

The Conference
Board of Canada

Business in the North

Do Indigenous Entrepreneurs Have the Support
They Need to Succeed?



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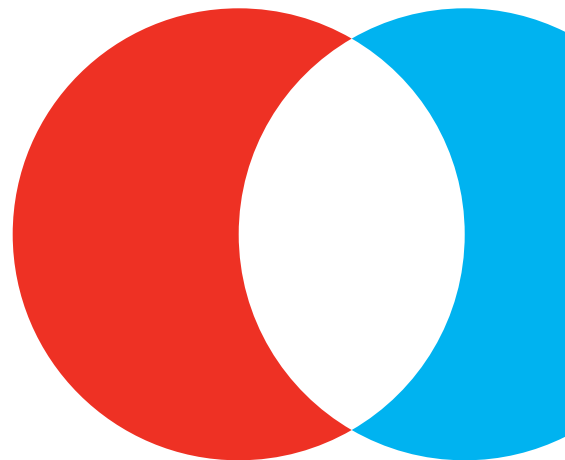
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Key findings

- Current supports and programs are available to Indigenous entrepreneurs in Northern and remote Canada. Although they are extensive in many areas, they do not always meet important needs. Programs are generally untargeted and often lack focus on remote/fly-in communities, local cultural needs, scaling up, or expanding businesses to other markets.
- Indigenous entrepreneurs need several types of supports to be successful. These include opportunity analysis and early validation; different and creative funding options; and networks, role models, and mentors.
- Supports should be as targeted and context-specific as possible. Organizations need to understand the local challenges faced by entrepreneurs. Programs and services must incorporate culturally relevant frameworks and content.
- A well-designed program is only as good as its execution. Organizations need to deliver their supports locally whenever possible. Their programs and services should be as flexible, accessible, and well defined as possible.



While there are compelling reasons for pursuing entrepreneurship, Indigenous entrepreneurs in Northern or remote areas also face a host of barriers and challenges. Services are available, but do they provide the support that is needed?

This impact paper is the outcome of an analysis that captured, categorized, and assessed programs and services available to Indigenous entrepreneurs in Northern and remote communities. The purpose of the analysis was to better understand what is being offered to Indigenous entrepreneurs operating in what is a unique and challenging context—the Northern and remote regions of Canada. Specifically, we assessed whether Indigenous entrepreneurs in these regions are getting the right supports for success. We created an inventory of the programs as a tool to structure our analysis. And this impact paper highlights the findings from that analysis.

The speed of change

The inventory was last vetted and updated in June of 2020. Accordingly, changes since then are not captured in the analysis within this report. We obtained the information for each organization, program, and service from the organizations' websites and online program resources. We also relied on input and guidance from members of The Conference Board of Canada's Centre for the North. While we strive to be as accurate as possible, we apologize for any omissions or inaccuracies.

Many of the support organizations and programs covered in our analysis currently offer programming aimed at supporting businesses impacted by COVID-19. However, we did not include these specific programs. Instead, we focus on long-term supports that exist outside these programs.

Our analysis builds off the analysis done in the Jurisdictional Program Inventory of the 2010 Northern Development Ministers Forum (NDMF).¹ Though it is not exhaustive, our analysis differs from the NDMF inventory mainly because of its information sources, inclusion criteria, and structure. It covers a total of 93 programs that support entrepreneurs in Canada's North. (See [Appendix B](#) for the methodology.) The Conference Board of Canada's definition of the "North" refers to the territories and Northern extents of seven provinces. (See [Exhibit 1, Appendix A.](#))

We surveyed federal, provincial/territorial, and international programs and services. We included supports even when they did not specifically focus on Indigenous entrepreneurs. To be included, programs and services must support entrepreneurship in Northern and remote regions of Canada. Entrepreneurs in these regions face unique challenges and opportunities. We analyzed the support programs to determine if they address the specific needs of Indigenous entrepreneurs in Northern and remote regions. (See "Characteristics of Northern and remote communities.")

¹ Northern Development Ministers Forum, *Aboriginal Youth Entrepreneurship Success Factors and Challenges*, 60.

Characteristics of Northern and remote communities

Northern and remote communities have distinct characteristics. To be successful, support programs and services for local Indigenous entrepreneurs in this context need to address these unique challenges and opportunities.

The following are some notable characteristics:

- Insufficient infrastructure. Many remote regions lack the foundations to support entrepreneurs, such as telecommunications, roads, and physical workspaces;
- Atypical market conditions and dynamics. This is the result of small and isolated populations, low levels of disposable income (resulting in comparatively small markets with restricted purchasing power), high living costs, and a higher prevalence of sharing and bartering;
- Institutional barriers—particularly in the on-reserve context. These include collective land ownership, atypical lending arrangements, reserve-related banking policies, and *Indian Act* provisions that make it challenging to raise equity and access capital;
- Complex and overlapping jurisdictional challenges. This means a policy and program environment (including the programs and services available to Indigenous entrepreneurs) that span regional, provincial/territorial, and federal sources, as well as private, Indigenous, and not-for-profit actors;

- Inadequate local resources and capacity. As a result, communities and their residents may find it difficult to effectively engage with business development and entrepreneurship opportunities;
- Nearby natural resource projects. These can play a significant role for local economies through their procurement and supply opportunities;
- Cultural and land-based entrepreneurship opportunities. Remote regions can offer activities not available in urban regions (e.g., eco-tourism, cultural tourism, arts and crafts, hunting and fishing);
- Innovative and adaptable problem-solving. Indigenous communities and their residents are often able to address challenges and seize opportunities via creative, informal practices and ingenuity.

The degree to which these characteristics are present in specific Indigenous communities and regions will certainly differ. As will their effects on business. However, these characteristics are important to consider. They shape the kind of business environment and resources available in Northern and remote communities. Our analysis of the inventory considers how each program addresses the needs of local Indigenous entrepreneurs with these characteristics in mind. For more information on the Northern and remote context please see the Conference Board's primer *Indigenous Entrepreneurship in Northern and Remote Canada*.

Sources: Zhang and Swanson, "Toward Sustainable Development in the North"; Sisco and Stonebridge, *Toward Thriving Northern Communities*.



Recognizing the diversity of Indigenous communities and nations in Canada

The Indigenous populations of Canada are diverse. Indigenous identity groups in Canada include First Nation, Métis, and Inuit. But these groups include a significant number of distinct cultures. We recognize these distinctions, and the reader should recognize that the findings in this impact paper do not necessarily reflect the views of all Indigenous peoples in Canada.

Source: The Conference Board of Canada.

Analysis and key findings

Through our inventory, we assessed 93 programs that support entrepreneurship in Northern and remote regions of Canada. We analyzed each program based on a variety of criteria. Please see [Appendix B](#) for the full details on the methodology.

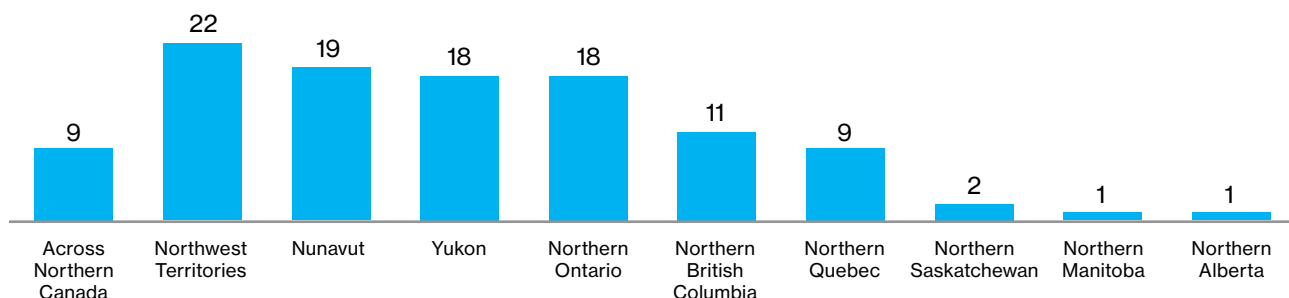
We first categorized the type of support that each program provided. These include the following categories: business operation/fundamental skills; strategic marketing/management insight; hands-on training and job experience; funding; mentoring and leadership development; expanding access to external markets; and growth of small and medium-sized enterprises.

We also categorized the target audience of each program to assess whether the program addresses the unique needs of youth, women, and Indigenous entrepreneurs. Finally, we assessed the target region of each program, whether the program targets fly-in/remote communities, and whether it supports entrepreneurs in a specific industry.

The territories and Ontario offer the most programs supporting Northern entrepreneurs

Chart 1 illustrates the number of entrepreneurship support programs from our analysis that are offered by each region. Note, we omit some regions because they do not fall under our definition of “North.”

Chart 1
Programs offered per region
(number)



Source: The Conference Board of Canada.

Financing and funding are the most common types of support

Most programs supporting entrepreneurship in Canada's North offer start-up funding services. Of the 93 programs, 72 (77 per cent) have a funding component. (See Chart 2.) Several of these require upfront capital investment, which can be difficult for Indigenous entrepreneurs in these regions to meet.

Most programs also focus on financial aspects. There are fewer programs providing other types of support. This is somewhat concerning because the literature and interviews highlight that these other types of support are necessary. The range of supports must be able to address a variety of challenges faced by Indigenous entrepreneurs.²

Programs supporting Northern entrepreneurs are generally untargeted

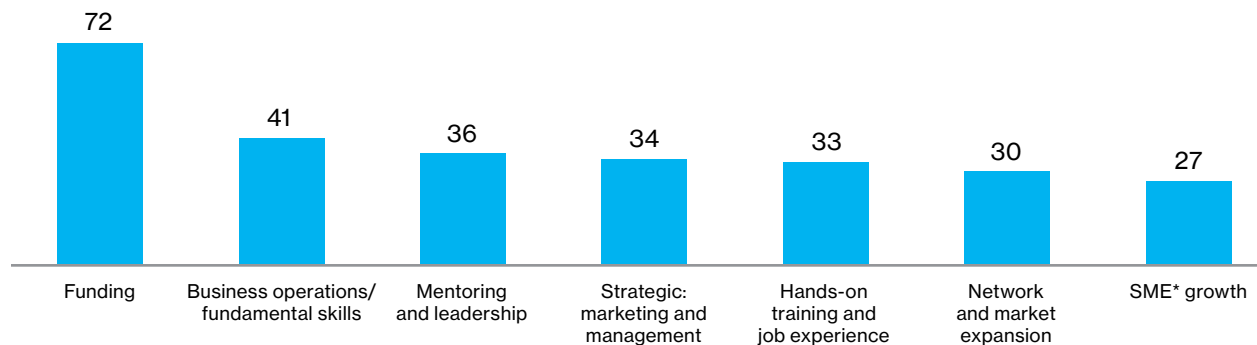
Chart 3 details the number of programs that offer specific entrepreneurship supports to Indigenous people, youth, and women. Young and female entrepreneurs face unique challenges to starting and growing a business—and this remains true for Indigenous youth and women. For example, one survey found that Indigenous youth (under the age of 35) felt they needed more culturally sensitive mentorship that promotes entrepreneurship and guides aspiring youth.³ The importance of culturally sensitive mentorship was also mentioned in multiple interviews.⁴

Approximately 60 per cent of the programs we analyzed have a focus on at least one of the three target audiences. Only 23 programs (25 per cent) focus on more than one of the three audiences.

Chart 2

Programs offer various types of support

(number of programs)



*small and medium-sized enterprises

Source: The Conference Board of Canada.

² Canadian Council for Aboriginal Business, *Promise and Prosperity*.

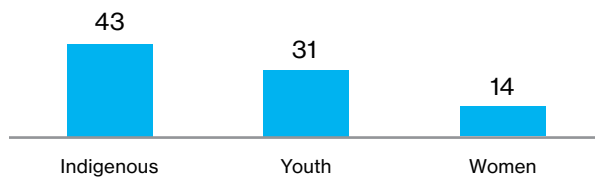
³ Northern Development Ministers Forum, *Aboriginal Youth Entrepreneurship Success Factors and Challenges*.

⁴ Confidential phone interviews by Darren Gresch, March 6, 2019; April 3, 2019; April 4, 2019.

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Chart 3

Programs per target audience (number)



Source: The Conference Board of Canada.

Ten focus on Indigenous youth, two on Indigenous women, and one on female youth. And 10 programs focus on all three target audiences—youth, Indigenous, and female entrepreneurs. For example, the Canadian Northern Economic Development Agency offers two programs that cover all three target audiences: Inclusive Diversification and Economic Advancement in the North; and Regional Economic Growth through Innovation. In addition, the Société du Plan Nord, the Saskatchewan Métis Economic Development Corporation, the Department of Industry Tourism and Investment with the Government of Northwest Territories, EntrepreNorth, and Canada's Regional Development Agencies also prioritize support for youth, Indigenous, and female entrepreneurs through some of their programs.

Euro-American values and cultural understandings of business and economic development often underpin the general frameworks of entrepreneurship.⁵ A lack of cultural sensitivity and inclusion of Indigenous values may fail to address the elements, practices, and needs unique to Indigenous entrepreneurship. Across many Indigenous communities, for example, there is an informal style of doing business grounded in relationships, culture, and tradition.⁶ Indigenous businesses are more likely to be successful when they align with community values.

Without specifically targeting Indigenous entrepreneurs, organizations might invest resources into ineffective programs. Organizations should therefore target and tailor their programs whenever possible.⁷

Few programs focus on remote/fly-in communities

Of the 93 programs we analyzed, 34 (37 per cent) mention remote/fly-in communities (i.e., communities accessible only by plane). Of these 34 programs, 14 specifically target remote/fly-in communities in Northwest Territories and 13 target remote/fly-in communities in Nunavut.

Some of the distinct Northern and remote characteristics (e.g., high living costs) are more pronounced in remote or fly-in areas. Due to their remoteness, these entrepreneurs face some of the most substantial barriers to starting and running a business. However, there are a limited number of programs across Northern Canada that target them, with the exception of the Northwest Territories and Nunavut.

Few programs focus on expanding to other markets

Only 30 programs (32 per cent) focus on connecting Northern entrepreneurs to other markets. The local markets of Northern communities are often too small to support and sustain local business.

The Canadian Executive Service Organization (CESO) plays an important role in connecting Indigenous entrepreneurs—both Northern and Southern—to domestic and international markets. (See “Expanding to other markets through CESO’s mentorship and partnership programs.”)

5 Nkongolo-Bakendo and others, “Entrepreneurship, Aboriginal Values and Stakeholder Interests.”

6 Swanson and Bruni-Bossio, “A Righteous Undocumented Economy.”

7 McGowan, “An Innovative Opportunity?”



Expanding to other markets through CESO's mentorship and partnership programs

CESO is an international economic development engine growing sustainable, inclusive businesses and strengthening government infrastructure. It deploys its experts to communities, partners, governments, and people starting or growing their businesses around the world and in Canada. CESO supports Indigenous entrepreneurs across the North through various partnerships, including with the Government of Nunavut, Government of Northwest Territories, and EntrepreNorth—an initiative funded through MakeWay. A key component of CESO's mentorship model is connecting Indigenous entrepreneurs to domestic and international markets.

Tundra North Tours, for example, is an Inuvialuit-owned and -operated company based in Inuvik, Northwest Territories. It connects visitors to the unique and spectacular Northern landscape, offering both customized and scheduled tours. CESO Volunteer Advisor Roger Wheelock is a tourism veteran with experience in Canadian and international tourism. He helped Kylik Kisoun Taylor, the owner of Tundra North Tours, with business expansion, marketing, and financials. He provided mentorship while also building a relationship with the Adventure Travel Trade Association. This resulted in significant new business opportunities for the company.

Source: Canadian Executive Service Organization.



Few programs focus on targeted opportunities or specific industries

Of the 93 programs, only 16 (17 per cent) are targeted toward a specific opportunity, such as a mining or forestry development project. Opportunities for business development in Northern and remote Canada are often linked to a few key sectors, such as natural resource development and tourism. Entrepreneurs need supports to help connect with these types of opportunities.

Territorial, provincial, and federal governments can be valuable markets for the goods and services offered by many small and medium-sized businesses.⁸ And many provinces/territories across Canada have procurement policies and practices aimed at supporting businesses within their region. For example, the Northwest Territories has the Business Incentive Policy, which gives advantages to businesses owned and operated within the territory on government procurement contracts.⁹ Nunavut's Nunavummi Nangminiaqtunik Ikajuuti policy gives preference to qualified Inuit businesses.¹⁰ And the Government of Yukon has recently implemented the Yukon First Nations Procurement Policy.¹¹ At the federal level, Indigenous Services Canada has the Procurement Strategy for Aboriginal Business program, which aims to increase the participation of Indigenous businesses in federal procurement opportunities.¹²

Analysis of strengths and weaknesses

Organizations can adjust their offerings in several areas to improve their programs and services. These adjustments should focus on three overarching themes: entrepreneurship-specific supports; design of programs and services; and delivery of programs and services.

Entrepreneurship-specific supports

Entrepreneurs need a variety of supports to be successful. These include:

- opportunity analysis
- funding
- networks, mentors, and role models

Opportunity analysis

Entrepreneurs often assume that an opportunity exists or that they can create one, even though this might not be feasible. The outlook for real opportunities for aspiring Indigenous entrepreneurs may be bleak in some areas.¹³ Entrepreneurs and those involved in the design and administration of supports need to have a thorough discussion of what opportunities are available. An assessment of why an individual wants to be an entrepreneur is one part of those discussions. This may help people focus their

8 Government of Canada, "Procurement Strategy for Aboriginal Business."

9 Government of Northwest Territories—Department of Industry, Tourism and Investment, "Business Incentive Policy."

10 Government of Nunavut, "Nunavummi Nangminiaqtunik Ikajuuti."

11 Government of Yukon, "Learn about the Yukon First Nations Procurement Policy."

12 Government of Canada, "Procurement Strategy for Aboriginal Business."

13 Confidential phone interview by Darren Gresch, February 19, 2019.

time and energy into more productive activities that can improve their situations.¹⁴

To determine their value, business ideas need early validation—especially around financial viability. Honest feedback and analysis around whether ideas are feasible can help entrepreneurs decide whether to pursue them.¹⁵ For example, even though an idea may have received short-term grant funding, private investors may not be interested in long-term funding.¹⁶ Pre-start-up market validation can improve the chances that entrepreneurs will pursue viable and marketable ideas.

Funding

Funding may be available to Indigenous entrepreneurs in Northern and remote communities, but it is not always accessible.¹⁷ For example, economic development officers usually need two to three years of data to justify why an applicant needs to expand his or her business.¹⁸

Indigenous entrepreneurs from Northern and remote communities do not always fit into standardized categories.¹⁹ Organizations supporting Indigenous entrepreneurs may need to find creative and flexible ways to get their clients funded.²⁰

For example, lending circles allow people to rebuild their credit.²¹ Lending circles consist of groups of people, usually friends and family, lending money to each other at no or low cost. These are especially important for female Indigenous entrepreneurs who are more likely to draw on financial support from people in their immediate social networks.²²

Community development corporations are another source of capital to support entrepreneurs. These tend to be not-for-profit organizations that offer programs and services to promote and support community economic development. They are generally able to buy physical assets that entrepreneurs in the community can also use. They can also start small business support systems in the community (e.g., bookkeeping services).²³

Many development corporations start from community trusts and other funding frameworks. However, resources at a community level for discretionary funding are often limited. This makes it difficult to create a community development corporation. And while these corporations can provide necessary infrastructure and equipment, they may also have the effect of crowding would-be entrepreneurs out of the market. Opportunities are limited to begin with.²⁴

14 Ibid.

15 Gill, “How to Validate Your Idea Before Starting an Enterprise.”

16 Confidential phone interview by Darren Gresch, February 18, 2019.

17 Aboriginal Affairs and Northern Development Canada, *Creating the Conditions for Economic Success on Reserve Lands*, 9.

18 Confidential phone interview by Darren Gresch, March 6, 2019.

19 Confidential phone interview by Darren Gresch, April 10, 2019.

20 Confidential phone interview by Candice Shaw, June 4, 2019.

21 Cohen, “In Lending Circles, a Roundabout Way to a Higher Credit Score.”

22 Aboriginal Business and Community Centre, *Aboriginal Women in Economic Development*.

23 Canadian Council for Aboriginal Business, *Community and Commerce*.

24 Confidential phone interview by Darren Gresch, March 6, 2019.

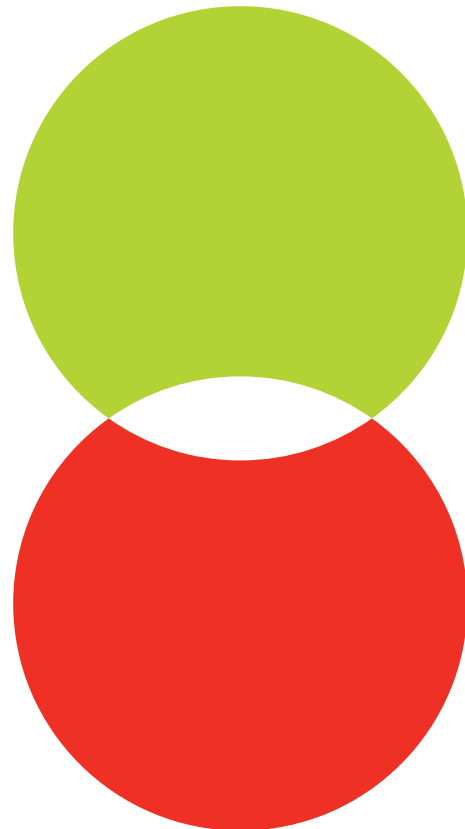
Organizations supporting entrepreneurs also face funding constraints. Because of funding instability, programs are often delivered inconsistently. Reliable multi-year funding would allow organizations to guarantee positions and ensure greater consistency. It would also enable them to focus on the effectiveness of their programs and services. Instead, many worry each year whether they will lose their funding.²⁵

Networks, mentors, and role models

Role models and mentors help people understand what is possible. They let inexperienced entrepreneurs know what challenges to expect and offer strategies to deal with them. This gives great insights into how entrepreneurs can move forward with their businesses. A peer-to-peer network could include entrepreneurs, mentors, and even individuals from the support programs themselves.²⁶

Being able to talk to other people about the same issues and concerns, and then coming up with solutions, is a powerful feature of networks. They also create important social capital. (See “The power of networks.”)

In addition, unstructured, informal group time within programs can help people to connect. As one interviewee put it, this is where the “juicier,” candid conversations tend to happen. These are conversations that would not occur in the classroom or formal setting in which the program is taking place.²⁷



25 Confidential phone interview by Darren Gresch, February 21, 2019.

26 Confidential phone interview by Darren Gresch, February 19, 2019.

27 Confidential phone interview by Darren Gresch, April 3, 2019.



The power of networks

One interviewee mentioned that a group of young mothers in Fort Severn were discussing various options for work after high school. Most of the jobs in their area are labour jobs with 10- to 12-hour shifts, so it would be difficult to manage them with children.

These mothers began to discuss the possibility of opening a call centre that would be able to serve Cree-speaking individuals—something that was clearly lacking in the region. They would offer services to businesses that want to market to Northern and remote communities. Their band council liked the idea and has been looking into a Cree teleconference centre. This centre would also offer services in other languages.

This idea couldn't have happened without having the opportunity for informal discussion by a network of like-minded people.

Source: Confidential phone interview by Darren Gresch, February 25, 2019.

Design of programs and services

Regardless of their type, supports must be designed so they are relevant and useful to entrepreneurs. This starts with understanding the local and cultural context. Supports should also be comprehensive in scope.

Local understanding

According to multiple interviewees, organizations are often unsuccessful when using programs and people from outside the community.²⁸ This is because they lack an understanding of the local opportunities and challenges. They also lack relevant content and examples.

When mentors and programs lack a local understanding, they may suggest inappropriate strategies and methods. In other cases, they push outsourcing and related concepts that may be incompatible with local values and goals—such as contributing to the community's development and well-being. Generally, Indigenous mentors make programs more effective and relevant to the local context.

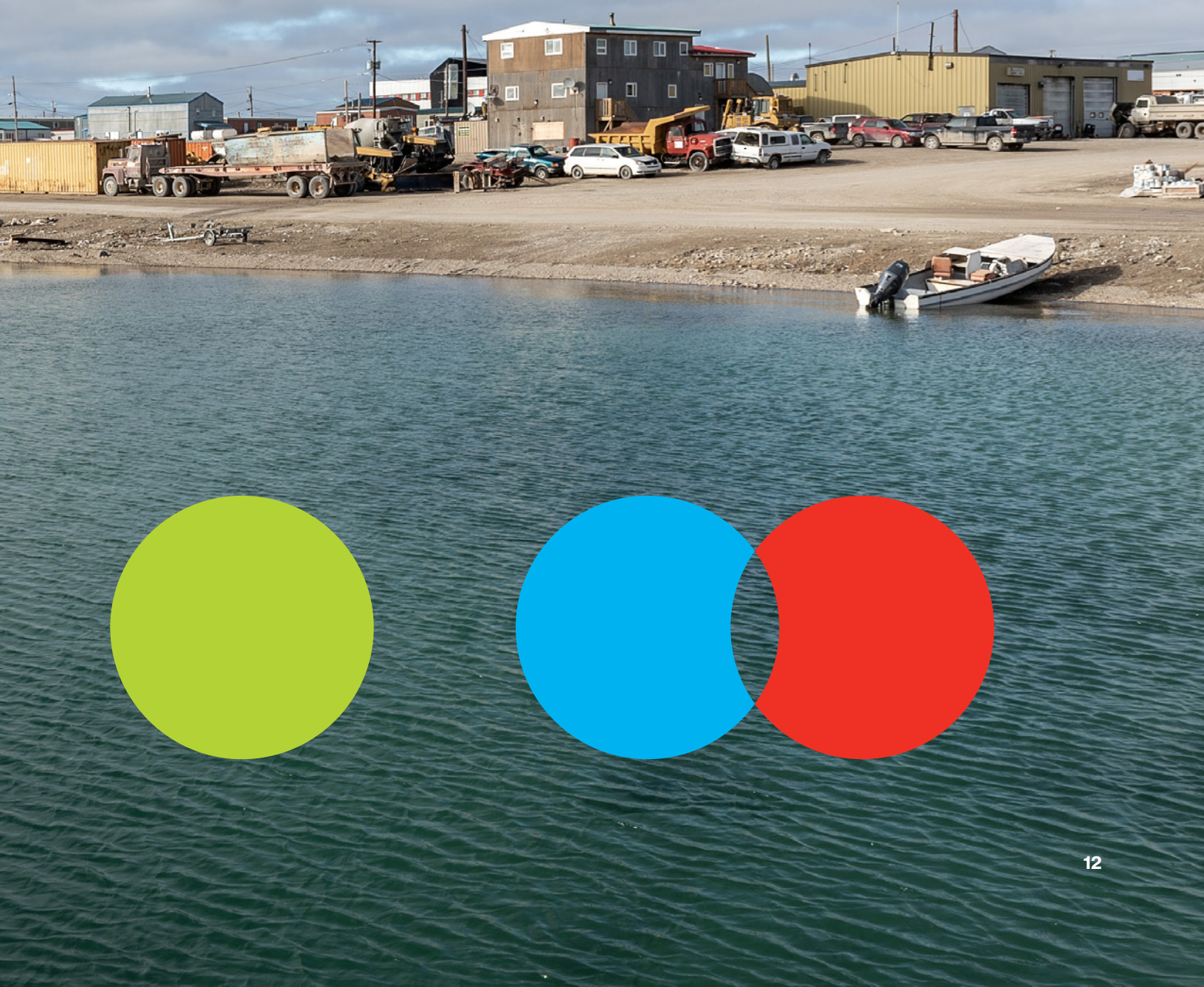
Entrepreneurs and communities may see non-local supports as paternalistic relics of colonialism.²⁹ Some organizations simply replicate existing courses without assessing community needs. One interviewee mentioned that some consultants make a lot of money doing “cookie cutter” work in Northern and remote areas.³⁰

28 Confidential phone interviews by Darren Gresch, February 25, 2019; April 10, 2019.

29 Confidential phone interview by Darren Gresch, April 3, 2019.

30 Confidential phone interview by Darren Gresch, March 6, 2019.

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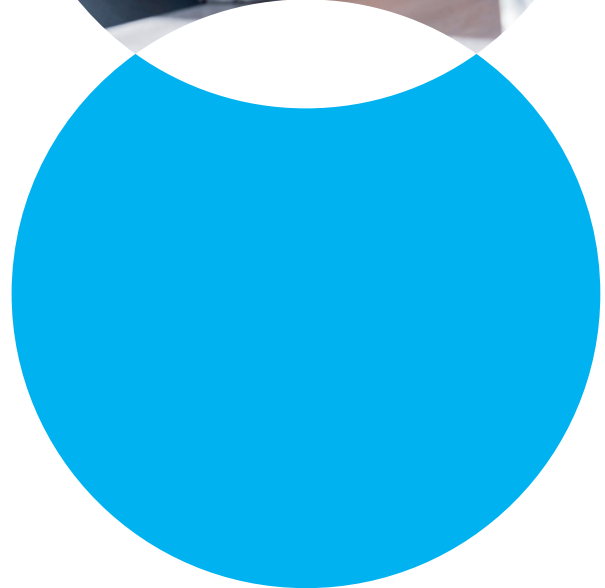


Cultural understanding

When organizations, programs, or services are not seen as culturally relevant, it creates a barrier that prevents many Indigenous people from accessing them.³¹ Fundamental concepts that many people take for granted may seem foreign to Indigenous entrepreneurs in the North. When supports are not tailored, Indigenous entrepreneurs must learn things twice. First they need to learn how to adjust their cultural lens to make sense of the framework of programs and services. Then they have to learn the content.

One interviewee had met with entrepreneurs who took part in such a program. The entrepreneurs said it took a long time to understand the content because of the cultural context of the information as well as its delivery. (See “Bridging cultures.”)

To address this gap, organizations such as EntrepreNorth and RADIUS SFU have developed programs to address the unique Indigenous cultural dimensions of entrepreneurship in British Columbia.



³¹ Confidential phone interview by Darren Gresch, February 19, 2019.



Bridging cultures

Wherever there is a group of people, there is an economy. One interviewee mentioned that there is a myth that you must give up your identity to participate. It's important for entrepreneurs to realize that they do not stop being Indigenous if they become a business owner.

In one program, entrepreneurs initially struggled with the concept of marking up their products and services. The entrepreneurs (and sometimes their customers) felt they should not be charging high prices just to make more money. This sentiment is common when entrepreneurs sell their goods and services directly to customers. It is also common when using a co-op that requires markups to recover operating costs.

However, entrepreneurs need to make a profit to grow their business. They also need to accumulate enough capital to be able to give back to their communities. Once program participants understood this, the idea of markups became clear. Some of the entrepreneurs then created tiered pricing structures and specialty products. They did this to balance the need for making money with helping their community members access affordable goods and services. While this complicated their business model and processes (e.g., cash flow), this creative solution bridged their values with mainstream business practices.

Sources: Confidential phone interviews by Darren Gresch, February 19; April 3, 2019.



Comprehensive support

Individual, targeted programs and services are necessary, but not always enough. Roughly half of the 93 programs we surveyed offered targeted services by only offering funding support. However, entrepreneurs need ongoing support and comprehensive services to meet their needs. In our analysis of existing programs, we found that only 45 programs (48 per cent) offered more than one type of support (e.g., funding, mentoring, business operations). And only 11 of these programs offered comprehensive services defined as a program offering five or more types of support.

A comprehensive support system includes things such as the business services that entrepreneurs need on an ongoing basis (e.g., bookkeeping, marketing). Yet these are not always integrated into programs and services. To make matters worse, entrepreneurs often don't consider them either, being more focused on the core elements of running their business and getting to work. Once they understand the full scope of activities required to start and run a business, they often become discouraged.³²

Entrepreneurs need to either understand all aspects of running a business or receive support for the ones they don't, at the correct times. They can receive this support informally, for example, with a quick phone call. Or the support can come through formal programming. The continuous learning opportunities that comprehensive support provides are essential to business success.³³

To be comprehensive, programs must also align with and complement existing supports (e.g., be curriculum-connected). For example, most programs offer funding. When funding requires upfront investment, other programs could help entrepreneurs meet those requirements. They could do this by either bridging the capital gap or equipping entrepreneurs with the knowledge and tools to find the capital themselves. According to our analysis, mentorship and training programs are lacking. The range of supports might benefit from greater investment in these non-financial forms of support.

A continuum of targeted supports is ideal.³⁴ This would address different entrepreneurial needs according to business models, skill levels, and stages of development. However, many supports do not specify a target audience, making it difficult to design and administer effective comprehensive programs and services. Supports should be clear on who their target audience is and concentrate on the specific needs of that group. For example, an Indigenous entrepreneurship program for youth might emphasize mentorship.³⁵

The difficulty with comprehensive business support boils down to funding. Working within funding constraints, organizations must find ways to strengthen the range of supports. Creating links between all the relevant organizations, programs, and users is one path forward. Finding creative ways to engage and update different parts of the system is another.³⁶

32 Confidential phone interview by Darren Gresch, February 19, 2019.

33 Confidential phone interview by Darren Gresch, March 6, 2019.

34 Confidential phone interviews by Darren Gresch, February 26, 2019; March 6, 2019; April 3, 2019.

35 Northern Development Ministers Forum, *Aboriginal Youth Entrepreneurship Success Factors and Challenges*.

36 Confidential phone interview by Candice Shaw, May 28, 2019.

Delivery of programs and services

For effective program delivery, organizations must be aware of several factors. Programs need a local understanding, but they also need a local presence. Understanding how to work through capacity constraints, ensuring programs are flexible, and promoting education and awareness at the local level are also important.

Local presence

According to program and service providers, communities want supports delivered locally. Events, workshops, and courses are especially impactful for entrepreneurs when delivered in person. Being in the community regularly allows organizations and their employees to make one-on-one connections. These lead to meaningful, trusted referrals to necessary resources for entrepreneurs. When organizations offer programs and services outside of the community, people are often unable to access them because of the distances involved and associated costs of travelling to and from Northern and remote communities.

One interviewee mentioned that her clients retain information better when it is given in person. As a result, she prints out learning and support materials, goes over them in person with the client, and repeats crucial information. An in-person, relationship-based approach is especially important when other factors are present, such as linguistic barriers or cultural differences. In person, she can also pick up on cues that allow her to tailor conversations to best address her clients' needs. For example,

she might notice that a client knows less about a specific topic, so she can explain it in more understandable terms. Interactions over the phone, however, are lower quality. Unless done in person, she misses opportunities to ensure that her clients get the most out of a meeting.³⁷

What a local community presence looks like in practice could vary significantly. While having a permanent presence is desirable, it is not practical or possible in most cases. Few support programs outside of Nunavut and the Northwest Territories focus on remote/fly-in communities, likely because of the various challenges of remoteness. Local supports are ideal, but seldom practical in these communities. One interviewee mentioned that being in Northern and remote communities on a regular basis would mean at least one visit every three months for her organization—which would be an improvement over their current situation.³⁸

Some interviewees also mentioned the importance of appropriately timing their programs. If not timed properly, entrepreneurs may not be able to attend, or their attention may be elsewhere. Bad timing increases the chances of conflicting with entrepreneurs' busy seasons. This is also true for important cultural or community events. To be less demanding on people's schedules, workshops can take place in the evenings, on weekends, or staggered across multiple days.³⁹

Interviewees mentioned how strategic infrastructure projects could improve the local presence of supports. Communities often need more commercial space. Business hubs, for example,

37 Confidential phone interview by Darren Gresch, April 10, 2019.

38 Confidential phone interview by Darren Gresch, April 4, 2019.

39 Ibid.



could achieve this. Not only would this provide a physical space for entrepreneurs to offer their services and conduct operations, it would also allow support organizations to meet with entrepreneurs to mentor them and help promote their businesses. And they would promote the development of the local economy.

Capacity

Organizations must work hard to get into communities and deliver their supports. A large part of this challenge is a lack of capacity. Having full-time employees in each community would be ideal for maximizing the impact of programs and services. But this is unrealistic. Attracting qualified people, training them, and retaining them are long-standing, significant challenges.⁴⁰ Organizations also often compete to build capacity with what expertise is available.

Many communities have a single economic development officer (EDO) to work with entrepreneurs and program deliverers to get start-up funding. However, other community priorities can spread their time and attention thin. Also, EDOs sometimes lack the required skills for the job, and the Economic Developers of Canada course can be too time-consuming a step in building their expertise.⁴¹

To create autonomy and capacity within a community, local EDOs and other support access points need knowledge and skills. They are then better able to work with people in their community and to address their evolving needs. However, there must be consistent follow-up. Regular surveys and feedback, both formal and informal,

can help organizations understand whether they are putting their limited resources to good use and effectively contributing to local capacity development.

To ease capacity constraints, organizations and individuals can build strong relationships with one another. Combining efforts is important for improving the range of supports for Indigenous entrepreneurs. This lets organizations leverage each other's funding and expertise. It also improves learning within organizations and sharing of best practices across them.

Flexibility

Some organizations use surveys to identify gaps within the community and among entrepreneurs to tailor their programs and services accordingly. For example, identifying needs and gaps that are specific to marine and land-based products or tourism allows organizations to tailor their supports and content accordingly. This, in turn, increases their relevance and effectiveness.⁴²

However, even though organizations may have well-targeted programs tailored to specific needs, they must also be able to adapt to changing circumstances. User feedback can help ensure that programs deliver the right combination of supports in an appropriate manner. (See "Flexibility for funding.") Organizations should be transparent about the feedback they receive to increase the usefulness of their programs and services. Regular program evaluation with a well-defined scope is also important in this regard.

⁴⁰ Confidential phone interview by Darren Gresch, March 6, 2019.

⁴¹ Ibid.

⁴² Confidential phone interview by Darren Gresch, April 3, 2019.



Flexibility for funding

One success story involves a funding program that helps entrepreneurs to export products and access foreign markets. This type of program usually requires entrepreneurs to identify their export destination ahead of time. An entrepreneur participating in the program developed a technology that sparked the interest of international investors. But the entrepreneur could not say for sure what his final export countries would be. Capital moves fast, so he needed to as well. He needed the ability to take short-notice meetings whenever and wherever investors expressed interest. As such, he needed (and received) extra flexibility from the program to meet the interests in those countries.

Source: Confidential phone interview by Darren Gresch, February 18, 2019.

Education and awareness

Understanding how to start and run a business and where to get financing, education, and training is a major gap in many communities. For example, how do entrepreneurs know where to go to get a licence for selling food? Supports exist, but entrepreneurs must be aware of them and know how to access them. To mitigate an already complicated entrepreneurial journey, supports should be promoted, accessible, and easy to understand.

One interviewee mentioned that groups with existing skills, knowledge, and expertise still struggle to come to terms with aspects of the support system. He said it must be a “nightmare” for individual entrepreneurs without these skills and knowledge to navigate—particularly within the Northern and remote context. There are also times when program managers and caseworkers themselves lack a full understanding of their own programs.⁴³ If an organization lacks capacity and understanding among its employees, then entrepreneurs will find it especially difficult to navigate the support system.

Another component of this issue relates to language—many supports are offered only in English.⁴⁴ Organizations must work to ensure that essential materials are available in local languages. Similarly, they should simplify jargon to improve understanding. For example, the terms and conditions associated with loans can be complicated.

For many entrepreneurs in Canada, finding out what to do may be as simple as searching Google. However, connectivity can be lacking in Northern and remote communities. Their residents may not be comfortable enough with digital technology to acquire and use digital information. Organizations can improve awareness of the types of supports available to entrepreneurs. They should also consider what types of innovative, but simple, approaches can be adopted to improve interest, awareness, and education of entrepreneurship and business opportunities.

⁴³ Confidential phone interview by Darren Gresch, March 1, 2019.

⁴⁴ Confidential phone interview by Darren Gresch, February 21, 2019.



BDC's Aboriginal Youth Business Plan Competition

BDC's Indigenous banking unit sponsors an Internet-based, national Aboriginal Youth Business Plan Competition. The competition provides online modules, mentoring, and business plan templates for Indigenous youth across Canada in grades 10 to 12. BDC designed the program to increase awareness of entrepreneurial and business opportunities, management and business skills, and e-commerce and technological capacities for its participants. This online platform helps facilitate access for entrepreneurs who live in Northern and remote contexts and may be challenged to travel outside of their communities. However, in remote communities where connectivity/bandwidth is poor or non-existent, Internet-based programs may run into challenges.

Source: Business Development Bank of Canada.

The Aboriginal Youth Business Plan Competition of the Business Development Bank of Canada (BDC) provides an example of this. Organizations should also be exploring whether basic awareness and learning opportunities can be built into existing practices and initiatives, such as community events or even in the school curriculum. (See “BDC's Aboriginal Youth Business Plan Competition.”)

Building a promising support system

Current supports and programs available to Indigenous entrepreneurs in Northern and remote Canada are extensive and robust in many areas. There are certainly success stories, and there are many examples of good practices and effective services. That said, the support system does not always or uniformly meet key needs. Indigenous entrepreneurs need several types of supports to be successful.

Our analysis highlights a need for programs that help Indigenous entrepreneurs with their opportunity analysis and validation of ideas. Different funding options are also needed to work around some of the unique barriers and challenges associated with the Northern, remote community context. Alternative funding models are also needed to address some of the challenges presented through the *Indian Act*⁴⁶ as well as obstacles that characterize the on-reserve setting. For their part, networks, role models, and mentors can be invaluable in supporting and enabling existing and aspiring entrepreneurs. Organizations should also have a sound understanding of the challenges faced by entrepreneurs at the local level. Programs and services should be structured to address those challenges and incorporate culturally relevant frameworks and content. A well-designed program is only as good as its execution—programs and services should be as flexible, accessible, well defined, and targeted to specific needs as possible.

Ultimately, entrepreneurs in Northern and remote regions need programs that focus more on the unique contexts and challenges that they face; are more responsive to local and cultural needs; and support scaling-up and expanding market access.

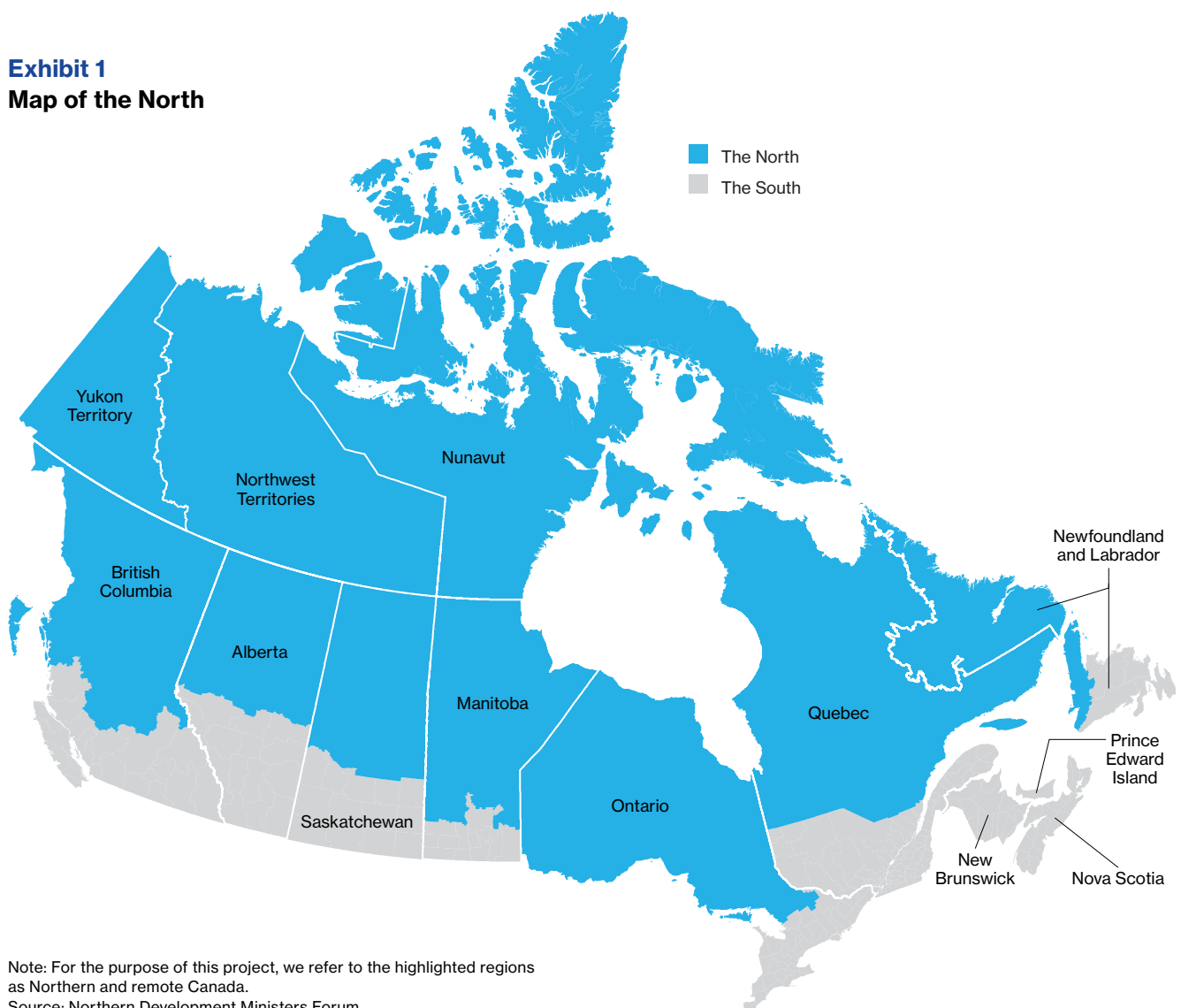
⁴⁶ *Indian Act*.

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Appendix A

The North in detail

Exhibit 1
Map of the North



Appendix B

Methodology

To address our research objectives and questions, we conducted a literature review of academic articles and grey literature reports related to Indigenous entrepreneurship in Canada. This was followed by an environmental scan of programs and services supporting entrepreneurship in Canada's North. These informed key stakeholder interviews and the development of an entrepreneurship support inventory.

We also undertook a thematic analysis of the interviews and a gap analysis of the inventory. The purpose of these analyses was to identify where the support system could better meet the needs of Indigenous entrepreneurs in Northern and remote communities.

Interviews

We used a purposive sample for the interview component of this project. The project's advisory committee identified many of the leading organizations, funders, entrepreneurs, clients in remote communities, and subject matter experts that we interviewed. We used a snowball sampling strategy to identify the remaining participants. This involved getting recommendations from our interviewees.

We interviewed individuals from 16 organizations across a wide geographic area in Canada's North. Examples of the types of organizations interviewed include Indigenous financial institutions, community development corporations, economic development associations, entrepreneurs, and not-for-profit organizations. Examples of the types of support they provide include funding, financing, mentorship, network growth, education and skills, and intensive entrepreneur workshops.

Interview questions were semi-structured and based on three primary themes: their understanding of Indigenous entrepreneurship, their experience with relevant support programs, and the design and implementation characteristics of such programs.



Inventory

Starting point: Northern Development Ministers Forum (NDMF) Jurisdictional Inventory

The NDMF Jurisdictional Inventory was the first of its kind.¹ The inventory compiled a list of supports available to entrepreneurs across Canada. Each participating jurisdiction self-reported the supports available to Northern Indigenous youth in their region.² The structure of the inventory included categories for:

- program name and description;
- jurisdiction;
- monetary investment;
- type of program (i.e., financing and funding; education, training, or job experience; business operations/fundamentals; mentoring);
- target audience (i.e., youth, Indigenous, Northern).

The inventory included programs and services if they had “a clear and direct impact on entrepreneurs” and focused on Indigenous peoples, youth, or Northerners.³ Created in 2010, the NDMF remains one of the few publicly available inventories that documents the existing support programs and services available to entrepreneurs across Canada.

Information source

An environmental scan was used as the main method for developing our inventory. This included a systematic search of government and other organizational websites for relevant programs and services. We also collected information through consultations with leading organizations, funders, entrepreneurs, clients in remote communities, and subject matter experts.

Inclusion criterion

We surveyed federal, provincial/territorial, and international programs and services. The key inclusion criterion of this project’s inventory is that programs and services must support entrepreneurship in Northern and remote regions of Canada. We included supports even when they did not have a specific focus on Indigenous entrepreneurs. This is because they are still available to this demographic. That said, when trying to understand the effectiveness and impact of supports, the emphasis is placed on the experiences of Indigenous entrepreneurs, even where programs are accessible to a broader Northern demographic.

1 Northern Development Ministers Forum, *Aboriginal Youth Entrepreneurship Success Factors and Challenges*.

2 Ibid., 5.

3 Ibid., 24.

Structure of the analysis

In addition to the NDMF categories, the literature review and interviews indicated that several components must be present for Indigenous entrepreneurs to be successful. As such, we assessed each program through the lens of the categories below. We analyzed the programs based on the information available from the host organizations' websites and online program resources. We also relied on information gathered through our interviews and consultations.

Key categories of analysis:

- The geographic area targeted by the program/service to better understand its reach.
 - Whether the program/service targets fly-in or remote communities—many Northern communities are fly-in and have difficulty accessing services due to their remoteness. This can include programs that provide support via a full or partial physical presence in the community. It also includes programs that prioritize funding or services for entrepreneurs living in remote/fly-in communities.
 - Whether the program/service supports entrepreneurship in a specific industry.
 - The target audience to indicate whether the program/service addresses the unique needs of youth, women, and Indigenous entrepreneurs.
- We also expanded “type of program” to include types noted in the literature and by our interviewees as essential for entrepreneurial success, such as:
- business operation/fundamental skills development such as business plans, accounting information, general literacy, and numeracy;
 - strategic marketing/management insight;
 - hands-on training and job experience;
 - funding;
 - mentoring and leadership development, which includes guidance and support from an experienced person in a company, organization, or institution;
 - expanding networks and access to external (domestic and non-domestic) markets;
 - fostering the growth of small and medium-sized enterprises into larger enterprises.

Appendix C

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Darren Gresch, Amanda Thompson, and Candice Shaw

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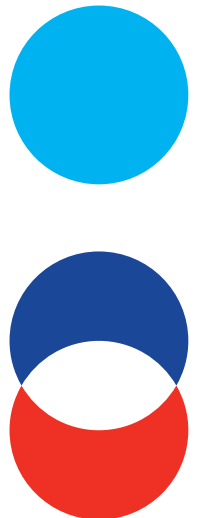
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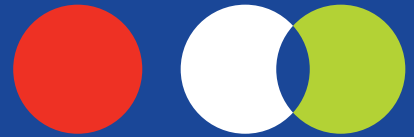
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