FORWAR **VOLUME 2 2025** forwardsummit.ca MAGAZINE **ALSO INSIDE:** Voices of the Future A Conversation with Actua's Indigenous Youth Leaders The Energy Within Indigenous Leadership in Canada's Clean Energy **Future Beyond the Checkbox Building Trust Through** Meaningful Indigenous **Partnerships Capital in Our Hands** How First Nations Bank and BDC are Financing Indigenous Futures Plus Learn About How the Leaders of Tomorrow are Paving the Way Forward JP GLADU From Tokenism to Transformation The New Face of Corporate Power





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is published twice a year in collaboration with Forward Summit.

Published by:



63 Albert St., Suite 601 Winnipeg, MB R3B 1G4 www.davismediaco.com

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Cover Photo: © JP Gladu
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# **VOLUME 2 2025**

# **CONTENTS**







# **FEATURES**

# 15 Leading the Way

Reconciliation Beyond the Boardroom

# 21 Beyond the Checkbox

Building Trust Through Meaningful Indigenous Partnerships

# 24 Bridging Nations, Building Prosperity

The Power of Economic Reconciliation

# 27 Capital in Our Hands

How First Nations Bank and BDC are Financing Indigenous Futures

# **DEPARTMENTS**

# 3 Welcome Message

A Word From Connect Partnership Group President Rod Miller

### LAND ACKNOWLEDGMENT

In the spirit of respect, reciprocity and truth, we honour and acknowledge Moh'kinsstis, and the traditional Treaty 7 territory and oral practices of the Blackfoot confederacy: Siksika, Kainai, Piikani, as well as the  $\hat{I}$ yâxe Nakoda and Tsuut'ina nations. We acknowledge that this territory is home to the Otipemisiwak Métis Nation in Alberta within the historical Northwest Métis homeland. Finally, we acknowledge all Nations — Indigenous and non — who live, work and play on this land, and who honour and celebrate this territory.



# THE RECONCILIATION ECONOMY

# Where Values Meet Value

When we look ahead to Canada's economic future, one truth becomes increasingly clear: reconciliation isn't just a moral imperative. It's an economic opportunity that will define

aanishi (Hello),

It's an economic opportunity that will define our prosperity for generations to come. This edition of *Forward* explores how Indigenous economic sovereignty, knowledge systems and leadership are already reshaping industries from energy to finance, from boardrooms to classrooms.

The reconciliation economy isn't about charity or symbolic gestures. It's about recognizing that Indigenous communities possess invaluable expertise, innovative solutions and entrepreneurial vision that our entire economy needs to thrive. From the traditional knowledge informing our clean energy transition to the youth leaders designing tomorrow's educational pathways, Indigenous voices are charting the course toward a more inclusive and sustainable future.



In this issue, we examine how companies are moving beyond performative reconciliation to build meaningful partnerships that create shared prosperity. We explore the capital initiatives opening new doors for Indigenous entrepreneurs and community ownership. We hear directly from the next generation of Indigenous leaders who are already



Rod Miller
President and COO,
Connect Partnership Group

transforming their communities and industries.

At the heart of every story in this volume is a simple recognition: when Indigenous economic mobility flourishes, all of Canada benefits. The businesses profiled here aren't just doing well by doing good. They're demonstrating that inclusive economic models are simply better business models.

True reconciliation requires more than acknowledgment of past wrongs; it demands active investment in Indigenous-led solutions and futures. The companies, organizations and leaders featured in these pages understand that reconciliation is not a destination but an ongoing relationship that requires commitment, respect and a willingness to share both power and prosperity.

Whether your organization is just beginning its reconciliation journey or seeking to deepen existing partnerships, this issue provides practical insights and inspiring examples of what's possible when we centre Indigenous knowledge, leadership and economic sovereignty in our planning for the decade ahead.

The reconciliation economy is here. The question isn't whether to participate, but how quickly we can learn, adapt and grow alongside the Indigenous leaders who are already building tomorrow's solutions today.

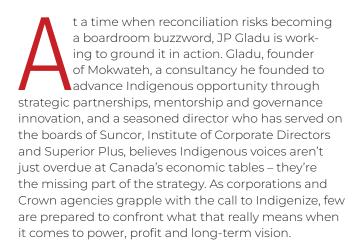
Together, we're not just imagining a more inclusive economic future. We're actively creating it.

Maarsii (thank you)! -

# FROM TOKENISM TO TRANSFORMATION

# The New Face of Corporate Power

By Bryan Hansen



"Reconciliation is ... being afforded the space to insert my thinking, values, experience and connection to the decision points within companies," Gladu says.

Gladu often reflects on his personal journey through what he describes as four stages of life: the adolescent, the warrior, the guide and the elder. He identifies his time at the Canadian Council for Indigenous Business (CCIB) as his "warrior" phase, marked by fighting for what he believed in. Today, he sees himself firmly in the "guide" era, focusing on supporting others, including companies, warrior and youth. This framework highlights a leadership evolution from fierce advocacy to a more nurturing, strategic role in furthering Indigenous economic development.



JP Gladu, Founder, Mokwateh

In recent years, representation on boards has become a new frontier for economic reconciliation. It's a shift away from short-term consultation and toward long-term stewardship, where Indigenous directors bring lived experience, nation-to-nation insight and a fundamentally different lens on risk, opportunity and value creation. But systemic change takes more than an appointment, it takes a willingness to be changed.

# **Defining Reconciliation at the Board Level**

For Gladu, true reconciliation in governance means more than symbolic inclusion. It means shaping decisions from within. This goes beyond mere presence into active participation in core corporate functions such as strategy, managing liabilities, identifying opportunities and succession planning.

Gladu stresses that for reconciliation to be effective, boardrooms cannot operate as echo chambers. "It's really important that it's not operating in an echo chamber. If we're talking about Indigenous knowledge, others at the table need to have a level-set understanding and be active listeners when Indigenous issues come up," he states. While an Indigenous director brings unique values and background, Gladu notes they must also be proficient in other aspects of business, from risk, financial, operations and governance to markets. This role is a two-way street, offering Indigenous directors an opportunity to "grow as leaders by learning from fellow directors." Ultimately, directors hold the CEO



accountable, helping to guide the organization's strategic goals.

In other words, reconciliation at the board level isn't just about inviting a new voice to the table, it's about ensuring that voice carries weight. Gladu emphasizes that meaningful inclusion requires not only the presence of Indigenous directors but an environment where their perspectives are heard, respected and reflected in decisions. "It's a two-way street," he explains. "Having that Indigenous background and those values is important, but it's also an opportunity to grow as leaders by learning from fellow directors." This reciprocity, he suggests, is essential for boards to evolve beyond representation into relationships that nurture mutual growth and trust.

# **Beyond Economic Reconciliation**

While economic reconciliation is often the headline, Gladu sees something deeper: a chance to recentre values, relationships and land. "It's broader than economics. It's values. It's relationships, community, diversity. Economics are a big part of it, but not the only part," he elaborates.

This broader perspective challenges traditional notions of value. For Gladu, reconciliation is as much about social and cultural integrity as it is about capital flow. When Indigenous values guide decisions, success is measured not by quarterly profits, but by community well-being, sustainability and intergenerational strength. "When you have strong economic awareness, it gives

you more leverage to make change – especially when it comes to language, culture and history," he shares.

Gladu believes that a healthy economy can, and must, serve as the foundation for cultural revitalization and self-determination. But it requires more than balance sheets. It demands leadership rooted in place. "Land matters, too. Indigenous values around land stewardship need space in boardrooms, or at least in business operations. You can learn from them and build strength while you generate strong financials," he states.

As Gladu noted in an episode of Forward Together, a podcast hosted by Rod Miller, president and chief operating officer of the Connect Partnership Group – the organization behind the Forward Summit events – "You just can't build stuff now without having us at the table." Indigenous governance, he argues, is no longer optional – it's foundational. For governments and companies alike, recognizing Indigenous sovereignty isn't only a moral imperative; it's a strategic necessity.

# **Shifting Perceptions of Indigenous Communities**

Changing the makeup of boardrooms also shifts how Indigenous communities are perceived – not as barriers, but as builders. Gladu says representation has a ripple effect, influencing how decision-makers understand the value of Indigenous participation, not just within companies but across entire sectors. "You can feel the shift when companies stop seeing Indigenous



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saveonenergy.ca/firstnations 1-877-631-2380 communities as liabilities and start seeing them as partners," he says.

This shift, Gladu explains, becomes transformational when communities are granted not only seats at the table but actual stakes in the process. "When there's ownership, equity and real buy-in, Indigenous communities become your leading edge. They drive the change – not just support it," he says.

This evolving perception helps pave the way for more sophisticated conversations about Indigenous economic leadership, especially when those communities bring their own corporate structures to the table.

# Indigenous Development Corporations and Governance Challenges

Behind the boardroom is another layer of governance: Indigenous development corporations. Gladu sees them as essential to self-determined growth, but not without challenges.

Indigenous economic leadership isn't just about individual appointments to boards; it also requires strong, accountable structures within communities themselves. Gladu points to Indigenous development corporations as key vehicles for self-determination. "Development corporations are increasingly the business face of communities. They're facilitating procurement, equity and partnerships," he highlights.

To succeed, Gladu believes these entities must not only be empowered by community members but also operate with sound governance practices and openness to outside expertise. "I'm always advocating for corporations to make space for Indigenous directors. But our communities also need to make space for non-Indigenous directors who bring valuable knowledge and experience. Diversity goes both ways." He's clear-eyed about the work ahead. "We have

to get our community corporate governance to a stronger place. I might take heat for saying that, but it's the truth."

For Gladu, strengthening internal governance is not just about accountability – it's about ensuring Indigenous-owned enterprises can lead with confidence, form strategic partnerships and shape the economy on their own terms.

# A Future Vision: What He Hopes His Grandchild Sees

Gladu isn't just looking at the now. He's imagining a legacy, one that outlives him. He envisions a future where Indigenous representation isn't framed as exceptional but expected, where governance tables reflect the excellence that's always existed in Indigenous communities.

"I'd want to see more than one Indigenous director at the table – not because they're Indigenous, but because they're excellent," Gladu says. This isn't about inclusion for optics. It's about shifting the centre of leadership itself so that Indigenous directors are involved across all sectors of corporate decision-making.

"Indigenous directors offering good counsel across all business streams, not just Indigenous topics," he adds

For Gladu, the end goal is a generational shift where Indigenous people aren't only participants in the economy, but key architects of its future. He champions creating visible pathways for Indigenous youth, recognizing the importance of mentorship and diverse forms of learning, from land-based teachings to modern trades. His own daughter, a hairstylist who carries forward traditional knowledge into her modern occupation, embodies this future. Gladu emphasizes that supporting these next generations is paramount, ensuring they see themselves reflected at every level of the economy, ready to lead with strength and purpose.

# **Surviving the Weight**

### JP Gladu on Lateral Violence

While this article celebrates the powerful strides Indigenous leaders are making in corporate boardrooms, it's equally important to acknowledge the challenges that can arise within organizations and communities themselves. One such challenge is lateral violence.

Lateral violence refers to harm directed at one's peers or equals within marginalized groups. It can manifest as bullying, shaming, gossip or exclusion, often rooted in historical trauma, colonial oppression and enduring power imbalances. Over time, it can erode trust and hinder collective progress.

Many Indigenous leaders, like JP Gladu, who work tirelessly to strengthen Indigenous economies and advocate for their people, have experienced this dynamic. "It still hurts when I experience it," Gladu shares. He observes that such acts often come from "a very hurt place."

Navigating lateral violence requires immense strength and self-awareness. Gladu offers this advice to those facing it:

"Focus on the light. Don't feed the negativity. Don't buy into the bull – because it is bull. It's jealousy, it's envy, it's all the negativity. Go to your circles. Surround yourself with people who love you. Don't engage. Don't give it air. Let it suffocate itself out." By naming lateral violence, understanding its roots and sharing strategies for resilience, we move toward healthier, more supportive environments where Indigenous individuals and communities can not only lead, but thrive.







"Procurement is north of 25 per cent across the board, equity partnerships are common and Indigenous leaders are showing up in the C-suite. That's the future I want to see," Gladu articulates.

# **Authenticity in Leadership**

Reconciliation doesn't require assimilation. For Gladu, authenticity is not just a leadership style, it's a responsibility. He speaks of showing up in every room as his full self, rooted in both professional experience and personal teachings. "I want to feel proud walking into a boardroom to be encouraged

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by my colleagues to speak, to contribute, to challenge," he says.

There's a precision to his approach. For Gladu, presence is not enough; voice must be paired with purpose. "You don't speak just to speak. You speak to make an impact. That's how you build a stronger organization," he shares.

But authenticity isn't always celebrated. Gladu is candid about the challenges Indigenous leaders face, not just in navigating colonial structures, but in weathering criticism from within their own circles. Lateral violence, he says, can be especially painful when it comes from people you care about and work closely with.

For Gladu, authenticity is more than personal expression, it's the foundation for trust, accountability and transformation. And when Indigenous leadership is allowed to speak from that place of wholeness, the entire table is changed for the better.

All of this builds to a bigger question: once Indigenous leaders are at the table, what happens next?

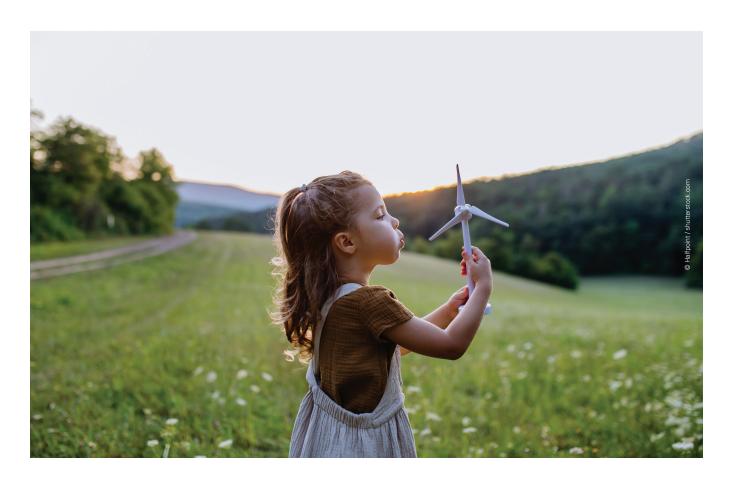
### **Transformation Over Tokenism**

Boards often seek Indigenous perspectives, Gladu notes, but real reconciliation requires transformation, not tokenism. The presence of an Indigenous director doesn't automatically signify progress. It matters what happens next: who listens, what changes and whether that inclusion reshapes the system or gets absorbed by it. Inclusion without influence is performance. And too often, Indigenous voices are invited to the table only to be met with silence, resistance or a waiting room of "not yet."

Gladu reminds us that representation is not the destination, it's the doorway. He emphasizes that it's not just about giving someone a seat; it's about sharing the power behind the table. And that power isn't only structural, it's spiritual. It lives in the courage to speak, the willingness to change and the strength to hold the door open for others.

Representation is just the start. Reconciliation begins when power changes hands.

communication that is grounded in the 7 sacred teachings. M'sit No'Kamaq.



# **VOICES OF THE FUTURE**

# A Conversation with Actua's Indigenous Youth Leaders

By Brittany S. Lavallee

cross Turtle Island and throughout Canada, Indigenous youth are not waiting for their turn to lead. They are building futures rooted in community, carried by ancestral knowledge and fuelled by curiosity and purpose. Through Actua's National Indigenous Youth in STEM (InSTEM) program, young people are entering science, technology, engineering and mathematics (STEM) spaces in ways that reflect their identities and visions for the future.

Recognizing the importance of equitable access and culturally grounded learning, Actua launched its InSTEM initiative to deliver experiential STEM programming for Indigenous youth. Through this work, thousands of First Nations,

Inuit and Métis students have participated in InSTEM.

InSTEM is not just a program, it is a circle. A place for gathering, for learning and for building relationships with each other. It centres Indigenous knowledge, not as an add-on, but as the foundation. This approach is reshaping what STEM can look like in classrooms.

I sat down with Indigenous youth who have participated in InSTEM: Rhaya Clyne, Cheyenne Hazel, Sophia Morton and Ciara Robison, as well as Doug Dokis, InSTEM program advisor. We discussed how young people are transforming education, confronting systemic barriers and calling for genuine, sustained action in the generations ahead.

Dokis, a member of Dokis Anishinabek First Nation in Ontario, has been leading this work. For him, the success of InSTEM is measured not only by graduation rates or job placements, but also by the ability to foster meaningful reconnection.

"Our youth come into this program with deep knowledge already," says Dokis. "They may not always see it as 'science' because it was not taught in a classroom, but traditional knowledge is engineering. It's biology. It's systems thinking. We're not introducing science to Indigenous youth; we are affirming it."

What began as a small workshop-based outreach has grown into a national program, offering online and land-based for-credit learning integrated into provincial school systems. "InSTEM allows youth to bring all of who they are into the learning space," says Dokis. "It's not about leaving your identity at the door."

# **Rhaya Clyne: Virtual Connections, Real Impact**

Clyne joined InSTEM through a virtual summer program during the COVID-19 pandemic. The program offered a mix of leadership development, science education and cultural learning.

"We learned about Indigenous science, but also how to lead, how to design lesson plans, how to connect with youth," she says. Though it began online, the impact was lasting. Clyne stayed connected to InSTEM through high school and into university. Today, she is looking forward to stepping into an internship with Actua and speaking at national conferences.

# Cheyenne Hazel: Becoming an Educator and Speaker



**Doug Dokis** Program Advisor, InSTEM

Hazel also started in high school. At first, she was not sure if these spaces were for her. However, that changed when she joined a land-based cultural learning camp facilitated by Isaac Murdoch and subsequently participated in the online InSTEM program.

"It opened my eyes to what was possible," she says. "I started seeing that science isn't something separate from us; it's part of our everyday lives, our languages, our ways."

Hazel is a returning summer instructor for Actua, travelling and teaching camps in Nunavut and the Northwest Territories. She will soon be



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Rhaya Clyne, Mohawk Nation



Cheyenne Hazel, Cree Nation



**Sophia Morton,** Kwakwakil'wak



**Ciara Robison,** Métis Nation

stepping into a new opportunity, presenting at national conferences on her experiences.

# **Sophia Morton: Building Safer Futures**

Morton became involved with Actua after a summer role as a STEM instructor for UBC Geering Up led to an invitation to the national Forward Summit. With encouragement and support from the Actua team, she learned to navigate networking and professional settings.

"It was comforting to have mentors say, 'Here's what to expect and you don't have to give more than you're ready for,' " she says.

# SCIENCE ISN'T SOMETHING SEPARATE FROM US; IT'S PART OF OUR EVERYDAY LIVES, OUR LANGUAGES, OUR WAYS.

Morton is a volunteer firefighter and has trained in mine rescue for both underground and surface operations. She hopes to join a site rescue team during her next co-op and eventually contribute to improving emergency response planning and policies across the industry.

# **Ciara Robison: A Journey of Advocacy**

Robison first joined InSTEM to explore STEM fields, something she felt was often out of reach for an arts major like herself. She saw an opportunity to dive into a space where Indigenous knowledge could be integrated into STEM.

She says: "It was eye-opening to see how science, technology and Indigenous perspectives could come together in such powerful ways."

Now, as a passionate advocate for change, Robison is using her voice at national conferences to challenge educational systems. Today, she continues to advocate for meaningful representation, aiming to create a space where Indigenous students can see themselves fully reflected in their academic experiences.

# A Conversation with Indigenous Youth Leaders

Indigenous youth want transformation in education settings. "A great education acknowledges its biases and adapts to include diverse perspectives," says Robison.

"Students can't learn if they don't feel valued. It's not just about curriculum, it's about safe spaces to feel welcomed and understood," says Clyne.

Hazel adds that STEM education often feels disconnected in mainstream classrooms. "When we connect STEM to students' interests like cooking, medicine or building, it starts to click," she says. "And when elders share how our ancestors used science every day, it resonates deeply."

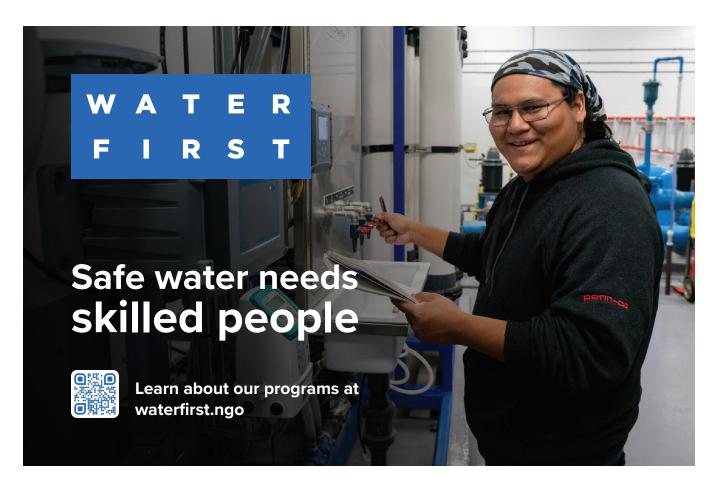
Both emphasize that Indigenous youth face unique challenges when entering STEM education and careers, particularly when education systems were not built with them in mind. The lack of visible Indigenous role models in STEM careers can also limit what young people see as possible.

"If you've never seen someone who looks like you doing the thing you dream about, it's hard to believe you can get there," Clyne explains. "We need mentors and leaders in all fields, not just in cultural roles."

Morton echoes this reality: "In my entire mining engineering cohort, I am the only Indigenous woman. That kind of isolation shows we still have a long way to go."

Hazel adds, "Representation doesn't mean tokenism. It means listening to Indigenous youth, including us in decisions and trusting our knowledge."

Too often, institutions and organizations still treat Indigenous people in STEM as checkmarks for





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diversity, not as collaborators with knowledge to share.

"I've been asked to consult just because I'm Indigenous," says Clyne. "It's not about what I know; they just want to say they've included an Indigenous person."

Robison had a similar experience. "Tokenism in reconciliation efforts creates a false sense of activism, leaving Indigenous youth with fewer leadership opportunities and a sense of impostor syndrome as organizations often include us for appearances rather than meaningful consultation or change," she says.

Morton spoke at a conference about economic reconciliation from her perspective as an Indigenous woman in the STEM field. She says: "Economic reconciliation comes from our people being in these higher-paid positions, having higher education and having these STEM degrees."

When asked what meaningful reconciliation looks like, the answers are clear. "Start with clean water," says Clyne. "It's 2025 and some of our communities still don't have drinkable water. What kind of future-building are we doing if our basic rights aren't met?"

Hazel shares a story from her work, where a geologist visiting the community chose to share knowledge with local hunters and trappers instead of working independently. "That's what real collaboration looks like, relationship building."

Morton offers a clear comparison from a recent conference where she spoke: "Listening without action is meaningless. That's like calling 911 for a fire and the dispatcher says, 'I hear you,' and hangs up."

"Reconciliation can't happen if Indigenous youth aren't heard. We need to move beyond generalizing our cultures and instead recognize the diversity of our communities, ensuring our voices are central to meaningful change," says Robison.

Across all their stories, one truth remains. Indigenous youth are already leading and creating new tables to sit at and new spaces to work together. "Sometimes, all it takes is one moment of saying yes," says Hazel. "One yes that leads to connection, confidence, community."

Morton adds, "You don't have to have it all figured out. Follow your curiosity and trust that you'll find your place."

For many students, the journey begins with a simple invitation and can grow into something life-changing. When asked what advice they would give to their younger selves, both Clyne and Hazel offer the same message: Say yes. "But when opportunities come, take them. That's where growth happens," says Clyne.

Robison says, "By sharing my story, I hope to emphasize the importance of Métis youth in reconciliation. For too long, our voices have been overlooked or invalidated, and I want to ensure our unique culture and practices are recognized and valued in conversations of Indigenous sovereignty. If I could speak to my younger self, I would offer a simple but powerful message: your Indigeneity is valid and your sense of belonging is important."

These youth, along with many others in Actua's network, are not waiting for seats at existing tables. They are building new ones, rooted in culture, fuelled by community and ready to welcome the generations yet to come in Indigenous STEM.

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# LEADING THE WAY

# Reconciliation Beyond the Boardroom

By Bryan Hansen

# Introduction

Halfway through our interview, a plumber knocked on my apartment door. It was a brief interruption – my kitchen sink had sprung a massive leak – but it unexpectedly reinforced everything Chloe Gladu had been saying. When he learned she was a hairstylist, he smiled: his wife was one, too. As the door closed, Chloe laughed: "I think he heard how much we love trades."

It was a small moment, but a telling one. Trades are everywhere, shaping lives and economies, often without fanfare. And in Chloe's case, they're shaping the future of reconciliation.

At 21 years old, Chloe isn't your typical executive, but she's exactly the kind of leader economic reconciliation needs. As a Montreal-based Indigenous hairstylist with over 300 clients, Chloe's salon chair has become more than a workspace, it's a site of care, trust and transformation. In a world where reconciliation is often talked about in boardrooms and policy briefs, Chloe represents a powerful truth: it's also happening in trade schools, at powwows and in the everyday decisions young Indigenous professionals make to lead from where they are.

The daughter of respected governance leader JP Gladu, Chloe is Anishinaabe and a member of the Ojibwe First Nation community. Her reserve is a couple hours north of Thunder Bay, Ont., on the shores of Lake Nipigon. She later moved to urban centres to pursue her career. Her story is uniquely her own, one of passion, precision and following your calling.

# **Finding the Trade**

Chloe began her career at just 15, working weekends in a local Ottawa salon while still in high school. Through a hands-on apprenticeship program, she discovered her passion early and wasted no time pursuing it. After graduating from high school, she moved to Montreal and attended LaSalle College's hairdressing program.

By the age of 19, she was supporting herself full-time through her trade.

"I started my career three years before any of my friends did," she says. "Some of them are still in school – and I've already built a clientele of over 300."



**Chloe Gladu** Hairdresser

Her decision to pursue

trades wasn't just practical, it was visionary. Chloe is clear-eyed about the value of skilled labour. "There's this societal push for university, but trades have this *je ne sais quoi*," she laughs. "You just kind of get a jump start."

She also credits part of her trajectory to finding the right people: "I've found a real mentor at my current salon, she's taught me what it means to build your own energy and still have boundaries."

This sense of agency, of knowing her worth and choosing her path, is central to how Chloe views her role. It's not about bypassing formal education; it's about reclaiming a model of learning and leadership established in experience, relationship and craft.

# Hair as Healing

But Chloe's work is about far more than aesthetics. For many of her clients, the salon chair is a sacred space. "Hair is physical touch. You're close to them, you're talking to them – it's an intimate environment," she explains. Over time, she has become a trusted confidant, holding stories of grief, change, celebration and growth.

"I remember everything about anyone. We pick up conversations from six months ago." She keeps notes, remembers birthdays, relationships and struggles. "That's the secret to good hairdressing," she adds. "I make people feel safe."

But it's not just about memory, it's about emotional labour. Chloe describes how each appointment requires her to be fully present, tuned in and energetically available. "Sometimes, it's heavy," she admits. "People cry in my chair. They grieve. They vent. They let go." In those

moments, she doesn't just cut hair, she holds space. Her practice of smudging isn't just for herself; it's a form of spiritual hygiene that allows her to stay grounded while doing work that is as much heart-based as it is hands-on.

She closes every appointment with a simple, sincere phrase: "Thank you for trusting me." And



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in a world that often undervalues emotional intelligence, Chloe's chair becomes a reminder that care work is work and it's sacred.

# **Cultural Identity in the Chair**

That sense of sacredness is deeply connected to Chloe's cultural roots. As a young Ojibwe woman in a predominantly non-Indigenous industry, Chloe is intentional about bringing her identity into her work. "There's not a huge community of Indigenous hairdressers in Montreal – I'm part of a very small one," she shares. Yet her sense of connection to culture is strong.

She recalls attending a recent powwow on the Kahnawà:ke reserve: "I was watching all the braids, the long hair, the pride in how people carried themselves. I started crying. I love my culture so much."

In these moments, the lines between personal and professional blur. Though Chloe focuses primarily on colour work, she







hopes to explore more traditional styles, and has her sights set on Indigenous Fashion Week as a future platform for creative expression.

She adds: "I smudge myself when I feel drained – I can't take on other people's energy. The chair may be my office, but my culture is my shield."

# Reconciliation Through Trades

If her shield is cultural, her sword is craft. Chloe's success isn't just personal, it's part of a broader story about Indigenous self-determination through skilled trades. With support from her band, she was able to attend training programs and pursue work without the burden of student debt. She sees trades as an essential, often overlooked, part of Indigenous economic power.

"Trades are powerful. They're creative. They're immediate. And they're needed."

She wants young people to know that success doesn't only live in universities. "There's always pressure to go to school, but trades let you start sooner. You can build a career from passion – and you don't need anyone's permission to begin."

# THE CHAIR MAY BE MY OFFICE, BUT MY CULTURE IS MY SHIELD.

In Chloe's view, economic reconciliation isn't a distant policy goal. It's a lived, daily reality being shaped by every Indigenous youth who chooses to invest in their own skill, path and sovereignty.

# **A Quiet Kind of Power**

While Chloe doesn't lead a boardroom, she runs something just as impactful: a space of safety, creativity and transformation. "You're not the boss in the traditional corporate sense," she says, "but I do feel fully in charge of the space I'm creating."

From the moment a client sits in her chair to the final mirror reveal, Chloe embodies a new kind of leadership that's rooted in care, choice and presence.

When asked what advice she'd give to other young Indigenous people trying to find their path, she answers without hesitation: "Don't give up – and keep pursuing what makes you happy."

She pauses, then adds: "I look up to my dad. I get my work ethic from him. But I'm building something my own way."

Ultimately, Chloe Gladu's story proves that the most powerful form of reconciliation might not be found in the boardroom, but in the trust built one client at a time by a young tradeswoman with a salon chair.



# THE ENERGY WITHIN

# Indigenous Leadership in Canada's Clean Energy Future

By Brittany S. Lavallee

ndigenous communities across the world are uniting to engage in powerful conversations and knowledge-sharing, reshaping our understanding of a clean energy future. As Minor Chief Steven Crowchild of the Tsuut'ina Nation in Alberta explains, both his Nation and rural Indigenous communities across the globe are utilizing renewable energy.

Canada's Indigenous peoples are no strangers to energy development. Their current territories contain much of the country's hydroelectric potential, wind and land resources and solar capacity. Yet, for decades, Indigenous communities often found themselves sidelined or negatively impacted by large-scale energy projects.

A significant shift is unfolding as Indigenous communities assert greater control over their lands and energy futures. Indigenous-owned renewable energy projects are not only viable, but some of the largest and most impactful in Canada.

The development of clean energy projects led by Indigenous peoples includes layers of understanding deeply rooted in natural law, land-based knowledge and ceremony. These cultural protocols guide and shape innovation from the ground up, ensuring that progress aligns with long-held principles of balance and land stewardship.

In pursuit of a deeper understanding of what a clean energy future means and looks like, I sat down with Crowchild, who emphasized that tradition and

technology are not in conflict, they can uphold the ultimate goal of sustainability and respect to the land.

# Tsuut'ina Nation's Leadership

The Tsuut'ina Nation uses the titles "Chief" and "Minor Chief" to honour and uphold historical governance structures rooted in Treaty 7 Territory. As a



**Minor Chief Steven Crowchild** 

minor chief, Crowchild has held five years of leadership in roles across a wide range of boards, committees and portfolios, including governance, education, finance, policing and land administration.

Tsuut'ina Nation's energy journey is grounded in ceremony and collective values while also welcoming technological advancements like solar power. Their approach to energy is holistic, emphasizing both cultural continuity and environmental sustainability.

So far, the Nation has implemented solar installations across various community spaces, including:

- A 65-kilowatt solar array powering a vital cultural gathering space called Bullhead Community Hall;
- A 114-kW solar array installation at the adult upgrading centre;

- The Spirit Healing Lodge, which combines a 55-kW solar system with energy efficiency upgrades;
- A 96-kW solar array and energy efficiency project at Chief Big Belly middle school;
- More than 50 homes in the community now use rooftop solar systems; and
- A residential development project built using 40 per cent recycled materials, led by Tsuut'ina citizens themselves.

While these initiatives mark a significant step forward, a larger scale renewable energy project is currently in the early planning stages. "The process of development includes many necessary steps and we want to make sure we do it right," says Crowchild.

Before any project begins, ceremonies are conducted. "We offer prayers to the land and we inform the plants, animals and water that we intend to use this space. We express our gratitude and ask for permission," he explains. This practice is not symbolic; it is an essential protocol that aligns all development.

"Everything we do is rooted in ceremony and guided by our elders," he adds. "We're not just thinking about the next quarter, we're thinking seven generations ahead."

# **Energy Efficiency and Education**

Crowchild completed the 20/20 Catalysts Program, Indigenous Clean Energy's (ICE) capacity-building initiative, which supports Indigenous communities in advancing clean energy projects.

One of the key takeaways from this program is energy efficiency. "We must be mindful of how we use energy. Generating solar power is only one piece; efficiency is what ensures these projects are sustainable long-term," he emphasizes.

At the core of Indigenous energy development is the concept of energy sovereignty – the right of Indigenous communities to determine how energy is generated, distributed and used.

"For us, energy sovereignty means making decisions in our Nation without outside interference," Crowchild asserts. "It's about protecting cultural resources, managing energy responsibly and ensuring benefits are shared equitably."

He shares an incident where a utility company cleared away medicinal plants and berry patches without consulting the Nation. "That lack of sovereignty limits our ability to protect what's sacred. We want to reverse that."

"We want a future where our children, our land, and our teachings are secure," adds Crowchild. "That is real energy sovereignty."

The Tsuut'ina Nation is pursuing large-scale solar projects with revenue-sharing models aimed at reducing energy costs for members and supporting community development.

### **A Cautious View of Clean Energy**

While solar power plays a key role in Tsuut'ina's transition, Crowchild challenges the simplistic view of solar as inherently clean. He draws attention to the environmental and social harms associated with mining raw materials like lithium and cobalt, often extracted from lands occupied by Indigenous communities globally.

"I'm cautious about calling solar 'clean' energy. We must consider the entire lifecycle impact," he explains. "True clean energy doesn't shift harm elsewhere."

This broader understanding reflects Indigenous worldviews of interconnectedness, reciprocity and natural law. In the universe, there is give and take (natural law). "We must be careful with our language. We can't call something clean unless we know it is clean from extraction to decommissioning," he explains.

His perspective was further shaped by participation in the Renew Our Power gathering in Brasilia, Brazil where Indigenous leaders, climate activists, and people from diverse backgrounds gathered to discuss energy as a basic human right. "Access to energy is not just about electricity. It's about dignity, equity and self-determination," he says.

Participants at the forum stressed the need for a just and equitable transition to clean energy, with a focus on respecting Indigenous rights. Crowchild explains, "Coming from a generally energy-rich country, we flick our switch and power comes on while many Indigenous groups wanted to generate power for a few hours a day to pump water or have light."

# National Movement of Indigenous Energy Leadership

Tsuut'ina is part of a growing national movement of Indigenous-led renewable energy development. Indigenous Peoples now contribute nearly 20 per cent of Canada's renewable electricity, largely through ownership in wind, solar and hydro projects, according to Canada Energy Regulator's Market Snapshot: Indigenous Ownership of Canadian Renewable Energy Projects is Growing report, released on June 21, 2023.

"When I first started this work, it felt very isolating, but by connecting to a large network who are like-minded, I was able to meet the faces behind inspiring projects," Crowchild explains.

The biennial SevenGen Indigenous Youth Energy Summit brings together Indigenous youth to take a leading role in energy and climate action, offering a platform to engage with leaders and stakeholders, co-create sustainable energy solutions and build lasting partnerships.

The national networks not only highlight Indigenous innovation but also their growing leadership in Canada's energy transformation.

# **Government Support and Reconciliation**

Recognizing the importance of Indigenous-led development, federal and provincial governments have launched programs to support access to capital and build community capacity. These funding avenues offer important opportunities for building a prosperous and inclusive energy future.

Crowchild explains, "As leadership, it's tough when you're choosing between basic needs for citizens and energy retrofits."

He adds that there is a great need and sees promise in federal support but stresses the importance of true partnership. "These programs are important because they help overcome historic barriers to funding and training. But we must ensure that they respect our rights and governance," he says.

International studies consistently show that renewable energy projects which respect Indigenous rights and incorporate traditional knowledge experience fewer disputes, enhanced environmental stewardship and greater social acceptance. In contrast, developments that sideline Indigenous voices often lead to ecological degradation, legal challenges and long-lasting community harm.

For Indigenous communities, energy is not just a resource, it's a relationship. "Energy is not a commodity," Crowchild reminds us. "It's a connection to the land, water and all living beings." Decision-making is driven by collective well-being, not profit margins.

# The Way Forward

Canada's path toward net-zero emissions is a chance to do more than decarbonize; it's an opportunity to redefine the energy system itself. Embedding Indigenous knowledge and leadership into this transition ensures that innovation is ethical, environmentally sound and socially just.

The energy that will carry Canada into the future is not only measured in megawatts or carbon offsets. It lies in the ceremonies, teachings and responsibilities passed down through generations. Nations like Tsuut'ina are showing the way forward where sustainability and self-determination walk hand in hand.

Their work reminds us that Indigenous knowledge is a blueprint for a resilient, equitable and inclusive energy future. As climate change accelerates, the world would do well to listen to the voices of those who have always lived in balance with the land.

### Author's Note:

This article honours the leadership and knowledge of Indigenous peoples in shaping a renewable energy future. Their deep ties to the land, commitment to sustainability and emphasis on community well-being offer vital pathways to a better future for all.





# BEYOND THE CHECKBOX

# Building Trust Through Meaningful Indigenous Partnerships

By Floyd Black Horse

ajor Canadian companies are moving beyond symbolic gestures to build meaningful partnerships with Indigenous communities – supporting entrepreneurship and amplifying Indigenous voices through high-profile platforms.

Since the release of the Truth and Reconciliation Commission's 94 Calls to Action in 2015, many organizations have sought to respond.

However, meaningful reconciliation in business goes beyond land acknowledgments. It requires sustained, mutually beneficial collaboration rooted in trust and respect.

Companies such as Best Buy Canada and Rogers Communications are among those demonstrating reconciliation in action by supporting Indigenous entrepreneurs, youth and content creators.

# Best Buy and Pow Wow Pitch: Investing in Youth

For the fourth consecutive year, Best Buy Canada is partnering with Pow Wow Pitch, a national grassroots

organization supporting emerging Indigenous entrepreneurs through mentorship, funding and community engagement.

"Pow Wow Pitch aligns closely with our values," said Sara Aghvami, Best Buy's director of inclusion, diversity, equity and belonging. "We believe in supporting youth and startups – those are the two areas where we can offer the most meaningful support."

While Best Buy contributes financially to the initiative, the company entrusts Pow Wow Pitch organizers to allocate those funds. Its primary focus is mentorship.

This year, eight or nine Best Buy employees are helping participants refine their 60-second pitches, strengthen their storytelling and build confidence on camera and in front of judges.

"I've been a judge in the past and now I bring that lens to mentorship," said Aghvami. "We help them communicate the what, the why and the how of their business – clearly and impactfully." One standout pitch came from a young Prairie-based scientist who created a YouTube channel to teach science to Indigenous youth. Another finalist is building a digital genealogy library to help preserve Indigenous family histories and guard against false claims to identity.

"These are the kinds of ideas that emerge when people from the community identify their own challenges and work

**Sara Aghvami**Director, Inclusion,
Diversity,
Equity and Belonging,
Best Buy Canada

toward solutions," said Aghvami.

The Pow Wow Pitch grand finale will include a \$10,000 top prize with additional honours across several categories. Beyond funding, Aghvami said the experience is mutually enriching.

"We learn so much through these relationships about regional needs, digital inclusion gaps and the strength of Indigenous innovation. It's not charity work; it's real partnership."

Best Buy's broader reconciliation efforts include technology donations to the National Association of Friendship Centres, community outreach led by local stores and its Digital Citizen program. The company will also participate in the Forward Summit in Vancouver this September and the OLIA Conference in Toronto in October.

"Our people show up where it matters," said Aghvami. "We hire based on values, and it shows. Partnerships like Pow Wow Pitch are just one way we're building lasting relationships."



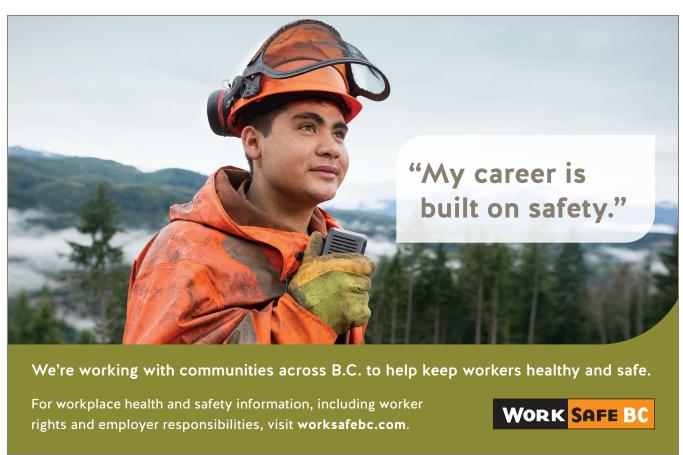
Rachel Sturm Learning Specialist, Geek Squad, Best Buy Canada

# **Empowering Communities Through Digital Literacy**

Best Buy is expanding its impact in Indigenous and underserved communities through its Digital Citizen program – a free, online learning platform designed to boost digital confidence and online safety.

"Best Buy Digital Citizen is our digital literacy platform," said Rachel Sturm, a learning specialist with Best Buy. "It's free and it's for anyone looking to learn how to use technology."

Launched in 2019 at a senior residence, the program began as a series of hands-on workshops covering everyday tech skills, from sending photos to connecting



printers via Wi-Fi. When the COVID-19 pandemic hit, the program quickly pivoted online.

"We realized people were often gifted devices but never taught how to use them," said Sturm. "They just sit there collecting dust. Our goal was to empower people to use their technology to connect, especially during the pandemic, and to stay safe online."

Internet safety remains one of the most popular topics. The program breaks down skills into simple, manageable lessons, easing the learning curve for older adults and first-time users.

Though it began as a local initiative, Digital Citizen is now available across Canada. It was recently show-cased at Forward Summit Calgary, highlighting its positive impact in Indigenous communities and its potential to close the digital divide.

The program is part of Best Buy's broader efforts to support economic inclusion and Indigenous business growth. These include:

- Best Buy Marketplace, which offers Indigenousowned businesses a chance to sell on BestBuy.ca with six months of commission-free support and coaching;
- Best Buy Business, which provides Indigenous enterprises – from health clinics to hotels – with preferred pricing and setup support for tech and furnishings; and
- Ongoing support for **Pow Wow Pitch,** including mentorship and financial awards.

"We want to make sure Indigenous businesses feel supported," said Sturm. "Whether it's setting up shop online or outfitting a commercial space, we're here to help them succeed."

After more than a decade with Best Buy, Sturm said seeing the Digital Citizen program grow has been deeply rewarding.

"Sometimes, we forget how second-nature tech is for many of us," she said. "But for someone just starting out, learning to use a smartphone or browse the internet can be life-changing."

# Rogers Communications: Amplifying Indigenous Voices

Rogers Communications is also deepening its relationship with Indigenous communities through infrastructure investments, culturally informed programming and a growing Indigenous Relations team grounded in lived experience.

The company's 2022 Truth and Reconciliation Commitment Statement guides its efforts and aligns with both the TRC's Calls to Action and the United Nations Declaration on the Rights of Indigenous Peoples.

"Rogers isn't just announcing programs – they're showing up," said Dana Wells-Durocher, senior manager, Indigenous community engagement & collaboration at Rogers.

Based in Calgary and a member of the Kainai (Blood Tribe) First Nation in southern Alberta, Wells-Durocher pointed to the team's presence at powwows, career fairs and Every Child Matters flag-raising ceremonies, led by Elder Wanda First Rider.

Connectivity is a major priority. Rogers has committed \$1 billion toward improving rural and Indigenous broadband, including the installation of 12 cell towers along B.C.'s Highway of Tears to enhance safety.



**Dana Wells-Durocher**Senior Manager,
Indigenous Community
Engagement &
Collaboration,
Rogers Communications

The company also recently launched satellite-to-mobile services for remote areas, enabling critical communications even for medical procedures.

Rogers supports Indigenous youth through Ted Rogers Scholarships, Jays Care's Indigenous Rookie League and Tech for Youth programs. In Samson Cree Nation, a Rogers community grant funded a new ballfield.

Internally, the company promotes Indigenous inclusion through its Indigenous Peoples Network, cultural awareness training and career pathways supported by a dedicated hiring team.

"We're not just ticking boxes – we're creating safe spaces and career opportunities for our people," said Wells-Durocher.

Rogers also champions Indigenous artists by sponsoring the Indigenous Fashion Arts Festival and collaborating with curators to represent historical Indigenous portraits respectfully. Elders are consulted throughout the company's outreach – from tobacco offerings to ceremonial roles at events like the Rogers Charity Classic.

"These are baby steps, but they're real," said Wells-Durocher. "Our team leads with heart and shows up for (the) community."

# **Reconciliation That Drives Growth**

Indigenous entrepreneurs are redefining success by building businesses rooted in culture, language and community values. Many launch their ventures at home or local powwows, growing through online platforms and peer networks.

By supporting Indigenous-led initiatives and creating space for Indigenous voices to thrive, companies like Best Buy and Rogers are not only responding to reconciliation, they're investing in Canada's future.

These partnerships – grounded in collaboration, equity and accountability – offer more than symbolic gestures. They foster real progress, community empowerment and shared prosperity across First Nations, Métis and Inuit communities.



# BRIDGING NATIONS, BUILDING PROSPERITY

# The Power of Economic Reconciliation

In collaboration with Nicole Lui, First Nations Executive Education shares the voices of its second cohort, united in action for community impact.

n June 12, 2025, at HEC Montreal, the second cohort of the Economic Reconciliation program by First Nations Executive Education (FNEE) unveiled 12 impactful projects aimed at advancing long-term prosperity in Indigenous communities. Launched on Feb. 17, the four-month journey brought together Indigenous and non-Indigenous leaders, paired in collaborative duos. Together, they exchanged knowledge, questioned existing frameworks and co-created initiatives anchored in self-determination and economic renewal. A diversity of Nations came together - Atikamekw, Innu, Mi'gmaq and Naskapi – for this second cohort. The emerging projects marked a significant step in reimagining economic reconciliation, not solely through financial outcomes, but through the lens of territory and collective empowerment.

Established through collaboration between Indigenous and non-Indigenous leaders,

economic reconciliation goes beyond financial outcomes. It centres on building community wealth for lasting, meaningful reconciliation.

# A Harmony of 12 Diverse Initiatives

The 12 projects presented through the program are about



**Brigitte Skeene** 

taking action and developing concrete economic impact. The projects are diverse, reflecting the expertise of leaders coming together: real estate, cultural revitalization, tourism, food systems, digital innovation and capacity building in HR. Each initiative represents a bold, community-driven step toward a more prosperous future, breaking down barriers through collaboration







Claude Arseneault, from the Atikamekw community of Wemotaci, says the program empowers nation-building: "I joined the program to become an active contributor to the economic development of my Nation, to advance our business concept and put it at the service of First Nations. My partner and I want to bring added value to the socioeconomic fabric of First Nations."

# **Examples of Reconciliation in Motion**

# Rooted in the Land, with Benoît Loyer, Mi'gmaq, and Susan Levinger

One of the first projects launched during the cohort, Agence Panorama is a First Nations-owned real estate company that serves not only as a brokerage, but as a strategic partner to Indigenous communities. With a focus on mixed-use development and community-led land planning, the company grounds its work in trust, collaboration and respect for territorial rights.

Its approach is shaped by the principle of twoeyed seeing, which weaves together Indigenous and Western ways of knowing. As Susan Levinger says about her learning journey: "That's when the light bulb went on and the concept came to life for me. When we were in community in Wendake in March, it really hit me that we need to listen more, to stop talking. And in a way, twoeyed seeing became, for me, a teaching about having open ears."

With 24 per cent of its team made up of First Nations women, Panorama embodies an inclusive and forward-looking model of development that balances economic opportunity with a deep respect for land, community and stewardship.

Benoît Loyer, a member of the Mi'gmaq community of Listuguj, highlights the power of inter-Nation collaboration on economic initiatives: "Reconciling among us, between Nations – that's something new. And it's thanks to FNEE that we're working on this openness and healing between us."

# Career Pathways for Indigenous Youth, with Brigitte Skeene, Innu, and Renée-Claude Turgeon

Another standout project, Talent!Q, was launched on National Indigenous Peoples Day. This toolkit is designed to open meaningful and lasting career pathways for



**Debby Flamand** 

Indigenous youth as they enter the workforce, recognizing them as creative, resilient contributors to the future of their communities.

Brigitte Skeene, from the Innu community of Mashteuiatsh, captures the project's spirit: "Our project is an action we can share and keep alive. By staying open-minded, and learning from others, we give ourselves the opportunity to enrich knowledge."

Through mentorship and skill-building programs, Talent!Q supports youth in entering the workforce with purpose and confidence. It represents a model where knowledge is gained, shared with the community and passed on to future generations.

# Naskapi Tourism, with Nathan Uniam, Naskapi, and Mathieu Hudon

Nathan Uniam from Kawawachikamach of the Naskapi Nation says their project is deeply rooted in culture and community: "Cultural transmission for the next generation. We wanted to create a unique and culturally relevant experience rooted in Naskapi traditions. We aimed to highlight and preserve Naskapi cultural heritage by involving elders to share their stories. We want people to feel connected to the community, to the land and to return in the future."

He and his non-Indigenous partner, Mathieu Hudon, came together with a shared goal: an immersive, culturally rooted tourism experience.

By offering nature-based accommodations, elder-led storytelling, fishing, hunting and access to fresh, local food, they want to create jobs and reduce dependence on subsidies in the North.

Inspired by Mi'gmaq elder Albert Marshall's principle of two-eyed seeing, the project blends Indigenous knowledge with non-Indigenous tools to build lasting impacts. Through their collaboration, Nathan and Mathieu hope to foster stronger connections between Indigenous and non-Indigenous businesses, supporting the long-term prosperity of Naskapi communities.

# Food Sovereignty, with Jennifer Jerome, Mi'gmag, and Rocio Gueto

Sustainability Green Pathways, an indoor hydroponic vertical farming project, emerged during the program to promote food sovereignty and improve access to fresh, healthy food in First Nations communities. Developed through a collaboration between Addenda Capital, VPFarms, the chief of Kahnawà:ke and a mobility team, the project blends traditional Indigenous knowledge with modern agricultural techniques.

More than a technical solution, it is a bridge between generations and cultures, fostering intergenerational learning, community wellness and a renewed connection to land and life.

As Debby Flamand, from the Atikamekw community of Manawan, stated during the program: "The bridge is a passage for learning between two worlds, and for me, as a guardian of the territory, it's crucial for reconciliation." This metaphor of the bridge speaks to the heart of each emerging project: a shared path forward where innovation and tradition meet, creating space for healing in relationships with the land and with one another.

# **Beyond Projects: Stories of Hope and Purpose**

These projects, born from challenges such as food insecurity, land access or lack of visibility, do not claim to be complete solutions. Instead, they act as pathways, opening dialogue, raising awareness and creating space for collective problem-solving.

Guided by FNEE, these initiatives remind us that economic reconciliation is not one-size-fits-all. Each Nation brings its own history, perspective and vision for the future. Yet what unites them is a shared commitment to reclaiming space, restoring dignity and working for the well-being of the next seven generations – all on their own terms.

As Michel Bacon, from Kawawachikamach of the Naskapi Nation, puts it simply but powerfully: "Beyond the program, we'll stay friends."



Our work with Indigenous communities goes beyond building infrastructure - we are committed to creating lasting relationships based on respect, trust, and shared success.

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# CAPITAL IN OUR HANDS

# How First Nations Bank and BDC are Financing Indigenous Futures

By Floyd Black Horse

major Indigenous investment initiative has been launched by the First Nations Bank of Canada (FNBC) and the Business Development Bank of Canada (BDC), with \$100 million in capital earmarked to support the growth of First Nations, Métis and Inuit economies.

"The initiative between FNBC and BDC is a great example of how a common desire to take action towards economic reconciliation can lead to concrete business deals that benefit all players," Isabelle Hudon, president and CEO of BDC, said in a news release.

"First Nations Bank has the trust of Indigenous communities across the country and knows their unique needs best. BDC will provide an innovative financing solution in collaboration with First Nations Bank to help Indigenous communities grow and make business acquisitions. Together,

we can accelerate the rise of the next generation of Indigenous business champions."

# **Aims to Reduce Lending Barriers**

The fund aims to reduce lending barriers for Indigenous communities and to help overcome long-standing obstacles to business ownership and economic participation.

It will enable Indigenous groups to acquire existing small and medium-sized businesses – many of which are owned by entrepreneurs preparing for retirement. With trillions of dollars in business assets expected to change hands in the coming decade, the opportunity to purchase established enterprises is significant.

Acquiring successful businesses in sectors such as tourism, hospitality, technology, health care and manufacturing offers Indigenous communities a strategic path to economic development.



These acquisitions can also create jobs and career pathways for youth, allowing students to stay in their communities, begin working early and grow into leadership roles.

FNBC plans to finance acquisitions averaging \$5 million nationwide, with BDC taking on a substantial portion of the risk to support deals that might otherwise fall through due to limited access to capital.

"FNBC will finance business acquisitions averaging \$5 (million) to \$10 million across the country," said Booker Cornea, market lead at FNBC. "This will be made possible through BDC's support, which involves assuming a significant portion of the associated risk, enabling transactions that would otherwise be out of reach."

# Banks Often Reluctant to Lend to Indigenous Communities

Traditional banks have often been reluctant to lend to Indigenous communities, particularly in rural or on-reserve settings, due to jurisdictional complexities. One major hurdle is that reserve lands are held collectively and can't be used as collateral and

used as collateral under current federal law.

Banks typically require collateral such as property to secure loans in the event of default. While First Nations hold vast lands and resources, these often lack the market valuation required by conventional lending models. Additionally, much of the land and business activity on reserves is tax-exempt, complicating financial assessments.

The FNBC-BDC partnership aims to address these issues directly by offering flexible financing that aligns with Indigenous legal, tax and land ownership realities.

"This is where the FNBC-BDC partnership truly stands apart," said Cornea. "It is specifically structured to align with the realities faced by Indigenous communities where capital is often prioritized for immediate and critical needs, making it difficult to allocate funds toward investments with longer term return horizons."

The initiative is also attracting interest from retiring business owners who want to preserve their legacy. Instead of selling to external investors, many entrepreneurs are open to transferring ownership to Indigenous groups and leaders who prioritize long-term stewardship.



Booker Cornea Market Lead, Commercial Banking, First Nations Bank of Canada

It's a Legacy Decision

For many sellers, this is more than a business transaction – it's a legacy decision. Indigenous buyers are often seen as natural stewards of sustainable, community-oriented enterprises. Their values – including environmental protection, cultural continuity and local engage-

ment – tend to align closely with the seller's hopes for their company's future.

Indigenous entrepreneurs are among the fastest growing business segments in Canada. Many are young, educated and returning to their home communities with new skills and a strong desire to give back.

These entrepreneurs are developing locally rooted ventures – from startups to expansions of existing operations – and often include programs that support community wellness, education and drug-free neighbourhoods.

When Indigenous people take ownership and reinvest in their communities, the ripple effects can be transformative: local jobs are created, new economic opportunities emerge and young people are given more reasons to stay and succeed, both at home and on the global stage.

For many, entrepreneurship is about more than profit. It's about pride, purpose and connection.

This new wave of Indigenous business leadership offers a community-first model of economic success, one that could inspire broader change across Canada and beyond.



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