



BMO Financial Group

2024 Indigenous Partnerships and Progress Report



 wîcihitowin



Land acknowledgement

From coast to coast to coast, we acknowledge the ancestral and unceded territory of the First Nation, Inuit and Métis Peoples that call this Land home.

We honour the original Peoples of Turtle Island who live, work and care for this land, and we respect Indigenous ways of knowing, being and doing.

The Land on which BMO headquarters sits in Toronto was once known as Tkaronto, meaning, in Mohawk, “where there are trees standing in the water.” It was originally inhabited by many nations, including the Mississaugas of the Credit, the Anishinabeg, the Haudenosaunee and the Huron-Wendat Peoples.

The last of these homelands are subject to Treaty 13 signed in 1805, which failed to preserve First Nations' land rights or provide adequate financial

compensation. Colonialism contributed to the removal and erasure of Indigenous Peoples from this land, and it continues to permeate our society.

We must all consider our place in this history as it continues to unfold, and reflect on ways to engage in Reconciliation meaningfully.

A society with zero barriers to inclusion begins with education. Everyone is invited to understand history from Indigenous perspectives with the free Nisitohamowin ᓂᓯᓯᓂᓐᓂᓐ eLearning course, brought to you by First Nations University of Canada, Reconciliation Education and BMO.

We commit to working for the betterment of our world so that it will continue to sustain us for generations to come.

Note to readers

There are more than 630 First Nation communities in Canada, which represent more than 50 Nations – and among these many First Nation, Métis and Inuit communities in Canada, there are more than 70 distinct Indigenous languages currently spoken. Additionally, depending on the traditions of any given community, one may encounter several spelling variations for a single term – such as Ojibway, Ojibwe and Ojibwa. When Indigenous words appear in an article in this report, please note that we have adopted the spelling preferred by the Indigenous community to which the person featured in the article belongs. Similarly, the headline for each article is rendered in the traditional language of the person featured.

The stories featured in the pages that follow trace the path of the sun – from where it rises in the east, to where it sets in the west. Interspersed throughout the report, you will see images of some of the fish, birds and animals that are deeply connected to the cultural teachings and spiritual beliefs of many Indigenous Peoples across Turtle Island. Their inclusion in this report reflects the importance of honouring Indigenous perspectives and the vital role that the natural world holds within Indigenous ways of knowing, which emphasize respect, kinship and sustainability. We hope you appreciate the beauty of the renderings.

We offer sincere thanks to several individuals who have made special contributions to the production of this report:

- Our illustrators, Caroline Brown (from Temagami First Nation), who created the animal drawings, and Mariah Meawasige (an Anishinaabe/settler artist from the northern shores of Lake Huron), who created the icons that symbolize our three pillars;
- Our editorial consultant, Jennifer Ashawasegai (from Henvey Inlet First Nation), who reviewed all the content and recommended many important improvements;
- Brian Outinen (of Serpent River First Nation Band of Ojibwe People) and the team at Nations Translation Group, for their assistance translating this report into French, as well as interpreting the headlines in various Indigenous dialects;
- Khásha (a teacher and citizen of Champagne and Aishihik First Nation), who translated the headline for the Walker Construction story;
- Jerry Madam (an Elder of Babine Lake First Nation), who translated the headline for the story about the Moose Hide Campaign;
- John Chabot (Kitigan Zibi Anishinabeg First Nation) and the team at Anish Branding for printing the report;
- Numerous photographers of Indigenous descent, whose photo credits appear alongside their brilliant images throughout this report.

And, of course, we offer heartfelt thanks to the many customers, colleagues and friends across this land whose stories are featured.

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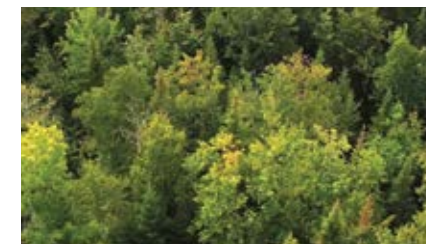
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About BMO

Learning from Indigenous stories and perspectives

In celebration of the Indigenous tradition of storytelling, here are some of the important stories that we have learned this year.

For more than 30 years, BMO has worked in partnership with Indigenous customers to build strong relationships, demonstrating our shared urgency to dismantle systemic barriers.



Mike Bonner
Head, Canadian Personal & Business Banking Distribution
Head, Enterprise Indigenous Strategy
Co-Chair, BMO Indigenous Advisory Council
Executive Sponsor, BMO Sharing Circle

In our roles at BMO, we’ve had the privilege of partnering with First Nation, Inuit and Métis Elders, community members, colleagues and customers to hear their personal lived experiences.

In these pages, you’ll read some of those stories – stories of progress and change that inspire us and, we hope, inspire you to make an impact.

The people and organizations featured in this report are actively breaking down barriers, paving the way for clean energy, ending gender-based violence, promoting responsible land use and more. Their stories speak to positive change across our country – all grounded in the cultural heritage and rights to self-determination of Indigenous Peoples.



Sharon Haward-Laird
General Counsel
Co-Chair, Leadership Committee on Diversity, Equity and Inclusion
Executive Sponsor, BMO Indigenous Advisory Council

For more than 30 years, BMO has worked in partnership with Indigenous customers to build strong relationships, demonstrating our shared urgency to dismantle systemic barriers.

Progress for First Nation, Inuit and Métis Peoples is embedded in BMO’s operations, as is delivering on the Truth and Reconciliation Commission of Canada’s Call to Action 92.

We engage with Indigenous customers, Nations, organizations and colleagues across three pillars – Education, Employment and Economic Empowerment – that rest on a platform of Zero Barriers to Inclusion for all.



BMO. Participants receive scholarships to offset tuition costs, opportunities to develop essential forestry skills and entrepreneurship training to encourage the launch of sustainable businesses.

TURTLE
Symbolizes the Earth and Creation, reflecting balance, patience and the interconnectedness of all life

This year we have made continued progress toward eliminating barriers, with the launches of new initiatives such as:

- The **BMO SmartProgress™** on-demand financial education platform for Indigenous Peoples. It’s a no-fee interactive learning experience that breaks down complex financial concepts, such as credit scores, investing and retirement planning, to help customers make real financial progress.
- The **BMO for Indigenous Entrepreneurs** lending program, providing greater access to capital to accelerate business growth. Business owners may receive loans of up to \$150,000 for capital investments such as equipment and property improvements and working capital, including inventory, payroll and lease payments.
- The **BMO Young Indigenous Leaders** program for forestry students at Université Laval, made possible by a \$500,000 gift from

We will continue to listen to, learn from and honour Indigenous perspectives and interests as we walk together on the path to Reconciliation.

In our fourth annual Indigenous Partnerships and Progress Report, we’re showing how, by working together, BMO and our partners are advancing economic independence for Indigenous communities throughout Canada and the U.S.

BMO’s Purpose – to **Boldly Grow the Good in business and life** – drives us to explore and support new opportunities that benefit First Nation, Inuit and Métis Peoples. We are humbled that Indigenous customers, including those featured in this report, place their trust in us.

We proudly honour treaty commitments across Canada, responding to the Truth and Reconciliation Commission of Canada’s Call to Action 92, and integrating the principles of the *United Nations Declaration on the Rights of Indigenous Peoples* into our business practices. Combined with our commitments to a thriving economy, a sustainable future and an inclusive society, our teams continue to work with Indigenous Peoples to champion human rights, financial inclusion and sustainability.

As we work to reconcile and strengthen relationships with Indigenous Peoples, we learn and grow. Respecting and encouraging partnerships across the communities we serve informs a greater understanding of our shared history and our way forward.

Our teams are committed to living our Purpose with each step of the journey. Thank you to all the partners and Indigenous customers working with us to drive progress for a better future.

Darryl White
Chief Executive Officer, BMO Financial Group



Indigenous Advisory Council

“There are new ways for a large organization like BMO to work with partners to support individuals, to support the growth of wealth and contribute to the success of Indigenous communities.”

– Denis Carignan, President and Co-founder, PLATO

BMO was the first major Canadian financial institution to establish and formalize the role of an Indigenous Advisory Council (IAC) including Indigenous representatives from across Canada. The IAC brings Indigenous perspectives, insights and wisdom to the Indigenous Strategy at BMO.

By bringing diverse Indigenous perspectives into discussions on programs and services offered by BMO to Indigenous customers, we deliver on our mandate to provide guidance and feedback to BMO on the creation of new policies and practices that respond to the Truth and Reconciliation Commission of Canada’s Call to Action 92. The three pillars guiding the Indigenous Strategy at BMO are Education, Employment and Economic Empowerment. Economic reconciliation is a priority for BMO, and we recognize the role that we must play in supporting Indigenous employees, customers and communities.

Membership

The IAC is co-chaired by Chief Roy Whitney-Onespot of the Tsuut’ina Nation along with Mike Bonner, BMO’s Head, Canadian Personal & Business Banking Distribution, and Head of BMO’s Enterprise Indigenous Strategy. The committee is sponsored by Sharon Haward-Laird, BMO’s Group Head, General Counsel, Executive Champion of Diversity, Equity and Inclusion and Co-Chair of the Leadership Committee for Diversity, Equity and Inclusion. BMO wishes to express our gratitude to current and former Indigenous members of the Council for sharing their unique experiences and offering ongoing wisdom and invaluable insights to guide BMO and build upon our commitment to listening, learning and working collaboratively with Indigenous Peoples.

Internal IAC members



Sharon Haward-Laird
Group Head, General Counsel
Executive Champion of Diversity,
Equity and Inclusion and Co-chair of the
Leadership Committee for DEI



Mike Bonner
Head, Canadian Personal & Business
Banking Distribution
Head, Enterprise Indigenous Strategy
Co-Chair, Indigenous Advisory Council



Clio Straram
Head, Indigenous Banking Unit



Dan Adams
Vice-President, Indigenous
Banking Ontario, and Interim Head,
Indigenous Banking Unit



Amanda Ens
Head of BMO Indigenous
Talent Strategy



Chief Willie Sellars
Williams Lake First
Nation, BC



Carol Anne Hilton
CEO, The Indigenomics Institute
Hesquiaht Nation, BC



**Deborah Anne Baker
(K’ana)**
Squamish First
Nation, BC



**Chief Roy Whitney-
Onespot**
Tsuut’ina Nation, AB



Denis Carignan
President and Co-founder,
PLATO
Pasqua First Nation, SK



Sarah Leo
COO, Nunatsiavut Group of
Companies
Nain, Nunatsiavut, NU



Nadir André
Partner/Lawyer
Borden Ladner Gervais LLP (BLG)
Innu Nation of Matimekush-Lac John, QC



Professor Claudette Commanda
Chancellor of the University of Ottawa
Kitigan Zibi Anishinabeg First Nation, QC



Chief Donald Maracle
Mohawks of the Bay of Quinte, ON



Tabatha Bull
President & CEO, Canadian Council
for Indigenous Business
Nipissing First Nation, ON



Listening to Indigenous Voices

Nitohtamihk iyiniw pîkiskwêwina

Cree

Tansi,

I’m proud of the steps that BMO is taking to include Indigenous perspectives in many areas of their business. BMO is working toward ensuring that Indigenous entrepreneurs have access to funding for their businesses through their program for Indigenous entrepreneurs.

BMO’s Indigenous Advisory Council was engaged in providing advice through every step, from conception of the program to launch. As a business leader who chooses BMO as our financial institution, I find this work inspiring, as I know the positive impact that it can have in helping Indigenous entrepreneurs to launch or grow their businesses.

BMO also has a proven track record of supporting Indigenous Peoples through procurement commitments that directly support Indigenous-owned business, and through access to on-reserve housing loans. They continue to seek out the leadership of the Indigenous Advisory Council to offer insights and advice on the types of programs and services that benefit Indigenous Peoples across the country. I’m proud to be part of a group of leaders who are committed to tackling challenges, and contributing ideas to programs that will have long-lasting impacts for Indigenous Peoples.

I invite readers to learn more about the progress BMO is supporting for First Nation, Métis and Inuit Peoples across the country through these stories. I expect the bank to continue to listen to Indigenous perspectives, while driving innovative solutions through genuine partnerships with Indigenous communities.

Hiy hiy.

Denis Carignan

President and Co-founder, PLATO, Pasqua First Nation, SK



Learn more
about the IAC



Three Pillars to Boldly Grow the Good: Indigenous Strategy Progress

Engagement with Indigenous customers, colleagues and communities is framed by three pillars – Education, Employment and Economic Empowerment – which are supported by our commitment to Zero Barriers to Inclusion. We are actively responding to the Calls to Action set out by the Truth and Reconciliation Commission of Canada to advance reconciliation across the country, and advancing the actions to which we have already committed.



Education

eLearning enhancement

adding two pages of content regarding **Free, Prior and Informed Consent (FPIC) to Nisitohtamowin**. This eLearning program is available to BMO employees and free to the public (through 2025). **90%** of BMO employees have completed the course, as have more than **10,000** individuals outside the bank.

\$6.7 million

contributed to awards and scholarships, out of a total of \$26 million in donations and pledges in support of Indigenous causes across Canada since 2021.

20+ modules

focused on driving economic empowerment. BMO SmartProgress™ for Indigenous communities features interactive financial education modules where users can learn at their own pace. Top modules accessed include Financial Foundations, Budgeting and Credit Management, and Homeownership.



Employment

94% retention

among Indigenous employees enrolled in BMO's Miikana Career Pathways Program. 45.3% of Indigenous employees have so far joined Miikana – and those who participate are retained at a 2.5 times higher rate than those who do not.

138

Career Mobility Spotlights participants in two cohorts hosted by Wealth, and People, Culture & Brand lines of business, resulting in enhanced learning on career paths at BMO.

155

Indigenous colleagues participated in a new speakers series, designed to enhance inclusion for the unique experiences of Indigenous employees through training, discussion and reflection on tokenism, Indigenous identity and imposter syndrome.



Economic Empowerment

\$77 million

spent with Indigenous-owned businesses from 2021–2023, exceeding our original \$10M commitment. Additionally, we have increased our spend by **\$25.7 million** since November 2023. We continue to increase access for Indigenous-owned businesses to BMO Elevate, our diverse business development program. To date, six Indigenous-owned businesses have been supported with networking, education, mentoring and development opportunities.

\$14 billion

in Indigenous banking services to advance economic self-determination in partnership with Indigenous communities nationwide, maintaining momentum achieved in previous years.

\$251 million

in authorized loans for housing in First Nation communities through BMO's On-Reserve Home Loan Program. More than 300 Indigenous Nations and communities in Canada have a banking relationship with BMO.



BMO would like to express our deep gratitude to Tsuut'ina Nation Chief Roy Whitney-Onespot – valued partner and co-chair of the Indigenous Advisory Council at BMO – for his role in gifting a pair of BMO-branded beaded moccasins to the Buffalo Run Branch in Tsuut'ina.

These moccasins were created by Angelia Buffalo (Rollingmud), a member of the Chiniki First Nation of the Stoney Nakoda Nations.

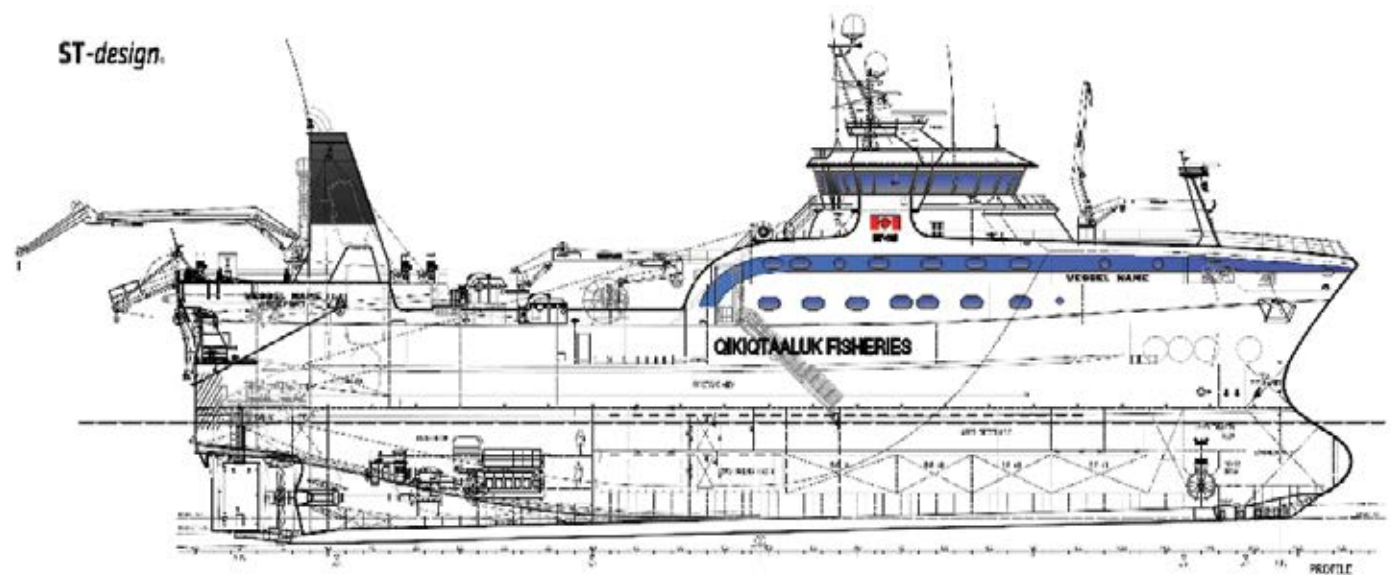


Learn more about our commitments to Indigenous customers, colleagues and communities.



About Qikiqtaaluk Corporation

As the Inuit birthright development corporation for the Qikiqtani Region of Nunavut, the Qikiqtaaluk Corporation has a responsibility to strengthen the social and economic well-being of Nunavut and the 16,000+ Inuit it represents. The Corporation was entrusted with this mandate when Qikiqtani Inuit Association (QIA) created Qikiqtaaluk Corporation in 1983 as their for-profit development arm.



Building *Saputi II*

ᐱᓄᓄᓄᓄᓄ ᐱᓄᓄᓄᓄ II
Inuktitut

ECONOMIC EMPOWERMENT

Headquartered in Iqaluit, the Qikiqtaaluk (ki-kik-TAH-luk) Corporation (QC) is the Inuit birthright development corporation for the Qikiqtani Region in Nunavut, entrusted with strengthening the social and economic well-being of the 16,000+ Inuit the company represents.

Since it was created in 1983, the QC has diversified into mining, transportation, logistics, telecommunication, hospitality, healthcare, energy, environment, construction, retail and real estate, but its investment in the fishing industry remains the cornerstone of its activity. QC's largest subsidiary company in terms of its earnings contribution, Qikiqtaaluk Fisheries Corporation (QFC) prides itself on having built a sterling reputation with buyers in Europe and Asia, and for commanding top dollar for northern shrimp and Greenland halibut, harvested from Canada's pristine Arctic waters.

For years, QFC has relied on a single freezer trawler, the *Saputi* (SA-poo-tee), to fish the northern waters, but the vessel is aging and needs to be replaced. (In Inuktitut, "saputi" means "fishing weir.") With financial support from BMO Financial Group, QFC is now building the

Saputi II, a state-of-the-art freezer trawler 79 metres in length and 17 metres wide – one of the largest in Canada – that has a handling capacity of 750 tonnes of shrimp and 1,100 tonnes of halibut, 20%-30% more than the current trawler.

"We'll be able to spend more time in the ocean and harvest more fish," says Harry Flaherty, the longtime President and CEO of Qikiqtaaluk Corporation. Just as important, the vessel will provide jobs and training opportunities. "The bottom line is, who is going to benefit? Our goal has always been to provide capacity-building, where we train Inuit on the vessel."

A problem arose, however, because the vessel was being built in Europe, where costs were quickly escalating as the Euro began to appreciate. Through a combination of good financial management at QC and BMO's expertise in hedging currency and interest rate risk,

Images courtesy of Qikiqtaaluk Fisheries Corporation

Inuit have a profound relationship with their lands, territories and resources.



BMO was keen to go the extra mile to meet QC’s financial needs as costs mounted, and the construction work is well underway.

Once delivered, the *Saputi II* will ease QFC’s reliance on others, since the trawler will be able to spend more time at sea.

“We have to go down to Bay Roberts [on Newfoundland’s Avalon Peninsula] to unload and refuel, or to our neighbours in Greenland [to top up fuel for safety purposes],” Harry says, “and that costs money.”

For that reason, QC maintains offices in Paradise, NL, across the water from Bay Roberts, but the company stresses that it is the only license holder in northern waters to run its operations from Nunavut. “The rest of the license holders in our territory have to rely 100% on southern firms to oversee their operation management,” Harry says. “That’s a very important component that’s unique about our group. We do control and manage our assets and our licenses right here in Iqaluit.”

Nunavut’s long-term goal is to increase Inuit control over the fishery in its waters – currently controlled by Fisheries and Oceans Canada (DFO) – and Harry is hopeful that Nunavut’s fishing quota

will increase as part of the reconciliation process. QC is also focused on protecting the fishery. They have commissioned two research vessels to study their adjacent waters, which have never been properly surveyed and assessed. For people in the North, the fishery is critical for food security, and QC is also investing revenues from its offshore operations to improve the inshore fisheries.

Inuit have a profound relationship with their lands, territories and resources. In the words of Dr. Dalee Sambo Dorough, former International Chair of the Inuit Circumpolar Council (ICC), “As a people of the sea, we have been creating new paradigms for marine conservation with Inuit-led approaches that build on our culture, values and economy.”

QC Vice-President Peter Keenainak agrees. “The fishing operation is not strictly dollars and cents and bottom line. We depend on these fish stocks, so we have to make sure that we can continue fishing tomorrow, and 10, 20 years down the road and longer, so we take the effort to make sure that we have a good idea of how healthy the stock is.”

“If it wasn’t for the fisheries,” Harry says, “we wouldn’t be here talking.”

A Future in Forestry

SUSTAINABILITY

Aishkat e tshitapatakanit minashkuau-aitun

Innu

The forest has always played a role in the lives of the Indigenous Peoples of Turtle Island, and in Canada it is estimated that as much as 80% of the traditional lands of First Nations is forested. As forestry has steadily grown over the years, the industry also represents an important economic opportunity for Indigenous Peoples.

In Quebec, Université Laval identified a need to bring all parties together to ensure sustainable management of forests. Each Indigenous Nation “embodies a particular context, culture, interests and needs,” the University notes on its website, and successful partnerships require, on the one hand, “strengthening the capacities of Indigenous communities to participate in the development of the collective wealth that is the forest and, on the other hand, through the coexistence of different visions and interests, of an economic, social and environmental nature.”

With that in mind, a group of partners from the Indigenous, industrial, government and academic worlds, led by Jean-Michel Beaudoin, professor in the Department of Wood and Forest Sciences, created the Chair of Educational Leadership in Indigenous Forestry. The goal is to “foster sustainable relationships between Indigenous communities, forestry companies and governments.”

BMO supports this initiative and wants to see more Indigenous students have an opportunity to go through the program. To this end, the bank announced a donation in November 2023 of \$500,000 to create the BMO Young Indigenous Leaders program for forestry students. It will fund scholarships for Indigenous students, whether for internships, specific projects with the community or experience as a mentee.

“It’s wonderful to think of all the Indigenous students who will now be able to develop their potential as entrepreneurs, take their place as leaders, and bring new knowledge to their communities,” said Grégoire Baillargeon, BMO Financial Group’s President, Quebec, and Vice-Chair, BMO Capital Markets.

He noted that the bank had been meeting regularly with key stakeholders from the 11 Indigenous Nations of Quebec to get an accurate picture of their realities, which are both diverse and complex.

“The goal of our meetings was to highlight the surge of pride and economic ambition felt by the rising generations of Indigenous Peoples in Quebec,” Grégoire says. “We wanted to position ourselves as a partner, to listen and to see what we could focus on as an economic player and partner.”

One way he aims to move from talk to action is by creating a program like the one the university is establishing to increase opportunities for Indigenous youth.

Université Laval’s Rector, Sophie D’Amours, says BMO and the university both share the desire to “showcase the voice, legitimacy and skills of young First Nation leaders. This distinctive experiential program will strengthen the development of forestry skills and their entrepreneurial spirit,” she says. “It will also promote their professional integration and position them as experts on forest territory.”



About the Innu Nation

Many First Nations are supporting Université Laval’s forestry initiative, including several communities of the Innu Nation. The Innu Nation has more than 16,000 members, making it the third-largest Indigenous Nation in Québec, after the Mohawk Nation and the Cree Nation. Most of the Innu communities in Québec are located along the north shore of the St. Lawrence River, including the community of Pessamit, where the first Innu-French dictionary was created. The ancestors of today’s Innu Nation lived on these lands as hunter-gatherers. They were migratory and hunted and trapped caribou, moose, deer and small game.



Tools for Financial Empowerment

Iontstha'shón:'a ne Ohwísta Aosatsténhsera

Mohawk

EDUCATION

As bankers, we are often asked about sharing ways to manage household and business finances. Indeed, in the Indigenous communities that we serve, financial education is one of the most frequent services we are asked to provide.

We want all our customers and clients to make real financial progress at every stage of life – from opening their first bank account, to building savings, to owning homes, to starting new businesses and everything else that they may face in a lifetime. And we are always looking for new and better ways to make this information available to our customers, both because individual needs are unique and people learn in different ways, and because community leaders keep telling us how important it is for their members.

Our newest innovation is called BMO SmartProgress™, a financial education platform designed to help Canadians make real financial progress, learn more about important personal finance topics and become financially empowered.

The program is free and accessible not only to BMO customers, but to all Canadians. It features more than 40 customized, interactive learning modules on complex financial planning topics including budgeting and credit management, homeownership and investing.

The program was singled out for its “Outstanding Use of Digital Channels for Improved CX” (Customer Experience) in The Digital Banker Digital CX Awards 2024 – a program dedicated to recognizing pioneering innovation in digital customer experience across the financial services ecosystem.

Different groups have distinct needs and challenges, so BMO has begun customizing SmartProgress to address those needs. After months of consultation with Indigenous customers, employees and communities, in 2024 BMO



“That’s the beauty of this program. SmartProgress is a seamless way to get content to people, when they want it, when they need it, at their own pace.”

– Melissa Paine

curated the program for Indigenous users, building it around a series of seven topics, or “Playlists.” The Playlists are self-contained and self-directed and comprise several online presentations – each of which takes five to ten minutes to complete – that set out all the key points one needs to know about financial foundations, budgeting and credit management, saving for your future, homeownership, business banking essentials, investor education and preparing for retirement.

“Delivering these digital tools is an integral chapter in our journey to empower Indigenous customers to make real financial progress while supporting BMO’s commitment to an inclusive society,” says Gayle Ramsay, Head, Everyday Banking, Segment & Customer Growth.

BMO bankers are often asked to offer presentations on financial education in schools and community centres. However, people are not always available to attend in-person sessions, especially in the more remote communities.

“That’s the beauty of this program,” says Melissa Paine, manager of BMO’s branch in Ohsweken, ON, serving the Six Nations of the Grand River. “SmartProgress is a seamless way to get content to people, when they want it, when they need it, at their own pace.”

The customized content became available on BMO’s website in February, and it has already attracted a lot of interest. The top three modules accessed in the first few months were Financial Foundations, Budgeting and Credit Management, and Homeownership.

About the Mohawks of the Bay of Quinte First Nation

Melissa Paine is a member of the Mohawks of the Bay of Quinte First Nation, part of the Mohawk Nation on the north shore of Lake Ontario. Mohawks are the “People of the Flint” within the Rotinonhsyonni / Haudenosaunee Confederacy. They are considered the easternmost Nation within the Iroquois/Six Nation Confederacy, and as such are referred to as the Keepers of Eastern Door. The ancestral homeland of the Mohawk Nation is the Mohawk River Valley, which is in present day New York State. There are more than 11,000 members of the Mohawks of the Bay of Quinte living on Turtle Island and beyond, and about 2,200 of them currently live on Tyendinaga Mohawk Territory.



Access
SmartProgress



About Red Rock Indian Band

Denise Atkinson describes herself as Anishinaabe ikwe (or “Ojibwe woman” in English). She is a member of the Red Rock Indian Band (RRIB), an Ojibwe First Nation in Northwestern Ontario. As of January 2020, the total registered population of the Red Rock Indian Band was 2,089, with 1,789 members residing off-reserve.



Encouraging Entrepreneurship

Zoongdeheshkwaad da dbendang anokiwin
Anishinaabemowin

**ECONOMIC
EMPOWERMENT**

BMO is committed to inclusion and creating opportunities for all entrepreneurs. Historically, Canada’s banking system has not provided enough support to Indigenous entrepreneurs, and Indigenous entrepreneurs are under-represented in the Canadian business landscape. A critical issue is access to capital, without which Indigenous entrepreneurs have typically had to rely on self-financing. In the past, this has limited the ability of Indigenous-owned businesses to survive and grow.

As part of our commitment to become an organization with zero barriers to inclusion, BMO recently introduced a program for Indigenous entrepreneurs designed to remove some of the obstacles that have impeded the growth of Indigenous businesses. Called “BMO for Indigenous

Entrepreneurs,” the program helps pave the way for tomorrow’s Indigenous business owners wherever in the country they are based. Indigenous entrepreneurs can apply for the program at any branch and the application will be



Visit BMO for
Indigenous
Entrepreneurs

Photography: Chondon Photography

“BMO’s Indigenous entrepreneurs program provided the resources I needed to scale my business and reach new markets, opening doors I never thought possible.”

– Denise Atkinson

quickly reviewed and, once approved, administered locally. Applicants will be eligible for unsecured loans at discounted rates of up to \$150,000 through a line of credit and/or a business credit card, and account fees will be waived. Participants in BMO’s Indigenous entrepreneurs program will also have access to learning materials and guidance to help them succeed. By gaining access to BMO’s thriving community of entrepreneurs, they may also discover new partnership opportunities to support their growth.

“Indigenous entrepreneurs are vital to our communities and economic success,” says Dan Adams, Interim Head of the Indigenous Banking Unit. “BMO is dedicated to creating strong and meaningful partnerships with Indigenous-owned businesses to better support them on their road to success.”

- To qualify for the program, the business must:
- Have at least 51% Indigenous ownership and be legally resident in Canada;
 - Have annual revenues of less than \$10 million.



In the Spring of 2024, Denise Atkinson became one of the first Indigenous entrepreneurs to sign up for the program. Denise started her company, Tea Horse, as a passion project in 2017, along with her partner (in business and life), Marc Bohémier.

The company, which specializes in artisanal tea products, is located near Thunder Bay, on the traditional territory of the Anishinaabeg Peoples. There, using a proprietary roasting process, Tea Horse has created and produces a selection of custom-roasted wild rice and tea blends. Wild rice (“manoomin” in the Ojibwe language) is a traditional food source for Indigenous people living around the Great Lakes – an important supplement to meat derived from the hunt. Denise sources her wild rice from Indigenous harvesters, who gather the rice from the shallow waters of the marshes in Northern Canada. Demand for her teas has grown in leaps and bounds.

With the help of the BMO for Indigenous Entrepreneurs program, Denise will be able to grow her business more quickly – and expand to markets that she couldn’t previously reach.

CARIBOU
Symbolizes sustenance and survival, while embodying resilience and community



Playing a New Tune

Jwé enne toune nouvel
Michif French

EMPLOYMENT

When Douglas Sinclair was growing up, he wanted to be an archaeologist. Or a basketball player. Or maybe a musician. A citizen of the Métis Nation, registered with The Manitoba Métis Federation, Douglas grew up in Ontario but maintained close ties with his family in the Red River, and was drawn to traditional Métis fiddle music at a young age. “It is one of my cultural pillars,” he explains.

About The Manitoba Métis Federation

Douglas Sinclair is a citizen of the Métis Nation and is registered with The Manitoba Métis Federation (MMF), established in 1967 to provide democratic, responsible and accountable governance on behalf of Red River Métis using the constitutional authorities delegated by their citizens. The MMF is the only officially recognized Métis Government in Canada.

Photography: Sarah McPherson

“I have lots of soft skills from my first career. Now I’m trying to focus on creating really good hard skills as a software developer.”

– Douglas Sinclair



Douglas has sustained his love for history, sports and music, but his career has veered in a new direction. He is now an Application Software Developer with BMO’s Technology and Operations Group – and loving it.

“Did I expect to be working in a big corporation?” he asks. “Not really.” Having worked for smaller companies for most of his career, he really didn’t know what to expect when he was offered an internship with BMO in 2022. “But I went in with an open mind and what I’ve experienced has really been wonderful,” he says.

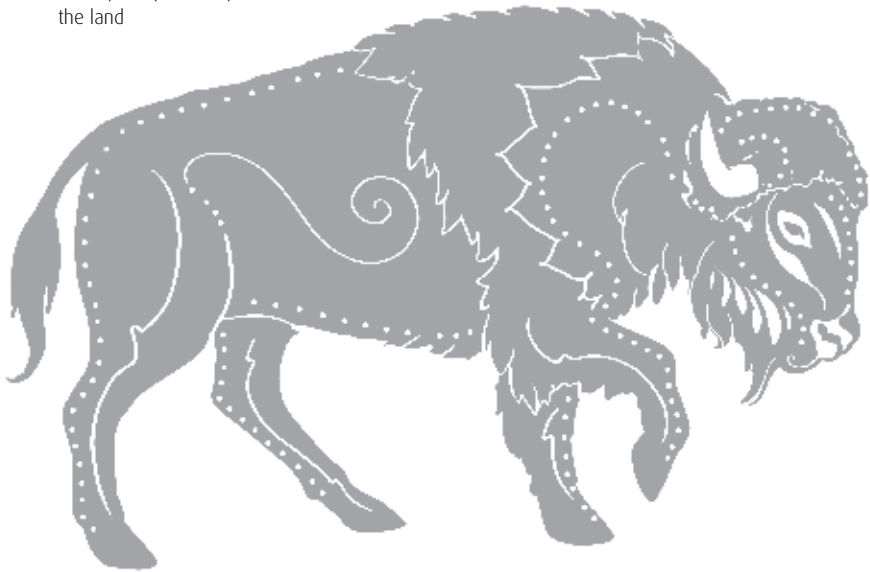
Douglas was part of a unique partnership with Amazon Web Services and PLATO to provide Indigenous candidates with training opportunities that might lead to full-time employment at BMO. Having already worked in the music industry for nearly 20 years – he began offering guitar lessons when he was just 14 – Douglas was looking for a new direction. He’d taken his savings and enrolled at University of Toronto, where he pursued a double major and earned an Honours BA in Communication, Culture, Information and Technology and in Professional Writing and Communication. The six-month internship at BMO sounded intriguing, so he decided to take on the challenge.

“My journey to here has been multifaceted and non-linear,” he admits. “I have lots of soft skills from my first career. Now I’m trying to focus on creating really good hard skills as a software developer.”

But that doesn’t mean Douglas has given up on his first passion. He appreciates that his job allows him to have balance in his life and continue to indulge his love for music. Five years ago, Douglas founded The Red River Ramblers, a band that performs Métis fiddle music. Their latest recording, *Reverie*, earned them a nomination as Traditional Indigenous Artist or Group of the Year at the 2024 Juno Awards in Halifax.

“I still do love music,” he says, “but I am committed to being a technology professional.” And BMO is providing the opportunity to hone those skills and grow. “I feel like I can be myself here.”

BISON
Symbolizes abundance and strength, embodying the spirit of reciprocity and respect for the land



A New Heart for Winnipeg

Aanji maajii zaagtood Winnipeg

Anishinaabemowin

ECONOMIC EMPOWERMENT

When the Department of National Defence closed its base in Winnipeg, the Canadian government sought to sell the land, which housed the aging Kapyong Barracks. Having failed its legally mandated duty to consult with local First Nations in matters of conduct that might adversely impact potential or established Treaty rights, the Canadian government was sued by the leadership of the seven Treaty No. 1 First Nations for the right to acquire the land. They gained control of the property in 2019.

Now, in partnership with the Canada Lands Company and the City of Winnipeg, the Treaty One Nations (T1N) organization has embarked on a landmark project to redevelop the land with the potential, as described in their development master plan, “to serve as a model for Indigenous urban development and First Nations-municipal collaboration, and to showcase exemplary community design.”

The seven First Nations that are signatories to Treaty No. 1 have long worked together to assert their inherent sovereign rights, and since 2017 have spoken with a united voice in all matters related to the advancement

and recognition of their treaty rights, most particularly in areas of economic development. Members of the Treaty One Nations are the original Peoples of the territory of southern Manitoba, including the Forks at the Red and Assiniboine rivers – at the heart of present-day Winnipeg.

BMO has worked closely with the Treaty One Nations since 2018, and when Phase I of the Naawi-Oodena development was put out for tender, BMO was chosen as a key partner in this historic project.

Now called Naawi-Oodena (now-way-OH-deh-nah) – which roughly translates to “centre of the heart and

Images courtesy of Treaty One Development Corporation

“The whole site is being planned in a way that adheres to design principles that are rooted in the culture.”

– Kathleen BlueSky

community” in the Anishinaabemowin language – the project is unique because it is both a collective governance and economic development initiative, according to Kathleen BlueSky, Chief Executive Officer of the Treaty One Development Corporation (T1DC).

“As First Nations, we strive to exercise self-determination and self-governance in everything that we do and this is really what every First Nation is working towards,” said Kathleen BlueSky. “Naawi-Oodena is a blank canvas for us to be able to do that.”

The 160-acre site – bordering some of Winnipeg’s most established neighbourhoods – will be developed over the next 10-15 years, bringing new life to the area and attracting visitors to Winnipeg. Detailed plans for the site have not been finalized, but will include parcels for sports and entertainment, a hotel and convention centre, and restaurants, as well as cultural attractions, such as a museum to share the history of the Treaty One communities.

“The whole site is being planned in a way that adheres to design principles that are rooted in the culture,” Kathleen adds, “so the vibe that we’re going to create in the development is going to be an attraction in itself.”

A top priority is sustainability. There will be lots of green space on the property, and the grasses and plants that are chosen will be natural to the territory. The structures themselves will incorporate green roofs and designs that maximize sunlight. Walking and cycling will be encouraged, with wide sidewalks for pedestrians and dedicated bike paths – and along the pathways there



Kathleen BlueSky (left) and Jolene Mercer at groundbreaking for Naawi-Oodena

will be signage with language and historical teachings of the Treaty One people and profiling all the Treaty One communities surrounding Winnipeg.

“Most people who live in Winnipeg don’t even think about the fact they are in Treaty One territory, or what it means to be a Treaty One territory, or even what communities belong to Treaty One territory – or that we are Anishinaabe people,” says Jolene Mercer, Executive Director, T1N, who, along with Kathleen, is leading the Naawi-Oodena project for Treaty One. “We think this is an excellent opportunity to showcase all of this to non-Indigenous people in Winnipeg and people who are visiting.”

About Treaty One Nations



Members of the Treaty One First Nations descend from the Anishinaabe (Ojibwe) and Nehiyaw (Cree) original peoples of the territory of modern-day southern Manitoba. Comprised of seven First Nations – **Brokenhead Ojibway Nation** (an Anishinaabe [Saulteaux/Ojibwa] First Nation surrounded by Rural Municipality of St. Clements); **Long Plain First Nation** (an Ojibway and Dakota community in the central plains region of Manitoba); **Peguis First Nation** (located 190 km north of Winnipeg, the largest First Nation community in Manitoba, whose members are of Ojibway and Cree descent); **Roseau River Anishinaabe First Nation** (a rural community located approximately one hour south of Winnipeg); **Sagkeeng First Nation** (comprised of Anicinabe people who have resided along the Winnipeg River and Traverse Bay since time immemorial); **Sandy Bay Ojibway First Nation** (an Ojibway First Nation located on the western shore of Lake Manitoba); and **Swan Lake First Nation** (located in South Central Manitoba, whose people are known as Anishinabe people) – they were signatories to the first of the numbered Treaties, originally signed on August 3, 1871, at Lower Fort Garry.



SOCIAL IMPACT

Teach the Children

Da kinoohmaawaag binoojinhag
Ojibway

Most of us have fond experiences of favourite teachers we had while growing up. We remember their names, what they looked like – and still thank them, years later, for having sparked an interest in reading or writing or some other passion that has stuck with us throughout our lives.



“We need to start calling education an investment, and teachers are the front line of that investment.”

– Ken Sanderson



About Pinaymootang First Nation

Ken Sanderson is a member of the Pinaymootang First Nation. The Pinaymootang First Nation is situated 240 km northwest of Winnipeg and about 40 km north of Ashern, MB. It is signatory to Treaty 2, signed on August 21, 1871. The native language is Ojibway.

The experience for many Indigenous children living in remote communities in Canada, however, can be starkly different. Often, their experience is a school with a revolving door of teachers who come for a year and leave again – leaving little or no time for them to have a meaningful and positive influence on the young learners’ lives.

While Indigenous Peoples comprise about 5 per cent of Canada’s population, as many as one quarter of all teacher vacancies in Canadian schools are concentrated in Indigenous communities, according to Ken Sanderson, Executive Director of Gakino’amaage: Teach For Canada, a registered Canadian charity. It partners with northern First Nations to recruit, prepare and support committed teachers, and help address the ongoing challenges of teacher supply and turnover that remote First Nations face.

“It’s hard to find teachers,” Ken says, “and it’s hard to keep them.”

Not to mention those fond classroom memories that most of us cherish. “You can’t have that experience unless the learner, the child, is able to form a trusting relationship with their educator,” Ken says, “and you can’t form a trusting relationship with your educator unless they’re there.”

That’s where Gakino’amaage: Teach For Canada comes in. Working with First Nation communities, Ken and his team focus on finding the right teachers and preparing them for teaching in the North. “We don’t just drop them in,” Ken explains. “We provide professional development and exposure to cultural practices and languages.” They also offer ongoing support for two years, including access to a peer network to lean on as they encounter new situations.

“There’s lots to consider,” says Ken. “It requires a different world view, because there are different approaches to education and how they approach different problems and topics in education.” For example, many First Nations are striving to incorporate land-based learning in all aspects of the curriculum and Gakino’amaage will help new teachers learn ways to meet that objective.

BMO has supported Gakino’amaage since 2016, and recently doubled our contribution to the organization to help it expand its reach.

Gakino’amaage: Teach For Canada will achieve a milestone in 2025 when it marks its tenth year in operation. Originally founded as Teach For Canada, under Ken Sanderson’s leadership it has embarked on an organization-wide decolonization journey. As part of this journey, Teach For Canada sought a traditional name obtained through ceremony. Gakino’amaage means “one who teaches” in the Anishinaabemowin language and, over time, the organization will come to be known by that name.

As Gakino’amaage marks its anniversary, it is celebrating its continuing success in being able to expand opportunities for First Nation students. Since 2015 when it worked with just seven First Nations in Northern Ontario, Gakino’amaage has now expanded its program to 32 First Nations from Alberta to Ontario and supports more than 140 northern educators.

“We need to reframe how we look at education,” Ken says, and stop thinking of it merely for its ‘cost’ or as an ‘expense.’ “We need to start calling it an investment,” he says, “and teachers are the front line of that investment.”



Harnessing the Sun

Âpacihiht kîsikâw pîsim

Cree

SUSTAINABILITY

Montana First Nation is a small community with big plans. Approximately 25 square kilometers in size and located 90 kilometers south of Edmonton, it is the smallest of the four communities that make up Maskwacîs and has a membership of 1,064 people. The Nation is seeking to improve the lives of its people by building its economic base.

In 2020, Montana First Nation worked with Alberta-based engineering, logistics and energy conglomerate ATCO to build a 4.6-megawatt solar farm interconnected with the Alberta Electric System Operator (AESO). Now, buoyed by the success of that venture, and with financing support from BMO, Montana First Nation has broken ground on a new solar farm that will be five times larger than the first.

“This project is very important to us,” says Chief Ralph Cattleman, crediting all members of the community for coming together behind the project. With the revenue that will be generated, the Nation will have the resources to address the essential infrastructure needed in the community.

Photography: Steinhauer Photography



In partnership with BMO, Montana First Nation has also embarked on other sustainability projects, including a successful greenhouse operation – which has led to an expansion of the current facility which is near completion. These projects create employment and training opportunities for the members of Montana First Nation. It is important that the Nation maintain its inherent relationship and connection with Mother Earth by respecting the use of the land and its resources.

More important, the Chief says, is the example the Nation hopes to set by inspiring other First Nations. “The unique aspect of the solar project is showing leadership to other Nations about how to improve economic conditions,” he says. “Just knowing we can do this. Having the chance to get into

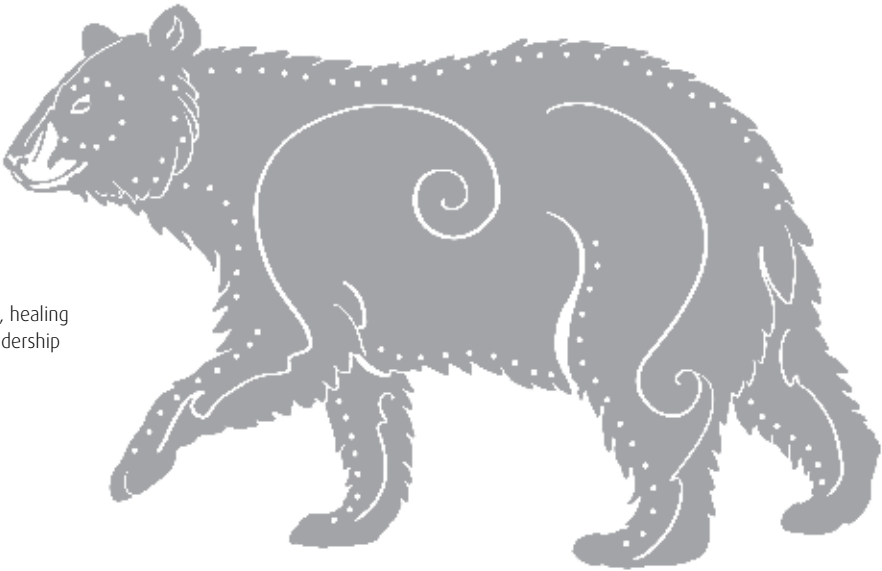
the energy sector – connecting to the grid, selling power – showing other Nations the way. It’s not just about us.”

The Chief is particularly concerned about the young people living in the community and finding ways to keep them positive and engaged.

“We could save a lot of people, have them look forward to something, keep them busy,” he says. Creating recreational opportunities for the young people – a soccer league, a baseball league – is a high priority, and that means building soccer fields and baseball diamonds. “We’re building a little bit,” says Chief Cattleman, adding that he is both excited and overwhelmed by the huge potential of the project. “This economic venture – the support it’s going to bring, the finances it’s going to bring...the sky’s the limit.”

About Montana First Nation

Located 90 kilometers south of Edmonton, Montana First Nation is 25 square kilometers in size and home to 1,064 members. It is the smallest of the communities that make up the four Nations of Maskwacis in Alberta. For Cree people, the Muskwaicis area (“Bear Hills”) had special significance and is a gathering place for cultural and spiritual purposes.



BEAR
A powerful symbol of strength, healing and protection, embodying leadership and introspection



About Wet'suwet'en First Nation

Troy Young is Wet'suwet'en, from Hagwilget Village Council. The Wet'suwet'en are located on 22,000 sq km of land spanning the area between Burns Lake and Hazelton, B.C., as expressed in the Delgamuukw-Gisdaywa Supreme Court of Canada decision. Today, Witset First Nation, along with Ts'il Kaz Koh (Burns Lake) First Nation, Skin Tyee Band, Nee Tahi Buhn Band, Wet'suwet'en First Nation, and Hagwilget Village Council, make up the greater Wet'suwet'en Nation.



Partnering for Prosperity

So' end'en, tsiyu'h' end'en

Wet'suwet'en, dialect of Carrier

ECONOMIC EMPOWERMENT

Pat Young left school early and began working in British Columbia's logging sector in his early teens. When he was in his 20s – married, with a young family – he wanted more control over his life and decided to go into business for himself.

The contracting business that Pat Young founded in 1971 is now the cornerstone of the ROGA Group, one of B.C.'s largest forestry contractors by volume. With facilities in Kamloops, Prince George, Campbell River, Port Alberni and Houston, B.C., and more than 150 pieces of "yellow iron" – the nickname for the heavy equipment people are used to seeing on every major construction site – the company has more than 200 employees across the province, approximately 40% of whom are Indigenous.

Now run by Pat's son, Troy, the ROGA Group has gained a reputation not only for the quality of its work, but for its culture of giving back – especially the way it has partnered with First Nations across the province to create and build profitable local businesses that help those communities improve economic conditions for their members.

"As those partnerships gain momentum, and gain expertise," says Joel Neustaeter, BMO's Vice-President for B.C. and Yukon in its Indigenous

Photography: Melody Charlie First Nation Photography

“I know I’ve done well, so I want others to do well at the same time – therefore, we’re going to offer opportunities to people who want to take advantage of them.”

– Troy Young

Banking Unit, “ROGA will then offer to remove its ownership stake, allowing the company to stand on its own, just with the community, and carry on the work that they got started.” The company’s win-win business model is one more reason Joel is proud to work alongside ROGA.

While Troy Young admits that it’s “definitely more complicated and much riskier,” he says it’s the way they’ve always done it – a method he “stumbled into” with his dad. He says it is part of his upbringing – something he inherited from his mother.

“On my mother’s side, the Wet’suwet’en Nation, it is a communal society where the people who are the best hunters, the best fishers, are expected to provide for the people,” says Troy. “I know I’ve done well, so I want others to do well at the same time – therefore, we’re going to offer opportunities to people who want to take advantage of them.”

Troy is quick to say that it’s none of his business how his Indigenous partners use their share of the profits – “They’ve had enough of that over the past 100-plus years, that they surely don’t want to have a business partner just replacing a government agency,” he says – but he knows that the partnerships have made a difference in the community.

He recalls how he was invited to a ribbon-cutting at a new school, to which ROGA had made a donation, and he was greeted by “50 students,



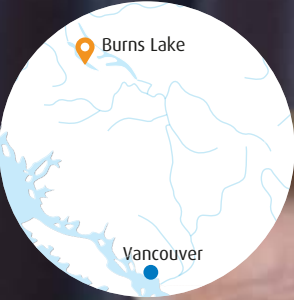
speaking their language, singing, drumming, dancing – it was eye-opening how something we just viewed as normal is so very important to community members,” Troy says. “It was profound for me.”

Joel sums up his client’s worldview by citing their website: “We are proud to be on the right side of history and happy that our employees are able to take part in the resource economy close to home.”

“I’m proud of our business relationship with Troy and the ROGA Group,” says Joel. “The good work they’re doing is only going to continue to have a generational impact in Indigenous communities.”



SALMON
Revered as a life-giving force, represents abundance and renewal



Photography courtesy of the Moose Hide Campaign

Powerful Medicine

Dic’inyu hilht’us

Nedut’en

SOCIAL IMPACT

On May 16, 2024, more than half a million Canadians joined together in ceremony and solidarity, with the goal of ending gender-based violence through the Moose Hide Campaign. BMO supported the Campaign this year and, through its branch network, distributed thousands of the moose hide pins that are the iconic symbol of the campaign against gender violence.

About Babine First Nation

Raven Lacerte is a member of the Lake Babine First Nation in North-Central British Columbia and belongs to the Bear Clan. The people of Lake Babine Nation were historically located on the banks of Babine Lake in central B.C., and there is archaeological evidence of sprawling villages and complex fishing weirs around the lake, dating back more than 1,300 years. The Nation’s largest community has been in Woyenne, beside Burns Lake, since many of the Nation’s members were forced to move there.

“From a young age I’ve witnessed what it does to a community and to a family when our precious ones go missing.”

– Raven Lacerte



BMO employees mark Moose Hide Campaign Day

“By partnering with the Moose Hide Campaign, BMO is raising awareness about the importance of ending gender-based violence and standing by our commitment to respect fundamental human rights, which is integral to our Purpose, to **Boldly Grow the Good in business and life**,” says Michael Bonner, Head, Canadian Personal & Business Banking Distribution, who also heads BMO’s Enterprise Indigenous Strategy and chairs BMO’s Indigenous Advisory Council.

Behind the Moose Hide Campaign is Raven Lacerte, a proud member of the Lake Babine First Nation in North-Central B.C. who belongs to the Bear Clan. She is the Co-Founder and National Ambassador for the Campaign, which she and her father, Paul Lacerte, founded in 2011, when she was still in high school. Paul is a member of the Nadleh Whuten Band, and belongs to the Carrier First Nation in northern B.C.

From her earliest days, Raven had been painfully aware of the fate of many women along B.C.’s notorious “Highway of Tears,” a 724-km stretch of highway between Prince George and Prince Rupert where so many women have disappeared and had violent deaths – a disproportionate number of whom were Indigenous.

“Our family comes from where the Highway of Tears is,” Raven explains, “and our family has been impacted by some of the losses of our precious ones. From a young age I’ve witnessed what that does to a community and to a family – when our precious ones go missing or when

they lose their lives way too soon, way too early and unnecessarily. Being a young person in that space, I really wanted to do something about it.”

The idea came to her and her dad when they made a regular visit to their traditional lands in North-Central B.C., where they go to practice their culture and ceremonies, which included hunting for moose – something Raven had done with her father since she and her sisters were little girls.

“We were on a hunting trip along the Highway of Tears,” she says, “and we got a moose. We began talking – about this animal that gave its life to us, the Highway of Tears, this precious moment being on the land with a father and a daughter – and it just came to us. What if we tan up this moose hide, cut it up into little squares and ask people to wear it as their everyday commitment, their everyday reminder, that we don’t want to do violence in our lives; that we want to commit to that healing, to that reconciliation, to that learning more about the nature of the violence that’s happening, and how we can heal – how we can come up with positive solutions together?”

Raven and her sisters then proceeded to cut out 25,000 little square patches from the moose hide – each about 2 cm square – and then they wrote out by hand on index cards what they were trying to do. “We started handing them out and talking to everyone who would listen,” Raven says. Since then, the campaign has grown into a national movement, and they have handed out more than 6 million moose hide pins to people who, in her words, are “ready



and willing to take that stand – to put this pin on every single day as their everyday commitment, their reminder, and take action; to bring this medicine to a social illness that’s impacting so many Canadians.”

The pin is a conversation-starter – “Every pin represents at least five conversations,” Raven says – and the conversations lead to real action. “People are hosting their own Moose Hide Campaign events, creating men’s healing circles, bringing the issue to communities, schools and workplaces.... It’s a tool to have those much-needed conversations.”

A key objective is to bring more boys and men into the conversation. “The world of anti-violence toward women and children tends to be run by women, supported by women, and advocated by women – so we are bearing the burden of abuse and advocacy across the board,” Raven says. The campaign has been very successful at drawing more men and boys into the conversation.

On Moose Hide Campaign Day, men are invited to participate in an all-day fast – a small discomfort, a bit of symbolic sacrifice, which, as Campaign organizers describe it, “is a means of testing, practicing and deepening our personal commitment to our values and intentions. It calls upon us to make a small sacrifice of food and water and challenges us to move from intentions to action, from beliefs to experience.” On May 16, more than 50,000 men participated in the fast, so the medicine seems to be working. More men are starting to pay attention.

“But there’s still a long way to go,” says Raven. “By wearing a moose hide pin, and creating conversations, we are collectively taking steps toward ending gender-based violence in our country.”



MOOSE
Honoured as a provider and protector, symbolizing sustenance, respect and wisdom

“Every pin represents at least five conversations,” and the conversations lead to real action.

– Raven Lacerte

About the Champagne and Aishihik First Nations

Les Walker is a member of the Champagne and Aishihik First Nations (CAFN), which is a self-governing First Nation with Traditional Territories in Yukon Territory and northern British Columbia. The Champagne and Aishihik First Nations was one of the first four to negotiate its own final land claims agreement. Since 1995, 11 of Yukon’s First Nations have become self-governing – a large proportion of all the self-governing agreements so far negotiated with Indigenous Nations in Canada. Dänk’e, known as Southern Tutchone, is the language of their ancestors. It belongs to the Athapaskan language family, which is centred mainly in northwestern North America.



BMO’s Doug Bourque visits Les Walker’s workshop

Sharing the Hunt

Yè nn’ą łädäya k’e, dän utädinle

Southern Tutchone

ECONOMIC EMPOWERMENT

One can’t walk away from a conversation with Les Walker without feeling energized and inspired. His passion for Walker Home Construction, the company he founded and built, is matched only by his sense of mission.

“I don’t just want to make money,” Les says. “I want to add value to everybody that I come into contact with – I want to add value to their lives.”

Staying ever faithful to that philosophy, Les has grown Walker Home Construction to become one of Yukon’s most successful home builders. He started the company in 2009 with five employees and now employs more than 50 – “and could easily hire 10 more” – and over the years he has steadily built the company’s capacity to handle all stages of the construction process, from sourcing materials, storing materials, preparing prefabricated walls, transporting the materials, to building the finished product. As he has become more efficient, he has steadily lowered costs, making his company hard to beat, and he regularly wins bids on increasingly larger projects.

BMO provided Walker Home Construction with its first line of credit, when Les decided it was time to separate his personal finances from the business’.

“They’ve come with me on the journey,” Les says. “Having BMO as a partner allows me to employ as many people as I do. Additionally, that line of credit gives me the ability to provide hundreds of thousands of dollars in materials and labour upfront to First Nation communities so I can build their projects, and enables my company to hire First Nation people – and do it as a First Nation company.”

In 2022, Les and Walker Home Construction won two major awards: Economic Developer of the Year, from Cando (Council for the Advancement of Native Development Officers), and Indigenous

Business Award of Excellence from NACCA (National Aboriginal Capital Corporations Association). In partnership with Canada Mortgage and Housing Corporation, Les hopes the company will be able to provide even more affordable housing for Yukon communities.

His success, however, is due as much to Les’ background – and how his past shaped the culture of his company – as to his hard work and business acumen (both of which are plain to see). Les readily admits that he had a troubled upbringing in group homes and foster homes, living on the street for a time. By the time he was 21, he was working in construction – but he was also a single father with two children to raise.

“If my daughter was sick and I had to take a day off, it didn’t matter that I worked 12 hours a day, seven days a week,” Les recalls. “I would be treated as if I were almost useless. Men didn’t raise their kids, and that was that, especially in the construction industry.”

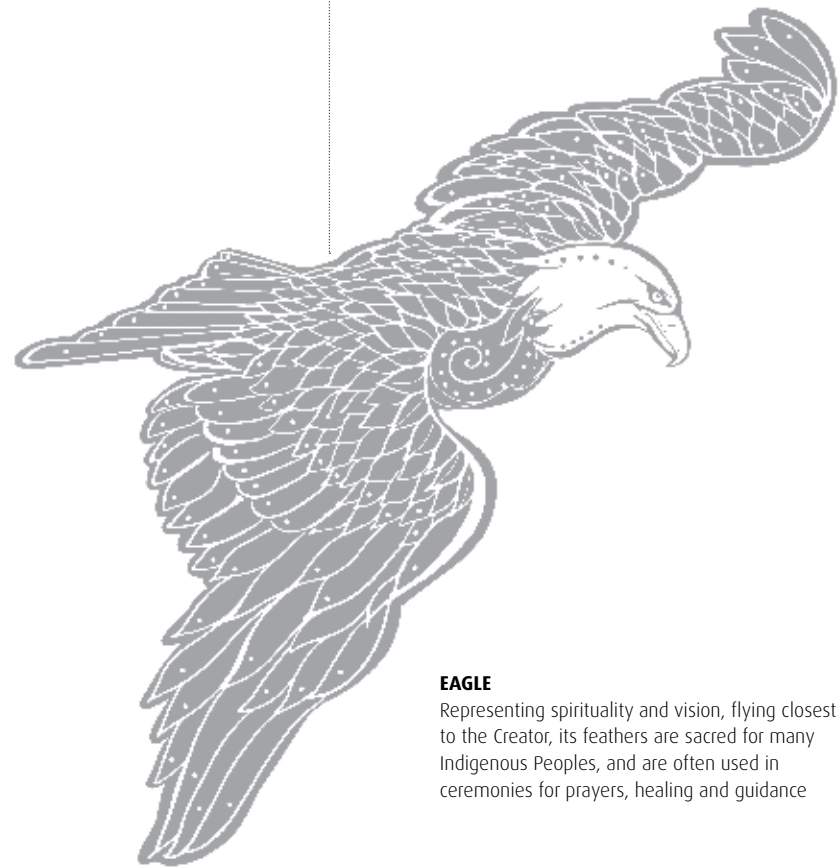
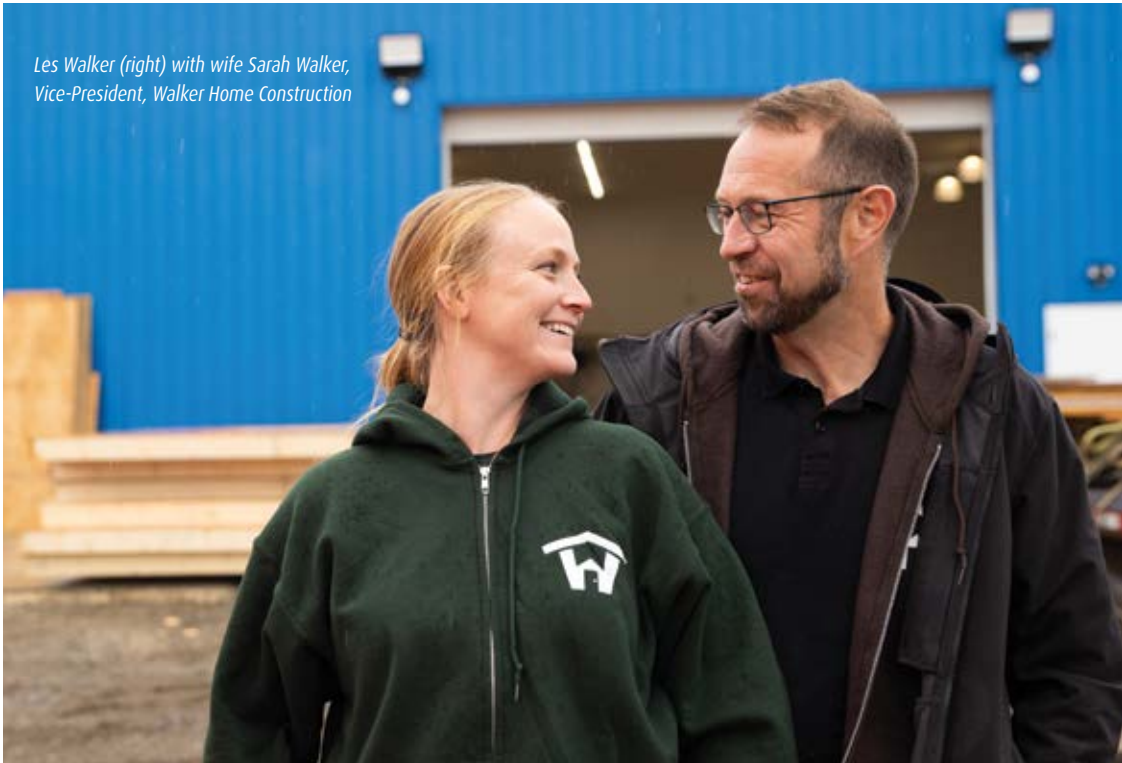
So, as soon as Les got his Red Seal Journeyman’s ticket, he started his own company. “Either I’m going to be very good and be successful at this, or I’m not as good a carpenter as I thought I was and I will fail – but at least I will be acknowledged as the carpenter that I am, whatever skills I bring to the table, and I’ll also be able to be a father to my children.”

He was instantly happier, and his work was better – “I worked a lot, but when I was with my kids, I was with my kids,” which is how life should be, he says.

Photography: Brooke Martel

“I want this company set up in a way that everybody who works for the company has their financial freedom.”

– Les Walker



EAGLE
Representing spirituality and vision, flying closest to the Creator, its feathers are sacred for many Indigenous Peoples, and are often used in ceremonies for prayers, healing and guidance

“You shouldn’t negotiate your responsibilities to your family with your employer. It should be non-negotiable.”

And when it came time to take on employees, he said, “Hey, I’m going to give them the same respect that I’m giving myself.”

A member of the Champagne and Aishihik First Nations, Les credits his community with supporting him throughout his life – even when he made poor choices as a young man. In his business today, he applies the teachings of his ancestors when the company achieves success and earns a profit. He compares the business to a hunting party: No matter who “gets” the moose or bison, the meat is shared among them all.

With that in mind, his goal is to ensure his company benefits people for generations to come, and he is carefully devising a profit-sharing plan to help his company endure.

“I want this company set up in a way that everybody who works for the company has their financial freedom,” Les says.

About BMO

Purpose-driven to be a champion for progress and a catalyst for change

BMO is a leading North American bank driven by our Purpose to **Boldly Grow the Good in business and life**. Our Purpose informs our strategy, drives our ambition and reinforces our commitments to progress for a thriving economy, a sustainable future and an inclusive society. At BMO, we’re Purpose-driven to increase access to opportunities and dismantle systemic barriers – both inside and outside our doors. For more than 30 years, we’ve provided dedicated banking services to Indigenous customers across Canada. Through trusted relationships built on mutual respect, we work to advance Reconciliation and the economic self-determination and prosperity of Indigenous clients, colleagues and communities.

Serving Indigenous Communities

BMO Indigenous Branches and Business Banking Locations

Newfoundland and Labrador

Happy Valley Goose Bay (In Community, Off-Reserve)
Goose Bay, NL
(709) 896-4411

Quebec

Wemindji Branch (On-Reserve)
Cree Nation of Wemindji (Wemindji)
(819) 978-3588

Pessamit Branch (On-Reserve)
Pessamit (La réserve indienne de Pessamit)
(418) 567-9543

Waskaganish Branch (On-Reserve)
The Crees of Waskaganish First Nation (Waskaganish)
(819) 895-2177

Ontario

Ohswéken Branch (On-Reserve)
Six Nations of the Grand River (Ohswéken)
(519) 445-4733

Peace Tree Trade Centre Branch (On-Reserve)
Akwasasne Mohawk Territory (Cornwall Island)
(613) 938-5634

Business Banking Office (On-Reserve)
500 Gran Street, 2nd Floor
Batchewana First Nation, ON
(705) 949-5230

Northwest Territories

Fort Smith Branch (In Community, Off-Reserve)
Fort Smith, NWT
(867) 872-2001

Alberta

Buffalo Run Branch (On-Reserve)
Tsuut’ina Nation (Tsuut’ina)
(403) 234-1869

Siksika Branch (On-Reserve)
Siksika Nation (Siksika)
(403) 734-3600

British Columbia

Tsahaheh Branch (On-Reserve)
Tseshah First Nation (Port Alberni)
(250) 724-7100

Park Royal Branch (On-Reserve)
Squamish Nation (West Vancouver)
(604) 668-1277

Eagle Landing Branch (On-Reserve)
Squiala First Nation (Chilliwack)
(604) 792-1971

Westbank Branch (On-Reserve)
Westbank First Nation (Kelowna)
(250) 861-1670



Left to right: Dan Adams, Jeffrey A. McAulay, Cloyd Bathan, Clio Straram, Joel Neustaeter, Roddy Nardeo, Mark Shadeed, D. K. (Doug) Bourque

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