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CASE STUDY

THE FIRST NATIONS ECONOMY IN THE CITY OF REGINA

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TABLE OF CONTENTS

	Page No.
List of Charts	1
Executive Summary	2
Introduction	6
Background	8
First Nations Demography In Regina	14
Strategic Elements Of First Nation Self-Sufficiency In Regina	18
• Land & Natural Resources	18
• Capital & Financing	20
• Savings	20
• Debt Capital	20
• Venture Capital	21
• Government Programs and Grants	22
• Saskatchewan Indian Equity Foundation	24
• Human Resource Development	26
• Participation In The Employment Economy - A Model	26
• Education & Training	30
• Saskatchewan Indian Federated College (An Engine For The Indian Economy In Regina)	35
• Governmental Environment	41
• City of Regina	41
• Government of Saskatchewan	45
• Federal Government	46
• Cultural and Social Environment	49
• Organizational Structure	52
• Research & Development	52
• Need For New Financial Institutions	54
Recommendations/Strategies For Success	55
Appendix A - Inventory Of Financial Sources/Economic Program Initiatives For First Nations People In The City Of Regina	59
Appendix B - Venture Capital Companies Willing To Joint Venture With Businesses In Regina	79
Appendix C - Inventory of Educational/Training/Employment Services Available To First Nations Peoples In The City Of Regina	84

LIST OF CHARTS

Chart #	Description	Page No.
1	INAC - Saskatchewan Regional Budget 1993-94	10
2	INAC - Saskatchewan Region - Direct Funding to Indian Organizations 1993-94	11
3	INAC - Saskatchewan Region - Funding by Recipient Type 1993-94	11
4	Saskatchewan Economy - Output and Employment 1975 and 1991	12
5	Level of Schooling 1991 (Ages 15-49)	14
6	Income Levels 1990	15
7	SIEF Loan Applications/Approval 1991-93	26
8	SIEF $ Amount of Approved Loans	26
9	Projected Number of First Nations Graduates Required With Non-University Certification	36
10	Projected Number of First Nations Graduates Required From Universities To Have Proportional Representation	37
11	SIFC Student Year of Study	39
12	SIEF Student Enrollment	39
13	SIEF Faculties	40
14	City of Regina - Employee Breadown - July 1993	41
15	Regina Business Community By Major Sector - 1992	43
16	Regina's Top 20 Employers	43
17	Annual Average Labour Force Estimates - Regina - 1991	44
18	Employment by Industry - Regina - 1991	44
19	Federal Expenditures For Aboriginal Peoples	48

Executive Summary

The authors, Del Anaquod and Vikas Khaladkar, were retained over the course of the Spring and Summer of 1993 to provide one in a series of case studies conducted across Canada with a view to providing an analysis of the Indian economy in the City of Regina. A similar study was commissioned for Métis people residing in Regina. In conducting the analysis, the authors were required to identify the roots of the problems faced by urban Indians and barriers, both systemic and cultural, which prevent them from achieving a more vibrant, self-supporting economy. In the course of the study, the authors were requested to identify strategies for overcoming dependence upon social safety nets, and to provide an information base from which the Royal Commission on Aboriginal Peoples (RCAP) might develop recommendations to the Government of Canada and the Canadian public.

The First Nations population of the City of Regina is the most visible minority in the city. First Nations people make up, proportionately speaking, a higher percentage of Regina's population than any other major city in Canada. In addition, Saskatchewan's First Nations population is the youngest in the country, with over 43% of the population being of 15 years of age or younger.

Although many First Nations people migrated to the city in order to find a better life they do not participate fully in the economy of Regina. In fact, urban Indian people are more disadvantaged than their reserve counterparts. They are forced into a legal limbo in which they do not receive services from the Department of Indian Affairs, are subjected to greater amounts of racism and become heavier users of the social service system. In part this is due to the fact that the urban Indian does not have at his/her disposal the familial and social network which assists Indian people residing on reserve. On reserve, an Indian person can turn to family, friends and political leaders for assistance. These cultural networks do not exist to the same extent in the city. Urban Indians in Regina are under represented in virtually every area of economic endeavour including, especially, the labour market and, in some respects, they are not represented at all.

First Nations people in Regina have no sense of an all encompassing Aboriginal community and no umbrella political organization which represents their collective interests as urban dwellers. However, First Nations people in Regina do coalesce around major institutions such as the Saskatchewan Indian Federated College, Federation of Saskatchewan Indian Nations, churches and social service delivery organizations. There is no formal body which looks after the political or economic interests of Regina urban Indians although some purport to do so.

Urban Regina First Nations people are plagued with the same social dysfunctions as their on-reserve counterparts: high infant mortality and low life expectancy, high rates of suicide and violent deaths, drug and alcohol abuse, high rates of incarceration and low levels of schooling and post secondary education. As a consequence, the First Nations economy in Regina, as in Saskatchewan generally, is dysfunctional. There is a heavy reliance, as there is elsewhere in Canada, on transfer payments.

The researchers have identified and constructed a strategic model for First Nations people in Regina

to assist in attaining economic self-sufficiency. We have analysed eac o t e components necessary to create a vibrant economy, and we have applied the analysis to the First Nations population of the City of Regina. Factors considered included: land and resources, capital, human resources, the governmental environment, the cultural and social environment and the need for new organizational structures.

Although an adequate land base is necessary for a people to become, and remain self-sufficient, the authors' view is that the acquisition of large parcels of land is not necessary in order to ensure that First Nations citizens of Regina participate equitably in the city's economy. Although the Treaty Land Entitlement agreement may result in the creation of reserves within the city, it is highly unlikely that this process will create sufficient economic benefits to materially alter the economic conditions of most urban Indians in the city. It is assumed that as urban Indian people begin to participate more fully in the mainstream economy of Regina, that they will begin to acquire land and buildings for residential and commercial purposes. A small number of urban Indian people in Regina currently own their own homes and businesses. However, this is clearly the exception rather than the norm.

Access to the three types of capital: savings, debt and venture, is crucial to the development of a First Nations economy in the City of Regina. Savings are traditionally non-existent in Regina Indian society because of their failure to fully participate in the employment economy of the city. It is difficult to save while one is a recipient of welfare transfer payments. Traditionally, for those urban Indians who wish to enter into entrepreneurial activities, government programs have provided the major source of equity. Only two programs, namely, the Saskatchewan Indian and Metis Affairs (SIGMAS) Aboriginal Economic Program and the Industry, Science & Technology Canada (ISTC) Aboriginal Business Development Program (ABDP) provide grants to assist Indian entrepreneurs. Even these programs, because of government cutbacks, will be eventually overhauled. In the development of this case study, the authors compiled a list of all financial sources and economic program initiatives for First Nations people in Regina.

Ordinarily First Nations people have not looked to conventional lenders such as banks, trust companies and credit unions for their debt financing needs. They are more apt to have dealings with "cheque discounters" and finance companies and this, usually, for cheque cashing services or consumer loans for furniture, automobiles and other household necessities.

The Saskatchewan Indian Equity Foundation (SIEF), an Aboriginal capital corporation capitalized under the Canadian Aboriginal Economic Development Strategy (CAEDS), has become the lender of choice for many Indian entrepreneurs as a source of debt capital. SIEF is the largest Aboriginal Capital Corporation (ACC) in Canada in terms of the numbers of loans made, and is also the most successful with a loan loss ratio average of 4.8% over three (3) years. However, the majority of SIEFs loans are reserve based, and SIEF will have to take extraordinary measures to become a more active player in the urban setting, particularly Regina, where it no longer has an office.

The authors have relied upon a report by the Regina Economic Development Authority to provide a list of sources for the third type of capital identified in this report, venture capital. An inventory of companies willing to joint venture with Regina businesses, including the Aboriginal entrepreneur, is

provided in this report.

Increasingly, because of the changing nature of jobs in the economy, human resource development is central to any strategy designed to allow for greater participation in the work force. We have provided a model of potential jobs which could be created in the private and public sectors. An analysis of the potential of each sector is provided in this report.

Employment opportunities do not abound for most urban Indians in Regina due, in part, to the lack of education, training and previous job experience, systemic racism and failure to belong to traditional networks. In relation to this last point, it is estimated that 80% of all jobs which are filled in city depend upon word of mouth and network referrals. Advertising for job vacancies is rare, not the rule.

It is well recognized that training and education are the keys to the future in preparing Aboriginal people for greater participation in the economy. The authors have identified potential education and training services available to Aboriginal people in the City of Regina.

In the midst of the dilemma faced by urban Indians in the City of Regina, there is one ray of hope - Saskatchewan Indian Federated College (SIFC) is becoming an international centre of excellence with over a thousand graduates to date. Jobs in the future will be knowledge based, and it is expected that SIFC will play a key role. As employment opportunities in the public sector diminish, it is expected that graduates will begin to move into the private sector in order to earn a livelihood. While some of this movement will undoubtedly be into the traditional labour market, it is anticipated that a number of graduates will become entrepreneurs and set up their own businesses. The extent to which these persons can be channelled into areas of expertise which will have some relevance, and supported in order to ensure that their enterprises survive and thrive, will have a large bearing on the ability of urban Indians to begin to take their rightful place in Regina society.

Another key ingredient for economic self-sufficiency is the atmosphere created by governing authorities to allow economic development to flourish. In the case of urban Indians in Regina, they are impacted by the policies developed by civic, provincial, federal and First Nations governments. The researchers have studied the regulatory atmosphere within which Aboriginal businesses must operate.

The attitudes and values of the urban Indian people themselves also has an impact upon the extent to which they are able and willing to utilize programs and services to their best advantage. In many cases it is postulated by the authors that the constraints imposed by urban Indians upon themselves is borne of a "culture of poverty and dependency" which militates against any type of "breaking out" from the cultural norm.

There must be a development of new organizations, institutions and attitudes which can address the problems faced by urban Indians. There are some short term solutions, but it is recognized that the issues addressed in this paper must be solved in the long term. It is not solely a question of money. All of the elements which we have identified must come together in order for effective change to occur. So, for example, while capital is necessary to the creation or sustenance of a business

enterprise, equally necessary are appropriate cu tural and soc a m nd sets, governmenta regu atory atmospheres and a number of other factors which we have attempted to identify.

The authors have concluded with a series of recommendations and potential strategies for success. We feel optimistic that Urban Indians in Regina could break out of the mould in which they have been cast. However, there is a need for participation in the employment sector before economic development can take place in any large scale fashion. In order to achieve this aim, there is a need for institutions, not programs, to intervene in Regina's Indian economy. Good examples of institutions which have already had a positive impact are the Saskatchewan Indian Federated College and the Saskatchewan Indian Equity Foundation.

Introduction

This case study on the Aboriginal economy in Regina was one of many such studies commissioned by the Royal Commission on Aboriginal Peoples to understand issues of a community nature. Del Anaquod, President of Anaquod Traders International Inc. and Vikas Khaladkar, a partner with the law firm of Morgan, Khaladkar & Skinner, were retained by the Royal Commission in order to:

- provide an understanding of the roots of the problems faced by urban Indian people, and the barriers which stand in their way to achieving a stronger, more self-sufficient economic base;
- identify such innovative practices, strategies and institutions which may have been developed in order to provide economic self-sufficiency; and
- provide the information base from which the Royal Commission might develop recommendations to the Government of Canada.

The Royal Commission identified a number of areas of inquiry which pertain to the creation or strengthening of Indian economies. The purpose of this paper is to focus upon the needs of urban First Nations people in the City of Regina. Since urban Indians in Regina have not developed any form of political organization to address their concerns, the concept of "community" must be modified to conform with this urban reality. The researchers have, nevertheless, attempted to answer all of the questions raised by the Royal Commission to the extent that they apply to the subject population.

We have addressed, during the course of this case study, the demographics of the urban Indian community in the City of Regina, and we have projected the likely scenario over the course of the next two decades. The Aboriginal Peoples Survey of 1991 provides a great deal of information which identifies trends in relation to migration to urban centres.

We have also addressed contemporary issues and barriers affecting urban Indian economic development, together with a strategy for overcoming some of these difficulties.

While a discussion of a land and resource base for First Nations communities might be appropriate in a reserve setting, in the City of Regina the ability of urban Indian people to mobilize their resources to acquire land is severely restricted. The advent of the Treaty Land Entitlement settlement agreement, which was concluded in 1992, does, however, provide some opportunity for urban Indians to acquire land for business or residential purposes on reserve status land within the City of Regina. These opportunities are further explored in this study.

We have discussed, as well, the creation and enhancement of existing employment equity, and other programs, which are designed to bring urban Indian people into the mainstream of economic activity within the City of Regina. This discussion, as a matter of course, must also involve a discussion of the development of the human resource potential of the urban Indian community in Regina, and the

researchers have provided an analysis of that potential. In order to achieve a true understanding of the barriers to urban Indian economic development in the City of Regina, however, one is forced to examine all aspects of urban Indian participation in the urban economy, including the labour market. It is the view of the researchers that until there is equitable participation in all aspects of the urban economy of Regina, urban Indians will not be able to achieve significant measures of economic development.

Background

The City of Regina has a higher urban Indian population, per capita, than all other major cities in Canada. Accordingly, the urban Indian population is a highly visible minority within the city. This is due, in part, to the relatively high Indian population in the Province and, in addition, to the fact that there are numerous reserves located in close proximity to the city.

For the most part, Indian people leave their reserves due to the lack of economic and other opportunities on reserves. The lack of jobs, housing and educational opportunities are all factors in making the decision to migrate. Most of the reserves in Saskatchewan lack the economic infrastructure to provide for any meaningful industrial activities. Poor roads, lack of water and sewage treatment facilities, lack of adequate housing and remoteness of location from markets all conspire against locating business on reserve. In addition, the legislative barriers in the Indian Act preventing the pledging of on reserve assets as security for traditional bank financing deters many individuals from setting up businesses on reserve.

Government policies for the first century after the signing of the Treaties on the Great Plains have, for the most part, been assimilationist, paternalistic and not designed to create self-sufficiency among Indian people. For example, a doctoral dissertation by Sarah Carter, "The Genesis and Anatomy of Government Policy and Indian Reserve Agriculture on Four Agencies in Treaty Four 1874-1897" (unpublished) identified the fact that Indians who were encouraged, at the turn of the century, to engage in farming enterprises were prevented from acquiring farming equipment since it would make them competitive with surrounding non-Indian farmers. The view of the Indian agents at the time was that farming enterprises were designed to instill the work ethic into Indians, and labour saving, income generating devices such as farm equipment would impede the ability of Indians to learn that "an honest day's labour produced an honest day's pay".

Assimilationist policies required the use of organized religion to bring Christianity to the Indians. For many years churches governed the education of Indian children, while laws kept Indians prisoners of their reserves. Government policy was designed to obtain land from the Indians at the cheapest possible cost, and self-sufficiency had more to do with the "drain" on the federal treasury than any altruistic notion of helping the Indians to acquire the skills and abilities to honestly compete in Canadian society.

As a consequence, over the years, many Indian people became used to having everything provided to them by the Department. Traditional values of self-sufficiency, economic and political, were eroded, and Indian people acquired a "welfare" mentality which has been characterized by some researchers as a "culture of poverty".

The largest employers at the First Nations level are, usually, the school and the First Nation's own administration. Political instability at the reserve level creates an atmosphere of uncertainty for Band administration staff. This "feast and famine" atmosphere also contributes to the "out" migration, from the reserve, of Indian people. Neither schools nor band administrations have the capacity to provide

jobs for all on reserve residents. It is most unlikely that these institutions of band government will have any future ability to create jobs for all of their citizens.

Typically, other businesses resident on reserve include school bus operators - who are generally self-employed and use their school bus income to augment other income producing activities, confectionary owners - who may employ one or two individuals but do not have large needs for labour, and the persons who operate the grader, water and gravel hauling and sewage pumping services. None of these latter activities are full time.

Indian people have been migrating to the City of Regina since the late 1950s. Some urban Indian families have been resident in Regina for more than two generations. Since Indian people arriving in Regina come from a variety of different cultural backgrounds and reserves, there has been no major development of community organizations representing Indian people until relatively recently.

The first institution to address the needs of urban Indians in Regina was the Friendship Centre -an organization which assisted all Aboriginal people in the City. Since the middle 1970s institutions such as the Saskatchewan Indian Federated College and the Federation of Saskatchewan Indian Nations have become focal points for Indian educational and political activity. Both the SIFC and the FSIN have operations in the City of Regina, and the SIFC annually sponsors a pow wow which attracts as many as 6,000 Indian people. Churches continue to play an influential role in the Aboriginal community. For example, the Mormon Church has an Aboriginal congregation of almost 1000 people, with Indian people making up about 700 of that number.

The Federation of Saskatchewan Indian Nations is an Assembly of Chiefs. Its executive members are elected by the Chiefs and Council members. Urban Indians have no direct vote in the election of the executive of the FSIN except through their own Chief and Council who, of course, are all located on reserve. Until recently only about 30 First Nations out of 73 allowed urban Indians the opportunity to vote in band elections. With the recent decision of the Federal Court of Canada in a case involving the rights of off reserve band members to vote in band elections, the Federal Court held that Indian Act sections disenfranchising urban Indians based upon their residence were unconstitutional. The Government of Canada has been given until July of 1994 to amend the Indian Act to conform with the Court's view that all First Nations citizens have the right to vote in band elections.

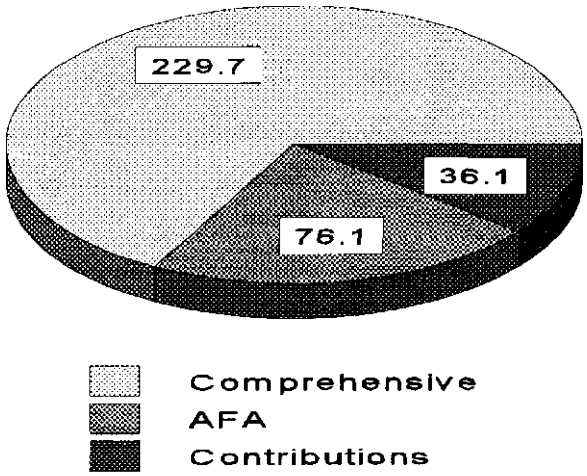
The legislative dichotomy between on-reserve and off-reserve Indians creates a sense of alienation for many urban Indians. Many urban Indians often echo the sentiment that their Chief and Council, Tribal Council and the Federation do not represent them. This sense of alienation is magnified by the fact that of the $446 million which made up the annual Indian Affairs budget for the 1993-1994 fiscal year in the INAC Saskatchewan Region, (see Charts 1 to 3), most of those resources are expended for on reserve activities which are controlled by reserve based Chiefs and Councils. The programs provided by Indian governments to urban Indians are poorly funded, and the Provincial expenditures on behalf of urban Indians are insignificant in comparison to Federal expenditures for on-reserve Indians. If one were to take the total INAC regional budget and divide by the on-reserve population of Saskatchewan (28,755) this amounts to $15,513 for every man, woman and child.

(CHART 1)
SASKATCHEWAN REGION
INITIAL 1993/94 BUDGET ALLOCATION

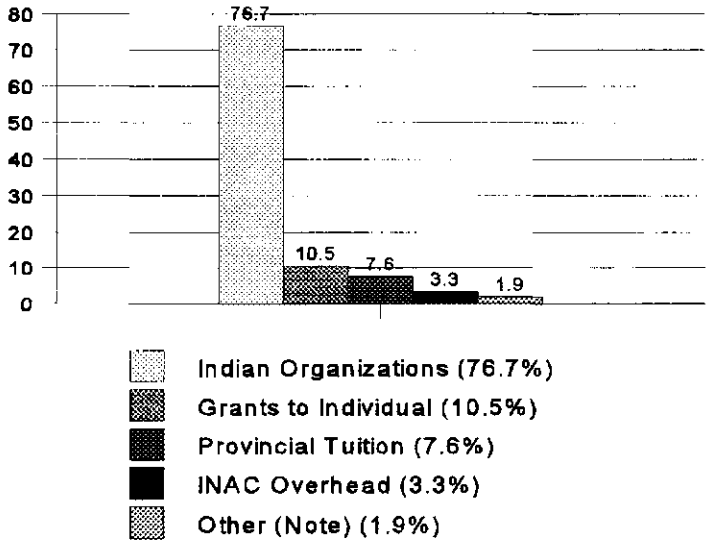
CONTRIBUTIONS & GRANTS			PERCENT OF TOTAL BUDGET
Social Development			
Social Contributions	$100,876.5		
Social Grants	39,467.9	$140,344.4	
Educations			
Elementary/Secondary		107,933.8	
Post-Secondary Contributions	27,410.2		
Post-Secondary Grants	7,254.8	34,665.0	
Capital Facilities Contributions		58,486.0	
O & M Infrastructure Contributions		35,668.9	
Economic Development Contributions		6,065.7	
Land Revenues & Trust Contributions		1,992.1	
Claims (Note)		4,031.4	
Band Management		35,973.0	
Self-Government		165.0	
Director Program Delivery Overhead		3,380.5	
Delivery Services			
Salaries			
Federal Schools	1,091.0		
Post-Secondary	226.0		
Off-Reserve Social	820.6	2,137.6	
Total Contributions and Grants			
Direct Program Delivery O/h & Delivery Services		430,843.4	96.65%
Program Management & Administration			
Salaries		12,008.4	
O & M Expenditures		2,675.3	
Minor Capital		255.0	
Total Program Management & Administration		14,938.7	3.35%
TOTAL BUDGET		**$445,782.1**	**100.00%**

Note: Budget adjustments will be made as Specific Claims are settled and TLE Band Specific Agreements are signed.

(CHART 2)
INAC - SASKATCHEWAN REGION
FUNDING PROVIDED DIRECTLY TO INDIAN ORGANIZATIONS IN 1993/1994
($Millions)
Total 341.9



(CHART 3)
INAC - SASKATCHEWAN REGION
FUNDING ALLOCATION BY RECIPIENT TYPE
1993/1994
(%)



Note: includes payments to other Agencies/Province on behalf of Indian people/organizations.

Out- of -Province migration

According to the 1991 Census, the on reserve population of Saskatchewan was 28,755 individuals. Off reserve population was counted at 31,250 individuals. The total Indian population resident in Saskatchewan was, therefore, 59,955. According to INAC registry figures, however, there are 85,540 Indian persons belonging to the First Nations of Saskatchewan with 56,120 residing on reserve. The discrepancy of 25,000 persons can be explained only in terms of out-of- province migration. It is a fair assumption that 25,000 Indian people have left the Province of Saskatchewan to take up residence in urban centres elsewhere. This can be easily confirmed by contacting the Treaty Land Entitlement bands who had to go through the process of contacting their band members, to seek their support.

Saskatchewan Economy

In order to assess the ability of urban Indians to participate in the economy of Regina, it is necessary to assess the provincial economy. Chart 4, outlines the shift in the provincial economy between the 1975 and 1991, based upon Statistics Canada figures. The chart shows percentages of gross domestic product by sector and the proportion of jobs created by each sector as a percentage of all jobs in the Province.

(CHART 4)

	Output		**Employment**	
	1975	**1991**	**1975**	**1991**
GOODS PRODUCING SECTOR				
Agriculture	27%	10%	29%	18%
Forestry & Mining	6%	6%	2%	3%
Construction	5%	4%	5%	4%
Manufacturing	6%	7%	6%	6%
Total Goods Producing Sector	44%	27%	42%	31%
SERVICES PRODUCING SECTOR				
Transport, Communications, Storage & Utilities	9%	11%	8%	7%
Wholesale & Retail Trade	10%	10%	16%	17%
Finance, Insurance & Real Estate	13%	22%	4%	5%
Community, Business & Personal Service	17%	23%	23%	34%
Public Administration	7%	8%	7%	6%
Total Services Producing Sector	56%	73%	58%	69%
TOTALS OF BOTH SECTORS	**$7B**	**$19B**	**365,000**	**449,000**

The Saskatchewan economy is becoming less reliant on the agricultural sector which, due to low grain prices and adverse climatic conditions, is on the decline. Forestry and mining, construction and manufacturing have been relatively steady, as have all other sectors except the service industry which has posted the most substantial gains.

Regina's economy is directly affected by upturns and downturns in the provincial economy. Although the Saskatchewan economy has begun to diversify away from its dependence on agriculture, it is fair to say that the performance of the agricultural sector still has a significant impact upon other areas of the economy and, particularly, wholesale and retail trade, finance, insurance and real estate, community, business and personal service and the services producing sectors. Saskatchewan's broad industrial structure relies heavily on the resource based sectors.

Moving towards higher value-added activities ultimately will help expand employment and wealth generation in the economy. In recent years, exports of traditional products have been moving to new markets and exports of non-traditional products (such as financial services) have grown considerably. Non-traditional exports contributed 25% of the total international exports in 1991, up from 10% in the early 1980s.

In order to take advantage of a world economy dominated by an emphasis on knowledge, information and quality, advances in technology development and application will need to be achieved across the economy. Focused efforts will be required in both research and technology utilization to develop new value-added products and services in existing areas of strength. If urban Indian people are going to take advantage of changes in the economy of Saskatchewan over the course of the next two decades, it will be necessary for them to become fully participating members of the urban economy. Only in this way will it be possible for them to create wealth and, eventually, become involved in economic development to the same extent as their non-Indian counterparts.

Job growth will be the yardstick by which the public measures the economy's progress in the 1990s. Saskatchewan was the only province to see its population drop during the 1980s.

A large portion of new jobs are created by small firms. A recent study by Peat Marwick found that between 1987 and 1991 growth in the Saskatchewan economy was largely generated by small companies. Companies with sales of less than $1 million, with 1 to 19 employees and independent operations, had the largest impact on employment growth in Saskatchewan.

In the City of Regina, Indian people are completely under represented in all sectors of the economy, be it the labour market or ownership of businesses. For example, there is only one Indian police officer in a department which numbers several hundred, there are no Indian firemen, and out of 2,000 jobs recently created in the city by virtue of the relocations of Crown Life Insurance Company, Sears tele-marketing and Farm Credit Corporation, less than a handful of jobs were given to Indian employees. This was so despite the fact that Regina is home to the Saskatchewan Indian Federated College, the only Indian owned and controlled university college in North America with an enrolment of over 1,200 students.

The disparity in Indian representation in active, income and wealth generating sectors of the Regina economy must be addressed if urban Indians in this city are to take their place in the fabric of the community. It will become necessary for the urban Indian people of Regina to target those sectors of the city and provincial economy which hold the most promise in order to maximize their potential for wealth creation and success.

First Nations Demography in Regina

Aboriginal people of Regina occupy the lowest economic rung of Regina society. The Federation of Saskatchewan Indian Nations recently reported that over 85% of child apprehensions by the Department of Social Services in the city relate to Aboriginal children. Infant mortality for Aboriginal children is inordinately higher than the national average. The cumulative drop-out rate for Aboriginal children before attaining matriculation in city schools is over 85%. The rate of Aboriginal suicides is six times the national average. Almost 75% of the inmates in provincial and federal correctional institutions are Aboriginal, and the recidivism rate is extremely high. Last year over 4.000 Aboriginal people were incarcerated, and another 2,800 Aboriginal youth were charged under the Young Offenders Act in the Province of Saskatchewan. Over 80% of these crimes were committed in urban areas. These statistics are well known and well documented. Some of these dismal statistics were recently verified by the Aboriginal Peoples Survey (APS) concluded by Statistics Canada in conjunction with the latest census.

For example, the recent APS results for Regina on "Schooling, Work and Related Activities, Income, Expenses and Mobility (September, 1993) are as follows:

Education

(CHART 5)

Level of Schooling - 1991 (Ages 15-49)

	Less than Grade 9	Some post-secondary
Aboriginal Population in Regina	**9%**	**45%**
Total National Aboriginal Population	**17%**	**33%**
Canada's Total Population	**6%**	**51%**

Among the population aged 15 to 49 (5,700) who identified with an Aboriginal group in the CMA of Regina, 9% (525) reported no formal schooling or less than Grade 9 as their highest level of

education. 45% (2,575) reported having some post-secondary education (inc uding a un vers ty degree). Although not as dismal compared to the national Aboriginal population, it was still not encouraging when compared to the general Canadian society.

Among the population aged 15 to 49 (324,460) who identify with an Aboriginal group in Canada, 17% (54,780) reported no formal schooling or less than Grade 9 as their highest level of education. 33% (107,765) reported having some post-secondary education (including a university degree).

For comparative purposes and using the general Canadian population for the similar age category (15-49) only 6% reported less than Grade 9 and 51% had some post-secondary education.

Employment

Among the population aged 15 and older (6,530) who identified with an Aboriginal group in the CMA of Regina, 2,735 or 42% reported that they were employed in the week previous to the Census (June 4, 1991) and 950 or 15% were unemployed.

Among the population aged 15 and older (388,900) who identify with an Aboriginal group in Canada, 167,090 or 43% reported that they were employed in the week previous to the Census, and 54,600 or 14% were unemployed.

The average unemployment rates for both groups as an annual measure was a little over 25%, with participation rates in the work force at about 56%. This compares with a 10% unemployment rate nationally for all Canadians during the same period.

Income Levels

(Chart 6)

Income Levels - 1990 (%)

	No Income	Under $2,000	$2,000 -$9,999	$10,000 -$19,999	$20,000 -39,999	$40,000+
Aboriginal Population in Regina	17%	10%	24%	23%	19%	7%
Canada's Total Population	9%	6%	20%	22%	28%	15%

It is interesting to note that although Aboriginal people in the City of Regina have higher levels of education than Aboriginal people nationally, they have lower levels of income.

Mobility

Among the population aged 15 and older (6,530) who identify with an Aboriginal group in the CMA of Regina:

- 2% reported that they have never moved and have lived in the same residence all their life.
- 77% (5,020) reported that they had moved at sometime during their lifetime, but that they had not moved during the twelve months prior to the survey; and
- 19% (1,260) reported that they had moved in the 12 months prior to the survey.

Compare this to the national Aboriginal results; 19% reported that they had never moved, 63% reported that they had moved but not during the twelve months prior to the survey, and 15% reported that they had moved in the year prior to the survey.

Another interesting find in the Aboriginal Peoples' Survey, and not surprisingly, Aboriginal people in Regina identified **"unemployment" as the most important issue facing Aboriginal people**. This was followed by alcohol abuse, drug abuse and family violence.

Many of the social conditions faced by Aboriginal people in the City of Regina are not the problems but reflect symptoms of a bigger issue. It is well recognized that Aboriginal people suffer from a severe lack of control over their lives. For this reason, in 1992, all levels of government were prepared to recognize and support the concept of Aboriginal self-government. Policies of assimilation, bolstered by legislation such as the Indian Act have not worked. After hundreds of years of culture contact, the problems remain relatively unchanged and government policies, however well meaning, have done very little to ameliorate the conditions of Aboriginal people.

The movement of Aboriginal peoples to urban areas has undergone dramatic change in the last two decades. Whereas previously reserve based Indians and rural Metis might have moved to the closest urban centre in search of a better life, this trend now sees Indians and Metis moving to larger centres, sometimes completely out of the Province. The reasons are similar to those reported by non-Indian Saskatchewanians who also form part of the exodus: the economy of Saskatchewan is failing to provide significant opportunities for many.

Will this trend towards urbanization to Regina and other parts of the country level off or continue? It is the opinion of the researchers that it will continue. Urbanization of First Nations people has been underway for the past 40 years and we also see Aboriginal migration as part of a worldwide rural/urban migration. We expect no immediate shift in this trend. As more and more Aboriginal people move to the City of Regina, the character of the City will change dramatically. In cities which number 100,000 or more, Regina has the highest number of Aboriginal people, per capita, in the country. Even Winnipeg, which has greater numbers of Aboriginal people, has a lower percentage of Aboriginal people as a function of its total population.

Another factor compounding an already complex problem is the fact that, in Saskatchewan, 43.2% of Aboriginal people are under the age of 15 years. This is the highest percentage of any Aboriginal group anywhere in Canada, and compares to 21.1 % which is the percentage of all Canadians under the age of 15 years. Our policies must, of necessity, be geared towards the amelioration of the conditions of Aboriginal youth since, to do otherwise, will compound existing problems manyfold in the years to come.

Strategic Elements of First Nations Self-Sufficiency in Regina

Macro economically speaking, the elements necessary for any successful strategy for self-sufficiency and self-reliance include:

- Land and Natural Resources
- Capital and Financing
- Human Resources/Education, Training and Employment
- Governmental Environment
    - Civic Environment
    - Provincial Environment
    - Federal Environment
- Cultural And Social Environment
- Business Organizational Structure

In the context of urban Indians living in the City of Regina, is it necessary to have all of these elements present in order to attain self-sufficiency and self-reliance?

Land and Natural Resources

The ownership of land, the extraction of natural resources from the land by husbandry or otherwise, is necessary in the context of provinces, or countries, in order for the provincial or national economies to be self-sustaining and self-reliant.

It is fair to say that government fiscal transfers will continue for First Nations government because the aggregate of Indian ownership of lands and natural resources in this Province is insufficient to meet the needs of the Indian economy. Saskatchewan reserves have neither been blessed with the natural resources of some of the reserves in Alberta nor, by and large, do they contain deposits of minerals, stands of marketable timber or other natural resources sufficient to maintain any decent standard of living for all their members. There is not one Saskatchewan reserve which is economically self-sustaining.

It is a trite comment to make that, prior to first contact, First Nations were, without exception, self-sustaining, self-reliant and economically independent peoples. The Government of Canada understood the value of land and natural resources. In a book entitled "Narrow Vision" by Brian Titley, the author writes about Duncan Campbell Scott, a gentleman who worked for Indian Affairs from 1880 to 1932 - the last twenty years as Deputy Minister. At p.62 Titley quotes Scott about his preparations for the signing of Treaty #9 in Northern Ontario:

> *"This vast territory contains much arable land, many million feet of pulpwood, untold wealth of minerals, and unharnessed water-powers, sufficient to do the work on half the continent".*

Initially signed in 1905, and again in 1928, the beneficiaries of Treaty #9 received $40,000. However, Titley further states, (p.73)

> *"The silver mines at Cobalt, which had started all the excitement, produced in excess of $206,000,000 of the precious metal during the first eighteen years of operation. Knowing that the budget for the first round of Treaty negotiations was less than $40,000 makes the magnitude of the "bargain" clear. And Cobalt was no exception."*

In the Province of Saskatchewan, the citizens of First Nations were similarly marginalized. Out of a total provincial area of 160,000,000 acres, land was carved up as follows:

Total land available:	160,000,000 acres
Homesteads	30,000,000 acres
Railroads	3,000,000 acres
Hudson Bay Company	3,300,000 acres
Road allowances	1,500,000 acres
Parks	1,500,000 acres
Indian reserves	1,500,000 acres*
Balance retained by Province as Crown lands	119,000,000 acres (approx.)

***Note:** This amount was diminished to approximately 1,250,000 acres due to land frauds, Veteran's Land Act acquisitions, forced selling, etc.

Control over land and natural resources is certainly necessary in order to facilitate the creation and sustenance of an economy from a national or provincial perspective. Closer to home, in the City of Regina, however, it is not necessary that urban Indians have control over large tracts of land in order to make economic headway in areas of wealth creation and participation in the economy. The City and citizens of Regina benefit directly, and indirectly, as a result of provincial transfer payments which are, in part, derived from natural resource revenues. In the absence of a natural resource and land base for urban Indians in Regina, it will be necessary to produce an appropriate climate within which Indian persons, be they employees or entrepreneurs, can survive and thrive.

The implementation of the Treaty Land Entitlement settlement agreement does not prevent the acquisition of city lands for conversion to reserve status. At present there are two urban reserves in the Province, and it is likely that more will be created in the cities for business and industrial purposes. While some bands are looking at the possibility of creating urban reserves for residential purposes, it is unlikely that there will be much movement in this direction.

The only rationale for creating reserve status lands in urban centres is location and, perhaps, the imposition of a novel regime of taxation under Indian jurisdiction. In the event that Indian governments are not allowed to displace provincial and federal spheres of jurisdiction on reserve status lands (for purposes of taxation), then it is unlikely that urban lands will have sufficient attraction for conversion to reserve status.

Land and resources would be a more germane issue for Indian people living on reserve and, particularly so, in those areas where they are still relying upon traditional economies of hunting, fishing and trapping, and contemporary activities such as logging and mining. Therefore, it is necessary for Indian people in urban areas to be more creative in the utilization of other resources available to them such as capital and their own human resources.

Capital & Financing

Savings

In order for any entrepreneur to succeed, he/she must be willing to risk his/her capital. It is virtually impossible for anyone whose sole source of income is social assistance to amass sufficient savings to risk in entrepreneurial activities. In fact, the social service system militates against such activity since outside income reduces, dollar for dollar, the amount of social service payments to persons eligible for same. The end result of supplementing one's income by working is precisely the same as one would have received without working on social assistance. There is, therefore, no incentive to work, to save money, to invest money in one's own business enterprise.

Most Canadians earning an average wage find it exceedingly difficult to save money. Particularly so in these days of gloomy economic forecasts, lower wage settlements and generally tough economic times. In Regina's urban Indian community, very few people make high incomes. Accordingly, the capacity of Indian individuals to save money is often restricted. Savings, therefore, are not available to the ordinary urban Indian as a means of getting started in a business enterprise.

Recent changes to the way in which family allowance payments are made necessitates the filing of an income tax return in order to obtain payments. While the researchers do not have actual statistics, it is generally known in the Indian community that many people do not file income tax returns. If, for example, only 20% of the Regina urban Indian population files income tax returns, approximately $4.0 million is taken out of the Indian economy annually in Regina alone.

Debt capital

Many urban Indian people who receive social assistance do not have bank accounts. Cheques are cashed in local convenience stores in consideration of purchases made in those establishments or, often times, Indian people turn to a number of cheque cashing agencies who will provide cash in exchange for a "fee". This course of conduct sometimes continues, even after they become employed. Accordingly, these persons never establish any kind of contact with the banking industry, have no credit rating, and could not borrow money for an entrepreneurial enterprise even if they wanted to.

Banks are intimidating to most Indian people. Since they have not had the opportunity to deal with bankers on the usual basis, and since most banks do not have a complement of Aboriginal staff who understand the fears of Indian customers or, for that matter, staff who have received any kind of cross cultural training in how best to deal with Aboriginal clients, a healthy relationship has not been fostered between banks and Indian people. Even Indian people who have secure, full time, incomes report that they do not feel comfortable in banking establishments. They report that this feeling of discomfort is associated with the "condescending" attitude of some bank employees.

In fairness to the major banks, they have been attempting to make a change in respect of Aboriginal customers. Many of the banks have appointed Indian persons to senior management positions within the bank in order to rectify some of the problems of the past. However, the focus of the banks is the securing of band and, particularly, Treaty land entitlement band business and not, necessarily, the provision of a different level of service for Indian individuals. For many Indian individuals, accordingly, debt capital from conventional lenders such as banks, trust companies and credit unions is just not feasible. Many of them turn to Indian controlled financial organizations such as the Saskatchewan Indian Equity Foundation for capital, working capital, inventory and bridge financing requirements.

The Saskatchewan Indian Equity Foundation is a Class "B" loan corporation incorporated pursuant to The Non-profit Corporations Act for the Province of Saskatchewan. It is licensed to make loans to Indian business entrepreneurs, and has been making such loans for almost seven (7) years. The average SIEF loan is about $27,642.00 and approximately 10% of its portfolio, or $600,000, has been lent in urban areas in Saskatchewan.

Appendix "A" provides a more comprehensive inventory of various sources of financing available to First Nations people living in Regina. As can be noted, the majority of available programs are of a national basis and not specifically identified for urban Indians living in Regina.

Venture Capital

Traditionally venture capitalists would invest in an enterprise in exchange for an equity investment in that enterprise. In this way persons with sound ideas could obtain private financing to bring their products or services to market.

Although various venture capital funds exist in the Province of Saskatchewan in the form of community bond programs guaranteed by the Provincial government or, alternatively, immigrant investor funds garnered under federal immigration programs, Indian people in the City of Regina or, for that matter generally, have not been able to take advantage of such financing instruments.

Even immigrant investor funds, as a source of venture capital financing, are really no longer available for Indian enterprises to utilize. The Federal government's move to increase the level of investment required per immigrant - from $150,000 to $250,000 in Saskatchewan, and to increase the time period that the funds must be made available - from 3 years to 5 years, has made those funds uncompetitive in the market place. In the United States, for example, immigrant investors may receive

immigration clearances in exchange for an investment of $200,000 US. The American government is less restrictive in terms of the types of businesses in which funds may be invested and, accordingly, potential immigrant investors are investing in the United States instead of Canada.

Whether this can be attributed to the lack of participation by Indian people in financial networks which commonly utilize this source of capital, or whether there is a paucity of knowledge concerning them is not known. However, the fact remains that very few, if any, Indian business persons in Regina utilize venture capital as a form of outside investment.

Attached as Appendix "B" is a list of venture capital companies interested in doing business in Regina, some of whom may be open to conducting business with a First Nations entrepreneur.

Government Programs and Grants

Federal

The commitment of Indian Affairs to economic development activities in the Province for Indian people amounts to $6,065,700. This amount is disbursed to bands and Tribal Councils. It is meant to be used for economic development and occupational skills training activities on reserve. The expenditure amounts to 1.3% of the total INAC budget. If one included the monies spent on reserve on account of capital facilities, then the total "economic development" contribution of INAC becomes 14.5%, with $58,486,000 spent on capital expenditures. It is not, however, entirely appropriate to regard capital expenditures as economic development monies for two reasons. Firstly, there is no guarantee that supplies of labour and material are all provided within the Indian economy and, secondly, capital projects, once completed, do not contribute to the economy of the community.

As a result of an INAC reorganization in 1992, the Economic Development section of the department disappeared. The department no longer provides any services in relation to economic development in the Saskatchewan region, and never did provide any services to urban Indians.

CEIC programs geared towards fostering entrepreneurship, be they training programs or entrepreneur assistance programs, are not generally available to urban Indians because one must qualify for UIC benefits in order to enter the programs. Most Indian people in urban settings such as Regina do not have sufficient insurable earnings to allow them to qualify. However, the concept of having people receive a wage during the start up phase of their business is a good one, since it provides for the entrepreneur at a time when his/her financial needs are the greatest. Similarly, programs designed to teach entrepreneurs the basic skills required to own and operate a small business are viewed by the researchers as a valuable means of expending public monies in tight economic times. As noted earlier, most of the economic activity in this province is generated by small and medium sized businesses. Accordingly, programs which foster and develop this size of business are likely to have a larger impact, provincially, than the odd mega project from time to time.

CAEDS, or the Canadian Economic Development Strategy, is a partnership of three federal

departments, INAC, ISTC and CEIC geared towards Aboriginal economic development. It encourages a working partnership among Aboriginal people, federal and provincial governments, and the private sector to support Aboriginal economic development. Urban Indians are eligible to receive assistance from CAEDS programs. The programs administered by CAEDS include the following: The *Aboriginal Business Development Program* provides financial and development assistance to Aboriginal entrepreneurs and communities to establish or expand commercial ventures. The program provides up to 60% of capital costs and infrastructure development costs, up to 60% of costs of developing new products, new services or innovative production techniques, up to 60% of costs of marketing initiatives, up to 75% of costs for business plans, studies, business follow-up assistance and training, and up to 90% of development pilot project costs. Other CAEDS programs are:

- *The Joint Ventures Program* is designed to help Aboriginal businesses to forge new and profitable links with other firms in the national economy, thereby providing opportunities for the transfer of management, technical and other business skills to Aboriginal peoples.

- *The Aboriginal Capital Corporation Program* supports and builds up the network of autonomous Aboriginal financial institutions established across the country, and of which SIEF is one.

- *The Research and Advocacy Program* supports economic studies, seminars or promotional activities related to the enhancement of Aboriginal entrepreneurship.

- *The Aboriginal Business Loan Insurance Program* extends loan insurance to Aboriginal businesses off-reserve. Loans to Aboriginal businesses, both in the form of term loans and lines of credit, can be insured provided that need for the insurance is demonstrated. ISTC will reimburse lenders for 85% of the loss they may experience on a loan.

CAEDS biggest successes have been in the area of the start up of Aboriginal Capital Corporations and, in the case of Saskatchewan, the Saskatchewan Indian Equity Foundation. In seven years of operations, SIEF has probably made over 700 business loans. Its loan loss ratios have averaged 4.8% over the seven years in question and its most recent ration was a mere 1.14%. This compares very favourably to the Indian Economic Development Fund managed by INAC - the loan loss ratio of the IEDF loan fund was over 80%. SIEF's successes can be attributed to the fact that the corporation is owned and controlled by Indian people, and the strength of the Board of Directors in ensuring that loans were made in accordance with appropriate business criteria and without political considerations.

Saskatchewan Indian Equity Foundation

The only source capital to which urban Indian entrepreneurs have ready access in the City of Regina comes from the Saskatchewan Indian Equity Foundation. Since its establishment in 1982 under *The Non-profit Corporations Act* SIEF has provided loans to over 700 business entrepreneurs on and off reserve.

As a Class B licensee under *The Trust and Loan Companies Act*, SIEF provides loan capital, working capital and bridge financing on the basis of adequate security. During its first two full years of operation, SIEF made about 310 loan transactions for a gross amount of $3.5 million. By June 30, 1988, $800,000 had been repaid, leaving a total of 182 outstanding loans totalling $2.7 million for an average loan value of approximately $15,000. On September 30, 1993, SIEF had 269 outstanding loans for an average loan value of nearly $21,500.

Capitalized at $7.5 million, SIEF is the largest (in loan portfolio terms) Aboriginal Capital Corporation in Canada, and the only one who serves the Indian population of an entire province. Business which received SIEF loans include a wide range of industries and activities: busing and transportation; construction and forestry; retail businesses; services industries and others. Over 75% of new loans since October, 1991, are accounted for by loans in service, busing and transportation. SIEF does not provide agricultural loans. Agricultural loans to Indian farmers are provided by the Saskatchewan Indian Loan Company, a subsidiary of the Saskatchewan Indian Agriculture Program. The table below shows the number of loans by sector, disbursed since October 1st, 1991:

Service	59	(29%)
Buses	48	(26%)
Transportation	38	(21%)
Retail	19	
Construction	9	
Native Organizations	7	
Forestry	6	
Manufacturing	2	
Other	1	
Total	**189**	

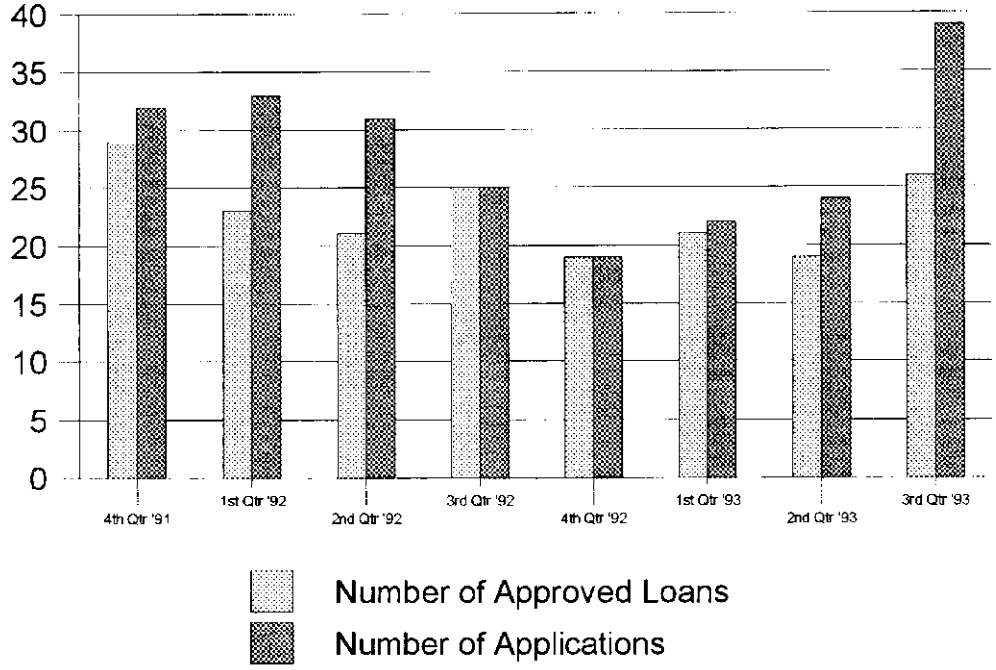
The nature of SIEF's operations makes it a high risk lender. The present loan rate policy, which is well above prime rate, has contributed to SIEF's recent successes - but, with a potential backlash from its clientele. Because SIEF incurs no costs in respect of its use of funds at present - all its capital funding has been contributed surplus under the federal ABDP and, to a lesser extent, the provincial SIMAS program - this is not in itself an impediment to effective operations. However, the uncertainty with respect to the quality of many loans raises the risk of significant costs associated with the write offs. Efforts are made by SIEF to ensure the high quality of loans and, to date, these efforts have been quite successful, as can be noted from the financial statements of SIEF over the past 5 years. SIEF

has kept its loan loss rate to a very respectable average of less than 4.8%. Some of the loans, such as loans for purchase of buses which operate under contract to Bands, are relatively secure, others less so. To the extent possible, SIEF obtains security on its loans and support of Band Councils through Band Council Resolutions (BCRs) for loans issued to on reserve businesses.

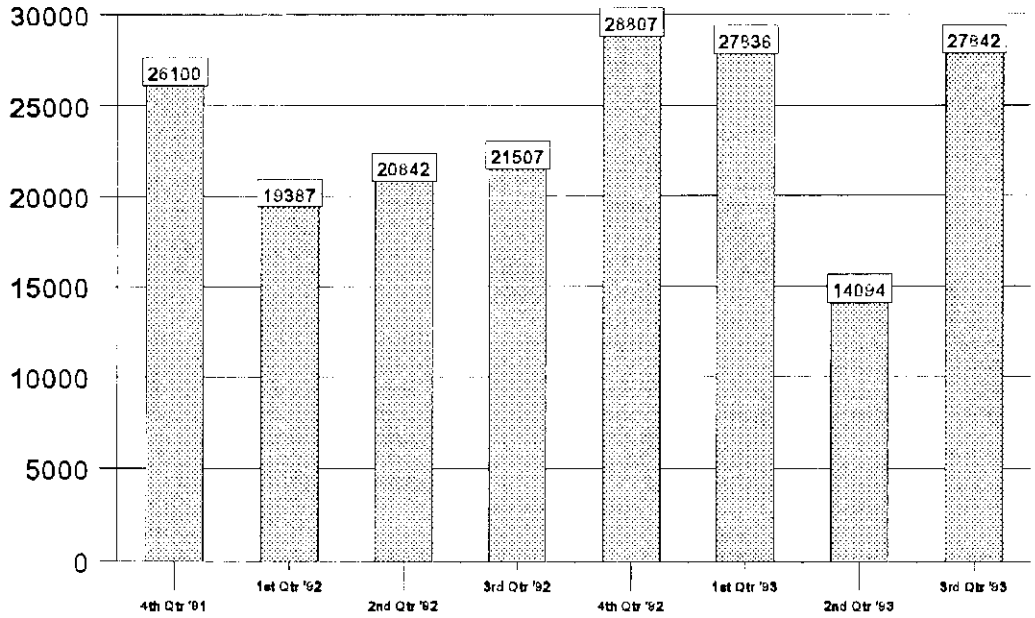
However, where commercial viability is a consideration, diversification of the loan portfolio into loans guaranteed by the government and its agencies would be wise. It is true that, in its relations with Indians, the government has insisted that the Indian economy not be assisted to "compete" with the non-Indian "private sector". If this policy were followed consistently, it would mean that 100% secure, government guaranteed loans would be the exclusive province of the "private sector", while Indian financial institutions would face commercial difficulties due to their high-risk portfolios, inadequate capitalization and lack of access to liquid financial resources of the Indian economy. If such strings are attached to the provision of capital funds to First Nations financial institutions, then the high ratio of loan costs and administration to revenues should be subsidized as a matter of policy or, alternatively the capitalization of First Nation financial institutions and regulatory environment should allow Indian companies to diversify their lending portfolios and their sourcing of the financial resources of the Indian economy.

Based upon the following table, it can be seen that the demands for SIEF's services will continue to increase. As the number of graduates from educational institutions increases, some of them will be forced to make their own employment opportunities instead of working for someone else. SIEF will then experience an even greater demand for its services.

(CHART 7)
SASKATCHEWAN INDIAN EQUITY FOUNDATION



(CHART 8)
Average ($) Amount of Approved Loans



Human Resource Development

Participation in Employment Economy - A Model

One of the sectors of the economy in which First Nations citizens might find employment is the public sector. This sector can be broken down into the First Nations public sector and the General public sector. It is the view of the researchers that, at present, the First Nations public sector is pretty much saturated, and there will be no new jobs created in this sector. This is particularly so because First Nations public sector jobs are subject to the same forces affecting all other sectors of the economy. The need for restraint in spending espoused by the Federal and Provincial governments will militate against the expansion of the First Nations public sector.

Eighty percent of the INAC regional budget has already been transferred to First Nations control. There is, accordingly, very little room to create more jobs even if First Nations were to receive 100% of the funding. Some areas, such as child welfare agencies, policing and devolution of First Nations programming to First Nations by federal and provincial agencies will create additional jobs. Additional jobs could also be created if First Nations people replaced non First Nations persons currently working for the First Nations public service. The aggregate of all of these avenues of job creation will not, however, make a significant difference to First Nations unemployment rates.

The general public sector, which is composed of civic, provincial and federal public services will have some job opportunities for First Nations as a result of employment equity and other programs. However, the scope of this avenue for the creation of First Nations employment is, as well, limited and curtailed by the same fiscal constraints. Principles of employment equity will, eventually, clash with, in particular, philosophies of seniority and bumping adopted by unions. In Saskatchewan this tussle has already developed with unions paying lip service to principles of employment equity but blocking, effectively, any moves by management to engage in hiring practices which would give First Nations persons priority in hiring. This leaves First Nations persons with the option of joining unions at extremely low level entry positions or, alternatively, seeking non-union employment.

The number of employers in Saskatchewan who have filed employment equity programs with the Saskatchewan Human Rights Commission is less than 10. With the thousands of employers who conduct business in the Province, an effective job of instilling an employment equity ethic has not been done.

Privatization of, and contracting out by, Crown corporations could result in employment gains for First Nations persons. In such instances, however, one again faces the conundrum of insufficient capital resources to buy into privatized companies or, alternatively, setting up businesses which could provide contractual services to crown corporations and agencies. First Nations persons are not "plugged into" networks of information relating to potential opportunities. In many instances when First Nations hear about an opportunity the deal is already done or, alternatively, the process for acquiring funding is so long and labourious that the opportunity departs before First Nations can take advantage of it.

Private Sector

First Nations

General

The potential for First Nations employment in the non First Nations private sector is explored further in a separate section entitled First Nations Economy in Regina and Saskatchewan.

The onus in these times is on the private sector to create employment. Typically, as well, the small business sector is expected to create more opportunities for employment than mega projects or larger businesses. In fact, worldwide, large businesses are making massive lay offs due to shrinking profits and, in many cases, substantial losses. Canada's position among G7 countries is the lowest in terms of the numbers of self-employed individuals. Saskatchewan's position among the provinces is likely similar. If we are to compete effectively, survive and thrive, we will have to encourage small businesses to start up since, in all probability, the greatest wealth generation and job creation opportunities will derive from that source.

In meetings with the Canadian Manufacturer's Association, Saskatchewan Chapter, it became apparent that the manufacturing sector is having problems implementing an effective succession strategy. As manufacturing business owners get older, they do not always have children, or others, qualified or willing to take over the business. In many of these instances if the business cannot be sold due to lack of buyers knowledgeable about the business, the business is simply closed down because of the retirement or death of the owner. There may be an opportunity here for First Nations persons to become involved in manufacturing businesses through a calculated succession strategy designed to download the owner's experience and, at the same time, provide a potential buyer when the owner

is ready to retire.

In Saskatchewan it appears to the researchers that there is a shortage of jobs, generally, and not a shortage of trained persons who can fill those jobs. As the baby boomers age, and if the economy continues its downward, recessionary spiral, there will be more and more pressure on aging workers to keep working past their normal retirement age. This trend is aided by the Charter of Rights and Freedoms which makes it illegal to discriminate upon the basis of age. This will create a problem for the youth of the province, who will face even more competition in a smaller job market.

Eighty percent (80%) of the jobs which become available in the non-First Nations private sector are filled without advertising of any kind. This means that networks are operating by virtue of which job referrals are made by word of mouth. If First Nations persons, or First Nations youth, are not part of the network, opportunities for which they might have been otherwise suited, pass them by.

In the First Nations private sector there must be participation in the labour market before meaningful activity can begin to take place in terms of economic development. People need to learn managerial and other skills in order to take the steps necessary to become entrepreneurs. It is simply not enough to have a good idea about a potential business. The idea must be backed up with a combination of training and experience which will enable a fledgling business to succeed.

First Nations, in their efforts to become full participants in the economy which surrounds them, must concentrate on the private sector in order to create wealth and employment opportunities. At the present time, there is an overabundance of politics in the field of economic development which disguises itself in a "government to government" relationship. As a result of this political factor, scarce fiscal resources are not used to optimal benefit because business decisions are made on faulty bases and, inevitably, the enterprise becomes a statistic.

First Nations need an Indian middle class in order to become more fully participating members of the Canadian economy. A middle class could be a driving force in the creation of wealth and employment opportunities. A middle class could become the driving force in guiding economic development instead of political bodies.

Last year, there were 600 graduates from post-secondary institutions in the Province of Saskatchewan. Many of these graduates will be unable to find employment and will be forced with choosing one of three alternatives: create their own job, return to social assistance and welfare, or move. The question then becomes, how do we instill an entrepreneurial ethic into students who have expected secure employment during their years at school? What can institutions of higher learning such as the SIFC do in order to ensure that students do not become welfare recipients? Is there a role for the Aboriginal Capital Corporations, like SIEF, to create a program which focuses on the younger entrepreneur and provides the necessary capital and management assistance to ensure that youth have a good chance at becoming successful entrepreneurs?

Other Options

There is a fundamental shift going on in political thinking in Canada which will engender substantial changes for those persons who rely upon our social safety net. It would appear that there will undoubtedly be severe financial constraints on programs such as social assistance, unemployment insurance and, perhaps, the Canada Pension Plan, Old Age Security and like programs. While these programs may not leave us entirely, it is quite conceivable that they will undergo substantial change. It is possible that such changes, while they may create severe hardships for some in the short term, may indeed have a beneficial effect in terms of how First Nations people view themselves and how they begin to earn a living with a much smaller quantum of transfer payments.

Another option is to maintain the status quo, and to do nothing. The continual provision of welfare, on the one hand, reduces guilt felt by non-Indian people about the plight of Indians and other disadvantaged groups. On the Indian side of the coin, Indians begin to believe the myth that they are unable to do things for themselves. After almost 120 years of contact with the Department of Indian Affairs, in many cases the paternalistic attitudes still prevail, and some Indian leaders prefer it this way. For example, under the appeal sections relating to elections conducted under the Indian Act, there is no right for the respondent to counter any allegations made against him/her. The Department becomes the sole judge, jury and arbiter and, once the Department makes up its mind, there is no appeal from the decision to any other authority. These standards would shock most jurists and civil libertarians. However, they are par for the course in terms of how Indian people are treated. What is perhaps most alarming is that there is no recognition on the part of the Department, and much of the Indian leadership, that anything is wrong.

If we do nothing, we will continue to export our surplus labour. It appears that 25,000 Indian people have already left the Province of Saskatchewan. More are sure to follow. While this out migration has the benefit of reducing the unemployment rate for the Province, it is not viewed by the researchers as an effective means of addressing any problem. Something must be done to create jobs if Indian people are to succeed in their quest for a better life devoid of reliance on the social safety net.

Education and Training

Entrepreneurial activity, to-day, requires a much greater degree of sophistication than was necessary in the heyday of the industrial revolution. A hundred years ago a formal education was not a prerequisite to a successful entrepreneurial activity. The entrepreneur of yesteryear did not have to be overly concerned with a plethora of legislation for example. Nor did that entrepreneur have to contend with marketing to a generally well educated and literate market in an atmosphere of instant communication. Time passed by leisurely, and there were no demands for immediate response by

facsimiles and telephones.

Nowadays one needs a graduate degree just to get an entry level job in most professions. Stories about lawyers and architects driving taxi cabs are becoming more common. In order for an urban Indian person to succeed and thrive in today's society, he/she must be armed with the same arsenal of skills and abilities in order to effectively compete.

Traditionally, Indian people were great traders. Even before first contact with European adventurers and settlers, Indian societies had developed intricate trading patterns which criss-crossed North and Meso America. After first contact, Indian people became involved in the fur trade, and were quite successful in this enterprise.

On the Plains, since the decimation of the buffalo herds in the latter part of the 19th century, Indian people were subjected to decades of reliance on transfer payments as a way of life. Entrepreneurial activity was not encouraged by the Department of Indian Affairs, and self-sufficiency was not the order of the day for a very long time. Indian people must, therefore, be given an opportunity to reverse the cycle of welfare dependency which has been their legacy for almost a century.

Education, and the development of human resources, is viewed by the researchers as one of the keys which will unlock the doors to economic self-sufficiency. In order for Indian people to effectively compete in an increasingly competitive society, they must have the tools which will enable them to survive and thrive.

In this regard, one runs into the same systemic problems associated with the accumulation of capital. Social service agencies must be given the latitude to utilize their resources in such a manner as to enable individuals to pursue their educational goals and get off the cycle of dependency. It may cost a little more in the short term to pay a person social assistance and also provide sufficient funds for pursuing an education. However, if we are to find long term solutions for having Indian persons participating in the mainstream economy, there is no other practical alternative.

Role models have an immense impact upon younger generations. Adults who have academic qualifications, or who have learned a trade, will influence their children to pursue vocations and avocations similar to their own. However, if a young person's immediate and extended family is composed of persons who are chronically unemployed or receiving social assistance, it is difficult to break the cycle, to broaden horizons, and to instill a desire to transcend one's immediate position in life.

It is important, therefore, that Indian owned and controlled institutions be given a mandate and the resources to assist in the process of not only imparting knowledge, but also imparting cultural values, traditions, languages and identities in a positive light. These goals are not only achievable, but they are being achieved. Unfortunately, in the view of the researchers, there are insufficient numbers of these organizations, with insufficient resources, to meet the demand.

In traditional Indian cultures, at least on the Great Plains, education was viewed as a lifelong

endeavour. One began to learn from the moment of birth, and the process did not end until deat . In speaking with elders, one often hears the remark - "I don't know everything, I will have to consult with my elders". The researchers feel that Indian people must re-instill their life-long culture of education and training. In the future, society will demand that individuals seek knowledge continually and retrain when necessary. No longer will it be sufficient for individuals to train in one career for 2,3 or 4 years and, thereafter, have no more contact with the learning process. The average person to-day stays in a job for no more than 5 years before moving on. Many people change their careers entirely at least once or twice in a lifetime. More knowledge is produced in a couple of years than was previously produced in a century, and in order for workers to keep up they must continue to learn.

Fundamental Rethinking of the Education and Training System is Required

Like most Canadians, First Nations people value highly a good education system. Education is highly correlated with a better life, more choices and opportunities for employment, better health and higher income. Both formal and informal education is increasingly seen as a lifelong process and seeking more years of formal education is part of that trend. It is not surprising, then, that the median level of education for all Canadians has risen by almost one year for each of the last two decades - 10.6 years in 1971 to 12.2 in 1991. The various levels of governments have responded to the public's high regard for education. On a per student basis, Canada spends considerably more on publicly funded education than does the United States, Japan, Germany, France or the United Kingdom.

Although few in Canada would question the need for education, many are questioning the value for the dollars spent on education at all levels - from elementary through to university. There is a general perception that the quality of education at all levels is not as high as it should be; that drop out rates are too high; that there is a mismatch between what is required by a changing economic environment and what is being offered in the education system. Whether these perceptions reflect reality or are exaggerated views stimulated by a general uncertainty about the future is not clear. However, members of the First Nations, and other Canadians who have had a long history of poverty and structural discrimination, and who are not among those in that sector of Canadian society which the present education system seems designed to serve best, feel even more dissatisfied and, probably, with just cause.

The Importance of Education in Determining the Strength of the Economy

Publicly funded social programs, like education, can only be sustained, and wealth and income can only be distributed more fairly if wealth and income are first created. In this regard, it must be noted that the factors which determine the strength of a region's economy are changing in importance. An abundance of natural resources and arable land no longer ensures a strong economy. The domestic capital of a rich nation can flow just as easily to finance plants and equipment in less developed nations such as Mexico, South Korea or Thailand. A nation like Japan can exploit another country's knowledge, superior technology and capacity to invent new products for its own gain. It appears that another factor - superior human resources at all levels and throughout a large part of a region's work force: in scientific research, in development, in production processes, in customer service, in management, in education, in government - is going to be the most important factor in determining

the competitive advantage to any economy in the 21st century.

It seems that education and training, more than ever before, helps to create the wealth that finances it. Thus, if Canada is to compete effectively in world markets to protect the standard of living most of its people now enjoy, it must nurture and develop its scarce human resources and Aboriginal people must be an integral part of such a plan.

The Importance of the Education System Supporting the First Nations' Economy

Equally important, educational institutions charged with the responsibility of developing our human resources must focus more attention to the implicit and direct role they can, and must, play in developing a strong economy. Educational institutions at all levels must accept the fact that a great majority of parents who encourage their children to "get an education" do so to ensure that they may earn a living and thereby enjoy a higher quality of life than those who have not had that privilege.

It is plain nonsense to suggest that more than a small proportion of students want to attend university for the sheer love of learning, or that their parents, even though they may be alumni, want them to attend for that reason. The educational system should accept the fact, particularly at the University level, that for nearly everyone, the reason they seek an education, including university education at the Ph.D level, is because of a belief that this is the great gateway to a profession and a good job. The traditional distinction between "schooling" and "work" is no longer valid. Educational institutions must become more flexible and form a coherent system among themselves, and with elements of the work place, so that the Concept of "life-long learning" can become a practical reality enabling people at a much earlier age, and frequently throughout their lifetime, to make the transition between work and learning institutions and back again. These pathways between "schooling" and "work" and back again must be made clear and not discovered only by the most resourceful by a process of trial and error. Currently, as Judith Maxwell, former chair of the Economic Council of Canada points out:

> "Large numbers of young Canadians do not value education. They cannot see clear pathways from school to work and therefore follow a process of trial and error that is in stark contrast to the clear pathways laid out in other industrial countries, particularly Japan and Germany."

Equal Education and Training Opportunity and Employment Equity

In today's society, knowledge and skills are a potential source of individual wealth. Any deprivation of access to higher education or to the acquisition of marketable skills is a form of bondage; a form of bondage for the individual as well as for the economy of the Country. For this reason, as well as the need to develop scarce human resources to sustain a strong economy, a review of the education and training system must include an in-depth examination of how well the system provides for equity in education and training opportunities and employment. Present affirmative action programs do not appear to be working. Indeed, it is alarming the extent to which slogans like "the need to become more competitive", the "need to strive for excellence", the "need to maintain the quality of our educational systems" are currently being used as a rationalization for denial of access and opportunities for minorities and for the economically and socially disadvantaged such as First Nations

people.

Equal access to traditional education and training programs is only a small part of ensuring equity. First, achieving equity involves early identification of an individual's potential and encouraging and nurturing its development - creating on the part of the individual "a desire to be" and instilling the confidence necessary to realize his/her full potential. This is, in part, the responsibility of the family and community, but it is also the responsibility of the school and other educational institutions.

Second, equity involves creating a diversity of institutions and programs that match both the individual's interest and abilities and society's needs. Diversity in this sense relates to approaches, processes, objectives and cultural and learning environments. Striving for homogeneity in this regard, as a matter of public policy or implicitly through the maintenance of educational monopolies in a pluralistic society inevitably discriminates against the socially and economically disadvantaged and minority cultural groups who have different education and training needs.

Finally, to provide real equity, long range, quality programs are required. There are no cheap and quick fixes. Making available poor or second rate programs that do not meet stated objectives or that compromise the substance of achievement not only does not lead to equity but generates cynicism and discouragement. Equity clearly involves providing the amount and kind of financial resources and effort from federal, provincial, institutional and private sources that changes access to education and employment at all levels and in all sectors from an empty gesture to real opportunity. It has been recognized that there must be better coordination of educational and training resources and the demands of the market place. In addition, there is a need to have, in the Aboriginal community, community development workers with the ability to forecast accurately what skills and abilities will be required by society that Indian people can take advantage of.

The Need for Science Education and Training

In the future there will be a demand for highly skilled, academic intensive, occupations requiring 17 or more years of elementary, secondary and post-secondary training. There will also be a need for relatively unskilled labour in the service industry. However, the days of the BA. being able to find work in his/her chosen field of endeavour are already long gone, and there has been a shift, which will become more radical, to a society in which scientific and technological skills will be at a premium.

A recurring theme from the business community (besides returning to the three RS) is the need to promote sciences in our schools. For Aboriginal people, this is crucial if our future generations are going to fully participate in Canadian society. Such a plan could be easily implemented, and would yield significant economic and employment benefits for not only Aboriginal people in Regina, but for the broader Canadian society. For example, if more Aboriginal people became doctors, nurses, engineers and agrologists, this would not only provide greater opportunities for employment, but would provide a pool of highly trained Aboriginal people who could assume leadership roles within Aboriginal communities. Under strong leadership, economic enterprises, health services and facilities could be established that are viewed as a component of the Aboriginal economy.

As can be noted from Charts 9 and 10, First Nations people are severely under represented in not only science and technology areas requiring university degrees, certificates and diplomas, but also in the non-university technology based fields. For First Nations people to have proportionate representation in these fields by the year 2006, we must graduate 19,160 at the university level and another 57,985 at the technical/trades level. Is this possible, and how would we accomplish this?

Saskatchewan Indian Federated College - an engine for the Indian economy in Regina

The Saskatchewan Indian Federated College (SIFC) established in 1976, is a unique institution; it is the only Indian controlled university college federated with an accredited degree granting university in Canada. Aboriginal control of Aboriginal education succeeds. In the words of Stuart Smith, who wrote a report for the Association of Universities and Colleges of Canada in 1991, "the results of the SIFC experiment justify its continued support". The SIFC has been extraordinarily successful in encouraging more Indian people to seek a university education. From less than a dozen students in 1976, SIFC's enrolment has grown to nearly 1,100 students in 1992 (Chart 12). It has graduated 996 students over the 17 years of its existence but, more importantly, it graduated over 160 graduates this year, indicating that the return on investment in this institution (located in Regina, Saskatoon and Prince Albert) is just beginning.

Saskatchewan Indian Federated College is established by the SIFC Act passed by the Assembly of Chiefs of the Federation of Saskatchewan Indian Nations. Its Board of Governors include representatives from each Tribal Council in Saskatchewan as well as representatives from the University of Regina, University of Saskatchewan, INAC, Sask Education, SIFC faculty and students. SIFC is academically federated with the University of Regina, ensuring that all regulations respecting admissions, hiring of faculty and academic programs meet University of Regina degree standards. The academic programs of SIFC are designed to complement those of the U of R, not duplicate them, and in particular they are designed to improve the success rate of Indian students while at university.

Initially, the College focused on developing programs in Indian studies, Indian art, Indian languages, Indian teacher education and Indian social work. Programs in Indian management and administration, Indian communication arts and Indian health careers followed in the early 1980s. More recently (1988-89), in response to needs in the Indian communities, SIFC established a Department of Science to encourage more Indian students to enter the science based professions such as the health professions, engineering, agriculture, etc. and a School of Business and Public Administration (Chart 13). In delivering all of its professional programs - education, social work, communications, health careers, business and administration, the College works closely with the respective departments and faculties at the two universities to ensure that the best use of scarce resources is made.

(CHART 9)
Number of People With Non-University Certificates And Diplomas in Certain Science-Based Fields
And
Number of First Nations People Required to Hold Credentials for Proportional Representation in 2006 in Canada and in Saskatchewan

	CANADA		SASKATCHEWAN	
	Number In General Population	**Number Of First Nations People For Proportional Representation**	**Number In General Population**	**Number Of First Nations People For Proportional Representation**
Agricultural & Biological Technologies	81,180	2,135	2,910	340
Engineering & Applied Science Technologies	1,481,885	39,020	50,490	5,940
Household Science Technologies	103,475	2,725	2,615	310
Mathematics & Physical Science Technologies	44,215	1,165	930	110
Medical Laboratory & Diagnostic Technologies	25,785	680	1,015	120
Medical Treatment Technologies	49,825	1,310	3,410	400
Nursing	236,415	6,225	10,455	1,230
Nursing Assistant	133,965	3,530	6,405	755
Other Health Related Technologies	45,365	1,195	1,020	120
TOTALS	**2,202,101**	**57,985**	**79,250**	**9,325**

* Medium First Nations population projection for the year 2006 used; Canada 671,526, Sask. 118,934: From Population Projection of Registered Indians 1986-2011, Shirley Lob, Populations Projections Section, Demography Division, Statistics Canada, January 1990.

* Data compilation credit to Office of Education, Federation of Saskatchewan Indian Nations "A Strategic and Operational Plan to Increase The Number of First Nations People In The Science Based Professions (February, 1993).

Anaquod, Del - Discussion paper "Education, Training, Employment and Economic Development", Round Table on Economic Development, Land and Resources (April 27-29, 1993), Royal Commission on Aboriginal Peoples.

(CHART 10)
Number of People with University Certificates, Diplomas, and Degrees in Certain Science-Based Fields
And
Number of First Nations People Required to Hold These Credentials for Proportional Representation in 2006* in Canada and Saskatchewan

	CANADA		SASKATCHEWAN	
	Number In General Population	**Number Of First Nations People For Proportional Representation**	**Number In General Population**	**Number Of First Nations People For Proportional Representation**
Agricultural Science	31,610	830	4,055	475
Architecture	14,955	395	200	25
Biological Sciences	60,420	1,590	1,650	195
Chemistry	27,935	735	575	70
Dentistry	14,735	390	360	40
Engineering	187,080	4,925	3,995	470
General Science	26,680	700	610	70
Geology & Related Fields	16,955	450	465	55
Household Science	25,180	665	1,070	125
Mathematics	67,605	1,780	1,900	225
Medicine	55,215	1,455	1,780	210
Nursing	86,065	2,270	3,340	390
Other Eng'rg & Applied Sciences	19,245	510	455	55
Other Health Sciences	50,640	1,335	1,220	140
Pharmacy	20,865	550	1,100	130
Physics	16,185	425	360	40
Veterinary Medicine	5,865	155	325	40
TOTALS	**727,235**	**19,160**	**23,460**	**2,755**

* Medium First Nations population projection for the year 2006 used; Canada 671,526, Sask. 118,934: From Population Projection of Registered Indians 1986-2011, Shirley Lob, Populations Projections Section, Demography Division, Statistics Canada, January 1990.

* Data compilation credit to Office of Education, Federation of Saskatchewan Indian Nations "A Strategic and Operational Plan to Increase The Number of First Nations People In The Science Based Professions (February, 1993).

Anaquod, Del - Discussion paper "Education, Training, Employment and Economic Development", Round Table on Economic Development, Land and Resources (April 27-29, 1993), Royal Commission on Aboriginal Peoples.

Approximately 56% of the 1100 students are taught on the Regina campus, 25% at the College's Saskatoon campus and 18% in the College's extension program in five geographically distributed off campus locations from La Ronge in the north of the Province to the Cowessess Reserve in the south. About 20% of SIFC students come from outside the Province.

SIFC has an annual budget of about $7.0 million per year. Most of this amount is paid out for salaries for faculty and staff. It is estimated that SIFC students contribute an additional $5.4 million which they spend for their housing, transportation and other needs. Accordingly, the SIFC contributes approximately $12-13 million annually to the economy of Regina.

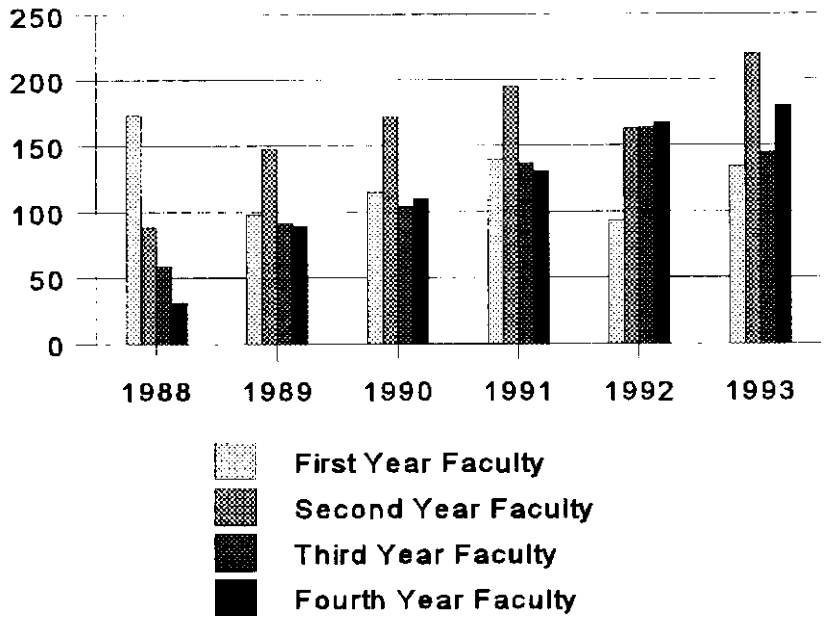
A more important contribution to the economy of the city and the Province, however, is the graduates produced by the SIFC. In a recent study concluded by the SIFC it was discovered that Indian graduates of the institution are 3 times more likely than non-graduates to find a job and, having found one, make twice the salary than their non-graduating counterparts.

It can be seen, therefore, that this small institution can have a profound effect upon the urban Indian economy, not only in Regina but elsewhere. As Indian students leave SIFC, they can be confident that they will have a better than average opportunity to find meaningful employment. In the process they will create, for themselves, wealth that could not have been created by remaining members of the welfare economy. As these students begin to participate in the economy at large many of them will, eventually, turn to setting up their own business as a source of income. Eventually they will form networks with non-Indian business and, perhaps, that will engender a growth in opportunities that seem elusive at this point in time.

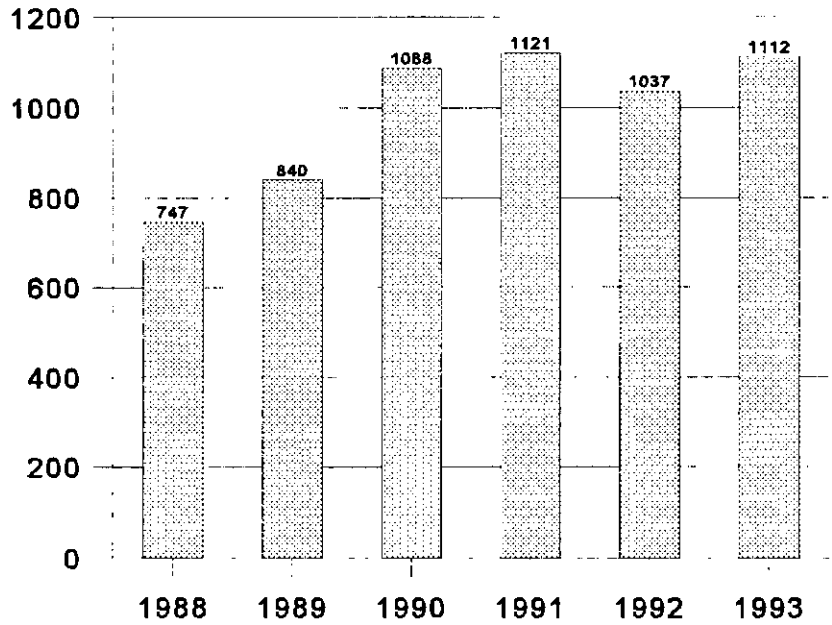
The work of the SIFC is critical to the creation of an urban Indian elite who will break the bonds of despondency, despair and perpetual existence in a marginalized welfare economy. It should not only be supported, but it should be expanded in an effort to create as many Indian graduates as possible within the shortest possible time. In doing so, however, the institution will have to ensure that it gauges the market for its graduates carefully, and that it produces appropriate numbers of graduates in areas where the provincial economy will provide the best opportunities.

As can be noted in Charts 11 and 12 , a cap on post secondary funding by INAC in 1990 created a levelling off of the rapid rise in enrolments at SIFC. But for the cap on funding, it is fair to assume that the enrolment of SIFC would be considerably higher. However, as a result of the arbitrary imposition of limits by INAC, the institution is unable to hire additional staff, provide additional programs and services and physical plant. A number of students who could have escaped from their bleak economic circumstances will be forced to wait in an effort to become eligible for post secondary funding.

(CHART 11)
SIFC STUDENT YEAR OF STUDY

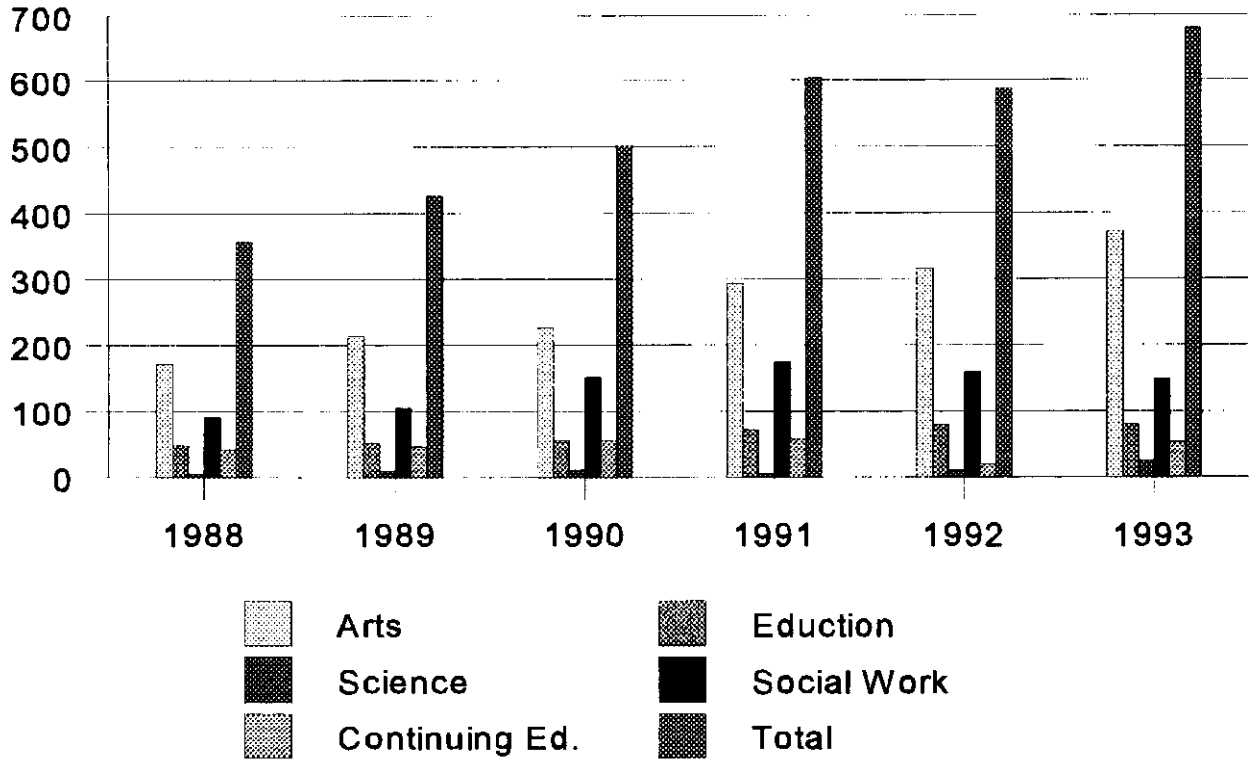


(CHART 12)
SIFC STUDENT ENROLLMENT



(Chart 13)

SIFC
FACULTIES



Governmental Environment

Government can have a profound influence on whether or not there will be successful economic development in a community. The fiscal, regulatory and taxation powers of government, and the exercise of those powers, has an effect upon the climate of the economy.

There are four levels of government which can potentially impact First Nations business development in the City of Regina. Municipal, Provincial, Federal and First Nations governments all have a role to play in the business activities and lives of First Nations citizens in the City.

Civic Government - City of Regina

The City of Regina has a population of just over 180,000 people. Growth of the population has slowed considerably in the past few years, and it is projected that the population will remain relatively constant over the next 10-15 years. There are, presently, 8,500 Indian people living in the City. The total Aboriginal population of the City is estimated by Statistics Canada to be 12,500 individuals. However, many refute this low estimation including the City of Regina itself. Indian people comprise 5%, while the total Aboriginal population of the City is estimated to be 7%. Indian people form the third largest ethnic group in the City after the persons of British and German ancestry. The Indian population, however, is the fastest growing ethnic group in the City of Regina.

There are no Indian people represented on City Council in the City of Regina. In the last election one Aboriginal person ran for a seat on the public school board of trustees, and was successful. Indian people are not represented on major boards and commissions. Generally, the Aboriginal population has not mobilized itself in relation to political processes within the City, although there is some movement to mobilize in respect of social issues such as child hunger, or the formation of self-help groups such as Friendship Centres.

Since 1987, the City has filed with the Saskatchewan Human Rights Commission an employment equity plan. Despite the existence of an employment equity plan for the past 6 years, participation in the City's employment labour force is not in accordance with the percentage make up of the City's ethnic population. Chart 14, outlines the participation of Aboriginal people in the City's operations:

(CHART 14)

City of Regina - Employee Breakdown

July, 1993

Type of Employment	Overall		Aboriginal	
Total Employees	2,156		131	(6.1%)
Permanent	1,313	(61%)	46	(35%)
Seasonal	843	(39%)	85	(65%)
Major areas of employment				
Fire Protection	286		12	(4.2%)
Police (Separate operation)	431		17	(3.9%)
Public Works	235		14	(6.7%)
City Transit	208		14	(6.7%)
Parks	200		45	(22.5%)

The Aboriginal work force comprises 6.1% of the City's employees. Only one third of this number are permanent, as opposed to over 60% who are permanent employees in the overall make up of the City's work force. On the surface, although it would appear that the City has made some strides in employment equity, it is the researchers opinion that these are all low level jobs. There are no jobs held by Indian people in middle management or senior management positions.

In 1989 the City of Regina organized the Regina Economic Development Authority, a group of volunteer business persons, to promote economic development within the City. REDA, as it is called, is a separate organization which receives City support, but is independent of City operations. REDA has been active in attempting to involve Aboriginal people in its developments, and is conscious of the role that Aboriginal people could play in the City. These efforts are in their early stage but, with persistence, could bear fruit if they are able to make linkages with the Indian business community in Regina. REDA has recognized, in a report entitled "Future Regina - A Strategy for Economic Development" Summary Report May, 1991, that SIFC plays, and will continue to play, a major role as part of the economic development strategy for the City of Regina.

REDA has commissioned a number of studies and has identified the make up of the City of Regina by economic sector and the largest employers in the City. The results of these studies are reproduced in Charts 15, 16, 17 and 18, on the following pages.

Major efforts must be made in employment and economic equity if Regina's Aboriginal citizens are to take their rightful place in the mainstream of the City's economy. The City, as a governing body, and REDA, as an association of business persons concerned about the economy of Regina, can play pivotal facilitating, coordinating roles in bringing about employment and economic equity for Aboriginal people.

(CHART 15)
REGINA BUSINESS COMMUNITY BY MAJOR SECTOR, 1992

SECTOR	NUMBER		PERCENT
Manufacturing			
Food & Beverage	42		
Furniture & Fixtures	36		
Printing & Publication	61		
Metal Products	30		
Transportation & Machinery	32		
Chemicals, Minerals, Petroleum	13		
Other Manufacturing	125		
Total Manufacturing		339	7.3
Construction		258	5.5
Transportation & Travel		155	3.3
Communication		38	0.8
Wholesale Trade		187	4.0
Retail Trade			
Retail Food, Beverage & Drug	160		
Shoe, Apparel, Fabric	202		
Household Furniture, Appliances	133		
Automotive Vehicles, Parts	380		
Other Retail	509		
Total Retail Trade		1384	29.6
Finance, Insurance & Real Estate		277	5.9
Business Service		637	13.6
Health & Social Service		278	6.0
Government Agencies		47	1.0
Accommodation, Food & Beverage		427	9.1
Agriculture		24	.5
Fishing & Trapping		2	--
Education		23	.5
Other Services		595	12.7
TOTAL		**4,671**	**100.0**

(CHART 16)
REGINA'S TOP 20 EMPLOYERS

FIRM	PRODUCT/SERVICE	EMPLOYEES*
1. Government of Saskatchewan	Government	4,973
2. SaskTel	Utility	2,213
3. City of Regina	Government	2,120
4. Government of Canada	Government	1,905
5. Regina School Division No. 4	Education	1,900
6. Sears Canada	Retail Services	1,800
7. Regina General Hospital	Health Care	1,689
8. Pasqua Hospital	Health Care	1,200
9. University of Regina	Education	1,070
10. IPSCO Inc.	Steel & Steel Products	1,017
11. Crown Life	Insurance Services	1,000
12. Plains Health Centre	Health Care	1,000
13. Sask Power	Utility	850
14. SGI General Insurance	Insurance Services	850
15. Regina Separate School Board	Education	820
16. Co-operators Data Services Ltd.	Finance Services	760
17. Sask Property Management Corp.	Property Management	650
18. Dairy Producers Co-op Ltd.	Dairy Products	640
19. Canada Post Corp.	Mail Services	547
20. Royal Bank	Bank	530

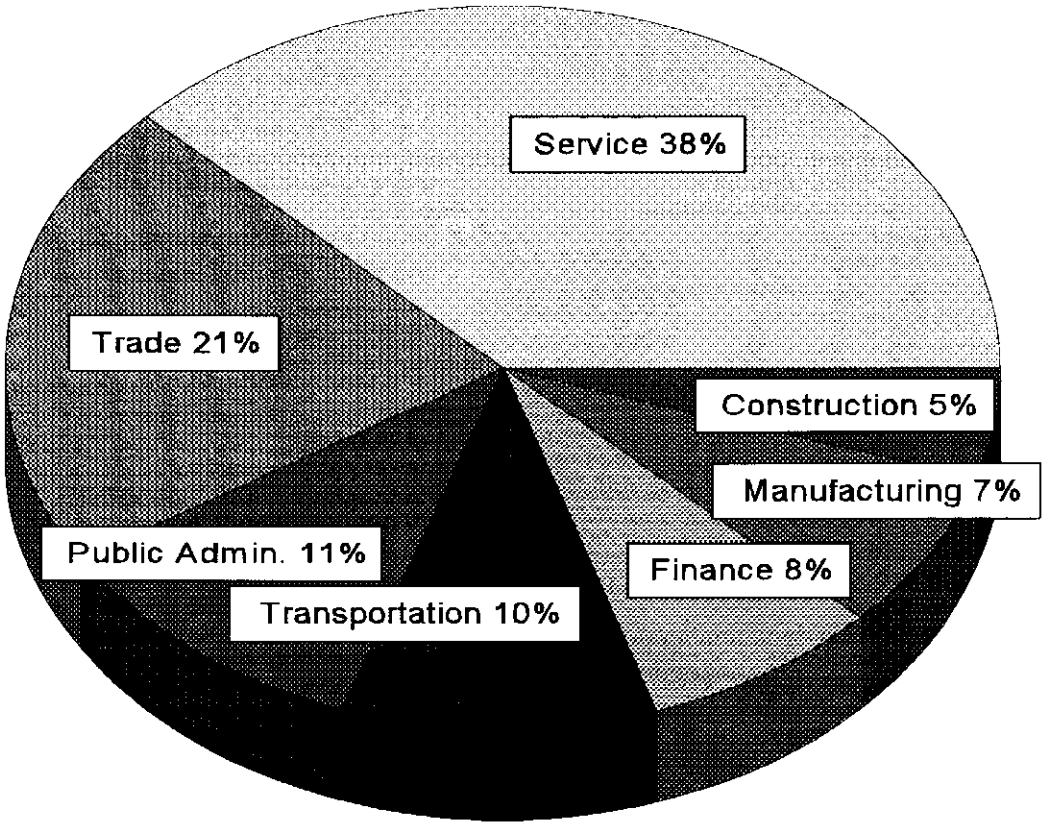
***Reflects total number of Regina employees only**

(CHART 17)
ANNUAL AVERAGE LABOUR FORCE ESTIMATES
REGINA, 1991

			TOTAL	MALE	FEMALE
Population 15 years and over			139,000	66,000	73,000
Labour Force:	Total		96,000	51,000	45,000
	Employment				
		Total	89,000	47,000	43,000
		Full-Time	74,000	42,000	32,000
		Part-Time	15,000	5,000	11,000
	Unemployment		7,000	4,000	-
Not In Labour Force			43,000	16,000	27,000
Participation Rate			69.0	76.1	62.6
Unemployment Rate			6.9	7.6	-
Employment/Population Ratio			64.2	70.2	58.7

Source: Statistics Canada, 71-220

(CHART 18)
EMPLOYMENT BY INDUSTRY
REGINA, 1991



Government of Saskatchewan

As can be noted from Chart 16, the largest employer in the City of Regina, is the Government of Saskatchewan. Even though the Province of Saskatchewan has implemented an employment equity program in terms of its own hiring practices, a number of factors have thwarted hirings of Aboriginal people in the public service. 2.9% of provincial civil servants are of Aboriginal ancestry on a self-identification basis. This figure points to the under representation of Aboriginal people in this sector of the economy. The position of unions has undermined provincial attempts to reach employment equity. Their insistence upon the rights of senior employees to bump non-union applicants makes it exceedingly difficult for Aboriginal people to land unionized positions. Furthermore, there are not, as yet, sufficient numbers of qualified, experienced applicants to fill senior, non-union positions, and innovative approaches such as "shadow hiring" have not been implemented, presumably due to fiscal constraints.

At a recent conference in July, 1993, in Regina, Saskatchewan, attended by 300 Aboriginal provincial civil servants, 12 were managers, 240 were women and a majority had not received advancement in their positions, some for over a period of 12 years. It would appear, based on this sample, that systemic discrimination does exist in the public service, and that most available jobs are considerably lower in the hierarchy.

One of the reasons advanced for the inequitable representation of Aboriginal people in the civil service is that there were insufficient numbers of applicants for various jobs which became available. As a result, the Office of Education of the Federation of Saskatchewan Indian Nations compiled an inventory of over 1,000 resumes for Aboriginal people in the Province. As a result of this initiative, since the inception of the program in March, 1993, 399 persons were referred for 250 job openings, 67 received interviews and 20 were offered jobs. At this rate the participation of Aboriginal people in the public service rose 0.1 %, and it would take 40 years to achieve employment equity based upon current population figures. When one factors in the population increase in the Aboriginal community, employment equity could never be achieved.

The Province controls a variety of Crown Corporations such as SaskTel, which has 28 Aboriginal employees who make up about 1% of the SaskTel work force. The majority of these employees occupy low end positions within the corporate hierarchy.

The Saskatchewan Health Care infrastructure maintains 13,000 employees, professional and para-professional staff. Less than 1 % of this work force is Aboriginal.

Only 2% of all employers in the Province have filed employment equity plans with the Saskatchewan Human Rights Commission. The researchers have concluded that employment equity for Aboriginal people is not working. More drastic measures are required to prevent a division occurring between those who have opportunities and those who do not. The Government of Saskatchewan must assume a leadership role in creating more meaningful participation for Aboriginal people.

Ongoing jurisdictional disputes between the Provincial and Federal governments leave urban Indians

in limbo. Until this spring, status Indian students were not allowed to obtain student loans throug the provincial student assistance plan. A challenge by these students to the Human Rights Commission was successful in changing the policy. Similarly, recent moves by the Federal Government to off-load its responsibilities for off reserve social assistance have left urban Indians wondering what their status is in relation to these two orders of government.

The biggest role that the Provincial Government can play is in the atmosphere it creates for economic activity. The Province has recently released a strategy for Saskatchewan's competitiveness in the new global economy. The strategy has identified clusters of economic activity in which potential is seen for business development. These include: agri-food, biotechnology, mining, energy, forestry and information/communications. The degree to which Aboriginal people can participate in these identified sectors will determine the rapidity with which employment and economic equity becomes a reality.

The Province has devised a three point strategy:

- Creating a positive environment for economic renewal.
- Securing and building upon existing strengths.
- Seeking full employment.

Although the policy is laudable for Saskatchewan as a whole, the strategy document contains only scant references to Aboriginal people. More needs to be done.

The Federal Government

The Federal Government, of all governments, has the greatest impact on Indian people. These effects can be felt in the action, and inaction, of the Department of Indian Affairs, and other line departments, in their dealings with Indian people.

The policy of the Federal Government is that it is only responsible for on reserve Indians. Although section 91(24) of the Constitution Act, 1867 makes reference to "Indians and lands reserved for Indians", the result of the Federal Government's policy is to interpret the section as "Indians **on** lands reserved for Indians".

This policy creates a schizophrenic situation for urban Indians who migrate to cities like Regina. On reserve all of their dealings are with Departments like Indian Affairs which are exclusively managed by the Federal Government. However, immediately upon leaving their reserves, the relationship abruptly changes and all dealings become provincial in nature.

The Federal Government expended $5.041 billion in respect of Aboriginal people in the fiscal year 1992-1993. The table on the following page illustrates federal expenditures by department from 1975 to 1993. The vast majority of these funds are expended in respect of Indian persons on reserve through INAC and National Health and Welfare. According to the researchers' calculations, the federal government expends $8,057.00 per capita annually in respect of Aboriginal people. Provincial

expenditures are not included in this amount. The calculation is based upon an Aboriginal population of 625,710 persons identified as Aboriginal persons in the recent census.

The Federal civil service can also play a role in employment equity. Departments represented in the City of Regina could be putting in place, through the Federal Public Service Commission, effective employment equity programs to ensure that Aboriginal persons receive their fair share of jobs in the work force.

Before the last federal election there was some discussion about tightening the social safety net. If implemented these ideas would create a ripple effect for urban Indians in Regina. At the time of writing it is unclear what the federal policies might be in regard to expenditures for social programming.

(CHART 19)
APPROXIMATE FEDERAL EXPENDITURES FOR ABORIGINAL PEOPLES[1]

Annual Departmental Expenditures for Aboriginal Peoples[2]
($ MILLIONS)

YEAR	DIAND	NHW	EIC	CMHC	ISTC	SS	OTHER	TOTAL	YEARLY GROWTH (%)
75-76	587	74	-	3	26	13	-	703	-
76-77	707	97	-	7	30	14	-	855	21.6
77-78	816	109	3	8	31	16	2	985	15.2
78-79	858	115	3	83	34	18	5	1,116	13.3
79-80	933	125	3	83	42	19	6	1,211	8.5
80-81	1,134	155	57	58	44	23	4	1,475	21.8
81-82	1,252	174	70	77	47	28	4	1,652	12.0
82-83	1,423	220	100	124	27	32	3	1,929	16.8
83-84	1,683	261	180	146	35	46	10	2,361	22.4
84-85	1,900	302	200	146	38	50	14	2,650	12.2
85-86	1,990	341	159	156	15	53	22	2,736	3.2
86-87	2,212	399	151	89	49	58	14	2,972	8.6
88-89	2,527	428	126	125	68	56	20	3,350	9.0
89-90	2,813	481	145	157	84	54	22	3,756	12.1
90-91	3,081	578	152	199	85	45	22	4,162	10.8
91-92	3,412	639	200	240	79	62	42	4,674	12.3
92-93	3,647	706	200	272	76	51	89	5,041	7.9

[1] Federal department and agencies with Aboriginal programs include Indian and Northern Affairs Canada; Health and Welfare Canada; Employment and Immigration Canada; Canada Mortgage and Housing Corporation; Industry, Science and Technology Canada; Secretary of Sate; Solicitor General; Fisheries and Oceans; Public Service Commission; Justice; and National Defence.

[2] 1991-91 and 1992-93 figures are from Main Estimates. Figures include spending on Aboriginal employment equity programs, but do not include spending on programs available to all Canadians, such as Old Age Security and Unemployment Insurance.

Cultural and Social Environment

One of the main issues which will need to be addressed in the course of normalizing relationships between Indian and non-Indian people is the matter of Treaty rights. The extent and nature of Treaty rights require a definition which both parties to the controversy can be comfortable with in implementing.

It is fair to state that Indian leadership and governments approach the question of Treaty rights from two entirely separate directions. The Federal Government, by and large, views its obligations as social ones which stem from the responsibility of society to provide for those in need. In the Federal Government's view, therefore, the provision of programs and services is largely a matter of social conscience and not a matter of legally binding, or enforceable, obligations.

First Nations' leadership, on the other hand, view economic development, for example, as a Treaty right, and that the Government of Canada is not only morally, but also legally, bound to provide programs and services which ameliorate the conditions of Indian people on and off the reserve. Indian leadership take the view that since Indian people leave reserves for economic reasons, the Federal Government must continue to provide programs and services for Indian people whether or not they live on the reserve. This is so because the lack of economic opportunity on reserve is viewed as a breach of Treaty rights on the part of the Federal Government.

The Federal Government's objective is to make Indian people self-sufficient. This objective flows largely from the cost associated with maintaining the social net. Because the objective is fiscally driven, it is ironic that the Federal Government does not expend as many resources as are actually necessary to create systemic change which will afford Indian people the opportunity to break out of the mould in which they find themselves.

This chicken and egg game has gone on for so long that many Indians now believe that they are not capable of doing anything for themselves. Government assuages its guilt over the plight of Indians by announcing new programs and spending more money. However, the root of the problem is rarely addressed, and the cycle continues. If one is really interested in changing present relationships and attitudes which are impeding the parties, then throwing more money at the problem will not provide an effective solution. A new relationship must be established which will allow First Nations people to leave the current mentality behind.

Government cannot, on the one hand, pay lip service to the notion that Indians should receive more independence while, on the other hand, it exercises more control. Similarly, if Indian leadership wants more control, then they will have to take steps to become much more responsible to their own constituencies, urban and reserve based. Independence from government means becoming more responsible to Indian citizens, and becoming more responsive to the needs of Indian citizens.

There has been talk about revision to the Indian Act or, perhaps, even abolishing the Indian Act for well over 50 years. However, Indian people still rely on the Act, and are often loathe to see it go. The abolition of this piece of legislation becomes then, an approach/avoidance reaction, to use

behaviourist psychological terminology, and the Indian leader is placed in a "damned if you do, damned if you don't" predicament from which there is no movement in either direction. The role of the Federal government as "big brother" is accordingly perpetuated and reinforced.

A number of different theories have been put forward for why Indian people do not participate equitably in the Canadian economy:

Discrimination theory

Under this scenario, it is argued that there are two distinct economies within Canadian society, with each having its own set of appropriate behaviours. The first of these economies is called the primary economy in which participants enjoy stable employment, high wages and long term security. The second economy is characterized by low wages, job instability and low skill requirements. It is postulated that each of these economies represents a closed society, and that it is not possible for an individual to move into the primary economy even though the individual's qualifications could make him/her suitable for work in the primary economy. The primary reason for the inability to move up from one economy to the other is discrimination based upon the low regard that people in the primary economy have for those involved in the other.

Dependency Syndrome

Dependency theorists propose that relationships develop in a capitalist system between the exploited and the exploiter primarily because of colonization. Under this theory the exploiter makes decisions about development, or the lack of it, without taking into consideration the needs of the exploited. Capital never accumulates in the hands of the exploited population. Capital is drained away by those in charge, in whose hands wealth accumulates, and opportunities for the exploited are limited to low status, short term jobs which are, usually, low in number.

Under this theory, traditional economies such as hunting, fishing and trapping are not highly regarded and, in fact, are viewed as anachronistic behaviours which are not in touch with today's reality. While traditional economies may be tolerated, there is nothing done to encourage them, and people who participate in them are not viewed as being fully contributing members of society.

These two theories really postulate the existence of a class system within which it is systemically impossible, or almost impossible, for an individual to move from one class to the other. The third theory postulates that impediments are based upon individual attributes and characteristics, rather than collective ones. Proponents of this theory would argue that it is possible, through a variety of means such as education, training and the like, to maximize the participation of any individual in the economy. This theory depends, to a large extent, on individual characteristics and, accordingly, we have so labelled it.

Individual Characteristics

Economic Theory

Presupposes that an individual Aboriginal person enters the labour market, or the economy, with a set of productive characteristics such as training and attitudes, and individual preferences. Because of these attributes and preferences, it is postulated that the individual makes conscious, rational decisions regarding his/her choice of jobs and salary. Therefore, for those who are under participating in the labour force, the stress is on providing opportunities for formal education, vocational and on-the-job training since this will improve the individual's chances of success.

This theory is utilized by programs provided by the federal and provincial governments, and forms the basis of CEIC policies.

Culture of Poverty Theory

The individual, under this theory, is moulded by successive generations of marginalized existence, and he/she is not motivated to break out of the culture of poverty within which he/she has been brought up. Characteristics such as feelings of inferiority, family disintegration, welfare dependency, hatred of established institutions and rejection of middle class values underlie this culture. This cultural attitude militates against the individual's ability to strive for a better life than he/she has always known. Changing an individual's character, under these circumstances, becomes enormously difficult because there is no motivation for change.

Similar cultures of poverty, with reliance upon traditional economies of hunting, fishing and gathering, exist not only in relation to Indian people but, also, can be seen in poverty stricken regions of Canada such as in the Maritime provinces and the Gaspe region of Quebec.

In Indian country, there is a need for role models which will serve to infuse a new ethic into the culture of poverty. Children aspire to be like the parents and grown ups which surround them. If the parent(s) are welfare recipients, as are uncles, aunts, grandparents and others who exert a developmental influence on growing children, these youth will not aspire to a different life than they are accustomed to living. If, however, highly successful Indian people with good educational skills and good jobs can begin to exert an influence on youth, it is conceivable that these children will also begin to think of themselves as having the ability to become successful.

Organizational Structure

Research and Development

The organizational structure of the Indian economy has not progressed much since the days that the Department of Indian Affairs exercised sole control over the nature and extent of economic development activity for Indian people. The Department has, progressively, devolved itself to bands, of the responsibility for generating economic development for Indians and unfortunately, Indian people have simply imported the old departmental ways of doing things. The focus, under this model, remains at the political level - be it the Chief and Council, Tribal Council or the Federation. Economic development officers simply fulfil the role of acquirers of monies through grants and loans and, unfortunately, the thrust is anything but entrepreneurial.

In fact, in Saskatchewan, the major economic development projects in which Indian people participate are all Indian "crown corporations" and, while there is some benefit derived from the creation of jobs for Indian people, there is no development of an Indian entrepreneurial class of people who are prepared to take risks in order to capitalize on their ideas. Without the generation of such an economic class of risk takers who are prepared to invest their own funds in enterprises, the prospects for the creation of an Indian economy which is vibrant and strong appears weak.

The rationale for creating Indian "Crown corporations" revolves around the notion that economic development must be a collective activity in which the entire group participates. Indian leadership must have faith in their citizens to succeed individually, and they must have faith in the individual's responsibility to share his/her good fortune along the ideals of caring and sharing that Indian people espouse. The "crab" theory cannot be allowed, in the long term to prevail.

There is a story told in Indian circles about a group of white people and a group of Indians on a beach, who are collecting crabs. The white people have lids for their crab pots, while the Indians do not. A white person approaches an Indian and inquires as to the absence of lids because, without lids, the crabs escape from the pots. The Indian responds that he is collecting only Indian crabs and, accordingly, he needs no lid. Indian crabs don't need lids, he indicates, because when an Indian crab tries to get out of the pot, the rest of the crabs drag him back down.

The role of the state in the lives of its citizens is changing. It will begin to diminish over time since, burdened as most governments are with spiralling debt, governments have less and less ability to play a lead role in economic development activities. The private sector will, eventually, assume a much more dominant role in the creation and sustenance of enterprise.

During the period from 1945 to 1980, the trend in almost all countries was to increase state industries, welfare programs and public service programs. Beginning in the 1980s, the tax burden, growing public debt and a concern about efficiency has slowed, and then reversed, this trend; witness the privatization of public services, the transfer of state industries and monopolies to privatized companies or employee ownership, the questioning of universal welfare programs in favour of

providing assistance only to those in need, the introduction of"workfare" programs, and the decrease in government regulations with a greater reliance on market mechanisms throughout the world.

This rethinking about the appropriate role of the state will likely have a significant effect on the Aboriginal community. For one thing, it will result in fewer employment opportunities in the public sector, Indian and non-Indian. Also, as welfare strategies begin to focus more on responding to individual needs, as opposed to the general needs of groups or categories of people (the poor, the unemployed, etc.) there will be a greater onus on the individual to give something in return for the assistance received - perhaps some work on public or charitable projects, or their best efforts in retraining and educational upgrading.

In the 1920s many industries became successful by adopting the assembly line technique for mass production pioneered by Henry Ford and the Ford Motor Company. These assembly line techniques were very efficient at producing standard products in large numbers. The organizational structures within these large companies were hierarchical and bureaucratic. Machine-like behaviour on the part of employees was expected.

Faced with international competition that emphasized quality, service, diversity of products and client satisfaction, successful Canadian and American industries have undergone a major restructuring by downsizing their bureaucracies and adopting new characteristics. The old and new characteristics might be contrasted as follows:

Old Characteristics	**New Characteristics**
Hierarchical/Monolithic	Networking/Semi-autonomous units
Control/Demand	Commitment/Responsibility
Managers/Workers/Jobs	Leaders/Professionals/Careers
Systems/Efficiency	Values/Attitudes/Adaptability
Functional/Procedural/Bureaucratic	Integrative/Flexible/Responsive
Regulate/Rules bound/Sanctions	Collaborative/Self-correcting/Incentives
Traditional/Uniformity	Innovative/Creativity
Quantity/Economies of scale	Quality/Client satisfaction/Service

Indian entrepreneurs need an organization which can be a catalyst for the creation of new networks and realization of new business opportunities. Not another bureaucracy which oversees enterprise but, rather, one which facilitates individual enterprise. Such an organization could become a research and development institution for economic opportunity. It would also be an intermediary to lobby for Indian economic opportunities, and would focus its activities on the support of Indian people with good, marketable ideas and sound business plans. Just as, in the Canadian economy, 80% of jobs are created by small and medium sized businesses so, in the Indian economy, must the task of economic development be left to the private sector. The proposed organization would spearhead the shift away from politically controlled Indian "Crown corporations" to individually controlled entrepreneurial activities. Such an organization should be controlled, predominantly, by Indian business entrepreneurs

with a source of funding independent of Indian political organizations. While it is desirable that there be some linkages with political organizations, these political bodies should not control the activities of the proposed organization.

Need for new financial institutions

Just as there is a need for an institution which concentrates on networking and identifying business opportunities so, equally, is there a need for new First Nations controlled institutions such as banks, mortgage and trust companies, credit unions, insurance companies, pension funds and the like. These engines of the Canadian economy have served non-Indian Canadians well over the last 100 years. Similar institutions need to be created to serve Indian people.

Over the past 100 years the legislation and regulations governing financial institutions in Canada have evolved tremendously, with the main thrust being the protection of the depositing public. In this process of evolution, it has become increasingly difficult for new financial institutions to emerge since the levels of capitalization and expertise required to obtain a license are, often times, prohibitive.

The only First Nation in Canada with the financial capacity, from its own resources, to set up and maintain a national financial institution is the Samson Band of Alberta. The James Bay Cree probably have the financial capacity, but they have not taken any steps to create an institution like Peace Hills Trust. The Peace Hills Trust Company is the only First Nations owned and controlled federally regulated financial institution in the country, and it is very unlikely that there will be others without government intervention (legislative and financial). However, there is a growing need for these services, a need which has been identified by the Government of Canada through the establishment of over thirty-three (33) Aboriginal Capital Corporations across the country.

Unfortunately, the mandate of Aboriginal Capital Corporations is, primarily, restricted to making loans to small businesses on and off reserve. Indian entrepreneurs, and ordinary Indian citizens, require more services than Aboriginal Capital Corporations currently provide. Bonding, insurance, residential mortgages, personal loans - all of these services could be provided by Aboriginal Capital Corporations. In fact, section 87 of the Indian Act could be amended to specifically provide that First Nations controlled Aboriginal Capital Corporations could take security on the personal property of an Indian situated on the reserve. Aboriginal Capital Corporations currently take security in relation to on reserve assets (other than land and buildings), but section 87 would be an effective barrier from realizing on that security if it is used by a debtor as a shield. To date, in Saskatchewan, the Saskatchewan Indian Equity Foundation has not been challenged in relation to this practice, but it is a matter of time before someone raises the objection.

The researchers strongly recommend that the Government of Canada consider the passage of enabling legislation which will promote the formation of full service Aboriginal financial institutions. This will require the application of current regulations in a less stringent manner, particularly in relation to capitalization requirements. Only in this way can First Nations financial institutions hope to gain a toe hold in the financial sector of the Canadian economy.

Recommendations/Strategies for Success

Need for ongoing statistical information

There is a need for ongoing data collection, storage and retrieval relating to First Nations citizens in cities like Regina and elsewhere. Statistics Canada has made a major inroad in collecting data through the 1991 Aboriginal Peoples Survey. This initiative must be continued, and we recommend that similar data be collected during every Canadian census in order that the progress of First Nations in urban centres can be tracked over time.

Although Statistics Canada spent $18.0 million in collecting the data, more work must be done in disseminating the information to the public, and in making the information available to Aboriginal planners, researchers, entrepreneurs and others with a need for this type of information.

Major land reform

Resources run governments. Self-government will never be a reality without an economic foundation and base to support the provision of programs and services for Indian people by Indian governments. This is particularly so in the area of economic development.

Such an issue may not have a direct impact upon urban Indians resident in Regina. However, urban Indians will feel the indirect impacts from potential spin off activities emanating from the creation of potential economic activities resulting from an expanded land base and resource revenue.

In a country as large as Canada, it should be easy to accommodate the tripling of existing reserve bases. If done strategically, this could have the effect of creating sufficient resources from which Indian people could derive a meaningful livelihood. The researchers recommend that existing and future land claims, specific claims and treaty land entitlements be honoured at the earliest opportunity in order that First Nations might acquire sufficient land to become self-sufficient, self-governing societies.

Employment participation as a prerequisite for economic development

Any economic development strategy for First Nations must first be based on the foundation of employment participation. If one does not have a job, with its attendant skills, training, ability to save capital, experiences and the like, it is very difficult for an individual to become an entrepreneur.

Employment skills translate into life skills for persons who may wish to become self-employed. Therefore, employment equity must become a cornerstone in the strategy to create meaningful economic development for urban Indians in cities like Regina. Furthermore, principles such as seniority as utilized by unions must give way to new ways of structuring the participation of Indian people in the economic fabric of the City and the Country.

Major efforts must be made in employment and economic equity if Regina's Aboriginal citizens are to take their rightful place in the mainstream of the City's economy. The City, as a governing body, and REDA, as an association of business persons concerned about the economy of Regina, can play pivotal facilitating, coordinating roles in bringing about employment and economic equity for Aboriginal people.

Capital

The lack of capital in the Aboriginal economy prevents any meaningful participation in economies such as Regina's. If governments are seriously concerned about imbalances in our society, then they must be prepared to intervene by providing Aboriginal people with the means necessary to raise and utilize capital in an efficient manner which is in accord with good business practices. Too often the lack of capital, or the lack of capital in sufficient time, results in the opportunity being lost. If Aboriginal people are to become active players in the economy, they must have access to equity, debt and other forms of capital on a timely basis. If Aboriginal people are to become involved in larger business ventures, then the provision of capital must be adequate to enable them to become major stakeholders in the enterprise. Indian political leaders are not so much interested in confectionaries, restaurants and gas bars as they are in becoming major players in resource, manufacturing, financial services and other sectors of the economy which have the potential to provide a great number of jobs, and create larger amounts of wealth, for Indian people.

CAEDS should be expanded, and its mandate revisited. Specifically, ACCs must become self-sufficient. Instead of funding for failure, they must be financed for success. As it stands today, every ACC in Canada will eventually cease operations because they are underfunded. The ACCs play a key role in the Aboriginal economy. There should be a regulatory body, under the Office of the Superintendent of Financial Institutions (OSFI), to which ACCs are accountable in order to ensure that the activities of the ACCs are free from political interference. ACCs should be given a legislative mandate to expand their services in directions which will enable them to become more diversified in their portfolios. This will enable ACCs to provide better, and expanded services to their clientele.

SIEF's mandate should become more proactive than reactive. It should be involved in activities such as networking, working closely with educational institutions to focus upon the needs of young people and the establishment of First Nations business associations, as examples.

Economic participation of youth

Science, mathematics and business based professions must be promoted and encouraged. We refer you to the text of this study in this regard.

We must provide a mentoring system for Aboriginal youth with non-Indian businesses. We envision this to be more extensive than co-op study programs or the work experience program provided by the Canadian Council on Native Business. The mentoring program should be tied into a strategy for succession from the non-Indian business person, where appropriate. Co-op work study programs, apprenticeships and general school/work transition programs must be enhanced and fortified. There

is a necessity to re-instill a commitment to lifelong learning in the Aboriginal culture.

Better coordination of training and education resources

The Post Secondary Student Support Program, CEIC Pathways, Provincial Social Assistance and Federal Social Assistance must all be collapsed into one agency which is responsible to the Aboriginal people. Such an agency would not be hamstrung by current rules and regulations which prevent, for example, the use of social service assistance monies for training purposes.

Federal and provincial governments are re-thinking their expenditure of monies in relation to what has been termed our "social safety net". Social assistance should be tied into retraining, literacy and general upgrading, on the one hand, and for those not interested in upgrading their skills, social assistance should be conditional upon the recipient contributing something back to the Aboriginal society. For example, a person unwilling to retrain or upgrade skills could provide valuable service in daycares for parents who do wish to upgrade their skills.

Housing

Housing programs must be restructured in order that Aboriginal persons can have an opportunity to own their own homes instead of becoming the perpetual tenants of urban Aboriginal controlled housing corporations.

Housing programs could also be restructured so that instead of buying existing homes, Aboriginal housing societies are given the latitude to build homes using Aboriginal contractors. In this scenario, the individual Aboriginal homeowner could also supply his/her sweat equity in order to make the down payment on the home. In the latter case, the researchers feel that the Aboriginal home owner would have a sense of ownership which would give him/her the incentive to take care of his/ her investment.

Recognition of SIFC as an international centre of excellence

In the long run, SIFC will be one of the institutions which allows First Nation people to enter into areas of new technology and the Information Society . Students and teaching staff could become the entrepreneurs because of their proximity to new information and ideas. In the society at large, many enterprises are derived from work which was, initially, carried on within the universities. The case of SIFC should be no different.

Establishment and promotion of new R & D organizations/institutions

Economic development promotion is entering a new era. In order to identify opportunities, we need new organizations and institutions which can do research, development, assess opportunities, provide linkages and networks. The INAC/Band Economic Development officer will no longer provide adequate service in the new order.

Indian entrepreneurs need an organization which can be a catalyst for the creation of new networks and realization of new business opportunities. Not another bureaucracy which oversees enterprise but, rather, one which facilitates individual enterprise. Such an organization could become a research and development institution for economic opportunity. It would also be an intermediary to lobby for Indian economic opportunities, and would focus its activities on the support of Indian people with good, marketable ideas and sound business plans. Just as, in the Canadian economy, 80% of jobs are created by small and medium sized businesses so, in the Indian economy, must the task of economic development be left to the private sector. The proposed organization would spearhead the shift away from politically controlled Indian "Crown corporations" to individually controlled entrepreneurial activities. Such an organization should be controlled, predominantly, by Indian business entrepreneurs with a source of funding independent of Indian political organizations. While it is desirable that there be some linkages with political organizations, these political bodies should not control the activities of the proposed organization.

New legislation for delivery of financial services

The researchers strongly recommend that the Government of Canada consider the passage of enabling legislation which will promote the formation of full service Aboriginal financial institutions. This will require the application of current regulations in a less stringent manner, particularly in relation to capitalization requirements. Only in this way can First Nations financial institutions hope to gain a toe hold in the financial sector of the Canadian economy.

APPENDIX "A"

INVENTORY
OF
FINANCIAL SOURCES/ECONOMIC PROGRAM
INITIATIVES AVAILABLE
FOR FIRST NATIONS PEOPLE
IN
REGINA

SASKATCHEWAN INDIAN EQUITY FOUNDATION (SIEF)

Eligible

Any Treaty or Status Indian entrepreneurs who require a business related loan that is to be used in the Province of Saskatchewan.

Objective

To provide conventional loans to viable First Nations' businesses that could be proprietorships, partnerships, corporations or Band owned enterprises. Loans provided for: capital purchases, working capital, bridge financing, equity loans to lever private lender financing.

Contact

SIEF Head Office - Saskatoon
101 - 103C Packham Place
Saskatoon, Saskatchewan
Phone: (306) 955-4550 or Fax: (306) 373-4969

SASKATCHEWAN INDIAN LOAN COMPANY (SILCO)

Eligible

Predominately for on-reserve farmers, however, could consider an agriculture-related industry

Contact

Saskatchewan Indian Loan Company (SILCO)
(lending institution for on-reserve farmers - Saskatchewan Indian Agricultural Program)
Bay 20, 395 Park Street
Regina, Saskatchewan
S4N 5B2
Phone: (306) 721-2974

Saskatchewan Indian Agriculture Program (SIAP)
Piapot Reserve (Head Office)
Craven, Saskatchewan.
Phone: (306) 721-2974

CANADIAN ABORIGINAL ECONOMIC DEVELOPMENT STRATEGY (CAEDS)

Objective

The CAED Strategy is a joint initiative which coordinates the economic development work of Industry, Science and Technology Canada (ISTC), Indian and Northern Affairs Canada (INAC), and Employment and Immigration Canada (EIC).

It also encourages a working partnership among Aboriginal people, federal and provincial governments, and the private sector to support Aboriginal economic development.

With the launch of the Strategy in 1989, a total of $873.7 million was allocated for its first five years. Since then, EIC has established the new "Pathways to Success" initiative which identified another $200 million per year to be accessed by Aboriginal people for training initiatives. The funds are disbursed to local Indian management boards (LIMBS) and the program ends in April, 1996.

Contact

Industry, Science and Technology Canada
Aboriginal Business Development Program
Aboriginal Capital Corporations
Joint ventures
Research and Advocacy Program

Indian and Northern Affairs Canada
Commercial Development Program
Community Economic Development Program
Resource Access Negotiations Program

Employment and Immigration Canada
Pathways to Success - Aboriginal Employment and Training Strategy
Skill Development
Urban Employment

ABORIGINAL ECONOMIC PROGRAMS (AEP)

Eligible

Metis, Inuit, status and non-status Indian.

Objective

The AEP branch of Industry, Science and Technology Canada is responsible for administering the components of the Canada Aboriginal Economic Development Strategy relating to business development, joint ventures, capital corporations, and research and advocacy. AEP administer the following programs:

The Aboriginal Business Development Program provides financial and development assistance to Aboriginal entrepreneurs and communities to establish or expand commercial ventures.

The Joint Ventures Program is designed to help Aboriginal businesses to forge new and profitable links with other firms in the national economy, thereby providing opportunities for the transfer of management, technical and other business skills to Aboriginal peoples.

The Aboriginal Capital Corporation Program supports and builds up the network of autonomous Aboriginal financial institutions established across the country in recent years.

The Research and Advocacy Program supports economic studies, seminars, or promotional activities related to the enhancement of Aboriginal entrepreneurship.

The Aboriginal Business Loan Insurance Program extends loan insurance to Aboriginal businesses off-reserve. Loans to Aboriginal businesses, both in the form of term loans and lines of credit, can be insured, provided that need for the insurance is demonstrated. ISTC will reimburse lenders for 85% of the loss they may experience on a loan.

Contact

To obtain a copy of the Canadian Aboriginal Economic Development Strategy or the Aboriginal Business Development Program Brochure:

Aboriginal Economic Programs
Industry, Science & Technology Canada
119 - 4th Avenue South, Suite 401
Saskatoon, Saskatchewan
S7K 5X2
Phone: (306) 975-4329

ABORIGINAL BUSINESS DEVELOPMENT PROGRAM

Eligible

Canadian Status and non-Status Indians, Metis and Inuit individuals, associations, partnerships, profit and non-profit groups, and other entities which are majority-owned or controlled

by Aboriginal people.

Objective

To work in partnership with Aboriginal entrepreneurs to help them develop independent and viable businesses. Financial and development assistance is provided to Aboriginal entrepreneurs and communities to start up or expand commercial ventures. Financial support can be provided for all phases of the business cycle - the business planning stage, feasibility studies, entrepreneurial training, business infrastructure development, commercial establishment, and project follow-up requirements. Funding arrangements are flexible and will be tailored to each project.

The program provides the following levels of assistance:

a) Up to 60% of capital costs and infrastructure development costs;

b) Up to 60% of costs of developing new products, new services, or innovative production techniques;

c) Up to 60% of costs of marketing initiatives;

d) Up to 75% of costs for business plans, studies, business follow-up assistance and training;

e) Up to 90% of development pilot project costs.

Application

Provide a brief description of proposed project, complete a Statement of Intent, and the Business Plan/Application. Generally, client investment in excess of 10 percent of the total cost of the project will be sought.

Contact

If the project is greater than $100,000

Aboriginal Economic Programs
Industry, Science & Technology Canada
119 - 4th Avenue South, Suite 401
Saskatoon, Saskatchewan
S7K 5X2
Phone: (306) 975-4329

Aboriginal Economic Programs
Industry, Science & Technology Canada
235 Queen Street
1st Floor West
Ottawa, Ontario
Phone: (613) 954-4064

If the project is less than $100,000

External Delivery Service
(Division of Saskatchewan Indian Equity Foundation - SIEF)
2076 McIntyre Street
Regina, Saskatchewan
S4P 2R6
Phone: (306) 352-5030 or Fax: (306) 359-1099

CANADA OPPORTUNITIES INVESTMENT NETWORK (COIN)

Eligible

All Canadian Businesses.

Objective

To match investors with entrepreneurs through its nationwide network.

Contact

Canada Opportunities Investment Network
2323 Yonge Street
Toronto, Ontario
M4P 2C9
Phone: (416) 482-5225

CANADIAN EXECUTIVE SERVICES' ORGANIZATION (CESO)
Canadian Native Programs

Eligible

Aboriginal business.

Objective

To provide management and technical assistance to Aboriginal businesses and communities via skilled volunteer consultants. Services include advisory and training support for Aboriginal owners, managers, new entrepreneurs, economic development officers, and boards of directors. These services are offered at very modest cost or, in some cases, entirely free of cost.

Contact

Canadian Executive Service Organization
Canadian Native Program Operations Centre
550 - 2002 Victoria Avenue
Regina, Saskatchewan
S4P 0R7
Phone: (306) 757-0651 or Fax: (306) 565-8741

Canadian Executive Service Organization
Canadian Native Program Operations Centre
415 Yonge Street, Suite 2000
Toronto, Ontario
M5B 2E7
Phone: (306) 596-2376 or Fax: (306) 596-1098

COMMERCIAL DEVELOPMENT PROGRAM

Eligible

Indian and Inuit businesses.

Objective

To provide viable Indian businesses access to commercial debt financing through the Indian Economic Development Fund and the Inuit Economic Development Programs. The Saskatchewan regional office can authorize loan guarantees, but has no direct authority to provide direct loans. Program rarely used and considered non-existent.

Contact

Indian and Northern Affairs Canada (INAC)
Regional Office (Saskatchewan)
2110 Hamilton Street
Regina, Saskatchewan
S4P 4K3
Phone: (306) 780-5945

COMMUNITY BONDS

Eligible

Projects must be new companies or major expansions into new ventures, must be environmentally sound, and must be commercially viable. Businesses principally engaged in manufacturing, processing, destination tourism, commercial water projects, or export services are eligible.

Objective

To raise local capital which is used to finance eligible new business opportunities and expansions. The Bond Corporation researches potential investment, markets the bond issue, makes project investments in new or expanding local businesses, and keeps investors informed of its activities. Individual bond issues are limited to a maximum of $2 million. Exceptions require the approval of Cabinet.

Contact

Community Bonds Programs
Saskatchewan Economic Development
5th Floor, 1919 Saskatchewan Drive
Regina, Saskatchewan
S4P 3V7
Phone: (306) 787-1609 or Toll-free number: 1-800-565-BOND

COMMUNITY ECONOMIC DEVELOPMENT ORGANIZATION (CEDO'S)

Eligible

Tribal councils, unaffiliated Bands, Inuit or Innu communities or group of communities, or a wholly owned and controlled non-profit community development corporation may form a CEDO.

Objective

To provide a stable organization, managed and staffed with qualified people and operating within the mandate and direction of the community(ies) it services, through which the community plans, develops and achieves its economic potential. CEDO's work to fulfil this purpose by providing economic and employment advisory services, programs and equity funding assistance.

Communities may use funds allocated to them for a wide range of purposes:

- enhancing or organization development and Board of Directors and staff capacity to deliver program services;
- hiring staff or consultants;
- preparing economic strategies;
- planning business or resource development projects;
- providing contributions, repayable contributions or loans to community members for training or business development;
- taking equity positions in private or community enterprises;
- investing in resource development;
- initiating job-related training and employment programs;
- levering management, technical and financial resources.

Contact

Indian and Northern Affairs Canada
2110 Hamilton Street
Regina, Saskatchewan
S4P 4K4
Phone: (306) 780-7249

FEDERAL BUSINESS DEVELOPMENT BANK (FBDB)

Eligible

To all Canadian business people.

Objective

To promote the establishment and development of business enterprises in Canada by providing a wide range of financial services. Services include management counselling, information, training, planning; as well as financial services such as loans, loan guarantees, and venture capital. It pays particular attention to the needs of small and medium-sized businesses. Aboriginal business training programs can be customized and price is determined by the extent of the program.

Contact

Your nearest regional office:

Federal Business Development Bank
300-161 Portage Avenue
Winnipeg, Manitoba
R3B 0Y4
Phone: (204) 983-7811

Federal Business Development Bank
Manager, Business Training
Bank of Canada Building
320 - 220 12th Avenue
Regina, Saskatchewan
S4P 0M8
Phone: (306) 780-6478 or Fax: (306) 780-7516

THE FIRST PEOPLES' FUND (FPF)

Eligible

If you are a low income earner, particularly a woman, whose enterprise lacks acceptable collateral and is considered too small for a regular bank loan. Loan sizes step up from an initial maximum of $1,000 to a program maximum of $3,000 at commercial rates of interest for six or twelve month terms.

Objective

A private-sector initiative of The Calmeadow Foundation, it provides assistance in establishing and operating micro enterprise loan funds to Canada's indigenous communities. Operating costs are covered by donations, and the loan guarantees provided by FPF are supported by loans from individuals and institutions.

Contact

The First Peoples' Fund
304-134 Adelaide Street East
Toronto, Ontario
M5C 1K9
Phone: (416) 360-1708 or Fax: (306)360-5219

INDIAN ECONOMIC DEVELOPMENT PROGRAM
SASKATCHEWAN ECONOMIC DEVELOPMENT
GOVERNMENT OF SASKATCHEWAN
(Formerly under the Saskatchewan Indian and Metis Affairs Secretariat)

Eligible

Indian entrepreneurs who have resided in Saskatchewan for at least one year and Bands/Band Development Corporations/Indian Institutions are eligible to apply for grant assistance in either establishing a new business or expanding an existing business. Indian businesses may be located on-reserve or off-reserve.

Objective

To provide financial assistance up to a maximum of $10,000 or 50% of the total project. This could involve funding the same project more than once within the 12 month period, providing the total provincial grant does not exceed the $10,000 limit. Funding will not be provided to the same individual for different projects during the 12 month period. The applicant must have 10% cash equity to access the program and upon being approved for a grant, must provide proof of their financing of the balance of the project.

The maximum grant for Bands, Band Development Corporations, or Indian Institutions is $25,000 at any given time, however, over the entire fiscal year, they could be eligible for more than one grant providing the total does not exceed $50,000. This could involve funding the same project again or different projects within the fiscal year, providing total provincial grants not exceed the $50,000 limit.

Contract

Saskatchewan Economic Development
Programs Division
1919 Saskatchewan Drive, 5th Floor
Regina, Saskatchewan
S4P 3V7
Phone: (306) 787-5724 or Fax: (306) 787-3872

INVESTOR IMMIGRATION FUNDS

Contact

Aboriginal Investment Fund
c/o Mervin Phillips
2343 Broad Street
Regina, Saskatchewan
S4P 1Y9
Phone: (306) 569-0811 or Fax: (306) 565-3434

Premier Aboriginal Enterprises
c/o Mr. Don Ross
President
2 Pleasantview Bay
Regina, Saskatchewan
S4R SH3

For a list of all accepted Investor Immigration Funds, contact:

Saskatchewan Economic Development
Programs Division
1919 Saskatchewan Drive, 5th Floor
Regina, Saskatchewan
S4P 3V7
Phone: (306) 787-5724 or Fax: (306) 787-3872

RESOURCE ACCESS NEGOTIATIONS (RAN) PROGRAM

Eligible

Indian Bands, Inuit and Innu communities and settlements, tribal councils, and their institutions which have been mandated by their Bands or communities to carry out activities on their behalf.

Objective

To provide financial assistance by way of contributions from the Economic Development Sector of Department of Indian Affairs and Northern Development (DIAND) to: take advantage of large resource development nearby; attract investments into resource development on Indian land; contract with provincial, territorial and private sector developers to develop and manage resources on Crown lands.

Eligible Purposes:

- negotiating employment and business development agreements with off-reserve developers;
- negotiating the sale, lease or other disposition of, or private investment in, community-controlled natural resources;
- negotiating contractual access to develop and manage off-reserve natural resources and tourism;
- conducting negotiations;
- drafting and finalizing agreements

Contact

Indian and Northern Affairs Canada
2110 Hamilton Street
Regina, Saskatchewan
S4P 4K3
Phone: (306) 780-7236

RETAIL OPERATING LOANS

Eligible

Saskatchewan-based retailers or wholesalers. The borrower must demonstrate that operations are based primarily on selling inventory, and demonstrate the need for inventory expansion or operation upgrading.

Objective

To provide additional operating capital to small and medium-sized Saskatchewan businesses engaged in merchandising from inventory, and to cover other eligible project costs. Financial assistance ($5,000 - $50,000) up to an amount equal to 50% of normal inventory levels.

Contact

Royal Bank Ohsweken Branch
Ohsweken, Ontario
N0A 1H0
Phone: (519) 445-4141 or Fax: (519) 445-4772 or Toll-free 1-800-668-9700

SASKATCHEWAN ECONOMIC DEVELOPMENT CORPORATION (SEDCO)

Financing Options

Eligible

New or expanding businesses in Saskatchewan with emphasis on manufacturing, processing and tourism facility related businesses. Ineligible businesses include exploratory and extractive industries, basic farming operations, charitable organizations, and companies involved in residential real estate.

Objective

To provide financial assistance to businesses through: term loans of up to 20 years; short term loans; lease back or rental arrangements on industrial sites and buildings; and loan guarantees.

Term Loans

Long term loans for up to 20 years are available for new plant construction or purchase of an existing facility. Shorter term loans are available to finance the purchase of machinery, equipment or new technology. Although the interest rate is established at the time of approval, the rate can be reviewed during their term of the loan, and if necessary, renegotiated. Repayment usually requested in monthly instalments, once project is completed. Customized repayment plans can be arranged, based on earning of seasonal businesses.

Loan Guarantees

SEDCO guarantees a loan to other lenders, allowing approval of extended credit limits appropriate to the circumstances. Usual terms of guarantee is one year, but may be renegotiated for extension.

Additional Programs Include:

Labour Sponsored Venture Capital Program
Business Immigration Programs
Technology Programs
Destination Saskatchewan Program

Contact

Saskatchewan Economic Development Corporation (SEDCO)
P.O. Box 5024
1106 Winnipeg Street
Regina, Saskatchewan
S4P 3W2
Phone: (306) 787--7200 or Fax: (306) 787-7297

SMALL BUSINESS LOANS ACTS (SBLA)

Eligible

Small enterprises whose principal business is in one of the following areas: communications; construction; fishing manufacturing and service businesses, including insurance and real estate agencies; retail and wholesale trade; and transportation. Business improvement loans cannot be made to any of the following enterprises primarily engaged in: finance; insurance and real estate companies; a profession; mining; or the production of petroleum, oil or natural gas; and charitable or religious organizations.

Objective

To assist new and existing small businesses with estimated gross revenues not exceeding $2 million, to obtain intermediate-term loans from chartered banks and other designated lenders to finance specified fixed asset needs.

Application

Available from any of the approved lenders (chartered banks, credit unions, caisse populaire, or other co-operative credit society, trust, loan or insurance corporation designated as a bank for the purposes of the SBLA).

Contact

Industry, Science and Technology
Suite 401, 119 - 4th Avenue South
Saskatoon, Saskatchewan
S7K 5X2
Phone: (306) 975-4361 or Fax: (306) 975-5334

SMALL BUSINESS LOANS ASSOCIATIONS

Eligible

Small Business Loans Associations formed by community-based groups. Rural Development Corporations and Community Development Corporations that are incorporated will qualify as Small Business Loans Associations. An interest free advance of up to $50,000 is made to the association; in turn, the association makes small loans to existing and start-up businesses for capital equipment purchases.

Objective

To provide business development opportunities to the non-traditional entrepreneur, by making loans to smaller businesses. To enhance the economic status of individuals by offering access to resources not otherwise available, in order to facilitate business ownership.

Contact

Saskatchewan Economic Development Corporation (SEDCO)
P.0. Box 5024
1106 Winnipeg Street
Regina, Saskatchewan
S4P 3W2
Phone: (306) 787-7200 or Fax: (306) 787-7297

WESTERN ECONOMIC DIVERSIFICATION PROGRAM

Eligible

Projects in the manufacturing sector and resource-related industries. Non-profit organizations will be considered if they present a viable project with long-term commercial potential. Commercially viable projects that diversify the Western Canadian economy and would not proceed without WD funding, will be considered. Funding is considered for projects involving new products, new markets, new technology, import replacement, improved industry-wide productivity, and subject to conditions, feasibility studies examining the market potential of new products. Ineligible projects include those in competitive markets and those in service industries.

Objective

To provide assistance in the form of contributions, the majority of which are repayable, to encourage diversification of the western Canadian economy.

Application

Contact a WD project officer in your area, discuss your ideas, present a brief description of the project. If the project is deemed eligible for funding, prepare and present a detailed proposal/business plan. There are no application forms.

Contact

Western Economic Diversification Program
Development and Assessment Officer
P.0. Box 2025
601 - 119 - 4th Avenue South
Saskatoon, Saskatchewan
S7K 3S7
Phone: (306) 975-5964 or Fax: (306) 975-5484

WORKING CAPITAL LOANS

Eligible

A proprietorship, partnership or corporation that has operated for a minimum of three years in the Province of Saskatchewan. The borrower must have a reasonable level of equity and the borrower's bank or credit union must agree that these funds can be used to augment, not simply reduce, its existing line of credit.

Objective

To assist existing Saskatchewan businesses which have proven to be viable, but have been unable to attract sufficient working capital from lenders. Funds are provided on a demand loan basis to be used for working capital only. Maximum of $50,000 per applicant, up to 50% of total assets, interest payable monthly.

Contact

Saskatchewan Economic Development Corporation (SEDCO)
P.0. Box 5024
1106 Winnipeg Street
Regina, Saskatchewan
S4P 3W2
Phone: (306) 787-7200 or Fax: (306) 787-7297

YOUTH ENTREPRENEUR LOANS

Eligible

Saskatchewan residents aged 18 to 30 years who have developed viable business plans for new Saskatchewan-based business ventures, and who have newly incorporated a Saskatchewan-based business.

Objective

To provide financial assistance to Saskatchewan's youth starting new, permanent small business ventures in the province. Financing is provided equal to the applicant's equity to a maximum of $20,000 per incorporated company. Repayment is based on positive cash flow and profits.

Contact

Saskatchewan Economic Development Corporation (SEDCO)
P.0. Box 5024
1106 Winnipeg Street
Regina, Saskatchewan
S4P 3W2
Phone: (306) 787-7200 or Fax: (306) 787-7297

PEACE HILLS TRUST

The only national wholly owned First Nations Trust Company based in Alberta with plans to establish service facilities in Saskatoon and Fort Qu'Appelle. Peace Hills offers a full range of financial services including loans to viable small Indian entrepreneurs.

Contact

Mr. Warren Hannay
Chief Executive Officer
Peace Hills Trust
Edmonton, Alberta
Phone: (306) 431-1606

BANK OF MONTREAL "FIRST PEOPLES TRUST"

With the appointment of Mr. Ron Jamieson, Vice-President, Aboriginal Banking, the Bank of Montreal is attempting to provide a variety of banking services to the Aboriginal community. One particular proposal is the establishment of "First Peoples Trust" for on-reserve housing and capital

infrastructure. They are proposing to manage the on-reserve housing and capital infrastructure needs of Indian Bands. First Peoples Trust will be created as a single entity, multi-purpose Trust to manage cash flows, both funding and investing, for government sponsored programs.

The Bank of Montreal claims to be doing business with more than 150 Aboriginal groups across Canada, with loans ranging from a few thousand dollars to $4-5 million. They are also promoting opportunities to open branches and install automated banking machines on or near reserves. For example, they recently signed an agreement with Akwesasne First Nation near Cornwall, Ontario, to place a full-service branch and automated banking machine on the reserve. The first was on the Squamish Reserve near Vancouver and the other is in Fort Smith, N.W.T. They also offer 22-week teller training programs, which are held in Winnipeg, Toronto and Ottawa.

With the establishment of the Aboriginal Banking Unit, they have identified a number of initiatives:

1. Circle of Aboriginal Business Leaders;
2. Branches On-Reserve;
3. Business Support and Conferences/Workshops;
4. Credit Task Force;
5 Legal Project;
6. Community Interaction Pilot Project;
7. Aboriginal Banking Management;
8. "Job Readiness" Training Programs;
9. Canadian Council for Native Business Support.

Contact

Mr. Ron Jamieson
Vice-President, Aboriginal Banking
Bank of Montreal
Toronto, Ontario.
Phone: (416) 867-6313

TORONTO DOMINION BANK

Like the other major banks, TD has been attempting to make inroads into the Aboriginal business community. They've established a National Aboriginal Banking Services.

Contact

Mr. Marshall Murdock
Associate Vice-President
National Aboriginal Banking Services
Toronto Dominion Bank
Winnipeg, Manitoba.

ROYAL BANK OF CANADA

The Royal Bank has been active in recruiting Aboriginal people into the bank, particularly at the teller level.

Contact

Audrey Ahenakew-Funk
Manager -
Aboriginal Recruitment
and Business Development
Royal Bank of Canada
Regina, Saskatchewan
Phone: (306) 780-2181

APPENDIX "B"

VENTURE CAPITAL COMPANIES WILLING TO JOINT VENTURE WITH BUSINESSES IN REGINA

VENTURE CAPITAL COMPANIES

The following list was originally compiled by the Regina Economic Development Authority and has been edited.

The following companies are interested in joint venturing. The venture capital company will likely expect some form of ownership in the business such as common or preferred shares; and will most likely require directorships. Check with the company as each have a specific industry and minimum dollar investment criteria. Generally natural resources, real estate, and finance businesses are not considered. Although they have not specified Aboriginal economic participation, they present a good opportunity for a First Nation entrepreneur or business to become involved.

Application

Present a business plan to the company and convince its investors.

Contact

Advent International (Canada) - Toronto, Ontario
Everything except real estate and natural resources

Alta-Can Telecom Inc. - Calgary, Alberta
$10 million of $20 million invested. Telecommunications projects. (Difficulty in Saskatchewan because of Sask Tel's monopoly.) Computer related, medical/health related, robotics.

Altamira Capital Corporation - Dorval, Quebec
$133 million of 4160 million invested. Manufacturing, high technology, medical/health related.

BG Acorn Capital Fund - Toronto, Ontario
$9 million of $17 million invested. Telecommunications, computer related chemicals.

CAI Capital Corporation - Toronto, Ontario
Anything but real estate and start-ups.

CIBC Wood Gundy Capital - Toronto, Ontario
Communications, energy conservation, manufacturing, medical/health related.

Canadian Corporate Funding Limited - Toronto, Ontario
$450 million of $650 million invested. Communications, computer related, manufacturing, medical/health related, miscellaneous.

Canadian General Capital - Toronto, Ontario
Electronic components and instrumentation, manufacturing, medical/health related, miscellaneous.

Canadian Pacific Limited - Toronto, Ontario.
Telecommunications projects.

Canadian Venture Capital Corporation Inc. - Burlington, Ontario.
Communications, electronic components and instrumentation, manufacturing, medical/health related, miscellaneous, $10 - 20 million in revenue, turn-around, non-real estate.

Citibank Canada, Investment Capital Division - Toronto, Ontario.
Communications, electronic components and instrumentation, manufacturing, miscellaneous.

Clairvest Group - Toronto, Ontario.
9 investments; $28 million under management. Consider all sectors except real estate and natural resources.

Crown Life Insurance Company - Toronto, Ontario.
$65 million under management. Communications, computer related, electronic components and instrumentation, biotechnology, industrial products and equipment.

Federal Business Development Bank (Venture Capital Division) -
Montreal, Quebec
Vancouver, B.C.
$40 million of $82 million invested. Consider anything except real estate, finance, hospitality, and resource based sectors.

Helix Investments Limited - Toronto, Ontario.
Communications, computer related, electronic, biotechnology, medical/health related.

Industrial Promotion Services Ltd. (IPS) - Don Mills, Ontario.
$5 million under management. Communications, energy conservation, biotechnology, medical/health related, miscellaneous. Non-start-ups, non turnarounds, non-real estate, non-resource based.

Investissement Desjardins - Montreal, Quebec.
$100 million of $115 million investment. Communications, computer service, electronic, manufacturing.

MDS Health Ventures Inc. - Etobicoke, Ontario.
$21 million of $43 million invested. Biotechnology, medical/health related.

Middlefield Capital Fund - Toronto, Ontario.
$32 million under management. Communications, electronic, manufacturing, medical/health related, non-computer, non-real estate.

NWE Capital Corporation - Toronto, Ontario.
$20 million under management. Communications, computer related, biotechnology, manufacturing, medical/health related, miscellaneous.

Penfund Partners Inc. - Toronto, Ontario.
$42 million of $55 million invested. Communications, manufacturing, medical/health related, miscellaneous.

Quorum Funding Corporation - Toronto, Ontario
Vancouver, B.C.
Calgary, Alberta.
$100+ million under management. Computer related, electronic, manufacturing, medical/health related, non-resource.

Resourcecan Limited - St. John's, Newfoundland.
Electronic, chemicals, agriculture, forestry, fishing, metal fabrication, transportation.

Royal Bank Capital Corporation - Toronto, Ontario.
Vancouver, B.C.
$80 million of $150 million invested. Communications, computer related, electronic, energy conservation, biotechnology, manufacturing.

Royal Trust Enterprise Capital - Toronto, Ontario.
$15 million under management. Communications, energy conservation, manufacturing, education related.

Roynat Inc. - Toronto, Ontario.
$7.5 million of $20 million invested. Manufacturing, non-resource based, non-startups, non-turnarounds.

SB Capital Corporations Ltd. - Toronto, Ontario.
$20 million of $24 million invested. Consider all sectors.

TD Capital Group Limited - Toronto, Ontario.
Manufacturing, expansions.

Trilwood Investment Limited - Toronto, Ontario.
Oil and gas, communications, manufacturing, non-mining, non-retail, non-real estate.

Vengrowth Capital Funds - Toronto, Ontario.
$37 million of $55 million invested. Communications, energy conservation, manufacturing.

Ventures West Management Incorporated - Vancouver, B.C.
Saskatoon, Saskatchewan.
$48 million of $125 million invested. Communications, computer related, electronic, energy conservation, biotechnology, manufacturing, medical/health related.

Working Ventures Canadian Fund Ltd. - Toronto, Ontario.
$45 million under management. Consider all sectors except real estate and natural resources.

APPENDIX "C"

INVENTORY OF EDUCATION/TRAINING/EMPLOYMENT SERVICES AVAILABLE TO FIRST NATIONS PEOPLE IN THE CITY OF REGINA

***NOTE: The inventory does not attempt to identify all services available to First Nations people, but only those which may have a specific Indian orientation or impact.**

SASKATCHEWAN INDIAN FEDERATED COLLEGE (SIFC)

Eligible

As the only First Nation-controlled University/College in Canada, SIFC offers a variety of programs and services at the university level. Although their classes/programs of study are oriented to serving the First Nations' community, student enrolment is open to anyone wanting to attend. Of the 1200 students registered for the Fall 1993 semester, over 20% were non-Indian.

Objective/Mission

Students attending SIFC have access to all University of Regina program offerings. In addition, SIFC combines Indian oriented and conventional areas of study, leading to certificates and degrees in eleven departments.

- Indian Studies
- English
- Indian Social Work
- Indian Communication Arts
- Science and Mathematics
- Indian Language, Linguistics and Literature.
- Indian Fine Arts
- Indian Health Studies
- Indian Education
- Business and Public Administration
- Northern Extension program

The College's "Student Services" can provide advice on a number of financial services available to students, including scholarships.

Contact

Saskatchewan Indian Federated College
Room 118, College West
University of Regina
Regina, Saskatchewan
S4S 0A2
Phone: (306) 584-8333
Fax: (306) 584-0955

POST-SECONDARY STUDENT SUPPORT PROGRAM (PSSSP)

Eligible

First Nations and/or their Tribal Councils in Saskatchewan now administer the Post-Secondary Student Support Program (PSSSP). The only exception are some of the bands near Regina, in which case, students should still continue to apply to Indian and Northern Affairs Canada.

Eligibility varies from each First Nation administering organization (students should contact their band, directly), however, generally a student must be accepted by an accredited university/college in a program that is longer than ten (10) months. Funding is dependent on availability of funds.

Objective

The program provides financial assistance to cover living expenses, tuition and supplies.

Application

Must complete an application by the following dates: end of June, for Fall semester and the end of October for Winter semester. Check with your Band or Tribal Council for deadlines for funding applications. Sponsorship is dependent on availability of resources. Prior to the first disbursement of sponsorship, students are required to submit a copy of their class registration form and a letter of acceptance from a post-secondary institution.

Contact:

Your Band/Tribal Council
or
Federation of Saskatchewan Indian Nations (FSIN)
Office of Education
109 Hodsman Road
Regina, Saskatchewan
Phone: (306) 721-2822 or Fax: (306) 775-299

FIRST NATIONS EMPLOYMENT CENTRE
Touchwood File Hills Qu'Appelle Tribal Council

Eligible

Services are available to the Regina urban Indian population.

Objective

To assist in job creation among the Regina urban Indian population, while meeting the on-going employment needs of local businesses and governments. Specific services include: registration into a computerized data base; needs and skills assessments; new career ideas and options; job search techniques for the 90's; updated job bulletins; resume preparation and referrals.

Contact

First Nation Employment Centre
3655 Sherwood Drive
Regina, Saskatchewan
S4P 4A7
Phone (306) 924-1606
Fax: (306) 545-9780

ABORIGINAL EMPLOYMENT AND CAREER DEVELOPMENT PROGRAM

Eligible

This program is open to the private sector and certain non-profit employers. Eligible trainees are of Aboriginal ancestry (Status Indian, Non-Status Indian, Metis, Inuit) and residents of Saskatchewan.

Objective

To increase Aboriginal employability and employment in the public and private sectors by identifying employment opportunities, identifying Aboriginal candidates, and training candidates to fill those positions. The program promotes Aboriginal employment equity and facilitates positive race relations. The retention rate for workers placed through this initiative is over 80%. Costs are shared by the provincial government and the employer.

Contact

Saskatchewan Indian and Metis Affairs Secretariat
3rd Floor, 1870 Albert Street
Regina, Saskatchewan
S4P 3V7 Phone: (306) 787-6250

Saskatchewan Public Service Commission
2103 - 11th Avenue
Regina, Saskatchewan
S4P 3V7
Phone: (306) 787-7500

ABORIGINAL STUDENT EMPLOYMENT TRAINING STRATEGY (ASETS)

Eligible

ASETS is available to Aboriginal students registered full-time at a secondary, post-secondary, or vocational school during the preceding academic year and who are intending to return to school in the fall.

Objective

To create employment opportunities for Aboriginal secondary and post-secondary students in various areas of the Canada Employment and Immigration Commission. The program operates year-round. Positions are available at various locations throughout the year.

Application

Applications will be accepted on a year-round basis. Staffing for summer employment should be received no later than February 19 to be given full consideration.

Contact

Human Resources Services
Employment and Immigration Canada
610 - 2101 Scarth Street
Regina, Saskatchewan
S4P 2H9
Attn: ASETS Co-ordinator
Phone: (306) 780-8183

CHALLENGE
Student Business Loans

Eligible

Open to any student who intends to return to school full time in the fall.

Objective

The program provides financial assistance to young people with business ideas and entrepreneurial drive to develop their own summer jobs, as well as seminars and workshops on "How to Start a Business" and Marketing". Students can obtain interest-free loans up to $3,000 to cover start-up and operating costs associated with running a summer business.

Application

Must be accompanied by a business plan. These are usually reviewed between April and June of each year.

Contact

Canada Employment Centre
Employment and Immigration Canada
2045 Broad Street
Regina, Saskatchewan
Phone: (306) 780-6130

CHALLENGE
Summer Employment Experience Development (SEE)

Eligible

Available to any employer in the private, public or non-profit sector who wants to hire students for the summer.

Objective

It provides wage subsidies ($2/hour in 1993) to encourage employers to create job opportunities for secondary and post-secondary students. Funding is available only to employers who would not otherwise create summer jobs for students. Students must be hired for a minimum of 300 hours between May 1 and September 30. Aboriginal students will have an advantage in the competition for jobs.

Application

Accepted until the end of March of each year.

Contact

Canada Employment Centre
Employment and Immigration Canada
2045 Broad Street
Regina, Saskatchewan Phone: (306) 780-6130

CN NATIVE EDUCATIONAL AWARDS PROGRAM

Eligible

Targeted to Aboriginal students (Inuit, status or non-status Indian, Metis) entering or enrolled full time in a university education program in preparation for a career in the transportation industry. This may include a wide range of occupations, from nurses to engineers, and from computer programmers to market analysts.

Objective

Each year, five awards of $1,500 are given to Native students who attend selected educational institutions in Canada. A students may received an award for up to four years, but he/she will have to reapply each year.

Application

By October 31.

Contact

Manager, Employment Equity
Native Educational Awards Program
Canadian National Railways
935 de la Gauchetiere Street West
Montreal, Quebec
H3B 2M9
Phone: (514) 399-4809

CO-OP WORK/STUDY PROGRAM (SIFC)

Eligible

SIFC students of Aboriginal ancestry.

Objective

To provide practical work experience which when integrated with theoretical study will increase career opportunities of First Nation students. Students alternate between classes and job placements on a semester basis. It may take students longer to graduate, but they will be better equipped graduates. The program originally focused on administration students and is now expanding to include computer science, natural sciences, health professional, and communications students.

Contact

Saskatchewan Indian Federated College (SIFC)
Co-op Work Study Program
College West 118
University of Regina
Regina, Saskatchewan
S4S 0A2
Phone: (306) 779-6216

EMPLOYMENT AND IMMIGRATION CANADA (EIC)

Objective

Pathways to Success - Aboriginal Employment and Training Strategy
To give Aboriginal organizations and communities a larger role in determining local labour market initiatives and priorities.

Skill Development
To allow Aboriginal individuals and organizations access to skill training.

Urban Employment
To consult with provincial governments to coordinate programs which meet the special training needs of unemployed and underemployed Aboriginal people in urban labour markets.

Contract

Aboriginal Coordinator
Employment and Immigration Canada
Canada Employment Centre
1st Floor, South Broad Plaza
2045 Broad Street
Regina, Saskatchewan
S4P 2N6
Phone: (306) 780-6364 or 780-5692

EMPLOYABILITY IMPROVEMENT PROGRAM

Objective

This program improves an individual's employability and helps people successfully integrate into the labour market. This is done through counselling, training, work experience, mobility assistance and related services and income support.

Contact

Canada Employment Centre
Employment and Immigration Canada
2045 Broad Street
Regina, Saskatchewan
Phone: (306) 780-6130

FEDERAL BUSINESS DEVELOPMENT BANK (FBDB)

Eligible

To all Canadian business people.

Objective

Promotes the establishment and development of business enterprises in Canada by providing a wide range of financial services. Services include management counselling, information, training, planning; as well as financial services such as loans, loan guarantees, and venture capital. It pays particular attention to the needs of small and medium-sized businesses. Aboriginal business training programs can be customized and price is determined by the extent of the program.

Aboriginal Women in Business Training

To enhance the business skills of women business owners and managers and build relationships amongst Aboriginal women business owners/managers.

Band Administration Skills Training Program

To provide an in-depth look at all of the affairs of the community and Band Administration Staff.

Basic Management Skills

To provide personal organization training by exploring and practising the principles and techniques of successful time management. The program also focuses on the skills, knowledge, and attitudes required to manage and motivate people.

Economic Development Officer Training

To provide Economic Development Officers with a wide array of expertise, basic knowledge, and exposure to the many facets of business (feasibility studies, analysis of business, banking, law, business planning).

Contact

Manager, Business Training
Federal Business Development Bank
Bank of Canada Building
320 - 2220 12th Avenue
Regina, Saskatchewan
S4P 0M8
Phone: (306) 780-6478 or Fax: (306) 780-7516

HERITAGE CULTURES AND LANGUAGES PROGRAM - CREATIVE AND CULTURAL EXPRESSION

Objective

Supports projects and activities in the area of visual and performing arts, audio-visual arts, writing and publications, which promote greater opportunity for artists from diverse cultural backgrounds. The program encourages the development of the creative arts as a vehicle for the expression of heritage cultures in Canada and of Canadian multiculturalism. Funds are provided for skill development, resource development, and training activities, but no assistance is given for capital costs, and there is no retroactive funding.

Contact

One of the regional offices of Multiculturalism and Citizenship Canada. For information on projects of national scope, contact:

Heritage Cultures and Languages Program
Multiculturalism and Citizenship Canada
300 - 2101 Scarth Street
Regina, Saskatchewan
Phone: (306) 780-7657

HUMAN RESOURCES DEVELOPMENT

Eligible

Open to First Nations people and in need of upgrading your occupational skills.

Objective

It provides Bands, Tribal Councils or Community Economic Development Organizations (CEDOs) with funds that they can use, according to their own human resource development priorities. They may use some funds for needs testing, course costs, wage subsidies, or other related costs.

Contact

Band or Tribal Council education or employment counsellor, or contact your local Community Economic Development Officer.

INDIAN AND INUIT HEALTH CAREERS PROGRAM (IIHCP)
HEALTH AND WELFARE CANADA
- Scholarship
- Bursary

Eligible

If you are a student of Indian and Inuit descent, are interested in pursuing a career in a professional field of health, and are not receiving funds for your education from any other source. Students must have resided in Canada for the past 12 months and with a grade point average minimum 80%.

Objective

The purpose of the program is to encourage students to enter professional health careers by providing study bursaries according to need, scholarships according to merit, and on-the-job training at hospitals, nursing stations and health centres as part of, or separate from, a university or college program.

Application

By May 15 for entry into the fall academic session, and by October 15 for entry into the winter or summer academic sessions.

Contact

Health and Welfare Canada
1855 Smith Street
Regina, Saskatchewan
S4P 2N5
Phone: (306) 780-5449

NATIONAL NATIVE ALCOHOL AND DRUG ABUSE PROGRAM

Eligible

Open to Status Indians and Inuit, nationally.

Objective

To provide training for National Native Alcohol and Drug Abuse Program workers who provide community-based prevention and maintenance services to on-reserve Indians and Inuit.

Contact

Health and Welfare Canada
1855 Smith Street
Regina, Saskatchewan
S4P 2N5
Phone: (306) 780-5449

INDIAN MANAGEMENT ASSISTANCE PROGRAM (NAP)

Eligible

If you are least in your third year of an undergraduate program in Business Administration, Public Administration, Commerce, Management Sciences, or other business-related fields, or in a master's degree program in Business Administration.

Objective

Students work as community management consultants for Indian Band councils and organizations. They gain practical work experience (four months) directly related to their fields of study, while experiencing the culture and lifestyle of a Native community. They receive approximately $ 1,800 per month plus 4% vacation pay, and travel expenses. Accommodation is the student's responsibility.

Application

By mid-March.

Contact

Indian and Northern Affairs Canada (INAC)
Regional Office (Saskatchewan)
2110 Hamilton Street
Regina, Saskatchewan
S4P 4K3
Phone: (306) 780-7232

LEGAL STUDIES FOR ABORIGINAL PEOPLE PROGRAM
DEPARTMENT OF JUSTICE CANADA

Eligible

Open to a Metis and Non-Status Indian student who is accepted by a law school as a scholarship student. Students must experience severe financial hardship and be students with low family income.
Objective

Each year the Department of Justice offers 10 or more three-year law school scholarships and 10 or more pre-law scholarships (2 month summer orientation program) to Metis and non-status Indians.

Application

By April 1 for the Pre-law Program and June 1 for the three-year scholarship.

Contact

Program Manager
Department of Justice
222 Queen Street
Ottawa, Ontario
K1A 0H8
Phone: (613) 957-0643
or (613) 957-9583
Fax: (613) 941-2269

Native Law Centre
University of Saskatchewan
14 Diefenbaker Centre
Saskatoon, Saskatchewan
S7N 0W0
Phone: (306) 966-6189

NATIONAL LABOUR MARKET INNOVATIONS PROGRAM

Eligible

If you want to test new solutions to labour market problems.

Objective

It stimulates and supports the testing of alternative labour market solutions. This includes pilot projects, demonstration projects and other short-term activities which test new and cost-effective ways to improve the functioning of the labour market across Canada.

Application

Accepted year-round from both groups and individuals.

Contact

Canada Employment Centre
Employment and Immigration Canada
2045 Broad Street
Regina, Saskatchewan
Phone: (306) 780-6130

NATIVE BUSINESS INTERNSHIP PROGRAM

Eligible

Interns: Aboriginal person; established history of work experience; desire to become a manager or business owner; and qualified for a position with the host company (post-secondary).

Company: Established revenue-generating company; willing to provide mentorship, guidance, and training during internship; and willing to enter into an agreement with CCAB for partial reimbursement of intern's salary.

Objective

To provide Aboriginal people with an opportunity to develop managerial and entrepreneurial skills. An internship is created through matching an intern to a company, identifying a suitable mentor within that company, and creating a training plan for the intern. The intern's salary and benefits are paid primarily by the host company with CCAB reimbursing a portion of the salary.

Application

Contact the nearest CCAB office to receive an intern registration form. If you do not have immediate access to a registration form, submit a resume (two references) and a cover letter which identifies career goals and objectives.

Contact

Canadian Council for Aboriginal Business (CCA)
Executive Director, Saskatchewan Chapter
P.0. Box 7626
Saskatoon, Saskatchewan
S7K 4R4
Phone: (306) 665-7877 or Fax: (306) 975-8558

NATIONAL INDIGENOUS DEVELOPMENT PROGRAM (NIDP)
PUBLIC SERVICE COMMISSION OF CANADA

Eligible

Status and Non-status Indians, Metis and Inuit. Education according to selection standards and experience.

Objective

NIDP is a Treasury Board Program administered by PSC regional offices and designed to assist departments in meeting their employment equity goals in the area of Aboriginal employment. Emphasis on supervisory, middle and senior management levels.

Contact

Public Service Commission
400 - 1975 Scarth Street
Regina, Saskatchewan
Phone: (306) 780-5720

ABORIGINAL CONSTABLE DEVELOPMENT PROGRAM (ACDP)
SOLICITOR GENERAL CANADA

Eligible

All Native groups. Must be assessed by educational institute as able to complete Grade 12 within two years.

Objective

Upgrading Academic Skills, Life Skills Training, Police Environment Familiarization, Drive Training (Leading to a Driver's Licence), Physical Fitness Program. To allow newly engaged Aboriginal constables in the program meet the basic applicant standard prior to basic recruit training at the RCMP Training Academy. The program involves up-grading to Grade 12 and improvement of basic skills, while attending a recognized educational institute, as well as on-the-job familiarization.

Contact

Solicitor General
229 - 4th Avenue South
3rd Floor
Saskatoon, Saskatchewan
S7K 4K3
Phone: (306) 975-4262