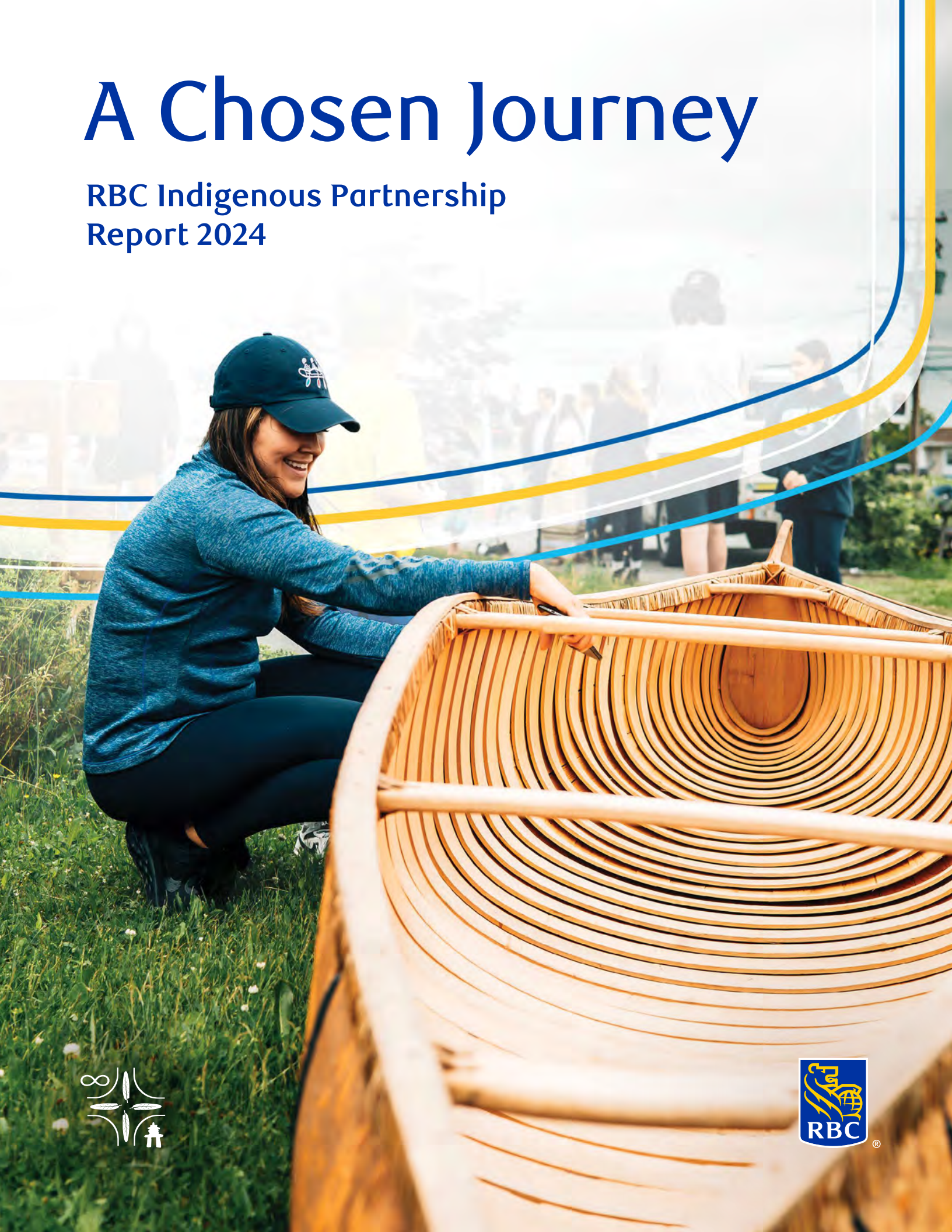
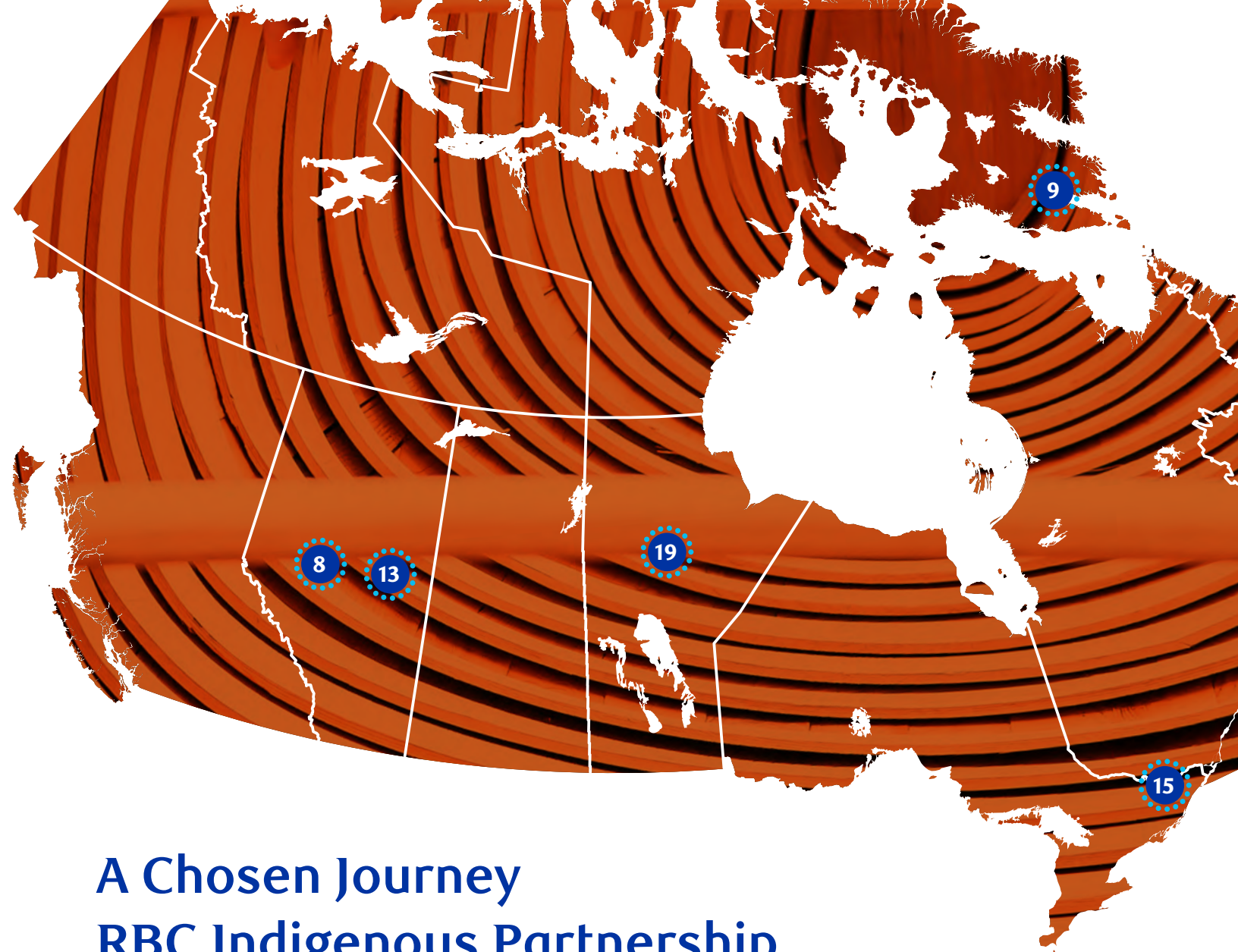


A Chosen Journey

RBC Indigenous Partnership
Report 2024





A Chosen Journey

RBC Indigenous Partnership Report 2024

The map above shows how the stories in this year's report represent Indigenous communities from across Canada.

- 8** Voting for the Future: The Métis Path to Self-Governance
- 9** Inu-Vation and Inspiration: Northern Traditions on the Rise
- 13** This Place Here Is Sacred: Ceremony in the City
- 15** Kinship and Care: How Better Supports Add up to Brighter Futures
- 18** Two-Eyed Seeing a Future for the Forest: Working Together in the Woods
- 19** On Track to Shine: Taylor Duffy Cycles into a Bright Future





A Chosen Journey... of Legacy, Innovation and Hope

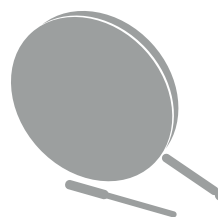
This year's A Chosen Journey: RBC Indigenous Partnership Report brings the spirit of the North American Indigenous Games (NAIG), the hard work, competition, determination and commitment to trying hard and showing up every day. That's the spirit of our partners whose stories we share, committed to their communities, standing up for what they believe in and pushing past to do what they feel is right.

For more than three decades we have been on *a chosen journey*, a journey of partnership, working to build a legacy of giving back and looking forward. Our relationship with Indigenous communities is built on trust, which we have developed over decades of engagement, working in partnership with Indigenous Peoples to create long-term, sustainable economic development, employment, social impact and procurement opportunities as part of our commitment to the Truth and Reconciliation Commission of Canada's 92nd Call to Action. These communities are bridging traditions and empowering futures, and it is a privilege to be part of their journey.

This year's report is a celebration of the promise, excellence and talent in Indigenous communities, the impact organizations, communities and community members are making and the power of teamwork. From the forests to the velodrome to the Arctic Circle and everywhere in between, our community partners are finding new ways of winning and protecting traditional ways of being. Join us as we cheer them on.

In addition to this report, our [2023 Environmental, Social and Governance \(ESG\) Progress Report](#) and our [2023 Public Accountability Statement](#) also describe how RBC is supporting Indigenous communities.

18





A Message from Dave McKay

President and CEO

RBC has been working with Indigenous Peoples and communities for decades to drive inclusive economic growth, positive social change and progress toward a more prosperous future.

More recently, we've launched a Truth and Reconciliation Office under the banner of RBC Origins to integrate reconciliation work across our bank in new ways, exploring opportunities to better incorporate Indigenous knowledge, practices and principles throughout our business.

On this journey, I have joined several RBC executives in engaging with Indigenous leaders from across the country through listening sessions to help us better understand the needs and aspirations of their communities, as well as issues like relationship building and consent.

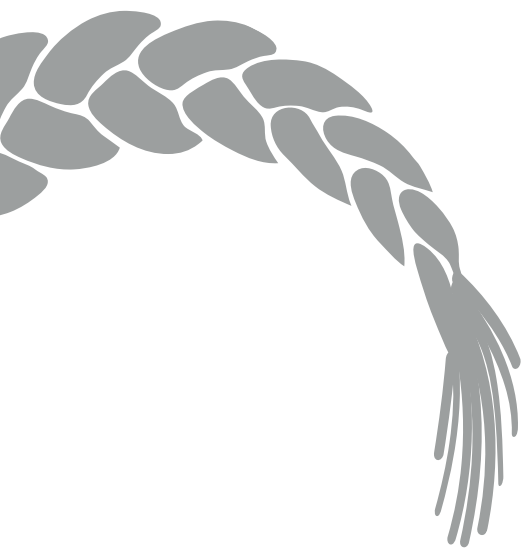
In many of these conversations, we've heard about how interlinked Canada's reconciliation journey is with the country's ability to solve many important challenges of our time — including the need to drive more equitable prosperity across our communities, equip people with skills for a thriving future and accelerate the transition to a greener economy.

We're in a decisive decade for Canada's economy and the climate transition.

With greater urgency, we need to generate and attract much more capital to our country to finance the shift to a greener economy and more equitable prosperity. I believe this can happen with a bolder approach to engagement and collaboration with Indigenous nations on the economic development opportunities that are critical to the climate transition and Canada's future growth.

On this important ambition, I've personally learned a lot from Phil Fontaine, Special Advisor, RBC Indigenous Financial Services and many market leaders including Chief Sharleen Gale of Fort Nelson First Nation and Chair of the First Nations Major Projects Coalition. We've shared productive conversations about how Canada can unlock more Indigenous participation and capital while better addressing the structural challenges that have too often limited equity ownership for many Indigenous communities.

We also talked about how Indigenous and non-Indigenous peoples can work together to build a model for project consent that moves beyond "yes or no" negotiations and toward longer-term collaboration and engagement — including earlier and more frequent conversations, a respect for traditional and contemporary Indigenous knowledge, and greater open-mindedness and creativity from all participants.





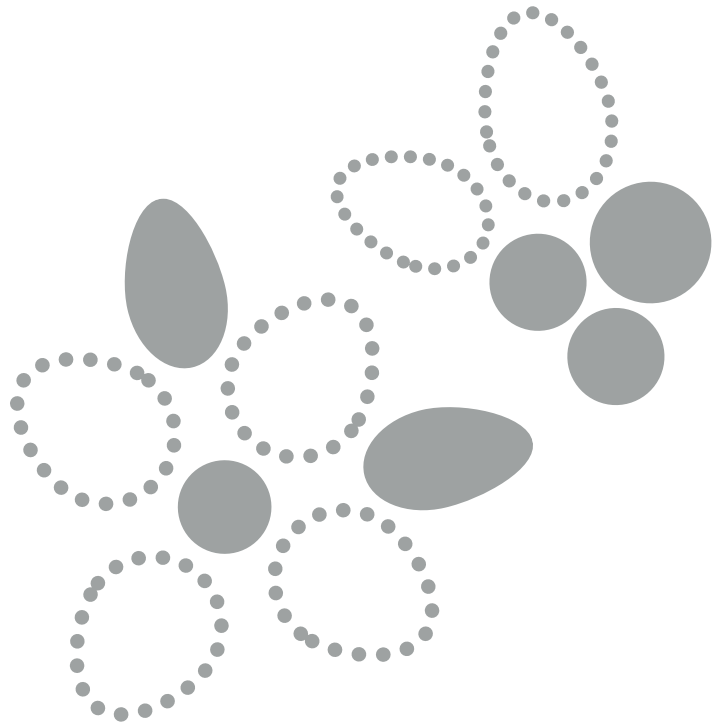
In short, we need to help ensure that Indigenous leaders have a share in the projects on their land and a seat at the table where decisions are made.

We are inspired by the listening and learning that we're doing and intend to drive greater actions, accountability and progress on our goals to advance reconciliation and build trust through transparency. It's going to take hard work and determination to get there, the kind that is so evident in the stories featured throughout this report.

A truly prosperous Canada better enables Indigenous Peoples and their communities to have a greater role in the economy — including the shift to a greener and more equitable one.

As our chosen journey progresses, RBC — in collaboration with Indigenous people and communities — will work to play a bigger role in helping unlock more Indigenous participation and capital to build an economy and a society that we can all be proud of.

A handwritten signature in black ink, appearing to read "A. L. McKay".



A Message from Phil Fontaine

Special Advisor, RBC Indigenous Financial Services

The North American Indigenous Games (NAIG) have become an important coming together of people from across North America. It is not just a sporting event. It's also an opportunity for cultural expression for the different Nations represented. It's about being focused, teamwork and common interests. As they compete, our people are coming together around a common theme, whether they are participating as individuals or as part of a team, and they are bridging traditions together.

NAIG represents an important moment for our Nations who have travelled to gather together in a display of excellence. It's a celebration of our ability to compete with as much determination and perseverance as is required to excel and empower ourselves for the future. It isn't just about being at the top of your field in any given sport, it's much more than that.

Medals are important because they represent the dedication, teamwork and perseverance poured into the pursuit of athletic achievement. At the same time, it's important for our young people to fully express who they are. Competing in NAIG is an opportunity for them to excel and present themselves as role models for their communities.

These young people work hard to prepare for NAIG and be part of this cultural and sporting expression of our people. Indigenous athletes on the road to the NAIG are on their own chosen journey, showing the world what they can do on a journey of legacy and innovation. We honour their spirit and strength in stories of working together, giving back, trying hard and remembering where we come from.



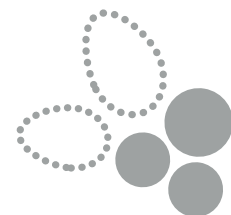
A handwritten signature in black ink that reads "Phil Fontaine".



Economy

Financial Services





Swearing-in ceremony of the first Otipemisiwak Métis Government.

Voting for the Future: The Métis Path to Self-Governance

2023 was a big year for the Métis Nation of Alberta. They ratified their new constitution in a province-wide referendum, establishing the Otipemisiwak Métis Government. “Going through the constitution ratification process energized our Nation. It became the largest Indigenous constitution and self-government vote in Canadian history. Over 15,000 Métis Nation of Alberta citizens came out to vote, which is unheard of. That was a massive undertaking, but also a significant achievement with the result of 97% voting unequivocally in favour of the constitution and our Nation’s path towards self-determination and self-government,” explains Garrett Tomlinson, Senior Director of Self-Government with the Métis Nation of Alberta.

“This type of representation is so meaningful for many of the Métis people,” says Kurt Seredynski, Vice President, RBC Commercial Financial Services, Edmonton West. “It’s important to acknowledge and celebrate this monumental step in the journey towards self-government, that’s a generational transformation for the Métis.”

“RBC has been our financial institution of record for as long as I can remember and I’ve been involved with the Métis Nation government since I was a local vice president in my community as a teenager. We regard them as a stalwart partner, and they’ve been great working with and advising the Nation on our financial needs and goals. It’s just been phenomenal to work with RBC up to now,” Tomlinson recalls.

“We’ve really been fighting for self-government for our entire existence; it has been going on for a few hundred years,” Tomlinson continues. A 2019 self-government recognition agreement with Canada required the Nation to develop and pass their own constitution, which happened

in 2022. Following a new 2023 self-government agreement, the next step is for federal recognition legislation to pass, something in the works with Bill C-53 — “*an Act respecting the recognition of certain Métis governments in Alberta, Ontario and Saskatchewan, to give effect to treaties with those governments and to make consequential amendments to other Acts*” — which is before Parliament. The intended result is the Nation taking jurisdiction over areas of importance for their people.

“It’s just such a huge opportunity for our Nation to step forward in self-determination with the recognition of Canada as a partner, as opposed to an adversarial way,” Tomlinson beams.

From justice reform, economic and socioeconomic empowerment to child welfare, there are so many opportunities for the Nation to take charge. Moving resources from the national capital region to the Nation to be managed locally by people who truly understand what’s needed also creates local jobs for people with their fingers on the pulse of the community’s priorities.

Following the success of the vote, Tomlinson is full of hope. “If there was one message I can give to folks about self-government, it’s that reconciliation works when we’re all pushing and pulling in the same direction, and it works to everyone’s benefit in most cases,” he concludes.

The Nation sees more opportunities for independence on the horizon. In Tomlinson’s words, he and his team are “taking charge of the future after all the struggles of the past,” working towards better days, not just for the Métis people in Alberta, but also for Canadians.

Inu-Vation and Inspiration: Northern Traditions on the Rise

“Inuit people are resourceful, resilient and innovative, and so unique in their approaches to living and being,” explains Ilitaqsiniq Executive Director Adriana Kusugak. The organization she leads is a Nunavut-based non-profit that has a vision to support capable, confident, self-sufficient Nunavummiut (residents of Nunavut) connected to the heartbeat of Inuit culture. The holistic programming embodies a spirit of “Inu-vation” — the creativity and wisdom of the Nunavut Inuit.

Based out of three offices across the territory, 57 community members who make up their staff are serving and empowering their own communities with innovative programming that combines essential skills with Inuit traditional knowledge, or “Inuit Qaujimaqatugangit”. While many northern training programs struggle with consistent participant attendance and completion, Ilitaqsiniq has the opposite challenge — demand is outpacing the available programming.

“The positive impact that Ilitaqsiniq has on their clients and in our communities across Nunavut cannot be overstated. Ilitaqsiniq’s work is improving lives through education and experiences and filling gaps in services everywhere they operate. I am very proud to partner with Ilitaqsiniq, whose work so closely aligns with RBC’s Purpose of ‘helping clients thrive and communities prosper,’ and look forward to seeing the benefits of their efforts throughout Nunavut and beyond for many years to come,” says Kyle Sheppard, Senior Relationship Manager, RBC Commercial Financial Services. RBC is working with Ilitaqsiniq on banking, expense management and real estate acquisition financing to contribute to the organization reaching its goals.



Elders work with Ilitaqsiniq staff on a step-by-step guide to sewing kamiik (traditional Inuit sealskin boots).



Participants learn to make a qamutik (traditional Inuit sled) they can take home.

The same Inuit traditional knowledge and worldview that prioritize connection and strong relationships and that guide their programming also drove the organization’s decision to move their banking to RBC. “We’ve already reaped the benefits of switching over... we get answers very quickly. We actually know the person that we’re dealing with. The interest that we’re generating from our bank accounts since switching over, we can see and feel the difference and we’re putting that interest savings to good use for our organization to continually expand and enhance the programs and services that we offer,” Kusugak reflects.

Participants show up day in and day out for programming that centres on Inuit empowerment, engaged child caregiving, land-based learning, food and harvesting, sewing and cultural industry, and work readiness. With over 70 different programs and projects on the books in the past year, the organization is busier than ever. Community priorities shine through in the programming that’s offered and staff are encouraged seeing the way community members build confidence, new skills and independence when given the opportunity.

“We are so privileged to see the impact we’re making. A lot of people work in workplaces where they’re grinding it out day after day, but it takes years to see the product of their hard work and dedication. We are so privileged that we literally can see the changes happening in front of our eyes over the course of a program,” Kusugak recalls.

With their own building, the organization could deliver even more programming, but until they can fundraise enough for a new space, they are making do with what they have. Lack of space and infrastructure are the barriers they struggle against most often, but they rely on “Inu-vation” to overcome ongoing challenges. Bringing in funding through fee-for-service work and donations, they are always looking for new partners to collaborate with to expand on their vision of creating new opportunities within their communities.

While many of the program benefits have been foreseeable, others have been exciting surprises.

“When we first started doing these programs, we didn’t even realize the amount of wellness factors that we would be contributing to by delivering these programs. The programs are about reminding Inuit about their ingenuity, and their abilities to regain that pride and strength in culture,” Kusugak says.

Success is something that participants define for themselves, and there is community celebration as part of the learning journey. From fashion shows to demonstrate new textile crafts to hunters delivering their catches to elders in the community, learners have the opportunity to see themselves in a new light, and in sharing their wins, the community has the chance to see them differently, too.

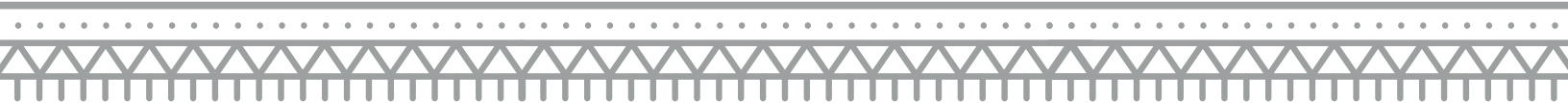


Many of the organization’s programs help fill in gaps in cultural knowledge for community members who have missed out on learning traditional skills. Whether it’s sewing, making traditional garments, hunting and harvesting, baking or preserving traditional foods, shelter and cabin construction, community members learn what they need to know to participate in their cultural traditions. Reclaiming traditional practices and their Inuktitut language skills can be challenging but ultimately rewarding for the participants. The perseverance that learners gain from being encouraged by facilitators is transferable to other areas of their lives, creating even more resilience and strength.

Something that makes the learning experience special is that learners and instructors learn from each other, bringing their skills to the table so everyone grows together. Knowing how resourceful, resilient and innovative Inuit people are, and how unique they are in their approaches to living and being, Ilitaqsiniq is leading the way so community members can tap into their traditional knowledge. Honouring the past and embracing the future, their clients are finding paths to “Innovation” and celebration of culture and community.



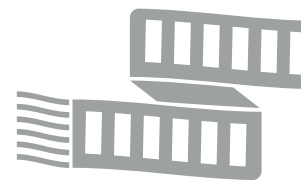
Ilitaqsiniq staff gather in front of an inukshuk.





Access to Essential Financial Services

- Remote Banking Program
- Agency Banking Program (6 locations)
- On-reserve branches (9 locations)
- On-reserve Commercial Banking Centres (3 locations)
- Specialized national Indigenous Commercial Banking team
- Specialized national Indigenous Trust and Investments team



Economy

Goal: Advance the growth and prosperity of Indigenous economies by providing financial services to community members, governments, organizations and businesses. Selected examples of how RBC endeavoured to meet this goal*:



Home Financing

- RBC On-Reserve Housing Loan Program
- Ministerial Loan Guarantee Program
- Leasehold Lending on First Nations Land



Access to Capital — Specific Programs

- Land Claim Financing Program
- Infrastructure Financing Program
- Indigenous Trust Financing Program



Support for Entrepreneurs and Financial Literacy

- Pow Wow Pitch — presenting sponsor for this national Indigenous business-owner competition
- RBC Financial Literacy for Indigenous Peoples Course — free access to online resources



A person is shown from the waist down, wearing a traditional costume. The skirt is red with numerous silver bells attached. The boots are brown with red trim and feature large, colorful floral patterns in yellow, orange, and blue. The person is standing on a wooden plank deck. The background is slightly blurred, showing a dark structure and some greenery.

People

Employment and
Education

This Place Here Is Sacred: Ceremony in the City

“It’s a long time in coming. I feel good that we’re providing a much-needed service in the city. It’s an honour for myself and some of my staff to be able to usher this initiative into fruition and it’s been really good for all of us. A lot of our people are going to benefit from and have already benefited from having this ceremony site in the City of Edmonton,” reflects Clayton Kootenay, Chief Executive Officer of the Indigenous Knowledge & Wisdom Centre, on the long-awaited opening of kihcihkaw askî, which means “This place here is Sacred” in Cree. Kootenay is a Cree man from Alexander First Nation.

“As an act of reconciliation with the City of Edmonton, I think it’s a really positive step in building a longer term relationship with our people,” Kootenay remarks, reflecting on the progress that has been made, with a lot of effort on all sides, in the nearly two decades since the first proposal for a permanent site for Indigenous cultural events. One of the first designated urban Indigenous ceremonial grounds in Canada, the facility serves the 80,000 First Nations, Métis and Inuit people in the Edmonton area. The ceremonial grounds are owned by the City of Edmonton and operated by the Indigenous Knowledge & Wisdom Centre (IKWC) under a five-year agreement.



kihcihkaw askî ceremonial grounds provide a space for Indigenous people in the Edmonton area to gather.

As part of the National Day for Truth and Reconciliation, RBC partnered with IKWC to bring clients and employees to the site to raise awareness, provide learning opportunities and mark the occasion. On the ceremonial grounds, invited guests from RBC participated in a pipe ceremony and also attended cultural awareness workshops.

“It’s a privilege to be able to support such a significant space for Indigenous people and communities to gather for spiritual and ceremonial events,” says Harman Dhaliwal, Relationship Manager, RBC Commercial Financial Services.

“We acknowledge the importance of a space like this where diverse First Nations cultures can practice the transfer of sacred knowledge and wisdom.”

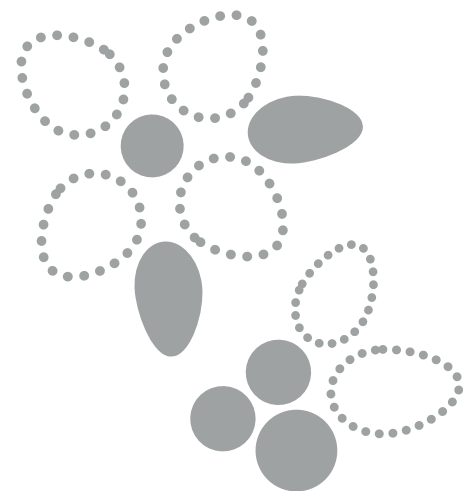
Kootenay acknowledges RBC’s commitment to partnership with the IKWC and the team’s willingness to work together and be flexible. The gathering was originally planned to take place in June for National Indigenous Peoples’ Day, but weeks of rain forced a change of plans and a delay to dryer days in the fall.

The grounds, which can accommodate 100 people at any time, include two areas for sweat lodges and two permanent fire enclosures for heating the ceremonial rocks. There’s room for tipis and a permanent feast firepit, and the vision for the space is that it will host cultural camps, talking circles, ceremonies and opportunities for land-based learning. Powwows and other large cultural events won’t be held on the grounds, but a healing garden with public artwork is planned as part of a future development phase. The site was selected because of its longstanding history as a ceremonial site before it was a farm, and because of the rare ochre found there, which is used in ceremony.

In structuring service delivery, the IKWC is working to create agreements with over 60 local Indigenous organizations so they can access the grounds as affordably as possible. With limited space for such a large population, they are focused on providing quality over quantity of service. A council of elders oversees the project, and in the first year they are running a deficit while they determine how much it will cost to operate.

“A lot of people want and need the service. It’s so needed in our community in the City of Edmonton. There’s so much need for cultural ceremonial space,” Kootenay shares. He has a vision for a future where other urban communities can see similar services offered, and he hopes there is opportunity to build on the momentum they have gained so far. “We’re willing to work with like-minded people that want to do something to help out the Indigenous community,” he continues.

For centuries kihcihkaw askî — Sacred Land was a place to gather medicine before it was farmland. Now a place for urban Indigenous people to gather in ceremony, Kootenay knows just like the name says, “This place here is sacred,” and it will be for years to come. A positive step for a city to take towards building a relationship with Indigenous people, it’s also building community capacity for cultural activities, ceremony, healing, learning and growing together.



Kinship and Care: How Better Supports Add up to Brighter Futures

Transitioning to adulthood can be a challenging time for Canadian youth, but for Indigenous youth in care, it can be even more challenging. With legislative changes and more First Nations taking jurisdiction over their child welfare programs, there are new opportunities to address barriers and align resources towards success. A recent report from The Conference Board of Canada ([Empowering Indigenous Youth in Care as They Transition to Adulthood](#)) took a deep dive into this important issue.

Digging into the data, researchers outlined the social and economic costs of placing Indigenous children in care, quantifying challenges like diminished future earning potential and reduced economic potential. It also looked at outcomes across different models of care and the benefits of kin care, where children are placed with relatives. Kin care resulted in a greater likelihood of continuing on to higher education and better mental health, but with a greater need for support in high school.

“It’s critical that Indigenous youth, in kin or foster care, are supported with the educational tools, skills and opportunities to establish strong relationships within their communities. With partners like The Conference Board of Canada and the Children’s Aid Foundation of Canada, RBC remains committed to driving more equitable prosperity in our communities by increasing the awareness of the realities for these young people, providing them with resources for their future and helping them transition into their next chapter as they exit care,” says Mark Beckles, Vice President, Social Impact & Innovation, RBC.

The research that went into the report was funded by RBC Future Launch, a 10-year, \$500 million commitment to empowering Canadian youth for the jobs of tomorrow. The report provides insights for policymakers and philanthropic decisionmakers to reflect on, and shares concrete steps to implement towards Indigenous youth empowerment, looking at key domains like education and employment outcomes, and mental health. These findings provide insights into how resources could be better aligned to strengthen supports and improve outcomes.



Mark Beckles shares remarks at an event for Canadian youth.

Ultimately, the hope is that providing enhanced support can level the playing field for Indigenous youth so they can succeed, and that gives researchers something to hope for. “I think the sky’s the limit [for Indigenous youth] depending on what every child is wanting to do with their life. Ideally, having those educational supports so disparities don’t exist, especially on reserve, as well as having the necessary supports for mental health and wellness that are needed, if we’re able to bring those services up to par with the non-Indigenous community, then every child would have the opportunity to fulfill their dream, whatever their dream may be,” says Amanda Thompson of The Conference Board of Canada.

From education, employment to mental well-being, there are ways Indigenous youth could be better supported as they grow. Times of transition can be challenging, in life, in policy and in practice, but shining a light on opportunities for change is the first step towards brighter futures.

Education and Employment Opportunities for Indigenous Peoples in Canada

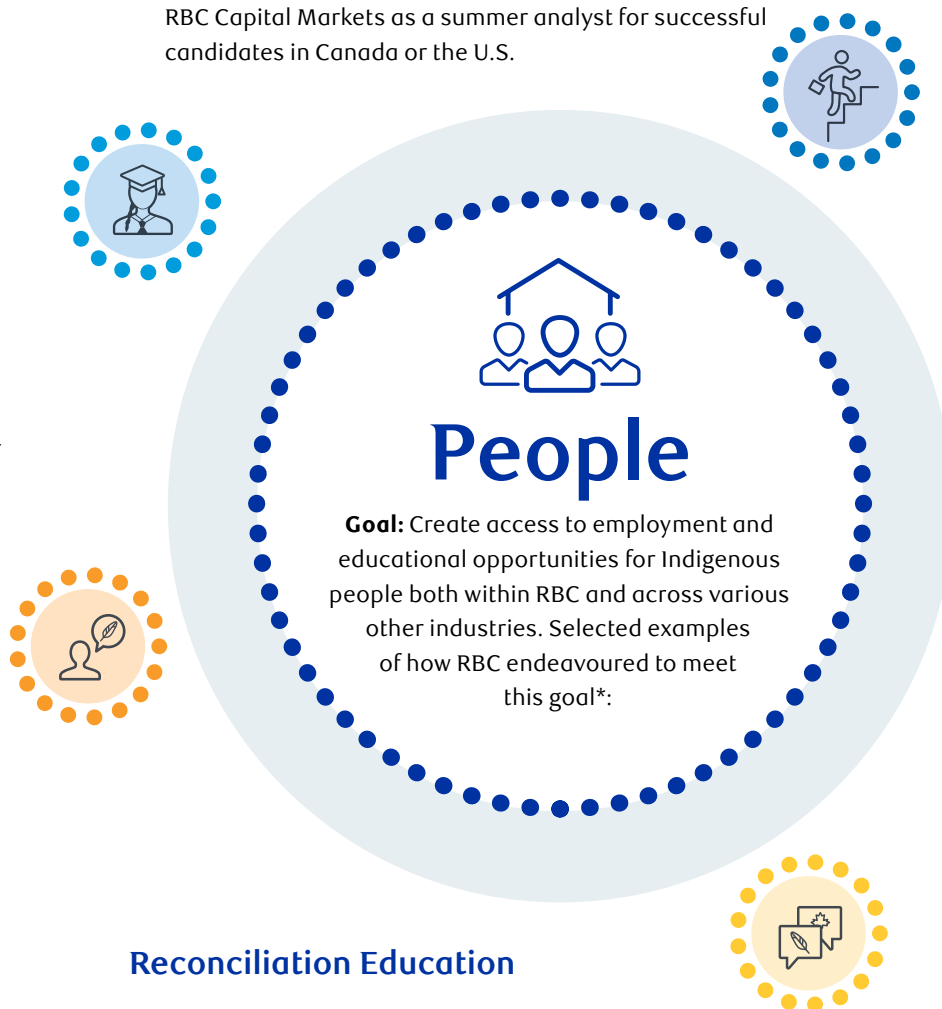
- RBC Future Launch — a program funded by RBC and RBC Foundation focused on creating meaningful and transformative pathways to prosperity for youth, including Indigenous youth
- RBC Future Launch Scholarship for Indigenous Youth — a scholarship program, funded by RBC Foundation in partnership with Universities Canada, that awards 20 scholarships annually, valued at up to \$10,000 each year for up to four years, to Indigenous students
- RBC Emerging Artists Project — a program funded by RBC and RBC Foundation to advance careers of artists, including Indigenous artists, in visual arts, music, theatre, performance, literature and film
- RBC Tech For Nature — a program funded by RBC and RBC Foundation to support organizations, including Indigenous organizations, that are leveraging technology and innovation capabilities to solve pressing environmental challenges
- FirstUp with RBCxMusic — a platform for emerging musicians, including Indigenous musicians, to showcase their music, share their story and reach new fans

Indigenous History and Cultural Awareness Programs for RBC Employees

- 4 Seasons of Reconciliation course — online learning resource for RBC employees
- National Indigenous History Month programming and events
- National Day for Truth & Reconciliation programming and events
- Certified RBC facilitators for KAIROS Blanket Exercises
- Reconciliation and cultural informational panels and presentations led by Royal Eagles
- RBC's Gord Downie & Chanie Wenjack Fund Legacy Space

Employment, Career Development and Mentorship Opportunities for Indigenous Employees at RBC

- Indigenous Peoples Development Program — a two-year learning program for recent Indigenous graduates in Canada at RBC
- RBC Indigenous Mentorship Experience — a mentorship program for Indigenous and non-Indigenous employees in Canada to learn and connect
- Royal Eagles — RBC's national employee resource group that provides fellowship, community linkages and cultural supports
- National Indigenous Student Internship Program — for Indigenous students enrolled in a post-secondary educational program in Canada to gain firsthand exposure in different areas of RBC
- RBC Capital Markets Pathways Diversity Award Program — successful candidates in Canada or the U.S. will earn a financial award, executive sponsorship and offer to join RBC Capital Markets as a summer analyst for successful candidates in Canada or the U.S.



Reconciliation Education

- Reconciliation Week programming — a partnership with the National Centre for Truth & Reconciliation
- The Gord Downie and Chanie Wenjack Fund — ongoing support for programs that build cultural understanding and create a path toward reconciliation

* Reporting period from May 1, 2023 to April 30, 2024

Community

Social Impact and
Procurement



Two-Eyed Seeing a Future for the Forest: Working Together in the Woods

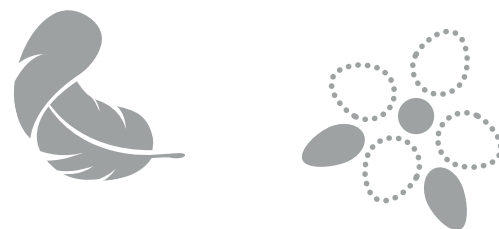
When an invasive species was found on a property neighbouring Asitu'lisk, 200 acres of ancient forest, waterways and spanning riparian zones on the south shore of Nova Scotia, something had to be done to protect the old growth hemlock trees. Community Forests International partnered with Ulnooweg Education Centre, who are caretakers of the land, to find a solution. The pest, called “hemlock woolly adelgid,” is a threat to the forest that has been there for over 400 years, with one tree, called Grandmother Maple, dating back more than 530 years.

The charitable organization Community Forests International, based in Sackville, New Brunswick, protects and restores forests at home and abroad. Ulnooweg Education Centre, an Indigenous-led charitable organization, develops and delivers programming to empower Indigenous communities. Guided by their traditional cultural values, they focus on science and innovation, agriculture, and financial literacy.

The two organizations took what’s called a “two-eyed seeing” approach to managing the crisis, combining “Western” science and the long-term multigenerational observational science of the Mi’kmaq people to find a solution. With community engagement, they co-developed a plan to manage the risk with funding from RBC Foundation.



Grandmother Maple stands tall in Asitu'lisk in the springtime.



“RBC is helping to accelerate the transition to a greener economy through environmentally sustainable solutions that address habitat loss, conserve biodiversity and build climate resilience. Supporting this project with Community Forests International and Asitu'lisk partners has provided an important opportunity to help preserve this ecologically and culturally significant forest of immense value to the Mi’kmaq,” says Thea Silver, Senior Director, Environmental Impact, RBC.

“There’s a lot of love there and you sense *that* when you go into the land. From our perspective, that’s how we want to treat it, right? We want to treat it like we treat an elder or a child, with a lot of tenderness,” explains Ulnooweg Chief Operating Officer Chris Googoo, reflecting on the care that was taken by the families that cared for the forest before management was transferred to their organization.

While taking a chemical approach to pest management was a difficult but unfortunately necessary choice, the results are speaking for themselves. 16.5 hectares of forest and 4,000 trees have been inoculated against this growing danger, preserving the lush lands for what’s hoped to be generations to come. Each tree and the chemicals to protect it were smudged with medicine, and workers left tobacco as an offering. They also utilized methodologies to quantify just how much carbon is in those trees and the potential impacts of the hemlock trees dying and releasing their stored carbon.

“The overarching hope is that it’s a strong, inspiring example of Indigenous-led forest care, and the decision-making process with consultations with Mi’kmaq elders, knowledge holders, community members, foresters and scientists. We believe wholeheartedly the original caretakers are the ones who know how to take care of the forest the best. They’ve proven it for many, many generations,” explains Dani Miller, Forest Diversity Manager at Community Forests International.

They’re protecting the trees that have been there for generations so that future generations can spend time among them. Community Forests International and Ulnooweg Education Centre are two organizations using “two-eye seeing” to work together so the forest and its inhabitants can see a brighter future.



On Track to Shine: Taylor Duffy Cycles into a Bright Future

“I’ve always dreamed of being a professional athlete,” recalls Taylor Duffy, a rising track cycling star who was raised in a remote community called Thompson in northern Manitoba. Living somewhere that was all about hockey, he felt his track and field progress was limited by the snow. That all changed when RBC Training Ground came to his hometown and his coach encouraged him to try out.

After multiple tryouts at the nationwide talent search program, he was finally named an RBC Future Olympian — the recognition given to RBC Training Ground’s top 30 athletes every year. These athletes receive funding and support to continue pursuing their Olympic dreams, which is critical for high performance athletes.

Since then, he’s been making strides in his sport while giving back, motivating Indigenous athletes, serving as a role model at the RBC Training Ground qualifier in Edmonton, the national final in Toronto and the North American Indigenous Games (NAIG) canoe relay in Halifax.

At the national final, he supported a new generation of Canadian athletes aspiring to be Olympians, and at the NAIG, as part of the RBC Training Ground event, he cheered on athletes, teams and participants with fellow RBC Olympian Eden Wilson.

Cycling has taken Duffy across Canada and into the U.S. over the past year, and he’s eager to see where else it will take him.

“Taylor is an amazing individual. He’s motivated, humble and loves to give back. Since getting to know him, I’ve seen him grow into a leader not only on the track but in the community. I love that he’s more than just an athlete — he uses his platform to inspire,” says Sam Effah, RBC Brand Manager

Now in its ninth year, the RBC Training Ground helps identify and support athletes who have Olympic potential with funding and mentorship. It’s free and open to anyone ages 14-25 with an Olympic dream. Athletes undergo testing with national sports organizations and Team Canada scouts looking on.

When Duffy tried out, Cycling Canada reached out, and hearing how they believed in his abilities, he moved back in with his family to train full time and see where things would go. “This is probably the only opportunity I’ll ever have to follow this dream of being a professional athlete, and you’re only young once,” he explains.



Taylor Duffy shines as a rising track cycling star, an example of highly motivated, up and coming Indigenous athletic talent.

Cycling was one of Duffy's first loves growing up, watching races on TV, reading books and articles, and watching YouTube videos. It didn't seem like there was a venue for his passion in his hometown, so the opportunity that came from RBC Training Ground was exciting. "The fact that Cycling Canada was the national sports organization that wanted to work with me, and that I've been able to progress so far in the sport in such a short amount of time, it's amazing. I love it all. Of course, you have bad days out there. But a bad day on the bike is still a top five day overall," he grins.

To stay motivated, Duffy thinks of everyone who has supported him along the way, and he pushes through the tough days to honour their belief in him. His advice to aspiring athletes coming from small towns is "Don't let the environment or your mentality hold you back. There can be a lot that's going on around you. But as long as you focus on your dream, and you're a strong dreamer, then it is obtainable. Anything's obtainable if you put your mind to it."

As an Indigenous athlete, Duffy is proud to be from Lytton First Nation, and he enjoys creating Salish art in his spare time. An art piece he created to be raffled off to raise money for a powwow hangs in his chief's office, and his cousin is making him a beaded medallion to wear at events. His family moved to Thompson when he was young and he hasn't had the chance to spend as much time in his birthplace as he would like, but he hopes that changes over time.

Duffy's family has played a big part in his success. Growing up, Duffy's dad ran and cycled too, inspiring him to do the same. Now, his family keeps the fridge stocked with all the food a high-performance athlete needs to succeed and makes sure he can devote his full attention to his sport. Training twice daily in the gym and on the bike, he spends the rest of his time recovering from his workouts. He holds a part-time job and helps at home when he can, but he has big dreams ahead. "I don't just want to be a great athlete. I want to be one of the greats. When people think of track cycling or cycling, I want them to think of me one day," he declares.



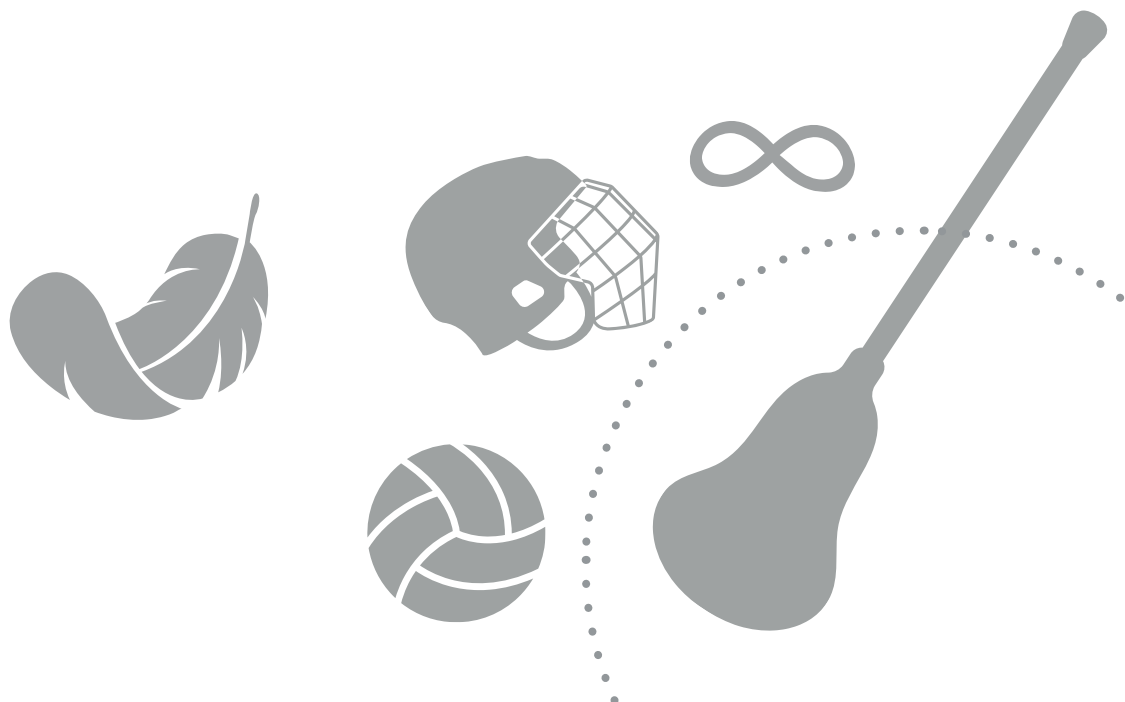
Duffy was part of the North American Indigenous Games (NAIG) canoe relay in Halifax.

Another contributor to his success has been the support of RBC. “It’s been amazing. Of course, there’s the sponsorship aspect and then partnering you with the national sports organization. Outside of going 100 miles a minute every day training, I still get to travel to Toronto or Halifax and take part in the national final as a face of the program and to NAIG and do motivational speaking to young Indigenous athletes. Sam Effah has been a great mentor in sport and I always love hearing from him and the opportunities he brings up,” Duffy shares.

Taylor Duffy has always dreamed of being a professional athlete, and now his dreams are coming true. Moving from a small northern town to Edmonton to train, supported by family, friends and the Future Olympians program through RBC Training Ground, he’s on track to reaching his track cycling goals. Encouraging other up-and-coming Indigenous athletes along the way, he’s leading the pack and not looking back.



RBC Olympian Eden Wilson, Halifax Thunderbirds forward Wake: Riat Bowhunter, RBC Future Olympian Taylor Duffy, RBC Olympian Bret Himmelman.





Donations, Grants and Other Financial Support

- RBC Foundation — donations to support organizations that deliver programs that include Indigenous youth, arts and culture, the environment, and health, among others



Indigenous Advisory and Governance at RBC

- Phil Fontaine, Senior Advisor to RBC since 2009
- Roberta Jamieson, Indigenous Director, RBC Board of Directors, since 2021
- Chinyere Eni, Head, RBC Indigenous Banking
- Cross-enterprise executive ESG Council, created in 2023



Economic and Thought Leadership

- Key reports such as [92 to Zero: How economic reconciliation can power Canada's climate goals](#), [Building Bandwidth: Preparing Indigenous youth for a digital future](#), [The Cost of Doing Nothing](#)



Indigenous and Partner Organization Memberships

- AFOA Canada
- Canadian Aboriginal & Minority Supplier Council
- Canadian Council for Aboriginal Business
- Centre for the North and the Corporate-Indigenous Relations Council (The Conference Board of Canada)
- National Aboriginal Trust Officers Association



Recurring Sponsorships for National Events with Indigenous Organizations

- Indigenomics Institute
- Pow Wow Pitch
- National Centre for Truth & Reconciliation
- Assembly of First Nations



Procurement Opportunities for Indigenous Businesses at RBC

- RBC Supplier Diversity Program

Community

Goal: Promote the prosperity and well-being of Indigenous communities through philanthropic efforts as well as create procurement opportunities for Indigenous-owned businesses. Selected examples of how RBC endeavoured to meet this goal*:

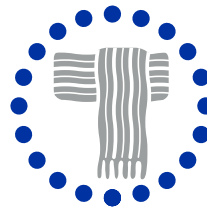
* Reporting period from May 1, 2023 to April 30, 2024



Icon Legend

Métis

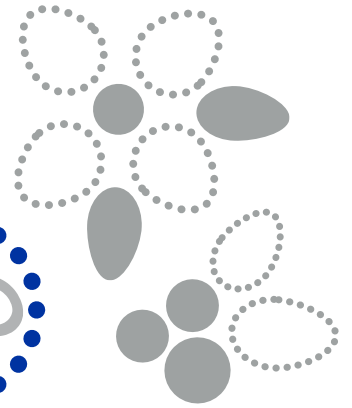
Symbolism such as the Métis sash, infinity symbol, beadwork and drumming have been included in various sections of this report. These are significant representations of Métis culture, reflecting resilience, interconnectedness and artistic expression that have endured for generations, embodying a deep sense of identity and heritage.



Métis sash



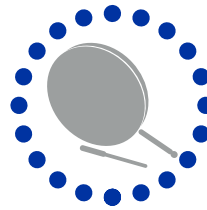
Métis infinity symbol



Beadwork patterns

Inuit

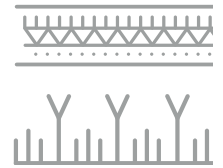
Symbolism such as the Ulu, Qilaut drum, beadwork and Inuit tattoo patterns have been included in various sections of this report. These are significant symbols of Inuit traditions, showcasing practical tools, musical traditions, intricate artistry and cultural narratives that reflect a profound connection to the Arctic environment and a rich storytelling tradition.



Qilaut drum



Inuit Ulu



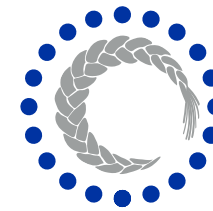
Inuit tattoo patterns

First Nations

Symbolism such as a feather, the Mi'kmaq drum, beadwork and the sweetgrass braid have been included in various sections of this report. These are significant representations of First Nations' spirituality, community values, artistic craftsmanship and historical treaties, symbolizing respect for nature, unity, storytelling and diplomatic relations among Indigenous nations.



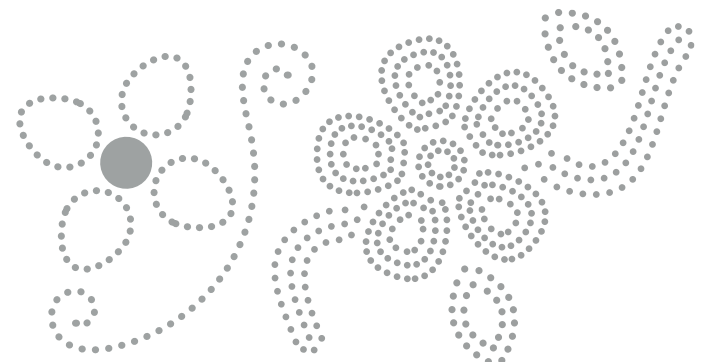
Eagle feather



Sweetgrass braid



Mi'kmaq drum



Beadwork patterns

Sports

Various sports were played throughout NAIG and have been captured using various symbols for events, including lacrosse, volleyball, canoe racing and track events. These symbols reflect the athleticism, teamwork, cultural pride and competitive spirit showcased during Indigenous sporting events, celebrating Indigenous resilience, unity and the pursuit of excellence in sportsmanship.



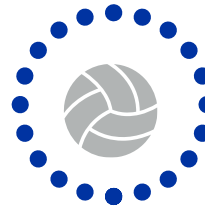
Helmet



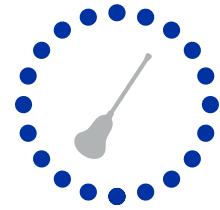
Running shoes



Birch canoe



Volleyball



Lacrosse stick

Economy

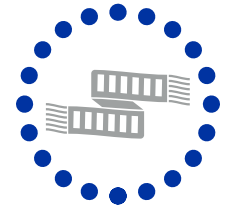
Shells, clams and wampum belts made from these materials have been used for ornamental, ceremonial, diplomatic and commercial purposes. These symbols illustrate the economic practices, trade networks and cultural significance of natural resources within Indigenous communities, highlighting the traditional values of sustainability, reciprocity and resource management.



Hard clam



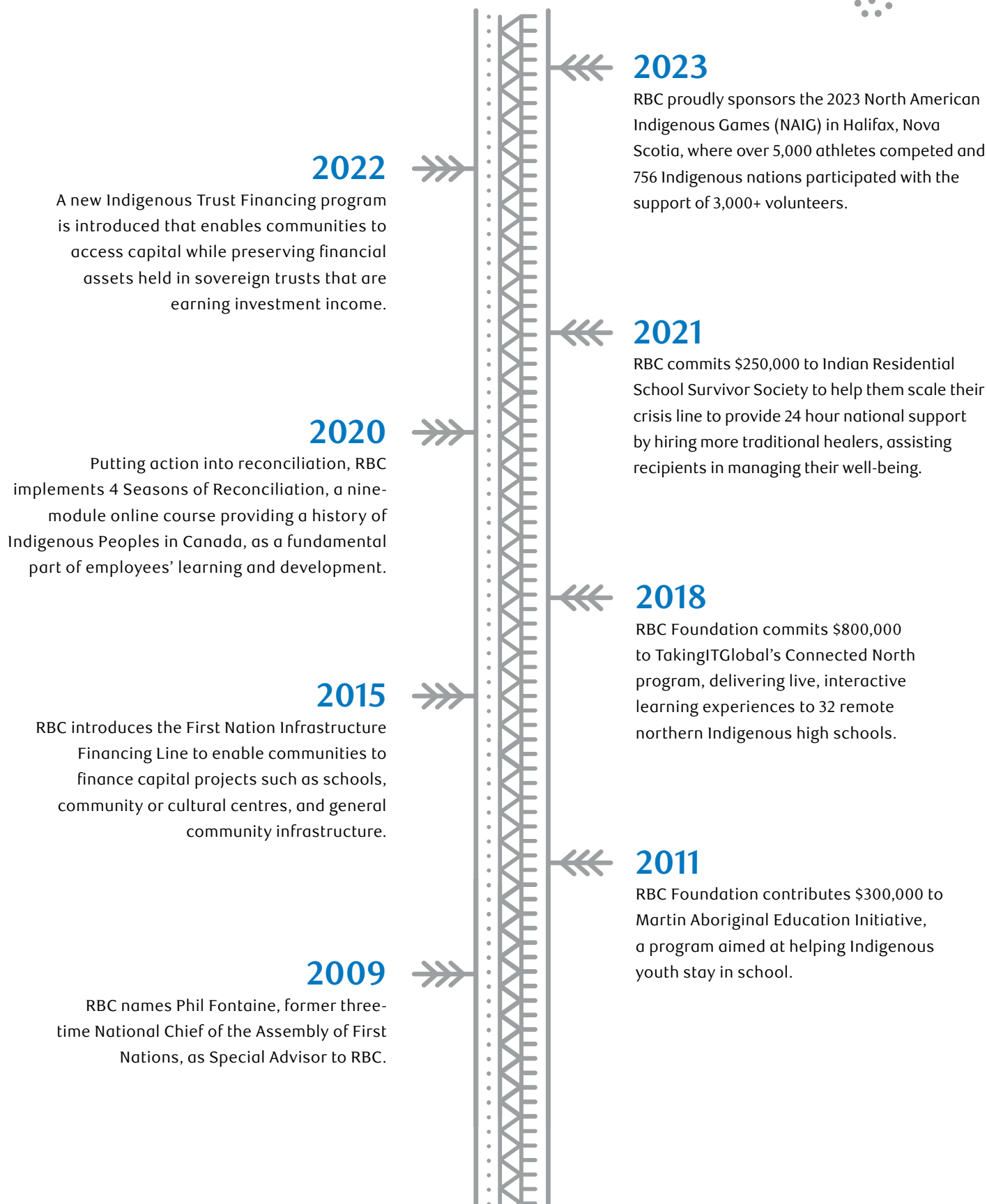
Dentalium shells

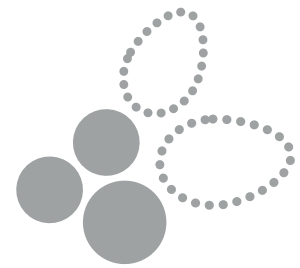


Wampum belt



RBC Timeline





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.

1997

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

1991

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

1977

Royal Bank supports the 1978 Arctic Winter Games held in Hay River, NWT.

1947

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

1999

Royal Bank launches its new On-Reserve Housing Loan Program to assist First Nations members in constructing, purchasing and renovating homes located in their communities.

1992

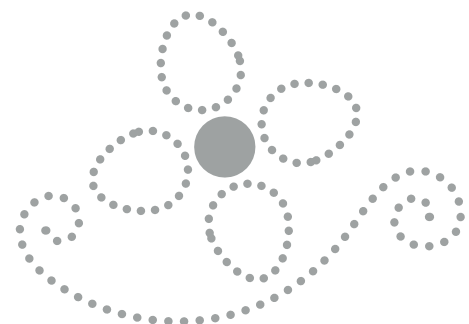
Royal Bank launches an annual educational awards program, RBC Indigenous Student Awards, for students attending university or college in Canada.

1990

RBC Royal Eagles, an Indigenous-focused employee resource group, is established at Royal Bank to enhance cultural awareness and support.

1957

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



Contributors

The words, translations, photos and designs of A Chosen Journey have been brought to life by Indigenous creators. From cover to cover, each page represents Indigenous excellence.

Design de Plume

This women-led, Indigenous-owned design firm specializes in Indigenous-specific creative work. Inclusive, approachable, accessible and integrating Indigenous complexity into their designs, they build bridges and welcome new perspectives. Sharing the stories of the communities they represent and working from the communities they are connected to, Design de Plume's remote work philosophy supports cultural continuity and community care.

Nations Translation Group

As a First Nation-owned translation company, Nations Translation contributes to Indigenous language revitalization by providing translation in over 30 Indigenous languages. From intergenerational language learning to state-of-the-art translation technology, Nations Translation celebrates both legacy and innovation. Recently rebranded to celebrate its heritage and hope for the future, Nations Translation is growing, adapting and learning new ways to serve its clientele. More than words, translation provides windows to worldviews, and Nations Translation is shedding light on Indigenous perspectives.

Alison Tedford Seaweed

A member of the Kwakiutl First Nation, of 'Nakwaxda'xw lineage, Alison Tedford Seaweed is an author, writer and consultant who has worked on Indigenous issues in the public, private and non-profit sectors for 20 years. Her pride in her family, culture and home community inspires her advocacy and storytelling work. As the granddaughter of a survivor, reconciliation is a central focus of her efforts. She is a graduate student in Simon Fraser University's Master of Communications Research for Social Change program.



UNYA's Aboriginal Youth First Sport & Recreation program participants paddling as part of Pulling Together.

Life With Four Photography

Dartmouth-based Mi'kmaq photographer Kayla MacDonald loves to capture emotion in her images and to document the life milestones of the local urban Indigenous community members. A mom of four, she became a photographer while studying graphic design. Over time, she took on paid photography work to stay home with her kids, who are now very involved with her business, Life With Four. MacDonald loves to use her work to raise awareness of and funds for issues and initiatives that are important for Indigenous people.

RBC Indigenous Financial Services Contacts

National

Chinyere Eni
Head, RBC Indigenous Banking
chinyere.eni@rbc.com

Tracy Antoine
Sr. Director, Indigenous Client Strategy
tracy.antoine@rbc.com

Levi Greene
Manager, Indigenous Marketing
levi.greene@rbc.com

Andrea Barrack
Senior Vice President, Corporate
Citizenship & ESG

Regional

British Columbia

Na Sha
Vice President, Indigenous Markets
604-363-6735
na.sha@rbc.com

Alberta, Yukon and Northwest Territories

Kurt Seredynski
Vice President,
Indigenous Markets
780-408-8632
kurt.seredynski@rbc.com

Manitoba, Saskatchewan, Nunavut and Western Ontario

Herbert Zobell
Vice President,
Indigenous Markets
204-988-5706
herbert.zobell@rbc.com

Southwest Ontario

Michael Caverly
Regional Director,
Indigenous Markets
519-332-3884
michael.caverly@rbc.com

Quebec

Philippe Forest
Vice President,
Indigenous Markets
438-337-0942
philippe.forest@rbc.com

Atlantic Canada

Samantha Bosca
Director,
Senior Commercial Markets
506-292-9415
samantha.bosca@rbc.com

RBC Royal Trust

Jemison Jackson
Director,
Indigenous Wealth Services
Toll-free: 1-855-833-6511
jemison.jackson@rbc.com

PH&N Institutional Investments

Gord Keesic
Portfolio Manager,
Indigenous Investment Services
Toll-free: 1-855-408-6111
gkeesic@phn.com

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

NEW Enoch Cree Nation — Enoch, Alberta

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 — Goodfish Lake, Alberta

Wikwemikong First Nation — Wikwemikong, Ontario

Webequie First Nation — Webequie, Ontario

Eskimo Point Lumber/Airport Services Ltd. — Arviat, Nunavut

Uqqurmiut Centre for Arts & Crafts — Pangnirtung, Nunavut

West Baffin Eskimo Co-op — Kinngait, Nunavut

Scan to read
past editions of
A Chosen Journey



rbc.com/achosenjourney

® / ™ Trademark(s) of Royal Bank of Canada. RBC, Royal Bank, Royal Trust, RBC Capital Markets, RBC Foundation, Future Launch and RBC Tech for Nature are registered trademarks of Royal Bank of Canada. Used under licence. Some images and photographs used in this report are not representative of, and do not depict, the communities mentioned in this report. The scenes pictured are dramatizations and are part of the creative design of the document.