



# Banking Beyond Barriers™

On the way to a stronger future





# A long history of partnering with Indigenous communities

**BY BUILDING RELATIONSHIPS BASED ON RESPECT,  
SHARED VALUES AND A COMMON UNDERSTANDING,  
RBC FINDS ENDURING, TRANSFORMATIVE WAYS TO SUPPORT  
THE STRENGTH, INNOVATION AND RESILIENCE OF INDIGENOUS  
COMMUNITIES FROM COAST TO COAST TO COAST.  
WE DO THIS BY KEEPING THREE PRIORITIES IN MIND:**

## **ECONOMY**

Support the growth and sustainability of **Indigenous economies** by providing comprehensive financial services to community members, governments, organizations and businesses.

## **PEOPLE**

Expand access to employment and education opportunities for **Indigenous people** by providing scholarships, career development and mentorship programs.

## **COMMUNITY**

Promote the prosperity and well-being of **Indigenous communities** by investing in initiatives supporting language, culture, youth and elders, health, the environment, and procurement.

# Putting you first

At RBC®, we recognize that banking sometimes presents challenges for Indigenous Peoples. Remote communities, limited resources and legacy public policies often stand in the way of people bringing community visions to life.

Overcoming barriers is the reason we put your community, your organization and your needs at the heart of everything we do.

We aim to be more than your bank. In addition to offering inclusive financial services designed to build economic wellness, we also offer programs to support employment and education. And we invest in Indigenous community, procurement and social development programs.

This is how we take banking beyond barriers.



## ECONOMY

# Indigenous financial services

Indigenous economic development starts with access to banking and trusted financial advice for community members. From there, it progresses to reliable access to capital and management of financial resources for businesses, governments and organizations.

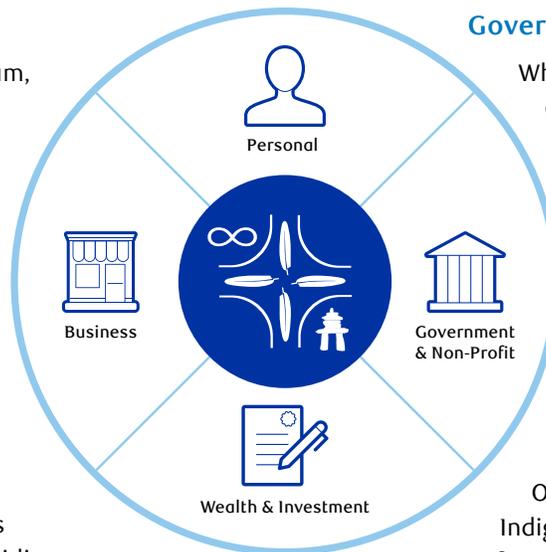
From personal banking services to helping community businesses get started – from government projects to large development corporation needs – RBC works to support Indigenous community-based solutions.

### Personal Banking

Through our remote banking program, community agencies, On-Reserve Housing Loan Program and mobile banking services, RBC Personal Banking can help community members realize their financial goals, no matter where they might be.

### Business Banking

RBC Indigenous Banking small business and commercial account managers work with Indigenous entrepreneurs and large businesses alike. Our team is dedicated to providing insights and financial solutions that reflect the unique opportunities and challenges facing Indigenous businesses today.



### Government & Non-Profit Banking

Whether you need to invest in housing and infrastructure, obtain interim financing to support land claim negotiations or manage cash flows with multiple accounts, we can help. You can access the mix of financial solutions and advice you need to make necessary investments in your community.

### Wealth & Investment Management

Our specialized team of knowledgeable Indigenous trust and investment professionals partner with communities to help plan and create sustainable futures. Together, we strive to manage the community's trusts and maximize its investment returns so they may contribute to the community's overall prosperity for generations to come.

**“I have been an RBC business client for 15 years. When recently the global economy took a turn for the worse, I asked RBC to increase my line of credit. The response was immediate and positive. As a woman and a First Nations business owner, there is not a glass ceiling over me, but a net under me.”**

– Dorothy Grant, President, Dorothy Grant Ltd., BC,  
A Chosen Journey (2008), p. 12



# Indigenous employment and education

At RBC we understand how important it is to help create a bright future for Indigenous youth.

For that reason, RBC is investing in education opportunities through scholarships and internship programs specifically for Indigenous youth and professionals.

Additionally, we are expanding career development opportunities at RBC through uniquely designed skills training, fellowship and mentorship programs. Our goal is to be an employer of choice for Indigenous people.

**“The Indigenous Peoples Development Program is tailored to my interests and ensures I have the right resources I need to begin my career journey. The unique rotational program has given me exposure to different areas within the bank. Throughout this program, I have received the mentoring and education needed to develop my career.”**

– Daniel Wisen, IPDP Finance Associate

## RBC Indigenous Development Program

Designed to enable young Indigenous people to develop the skills and capabilities needed to pursue rewarding careers at RBC, this two-year program offers rotations across RBC. It provides volunteer opportunities in an Indigenous community organization, customized learning, and formal coaching and mentorship. On completion of the program, graduates are offered a permanent position.

**His family saw Chad’s potential and encouraged him to pursue an education, but his daughter had the greatest influence. “She was one year old and I thought, ‘I brought a child into this world so I better do something for her.’”**

– Chad Garlow,  
RBC Indigenous Student Award Recipient

## National Indigenous Student Program

This program provides first-hand exposure and a head start in different areas of RBC. The internship offers challenging yet rewarding experiences. For those who excel in the program, there may be the opportunity to receive advance full-time employment.

## Indigenous Student Awards Program

This scholarship assists Indigenous students in completing post-secondary education. Selected students are awarded up to \$5,000 each academic year for two to four years to use towards tuition, textbooks, supplies and living expenses. It’s designed for students who self-identify as an Indigenous person (First Nations, Inuit, Metis) in Canada.



## COMMUNITY

# Indigenous community development

Strong relationships create successful outcomes. With social investment, mindful procurement policies and consistent support, our goal is to help your community succeed.

That's why we actively invest in Indigenous community projects and programs through donations and sponsorships. We also provide opportunities for Indigenous businesses to supply RBC with their products or services.

**“It is really positive for us to see an institution like RBC understanding the value of supporting the arts as a medium for communication.”**

– John Elliott, Chair of the First Peoples' Cultural Foundation, *A Chosen Journey* (2013), p. 6

### Donations & Sponsorships

Through the RBC Foundation and our community-based sponsorships, we provide support for Indigenous communities to deliver programming that supports priorities such as youth, mental health, arts & culture, the environment and more. RBC is proud to support these community projects – financially or through community volunteerism.

**“It is very positive to have RBC step up to provide this funding for this unique pilot project that will help Mi'kmaq across Nova Scotia access the services and training of the Mi'kmaw Economic Benefits Office,”**

– Chief Terry Paul of Membertou, also Co-Chair of the Assembly of Nova Scotia Mi'kmaq Chiefs, *A Chosen Journey* (2014), p. 16

### Supplier Diversity Program

Indigenous entrepreneurs have innovative products and services ready to be marketed and sold to Canadians, and the world. And we know that successful businesses reinvest in and give back to the community in innumerable ways.

Through the RBC Supplier Diversity Program, we aim to advance equality of opportunity to businesses owned by Indigenous people in our procurement process and build an inclusive supply chain by influencing our large suppliers to create opportunities for Indigenous businesses. This program also offers business owners mentorship opportunities.

**“RBC is proactively seeking ways to forge mutually beneficial, long-term partnerships with Indigenous business owners as we see this as part of our reconciliation commitment,”**

– Kiruba Sankar, Global Leader from RBC Procurement for Corporate Social Responsibilities, *A Chosen Journey* (2019), p. 13



For more information about RBC Indigenous financial services or our employment, education, community and procurement programs, visit us online at [rbc.com/indigenous](https://www.rbc.com/indigenous).

