

# Bâtir un capital de confiance

## *Building Trust Capital*

A reflection on the economic relationships between Quebecers and Indigenous Peoples and recommendations to improve them





*My grandfather had to hide the fact that he was Indigenous.  
My dad would say, "It depends on who you're talking to."  
Me, I'm Indigenous every day.*

-Dave Laveau, Huron-Wendat  
Executive Director, Indigenous Tourism Quebec

## Note regarding terminology

In this document, we refer to Quebecers and Indigenous Peoples. We do not use the term “non-native,” which is sometimes used to refer to non-Indigenous people. This is a choice we have made. It is consistent with our idea of a “nation-to-nation” economic relationship, as Quebecers have ties to 11 Indigenous nations on the territory.



# Building trust capital

It has been a difficult year. In addition to the hardships inflicted by COVID-19, a number of sad events have marked our social life. Issues of inclusion and racism toward different communities, and Indigenous Peoples in particular, have made the news. If we learn the right lessons from these events, they can be opportunities to do better.

We at BMO will be partners in the economic recovery. We are the oldest bank in Canada. We also want to foster social recovery. BMO is also the Canadian financial institution most committed to the First Nations and Inuit. BMO created an Indigenous services subsidiary nearly 30 years ago, and last year we both established an Indigenous Advisory Council and launched special training for all our employees. This hasn't made us specialists in Indigenous affairs, but it does show a degree of awareness. We believe that by developing business relationships with Indigenous Peoples, we will become better neighbours and can build trust capital.

We are not seeking to ignore history. But what matters is looking at other aspects of reality, such as the pride and economic ambitions driving younger generations of Indigenous Peoples, working to help bring about change as economic actors, and starting what will be an ongoing dialogue. Just think that while Quebec is experiencing a serious labour shortage, Indigenous communities are home to many young people who are seeking fulfilment. Responding to mutual needs can change their horizons.

I thank the Indigenous leaders who have opened the dialogue with us and shared this notion of business relationships as a bridge between communities. Their testimonials have guided us in developing some 15 recommendations that we modestly propose to Quebec's business communities, governments, and Indigenous communities. I would like to thank in particular Mark Shadeed, Vice President, Indigenous Banking, Quebec, who has been working with Indigenous Peoples in Quebec and Atlantic Canada for 28 years. I would also like to thank the Fédération des chambres de commerce du Québec for its invaluable collaboration, which among other things has given us the means to circulate our proposals in local business communities. Let's make an effort to imagine a common future.

## **Claude Gagnon**

President, Operations

BMO Financial Group, Quebec

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[1] In 1992, BMO established a subsidiary to serve Indigenous Peoples, Indigenous Banking, with 13 service points across Canada, including 3 in Quebec.

# Putting in the time and effort

The Fédération des Chambres de commerce du Québec supports this initiative by BMO Financial Group in Quebec. At this pivotal moment in our history, forging a structuring economy that allows everyone to contribute in their own way to their own fulfilment and the well-being of their communities is a priority. The development of exchanges between Quebecers and Indigenous Peoples is essential at a time when many social, demographic and environmental issues will require dynamic cooperation and generate new opportunities. The conditions have actually never been better for bringing Quebecers and Indigenous Peoples together and for business people to help make this happen. This too is one of the key messages of this initiative. Governments are not solely responsible for improving relations with Indigenous Peoples. We are all part of the equation. Business people, through their hiring, training, procurement and contracting choices, have a role to play.

This reconciliation is already on the agenda in some regions. Regional and Indigenous business communities talk to and learn about each other, they exchange products and services, and sometimes they even invest together. There are already many examples in Quebec of successful economic collaborations between Quebecers and Indigenous Peoples. But there are not enough. Several projects have also been abandoned or left unfinished. Certainly too many. We must be persistent. We must create conditions that foster successful collaboration. This will take time, effort and openness on both sides.

We must innovate to address training and qualification challenges. Before we even begin, we must be aware that there is not one Indigenous reality, but a range of specific realities depending on the First Nations in question and the different communities within them. The relationship begins with the desire to understand these characteristics, with the act of caring about others.

While the goal is to do business, the benefits will be more than economic. They will be human and social. Economic exchange is also a meeting point.

**Charles Milliard**

President and CEO

Fédération des chambres de commerce du Québec

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# Methodology

Between April and June 2021, interviews were conducted with 8 Indigenous leaders and entrepreneurs from various nations present in Quebec, one leader from a Canadian Indigenous business association, and some non-Indigenous leaders who have worked closely with the First Nations and Inuit. The interviews were conducted by the following individuals: Claude Gagnon, President, Operations, BMO Financial Group, Quebec; François Morin, Director, Operations and Corporate Communications, Quebec; and Mark Shadeed, Vice President, Indigenous Banking, Quebec.

The individual interviews, which were conducted online, lasted approximately one hour. Each participant was informed that the focus of the discussion would be the economic relationships between Quebecers and Indigenous Peoples and strategies to strengthen them. Issues related to land and historical claims and other political disputes were voluntarily set aside.

The project is based on the belief that it is possible to place business and politics on parallel tracks and to advance the economic relationship between Quebecers and Indigenous Peoples for the benefit of the individuals and communities involved. However, some issues could not be set aside. For example, the limitations imposed by the Indian Act were raised by all those with whom we met.

This report is based on Indigenous input, but it has neither been signed by nor attributed to any First Nations members. This report is an initiative of BMO Quebec, in collaboration with the Fédération des chambres de commerce du Québec. We drafted it sincerely, to the best of our knowledge, with a desire to develop business and engage in dialogue. In this respect, this report is not an end in itself, but a beginning; it is not an isolated gesture, but a first step. We are initiating a process. We want to help engage Quebec's business communities with Indigenous Peoples in the best interests of all.

## Economic relationships

When we talk about economic or business relationships between Quebecers and Indigenous Peoples, we refer to all possible situations where the relationship creates value for both. Examples include the hiring of Indigenous employees by Quebec businesses, investments in Indigenous businesses or startups, the purchase of goods or services from Indigenous businesses by Quebec businesses or institutions, the creation of joint ventures between Quebecers and Indigenous Peoples, the awarding of contracts to Indigenous suppliers, the installation by Quebec companies of production units in Indigenous communities, agreements between Quebec institutions and Indigenous communities leading to the payment of royalties in exchange for the use of land, etc.

# The people we interviewed

## Quebec Indigenous leaders

- Ghislain Picard, Chief of the Assembly of First Nations Quebec-Labrador, Innu, Pessamit
- Richard O'Bomsawin, Chief Abenaki, Odanak
- Mike Delisle, Chief, Council Member and former Grand Chief, Kahnawà:ke
- Mélanie Paul, Entrepreneur, Co-President of Akua Nature and President of Inukshuk Synergy, Innu Mashteuiatsh
- Monika Ille, CEO of APTN TV, Abenaki, Odanak
- Michelle Audette, An activist for the rights of women and Indigenous Peoples, now an advisor on reconciliation and Indigenous education at Université Laval, Innu, Mani-Utenam
- Dave Laveau, Chief, Council Member, Executive Director of Indigenous Tourism Quebec, Huron-Wendat Wendake
- Ricky Fontaine, Territory Manager, Law and Economics, Innu, Uashat Mak Mani-utenam

## Canadian Indigenous leader

- Tabatha Bull, President and CEO, Canadian Council for Aboriginal Business (CCAB) Anishinaabe Nipissing

## Non-Indigenous personalities

- Geoffrey Kelley, Former Minister for Native Affairs (2005–2007, 2011–2012, 2014–2018)
- Normand Côté, General Manager, Finance, Uashat Mak Mani-utenam Band Council



## Overview

Quebec has 11 Indigenous nations, with 10 First Nations and the Inuit. Indigenous Peoples are present in all regions of Quebec and live in 55 communities. They represent about 1.8% of Quebec's population. In this report, we focus primarily on the eight nations of southern Quebec because their relative proximity to Quebecers offers many opportunities for economic relationships, which is not really the case for northern communities. Note that the Cree, who are signatories of the James Bay and Northern Quebec Agreement and the Paix des Braves agreement, have a high level of economic and social development. The Inuit, who are more isolated and remote, have little contact with the south; thus the development of their communities calls for other strategies. The Cree and Inuit will be included in a second stage, which could be a permanent forum for exchanges between Quebec's business communities and Indigenous entrepreneurs from the different Nations.

## The Nations and their people [2]

| Quebec Indigenous populations (as at December 31, 2019) |           |               |        |
|---|-----------|---------------|--------|
| Communities (N)   | Residents | Non-residents | Total  |
| <b>Abenaki</b>  |           |               |        |
| 2   | 404       | 2,683         | 3,087  |
| <b>Algonquin</b>  |           |               |        |
| 9   | 6,604     | 6,003         | 12,607 |
| <b>Atikamekw</b>  |           |               |        |
| 3   | 6,658     | 1,490         | 8,148  |
| <b>Cree</b>   |           |               |        |
| 9   | 18,557    |               |        |
| <b>Huron-Wendat</b>                                     |           |               |        |
| 1   | 1,503     | 2,621         | 4,124  |
| <b>Innu</b>   |           |               |        |
| 9   | 13,109    |               |        |
| <b>Inuit</b>  |           |               |        |
| 14  | 12,362    |               |        |
| <b>Maliseet</b>   |           |               |        |
| 1   |           | 1,243         |        |
| <b>Mi'kmaq</b>  |           |               |        |
| 3   |           | 3,893         |        |
| <b>Mohawk</b>   |           |               |        |
| 3   | 15,128    | 4,505         | 19,633 |
| <b>Naskapi</b>  |           |               |        |
| 1   | 933       | 514           | 1,447  |

[2] Source: <https://www.quebec.ca/gouv/portrait-quebec/premieres-nations-inuits/profil-des-nations/populations-autochtones-du-quebec> (in French only)

## Indigenous businesses in Quebec

For reporting purposes, the Canadian Council for Aboriginal Business (CCAB) has compiled the available data on Indigenous businesses operating in Quebec.

- In 2011, 5,115 Indigenous people in Quebec reported being self-employed or entrepreneurs.
- By 2015, this number had risen to 8,895, a 74% increase.
- The CCAB estimates that there are about 10,000 Indigenous people who are self-employed or entrepreneurs in Quebec today.

Using the North American Industry Classification System (NAICS) codes, the CCAB has identified the following sectors as the main areas of activity with the number of businesses or self-employed workers registered in Quebec in 2015:

- Construction (1,250)
- Health care and social assistance (1,150)
- Other services (except public administration) (1,100)
- Professional, scientific and technical services (865)

In 2019, a survey of 140 Indigenous businesses in Quebec indicated that 46% recorded increased sales in the previous year.

## Some key findings

The people we met with for this project come from different nations, live in different regions, and hold different positions in Quebec or across Canada. They offer a wide range of perspectives on economic development in Indigenous communities and business relationships with non-Indigenous communities.

Considering that there are 55 Indigenous communities in Quebec belonging to 11 Nations, we cannot claim that our nine interviewees represent the full range of possible situations. Nevertheless, the great convergence of their testimonials suggests that a number of key challenges could be overcome and thus help improve the quality of life in several communities.

These are the key findings from the interviews:

## Prejudice persists

Indigenous and non-Indigenous communities are still too often separated by walls of misunderstanding and prejudice. In particular, we heard:

“Systemic racism is an unavoidable problem.”

“We are misunderstood peoples.”

“Quebecers must realize that Indigenous Nations are other peoples with different histories and cultures.”

“Integrating Indigenous People into a business takes time and openness. Too often we think we’ve failed after a few weeks.”

“You can’t do economic development in an Indigenous environment if you don’t make the effort to understand what the people have been through.”

“The Government of Quebec’s documents on the labour shortage completely ignore the Indigenous labour force; they only consider immigration. I have nothing against immigration, but we have thousands of young people available in our region and we’re not even on the government radar. With the number of young people growing up in our communities, we’re setting ourselves up for a crisis if we don’t make the effort to integrate them into economic life.”

## A rising wind of confidence

Despite the persistence of prejudice, there is a spirit of confidence and optimism in several communities, especially among the younger generations. In particular, we heard:

My grandfather had to hide the fact that he was Indigenous. My dad would say, “It depends on who you’re talking to.” Me, I’m Indigenous every day.

“Our survival is no longer an issue, and with our population growth, we are a growing economic and political force.”

“The strong ESG trend in business [Editor’s note: The integration of environmental, social and governance factors in business conduct] is leading to a new openness among non-Indigenous businesses to working with Indigenous People or Indigenous-owned businesses. That’s very positive thing.”

“We are part of tomorrow’s solution, but we want to participate in our own right. I am Innu and proud to be so.”

## The Indian Act is a constraint

The Indian Act, the mere mention of which resonates as a colonial remnant, includes a “protection” clause for Indigenous Peoples that in effect hinders economic development. By exempting the land on which Indigenous Peoples live from seizure, the Act deprives them of normal access to asset-backed financing. It makes owning a home, investing in a business and attracting investment very difficult. Faced with this constraint, band councils have come to act as lenders in some wealthier communities. This is not the primary role of these local governments and can pose ethical issues. Aboriginal financial institutions (AFIs) are also present across Canada (see sidebar). However, market conditions mean that interest rates are higher than those of traditional lenders, which can compromise the competitiveness of Indigenous businesses. In particular, we heard:

“The Indian Act remains based on the fact that Indigenous Peoples are uncivilized and have no culture. It’s a soft genocide. Anger and grief are passed down from generation to generation.”

“This law is a problem, but every time we’ve tried to change it, we couldn’t come to an agreement. There are those who prefer to make do with it by saying that it’s better the devil you know than a devil you don’t.”

“The Indian Act also prevents us from attracting businesses. We can’t offer them land because we can’t sell a piece of land that doesn’t belong to us.”

“The Indian Act has a crippling effect on the development of Indigenous entrepreneurship.”

“The Indian Act considers us as minors. Even my will could be overturned by the government! [3]”

“Since we don’t have access to the normal financing levers, we always have to go through the band council or make political representations to governments. This creates delays, positions us as beggars, and perpetuates the utterly false image of Indigenous Peoples as being people who ask for favours.”

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[3] Excerpt from the Indian Act, Section 45(3): “No will executed by an Indian is of any legal force or effect as a disposition of property until the Minister has approved the will or a court has granted probate thereof pursuant to this Act.” Source: <https://laws-lois.justice.gc.ca/eng/acts/i-5/page-7.html>

## Indigenous financing

The National Aboriginal Capital Corporations Association (NACCA) has been providing financial and business services to First Nations, Métis and Inuit entrepreneurs since 1997. These services are provided by the AFI network, which has 59 service points across the country, including 4 in Quebec:

- Eeyou Economic Group in Waswapini, Cree
- Nunavik Investment Corporation in Kuujjuaq, Inuit
- SOCCA (Native Commercial Credit Corporation), based in Wendake
- Tewatohnhi'saktha Business Loan Fund, based in Kahnawà:ke

Since their inception, AFIs have provided 50,000 loans totalling \$3 billion.

## Venture capital

Different funds are also active. Investissement Premières Nations du Québec (IPNQ) is one of them. Formed in the early 2000s, it was instrumental in the creation of the Hôtel-Musée Premières Nations in Wendake.

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Source : [www.nacca.ca](http://www.nacca.ca), [www.ipnq.ca](http://www.ipnq.ca)

## Indigenous youth face the challenge of education

Indigenous youth want to work. They have ambition and want to help improve the quality of life in their communities. But they face a major challenge in terms of education and qualification. In particular, we heard:

“Education is key. Indigenous communities must value education.”

“If more than two thirds of my members haven’t finished high school, and all the jobs require it, we’re going nowhere. It’s going to be a long time before we can walk in through the front door. We need adapted pathways for adults, and we need young people to invest in education so they can be as good as everyone else.”

“You have to understand what it’s like for a young Indigenous person to go to school in the city. It’s like changing countries. We need to be welcomed and supported.”

“We’re able to produce drivers, labourers and machine operators, but we produce very few managers, financiers and engineers, we produce very little mathematical knowledge, and this is a vulnerability in terms of management.”

“Education is also about financial literacy. Indigenous Peoples need a better understanding of financial instruments and management.”

“You have to consider that the relationship with the white education system is still a sensitive subject at times. It was through education that they wanted to civilize the Indians, to take the Indian out of Indian children. And today they’re being told that they have to study. There is still mistrust. That’s why it’s important to have educational institutions and programs that respect and value Indigenous cultures.”

## The housing crisis is having several social impacts

Housing problems remain acute in many Indigenous communities. They have been caused in part by the financial constraints of the Indian Act and compounded by population growth. There are many social impacts. In 2011, there was a shortage of at least 9,400 housing units [4] in Quebec's Indigenous communities.

Data also show that in 2011, 26% of First Nations people living on reserve and 42% of Inuit lived in crowded homes, that is, homes with more than one person per room. and one-third of First Nations and Inuit lived in homes in need of major repair [5]. In particular, we heard:

"The vast majority of Indigenous Peoples live in homes that don't belong to them. For most people, having a home means success and financial security. Not among Indigenous People."

"The federal government, which is responsible for housing, is unable to meet their needs. The situation is deteriorating in many communities."

"How are you supposed to study, rest or thrive in a crowded home? The housing crisis that has been going on for years is one of the causes of social problems like substance abuse, family and conjugal violence, and suicide."

"We have a list of 400 members waiting for a house. Even if we had the money to build more houses, we would be at risk. The band council is responsible for all the mortgages, and we'd be unable to deal with a rise in interest rates. This is a crazy situation."

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[4] <https://ici.radio-canada.ca/nouvelle/1522907/penurie-habitation-autochtone-reserve-maison-achat-immobilier-pikogan-lac-simon>(article in French only)

[5] Pierre Lepage, Aboriginal Peoples, Fact and Fiction, Institut Tshakapesh and Commission des droits de la personne et de la jeunesse, 3rd edition, 2019, p. 83.

# Socioeconomic data

The situation of Indigenous Peoples varies greatly from nation to nation and even from community to community within the same nations. Several factors influence their standard of living, including their isolation, proximity to urban centres, or the ability of the community to generate their own income.

Generally speaking:

- Indigenous communities are young and are growing at a much faster rate than the Quebec population as a whole. In this sense, they are a growing economic, social and political force;
- The unemployment rate is higher than in the Quebec population;
- The education levels are lower;
- Average incomes are also lower.

We have reproduced some statistical tables on the following pages. They are all from The Labor Market of First Nations and Inuit of Quebec survey [6], updated in 2019 and published by the Commission des partenaires du marché du travail in collaboration with the First Nations and Inuit Labor Market Advisory Council.

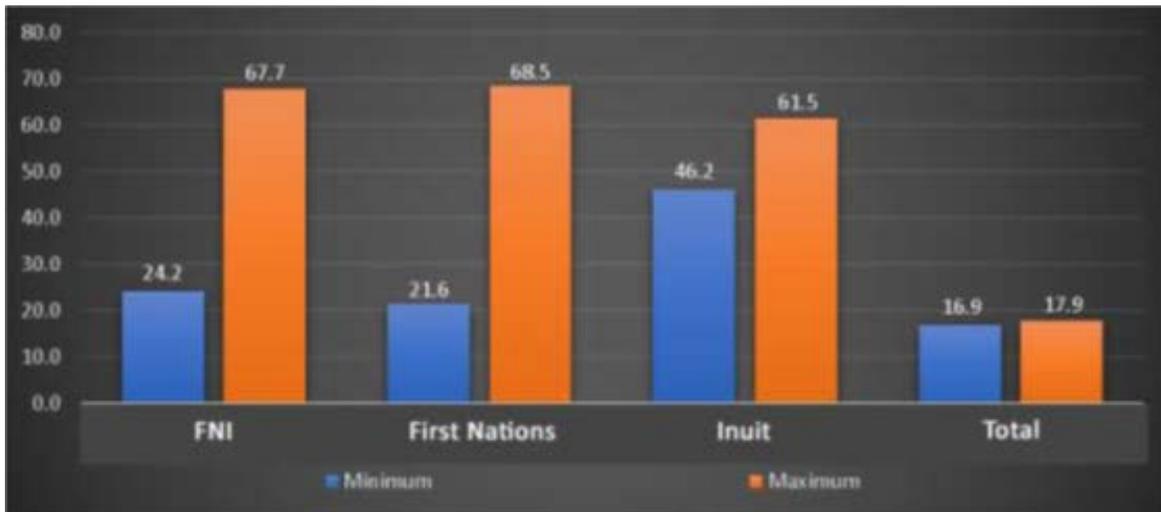
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[6] The full document is available here: <http://www.ccpnimt-fnilmac.com/publica/the-labor-market-of-first-nations-and-inuits-of-quebec-2019-fnilmac.pdf>

A

Under a minimum or maximum scenario, the growth rate of the First Nations and Inuit population is at least double that of the Quebec population as a whole.

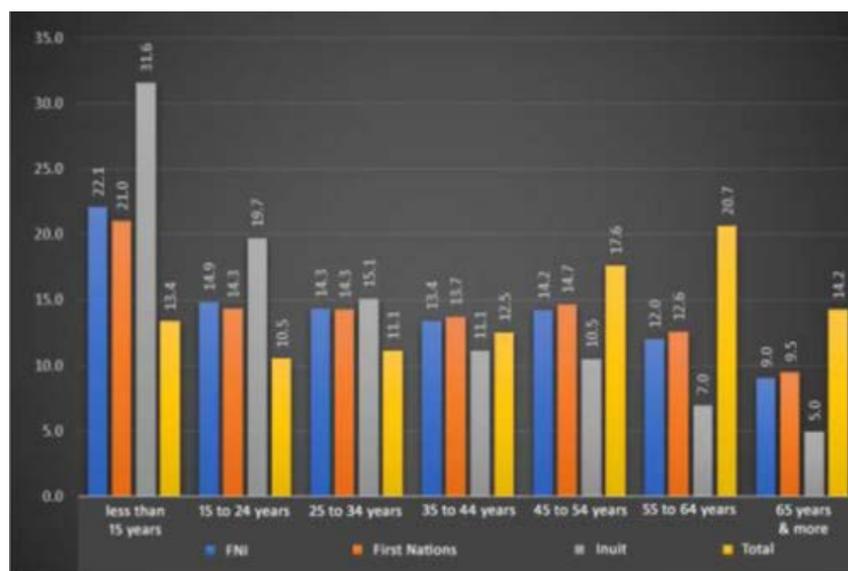
Figure 1 – Demographic projections for First Nations and Inuit (FNI) and the general population in Quebec (2011 to 2036)



B

Youth under the age of 24 are significantly more numerous in First Nations and Inuit communities than in the general Quebec population.

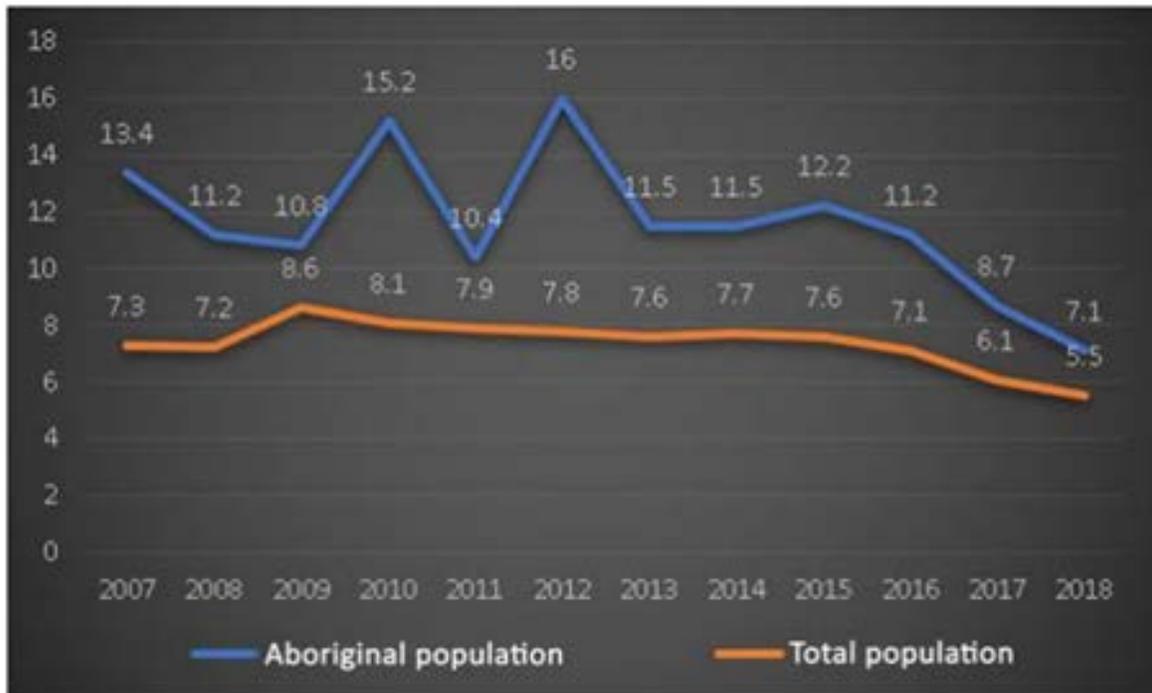
Figure 2 – Distribution of the FNI population and total population of Quebec (2016)



C

The unemployment rate among Indigenous Peoples has been consistently much higher than that among non-Indigenous People, but the gap has started to narrow significantly in recent years.

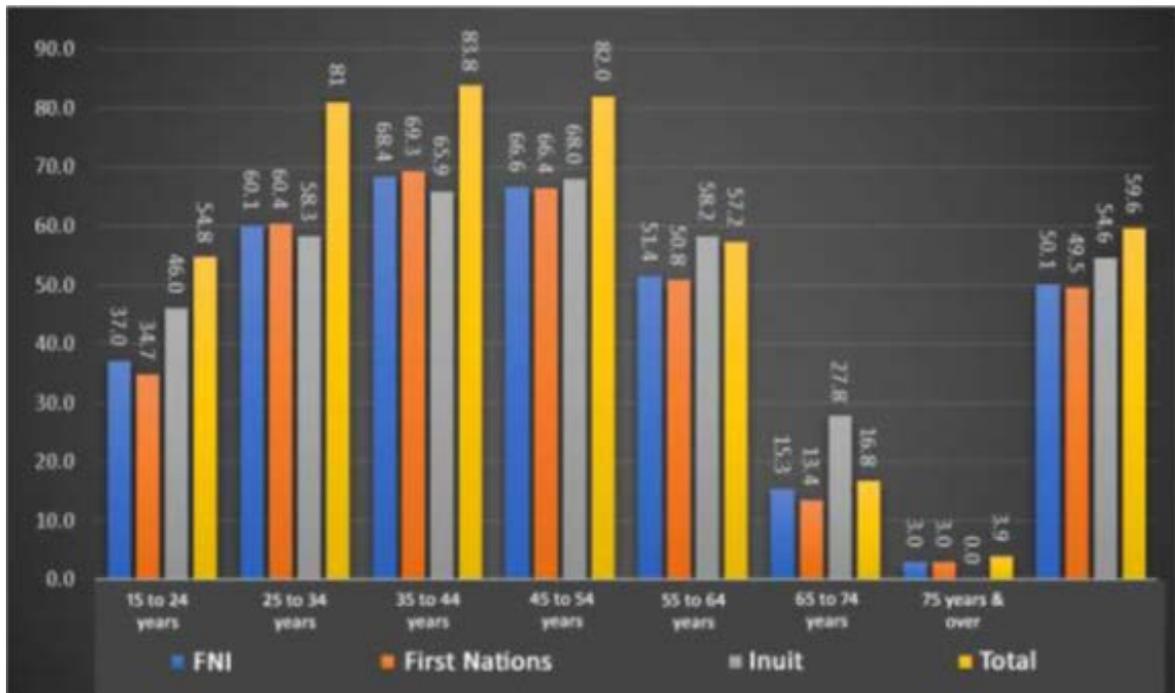
Figure 3 – Comparison of unemployment rates between the Indigenous and non-Indigenous populations of Quebec (2007 to 2018)



D

The gap in the employment rate between Quebecers and Indigenous Peoples is very high for those in the 25 to 54 age group.

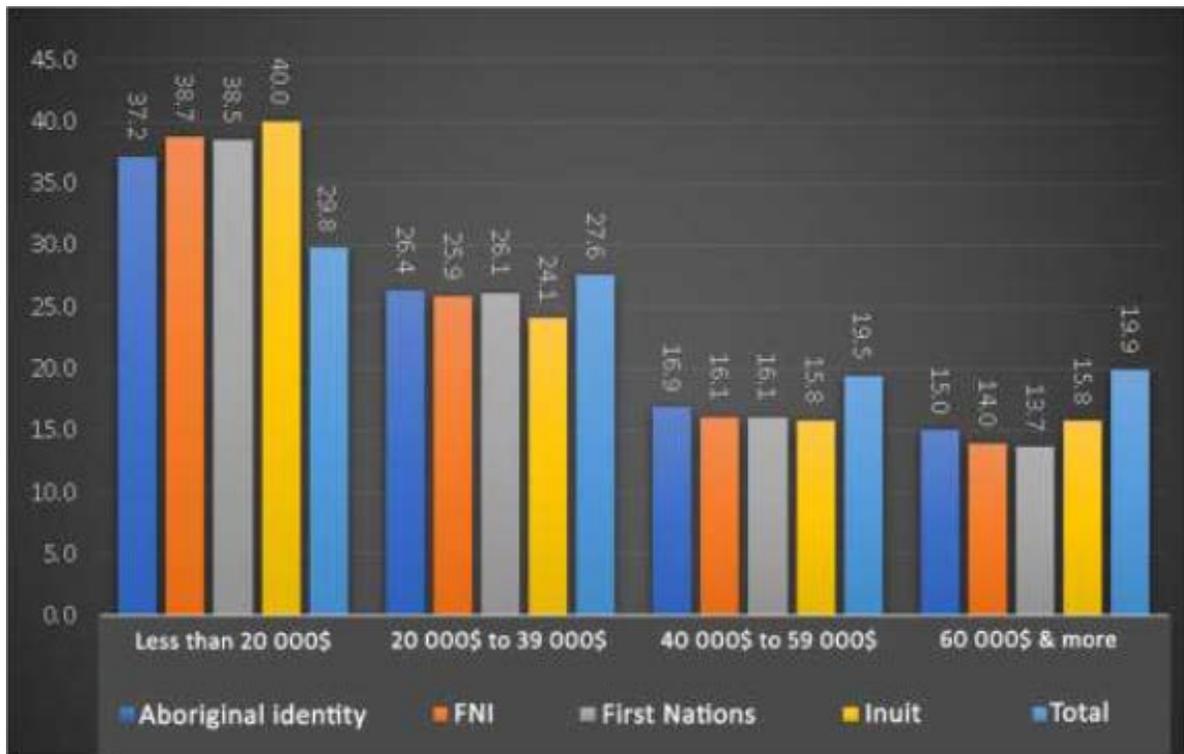
Figure 4 – Comparison of employment rates for FNI, First Nations and Inuit and the general population according to age group (2016)



E

Indigenous Peoples are overrepresented among low-income individuals and underrepresented in higher income groups.

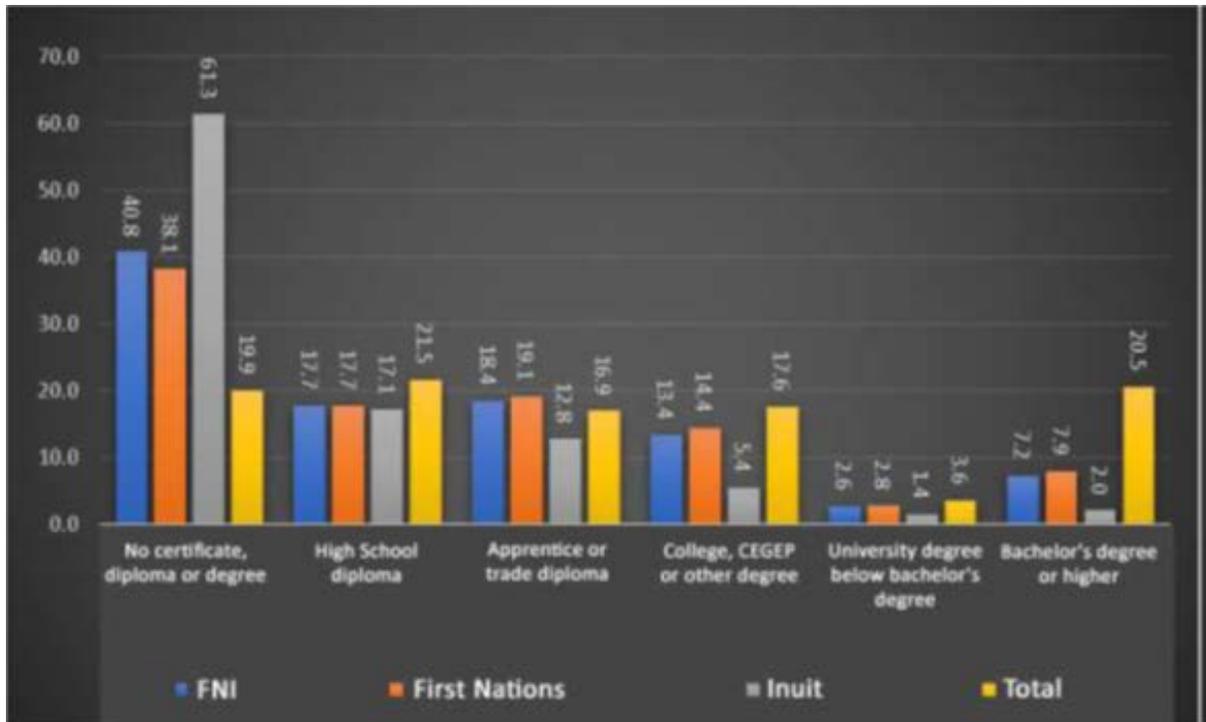
Figure 5 – Distribution of Quebec’s Indigenous population and total population by income (2015)



F

The First Nations and Inuit are twice as likely as the general population to have no diploma and three times less likely to have a bachelor's degree. However, the proportion of Indigenous People with a trade qualification is comparable to that of the general population.

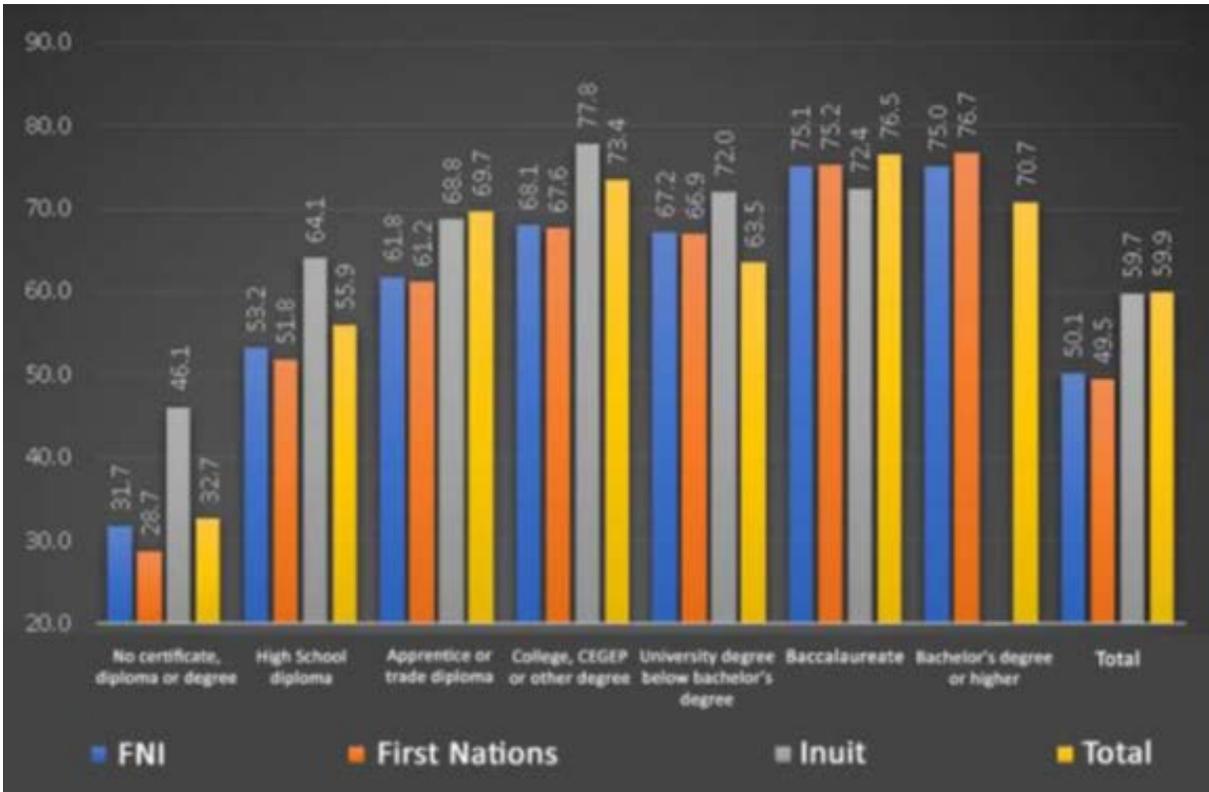
Figure 6 – Distribution of the Indigenous population and total Quebec population by education level (2016)



G

When Indigenous People are professionally qualified or educated, their labour force participation rate is comparable to that of the general population.

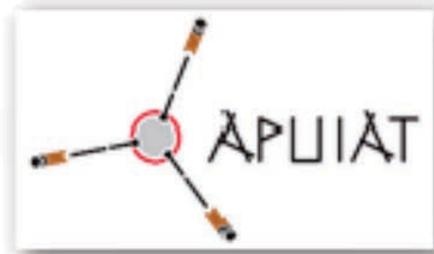
Figure 7 – Employment rates among FNI, First Nations, Inuit and the total population by education level (2016)



# Success stories that can inspire

There are many examples of Indigenous businesses that have succeeded, despite constraints, in their development. There are also many successful collaborations between Quebecers and Indigenous People or acts of openness by businesses or institutions toward Indigenous People. We have selected some of them to provide an idea of the different forms that economic and social partnerships between Quebec and Indigenous People can take.

## Apuiat wind farm project Innu-Boralex partnership



Apuiat is a wind farm project being developed in partnership by the Uashat Mak Mani-utenam First Nation and Boralex [7]. It was officially announced in February 2021. Some 50 turbines representing 200 megawatts of clean energy will be built on public land in the municipality of Port-Cartier and on traditional Innu territory (Nitassinan). Construction will begin in 2022 and commissioning is expected in 2024. The Innu and Boralex are partners holding 50% equity each and will share the profits equally. The project was designed in accordance with Indigenous values and traditional Innu activities on this land. Hydro-Québec's purchase of renewable energy will generate significant economic benefits that will be shared by the nine Innu communities on the North Shore.

## First direct partnership between Hydro-Québec and Kahnawà:ke

### Construction of a transmission line to New York City

On June 14, 2021, Hydro-Québec [8] and the Mohawk Council of Kahnawà:ke (MCK) [9] announced an unprecedented agreement in principle. It covers the Hertel-New York interconnection project to transfer renewable energy to the City of New York in the event that Hydro-Québec wins the supply contract. Under the agreement, the MCK will be the co-owner of the 400 kV underground transmission line running from the Hertel substation in La Prairie to the U.S. border. The MCK will be involved in the construction of the line and will benefit, if the final agreement is reached, from a 40-year share of revenues.

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[7] <http://www.apuiat.com/>

[8] <http://nouvelles.hydroquebec.com/fr/communiqués-de-presse/1727>

[9] [http://www.kahnawake.com/pr\\_text.asp?ID=5554](http://www.kahnawake.com/pr_text.asp?ID=5554)

## Des Cultures Wind Farm Project Partnership between Kahnawà:ke Sustainable Energies and Kruger Energy

The Kruger Des Cultures Wind Farm Project is a small six-turbine wind farm in the southern part of the municipalities of Saint-Rémi and Saint-Michel, in Montérégie. In this project, the Mohawk corporation Kahnawà:ke Sustainable Energies and Kruger Energy are partners, respectively holding 30% and 70% equity [10]. Commissioning is scheduled for fall 2021.



## Opiteciwan Sawmill



The Opiteciwan Sawmill is a joint venture owned by the Atikamekw Council of Opiteciwan (55%) and Resolute Forest Products (45%) and located on the Opiteciwan Reserve [11]. Operations began in 1999. The Opiteciwan sawmill creates more than 230 direct and indirect jobs, most of them held by Indigenous People. The sawmill is also a prime contractor whose activities support an Indigenous harvesting business, three Indigenous forest road maintenance businesses and two Indigenous road businesses. SOCCA (Native Commercial Credit Corporation based in Wendake) is a financial partner of the Opiteciwan Sawmill.

## Merger of the Quebec and Innu business communities in Sept-Îles

In 2019, the members of the Sept-Îles chamber of commerce voted unanimously in favour of a new name, the Chambre de commerce de Sept-Îles Uashat Mak Mani-utenam, to signify that Quebec and Innu entrepreneurs have joined together as a single business community. This was not an isolated gesture. In the early 1990s, the chamber had an Innu chair. More recently, an Innu wing was established in the chamber. It's an evolving process. While it has not smoothed out all the difficulties, it is marked by the perseverance and good faith of all.



[10] <http://projeteoliendescultures.com/en/>

[11] <https://scierieopit.com/> (in French only)

## Kiuna, the Indigenous CEGEP



Kiuna [12] is the only college-level training centre specifically dedicated to educating Indigenous People in Quebec. It is located in the Abenaki community of Odanak and opened in 2011. It has about 70 students, almost all of them Indigenous, from different nations. This CEGEP was designed by and for Indigenous People. It values their culture and offers adapted curricula such as social studies or arts and humanities programs that integrate Indigenous realities, as well as attestations of collegial studies (ACSs) in special education or administrative work directed at practising in an Indigenous environment. Kiuna also offers pre-university programs. At the end of the 2019–2020 school year, Kiuna celebrated the success of 13 students. The young institution has 105 graduates, all Indigenous.

## The Martin Family Initiative

Founded in 2008 by former Prime Minister Paul Martin, the Martin Family Initiative (MFI) [13] works closely with Indigenous Peoples to support the education, health and overall well-being of children, youth and adults. Active in nine provinces, including Quebec, and two territories, the MFI includes 100 institutions that have welcomed more than 8,000 students. Through its various programs, the MFI develops early childhood services, supports literacy development, and trains school principals. It also actively promotes entrepreneurship with youth entrepreneur programs (at the high school level) and mentoring and Indigenous entrepreneurship training programs for adults. In Quebec, the Martin Family Initiative is active in several Mohawk, Mi'kmaq and Algonquin communities.

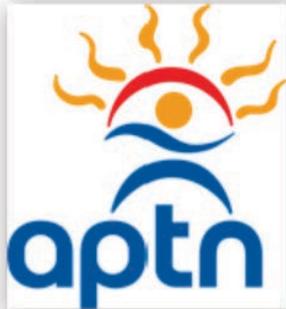


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[12] <https://kiuna-college.com/eng/>

[13] <https://themfi.ca/>

## Aboriginal Peoples Television Network (APTN-TV)



APTN (Aboriginal Peoples Television Network), which began airing on September 1, 1999, is the first national Indigenous television network in the world. The network broadcasts in English (56% of programming), French (16%) and several Indigenous languages (28%). APTN offers an Indigenous perspective on the world through programming that includes documentaries, news shows, dramas, and educational programming. Over 70% of its employees are Indigenous [14]. APTN-TV's Canadian programming expenditures were \$24.4 million in 2018 and grew by an average of 3.5% per year from 2014 to 2018 [15]. APTN TV is accessible across Canada and included in basic cable channels. Its audience is growing. Monika Ille, from the Abenaki First Nation of Odanak, has been the CEO of APTN-TV since 2019.

## Inukshuk Synergy / Akua Nature / Moccasins et talons hauts Mélanie Paul, Innu entrepreneur

Mélanie Paul is an Innu entrepreneur. After completing a bachelor's degree in Social Work, she started working for her father's business before branching out on her own. She founded Inukshuk Synergy [16], which offers high-tech cogeneration units that are more environmentally friendly than diesel generators for use in remote communities. She also founded Akua Nature [17], which produces body (and spirit) care products developed using Indigenous knowledge. The profits from Paul's businesses are reinvested in the community, to develop subcontractors and suppliers (a transportation business and a pallet manufacturer) as well as social activities (sports teams, clothing counters). She also works with businesswoman Danièle Henkel on the Moccasins et talons hauts (Moccasins and High Heels) project, a support and coaching initiative for Indigenous women entrepreneurs.



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[14] <https://corporate.aptn.ca/>

[15] <https://crtc.gc.ca/pubs/cmr2019-en.pdf>

[16] <https://inukshuksynergie.com/?lang=en>

[17] <https://akuanature.com/> (in French only)

## Indigenous Tourism Quebec

Indigenous Tourism Quebec (ITQ) [18] was founded some 30 years ago to promote the attractions of Innu communities. The organization, now based in Wendake, maintains relations with the 11 Indigenous Nations of Quebec. ITQ promotes unique tourism experiences on domestic and international markets, supports Indigenous tourism entrepreneurs in developing their offerings, and advocates on behalf of the industry. Indigenous tourism has four activity sectors: arts and culture (38%), hunting and fishing (17%), accommodation and food (27%), and nature and adventure (18%). Growth has been very rapid. ITQ includes 247 businesses in 2021 (154 in 2011). They are present in 40 of the 55 Indigenous communities in Quebec.

Before the pandemic:

- 1.2 million people visited ITQ destinations annually:
  - 64% from Quebec
  - 15% from France
  - 9% from other European countries (Belgium, Switzerland, Germany, U.K.)
  - 8% from other countries (U.S., China, Brazil, etc.)
- Indigenous tourism accounted for 4,000 jobs;
- The economic benefits are valued at \$169 million.



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[18] <https://indigenouquebec.com/>



# Areas with high potential

Economic relationships between Quebecers and Indigenous Peoples could be developed in several sectors. The topic was discussed with all the people we met with. We once again observed a common understanding of the challenges and opportunities. We have established four categories of activity. According to the most recent available data, from 2011, the sectors of economic activity in which Indigenous People are more likely to be present [20] are government (27.7%), health services (10.1%) and construction (9.7%). These three sectors account for almost half of the Indigenous labour force (47.5%).

## Land, natural resources and sustainable development

In 1975, the Cree signed the James Bay and Northern Quebec Agreement. In 1994, the Innu signed a first agreement with Hydro-Québec on the North Shore. Since then, many impact and benefit agreements (IBAs), have been signed between private or public companies and Indigenous communities regarding land use or natural resource extraction in exchange for jobs, contracts, benefits, royalties, etc. Such agreements, which are respectful over the long term and negotiated in good faith, have enabled many communities to generate independent revenues, reinvest in social services and develop skills.

The context created by the fight against climate change, the sustainable use of natural resources, the development of renewable energies (solar energy, green hydrogen, renewable natural gas), the development of new industries (greenhouse production, organic agriculture) is conducive to new partnerships between Quebecers and Indigenous Peoples.

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[20] fr6.pdf (ccpnimt-fnilmac.com), p. 59

## Industry and manufacturing

The industrial and manufacturing sector has been severely affected by labour shortages. This is an area where the Indigenous labour force could be increasingly employed. However, it is also an area where adapted training and qualification courses should often be established to integrate workers who have not necessarily completed the usual high school diploma prerequisite. Some businesses may also see advantages in locating in Indigenous communities or near secondary facilities such as welding, painting and assembly shops.

## Community development

Indigenous communities have high needs for a range of trades and professions involved in social development and quality governance. There is a shortage of nurses, daycare educators, teachers, managers and administrators. Social functions and white-collar occupations are in demand due to population growth and persistent social problems. Economic development is inseparable from social development and the need to create healthy communities.

## Housing construction

Housing construction should be a priority area for economic development. The needs are enormous and pressing. The relationship between housing conditions and social problems was mentioned by several of the interviewees. Government announcements in this area have not been enough to turn the situation around. A more forceful and innovative approach is needed to circumvent the challenges posed by the Indian Act. Giving workers knowledge of the construction trades is also a lever for wealth creation, as it is in demand across Quebec.

## Technology

Indigenous Nations, among whom the idea of community is fundamental, are very active on social networks. This also demonstrates an emerging interest in technologies and the web. Some communities have also developed real expertise in online entertainment, while a growing number of businesses, particularly in the tourism sector, are mastering the finer points of online promotion and booking. Technology is an integral part of the economic development of Indigenous communities. Internet connectivity issues, however, are a barrier in some isolated communities.

## Tourism and culture

The tourism and culture sector is already booming and well structured, with a varied range of products that appeal to a local and international clientele. This sector is also becoming more professional with effective strategies to support developers. It creates jobs and pride. Almost all communities, even those that are isolated, are active in it and can make a place for themselves. However, this industry is facing a financing and capitalization challenge. It is open to partnerships and joint ventures. This is an area where Quebec partners could invest in respect for Indigenous values and the authenticity of the tourist experience.

# Recommendations

Based on the discussions and the feedback from the interviewees, we are making 15 recommendations to Quebec's business communities, governments and Indigenous communities. These recommendations aim to boost economic relationships between Quebecers and Indigenous Peoples, promote Indigenous entrepreneurship, and foster the development of a stronger Indigenous economic ecosystem.

## For Quebec's business communities:

01

Establish reconciliation tables in each region between the local and Indigenous business communities so they can get to know each other better and see potential exchanges in terms of labour, local purchasing, and business partnerships.

02

Develop, in collaboration with training centres and businesses, learning, internship and qualification pathways in each community that reflect the reality of Indigenous Peoples and foster their integration into businesses.

03

Identify areas in each community where joint ventures between Quebecers and Indigenous people can be developed in joint wealth creation projects.

04

Provide, in collaboration with Indigenous communities, training on local Indigenous realities to foster successful collaborations.

05

Identify Quebecois and Indigenous mentors in each region who can act as guides and advisors in local collaborative economic development projects.

06

Contribute to initiatives that promote Indigenous entrepreneurship and successful business partnerships. With this in mind, BMO has already begun discussions with APTN-TV to develop a program on Indigenous entrepreneurship.

## For Canadian, Quebec and municipal governments:

07

Recognize that the Indigenous workforce is one of the solutions to Quebec's labour shortage and include Indigenous workers in strategies to address the lack of workers.

08

Facilitate the hiring of Indigenous workers through incentives such as tax credits and internships for Indigenous job candidates.

09

Integrate Indigenous purchasing into the local purchasing strategies of governments and municipalities with an Indigenous community procurement target.

10

Foster the launch of promising projects initiated by Crown corporations or businesses that generate their own income for Indigenous communities, enable investments in both social and skills development, and offer Indigenous youth pathways to the future.

11

Make the upgrading of housing in Indigenous communities an economic and social development priority, develop innovative financing formulas to achieve this, and make the construction sector a key training area for Indigenous youth.

12

Update economic and social data on the Indigenous communities in Quebec (in our work on this project, we found a glaring lack of recent quality data on Indigenous people in Quebec, yet such data are essential for making effective economic development and public policy decisions).

## For Indigenous communities:

13

Promote in each community the development of business relationships with local Quebec communities as a way of living better together, and recognize that business relationships can be developed for the benefit of communities, families and youth, although political issues remain.

14

Promote among youth the importance of education and vocational qualifications so they can find personal fulfilment and contribute fully to the development of their communities.

15

Summarize for each community the products and services that can be offered to Quebecers and the labour available to facilitate the development of business relationships.

# Committing to a shared economic future

In preparing this report, we were concerned that we might leave something out. Indigenous Peoples have often been disappointed by good but unrealized intentions and announcements with little follow-up. Above all, trust must be built, based on mutual respect and openness, as well as constancy and perseverance. Commitment to a change in culture and perception is required. We believe that this commitment must be brought back to the local level, that of local economic leaders, elected officials and entrepreneurs, all of whom are part of the solution. This declaration of commitment is what we want to see adopted and promoted by chambers of commerce across Quebec and their members.



## Building trust capital

### Developing economic relationships between Quebecers and Indigenous Peoples

#### *Declaration of commitment*

1. We recognize that strengthening business relationships between Quebecers and Indigenous Peoples benefits everyone and is a lever for both economic and social development.
2. We recognize that each Indigenous Nation is a people with its own history and culture, and that the development of economic relationships between Quebecers and Indigenous Peoples involves taking an interest in the other and respecting its identity.
3. We recognize that the values of inclusion and openness to diversity advocated by Quebec's business communities must also, to be coherent, be applied to Indigenous communities and promote their participation in economic life. In doing so, we recognize that integrating Indigenous workers into employment and establishing business relationships with Indigenous businesses can take time and effort.
4. We recognize that, while governments have a responsibility toward Indigenous People, we can all contribute to the development of economic relationships between Quebecers and Indigenous Peoples, whether it be through our hiring, procurement, subcontracting, investment, mentoring and other choices.
5. We recognize that incentives are needed to stimulate investment in Indigenous communities and businesses and joint ventures by Quebecers and Indigenous People to raise the standard of living in Indigenous communities, accelerate wealth creation and deliver diverse future projects, including ones that involve Indigenous youth and women.
6. We recognize that Indigenous nations have historical claims and that the past has left its mark. We believe that by developing respectful and mutually beneficial economic relationships, we can generate trust capital and envision a common and harmonious future.

*Signature*

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# Conclusion

This brief report on the economic relationships between Quebecers and Indigenous Peoples offers a partial glimpse of complex realities. Nevertheless, the exercise has proven to be instructive. We were surprised by the great convergence of the Indigenous leaders' statements. They come from several nations, from several regions and hold different positions, but they see similar situations.

The difficulty of accessing capital. The persistence of prejudice and racism. The desire to be a part of economic life, but while being welcomed and understood. The need to raise the level of education. A sense of affirmation and confidence that makes Indigenous communities a growing economic and political force in Quebec and Canada.

This is a framework within which we must develop new relationships. This report is the beginning of a dialogue. The conversation will continue in the months and years ahead. It is not up to us to rewrite history. But it is up to all of us, entrepreneurs, investors and consumers, to imagine a shared future. Let's choose openness, cooperation and perseverance. Let's build trust capital.

