox does know for sure is that the Inuit, who have been travelling, hunting and fishing in the area for hundreds of years, will lead the economic development of the region. “I believe in birthright corporations working to be legitimate stakeholders in the economy of this region and beyond,” says Wilcox.

The entrepreneur, who refers to himself as a “beneficiary of the Nunavut Land Claim Agreement,” spent his early years in Cambridge Bay in the north before moving south with his family, eventually earning a

Public Administration Diploma in Edmonton. After 13 years with the Northwest Territories government, he left to work as a licensed plumber and gas fitter, knowing he would go back to the north to live, work, hunt, boat and fish.

Today, Wilcox runs Jago Services, a successful plumbing, heating and electrical contracting company in Cambridge Bay. The company’s services continue to expand, along with the Nunavut economy. Key to his approach is giving young Inuit a chance for a career in the trades through apprenticeships. “We always hire Inuit,” he says.

In addition to starting Jago Services, he and his wife, Ruth Niptanatiak-Wilcox, also built and operate the Umingmak Lodge Bed & Breakfast to host more visitors and workers.

“Wilf is a true entrepreneur and very involved with the community,” says Kevin Cummings, Commercial Account Manager, RBC Royal Bank in Yellowknife, Northwest Territories. “He and his wife Ruth are real ambassadors of the Inuit.”

Cummings first met Wilcox, an almost 30-year client of RBC, while he was manager of the RBC branch in Cambridge Bay. He still looks after many of the entrepreneur’s banking needs, which aren’t always about crunching numbers.

“Sometimes it’s about, ‘Okay, you’ve got your hand on this tiller, how are you going to

make sure it works?” says Wilcox. “Sometimes those hard questions have to be asked by your banker.” He also appreciates RBC’s commitment to the region through the local RBC branch, making his financial affairs a little easier in the remote community.

“Jago Services is really only one of the true Inuit-owned companies up there,” says Cummings. “Wilf invests in the north, employs people in the north, and has really been an ambassador of the people there, making sure that money stays in the north.”

In years past, Cummings explains, it was common for business owners from the south to come north and create a joint-venture agreement with one or two people from the community, just to say it was an Inuit company. But these deals were never true partnerships, with the profits going south.

To help change this dynamic, Wilcox became a long-time Director on the Board of the Kitikmeot Corporation (KC), the business arm of the Kitikmeot Inuit Association. KC pursues business development opportunities through investments in more than 20 different companies that directly benefit Inuit by generating wealth and increasing employment and training opportunities.

“As the economy of Nunavut grows, so too does the need for Kitikmeot to grow with it, continuing to create more opportunities for the Region through investment, employment and training,” says Wilcox. “It has been a privilege to serve on these boards and to meet the many varied and talented people the Kitikmeot Corporation employs and does business with.”

1940s

1947

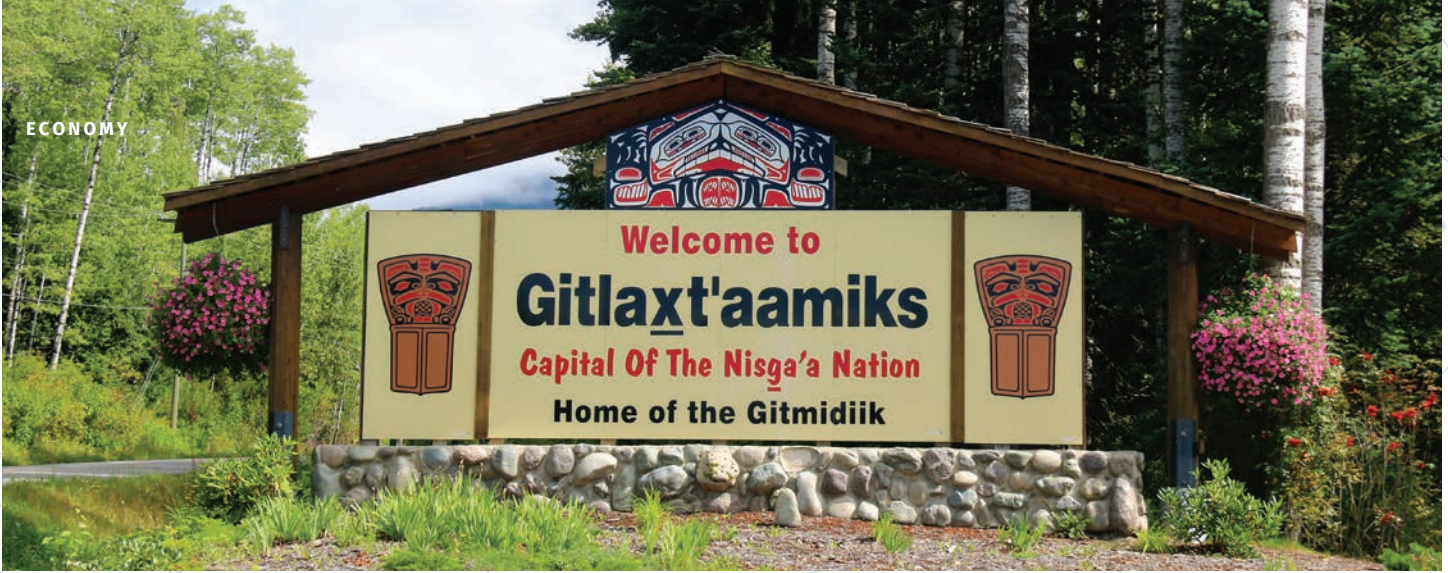
Royal Bank issues a dedicated national Royal Bank letter focused on Indigenous peoples.

1950s

1954

Investiture of Royal Bank CEO James Muir as Honorary Chief of the Blood Tribe of the Blackfoot Confederacy is a tribute to his leadership and humanitarianism.





Thriving in the Common Bowl

When members of the Gitlaxt'aamiks Village Government's pension plan reported problems accessing their tax-protected life savings, their former plan administrator only made the problem worse. That is when representatives met with RBC to develop a solution to make retirement easier for this community's employees.

One of four communities that make up the Nisga'a Treaty First Nation in northwestern BC is nestled within the Nass River Valley, surrounded by mountains and forests. "Our Chiefs refer to [the Valley] as the 'common bowl'" says Theodore (Ted) Gosnell. "It is within this common bowl that we all live as one nation and thrive. The common bowl speaks to everything we value as a nation, especially in unanimity."

The common bowl is also a valued philosophy within Ayuukhl Nisga'a, the Nisga'a laws. "Here, everybody is willing to share with one another with respect — in our wealth, our knowledge — and this extends out to other nations, and especially now, where we're starting to share with our neighbours in the province of BC and with Canada," says Gosnell, who is Chief Financial Officer, Gitlaxt'aamiks Village Government in New Aiyanih, BC.

Like all Nisga'a members, he learned this and other teachings from the Elders, including his own father, Dr. Joseph (Joe) Gosnell, the chief negotiator at the time of the signing of the historic Nisga'a Land Treaty, proclaimed on May 11, 2000.

The Treaty between the 5,500 members

of the Nisga'a Nation, the Government of BC and the Government of Canada confirms the Nisga'a Nation's right to title and self-governance of nearly 2,200 square kilometres of pristine land within the Nass River Valley, \$190 million in compensation and a co-management agreement for the remaining traditional territory.

It also marked the end of the 113-year journey that began with a canoe trip to Victoria by their ancestors to request their freedom. "Our canoe had landed," says Darlene Morgan, Chief Administrative Officer of the Gitlaxt'aamiks Village Government. "Now we needed to focus on the implementation of the Treaty."

It was during this time, says Morgan, that they ran into uncharted waters. Under the Treaty, Nisga'a citizens are fully taxable, which created the situation where a retiree of the Village Government was suddenly unable to access half of her life savings from their defined contribution (DC) pension plan. She repeatedly contacted the administrator of the DC pension plan (another major financial institution) to no avail, which made the problem worse.

Scott Wilson, Group Consultant with RBC Royal Bank®, was tagging along with Malte Juergensen, an RBC Commercial Account Manager from Terrace, BC, on a visit to the community when the retiree shared her frustrations with the Village Government. "The retiree actually broke down in tears while explaining her situation," recalls Wilson. "Something didn't make sense, but I didn't know how to fix it, so I needed to go acquire the knowledge first."

"It is within this common bowl that we all live as one nation and thrive."

— Ted Gosnell, Chief Financial Officer, Gitlaxt'aamiks Village Government

Over the next two years, he consulted with key RBC partners and stakeholders, digging deeper. He soon discovered that the community's groundbreaking treaty had ventured into uncharted territory. Working with colleagues across Canada, Wilson drafted discussion papers about his proposed solution, and he with the aid of National Office colleagues worked as "one RBC" to implement new policies and procedures to help Gitlaxt'aamiks and future clients.

Meanwhile, several more Village Government retirees were having difficulties with their savings — and they too were growing confused and frustrated with the lack of help. "We noticed right away that our previous plan administrators were turning a blind eye to a much bigger problem," says Gosnell. "The plan managers just dictated

1957

Royal Bank opens the first bank branch in Canada's Arctic Islands in Frobisher Bay, Northwest Territories (now Iqaluit, Nunavut).

1960s

1961

New clients open bank accounts with Royal Bank in Terrace, BC.



1969

Royal Bank launches An Introduction to Banking, an educational booklet for Inuit communities in what is now Nunavut.

what to expect, instead of being willing to listen to what our retirees wanted, to their concerns, and to their visions of their own retirements. The way our retirees were being communicated to was not what they expected.

With a solid solution in hand, Wilson and the RBC team once again returned to the Gitlaxt'aamiks Village Government to present their proposed solution, which involved winding up the DC pension plan and transitioning the assets to a new group RSP and Locked-in Retirement Accounts (LIRAs) under the RBC Group Advantage™ umbrella.

The RBC solution, with its emphasis on details such as providing more convenient, reliable service for all plan members, struck a chord. "It was the way they spoke... respectfully," says Gosnell, "that caught our attention right away because it was based on some of the qualities that we value."

Not only was RBC willing to listen to their

community values, adds Gosnell, but they saw their vision clearly. "It really touched us deeply when they spoke of how they could find ways to make retirement easier for our employees and retirees," he says. "There was no second guessing. We knew right away that this was going to be the plan that we wanted for our organization."

As for Wilson, he could not have been happier with the outcome. The Nisga'a Land Treaty may have been the first of its kind, but it won't be the last. He and his colleagues want to use all that they have learned to help Indigenous people access financial services

and support other nations involved in their own treaty processes so they can better plan for future taxation implications. "With this knowledge," he says, "we can help other First Nations prepare for this hurdle today."

So far, the transition from the Gitlaxt'aamiks Village Government's pension plan to the group RSP is going smoothly. "Everybody at RBC is so helpful, courteous and respectful that we just wanted to do our best for them, and in return, they did the same for us," says Gosnell. "Like our Treaty, this relationship represents a new, positive beginning for our employees and retirees."

I Commit
 to learning more about Indigenous culture, sharing what I am learning with my children and talking to them about our privilege as non-Indigenous Canadians.
Alison Gibbins — Toronto, Ontario



Top left: Gitlaxt'aamiks in spring
 Bottom left: Interpretive Centre
 Right: Government administrative building

1970s

1973

A First Nations mural, the largest piece of Indigenous art in Canada, is unveiled at Vancouver's main branch.

1977

Royal Bank supports the 1978 Arctic Winter Games held in Hay River, Northwest Territories. RBC would become the first financial institution to officially sponsor the Arctic Winter Games in 1992.



THE THUNDERBIRD

Photo by Erik Peterson Photography

The Thunderbird Arises

The Uchucklesaht Tribe brings much-needed housing — not to mention pride — to a once dreary area of Port Alberni, British Columbia while creating a beautiful “home” for their people.

The stories of the Thunderbird are many. But for the Uchucklesaht people on Vancouver Island, they are especially important as the very last Thunderbird is said to have made its home, the Thunderbird’s Nest, on Henderson Lake in their traditional territory.

The Thunderbird would go out and hunt, bringing whales back to its nest, its powerful wings flapping so hard that it created rain, lightning and thunder, says Charlie Cootes, Chief of the Uchucklesaht Nation, making Henderson Lake a very sacred place.

Throughout time, his people have visited the majestic old-growth cedar forests, lakes, rivers and mountains of the Thunderbird’s Nest (which they call T’iitsk’in Paawats) for spiritual purposes including cleansing in preparation for a deer or whale hunt.

Today, this sacred spot along with 2,300-plus hectares is forever preserved as a provincially protected area, thanks to the Uchucklesaht, who insisted it be protected as part of their final treaty agreement with the Government of Canada and the Province of BC.

But while the Uchucklesaht had secured their spiritual home, they lacked a single gathering place for their people to live and work. Their remote traditional village, Ehtlathateese, has 14 homes but only three residents. The remaining 296 members moved

away for healthcare, education and jobs, with more than half settling in Port Alberni on the west coast of Vancouver Island. Therefore, the community’s leaders chose Port Alberni, which isn’t traditional territory, for their permanent government offices.

“RBC was the only financial institution that would work with us in a fashion that we wanted.”

— Chief Charlie Cootes, Uchucklesaht Tribe

When a large waterfront hotel came up for sale in a seedy area of downtown Port Alberni, they bought it, thinking it was a fixer-upper. But during the deconstruction of the old Somass Hotel — which at one time denied entry to First Nations people — it rapidly became apparent that it would cost more to rebuild than to start from scratch.

The desired building would need to include meeting and office space for their government, workout facilities and space for their members to stay as well as space to showcase their cultural artifacts, newly repatriated from several museums. The question became, how could their small, but mighty, First Nation afford such a big-ticket facility?

“We stretched the building out over the full



Chief Cootes with the new boardroom table, weaving past with present

Photo by Scott Coulson

two blocks and built as high as we could to fit in 34 one- and two-bedroom luxury rental apartment units,” says Scott Coulson, Chief Administrative Officer of the Uchucklesaht Government. “Then I did the business plan with a 90% occupancy rate of the units to show that we could afford the building if that’s all we got.”

While they had sufficient treaty settlement funds to pay for the new building outright, those monies were better left earning interest in trust, so they began to look for financing. This, says Coulson, was the biggest challenge of the whole project as the interest rates offered by other financial institutions were too high to make their business plan work.

After some outside-of-the-box thinking,

1990s

1990

Royal Eagles, an employee resource group, is established at Royal Bank to support networking, mentoring, recruitment and retention of Indigenous employees and to enhance cultural awareness of Indigenous communities.

1991

With the opening of its branch on Six Nations of the Grand River Territory, Royal Bank became the first major financial institution to have a full-service branch in a First Nation community in Canada.

their RBC account manager brought forward a first-of-its-kind proposal: an \$8 million loan with a guaranteed 25-year rate. “RBC was the only financial institution that would work with us in a fashion that we wanted,” explains Chief Cootes as to why they accepted the agreement.

“They understood we were putting everything into this building, which is aptly called The Thunderbird, and that it is the centerpiece of all our plans,” adds Coulson. “With the treaty, we have one shot at this, and if it doesn’t work, then there’s no going back.”

With RBC financing in place, the next step was to implement their vision for the new building. At the heart of the building’s design were two important principles the Uchucklesaht live by: his-shuk-ish-tsa-wok and Issak.

“His-shuk-ish-tsa-wok means everything is one and everything is connected,” Chief Cootes

explains, “and Issak means respect. It teaches us to take only what we need, replace what we take, and to use all parts of whatever we take.”

True to their principles, the Thunderbird included pieces of the past such as some of the bricks and lumber from the old hotel that once denied their people entry, to respect their history and transform negative energy. Local talent was used for its construction, including youth from their own and other island First Nations, who were trained in safe asbestos removal.

Chief Cootes hand-picked 250-year-old monumental cedars from a forest in traditional territories and utilized them fully, with respect, for both the Thunderbird’s construction as well as the interior furnishings. For example, one of the cedar trees they decided to harvest had a marking the Chief recognized as being from the stripping of a piece of bark by his people

to make baskets more than 600 years ago. They had that piece of the tree cut out and built into their boardroom table, now visible under glass.

Coulson says the table, around which every one of their government meetings is held, holds a special kind of presence. “I’m a non-first nation individual but I still feel strength from this boardroom table,” he says. “You feel the connection to the history of these people just by sitting around it, so it’s a pretty powerful centerpiece of our building.”

No wonder the managers have noticed that staff seem happier and want to stay a little longer. A big change from their previous, always rented administrative offices. “They’ve never had a home before,” says Coulson. “Now they come here, and they feel like it’s a home for them. People really take pride in this building.”

As for the business end, they are ahead of plan. The apartments were rented immediately with a waiting list. The Thunderbird has become a hub for all the First Nations on the island, who rent out their boardrooms, generating more income for the community. “RBC should be very proud to have funded this project,” says the Chief.

Many Indigenous communities have asked to learn more about the creative financing approach the Uchucklesaht used to bring the Thunderbird to life. And like the Thunderbird that flaps its wings affecting changes to the environment, so too has this one. “The building has completely transformed the area,” says Coulson. “The whole downtown core actually.”

Initially, they were concerned about vandalism, especially on the exterior-facing raw monumental cedar log that holds up one corner of the building, but to date, not one mark has been put on that log. “Issak,” says Chief Cootes. “It just shows that people respect what we did and how we’ve turned the whole area around.”



Photo by Erik Peterson Photography

I Commit

to ensuring my children always know and are proud of their Indigenous roots and that other adoptive families like mine know how to value Indigenous culture and impart it daily to our Indigenous children.

Brent Alexander — Calgary, Alberta

1992

Royal Bank launches an annual educational awards program for First Nations students attending university or college in Canada — now called the RBC Indigenous Student Awards.

1993

Royal Bank launches the Aboriginal Stay in School Program, hiring grade 9-12 students to work in bank branches across Canada each summer.

1994

Royal Bank pledges \$275,000 over six years to support Saskatchewan Indian Federated College.

1995

Royal Bank establishes a national Aboriginal Banking division.

In Youth We Trust

The hard-working trustees of Manitoba's Peguis First Nation Treaty Land Entitlement Trust are laying the groundwork for a bright future for generations to come

In his former life as a truck driver travelling North America, Stephen Daniels, a member of the Peguis First Nation, saw a lot of things — some of them unsettling, such as too many people chasing material things and a lack of respect for their community.

"They're so busy acquiring stuff that they forget about what life is around them," he says. "All of sudden, they grow old, and then because they got old, they didn't get to enjoy their life and appreciate what they have to offer."

"As they are our future leaders, trustees, and community members, we would like to expose our young people to all the opportunities available and to experience different events and community successes."

— Sharon Stevenson, Financial Trustee Chair of the Peguis TLE Trust and Co-Chair of the Education Committee for NATOA

In traditional Indigenous communities, Elders are revered knowledge keepers with much to offer younger members. But when he moved back to the Peguis First Nation, north of Winnipeg, he worried the same materialistic attitudes could seep into their community. "I have grandkids, and the things that we're doing now are going to affect them," he explains. "So, to me, it was important we start looking after our youth."

That was one of the reasons why Daniels decided to run in the 2007 election to

serve as one of seven financial trustees to look after the implementation piece of the Peguis Treaty Land Entitlement (TLE) Trust, which buys land and oversees the Trust's investments. Five community fund trustees also oversee a community fund within the TLE Trust that provides application-based funding for costs related to athletics, academics and business.

Peguis, the largest First Nation community in Manitoba, with a population of 11,000 people of Ojibway and Cree descent, voted in September 2007 to accept \$64 million as compensation for land that was owed to them under Treaty 1 but was not provided. After legal fees and negotiation costs were deducted, \$61 million was placed in a trust administered by RBC Estate & Trust Services.

The values and goals of the TLE Trust, whose assets are protected and separate from band funds, include transparency and accountability, stable cash flow and income, and the preservation of the Trust's capital.

As their corporate trustee, RBC provides many services on behalf of the trustees including reporting and education. "We are accountable to the community," says Sangita Bhalla, Client Service Manager, RBC Wealth Management, Indigenous Wealth, of her co-trustees. "We take pride in working closely with the people, who demonstrate a passion and great work ethic to keep their community thriving. Supporting youth engaged in the education process is rewarding as we know they are the future."

The trustees have grown the community's assets by approximately \$25 million through



the management of investments and purchase of several properties including land around a race track and an office building in downtown Winnipeg, to be designated as an urban reserve to enable more of Peguis' members to access jobs and other economic opportunities in nearby communities. Also, the Trust supported Peguis' participation in the Treaty 1 Nations' claim to purchase the Kapyong barracks from the federal government, with a vision to turn the highly desirable lands into an urban reserve — a vision recently articulated in a signed agreement in principle by all Treaty 1 Nations and Canada.

When they first began their trustee duties, Daniels admits, he and some of the other financial trustees lacked experience, but they

1996

Royal Bank signs an agreement with the National Association of Friendship Centres to launch a program of business and community development initiatives across the country.

1996

Royal Bank joins forces with the National Aboriginal Veterans Association to help raise funds to erect a monument in Ottawa commemorating war efforts of the Indigenous men and women of Canada.

1997

Royal Bank issues The Cost of Doing Nothing — A Call to Action and Aboriginal Economic Development report.



Left to right: Evan Bird, Kiinnan French, Mark Flett and Naomi Spence (2017 NATOA Conference attendees)

Photo by Sharon Stevenson

I Commit
 to visiting a traditional healer in order to understand and incorporate an Indigenous approach into my own personal health and wellness journey.
Dale Sturges — Toronto, Ontario

have worked hard to build capacity and a network of resources, and have since become a strong team, often approached by others for advice. "We've come from being totally unknown to being one of the top trustee teams in the country," he says.

A cornerstone of their plan is an emphasis on involving Peguis' members in the trust

process, particularly the young people. Today, about 56% of their total 4,900 on-reserve membership is youth under the age of 18. Peguis shares these community engagement approaches through presentations with the National Aboriginal Trust Officers Association (NATOA), a non-profit that supports First Nation trust education while, at the same

time, creating opportunities for young people to learn more by bringing them to NATOA's annual conference to meet other trustees from First Nation communities and participate in youth-focused sessions.

"As they are our future leaders, trustees, and community members, we would like to expose our young people to all the opportunities available and to experience different events and community successes," says Sharon Stevenson, Financial Trustee Chair of the Peguis TLE Trust and Co-Chair of the Education Committee for NATOA. "I am proud to be actively involved with both NATOA and Peguis First Nation, as they pursue a youth focus to their mandates as they walk their talk."

1997
 Charlie Coffey, Royal Bank Executive Vice-President of Business Banking, is invested as Honorary Chief by the Assembly of Manitoba Chiefs to recognize his support for First Nations peoples.

1998
 Royal Bank is corporate sponsor of Working Partnerships, an Ontario government program encouraging more Indigenous partnerships with the corporate sector.



Sustainable Futures

A look back at how a \$200,000 RBC Blue Water Project® gift to the Centre for Indigenous Environmental Resources supported their quest to empower First Nations to solve environmental challenges from within their communities.

Ten years ago, A Chosen Journey reported on a \$200,000 donation made to the Centre for Indigenous Environmental Resources (CIER) as part of the RBC Blue Water Project. Launched in 2007, the RBC Blue Water Project was a 10-year global charitable commitment of \$50 million to help provide access to drinkable, swimmable, fishable water, now and for future generations. This year, in honour of our 10-year anniversary of this publication, we checked in with CIER to learn more about the impact of this gift.



This story really starts in 1994, when Merrell-Ann Phare, a Winnipeg-based lawyer whose graduate work focused on Indigenous water rights, met Phil Fontaine. She and the former National Chief of the Assembly of First Nations began to talk about how Indigenous communities wanted their

own trained personnel who could begin to address environmental issues from traditional knowledge, scientific, Indigenous law, policy and management viewpoints.

“So that’s where CIER started,” says Phare. “Working with 10 Chiefs from across the country, we created an organization focused on building capacity within Indigenous communities, so they have the tools they need to protect and sustainably use their lands and waters, regardless of whether non-Indigenous governments agree that they can — or should.”

“For RBC to support us in what we knew was a long-term strategy around leadership and water governance, was visionary and courageous.”

— Merrell-Ann Phare, founding Executive Director, Centre for Indigenous Environmental Resources (CIER)

Since then, the Winnipeg-based non-profit has worked on more than 450 environmentally focused projects with over 300 First Nations across Canada. “This is about Indigenous people managing their own destiny,” she says.

Phare says early on the founding Chiefs recognized the need for Indigenous people and their non-Indigenous allies like her to carry out this work together because solving environmental challenges requires many

different voices at the table. “The Chiefs’ approach foresaw the future,” she says. “Now, of course, people use the language of ‘reconciliation.’”

CIER was only 14 years old when it applied for the \$200,000 grant from the RBC Blue Water Project. “We were absolutely thrilled,” said Phare of the original gift. “It was by far, and still is, the biggest philanthropic grant CIER has ever received.”

The funding was used for many things including the development of a series of five Watershed Planning Guidebooks to help communities work with their municipal-government neighbours to develop watershed plans. It outlines a truly collaborative planning process that builds meaningful relationships with of all the region’s stakeholders to create a collaborative watershed strategy. “Process change takes a long time, and the guidebooks are just beginning to come into their own,” says Phare. “I think they were — as we knew they would be — ahead of their time.”

Long-term planning on this scale is expensive and requires dedication, and CIER is beginning to see more interest from First Nations communities ready to commit to undertaking the process.

“We have to commend RBC for taking a risk on us, because it is so much easier to spend your money on things that result in immediate change, like planting a thousand trees,” says Phare. “You can see that and touch it and understand immediately what the impact is. But decision-making systems are harder to change, because they involve people, organizations, structures, laws and policies, and that’s all stuff that not too many people want to go too deeply into, but they’re critical for success. So, for RBC to support us in what we knew was a long-term strategy around leadership and water governance, was visionary and courageous.”

1999

Royal Bank launches a new on-reserve housing loan program to assist First Nations members in constructing, purchasing and renovating homes located in their communities.

2000s

2000

Royal Bank establishes a national agency banking program as an alternative delivery method of banking services for remote rural communities.

2007

RBC and the Assembly of First Nations sign a Memorandum of Understanding and commit to a two-year action plan addressing access to capital, community and social development, employment, and procurement for First Nations people.



Connecting to Tradition

A gift from RBC supports modern and traditional youth programming at Six Nations of the Grand River's new Dajoh Youth and Elders Centre.

Since 1999, leaders of Six Nations of the Grand River in Ohsweken, Ontario have dreamed of creating a welcoming place for its people to gather, share, celebrate and play. More than 15 years later, this vision became reality with the opening of their Dajoh Youth and Elders Centre in October 2016.

“It’s a place where the youth can learn from the Elders... But it’s also a place for leisure, especially for the youth, because we need to keep them busy so that they stay on the right path.”

— Chief Ava Hill, Six Nations of the Grand River

Open seven days a week, Dajoh, which means “come in” and “welcome,” is already bustling with activity. More than 1,000 Six Nations members use the building’s full high-school-sized gymnasium and three drop-in meeting and activity rooms every

month for everything from seniors’ exercise classes and euchre games to drop-in basketball games for kids and teens.

Chief Ava Hill says the centre creates an important multi-generational space for all. “It’s a place where the youth can learn from the Elders. Some of the kids don’t have grandparents so here at the Dajoh, the Elders can spend time with all the community’s youth, teaching them,” she explains. “But it’s also a place for leisure, especially for the youth because we need to keep them busy so that they stay on the right path.”

With the support of a \$25,000 gift from RBC, there will be many more opportunities for Six Nations youth and Elders to come together and learn from one another, be it in the new computer room, at the cell phone charging station or at the crafts table.

The grant was celebrated at the 25th anniversary of the first RBC branch to be placed on a reserve. It is also a piece of RBC’s youth strategy called RBC Future Launch™ — a 10-year, \$500-million commitment to

unlock the potential of young people in Canada by addressing three critical gaps: experience, skills and networking. “The intent of the RBC gift was to support youth programming at the Dajoh to ensure the young people of the community have a welcoming and safe place to access programs that will help them build skills and connect them to Elders and their traditions,” says Katerina Goros, Regional Vice President for RBC Royal Bank.

For example, Dajoh just launched the new weekly Youth and Elder Beading Leather class, says Cindy Thomas, Programming Team Leader for the Centre. Also, they hope to soon offer traditional dance classes. One of their community members, 16-year-old Ascension Harjo, a Six Nations Mohawk, just became World Champion at the World Hoop Dance Championships in Arizona. “He’s here all the time playing basketball,” says Thomas proudly. With the gift, they can also offer other free programming, such as new sports leadership programs for girls and boys, she adds.

“A donation of this size has made a huge difference to this new Centre,” says Chad Garlow, Branch Manager of the RBC in Ohsweken and a Six Nations member. “It makes me proud to work for an organization that is so committed to helping my community prosper and support the next generation.”

2008

RBC Blue Water Project Leadership Grants totalling more than \$1 million are awarded for use in Indigenous communities.

2009

RBC names Phil Fontaine, former three-time National Chief of the Assembly of First Nations, as Special Advisor to RBC.

2009

RBC introduces Remote Banking, a new banking service for Indigenous peoples living in remote areas.

2009

RBC Royal Bank launches its Leasehold Mortgage Program to provide First Nations with greater flexibility in developing commercial and residential real estate projects on leased land.



Photo by Alice Beaudoin Photography

“Working at RBC changed my frame of thinking. I used to think more on the social justice side of things. Now I think more about economic prosperity for Indigenous communities...”

— Caitlin Tolley, RBC Law Group Aboriginal Articling Program participant

A Louder Voice

At just 27, Quebec’s Caitlin Tolley has a robust track record as a passionate advocate for Indigenous people — work that has now earned the RBC Law Group articling student the 2018 Emerging Leaders Award from the Public Policy Forum.

Caitlin Tolley, a student in the RBC Law Group Aboriginal Articling Program in Toronto, received a call from the Public Policy Forum (PPF) advising her of their intention to honour her with their Emerging Leaders Award for her work as an advocate for Indigenous people.

“I was totally shocked,” she says.

Unbeknownst to her, the Assembly of First Nations, where she served as the Quebec representative on the AFN National Youth Council for two terms, had nominated her. It is but one of many leadership positions held — and awards earned — by the 27-year-old so far.

Tolley’s passion grew out of her Indigenous roots as an Algonquin Anishinabe in Kitigan-Zibi in Quebec. From grades one through six, every school-day afternoon was spent with an Elder, immersed in Algonquin language and culture. The traditional teachings included learning her responsibilities as a community member: to do what is right and give back. “What’s most important to me about growing up on reserve is that it instilled in me the values of who I am as an Algonquin woman, the responsibilities that I carry, and knowing exactly who I am,” she says. “This has given me the strength to go forward and take on challenges that are difficult.”

She is one of only nine from her on-reserve high school to graduate and the sole student

to go on to university; the others went to college. “That shouldn’t be the case,” she says. Tolley points this out — not to brag, but to use her growing platform to highlight that Indigenous young people need more support.

This is one reason she ran for a seat on Council in Kitigan-Zibi and served her community — all while going to school at the University of Ottawa to earn a Bachelor of Social Science degree in 2014.

Being in Ottawa exposed her to the possibilities for change, as well as change’s challenges, inspiring her next steps. “I want to be a louder voice,” she says. “I want to be on the same playing field as those that I’m sitting across from. I want to know the language, how the laws work — that’s what inspired me to go to law school.” She earned her Juris Doctor degree from the University of Ottawa in 2017.

She chose the RBC Law Group Aboriginal Articling Program to learn more about business law and how financial institutions are organized. The program offers participants the opportunity to rotate through four different RBC Law Group teams to gain experience in different areas of financial law along with a two-month practicum with an external law firm such as Denton’s Canada LLP for court experience.

“She was fantastic, the world really is her oyster,” says one of her articling supervisors, Olga Ziman Sabbagh, Senior Legal Counsel — Digital, RBC in Toronto. “It’s great to see lawyers coming out of Indigenous communities because they can provide a more diverse perspective to the legal community, and the organizations they work for, give back to their communities, and help drive awareness of what still needs to be done.”

Taking a break from studying for the bar exam, Tolley reflects on the program thus far. “Working at RBC changed my frame of thinking,” she explains. “I used to think more on the social justice side of things. Now I think more about economic prosperity for Indigenous communities through the development of our own economic means of sustaining ourselves.”

It is exactly this kind of emerging leadership that impressed the Public Policy Forum judges. “Caitlin is a go-getter and a doer,” says Edward Greenspon, President & CEO of PPF, of their selection. “She’s the kind of person who is going to make Canada a better country.”

Tolley’s PPF award is likely not her last. But no matter the size of stage or audience, this young professional will never forget who she is, or where she came from.

“The thing that’s most important to me is maintaining my sense of identity and connection to my culture, despite being in a corporate environment, and living away from my traditional homelands,” she says. “I would not be where I am today without the support of my family, my community, and I recognize that I represent them in every action I undertake.”

2010s

2010

RBC is the first Canadian financial institution to offer telephone customer service in Ojibway, Cree and Inuktitut.

2010

RBC introduces a social networking site, One Heart, for Indigenous employees.

2010

RBC Foundation donates \$1 million to Pathways to Education, an initiative that focuses on removing barriers to post-secondary education and encouraging meaningful employment in at-risk neighbourhoods.

An Exceptional Learning Experience

The new one-of-a-kind RBC Indigenous Talent Development Program builds capabilities in finance roles.



“RBC investing in me like this is a real reassurance of my skills. It’s a boost in my confidence and I’m excited for the future.”

— Dylan Allary, RBC Indigenous Talent Development Program participant

The RBC Indigenous Talent Development Program is designed to enable young Indigenous people to develop the kinds of skills and capabilities needed to pursue rewarding careers in finance.

During the two-year program, candidates do three rotations in RBC Finance and one in an Indigenous community setting. A customized learning plan, networking with peers, and formal coaching and mentoring round out the experience. And upon completion of the program, graduates are offered a permanent finance job.

The program is the brainchild of Gurjeet Srinivas, Senior Manager, Diversity Development Programs for RBC in Toronto. To design an exceptional experience, Srinivas did her homework by gathering feedback from employees and summer interns. In listening to their stories, Srinivas learned Indigenous employees want to connect with other Indigenous employees and gain more awareness and access to career paths across the breadth of RBC. “They also expressed a strong desire to give back to their communities,” she adds. As a result, this two-year program includes a second rotation with a local non-profit organization, offering participants a chance to apply all they have learned to help Indigenous communities.

In fact, it was exactly this chance to help an Indigenous charity that inspired the program’s first hire, Dylan Allary, to apply. As a citizen of the Métis Nation who grew up in Winnipeg and recently graduated with a Bachelor of Commerce degree (majoring in actuarial math and finance) from the University of Manitoba, Allary represents the kind of young Indigenous talent RBC seeks.

As part of his training, Allary took the Indigenous Economic Leadership course at university, which included an assignment where he had to interview a Métis business leader, who worked for a local Métis lending institution. Something sparked inside of him. “That really helped me appreciate my Indigenous culture more,” Allary explains, “and I thought it would be really interesting to go work for an organization like that in the community.”

At the same time, with his finance skills, he was looking for a program aimed at

exposing new graduates to the workings of a large banking business. It turns out that the RBC Indigenous Talent Development Program was a perfect fit.

Allary, the first of four hires through the new program, started in February of this year in Enterprise Decision Support. There, he is helping prepare the financials for internal funding proposals over \$1 million.

At the time of the interview, Allary was only a few weeks into the two-year program, but according to him, so far, so good. “RBC investing in me like this is a real reassurance of my skills,” he says. “It’s a boost in my confidence and I’m excited for the future.”

As for Srinivas, she couldn’t be more pleased. “All four candidates are bright and talented individuals,” she says. “At the end of the day, their success will be our success.”



Gurjeet Srinivas, Senior Manager of Diversity Development Programs at RBC

2011

RBC Foundation contributes \$300,000 to Martin Aboriginal Education Initiative, a program aimed at helping Indigenous youth stay in school.

2011

Ohsweken branch near Caledonia, Ontario, celebrates its 20th anniversary.

2011

RBC establishes the Aboriginal Articling Program with Toronto Law Group, where Indigenous law students have access to opportunities, giving them legal and business skills needed to succeed and help their communities prosper.

Reconciliation from the Inside Out

From the “Diversathon” to Kairos blanket exercises and meetings with Elders, RBC is using cultural education to increase awareness and truly earn the right to become Indigenous talent’s employer of choice.



Michael Polak, Associate Account Manager and Diversathon participant

Michael Polak (“Star Bear”) was on a train heading to what he thought was an everyday diversity event put on by RBC’s Global Diversity & Inclusion team last June — until he opened his email.

There was a message from the event organizer assigning him to a team of his colleagues for the event. The group’s goal? To brainstorm with 16 other teams of Indigenous and non-Indigenous employees on fresh ways to inspire more Indigenous talent to choose RBC as their employer of choice. At the end of this “Diversathon,” judges would select the top three employee ideas for implementation.

“I never experienced anything like that before,” says Polak, an Associate Account Manager in Commercial Banking in Burlington, Ontario. “There were some pretty high-level decision makers there.”

Polak, who is part Polish and part Mohawk, grew up off-reserve near Six Nations of the Grand River in southwestern Ontario. He came to RBC through the Aboriginal Student Internship Program (ASIP), working summers in customer service at a retail branch while completing his finance degree at St. Mary’s University in Halifax. Though grateful for the opportunity, he says he felt siloed in retail banking and did not realize for some time that there were other opportunities for him at the bank. He eventually ended up in a role more aligned with his passion — commercial banking.

The Diversathon

During the event, Polak shared this viewpoint to help HR leaders better understand what Indigenous people want and need from a top employer like RBC. At the end of the day, his team’s idea was one of the judge’s top picks.

Angela Harkey, a Commercial Account Manager in Burlington, Ontario also participated in the Diversathon. “It definitely pushed me out of my comfort zone,” she says. “I enjoyed meeting with others and

working together to tackle that one problem... how to retain Indigenous talent within RBC.”

While RBC has come a long way in terms of ensuring First Nations talent has equitable access to opportunity, Angela White, Senior Manager of Diversity and Governance in Toronto, says recent research suggests the bank needs to do more to better understand the unique experiences of Indigenous employees.

New to the job in 2017, she began to “peel back the layers” of data by designing several opportunities, such as meeting with winning teams from the Diversathon, to harvest employee insight and ways to grow in this area as an organization.

For White, the Diversathon was an extraordinary example of collaboration and what can happen when you give people a purpose. “What stood out for me was the willingness of our employees to come together and collectively realize we don’t have all the answers,” she says, “but that we can create a forum for meaningful consultation to identify potential solutions.”

Of the top three solutions put forth by teams during the Diversathon, two have now been rolled out. The first, an employee-led grassroots social movement called “I Commit,” calls on non-Indigenous staff to declare their commitment to undertake an action such as reading a book or attending a ceremony to better understand Indigenous viewpoints.

Another Diversathon team designed a program to strengthen the professional support system for Indigenous staff and increase cross-cultural awareness, called the

I Commit
 to asking what reconciliation means to our clients, our team and our leaders in order to better understand the part we can play in supporting our community.
 Heidi Nakka — Winnipeg, Manitoba

2012

RBC receives the CAMSC Corporation of the Year Award, which recognizes leaders who exemplify the very best in corporate practice in the promotion of supplier diversity.

2012

RBC invests in northern Saskatchewan communities by appointing a new Vice-President of Commercial Financial Services.

2013

RBC re-engages Phil Fontaine, former National Chief of the Assembly of First Nations, as Special Advisor for a second three-year term.



Diversathon Elder prayer
Photo by @timfraserphoto



Angela Harkey, Commercial Account Manager and Diversathon participant

Royal Eagles Retreat

White, an ally of the Indigenous community, says she went through her own personal internal reconciliation during the research, which included participating in another groundbreaking event, an off-site conference in Kingston, Ontario for members of the Ontario Royal Eagles (RBC's resource group for Indigenous employees and their non-Indigenous supporters).

There, in the evening before starting two days of business meetings, she took part in a "Kairos blanket exercise" led by an Aboriginal Culture Safety Coordinator. White feels the exercise left her with a visceral sense of what it was like for Indigenous people to have their lands and culture stripped away, bit by bit. It also changed another lens in her point of view, better understanding that a key to business leadership is to learn to manage biases. "We really need to take stock of how we reach conclusions about others, and to recognize that everyone can choose to seek understanding, to demonstrate what they have learned, then amplify it some way by making sure others become aware too," she explains.

Another insight that became clearer to White during these experiential research sessions is that just because you are Indigenous doesn't necessarily mean you know everything about Indigenous cultures. For some, meeting with other Indigenous employees through the RBC Royal Eagles, for instance, has been a way to learn more.

For example, while attending the RBC Royal Eagles retreat in Kingston, Polak had the opportunity to sit down for a one-on-one conversation with an Ojibwe Elder, who

gave him his native name, Little Dipper, which means Star Bear — because when the Little Dipper constellation is turned upside down, it looks like a bear.

"Through various programs and experiences at RBC, all of us can choose to aspire to better understand these unique Indigenous perspectives and histories, and in doing so, make RBC a more welcoming space where these cultural differences are respected and valued."

— Angela White, RBC Senior Manager of Diversity and Governance

The retreat along with other Indigenous-focused programs and events are demonstrating that RBC's executive leadership is serious about creating more authentic, mutually beneficial partnerships with Indigenous employees. "I really feel like they want a better understanding of what it means to be Indigenous and how we can work together so it's more reciprocal," says Harkey, who also attended the RBC Royal Eagles retreat. "Because a reciprocal relationship is one where we both feel like we're getting something out of it"

The shift is very important to Polak. "It makes you feel empowered and proud that your company is thinking this way, not just doing things for the sake of doing them," he says. "Being part of meaningful change is something that I value personally."

RBC Indigenous Mentoring Experience (RIME). More than 170 people have signed up to be mentored or to mentor.

What emerged from the Diversathon was a clear need to deepen everyone's understanding of what it means to be Indigenous. "We often forget that First Nations are the first peoples of this land. They have lived in relationship to the land since time immemorial, but were, painfully, excluded from our history books in so many ways," says White. "Through various programs and experiences at RBC, all of us can choose to aspire to better understand these unique Indigenous perspectives and histories, and in doing so, make RBC a more welcoming space where these cultural differences are respected and valued."

2013

RBC announces the creation of the new role of National Manager, Aboriginal Trust Services.

2014

RBC proudly sponsors the 2014 North American Indigenous Games (NAIG) in Regina, Saskatchewan, where over 4,000 athletes competed with the support of 2,000+ volunteers. — Photo provided by Irina Popova Photography.





Igniting Innovana Solutions

RBC Global Procurement is using the company's size and scope to foster a more inclusive supply chain.

You need experience to get a job in your field — but to get experience, you need a job. For many people with a new post-secondary degree, this is an all-too familiar dilemma.

But where others may see barriers, Angela O'Leary, a tech veteran who also identifies as Métis with roots reaching back to the Gaspé region in Quebec, sees opportunity. With her new tech start-up, Innovana Solutions, she and her partners are forging new pathways for Indigenous youth.

Innovana Solutions is an Indigenous women-owned company focused on designing and delivering innovative technological solutions for complex business challenges. Their mission includes a commitment to promoting economic reconciliation with Indigenous communities through the development of Indigenous tech talent and championing entrepreneurship initiatives.

To that end, Innovana Solutions is collaborating with partners to create ways for Indigenous post-secondary students to get real-life, hands-on tech experience *before* graduation, providing coveted experience to help them land their first job.

This approach, they believe, is also good business. "If you're sitting around the boardroom table, trying to be strategic, but only tapping into one worldview, you are going to get most of the same solutions," says O'Leary, Innovana's Chief Executive Officer in Ottawa. "Indigenous people have a rich worldview. It is necessary for them to be at the table to ensure meaningful economic reconciliation and innovative solutions to business challenges."

I Commit to mentoring an Indigenous employee and expanding the knowledge of my leadership team.
Betty Rose-Commu — Georgetown, ON

"Indigenous people have a rich worldview. It is necessary for them to be at the table to ensure meaningful economic reconciliation and innovative solutions to business challenges."
 — Angela O'Leary, CEO, Innovana Solutions

It is a big, vibrant vision, but one that the new company is that much closer to attaining thanks to a growing relationship with RBC's Global Procurement team. Late last year, Innovana Solution's partners met with Kiruba Sankar, Director-CSR, Global Procurement for RBC in Toronto, to tell the RBC Procurement team more about their business. Sankar was eager to help, as the bank's strategy includes proactively working to ensure Indigenous companies — directly or indirectly — are part of a more inclusive RBC supply chain.

RBC's procurement strategy is to use its economic influence to ensure that the companies they support indirectly are also following their lead when it comes to valuing diversity. "We are a large corporation with a vision for how we want to support the

Indigenous business community," Sankar explains. "If all the suppliers follow our lead and align with our vision, then Indigenous businesses will get more opportunities to gain a piece of work, directly or indirectly, from RBC."

Building on the success of its flagship, reciprocal mentorship program for diverse suppliers, in 2016 RBC Global Procurement launched an enhanced Supplier Development Program for diverse suppliers. They have grown the program to include more certified diverse suppliers and to offer procurement category depth to sector-driven suppliers; giving Indigenous businesses a seat at the table to showcase the merits of their organizations and demonstrate how they can add value.

RBC is also enabling Innovana Solutions to open new doors through relationship building. "One of the greatest contributions that RBC has made to our business so far has been the promotion of our company within their vast network, helping us forge valuable relationships," says O'Leary.

While Innovana Solutions has not yet become a supplier of RBC, its partners say the bank's support thus far has been invaluable. "The combination of being an Indigenous and woman-owned business in the IT sector is a rare find," says RBC's Sankar. "We want the technology industry in the Indigenous community to grow, but we also want women in the Indigenous communities to demonstrate leadership as well, so Innovana Solutions really excited me. We want to help them become a successful company."

"One thing I find with Kiruba is that he has such incredible insight about the value of diversity and how it can positively impact all Canadians and the economy," says Mitch McDermid, EVP, Canadian Business Development and Partner Alliances for Innovana Solutions in Toronto. "And frankly, I find that quite inspiring."

2015

RBC Foundation becomes a signatory to the Declaration of Action, the only financial institution to do so, in response to the Truth and Reconciliation Commission's recommendations.

2016

For the first time, all five living former National Chiefs of the AFN were brought together at AFOA's National Conference, which was sponsored by RBC and moderated by a former Prime Minister of Canada.


2017

RBC launches three Indigenous talent programs internally to support Indigenous employee development.

Economy: Banking, Trusts and Investments

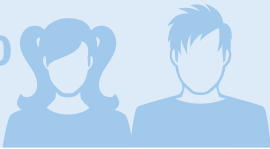





RBC continued its long-standing commitment to financing community infrastructure projects throughout the 2017-2018 reporting period, while providing sponsorship funding to Indigenous economic development organizations.

Select Financing Examples	Amount	Project/Program
Schools, Community and Cultural Centres 	\$300,000	School buses – Manitoba
	\$11,000,000	Community centre – Manitoba
	\$200,000	School buses, education van – Saskatchewan
	\$4,850,000	Arena and community centre – Quebec
	\$1,900,000	Pow wow and rodeo grounds – Saskatchewan
Roads, Water and Power Generation 	\$45,000,000	Roads infrastructure – Alberta
	\$1,200,000	Potable water project – Saskatchewan
	\$2,000,000	Roads infrastructure – Saskatchewan
Housing, Administrative Buildings and Other 	\$980,000	New building – British Columbia
	\$750,000	Lodge refinancing – British Columbia
	\$16,500,000	Housing – Alberta
	\$12,700,000	Housing – Saskatchewan
	\$1,100,000	Housing – North of 60
	\$8,000,000	Housing – Manitoba
Business and Refinancing, Construction, Infrastructure Financing 	\$960,000	Leasing – Trucks – British Columbia
	\$2,000,000	Leasing – Equipment – British Columbia
	\$63,000	Leasing – Bus – British Columbia
	\$500,000	Tourism – British Columbia
	\$630,000	Heavy equipment – Saskatchewan
	\$12,500,000	Urban land purchase – Saskatchewan
	\$8,000,000	Infrastructure – Manitoba
	\$6,800,000	Lease line – Nova Scotia
	\$5,600,000	Farm land purchase – Nova Scotia
	\$1,400,000	Fish hatchery – Nova Scotia
Economic Development 	\$800,000	Economic development – British Columbia
	\$4,400,000	Economic development – Nova Scotia
	\$4,000,000	Economic development – Manitoba
	\$1,376,000	Economic development – Saskatchewan

Select Sponsorship Examples	Amount	Project/Program
Sponsorships – We have sponsored a range of Indigenous economic development organizations’ and other Indigenous institutions’ activities related to the economy, building and entrepreneurship. 	\$25,000	CCAB (Canadian Council for Aboriginal Business)
	\$5,000	NATOA (National Aboriginal Trust Officer’s Associaton)
	\$25,000	AFOA Canada (formerly Aboriginal Financial Officers Association of Canada)
	\$5,850	CANDO (Council for the Advancement of Native Development Officers)

Community: Social Impact

RBC companies made significant contributions to projects, initiatives and organizations benefiting various aspects of Indigenous communities and their social development. In addition, RBC provided Indigenous businesses with opportunities to take part in the RBC supply chain through the 2017-2018 reporting period.





Youth \$1,151,000 	Education \$941,000 	Arts \$715,500 
Health and Social Services \$189,250 	Environment \$152,040 	Civic \$151,500 

Total Investment in Indigenous community – \$3,300,290

Select Examples	Donation	Project/Program
Youth	\$55,000	Unveiling Youth Potential – Indigenous employment readiness support in 2017/2018 (Bridges Social Development)
	\$50,000	Aboriginal Youth Mentorship Program – Improving mental health and stigma through resilience training (Diabetes Canada)
	\$50,000	Youth Futures – Careers in information and communication technologies (CAREERS: The Next Generation Foundation)
	\$100,000	Alexander First Nation’s Wichitowin Program (CASA Child, Adolescent and Family Mental Health)
	\$100,000	The Healing and Wisdom Project Community Adult Learning Program (Keyano College)
	\$50,000	Indigenous supports and the indigenization of the campus, phase 2 (Lethbridge College)
	\$50,000	GEN7 Aboriginal Youth Role Model Program (Motivate Canada)
	\$95,000	Indigenous Youth Leadership program (Outward Bound Canada)
	\$100,000	Promoting Life-Skills in Aboriginal Youth – Building capacity for community mentors and youth (Right To Play International)
	\$50,000	Money Stories (SEED Winnipeg)
	\$100,000	Family Navigator Program (Macdonald Youth Services)
	\$100,000	Connected North Future Pathways – Connecting post-secondary institutions to support transitions for indigenous students (TakingITGlobal!)
Arts & Culture	\$50,000	Focus on young artists and curators (Bill Reid Gallery of Northwest Coast Art)
	\$100,000	Aboriginal Training Program in Museum Practices (Canadian Museum of History)
	\$100,000	Artist in Residencies Program & Community Art Exhibition and Indigenous Curator program (Wanuskewin Heritage Park Authority)
Environment	\$35,000	Battling microplastic in the waters of the Petitecodiac (Waste Warriors)
	\$7,040	Rain garden (Whitefish River First Nation)

People: Employment and Education

On the employment front, during the 2017-2018 reporting period, we continued our efforts to attract and retain Indigenous employees through specific hiring programs, as well as with our presence at recruitment fairs, on campuses and at other hiring events. We also provided support for education and training through donations and scholarships.

Select Examples	Program/Organization
 <p>Hiring Programs</p>	<ul style="list-style-type: none"> Launched the Indigenous Talent Development Program, a two-year rotational program that exposes Indigenous talent to finance work. The program consists of four rotations, one spent working with an Indigenous community organization. Partnered with Aboriginal Link (an Indigenous organization that helps build bridges to Aboriginal communities) and the Aboriginal Professional Association of Canada (APAC) to profile employment opportunities and promote them to the Indigenous community.
 <p>Internships and Scholarships</p>	<ul style="list-style-type: none"> Employed 33 student interns and offered 14 permanent positions through the 2017 Aboriginal Summer Internship Program (ASIP). RBC Global Diversity & Inclusion and RBC Inclusive Recruitment sponsored APAC's Recognizing Excellence award event, which recognized three winners. Continued to offer the RBC Aboriginal Student Awards Program (ASAP), which provides Indigenous post-secondary students with scholarships to use toward tuition, supplies and living expenses. Since the program was launched in 1992, more than \$1.6 million dollars has been awarded to 158 First Nations, Inuit and Métis youth across Canada pursuing post-secondary education. The scholarship provides \$4,000 annually to each student for a maximum of four years. The RBC Law Group continued to support the Aboriginal Articling Program, which offers an Indigenous law student a 10-month employment contract to complete the articles of clerkship required for admission to the practice of law in Ontario.
 <p>Student (Youth) Engagement</p>	<ul style="list-style-type: none"> Attended the seventh annual TAWOW Welcoming Event, hosted by the Aboriginal Student Services Centre (ASSC) at the University of Alberta. RBC Aboriginal Trust Services and RBC Alberta Royal Eagles supported the Multi School Student Career Fair, hosted by the University of Calgary, including SAIT and Mount Royal. Presented an RBC Information Session to students in Business Administration at Native Education College. Promoted RBC internships and opportunities for new graduates at the University of Alberta TAWOW Career Fair.
 <p>Employee Engagement and Retention</p>	<ul style="list-style-type: none"> RBC Global Diversity & Inclusion hosted its first ever Diversathon (diversity hackathon), bringing together cross-platform teams of Indigenous and non-Indigenous employees and proactively engaging them in an interactive, inclusive design workshop to brainstorm ways to enhance the Indigenous employee experience. Launched I Commit, a movement toward Indigenous cultural understanding. I Commit calls on non-Indigenous employees to commit to learning more about Indigenous culture. The initiative is meant to foster an environment of understanding and respect for Indigenous people, their cultures and their communities, and to drive awareness at all levels, enabling an inclusive workplace where RBC Indigenous employees can feel valued and supported. Launched RIME – RBC Indigenous Mentoring Experience, which is available to all employees in Canada and serves two purposes: <ul style="list-style-type: none"> Mentoring support to Indigenous employees who may be seeking familiarity and a safe place with other Indigenous employees Reciprocal mentoring support between Indigenous and non-Indigenous employees, enabling cross-cultural learning and access to career advice

Select Examples	Amount	Project/Program
Education We understand the importance of education in helping to shape the future for today's Indigenous youth.	\$100,000	RBC In.Business – Indigenous youth mentorship program (Cape Breton University)
	\$130,000	RBC First Peoples Enterprise Accelerator program (Simon Fraser University)
	\$50,000	North Campus Learning Centre capital campaign (Norquest College Foundation)
	\$36,000	After-school program (North Central Family Centre)
	\$23,000	Biwaase'aa after-school program (Shkoday Abinojiiwak Obimiwedoan)
	\$15,000	Youth volunteer program – expansion of the co-op (Wabano Centre for Aboriginal Health)

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First Nations RBC Royal Bank Commercial Banking Centre Locations

Fort William First Nation – Thunder Bay, Ontario
Muskeg Lake First Nation – Saskatoon, Saskatchewan
Swan Lake First Nation – Winnipeg, Manitoba

First Nations RBC Royal Bank Branch Locations

Hagwilget First Nation – New Hazelton,
British Columbia
Westbank First Nation – Kelowna, British Columbia
Tzeachten First Nation – Chilliwack, British Columbia
Cross Lake First Nation – Cross Lake, Manitoba
Norway House Cree Nation – Norway House, Manitoba
Peguis First Nation – Peguis, Manitoba
Six Nations of the Grand River – Ohsweken, Ontario
Nation Huronne-Wendat – Wendake, Quebec

North of 60° RBC Royal Bank Branch Locations

Whitehorse, Yukon
Yellowknife, Northwest Territories
Hay River, Northwest Territories
Cambridge Bay, Nunavut
Rankin Inlet, Nunavut
Iqaluit, Nunavut

RBC Royal Bank Agency Banking Outlets

Whitefish Lake First Nation #128 – Goodfish Lake,
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Wiwemikong First Nation – Wiwemikong, Ontario
Webequie First Nation – Webequie, Ontario
Arviat, Eskimo Point Lumber – Arviat, Nunavut

