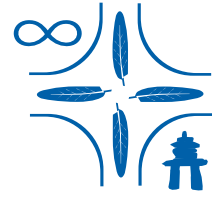


RBC Aboriginal Partnership Report
June 2012



RBC Aboriginal Partnership Report

A **CHOSEN** JOURNEY





RBC Aboriginal Partnership Report A CHOSEN JOURNEY

Table of Contents

A Chosen Journey	1
Economy: Banking, Financing and Investments	2
Community: Social Development	5
Progress Report	10
People: Employment, Education and Training	14
Procurement: Supplier Opportunities	18
RBC Pictorial Timeline	20

This RBC Aboriginal Partnership Report provides a summary of our activities and actions as RBC continues on its journey to build new relationships and pathways to prosperity for Canadian Aboriginal peoples. Data gathered in this document is for the 2011-2012 reporting period.



A Chosen Journey

Aboriginal peoples have a proud history of engaging the talents of community members and fostering a culture of partnerships for the future. It is in honour of this collaborative spirit that we share this year's edition of our RBC Aboriginal Partnership Report, featuring a collection and celebration of successful partnerships from communities across Canada.

RBC® is committed to serving Aboriginal governments, communities, organizations, businesses and individuals by addressing issues and opportunities that are important to not only Aboriginal peoples, but all Canadians. These include access to banking and capital, community and social development, employment, training and education, and procurement.

Leveraging diversity for growth and innovation is an RBC value. Understanding and drawing on the strength of diversity require fully engaging the talents of all people to reflect and address the needs of the communities they serve. RBC will continue to partner with Aboriginal communities through relationships based on understanding, trust and respect to assist in the journey toward economic sustainability and prosperity.

GORDON M. NIXON, PRESIDENT AND CEO, RBC

“Aboriginal communities are faced with unprecedented opportunities requiring increasingly complex banking and financing solutions. By providing the financial advice and resources necessary to create a sustainable, prosperous future, together we can continue to build long-term opportunities for generations to come.”

**ROB JOHNSTON, REGIONAL PRESIDENT, MANITOBA, SASKATCHEWAN & NORTHWESTERN ONTARIO
RBC EXECUTIVE CHAMPION, ABORIGINAL PARTNERSHIPS – BANKING, FINANCING AND INVESTMENTS**

RBC companies offer banking, financing, trust and investment services to help contribute to economic development, community well-being and a sustainable future for all.



Economy: Banking, Financing and Investments

A Total Turnaround

In less than 10 years, Lax Kw’alaams First Nation has gone from near bankruptcy to a model of excellent community leadership.

A decade ago, the future of the Lax Kw’alaams First Nation, located on the northwestern coast of B.C., was more than grim. “The community was essentially bankrupt,” says its band manager, Wayne Drury. Just over 800 of 1,000 community members were on social assistance, the roads were rough, winding trails through the community, the education system was broken, housing was a disaster and they faced suicide after suicide, he explains. “We were so far down in the bucket, we were looking up at the bottom,” he says. “The band council confronted reality and took action.”

Under the leadership of Chief Garry Reece, Council rose to the challenge by “rolling up their sleeves and declaring, ‘We’re not going to take this anymore,’” says Drury. The moment marked the start of a transformational journey for Lax Kw’alaams, and today, the band is financially sound, and there has not been a suicide since 2004. Social assistance files are down to about 30. The community is also now home to a leisure centre, housing a swimming pool, 150-foot waterslide and gymnasium. The on-reserve education system is so

good that non-First Nations parents are requesting to send their kids to school there. “It’s a total turnaround,” says Senior Account Manager Malte Juergensen. “It is the kind of success story that makes you proud to be involved with the Aboriginal community, and is a model for other First Nations.”

While much work came from within, a lot of Lax Kw’alaams’ success, says Drury, had to do with our external relationships with partners like Royal Bank of Canada. The bank “stepped up” on numerous occasions when their help was greatly needed, including providing funding for a forestry licence; forestry has become a critical component of the community’s economy, providing valuable jobs and revenue. With the help of RBC, Lax Kw’alaams also launched an innovative on-reserve housing program and helped fund the construction of the leisure centre.

“Other banks don’t do this, but RBC makes our business personal,” says Drury. “They really make you think and believe that your community’s success is a personal passion.”

Securing the future

Saskatchewan's Kawacatoose First Nation had floods, fires and an F3-category tornado — but thanks to help from RBC, they are now stronger than ever.

If you had to pick one word to describe the Kawacatoose First Nation near Raymore, Saskatchewan, it would be “resilient,” says David Reid, Manager of Aboriginal Banking in Saskatchewan for RBC.

The Aboriginal community was just getting on its feet after flooding in 2009 when an F3-category tornado in July 2010 tore up 18 houses (all insured) leaving 82 homeless. More floods hit the following spring and fall, damaging houses and roads. Then, in the summer of 2011, a fire broke out on the roof of the community hall as it was being re-tarred, destroying the uninsured building. But by October 2011, families began to move into their new homes, thanks in part to RBC.

RBC provided disaster relief assistance following the tornado, opening several accounts to receive donations. Funding to support temporary housing and the clean-up after the storm led to a deeper relationship. This was followed by bridge financing to enable the band to begin rebuilding homes before insurance claims were settled, as well as additional

financing to further close the gap. “Not only are the people of Kawacatoose First Nation extremely resilient,” says Reid, “they are fortunate to have a progressive leader in Chief Darin Poorman and an innovative band council.”

The community's relationship with RBC provides many benefits. “The main thing is security,” says Chief Poorman; having experts to talk to about what is happening within the community makes all the difference. “They help our band council undertake a proper analysis before we make any decisions, ensuring we don't do anything that could hinder us in the future.”

He also singles out band council members for their many efforts. “We do things as a collective, and we're very transparent and accountable,” adds the leader. “We don't hide anything.”





A home for Heart Lake First Nation

RBC Royal Bank® financing transforms future casino revenues into a new community centre in northern Alberta

Travel 104 kilometres north of Cold Lake, Alberta, and you will find a warm welcome at the Chippewyan (Chipewyan) and Cree Heart Lake First Nation's new community centre.

Chief Morris Monias and fellow band councilors Caddie Blood and Sheila Monias led the development of this project after realizing their 313 members — 200 of whom live on-reserve — needed a warm, welcoming and central space where they could come together as a community to meet, learn and celebrate. The big question was, how would it be funded?

Through word of mouth, Heart Lake's band manager heard that RBC Royal Bank had a deep understanding of First Nation Development Fund casino-based revenue streams and had financed other projects using these monies. The band manager approached Doug Johnson, then account manager at RBC Royal Bank, to see if RBC could help — and the answer was yes.

“The RBC team undertook an assessment of the First Nation, which indicated that not only was strong management in place, but that future revenues of the First Nation Development Fund could and would be directed to an RBC account to support any additional financing requests,” explains Syrena Courtorielle, commercial account manager, Aboriginal Markets, Edmonton West. “With this, we were able to secure the original financing as well as additional financing at a later stage.”

The red-roofed community centre, opened in spring 2011, features a hall, stage, kitchen, computer/boardroom and is always full of hustle and bustle. “This place is really the beating heart of our community,” says Betty Kennedy, band administrator.

“We worked hard to make this happen,” says Chief Monias, “and every day this Centre is used is proof that when there is a will, there is a way — especially when you have a partner who truly understands your unique needs such as RBC.”

“Many Aboriginal communities across Canada are seeing an increasing need for better employment, education and training opportunities and strong environmental stewardship. These challenges must be addressed to ensure a healthy and prosperous future for all. Along with providing financial services, RBC has made support for Aboriginal organizations and initiatives a priority through our donations, sponsorships and scholarships programs.”

SHARI AUSTIN, VICE-PRESIDENT, CORPORATE CITIZENSHIP

RBC EXECUTIVE CHAMPION, ABORIGINAL PARTNERSHIPS – COMMUNITY & SOCIAL DEVELOPMENT

RBC companies provide volunteer services, donations, grants and sponsorships for projects that strengthen communities and lay the foundation for a sustainable future.



Community: Social Development

Inspired Storyteller

Aboriginal Filmmaker and RBC Emerging Artist Award Winner Adam Garnet Jones plans on putting his \$7,500 award toward the creation and sharing of the real-life stories of his people.

Adam Garnet Jones is barely a 30-something but has already squeezed a lifetime of artistic works into his 15-year career as a writer and director of films and videos focused on gay and Aboriginal themes. Born to a Danish mother and Cree/Métis father, Jones grew up in Edmonton, Alberta. He made his first film, a drama exploring the isolation of youth contemplating suicide, when he was just 14.

“In the beginning,” says Jones, “I didn’t have a lot of self-confidence or feel like I had a lot of control over my life. So the opportunity to make films and videos gave me a voice and to have control over what I was saying, and could control how other people looked at my work and, by extension, me — there was safety and strength in that.”

Since then, Jones’s films and videos have been broadcast on television and screened at festivals worldwide, including two short films: *Cloudbreaker* (2006) and *A Small Thing* (2008). Both were featured at the prestigious Toronto International Film Festival (TIFF). He holds a Bachelor of Fine Arts in Film from Ryerson University and is a graduate of the National Screen Institute — Canada (NSI), a Winnipeg-based, national, non-profit film, television and digital media training school.

Jones’s passion for filmmaking has also earned him many accolades, including an RBC Emerging Artist Award. The juried award, sponsored by RBC, was presented by the Toronto Arts Council Foundation in celebration of his work to date and future potential.

“In the beginning, I didn’t have a lot of self-confidence or feel like I had a lot of control over my life. So the opportunity to make films and videos gave me a voice and to have control over what I was saying, and could control how other people looked at my work and, by extension, me — so there was safety and strength in that.”

— Adam Garnet Jones

The \$7,500 award came as a pleasant shock to Jones. “Considering the calibre of the people in the category I was nominated with, I was very, very surprised,” he says. The prize money is earmarked for travel to and research in Canada’s north in preparation for his latest project, a feature film called *Wild Medicine* about an Aboriginal teenager dealing with issues of isolation and suicide. “Adam doesn’t shy away from some of the tough social and cultural issues affecting Aboriginal communities,” says Elke Town, a story editor who worked with Jones in the Aboriginal Stories Program at NSI. “He’s a smart, steady, thoughtful and super-talented writer who can tell a story with genuine heart and feeling.”

Jones’s career may still be unfolding, but he has already left many positive marks on Canadian filmmaking and other budding Aboriginal filmmakers, even mentoring gay youth and seniors. Mark Maloney, an urban affairs and planning consultant in Toronto who nominated Jones for the RBC Emerging Artist Award, made note of Jones’s spirit, selflessness and generosity as an artist and a citizen.

As an example, Maloney tells the story of how Jones once went to the Weeneebeg Aboriginal Film and Video Festival in the remote community of Moose Factory on James Bay — an event the audience has to travel to by plane, on a Polar Bear Express train or on ice roads. “What struck me about this,” he says, “is that Adam went up at his own expense and spent almost a week there to actively participate, educate, carry out workshops and meet with youth who might just be — as he once was — interested in arts, culture and film. There was little in it for him other than a sincere desire to help and to inspire young people who may have a dream.”

Indeed, Jones says he enjoys helping youth because so many people helped him as a young person. High school, he says, can be tough, but “you can decide to be really challenged by feeling different and feeling like an outsider, or you can take advantage of it and treat it like an opportunity.”

Who are the RBC Royal Eagles?

Each year, hundreds of children and families in remote First Nations communities throughout Canada receive a holiday gift box containing Christmas gifts — all thanks to an army of RBC Royal Eagle volunteers across the provinces.

The Royal Eagles is an RBC employee resource group for staff of First Nation descent and those with a strong interest in or who have ties with First Nation communities. The group is focused on enhancing cultural awareness of indigenous peoples within RBC. One of its dedicated volunteers was a woman named Dawn Adams, an RBC branch manager and Royal Eagle who passed away suddenly in the prime of her life. “Dawn had such a beautiful smile,” says fellow Royal Eagle Harry Willmot, Senior Manager, Aboriginal Markets Development. “She was a hard-working single mom who just embraced the Royal Eagles and was a major contributor to the gift box program for years. So when we lost Dawn, we couldn’t think of a more fitting tribute to all that she gave others within the Aboriginal communities than to name the program after her.”

Now more than a decade old, the Dawn Adams Gift Box Program continues to thrive, delivering more than 3,500 gift boxes to deserving children in communities across

Ontario. These communities are often accessible only by plane, creating unique challenges for some families who might not have the financial means to buy gifts. The program has also helped organizations that help children who do not have families. Among the communities helped by the Royal Eagles are Kuuwanimano and Payukotayno Child and Family Services, Kitchenuhmaykoosib Inninuwug First Nation, Fort Albany First Nation, Naotkamegwaning First Nation, Mattagami First Nation, Wahgoshig First Nation, Matachewan First Nation, Eabametoong First Nation, Mishkeegogamang First Nation, Kashechewan First Nation, Aroland First Nation and Nibinamik First Nation.





Mittens for Little Hands

Dozens of RBC staffers step up to help clients of the Native Women's Resource Centre of Toronto through the Aboriginal employee resource group The Royal Eagles.

Hundreds of Aboriginal women, including youth and seniors, rely on the many services provided by the Native Women's Resource Centre of Toronto (NWRCT) including assistance with pursuing higher education and finding employment and affordable housing. For many, even purchasing the essentials, such as warm clothing for their children, can be difficult on a limited budget; so this is why NWRCT's annual winter solstice celebration — complete with gift boxes — is becoming increasingly important to many who rely on the Centre.

“For many of our clients, especially sole-parent families, the solstice celebration is very important as they provide much-needed items such as hats and mittens for their kids,” says Crystal Melin, Executive Director of the NWRCT. “Usually, we have to spread the gifts very thin to ensure that every child, including teenagers, receives a gift.”

The task has become a little easier, thanks to help from more than a dozen Royal Eagles and RBC staff from across the province who donated their time to purchase items and pack 350 gift boxes for NWRCT and other needy families at the Hamilton Regional Indian Centre. RBC Royal Eagle Christel Tedesco, Homeline Investigations Agent, Personal Service Center, and Darlene Isaac-Downey, Mortgage Closing Officer, Personal Service Center, were the coordinators of the program. Isaac-Downey has also personally raised \$14,000 in funds over the last few years for various RBC Royal Eagles gift box and backpack programs.

Royal Eagle David Neville, Director of Foreign Exchange, RBC Capital Markets, raised \$2,700 during Jeans Day. The money was used to purchase an additional board game for each family, along with two Wii consoles/accessories/games for each Centre.



For Tedesco, joining the Royal Eagles of Ontario created a win-win situation: she can support Aboriginal people through the programs they run, while she deepens her connection to her own Aboriginal roots. And it provides many teachable moments for her own family. “It’s a really fun thing to do with your kids,” she says. “My 11-year-old

daughter was so surprised at how many kids don’t have the things that she has,” she says. “That is part of the reason why I do this. I want my daughter to see that she has a really good life, and to teach her that you should always try to help others when you can.”



Progress Report

Economy: Banking, Financing and Investments

RBC Royal Bank continued a long-standing commitment to finance community-infrastructure projects throughout the 2011 reporting period, as well as provided sponsorship funding to Aboriginal economic development organizations.

Select Financing Examples	Amount	Project
Schools, Community and Cultural Centres	\$10,800,000	Leisure centre — B.C.
	\$5,200,000	Community centre — Ontario
	\$5,000,000	Resource centre — B.C.
	\$4,000,000	Community centre — B.C.
	\$3,200,000	Community centre — B.C.
Roads, Water and Power Generation	\$15,500,000	Water treatment facility — Ontario
	\$5,000,000	Hydro generating station — Ontario
	\$2,000,000	Housing — Ontario
	\$2,000,000	Administrative building — Quebec
	\$1,700,000	Housing — Quebec
	\$1,500,000	New building — Ontario
	\$1,320,000	Housing — Saskatchewan
	\$1,052,000	New housing — Ontario
	\$900,000	Band office expansion — Ontario
	\$800,000	Housing — Saskatchewan
	\$481,000	Home renovation — Saskatchewan
Business, Refinancing, Equipment Leasing, Other	\$11,000,000	Reserve extension — Quebec
	\$7,000,000	Flood financing — Manitoba
	\$6,000,000	Natural gas storage facility — B.C.
	\$5,500,000	Forestry licence — B.C.
	\$5,000,000	New Trust leverage — Alberta
	\$4,000,000	Administrative building — Alberta
	\$2,400,000	Lease line/Operating line — Alberta
	\$2,000,000	New business — Quebec
	\$1,250,000	Bridge provincial settlement — B.C.
	\$1,200,000	Litigation financing — Ontario
	\$1,100,000	Consolidation — Saskatchewan
	\$1,080,000	Purchase Service Rig — Alberta
	\$1,000,000	Refinancing — Quebec
	\$1,000,000	Restaurant financing — Nova Scotia
	\$700,000	Refinancing — B.C.
\$600,000	Equipment leases — Ontario	
Select Sponsorship Examples	Amount	
Aboriginal Human Resource Council	\$25,000	
Aboriginal Financial Officers Association	\$10,450	
Council for the Advancement of Native Development Officers	\$5,000	
Young Entrepreneurs Symposium	\$2,500	

Progress Report

Community: Social Development

RBC companies made significant contributions to projects, initiatives and organizations benefiting various aspects of the Aboriginal community and social development throughout the 2011 reporting period.

Select Examples	Amount	Organization
Health RBC supports organizations that respect the cultural identities, values and beliefs of all Aboriginal communities.	\$100,000	Dignitas International — improving Aboriginal health through integrated innovation
	\$91,666	Wabano Centre for Aboriginal Health — capital for the expansion of Wabano Mamawi Centre
	\$80,000	Canadian Diabetes Association — translation of Aboriginal nutrition tools
	\$50,000	Canadian Cancer Society — Aboriginal people and transportation
	\$30,000	Kidney Foundation of Canada — Aboriginal education program
	\$20,000	Impact Society for Children and Families in Turmoil
Social Services Programs supporting the well-being of youth, elders and community members in general remain a priority for RBC.	\$100,000	Right to Play International — promoting life skills for Aboriginal youth
	\$90,000	Outward Bound Canada Foundation — Canadian youth in transition
	\$30,000	Ranch Ehrio Society — Ehrio outdoor hockey league
	\$10,000	Inn From the Cold Society — Aboriginal life skills programming
	\$7,500	Canadian Native Friendship Centre — Royal Eagles backpack program
Housing Helping to meet Aboriginal housing needs is an important area of focus at RBC. We offer support through various financing programs, as well as through donations and grants.	\$114,000,000 ¹	RBC On-Reserve Housing Loan Program — 72 First Nations communities approved under the program
	\$100,000	Habitat for Humanity — National Aboriginal Housing Program
Arts & Culture Artistic expression carries language and history forward. We support artists and organizations working to preserve Aboriginal heritage both in Canada and internationally.	\$40,000	National Arts Centre Foundation — Music Alive Program in Northern Canada
	\$30,000	County of Lambton, Gallery Lambton — Aboriginal curator
	\$25,000	Glenbow-Alberta Institute — First Nations education program
	\$20,000	Outside Looking In — training and outreach program
	\$5,000	Council of Yukon First Nations — Adaka cultural festival
Environment RBC acknowledges that the identity, cultural beliefs and economies of Aboriginal societies are intricately connected to the natural world.	\$75,000	Ottawa Riverkeeper — Blue Water Project Leadership Grant
	\$40,000	Canadian Parks and Wilderness Society — Blue Water Project Leadership Grant
	\$25,000	Green Communities Foundation — Well Aware program
	\$5,000	Keewaytinook Okimakanak Community Initiatives — Community Action Grant

¹ Total authorized credit facility approved to date.

Progress Report

People: Employment, Education and Training

On the employment front, during the 2011 reporting period, we continued our efforts to attract and retain Aboriginal employees through specific hiring programs, as well as through 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	RBC Initiatives
Employment — Recruitment Diversity is an important value at RBC. We strive to represent the communities we serve and are active in recruiting Aboriginal talent.	Inclusion Works Recruitment Fair and Trade Show
	Campus Outreach Program — e.g. Brandon University and University of Winnipeg, Edwards School of Business
	Ch'nook Mentorship Program — Aboriginal Summer Internship Program
	Calgary Urban Aboriginal Initiative Resource Fair
	Cariboo/Chilcotin Aboriginal Training Employment Centre Society job fair
	Go Green Six Nations Career Fair
	Cultural Awareness Training — required for all RBC recruiters
	Aboriginal Stay in School Program — Launched in 1993, this program provides work and learn opportunities for youth. A total of 22 students across Canada participated in this program during the 2011 summer school break.
Employment — Retention We support Aboriginal employees through employee fellowships, mentoring programs and the enablement of social networking.	Royal Eagles — RBC Employee Resource Group
	Aboriginal Corporate Social Network — internal network created to build a community of Aboriginal employees
	One Heart — RBC social networking site for Aboriginal employees
	RBC Pursue Your Potential Program — In 2011, this program continued to expand with 25 Aboriginal candidates joining the program and 10 being hired. From 2008 to present, 46 Aboriginal candidates have been hired through the program.

Select Examples	Amount	Organization
Education and Training We understand the importance of education in helping to shape the future for today's Aboriginal youth.	\$1,200,000 ¹	Aboriginal Student Awards Program — To date, 108 students have received scholarships. In 2011, 10 students were awarded scholarships for post-secondary education.
	\$50,000	Board of Governors of Red River College — Momentum Moving Manitoba Forward
	\$50,000	Nunavut Arctic College — Bachelor of Applied Business Administration
	\$40,000	Grande Prairie Regional College Foundation — Experimental Learning & Academic Excellence
	\$40,000	Vancouver Island University — Aboriginal Construction Program
	\$32,000	Side Door Ministries — After School Program
	\$20,000	Native Child and Family Services of Toronto
	\$20,000	Justice Institute of B.C. Foundation — Aboriginal Leadership Certificate
	\$10,000	Science East Association — First Nations schools

¹ Total value of scholarships to date since 1992.

Progress Report

Procurement: Supplier Opportunities

RBC continues to ensure that Aboriginal businesses have fair and equal access to its procurement process. During the 2011 reporting period, we engaged with three Aboriginal-owned businesses as vendors, with an additional Aboriginal-owned business qualifying as a preferred vendor. As the number of Aboriginal-owned businesses grows, so does our effort to make our procurement processes and policies more accessible to Aboriginal-owned businesses.

Select Examples	Amount	Organization
<p>Supplier Diversity Program As part of RBC’s commitment to diversity, Aboriginal-owned businesses are a priority segment within our strategic sourcing initiatives.</p>	\$32,500	<p>Canadian Aboriginal and Minority Supplier Council. Active participation includes:</p> <ul style="list-style-type: none"> • Vice-President of RBC Procurement assumed position on CAMSC Board of Directors • RBC hosted the reception at the Annual Business Achievement Awards ceremony and had approximately 20 representatives present at the dinner and awards presentation • RBC hosted roundtables and a panel discussion at CAMSC Annual Trade Fair <p>Monetary contribution includes:</p> <ul style="list-style-type: none"> • Annual membership fee • Reception sponsor at Business Achievement Awards ceremony • Roundtable sponsor at Annual CAMSC Trade Fair • Panellist participants at various events
Number of Aboriginal-owned businesses engaged in RBC opportunities in the reporting period	3	RBC worked closely with Aboriginal organizations to introduce them to RBC internal business partners and identify new opportunities to work with RBC
Foundations laid for further advancement of RBC’s Supplier Diversity Program		<p>RBC’s Procurement team:</p> <ul style="list-style-type: none"> • Established its Public Statement stating its commitment to Supplier Diversity • Created questions to be included in RFP documents; the questions allow for screening based on diversity practices of proponents • Established in collaboration with CAMSC and WEConnect Canada a detailed work plan for a two pronged mentorship program focused on: <ul style="list-style-type: none"> – Mentorship workshops aimed at large groups including CAMSC/WEConnect Canada membership – Ongoing one-on-one mentorship of diverse suppliers (to include Aboriginal-owned businesses)

“We recognize that not only can RBC create opportunities for Aboriginal peoples who are interested in banking to get started, but we can provide challenging and rewarding life-long careers. Many different careers are possible given our innovative culture, flexibility, and breadth and depth of business.”

KIRK DUDTSCHAK, SENIOR VICE-PRESIDENT, STRATEGY AND HUMAN RESOURCES
RBC EXECUTIVE CHAMPION, ABORIGINAL PARTNERSHIPS – EMPLOYMENT, EDUCATION AND TRAINING

RBC companies provide educational support and incentives for Aboriginal youth while also working to attract and retain Aboriginal talent within the organization.



People: Employment, Education and Training

Walking a mile in her moccasins

In Kelowna, B.C., Private Banker Jamie Albrecht knows that success in her professional life at RBC is all about deeply understanding client needs and making a difference in her community.

As an RBC private banker, Jamie Albrecht has a unique ability to really connect with clients. Her manager, Vice-President Brian Bowen, believes that this is due to her natural drive and determination towards providing client-centred solutions. It's as if she had walked in their shoes — or as Albrecht often says, “walked a mile in their moccasins.”

Jamie is very proud of her Aboriginal heritage,” says Bowen, adding that his team appreciates her insight into the First Nations/Aboriginal market.

Born in Edmonton, but having moved to Calgary when she was about 12, Albrecht says she was raised in a Caucasian household and attended, for the most part, traditional schools; but she had very close ties to her elders within the Aboriginal community, including her

birth mother, Doreen Spence.

In addition to being a nurse, Albrecht's mother is a highly respected Cree elder who continues to be involved with many organizations locally and internationally — including the United Nations — advising on issues related to human rights and the healing and advancement of indigenous people. For this work, Spence was nominated for a Nobel Peace Prize in 2005: big moccasins to follow. Albrecht, however, is quick to point out “those are her successes, not mine,” with a laugh, before adding: “I think it skips a generation, so I am expecting big things for my kids.”

Jokes aside, Albrecht has much to be proud of, both professionally and personally. She was educated in the oil industry but soon became a stay-at-home mom,

people

“...within RBC, I feel there is a real awareness of the importance of Aboriginal culture to Canada. As both, a professional and an Aboriginal woman, I feel respected, celebrated, and proud to work for an organization that embraces diversity.”

— Jamie Albrecht



until one day when she found herself on her own with two kids to raise. “I needed a job very quickly,” she says, so she went to her local RBC branch in Strathmore, Alberta, just before Christmas and applied. Back at home 20 minutes later, the phone rang. It was the bank asking her if she could come back for an interview. And so she started with RBC on December 27 as a part-time teller, before soon moving through various full-time roles, gaining more responsibility with each new step.

She eventually moved her young family to Kelowna, B.C., but left RBC when a rare opportunity emerged to lead the opening of a flagship branch for another organization. Within 18 months, she had attended 189 events and, along with her team, built the branch to about \$220 million in funds under administration. When RBC called her inviting her to lead the development of their private banking office in the Okanagan region alongside the Vancouver-based team,

she remembers the excitement, “...because this was the role I had wanted prior to leaving RBC; it was my ‘dream job,’” she reflects “but it didn’t exist within the Okanagan at that time.” Fast forward several years and Albrecht is thriving in her role as Private Banker — and as a mother; both of her daughters are now in university and are doing well. They too remain connected to the aboriginal community.

At the end of the day, she strongly believes that RBC’s commitment to diversity and driving growth and innovation both personally and professionally is the approach to take. “The Aboriginal community in Canada has lost so many of its peoples, its arts, languages and cultural traditions in years past. But within RBC, I feel there is a real awareness of the importance of Aboriginal culture to Canada. As both a professional and an Aboriginal woman, I feel respected, celebrated and proud to work for an organization that embraces diversity.”



RBC Royal Eagle achieves career success

For Winnipeg's Cherisse Kachkowsky, there is no limit to how far — or where — her career at RBC can take her.

Cherisse Kachkowsky was in between jobs when she learned about a program aimed at unemployed Aboriginals at Winnipeg's Patal Vocational School, in partnership with RBC. "I had quite a bit of CSR experience, so at first, they said I was overqualified," she remembers. Not one to be deterred and very eager to get her foot in the door at Canada's largest financial institution, she persisted, and eventually she was accepted into and completed the 16-week training program, graduating at the top of her class. She was then offered a full-time Customer Service Representative (CSR) role at RBC Royal Bank.

Today, just eight years later, Kachkowsky continues to excel and is now a team manager at the contact centre in Winnipeg, overseeing a remote staff of 18. Her exemplary performance in this role, as well as her work as an RBC Royal Eagle, has once again garnered her recognition — along with a spot on the coveted annual RBC cruise.

Every year, approximately 700 RBC staff members earn spots for themselves and their guests on an all-inclusive, seven-day cruise in the Caribbean for their above-and-beyond performances. "The cruise

is for the best of the best," says Kachkowsky, "so I was really floored to learn that I won."

Carla Balcom Trudeau, Centre Manager, Western Canada Contact Centres, noted that Kachkowsky won the cruise for a myriad of reasons including being very client-focused and maintaining heightened levels of employee engagement on her team — a considerable feat given her team's remote locations.

"Cherisse is deeply committed to her community and certainly exemplifies one of our values, which is diversity," adds Balcom Trudeau. "She helps us create an inclusive environment that is respectful and celebrates the various cultures in our workplace." Kachkowsky's work in spearheading Aboriginal Day celebrations as well as her tireless contributions to the Royal Eagles also made her stand out, says the Centre's manager.

For Kachkowsky, the opportunity to join the company and be a part of the Royal Eagles has had an unexpected benefit of enabling her to move closer to her Métis roots. "Truthfully," says the team manager, "ever since I started working for RBC, I have actually strengthened those relationships and ties to the Aboriginal community."

Committed Career Partner

The innovative new RBC Aboriginal Summer Internship Program is all about finding ways to attract and retain more Aboriginal staff at RBC in the long term by helping students gain skills and experience while still in school.

The daughter of a Métis father and Scottish, Saskatchewan-raised mother, Kasandra Flett of Stonewall, Manitoba, was a participant in RBC's Stay in School Program for four years. The program, as it was intended, helped Flett successfully prepare for post-secondary school, but her relationship with RBC might have ended were it not for the RBC Aboriginal Summer Internship Program (ASIP) — an innovative new program designed to help RBC retain more Aboriginal talent.

While RBC has had much success in attracting Aboriginal staff, it has been tougher to retain this talent. “We need to ensure that there is a good match between the role and person,” says Maja Dettbarn, ASIP Manager for RBC. “An intern has to thrive in a sales and service position and enjoy a continuous learning and coaching environment.”

ASIP candidates are university and college students who are offered summer jobs for up to three years, during which they participate in a structured training and learning program. Over three summers, the students receive formal Customer Service Representative (CSR) and Account Manager (AM) training, as well as the opportunity to

practice their skills on the job. If all goes well, the intern will be offered a full-time position starting at the AM level upon graduation. The summer placements also include coaching from the hiring manager, a mentor and a Royal Eagle membership to help the interns succeed.

Flett, a Red River College student entering second year as an ASIP intern, can't wait. Year one, she says, was full of constant learning; she even had the opportunity to work for a few days at an RBC branch on the Peguis First Nation Reserve, the largest First Nation community in Manitoba. “The clientele is very friendly, and they really respect their elders by letting them go ahead of them in line,” she says.

Research has helped RBC understand that many of these potential students want to support their Aboriginal communities. “Given these social tendencies, we emphasize that if you are learning to become a banking professional, one of the ways you can start giving back to your community is by giving good financial advice,” Dettbarn explains, be it to Aboriginal entrepreneurs or those simply wanting to plan for key life events. “Working for RBC is one path that can enable a student to connect personal values with their profession and help others.”



“Aboriginal-owned businesses help drive new job creation in communities across the country. At RBC, we understand how important it is to create opportunities for Aboriginal-owned business partnerships. By enabling access to the competitive bidding processes at RBC, we gain access to innovative organizations that in turn create employment growth opportunities, ultimately strengthening Canada’s economy. It’s a win-win for all parties.”

**LINDA MANTIA, SENIOR VICE-PRESIDENT, ENTERPRISE SERVICES AND CHIEF PROCUREMENT OFFICER
RBC EXECUTIVE CHAMPION, ABORIGINAL PARTNERSHIPS – PROCUREMENT**

RBC strives to improve procurement processes and policies to make them more accessible for Aboriginal-owned businesses that want to become RBC suppliers.



Procurement: Supplier Opportunities

Opening doors for Aboriginal suppliers

Through its work with an industry-led Canadian Aboriginal and Minority Supplier Council (CAMSC), RBC continues its focus on helping professional organizations like Neegan Burnside Ltd. get opportunities to bid on business-changing projects.

For a smaller firm, getting your foot in the door of a large company as a supplier can be daunting. Recognizing that a key success factor in the growth and development of Aboriginal-owned businesses is the ability to access markets where they can compete, RBC is actively working to help create more opportunities for competitive bidding. Among its many initiatives, RBC participates as a member of CAMSC.

Operating as a private sector-led, non-profit organization, CAMSC facilitates an inclusive and diverse supply chain by connecting large corporations such as RBC with certified Aboriginal and visible minority-owned businesses. The organization accomplishes this through the development of programs and networking opportunities, such as webinar training series and

procurement fair matchmakers, where Aboriginal-owned businesses can learn more about how to do business with large corporations, and meet face to face with buyers and procurement professionals.

A procurement fair was how Neegan Burnside Ltd., an Aboriginal-owned engineering and environmental solutions company, with offices in Ontario and Manitoba, met Charles Varvarikos, Head of Facilities Sourcing, RBC. This led to an introduction to one of RBC’s Tier 1 suppliers, CBRE — which manages RBC’s premises across Canada.

Neegan Burnside Ltd. was officially formed in 2000 as a joint venture between an Aboriginal partner and R.J. Burnside & Associates Limited, which itself began in

1970. Neegan Burnside Ltd.'s mandate today is to work alongside Canada's Aboriginal peoples, and their first project was a water system for the Beausoleil First Nation on Christian Island. The company's CEO, Mervin Dewasha, P.Eng., is a member of the Wahta Mohawk First Nation in Ontario and is a recognized leader in the development of Aboriginal human resources through career building in science and engineering.

The Aboriginal-owned business was given an opportunity by CBRE to bid on structural, mechanical and electrical engineering services related to the conversion of an RBC branch back in 2009. They won the bid and, since then, have bid on and won several other projects.

Securing a relationship with RBC over the last few years has opened doors for the company, including providing referrals to other organizations within the bank's supply chain. It has also enabled the engineering firm to diversify into new sectors beyond government and First Nations' community projects. "Having experience with RBC is giving us the opportunity to work with world-class corporations," says Richard de Faria, P.Eng, a structural engineer with the firm.

Another benefit relates to the very business of Neegan Burnside — engineering. Smaller companies unfamiliar with consulting engineering may sometimes view

engineering expertise as more of an expense and aggravation, he explains; whereas larger corporations tend to realize that high-quality engineering and service have tremendous value and can even save money in the long run. "With a large organization," he says, "because there tends to be a high degree of appreciation for professional engineering services, our staff feels appreciated, and that can be a huge motivational factor," says de Faria. "It is always much more gratifying to do engineering work when your client appreciates value-added engineering."

Speaking of talent, de Faria says that as an Aboriginal-owned firm, management is also committed to creating opportunities for Aboriginal engineers and other highly skilled professionals within their firm. But the only way they can increase their complement of Aboriginal staff — or any staff for that matter — is to increase their volume of work. "Bottom line is, if we don't have the work, we can't hire Aboriginal engineering talent," he says. "By being more successful, by working with companies like RBC, we're giving back to the Aboriginal community through highly skilled job creation. Indirectly, by giving us the opportunity to bid on their projects through their Tier 1 suppliers, RBC is also enabling us to promote engineering to Aboriginal professionals."





c. 1914: Trading post village of Hazelton, B.C. – Royal Bank branch relocated from the village to Hagwilget First Nation in 1977



1954: Investiture of Royal Bank CEO James Muir as Honorary Chief of the Blood Band of the Blackfoot Confederacy



1961: Nine new clients open Royal Bank accounts in Terrace, B.C.

RBC Pictorial Timeline

year 1910

- Royal Bank's merger partner, the Union Bank of Canada, opens a branch at the Hudson's Bay trading post village of Hazelton, B.C.

year 1947

- Royal Bank issues a dedicated national Royal Bank letter focused on Canadian Aboriginal peoples.

year 1954

- Royal Bank CEO James Muir is invested as Honorary Chief of the Blood Band of the Blackfoot Indian Confederacy as a tribute to his leadership and humanitarianism.

year 1957

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

year 1969

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

year 1973

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

year 1978

- Royal Bank becomes the first financial institution to officially sponsor the Arctic Winter Games, attracting 850 Inuit participants.

year 1990

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

year 1991

- Royal Bank is the first major financial institution in Canada to open a full-service branch on a reserve in the Six Nations of the Grand River community in Ohsweken, Ontario.

year 1992

- Royal Bank launches its annual educational awards program for First Nations students attending a university or college in Canada – now called the RBC Aboriginal Student Awards program.

year 1993

- Royal Bank launches its Aboriginal Stay in School program, hiring students in grades 9-12 to work in bank branches across Canada each summer.

year 1994

- Royal Bank pledges \$275,000 over six years to support the Saskatchewan Indian Federated College, Canada's first Aboriginal college.

year 1995

- Royal Bank establishes a national Aboriginal Banking division.

year 1996

- Royal Bank signs an agreement with the National Association of Friendship Centres (NAFC) to launch a program of business and community development initiatives across the country.
- Royal Bank joins forces with the National Aboriginal Veterans Association to help raise funds to erect a monument in Ottawa to commemorate the war efforts of Canada's Aboriginal men and women.

year 1997

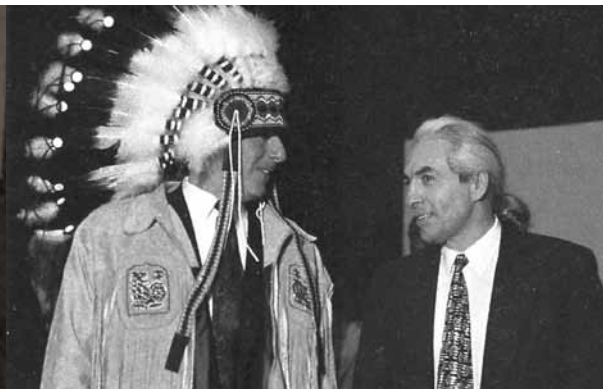
- Royal Bank issues *The Cost of Doing Nothing – A Call to Action and Aboriginal Economic Development* report.
- Charlie Coffey, Royal Bank Executive Vice-President of Business Banking, is invested as Honorary Chief by the Assembly of Manitoba Chiefs in recognition of his support of economic development and self-sufficiency for First Nations peoples.



1978: Arctic Winter Games, Hay River, NT — supported by RBC since 1977



1997: Mark Leroux (left) of Golden Lake Algonquin First Nation — first award winner of Royal Bank Aboriginal Student Awards program to graduate



1997: Investiture of Royal Bank executive Charlie Coffey (left) as Honorary Chief by Chief Phil Fontaine (right) — Assembly of Manitoba Chiefs

year 1998

- Royal Bank is a corporate sponsor of Working Partnerships, a government of Ontario program to encourage more Aboriginal partnerships with the corporate sector.

year 1999

- Royal Bank launches a new on-reserve mortgage housing program to assist First Nations members to construct, purchase and renovate homes located in First Nations communities.

year 2000

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

year 2007

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

year 2008

- RBC Blue Water Project™ Leadership Grants totalling more than \$1 million are awarded to projects related to water issues in Aboriginal communities.

year 2009

- RBC names Phil Fontaine, former National Chief of the Assembly of First Nations, as a special advisor to RBC.
- RBC introduces Remote Banking, a new banking service for Aboriginal Canadians living in remote areas.
- 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.

year 2010

- RBC is the first Canadian financial institution to offer telephone customer service in Cree and Inuktitut.
- RBC introduces a social networking site, One Heart, for Aboriginal employees.

- 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.

year 2011

- RBC Foundation contributes \$300,000 to Martin Aboriginal Education Initiative (MAEI), a program aimed at helping Aboriginal youth stay in school.
- The Ohsweken branch located near Caledonia, Ontario, celebrates its 20th anniversary.
- RBC establishes the Aboriginal Articling Program with the Toronto Law Group, where Aboriginal law students have access to opportunities that give them the legal and business skills they need to succeed and help their communities prosper.

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FIRST NATIONS RBC ROYAL BANK BRANCH LOCATIONS

Hagwilget First Nation – Hagwilget, British Columbia
Westbank First Nation – Westbank, 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

FIRST NATIONS RBC ROYAL BANK COMMERCIAL BANKING CENTRE LOCATIONS

Fort William First Nation – Thunder Bay, Ontario

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

AGENCY BANKING OUTLETS

Whitefish Lake First Nation – Goodfish Lake, Alberta
Wkwemikong First Nation – Wkwemikong, Ontario

For more information, please visit www.rbcroyalbank.com/aboriginal

- To reach a branch or to talk to an RBC agent, call 1-800-769-2511
- To reach a Commercial Banking Centre or to talk to an RBC Business Specialist, call 1-800-769-2520

Telephone customer service is now available in Cree and Inuktitut

