

*The Impact of the COVID-19 Pandemic on
Aboriginal Economic Development
Corporations (AEDCs), 2019–2021:
An Interview-based Perspective with CEOs*

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ABSTRACT

Collaborating with the Canadian Council on Aboriginal Business (CCAB), the authors investigate how Aboriginal Economic Development Corporations (AEDCs) responded to and, in most cases, weathered the commercial disruptions associated with the COVID-19 pandemic. Working from survey interviews, supplemented by business data from previous CCAB national surveys and other governmental information, the authors explore the challenges that CEOs faced and how they managed their companies through the COVID crisis. For many of the AEDCs respondents, the problems they were facing were not necessarily brought on by the pandemic but were outgrowths of pre-existing socioeconomic disparities that had been exacerbated by COVID-19. Throughout the pandemic, these CEOs battled to maintain operations, manage and support staff in trying circumstances, and keep their assets operating or safely managed. They frequently assisted their home communities with services not normally within their purview, including producing PPE products and delivering groceries and medicine to remote communities. This report focuses on crisis management and can be a useful reference point for policymakers and decision-makers looking to create coherent responses to whatever the next crisis faced by EDCs might be.

Key Words: Indigenous economic development, business response to COVID, resiliency, digital divide, social inequality

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INTRODUCTION

Prior to the pandemic, the *Indigenomics Institute* reported that the Indigenous economy in Canada was valued at some \$32 billion, with the potential to grow to \$100 billion by 2023–2024 (Hilton, 2021). This growth rate would have outpaced the overall national economy if not for the pandemic. On the labour force side of the equation, Hilton (2021) notes that *the Indigenous youth population is set to reach one million by 2027 and is growing at four times the national average, representing, if it can be harnessed, a considerable future labour force within Canada*. However, Statistics Canada notes that unemployment for Indigenous Canadians is still unacceptably high, while high school and university graduation rates remain substantially below the national average (Anderson, 2021).

This paper reviews the thoughts, opinions, and plans of a selection of ten Aboriginal Economic Development Corporations (AEDCs) Chief Executive Officers (CEOs) who managed their corporations through the COVID-19 pandemic to understand the impacts of the pandemic on their corporations, out of a total of 260 AEDCs, or 0.03%. The research is built upon in-depth interviews using a survey instrument that was jointly designed by the authors and researchers from the Canadian Centre for Aboriginal Business (CCAB). AEDCs represent Indigenous community owned institutions that, when at their best, are generators of financial investment opportunities and wealth generators (what equates to own-source revenue), hubs for employment and training opportunities, and incubators for entrepreneurship. They represent one of the major pillars of Indigenous sovereignty, along with self-government, control of resources and territory, cultural integrity, and linguistic survival. Their CEOs commonly work to build opportunities that could improve the lives of Indigenous community members while navigating the challenging waters between expectations and reality, as well as between traditional Indigenous beliefs and practices and settler society's demands for access to land, resources, and labour.

THE SURVEY

This Canadian Council for Aboriginal Business (CCAB) and the University of Saskatchewan (USASK) survey completed in 2021 during the pandemic was funded by a Canada Social Sciences and Humanities Research grant and through matching support from staff at the Johnson-Shayomo Centre for Public Policy — Policy North research group and research staff at CCAB. The survey instrument consisted of twenty-two questions that were vetted by CCAB staff, university ethics, and a former CEO of a Canadian AEDC. CCAB received permission from participating AEDCs to link the current interviews to previously surveyed business records collected by CCAB in their 2019 Aboriginal Business Survey. This added depth to the analysis and effectively bracketed the pre-pandemic scenario with today's ongoing dilemma, data for which was captured in the first section of the questionnaire, which covered current business characteristics using the same questions as the 2019 business survey. The survey questions covered five themes: general impact, impacts on relationships, financing and funding, and outlook and recovery.

The SSHRC Partnership Engage Grant provides limited funding for the initial exploration of a current research problem between university researchers and other public sector research organizations, in this case, the Canada Council for Aboriginal Business. In this case CCAB and USASK agreed to conduct ten in-depth interviews with the senior management of a selection of Canadian Indigenous development corporations. The sample

drawn reflects, to the best of our ability, national coverage; however, due to the severe challenges the pandemic has created in Indigenous communities, not all of the original sample could participate. In total, ten surveys were conducted, of which CCAB had detailed business survey data for eight from a previous national business survey conducted in 2018–2019. This survey resulted in an oversampling in Saskatchewan, with four AEDCs. It also includes three respondents from the far north, with two from the Yukon and one from the NWT. AEDCs also completed surveys in Nova Scotia (representing Atlantic Canada), Ontario, and British Columbia, providing a strong but not perfect cross-country breakout. It should be noted that a number of CEOs felt unable to participate; they were just exhausted from dealing with COVID.

The interviews are supplemented by financial data collected by the CCAB prior to the pandemic in their national business survey of Indigenous businesses as well as information gleaned from the CCAB's larger-scale COVID pandemic survey reports (CCAB Original, 2020 & Phase II, 2021). The financial data for the AEDCs involved in this study were collected between May and June of 2018, with this data representing a baseline for comparison to the 2021 data collected during the interview process in 2021. This paper highlights the findings of the more in-depth interviews held with the senior executives of ten AEDCs selected from across Canada. The survey instrument is included as an appendix. Anonymity was key to allowing the participating CEOs to speak freely. Concerns were expressed by the authors regarding respondent fatigue within the Indigenous AEDC community, especially coming from the COVID-19 pandemic and in general from the personal experience of one of the authors as a past AEDC CEO.

This survey of AEDCs asked participants three questions:

- Have these positive business projections been affected by more than two years of pandemic economics?
- How have Aboriginal economic development corporations (AEDCs), the engines driving the Indigenous economy, weathered the pandemic?
- How are these AEDCs preparing for the post-pandemic recovery?

We also recognize that in these traditional, underserved, and often remote communities, the AEDC and the local economy are inextricably linked to social welfare and community well-being. Health Canada numbers show that Indigenous Canadian communities have been more severely impacted by COVID-19. The pandemic has laid bare the inequality within Canada and across the globe, between haves and have-nots, between the educated and those who are ill-equipped to understand, let alone trust the health sciences, and revealed the lack of resiliency in many of Canada's Indigenous communities, where the memory of western plagues and pandemics represents a deep scar (Daschuk, 2013). The crowdsourced data derived from Statistics Canada (2020) indicates the disproportionate impacts of the COVID-19 pandemic on First Nations people, Métis, and Inuit:

- Indigenous participants report a greater impact on their ability to meet financial obligations or essential needs than non-Indigenous participants.
- Indigenous participants report worsening mental health.
- Indigenous women participants, in particular, report strong impacts on economic well-being and mental health.

They concluded that these stronger adverse impacts are linked to pre-existing vulnerabilities, including longstanding and persistent disparities in socio-economic conditions.

COVID-19 AND THE HEALTH OF INDIGENOUS COMMUNITIES AND THEIR AEDC

Indeed, on-reserve First Nation communities have suffered a higher infection rate and a much higher death rate than non-Indigenous Canada (Indigenous Services Canada, 2022). The 2016 census of Canada reported that there were 820,120 Status First Nations people in Canada, of which 40%, or 331,025, lived on-reserve. Indigenous Services Canada (ISC) reports on confirmed cases of COVID-19 testing results daily, but note that due to home testing and individuals choosing not to get tested, these numbers underestimate all positive COVID-19 cases in First Nations communities. Reports of deaths are inevitably also undercounted and will not be adjusted until after the pandemic has ended and a more refined analysis of the pandemic's impact on society can be scrutinized. Gupta and Aitken (2022), in their Statistics Canada study on the impacts of COVID-19 on racialized populations in Canada, offer this conclusion: *The relationship between low income, racialized populations and COVID-19 mortality could be explained by multiple pathways. Current literature suggests that people with non-White racial or ethnic backgrounds tend to have lower socio-economic status, less adequate housing, worse access to a health care provider, and poorer healthcare provider experience* (Gupta & Aitken, 2022).

As of January 6, 2022, Indigenous Services Canada (ISC) was aware of the following situation on First Nations reserves:

- 57,344 confirmed positive COVID-19
- 3,927 active cases
- 2,472 hospitalizations
- 52,848 recovered cases
- 569 deaths

Using 2016 census population counts as a denominator, which is an underestimate of the current on-reserve population due to the higher birth rates commonly associated with First Nation reserve communities, we can provide an estimate of the on-reserve Indigenous Death Rate for Canada and compare it to the national level to provide one proxy measure of the impacts of the pandemic on Indigenous Canada.

Using the ISC numbers and Census 2016 population figures, it is possible to estimate the death rate per 100,000 of the on-reserve Indigenous death rate from Canadians nationally and those not living on First Nation reserves as a means of understanding how challenging the pandemic has been for First Nation communities and, by proxy, their Development Corporations (Figure 1). The numbers are tragic, with the on-reserve death rate being twice that of the Canadian rate for people not living on-reserves at 172/100,000 compared to 86.8/100,000 nationally. Canada's response to the pandemic leaves it internationally ranked among the more successful western nations, especially when compared to the USA at 257/100,000 or the United Kingdom at 226/100,000. John Hopkins University and Medicine Coronavirus Resource Centre data shows that the death rates on reserve in Canada are com-

| FIGURE 1 Death Rates/100,000 of Indigenous Canadian Living On-reserve Compared to the Rest of Canada, as of Jan. 6, 2022 | | | | | | | | |
|--|--|---------------------------|--|------------------------------------|---|--------------------------|-----------------------------------|--------------------------------------|
| Canada Total Deaths | Canada 2016 Census Population | Death Rate/ 100,000 | Canada total Deaths — Not On- reserve | Canada Pop — Not On- reserve | Death Rate rest of Canada/ 100,000 | Deaths On- reserve | Canada 2016 On- reserve Pop | Death Rate On-reserve/ 100,000 |
| 30,788 | 35,151,728 | 87.59 | 30,219 | 34,820,703 | 86.78 | 569 | 331,025 | 171.89 |

Sources: Calculated by authors using data from Indigenous Services Canada, <https://www.sac-isc.gc.ca/eng/1598625105013/1598625167707> (Accessed Jan 10, 2022); Statistics Canada, <https://www150.statcan.gc.ca/n1/pub/41-20-0002/412000022021001-eng.htm>

parable to those in the South and Central American nations of Uruguay (179), Panama (176), and Bolivia (174), all of which have high Indigenous population counts and much weaker public health programs than Canada.

But the impacts of COVID-19 on First Nation communities and businesses cannot just be reduced to the number of diagnoses and the death rates.

The impact must also be recognized through the global reduction in workforce productivity and economic performance. The pandemic has resulted in massive reductions in productivity in the labour force and workplace, affecting all sectors of the economy.¹ We cannot even begin to access the immeasurable damage done to Indigenous youth through the pandemic with the loss of school hours, which was exacerbated by their limited access to online schooling tools, the mental health issues created by quarantining in overcrowded housing conditions, and the probable further erosion of Indigenous family life caused by the pandemic. These students were already falling behind the national standards for educational attainment.

RECENT RESEARCH ON COVID-19 AND INDIGENOUS BUSINESSES AND THE LABOUR FORCE

The challenges created by COVID-19 in the Indigenous labour market are reviewed by Bleakney, Masoud, and Robertson (2021), who recognize that business closures have resulted in layoffs that have increased already persistent inequalities in the Indigenous labour market. Using the Labour Force Survey (LFS), which provides the timeliest data available on labour market characteristics of Indigenous people in Canada (but only for off-reserve populations), they find that young adults and women appear to be disproportionately affected by the pandemic, as well as older *Indigenous workers, who are more vulnerable to the economic and health impacts of COVID-19*. On a more promising note, Bleakney,

¹ For example, see initial investigations at: <https://www.thebritishacademy.ac.uk/documents/3238/COVID-decade-understanding-long-term-societal-impacts-COVID-19.pdf> and <https://www.ecb.europa.eu/pub/economic-bulletin/html/index.en.html>

Masoud, and Robertson found that the employment rate among Indigenous youth in the three months ending in August 2021 surpassed its pre-pandemic and summer 2020 levels, while the labour force participation rate among Indigenous youth was 66.8%, the highest since the onset of the pandemic. However, they do not provide any clarity on why this may be happening. They conclude that, *following the initial impact of the pandemic, employment recovery had generally been slower among Indigenous people*, while their analytics show that recovery has been remarkable in some provinces and less so in others, possibly related to different COVID-19 health restrictions in place by the respective provinces.

Writing from the Australian perspective, Dinku, Hunter, and Markham (2020) believe that the ongoing digital divide that exists between settler society and the Indigenous community may be a particular problem for Indigenous people working remotely. They state that *poor access to the internet for a substantial number of Indigenous households may also exacerbate access to remote education*. These statements could be just as readily applied in the Canadian context, where the digital agency divide between Indigenous and settler society widened through the pandemic, with remote Indigenous Canadian communities suffering poor internet connections while their limited household incomes could hardly support the need to gear up for a transition to digital education.

Whether the pandemic experience differed for First Nation children in Canada, both on- and off-reserve, will have to await post-pandemic educational reports. But given that 29.7% of off-reserve First Nation households were already found to be in the low-income segment of the economy (prevalence of low income based on the low-income measure, after tax — LIM-AT, percentage based on 2015 income data), compared to only 13.8% for the non-Aboriginal population (Statistics Canada, 2018), with the increasingly technology-enabled workforce, Indigenous households, both on- and off-reserve, were ill-equipped to participate in the remote work environment or to participate fully in the digital agency learning environment.

The survey results indicate that COVID-19 had not only negative impacts on AEDC finances, especially on business revenues, but also surprisingly positive outcomes related to employee–management relations, community response, and “pulling together” as a community to combat the pandemic — a response that was often regional and national in scope. It is important to remember that AEDCs do not function in the same way as settler-society businesses. As Anderson et al. (2005) state, *the goal of Indigenous people pursuing “development” in Canada is not economic development alone, but economic development as part of the larger agenda of rebuilding their communities and nations and reasserting their control over their traditional territories*. Financial outcomes during the pandemic very much depended on the industrial sectors the AEDCs were involved in, with tourism and retail sales being heavily impacted along with exports of commodities such as seafood.

The level of corporate diversity that AEDCs had achieved prior to the pandemic would also have directly impacted their resiliency. Finally, the severity of public health measures enacted locally, such as lockdowns and restrictions, which led to either temporary or permanent closures, meant that some industries were more impacted than others. For example, Graney’s report in *The Globe & Mail* (2020) noted that the Alberta government’s policy of declaring the oil industry and the oil sands programs as essential services shielded many Alberta and Saskatchewan AEDCs that held contracts in the sector. The survey found that AEDCs demonstrated resiliency during the last year and a half by responding quickly to the fast-changing environment, accessing funding from the federal and provincial governments, diversifying their subsidiaries before COVID, and successfully transitioning to work-

ing from home, among other strategies. Being empathetic is a clear message that permeated most of the interviews, and almost every participant stated they felt optimistic for the future despite listing pressing needs and challenges. Is it not the core mindset of entrepreneurs to be optimistic?

Brüssow and Timmis (2021), in an editorial on the societal consequences of long COVID on the labour force, noted that the economic recovery of low- and middle-income counties may be much slower. Their prescription for resolving this begins with the recognition of the greater impacts of societal long COVID on less economically secure communities and policies that can be developed to bridge the gap coming out of the COVID pandemic. Societal long COVID in this case relates to the issue of trust within society and with the government. Aassve et al. (2021), accessing attitudes of immigrants arriving in America from the *General Social Survey* database, conclude that the social disruption and mistrust caused by the Spanish Flu of 1918, including social distancing, the sheer number of deaths, and those deaths being concentrated within the young adult population, were greater among immigrants from countries that had suffered higher death rates than from countries that had lower death rates. This speaks directly to Indigenous Canada, which suffered much higher death rates than the general population during COVID-19. This, coupled with the long history of inequality in settler-Indigenous health and education outcomes, will only add challenges for Indigenous AEDCs as they reopen post-COVID-19.

Prior to the pandemic, many AEDCs made major contributions to the financial positions of their respective communities. Through audited statements, it is possible to determine the impact of development corporations on the financial performance of First Nation governments. Using a sample of 68 Ontario First Nation audit reports from 2013 and 2014, Richards and Krass (2015) *found that own-source revenue constituted, on average, 31% of total band revenues; these are funds primarily ... generated by AEDCs*. They found that First Nations *with higher per capita own-source revenue increase their spending on economic development activities[] but only modestly increase their investment [in] education and health*, two essential sectors of their society that require investment.

In a detailed analysis of twelve First Nations audited statements, Coates and Finnegan (2022a) found that five of the sampled communities had a 20% or higher reliance on own-source revenue within their total revenue package, with three of these being as high as 40% or more. They found that own-source revenue contributed to the finances of all of the First Nations in their sample but was rather marginal for a third of their sample group. On average, their smaller national sample indicates that First Nations appear to rely on own-source revenue for 19.5% of their total revenue during the period 2018–2020, a figure considerably lower than that found by Richards and Krass (2015) in their Ontario case study at 31%. How the downturn in the economy caused by the pandemic will affect AEDCs will then spill directly over into how their communities finance government and government programs.

For small and often remote Indigenous communities, adjusting to a downturn in government own-source revenues would be difficult to accommodate. It takes years to build and invest in businesses and projects; economic opportunities are often very limited for Indigenous communities, while their political and economic resiliency is generally not seen as high. Membertou, one of Canada's most successful Indigenous communities with a substantial base in urban land development, gaming, and commercial real estate, is currently relying on own-source revenue for 69% of their total funding (Coates and Finnegan, 2022b). How this translates through the current multi-year pandemic will test their management abilities and their bankers' willingness to extend support throughout the pandemic. Membertou listed

32 outstanding loan and mortgage instruments in its 2019 audited statement valued at \$65.1 million prior to the pandemic, much of it financing commercial ventures and housing. Even with this substantial economic base, Membertou reported a 28.9% unemployment rate in 2021, down slightly from the 36.6% rate of 2016 (Statistics Canada, 2023: Membertou 28B, Indian reserve).

INDIGENOUS ECONOMIC DEVELOPMENT CORPORATIONS

At the announcement of the formation of Eagle Spirit Energy Holdings Ltd. in 2012, Dave Tuccaro, one of Canada's top Aboriginal businesspeople, stated that *major corporations do not understand that the era of business-as-usual [approaches] to offering beads and trinkets to First Nations for projects in their traditional territory is over. Aboriginal people are not anti-business, and they recognize the opportunities that development brings, but projects need to be done on their terms* (Cision News, 2012).

Economic opportunities for remote Indigenous communities, which make up the majority of our sample AEDCs, are usually limited unless major mining or other natural resource activities, such as fisheries and timber harvesting, are active in the region. Many AEDCs operate community grocery stores or convenience stores, which provide considerable revenue and some local jobs but usually have a low ROI.² Due to their small, remote markets, these grocery/convenience stores usually carry high freight charges and often struggle to find skilled managers. Again, due to their remoteness, AEDCs often invest in some form of freighting or expediting venture in an attempt to reduce freight costs by investing directly in the sector. As many of the AEDCs we are studying are active in the natural resource sector, it is common to find drilling firms, camp catering companies, and heavy iron/machinery firms in their investment portfolios. Less common are firms that specialize in tertiary-level skill sets, such as surveying and remote sensing, GIS mapping, or geological sciences, such as mineral exploration. Swartz (2014) notes that a few AEDCs have invested in aviation (either fixed-wing or rotary), although this is less common.³

The sample also demonstrates the increasing reach of AEDCs, as six of the ten were selling services or goods into other provinces or territories in Canada and, as such, operating outside of their local communities or traditional territories. A further four replied that they were selling services or goods internationally, while 30% noted selling into the North American marketplace. Surprisingly, one AEDC replied that they do not do business in their own community, which in this case shows the division between local community development corporations operating at the community scale and an AEDC investing in larger-scale regional and national projects (Figure 2).

² Greg Finnegan, co-author of this study, was the CEO of the Na-cho Nyäk Dun Development Corporation 2016–2020, which operated Mayo Foods, Mayo Yukon. Over a decade of data showed that the grocery store in this remote community never achieved a return on investment above 4% per annum.

³ Between 2016 and 2020, the Na-cho Nyäk Dun Development Corporation partnered with firms in surveying and geomatics, invested in a venture capital group, acquired a 50% share in an airplane leasing firm, developed its own mineral exploration company, and searched for investment or ownership opportunities in an information technology service.

| FIGURE 2 Business Geography | | |
|---|------------|-----------|
| Question: In the past year, in which of the following places did your business have clients? | Yes | No |
| Within your local community | 9 | 1 |
| In other parts of your province/territory | 10 | 0 |
| In other provinces/territories in Canada | 6 | 4 |
| In the U.S./Mexico | 3 | 7 |
| In countries other than the U.S./Mexico | 4 | 6 |
| Source: USASK/CCAB Survey 2021 | | |

The AEDCs that participated in the survey collectively owned seventy-five business entities, 7.5 each on average, with a range of two to thirteen separate business entities.

Indeed, while eight of the sampled AEDCs interviewed were owned by a single First Nation, it is not uncommon to find multiple Indigenous communities joining together to finance and manage an AEDC; for example, there are over twenty-five communities working collectively in one of the sampled AEDCs, while another provided economic development opportunities to eight communities.⁴

GOVERNMENT/BANKING SUPPORT

Eight of the ten businesses surveyed mentioned that they applied for COVID-19-related funding from the federal government, with the other two AEDCs saying they did not qualify for any of the programs. The most common programs accessed were the Canada Emergency Business Account (CEBA), the Canada Emergency Wage Subsidy (CEWS), the Canada Emergency Rent Subsidy (CERS), and the Indigenous Community Business Fund (ICBF).⁵ Half of the AEDCs applied for COVID-related funding at the provincial or territorial level of government, but most businesses that accessed COVID-19-related funding said that the money they received was not very impactful. It was helpful but fell short of their larger funding needs. Those denied funding support lacked the financial records required to meet

⁴ AEDCs also partner with each other and with other Indigenous and non-Indigenous private sector firms to establish business entities and project their economic reach into larger economic regions and opportunities. The First Nation AEDCs may be either active or silent partners in these partnerships, but the goal is to share proportionately in the profits and acquire jobs for band members. First Nation AEDCs can use their government ownership status to attract grants and research funds for the partnership and, in some instances, their tax position to reduce exposure to corporate taxes. A number of the larger AEDC revenues in this data are related to these partnerships.

⁵ Information on these programs can be accessed at: <https://www.cfib-fcei.ca/en/covid-19-faq-financial-support> and https://apeetogosan.com/wp-content/uploads/2020/12/ICBF-Information-FAQ_FINAL.pdf

| FIGURE 3 Government Procurement | | |
|---|------------|-----------|
| <i>In the past year, in which of the following places did your business have clients?</i> | | |
| Level Of Government Sales | Yes | No |
| With federal government | 1 | 6 |
| With the provincial/territorial | 6 | 2 |
| With municipal government | 3 | 4 |
| Source: USASK/CCAB Survey 2021 | | |

government approval, specifically being unable to prove revenue from the prior fiscal year, which speaks to auditing and accounting challenges.

The USASK/CCAB 2021 survey asked CEOs: *Did your organization have outstanding loans with banks or an AFI (Aboriginal Financial Institution) prior to the pandemic?* While there is a general perception that most AEDCs received considerable support from their banks or their regional AFI when it came to financial management issues, our sample population appears to have had less contact than expected based on the question related to loans. Six of the ten respondents reported having loans prior to COVID-19 with the banks, three did not, and one gave no response. Only two respondents had financial commitments with an AFI or the First Nation Financial Authority; seven did not. Again, one did not provide a response. Very few CEOs provided feedback to us regarding their relations with their bankers, with only two offering a commentary:

Banks were fairly receptive and understanding. Did what they could. Overall positive.

and

The FNFA was open to assisting us with payment plans and granted it. It was a bit of a process, but it saved \$200,000 in interest. Charter banks were not.

The national banks would have had little interest in foreclosing on financially distressed clients during the pandemic.⁶ Meanwhile, AFIs, which often helped manage government funding for Indigenous businesses during the pandemic, are clearly mandated to find solutions and support Indigenous business activity. An early CCAB survey found that over one-third (36%) of Indigenous business respondents had no current lending relationships with banks, credit unions, or government lenders, a finding running parallel to these results. Peredo, Schneider, and Popa (2022), in their review of the growth of Indigenous banking, note that, *In sum, the financial landscape oriented to Indigenous entrepreneurs is expanding*

⁶ In light of the COVID-19 crisis, six of Canada's largest banks (RBC, TD, BMO, Scotiabank, CIBC, and National Bank) announced that they will allow some customers to defer their mortgage payments for up to six months. See: <https://www.canada.ca/en/financial-consumer-agency/services/mortgages/mortgage-deferrals.html>

in terms of the actors and the types of services offered. This lack of an existing lending relationship may pose a barrier to organizations requiring quick access to capital in a crisis or when a limited-time opportunity to purchase or invest in projects occurs. It also brings into question the historic distrust between banking institutions in settler society and Indigenous communities and businesses, although the major banks in Canada stress Indigenous business banking and have established specialized divisions to address the issue and bridge the gap.

The sample also included a range of new and older AEDCs, with a couple of the firms in existence for less than 4 years and five between 20 and 40 years of experience. On average, the AEDCs in the sample had eighteen years of business experience. One question that business surveys are loath to ask is how frequently there has been a turnover in the senior executives, which speaks to continuity and stable leadership. Also, the data on years since formation is useful; however, it should not be equated with continuity of business activity as many AEDCs go through periods of limited activity, especially those dependent on the boom-and-bust economies of the resource sector.

AEDC FINANCE AND REVENUE

Of the ten AEDCs participating in the review, CCAB had financial reports for eight based on participation in the 2018 CCAB survey. These eight collectively had revenues of just over \$291 million in gross revenue in 2018 and employed 1247 employees either directly or through their subsidiaries. The AEDC revenues as reported to CCAB ranged from a low of \$2.5 million to more than \$90,000,000. Four of the 2018 AEDCs had revenue in excess of \$25 million, and only one had less than \$10 million. These were substantial companies. It should also be noted that the research team did not select the companies to be interviewed based on their 2018 revenue. Indeed, many firms declined to participate, probably due to the stress of the pandemic on their staff.

By 2021, the financial situation had radically changed, with five of the eight AEDCs reporting losses in gross revenue totaling \$141 million. The total revenue generated by the ten AEDCs in 2021 was estimated to be \$302 million, but only one firm generated \$74 million of this increase. This firm increased its revenue from \$90 million to just over \$165 million in the three-year interval from 2018 to 2021. Removing this highflier from the equation, we see revenues for the other firms dropping from \$200 million to \$86 million, a 57% reduction in revenue generation.

The two new participants in 2021 reported that they would be posting losses in 2021 compared to their earnings in 2018, which had been progressing in a positive trend prior to the pandemic. Again, CEOs were reluctant to discuss the losses they were incurring, citing late audit reports or skirting the question with indirect responses. However, one CEO of a firm that is posting a 50% reduction in revenue but who has years of experience in their position noted:

The negative side of COVID-19 has been [that] it's cost us money, for sure, in some areas. It cost us some money to implement the new technology to be able to have remote workstations, laptops, [and] things like that; we've had to pay for them. There's been a loss of revenue as well on the resource side; tour buses can't come to Canada, so that's been a real hit for us. The other one would be losing staff, either from fear of COVID or actually getting COVID, you know, or just the

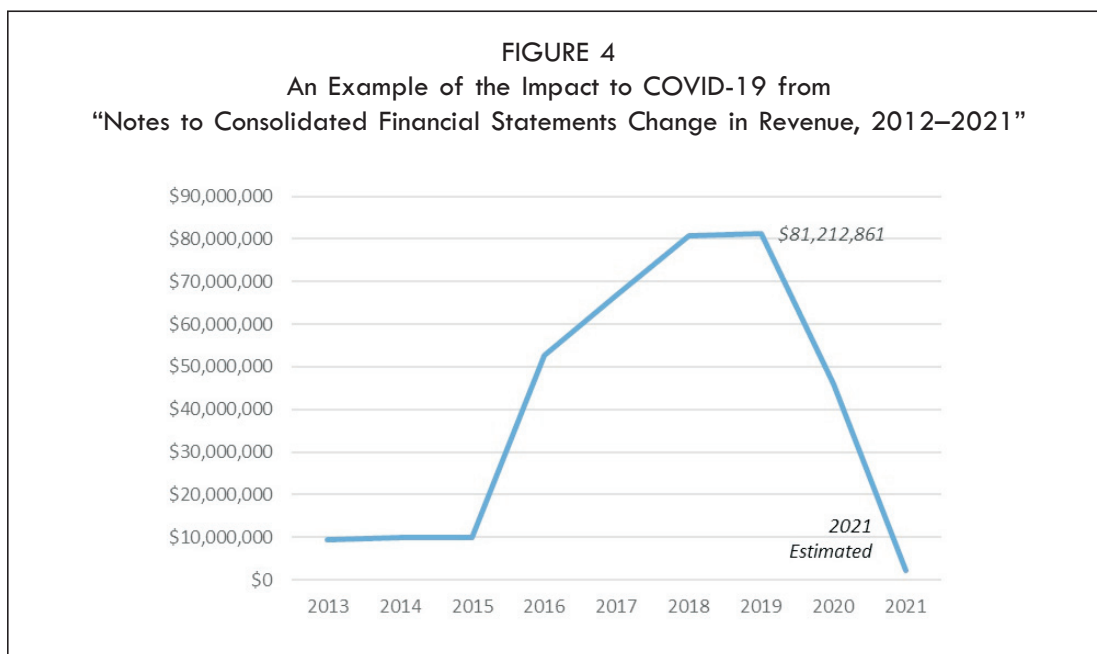
depression that has gripped a lot of people around this pandemic. We've seen, you know, some of the good top staff members that show up to work every day slide down a road of alcohol and all that stuff, and it's been very challenging to try to operate an essential service like the store, which is the only store, the only gas station, the only bank, and the only postal outlet in the community.

Only three of the ten AEDCs reported revenue increases, one of which jumped from around \$90 million to over \$160 million, as noted previously, an increase of around 80%. As the CEO of that firm stated:

We had a strong balance sheet coming into COVID; not everyone did. We were actively looking for opportunities, such as distress sales, in the hospitality sector. We were able to take advantage of that. More buying opportunities. However, every positive opportunity was someone else's loss — like other companies failing or [losing] jobs.

However, this AEDC leader's ability to respond to the pandemic was in the minority, as most went into what might best be called "survival mode", with the emphasis being on protecting their community, their family members, and their staff. Many of the AEDC CEOs interviewed were themselves community members, and the survival of the Elders, their employees, and poor community members was their core concern, including, as some stated, mental health.

... And keeping everybody safe, that is the other one. It has always been my priority. I have a couple of high-risk staff members, and that is, number one, to me; it is more, more than anything [that] nothing happens to them. I do not want to see any of my staff go down with this, perish because of the disease.



or

So, again, the cultural norm of our operations, for our business enterprises, and safety for Elder[s], both at work and in the community, (we do not want COVID) causing impact.

Losses could be truly staggering for partnerships that failed during the pandemic, as shown by the collapse of one AEDC's gross revenues, which had been steadily climbing since the formation of their construction partnership in 2015–2016 (Figure 4). This AEDC reported that the partnership ended in 2020, possibly under the pressure of the pandemic (Indigenous Services Canada, Notes to Consolidated Financial Statements). For 2021, the CEO was estimating AEDC revenues of only \$2.3 million. That is a staggering 97% decline in revenue over two years.

Other AEDCs suffered, too, especially those with revenue streams from tourism and casinos. As one CEO stated:

From a retail perspective, our gaming has been negatively affected in particular, so that's, you know, slot machines and VLTs and stuff like that, so that [have been] closed by orders of the government a few times [and] that are actually closed right now. So, that has affected us both revenue wise and with employment.

Of interest was one CEO's perspective on tourism, when they noted that:

Our corporation is more interested in wealth and revenue generation. That's why they aren't into tourism.

On Canada's coasts, where Indigenous fisheries have become big business with hundreds of millions in investment going into fishing fleets, processing plants, fishing quotas, and fish farms, one CEO noted that their international sales for specialist products had taken a major hit:

Seafood did take a hit. This year, countries like China and Italy both got hit pretty hard with COVID early on, and [they are] our two biggest or top three biggest export[s] or so; that really took a chunk out of us for seafood sales, especially lobster and scallops.

On the northwest coast, the transboundary nature of fish stocks created havoc for First Nation fisheries. The burden of cross-boundary COVID-19 measures added to the already stressful situation of dealing with American Homeland Security.

We transport fish from Canada — the fish that are caught on the Canadian side of the U.S. border — and then we transport them to the U.S. So, [for] the last number of years, we have had an increasing requirement to transport [goods] across the border because of Homeland Security. And then COVID-19 came in on top of that. So, there [are] little layers of [regulations] — you know, is this Homeland Security? Or is it Homeland COVID-19 stuff? This is just another regulatory cost that we deal with in our wild fish operations.

| FIGURE 5 Estimates of Gains and Losses by AEDC 2018–2021 | | | | |
|---|---------------------|--------------------|-----------------------|----------|
| Organization | Revenue 2018 (EST) | Revenue 2021 (EST) | Change 2018–2021 | % Change |
| AEDC 1 | \$13,700,000 | –\$318,000 | –\$14,018,000 | –102.3% |
| AEDC 2 | \$10,000,999 | \$870,000 | –\$9,130,999 | –91.3% |
| AEDC 3 | <i>Not Reported</i> | ≈\$42,500,000 | <i>Estimated Loss</i> | — |
| AEDC 4 | \$57,604,000 | \$14,000,000 | –\$43,604,000 | –75.7% |
| AEDC 5 | \$28,500,999 | \$42,850,000 | \$14,349,001 | 50.3% |
| AEDC 6 | \$75,202,997 | \$2,300,000 | –\$72,902,997 | –96.9% |
| AEDC 6 | \$92,000,000 | \$166,000,000 | \$74,000,000 | 80.4% |
| AEDC 8 | \$2,501,998 | \$1,300,000 | –\$1,201,998 | –48.0% |
| AEDC 9 | <i>No Survey</i> | \$5,000,000 | <i>Estimated Loss</i> | — |
| AEDC 10 | \$11,500,000 | \$25,000,000 | \$13,500,000 | 117.4% |

Source: USASK/CCAB Survey 2021

Effectively 70% of the AEDCs interviewed in this process reported dropping revenue between 2018 and 2021, with losses ranging from 48% to a staggering 102% (a negative revenue position as the AEDC paid down debt owing to their Trust), as shown in Figure 5.

THE COVID-19 CHALLENGE FACING INDIGENOUS INDUSTRY

The CCAB's COVID-19 Indigenous Business Survey Phase II (2021) found that the most pressing need brought forward by Indigenous businesses continued to be a *return to normal* as their primary concern during the pandemic. Some CEOs reported that they are unable to adapt to remote work or have faced cancellation of contracts due to the pandemic, with 72% responding that they still needed financial support. The CEOs interviewed in the CCAB COVID-19 survey noted that the main challenges they have to deal with are:

- Declining or no cashflow due to prolonged business closures, decreased demand for services, or cancelled contracts is especially challenging for the tourism industry.
- Prolonged lockdowns and restrictions are impacting businesses, especially in tourism, retail, and hospitality, and gravely impacting revenues, such as casino profits, which are limiting the ability of the AEDC to financially support their governments and other social programs.
- Communication with community, leadership, and governments (which was often challenging before the pandemic) became more difficult for a variety of reasons, not the least of which was the decision by many Indigenous governments to shut down without work-from-home plans or limited access to the internet and the tools to work from home. For some, it took them a while to adjust to videoconferencing and working from home.

Some community political leaders needed financial and professional support from the AEDC. Some AEDCs have poor relationships with the political leadership and community members.

- The lack of childcare during the pandemic created challenges for families, both for those working from home as well as those expected to be working on-site during the pandemic.
- The cost of doing business became more expensive as the price of construction and raw materials increased, and the uncertainty of the availability of goods and services, as well as labour, further magnified the challenges faced by those working in remote communities.
- Initial challenges remain: access to capital, equity, and funding; intergenerational trauma; CERB re-enforcing state dependency for some Indigenous people; and communication of health and safety protocols with governments. *Even more reporting and protocols to deal with than before while staff numbers ... dwindled or [their] effectiveness ... dropped off.*

Finally, some 36% stated that meeting public health regulations could be costly (paying for PPE, body temperature scanners, increased cleaning, reduced in-store capacity), and some reported challenges communicating the protocols to staff. The two-week isolation period and travel restrictions were difficult for remote, northern, and border communities with a labour shortage and more dependent on the tourism industry. In some cases, the AEDCs were dependent on interprovincial or migrant workers (for example, the Provincial Nominee Program).

To make matters more difficult, they needed to address all these changes, protocols, and economic challenges while employment and the sourcing of staff became an issue for many participants, as they mentioned finding and keeping employees was difficult due to CERB, travel restrictions, and health protocols. Finding skilled Indigenous staff was challenging even before COVID, and this pandemic exacerbated it. Almost all participants reported staffing as a major problem.

PIVOTING

Some of the most interesting business stories that appeared during the pandemic's early days related to the ability of small firms to pivot production in response to demands for PPE gear such as hand sanitizer, masks, and medical gowns. One example, drawn from Aboriginal Australia, is Yarn Strong Sista, an Aboriginal education consultancy that worked exclusively in early childhood teaching, delivering an in-class suite of hands-on lessons. Locked out of classrooms, they went to online delivery and adjusted their programs to include Zoom meetings with Aboriginal men undertaking rehabilitation, delivering culturally attuned programs stressing Aboriginal cultural artifacts. As Professor Evans of the Melbourne Business School (2020) notes: *We know that businesses everywhere are doing it tough, but stories like this tell us how resilient First Nations businesses are. Indigenous people have been in business for 60,000 years. We've experienced challenges before, and 2020 will be just another challenge in our long history that will enable us to adapt and to show how culture is more relevant than ever.* Other firms pivoted from alcoholic drinks to hand sanitizers to address the demand for the product in First Nation communities. (Taylor, Bakes, & Richardson, 2020). Feel-good stories of these successful pivots seemed to abound on the

internet and in the media, as there were few enough positives in 2020. CBC Windsor led with “The pandemic pivot: A check-in with companies that shifted to help during COVID-19” (September 13, 2020), while Global presented “5 Canadian businesses on how they pivoted to online platforms” (*Global News*, January 23, 2021), and BNN Bloomberg ran with “‘Great amplification and support that’s happening’: Small business owners pivoting during COVID-19” (November 3, 2021).

However, the AEDCs surveyed here did not pivot their products or services, possibly due to the industries they were in. Industries like gaming and hotels, construction, mining, and energy services were difficult to pivot. These firms’ management focused more on continuity and adapting their processes to working from home than changing their products/services or diversifying their portfolios. Where change did occur was at the level of internal administration, for example, by adapting to working from home, adopting new technologies, and changing job roles and expectations. More than anything, COVID-19 meant that senior management had to take on more jobs and responsibilities. This may lead to early burn-out for these oft-overworked business leaders, an issue that could be followed up with in a future survey; however, there was no talk of burn-out or mental fatigue by those interviewed, which speaks to a considerable resiliency within the AEDC ranks.

One CEO with a camp catering company in their portfolio noted that with the almost total shutdown of their mining business clients, they found themselves tackling smaller catering opportunities regardless of the size or value of the project. Most said they did not, or could not, pivot, or that it was *business as usual*. One CEO did note that their specialized Indigenous clothing manufacturing line went from selling wholesale to direct e-commerce sales; although this may have been a logical next step in the business development, COVID-19 certainly pushed them into the online sales market.

HOW WILL THEY RECOVER?

The survey also asked the AEDC CEOs about their perspective on recovery and the major barriers they see to getting their businesses back up and running. Health authorities are guarded in their discussions of the pandemic and its various waves and concerns about new variants. Several of our CEOs optimistically talk about a “return to normal” — to a pre-COVID-19 business optimum.

Government restrictions — we keep saying things will open, but then we move back. It will be dependent on when we can get back to normal.

This is especially the case for those AEDCs that have invested in tourism and gaming and that have hotels and golf courses or plans for these on the books. They must return to an open economy with high customer turnover, unrestricted travel, and open borders. There is no other business model on which they can pivot.

The biggest barriers will be the industries we are in and how long they will take to turn [around]. When people travel more, the hotels will fill up; when there [are] hockey tournaments and concerts, the hotels will rebound. The biggest barrier will be time and returning to normal.

Several participants laid the blame for tighter labour markets on the government's response to COVID-19, which included offering living wage supports; however, most were very empathic to the plight of their workforce, especially their Indigenous community members, and saw the heavy fiscal burden that Canada and the provinces took on as a viable short-term solution to a highly unusual event, a global pandemic. Some did express concern that the high debt levels incurred by the government will lead to reduced funding for Indigenous businesses as the government reduces programming for Indigenous organizations as part of larger fiscal clawbacks.

Most of our participants noted that they had undertaken some business planning and repositioning during the pandemic as they attempted to reposition their corporations. Some of these were very extensive; one CEO noted they had developed a 160-page emergency response plan for repositioning the firm during COVID. Equally, they stated that they need funding support from governments to plan and research how to restructure existing firms and initiate new business opportunities. They were equally in agreement that they lacked the financial and staff resources to manage these planning exercises and that the capital equity coming out of the pandemic was exhausted. Many mentioned that they used outside consultants, lawyers, accountants, and other professionals to develop their business plans, which usually include community consultations and interviews, all of which would have been cancelled during COVID-19 or transitioned online.

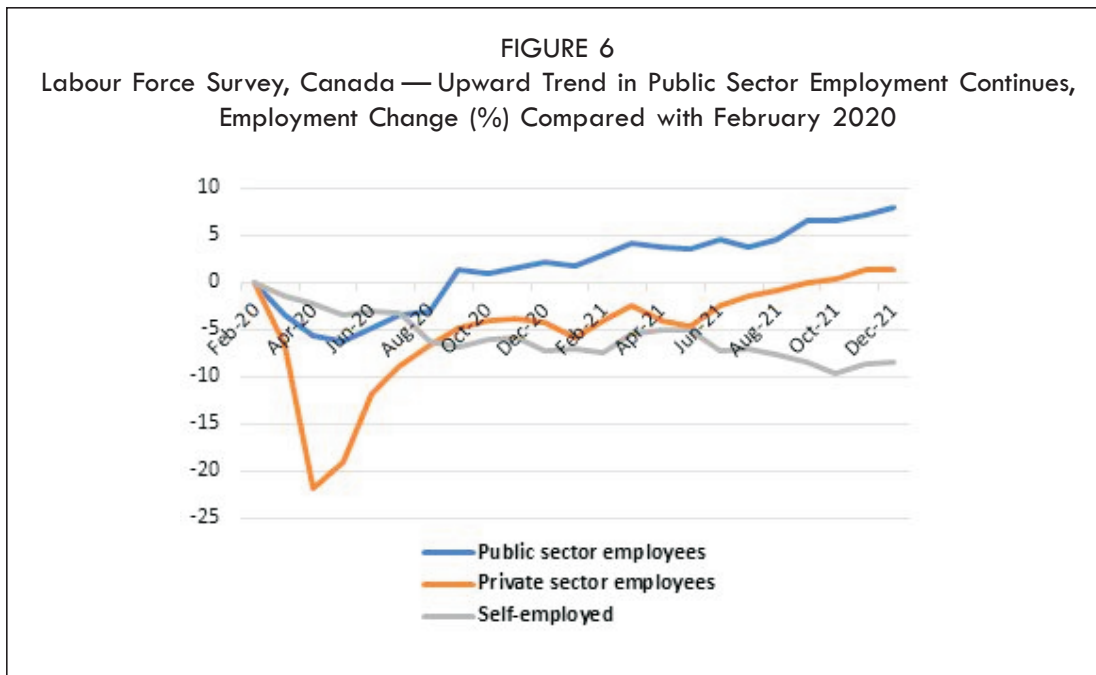
Other participants brought up the contracted labour problem but recognized the internal challenges. They noted that *lateral violence* was still an issue in the communities, as was low self-esteem, both by-products of the residential school system, and a far too great dependency on the welfare state. One CEO also noted that Canada needs to emphasize working around an economy instead of social programming and that the First Nations need to break their dependency on welfare. In response to what they need to recover, one CEO stated:

We need to undo the societal damage that Canada has done to the communities. Healing needs to happen on all sorts of levels; (we) need a major mindset change. A sizeable portion of the population [needs] to learn [that] they are good human beings and that they have potential and skills.

This speaks to the need to work with the communities to harness the young Indigenous labour force positively, to engage them in a dialogue around education, labour market opportunities, and the need for them to participate in rebuilding their communities. *Training, funding, hiring*, as one CEO neatly summarized.

While labour shortages should resolve themselves as the pandemic is brought under control, as vaccination levels reach herd immunity levels, and as wage support programs terminate the mismatch between available labour, the skills required by developing AEDCs are still very much an issue for Indigenous corporations.

Education and skills/training programs are still required, as one CEO noted: *No one wants to fund someone to learn how to get off the couch*. But these life skills often have to be learned in a formal setting, as the colonial regime that has plagued Indigenous Canada needs to be unlearned. This mismatch between available labour and required labour is behind CEO calls for the return of the temporary foreign worker program. However, the one issue that AEDC CEOs agree about is capital/equity and funding guarantees. The recovery depends upon access to capital, and as one CEO stated, on-reserve communities have no money and often no jobs.



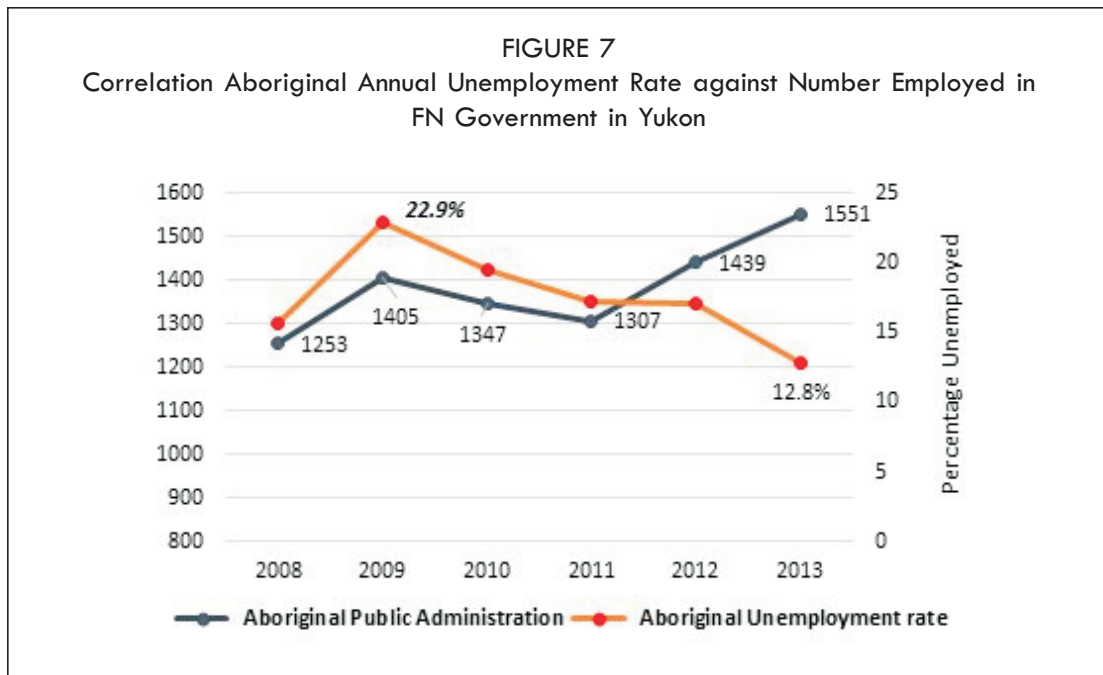
Access to capital (pre-pandemic and post-pandemic) is a huge issue in Indigenous Canada as a whole and for all AEDCs. With the Mill project, it is hard for them to maintain equity when they have no access to capital. Most reserves have no money. We need ... some kind of loan [guarantee] to allow Indigenous people to truly participate in the economy.

PANDEMIC AND THE INDIGENOUS ECONOMY

Statistics Canada reported in December 2021 that, compared with December 2019, total employment among Indigenous people was up 10.4% (+67,000) in December 2021. Increases in manufacturing (+19,000; +47.8%) and public administration (+15,000; +32.7%) contributed most to these gains (Figure 6). Over the same period, employment increased 0.7% (+138,000) among non-Indigenous people (three-month moving averages; not seasonally adjusted).⁷

While this points to a recovery in the Indigenous labour force, it does not necessarily equate with long-term recovery, as Finnegan (2013) showed for the 2008–2009 era recession. “Aboriginal” governments in Yukon acted as security nets for their people during this period of high unemployment, adding jobs in First Nation government to help community members bridge a period of considerable distress (Figure 7). However, many First Nation

⁷ The Labour Force Survey (December 2021) information for Indigenous people reflects the experience of those who identify as First Nations, Métis, or Inuit, and who live off reserve in the provinces. <https://www150.statcan.gc.ca/n1/daily-quotidien/220107/dq220107a-eng.htm>



governments are reported to have been at minimal staffing levels during the pandemic, and this option was clearly not available to them (Coates and Finnegan 2022b).

Indigenous self-employment continued to be problematic throughout 2021, dropping by a total of 8.5% from February 2020 to December 2021. Self-employment, while a small percentage of the total employment of Indigenous people in Canada at only 4.7% of all workers (considerably less than the Canadian non-Aboriginal rate of 7.6%), is an essential foundation for the building of entrepreneurship and wealth in the economy.

However, these are often the small business owners working on contracts in the construction, transportation, and resource extraction industries, as well as in the service industries, such as professional services, health care, and other services such as hairdressing and retail trade. These businesspeople have been particularly hard hit by the pandemic and its frequent work stoppages, community shutdowns, and interprovincial and international travel restrictions (Figure 8).

CONCLUSIONS

Within our sample, the prioritization of the health and safety of staff was a common theme, almost without exception. CEOs and boards stressed the long-term health and safety of their employees and their communities over financial gain. Senior managers moved into front-line positions when and where necessary to ensure that vital services in community stores were covered. One CEO in the Yukon who was not a participant recounted driving for upwards of five hours each way to deliver food and medicine to the remote Indigenous community he worked for in 2020–2021, dropping the supplies off at the barrier on the highway, and driv-

FIGURE 8
Canada Labour Force Characteristics, 15 Years and Over,
Indigenous Compared to non-Indigenous, 2017–2021

| | | 2017 | 2018 | 2019 | 2020 | 2021 |
|----------------|---------------------|-----------|-----------|-----------|-----------|-----------|
| Indigenous | Total (x 1000) | 1,033.50 | 1,073.80 | 1,114.30 | 1,153.80 | 1,195.90 |
| | Percentage Change | | 3.9% | 3.8% | 3.5% | 3.6% |
| | Not in Labour Force | 375.6 | 393 | 409.5 | 454.1 | 433.2 |
| | Annual % Change | | 4.6% | 4.2% | 10.9% | -4.6% |
| | Participation rate | 63.7 | 63.4 | 63.3 | 60.6 | 63.8 |
| | Unemployment Rate | 11.4 | 10.4 | 10.2 | 14.2 | 11.6 |
| Non-Indigenous | Total (x 1000) | 28,730.70 | 29,146.70 | 29,580.50 | 29,898.80 | 30,130.20 |
| | Percentage Change | | 1.4% | 1.5% | 1.1% | 0.8% |
| | Not in Labour Force | 9,873.00 | 10,110.60 | 10,164.30 | 10,737.70 | 10,535.40 |
| | Annual % Change | | 2.4% | 0.5% | 5.6% | ÷1.9% |
| | Participation rate | 65.6 | 65.3 | 65.6 | 64.1 | 65 |
| | Unemployment Rate | 6.2 | 5.8 | 5.6 | 9.4 | 7.4 |

Source: Statistics Canada. Table 14-10-0359-01 Labour force characteristics by Indigenous group and educational attainment (x 1,000), <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410035901>

ing back home. Another senior business manager volunteered to manage the office of another remote community, as the staff and council were too sick to come to work, even to print the welfare cheques.⁸ Countless selfless acts could be recounted across Canada as Indigenous AEDC staff pitched in to assist their communities; these are just two. The AEDC staff responded quickly and, in most cases, effectively, to the COVID-19 pandemic; there was no playbook provided to them on how to manage businesses during a pandemic. It is apparent that they did not use COVID-19 as an excuse to close their businesses or take time off. They effectively transitioned to working at home, using e-commerce and e-communications tools to continue to operate their businesses and protect their corporate assets. A few thrived during COVID, increasing their revenue and growing their assets by buying distressed businesses.

However, the majority of AEDCs — upwards of 7 of 10 in our population and 73% in a national survey completed by CCAB — saw their revenues drop precipitously and had to lay off staff and close businesses. At the same time, they struggled to manage under the burden of the COVID-19 lockdowns required to keep the population safe until vaccines could be developed and administered (CCAB, 2021). The 2021 CCAB national survey found that almost half (48%) of Indigenous businesses laid off staff either temporarily (33%) or permanently (15%) due to the pandemic, while only 11% hired new staff. The pandemic has cre-

⁸ Personal correspondence Chris Cowx, CEO, Copper Niisuu Development Corporation with Greg Finnegan 2020, 2021.

ated a new business environment, changed business practices, and trained a new generation of Indigenous businesspeople in, if nothing else, risk management, while clearly drawing upon a strong empathetic core that is central to Indigenous culture.

Indigenous peoples have long and complicated histories in business, trade, and economics. Trading activities predated the arrival of Europeans by thousands of years, with long and resilient commercial networks that spread from coastal areas to the interior, throughout the prairies and parklands, and across vast distances from north to south. European traders, particularly those in the fur trade, capitalized on, undermined, and transformed Indigenous commerce. After Confederation in 1867, the Government of Canada imposed the Department of Indian Affairs, the Indian Act, reserves, and other controlling mechanisms on Indigenous people, all of which restricted Indigenous access to the mainstream economy and cut off First Nations, Métis, and Inuit people from business and employment opportunities.

Over the last 50 years, Indigenous people and communities have fought for opportunities to participate in the Canadian economy. It was a tough battle, resisted by governments and businesses for much of that time. But the combination of constitutional recognition, negotiated settlements, modern treaties, court decisions, procurement arrangements, and, more than all other elements, Indigenous initiative, pried open commercial access. Aboriginal economic development corporations played a critical role in this Indigenous economic resurgence, combining entrepreneurship with community ownership and a new commercial model that placed a high priority on the combination of business success and collective Indigenous well-being.

The global pandemic was just the latest in a series of challenges facing Indigenous communities and businesses. Indigenous communities and businesses were more vulnerable than much of Canada because of pre-existing Indigenous economic conditions, limited access to investment capital, the challenges of attracting skilled workers to remote communities, and the convoluted market forces of a disease-ridden world. Across Canada, Indigenous economic development corporations retrenched, innovated, adapted, retrenched, and survived, in the fine and long tradition of Indigenous peoples operating within historically unwelcoming national and international economies. In those adaptations and in improved relations with the broader business community and the Government of Canada, there are hopes for continued commercial innovation, business development, and a positive economic impact on Indigenous people and communities.

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APPENDIX 1: CHECK ON FINANCIAL AFFAIRS

The financial reporting of the First Nation AEDC can be cross-referenced in many cases to First Nation annual audited statements filed with Indigenous Services Canada under their notes for revenue and/or for financial assets, as shown here for a sample First Nation. In the CCAB business surveys, this First Nation reported no revenue, which was clearly a misinterpretation of their financial position. Although they state that they are *not for profit*, NFPs still generate revenue, as shown below in Figure A1, which totalled \$8,709,192. We can also see here that expenses were over \$7.8 million, leaving a net income of \$799,937 after amortization in 2018. However, the financial position took a considerable downturn in 2019, with each of the First Nation's economic development companies being shown to be losing money, with an accumulated loss of \$497,366. This was a month prior to the first WHO announcements regarding the pandemic, indicating that this First Nation was seeing a downturn in its economy prior to the pandemic. We have not used the audited statement data here to amend this First Nation's entry in the research paper, as the AEDC itself, as a separate business entity, may hold shares in these firms as well as other assets, such as hydropower, not listed here. But this does show another avenue to explore First Nation government investment in businesses. As the CEO notes on the impact of COVID-19 on their renewable power business, *our energy has not changed either[;] the sun continues to shine[,] the wind continues [as] well, so you are still using energy[,] so that has not been affected.*

FIGURE A1
Notes on a First Nation's Consolidated Financial Statements,
Investments in Business Enterprises

| | | | | | | | |
|-------------------------------------|--------------------|----------------------|---------------------|---------------------|---------------------|----------------------|----------------------|
| Financial Position | | | | | | | |
| Cash | \$ 18,213 | \$ 105,116 | \$ 74,320 | \$ 55,942 | \$ - | \$ 253,591 | \$ 396,577 |
| Receivables | 68,884 | 8,913 | 791 | 959,559 | 123,294 | 1,161,441 | 1,558,970 |
| Taxes recoverable | - | 281,823 | 7,505 | 164,438 | 21,271 | 475,037 | 564,970 |
| Prepays | 156,375 | 1,156 | 117 | 23,509 | 13,708 | 194,865 | 361,505 |
| Inventory | - | - | 120,063 | 611,355 | - | 731,418 | 439,261 |
| Future income taxes | - | - | - | 11,723 | 20,892 | 32,615 | 26,342 |
| Property, plant and equipment | 5,767 | 11,054,439 | 99,774 | 340,788 | 1,210,045 | 12,710,813 | 11,873,855 |
| Total assets | 249,239 | 11,451,447 | 302,570 | 2,167,314 | 1,389,210 | 15,559,780 | 15,221,480 |
| Bank indebtedness | - | - | - | 1,092,817 | 152,366 | 1,245,183 | 869,029 |
| Accounts payable | 78,706 | 404,209 | 208,067 | 279,722 | 9,409 | 980,113 | 1,811,326 |
| Taxes payable | 3,454 | - | - | 20,245 | 2,067 | 25,766 | 59,503 |
| Long-term debt | - | - | 89,583 | - | 429,167 | 518,750 | 495,834 |
| Due to related parties | 1,790,400 | 1,882,137 | 153,808 | 18,748 | 160,338 | 4,005,431 | 3,831,885 |
| Total liabilities | 1,872,560 | 2,286,346 | 451,458 | 1,411,532 | 753,347 | 6,775,243 | 7,067,577 |
| Share capital | 100 | 11 | 11 | 121 | 200 | 443 | 443 |
| Deficit | (1,623,421) | 9,165,090 | (148,899) | 755,661 | 635,663 | 8,784,094 | 8,153,460 |
| Total liabilities and equity | \$ 249,239 | \$ 11,451,447 | \$ 302,570 | \$ 2,167,314 | \$ 1,389,210 | \$ 15,559,780 | \$ 15,221,480 |
| Results of Operations | | | | | | | |
| Revenue | \$ 1,931,857 | \$ 92,475 | \$ 1,335,427 | \$ 7,946,401 | \$ 145,219 | \$ 11,451,379 | \$ 8,709,192 |
| Expenses | (2,017,687) | (257,136) | (1,518,792) | (7,895,463) | (163,987) | (11,853,065) | (7,861,415) |
| Amortization of purchase price | - | - | - | (81,605) | (14,075) | (95,680) | (47,840) |
| Net income (loss) | \$ (85,830) | \$ (164,661) | \$ (183,365) | \$ (30,667) | \$ (32,843) | \$ (497,366) | \$ 799,937 |

The survey data also showed an unexpectedly high revenue of \$75 million for one of the AEDCs in 2018, a figure that was mirrored in the First Nation's annual audited accounts submitted to Canada. This revenue appears to be related to partial ownership in a regional engineering firm, which itself was a partnership of two engineering companies and two First

Nation communities in the region.⁹ Without this revenue, this small AEDC would be reporting a total revenue of just over \$200,000, indicating that they lack a diversified investment portfolio and were less able than others to weather the pandemic storm.

APPENDIX 2: INTERVIEW GUIDE FOR THE IMPACT OF COVID-19 ON ABORIGINAL ECONOMIC DEVELOPMENT CORPORATIONS¹⁰

| | |
|---------------------|--|
| Name of company | |
| Name of participant | |
| Name of interviewer | |
| Date of interview | |

Preamble: Thank you (*person's name here*) for volunteering to participate in this interview on the impacts of COVID-19 on your First Nation Development Corporation. Your past participation in CCAB research has been greatly appreciated and is continuing to help shape national and regional policies that support Indigenous economic development.

As a reminder, the purpose of this research is to understand how First Nation EDCs across the country have responded to the COVID-19 pandemic. Since First Nation EDCs have unique business models and objectives, it is important to conduct dedicated research about them. Your participation will influence CCAB's advocacy for greater government support and policy changes to support First Nation EDCs.

These interviews will be used to inform a minimum of two research reports: one for CCAB and at least one paper to be submitted to an academic journal. You will have the opportunity to review and comment on the draft reports prior to publication.

All interview responses will be anonymized, and responses will be treated as confidential information. All analytics will be reported in a manner that does **NOT** reveal you, the company, or the First Nation.

Do you consent to CCAB sharing some of the responses you shared with us in 2018 with the two other project partners? This will allow us to observe the changes over time.

Yes No

Is it ok if we record the audio of this interview? This will allow us to focus on the conversation instead of note taking. The audio will be deleted once the project is complete.

Yes No

⁹ See Saulteaux Consulting & Engineering, <https://sceinc.ca/>

¹⁰ This is an edited version of the original guide.

Do you have any questions before we begin?

Yes No

Business Characteristics

We would like to start by covering some of your firm's business characteristics.

| Question about AEDC | 2019 Responses from CCAB Database | 2021 |
|--|--|-------------|
| 1. Where is the head office located? | | |
| 2. What is the legal structure of the AEDC? | | |
| 3. Previously, you noted that [X number] of communities owned the AEDC. Is this still accurate? | | |
| 4. How many businesses does the AEDC currently operate? | | |
| 5. To help us classify responses, what were the business's gross revenues for the past fiscal year (2020)? | | |
| 6. Over the next five years (on average), do you expect the AEDC's profit to...? READ. | | |
| 7. Roughly how many employees work for the AEDC and all subsidiary businesses in total at all locations? | | |
| 8. What are your top 5 industries in terms of revenue generation? | | |
| 9. In the past year, in which of the following places did your business have clients? | | |

Questions 1–9 for reference

1. Where is the head office located?
 - a. Is your head office still _____ ?
2. What is the legal structure of the AEDC?
 READ LIST IF NECESSARY
 01 — Joint Venture
 02 — Trust
 03 — Corporation
 04 — Subsidiary
 05 — Limited Corporation
 06 — Cooperative
 ...
 98 — Other (SPECIFY)
 99 — DK/NA

3. How many communities are owners of this AEDC?
Previously, you noted that _____ [X number] of communities owned the AEDC. Is this still accurate?

RECORD NUMBER OF COMMUNITIES:

4. How many businesses does the AEDC currently operate?

RECORD NUMBER OF BUSINESSES:

5. To help us classify responses, what were the business's gross revenues for the past fiscal year?

DO NOT READ EXCEPT TO CLARIFY — CODE ONE ONLY,

- 02 — Less than \$25,000
- 03 — \$25,000 to less than \$50,000
- 04 — \$50,000 to less than \$75,000
- 05 — \$75,000 to less than \$100,000
- 06 — \$100,000 to less than \$250,000
- 07 — \$250,000 to less than \$500,000
- 08 — \$500,000 to less than \$1 million
- 09 — \$1 million to less than \$5 million
- 10 — \$5 to less than \$15 million
- 11 — \$15 to less than \$30 million
- 12 — \$30 to less than \$60 million
- 13 — \$60 million to less than \$120 million
- 14 — \$120 million to less than \$240 million
- 15 — \$240 million to less than \$500 million
- 16 — Above \$500 million
- 99 — DK/NA

6. Over the next five years (on average), do you expect the AEDC's profit to...?
READ.

- 01 — Increase
- 02 — Stay the same
- 03 — Decrease
- 99 — DK/NA

7. Roughly how many employees work for the AEDC and all subsidiary businesses in total at all locations?

ACCEPT AN ESTIMATE BUT NOT A RANGE.

RECORD NUMBER: _____

8. What are your top 5 industries in terms of revenue generation? [RECORD]

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

9. In the past year, in which of the following places did your business have clients?
READ IN THE ORDER SHOWN.
- a. Within your local community
 - b. In other parts of your province or territory
 - c. In other provinces or territories within Canada
 - d. In the U.S.
 - e. In countries other than Canada and the U.S.

General Impact

We will now begin the interview process, which we hope to keep under thirty minutes.

In January 2020, no one was expecting a global pandemic to spread across the world and impact every aspect of our lives. But by March, we were starting to have to deal with and respond to lockdowns, closures, layoffs, and, sadly, deaths throughout our communities and across Canada.

International travel ground to a halt, borders, both national and internal, were closed and barriers erected. Business meetings and conferences moved to platforms like Zoom, we just slowly stopped meeting people and talking over ideas.

We are now over a year into the emergency responses to the pandemic, with vaccine distribution plans and perhaps a return to normalcy on the horizon. We want to know how your EDC has coped, how you have managed to weather the storm, and how you see your firm emerging from COVID-19.

1. In the last 12 months, how has your business been impacted by COVID-19?
[CODE, BUT DO NOT READ]
- Decrease in revenues
 - Increase in revenues
 - Decrease in demand for products or services
 - Increase in demand for products or services
 - Unreliable internet, causing disruptions for at-home workers or e-commerce
 - Staff absences due to self-quarantine or illness
 - Staff absences due to family responsibilities, including home schooling
 - Disruptions in your supply chain
 - Cancellation of meetings, gatherings, or events
 - Cancellation of contracts
 - Cancelling staff travel
 - Closed or restricted travel in and out of the community
 - Pressure to find new ways of providing services or goods
 - Additional costs resulting from public health requirements to physically distance
 - Additional personal debt (to support the business)
 - Higher anxiety from staff
 - No current impacts
 - Don't know / not applicable
 - Prefer not to answer

2. We understand that many First Nation EDCs were experiencing other challenges and barriers before the COVID-19 pandemic.

Do you feel that COVID-19 has magnified existing business challenges that you were having prior to the pandemic, adding a new layer of complexity to your already challenging business activities?

If yes, can you provide examples?

3. We understand that businesses have had to implement a variety of strategies throughout the pandemic. What are some of your DevCorp's strengths in how you handled the events of the past year?

4. During 2020, did you pivot (explain) or reposition your firm due to the pandemic?

Prompt on a pivot: ColdAcre, a small, year-round food factory business that sold fresh grown lettuces and herbs to restaurant chefs in Whitehorse, saw its sales plummet quickly during the lockdown but quickly repositioned to pre-boxed, farmgate-sales via internet-driven subscriptions to families and who were looking for fresh local food to serve at home.

If so, can you share a COVID-19 pivot or repositioning story with us?

5. How have First Nation, regional, or provincial public health guidelines related to the COVID-19 pandemic impacted your business operations? For example, social distancing, lockdowns, reducing store capacity, working from home, etc.

Relationships

Based on data from our COVID-19 Indigenous business surveys as well as conversations we are having within our networks, we know that the impacts of COVID-19 have been severe for many companies, but others have had fewer or even positive impacts. Depending on a business's industry, location, and ability to adapt, their experiences have varied widely. Additionally, the company's relationships with their First Nation or surrounding community are likely to have an impact on their experiences throughout the pandemic; these are relationships we would like to explore in this research. For these next questions, we'd like you to consider the relationships and business connections your AEDC has made.

6. In the past year, have you had to take on more responsibility than before as requested by your First Nation in response to COVID-19?
7. When we interviewed your business in 2018, the respondent told us that your EDC had a number of different businesses and partnerships (see list below). I will list each business one by one, and please tell me whether or not they are still active.

FOR INTERVIEWER — say each business' name and ask if it is still active, probing why the business has closed if applicable. The rest of the information is for context and internal data analysis.

| 2017 | Is this business still active? | If the business is closed, why? What happened? |
|--|--------------------------------|--|
| 1 Name: Ownership amount: Partner: Purpose: Outcome: | | |
| 2 Name: Ownership amount: Partner: Purpose: Outcome: | | |
| 3 Name: Ownership amount: Partner: Purpose: Outcome: | | |
| 4 Name: Ownership amount: Partner: Purpose: Outcome: | | |
| 5 Name: Ownership amount: Partner: Purpose: Outcome: | | |

8. Has your business created any new businesses, partnerships, or collaborative response plans in response to the COVID-19 pandemic? These could be with other Indigenous and non-Indigenous communities, businesses, and governments.

| # 2021 |
|--|
| 1 Name: Partner: Purpose: Outcome: Active: Changed: |
| 2 Name: Partner: Purpose: Outcome: Active: Changed: |

| |
|--|
| # 2021 |
| 3 Name: Partner: Purpose: Outcome: Active: Changed: |
| 4 Name: Partner: Purpose: Outcome: Active: Changed: |
| 5 Name: Partner: Purpose: Outcome: Active: Changed: |

Financing and Funding

9. What is the main source of financing for the AEDC currently?

| 2017 | 2021 |
|---|---|
| 01 — Band Funding | 01 — Band Funding |
| 02 — Revenue from AEDC | 02 — Revenue from AEDC |
| 03 — Revenue from Trust | 03 — Revenue from Trust |
| 04 — Business loans or lines of credit from financial institutions | 04 — Business loans or lines of credit from financial institutions |
| 05 — Aboriginal financial institutions (AFIs) or capital corporations | 05 — Aboriginal financial institutions (AFIs) or capital corporations |
| 06 — Provincial/territorial government grants or loans | 06 — Provincial/territorial government grants or loans |
| 07 — Federal government grants or loans | 07 — Federal government grants or loans |
| 08 — Own source revenue | 08 — Own source revenue |
| 98 — Other (SPECIFY) _____ | 98 — Other (SPECIFY) _____ |
| 99 — DK/NA | 99 — DK/NA |

10. Did you apply for Federal Government funding to support your DevCorp and staff during the pandemic?

Yes _____

No _____ → PROBE and ask why not?

11. If yes, can you tell us which programs you applied to and/or received?

PROBE for details if “applied but did not receive” or if they mention only some of the funding was received. Why do they think this was the case? What barriers did they experience?

| | Applied and received | Applied but did not receive |
|--|-----------------------------|------------------------------------|
| Business Credit Availability Program (BCAP) | | |
| Canada Emergency Business Account (CEBA) | | |
| Canada Emergency Wage Subsidy (CEWS) | | |
| Canada Emergency Rent Subsidy (CERS) | | |
| Indigenous Community Business Fund (ICBF) | | |
| Regional Relief and Recovery Fund (RRRF) | | |
| Northern Business Relief Fund | | |
| Indigenous Tourism Stimulus Development Fund | | |
| Relief measures for Indigenous businesses | | |
| Other (please specify) | | |

12. Did you access Provincial/Territorial Government funding to support your DevCorp and staff during the pandemic?

Yes _____

No _____

13. If Yes, can you tell us which programs?

14. Was the total funding you received sufficient to maintain your business operations (including grants, government funds, or loans...)?

Example: keeping employees working, maintaining production, paying rent or fees, keeping businesses afloat, etc.

15. Prior to the pandemic, did your organization have outstanding loans with:

Major banks: Y/N

AFI: Y/N

16. If yes, did you need to reschedule/renege your loan payments during the pandemic?

Yes _____

No _____

17. If so, how did the banks respond?

Probe if necessary: If you have loans both at the Big Banks and at an AFI, did they have different responses?

Outlook and recovery

18. What are the biggest barriers to your DevCorp's growth and full economic recovery after the pandemic?

19. Does your DevCorp need help with anything coming out of the pandemic? Some examples include training, funding, business plans, etc.

If so, what do you need?

DO NOT READ — CODE ALL THAT APPLY

E-commerce training and platforms for online sales

Web development

Social media and/or digital marketing training

Operating virtual platforms (e.g., Zoom, Facebook Live, Slack, Microsoft Teams, etc.)

How to engage clients remotely during the COVID-19 pandemic (e.g., workshops, virtual events, etc.)

How to diversify our client base (e.g., exporting workshops, reaching new clients)

Grant, proposal, or application writing

Financial planning

Long-term business planning or continuity planning

Counselling services to improve health and wellness among staff

Training on COVID-19 safety regulations

Other:

20. What are the EDC's top priorities for the next 12 months?

21. Thank you for your time today. We appreciate your participating in this interview. Do you have any final remarks, or was there something we did not ask you about that you'd like to share?

Concluding Question

22. Is there anything you would like to ask us? If so, I can attempt to answer or I can refer your question to the research leads: Greg Finnegan, Ken Coates or Samantha Morton.

Thank you for participating. The CCAB and the University of Saskatchewan will send you the final reports for you to review before they are published. We will also send you a complimentary PDF copy of the final reports once they are published.

Which email do you prefer we send the reports to? _____