



TD and Aboriginal Communities in Canada



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“We have the opportunity, through ongoing collaboration and consultation with Aboriginal peoples, to help plant the seeds for economic growth, social advancement and long-term sustainability of Aboriginal communities.”

Ed Clark, Group President and Chief Executive Officer

2013 Highlights



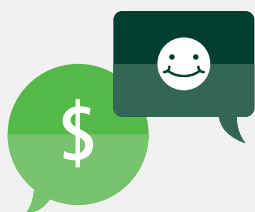
\$1.7
million

invested in initiatives that enrich
Aboriginal communities.



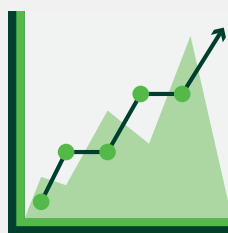
530

members in the employee
Aboriginal Circle @ TD,
a 150% increase over the
previous year.



\$500+
million

in business banking
relationships with Aboriginal
clients and enterprises
throughout Canada.



\$1.5+
billion

in assets under administration
and under investment
management by TD Aboriginal
Trust Services and Aboriginal
Investment Services, making
us an industry leader in
this segment.



87%

of Aboriginal employees at
TD agree or strongly agree
that they are proud to work for
TD (as indicated in our annual
employee engagement survey,
TD Pulse).



5,800+

Aboriginal children in 84
communities participated in
Aboriginal Summer Literacy
Camps offered by Frontier
College and supported by TD.

Our Key Partners

Aboriginal Human Resources Council

AFOA Canada

**Canadian Aboriginal and Minority
Supplier Council**

Canadian Council for Aboriginal Business

Frontier College

Indspire

National Aboriginal Trust Officers Association

Nation Talk

A Story of Partnership



This report tells the story of TD's partnership with Aboriginal peoples and communities over the past year.

A growing force of Aboriginal entrepreneurs, enterprises and leaders are driving new economic and business developments on their own terms. Aboriginal communities are seizing opportunities to team up with the private, public and non-profit sectors, and we're seeing tangible social and economic outcomes as a result, including some increases in Aboriginal high school and university graduation rates.

There's a lot more to be done to advance Aboriginal progress and eliminate long-standing barriers, but there is momentum. And TD is committed to helping build on this momentum. TD has a long history of partnering and working with Aboriginal peoples, organizations and communities. The spirit of entrepreneurialism, the demographic trends and the economic clout of Aboriginal populations are creating a rapidly growing market that we'd like the opportunity to serve.

In the past year, we've assisted some major Aboriginal business projects in various sectors, from real estate to renewable energy. TD Economics, as part of its continuing research and reporting of issues important to Aboriginal communities, published three reports in 2013 focused on literacy, education and employment, and the changing demographics of Aboriginal populations in Canada.

We also partnered on key community initiatives, including sponsorship of the Assembly of First Nations 34th Annual General Assembly in Whitehorse, the 20th Métis Nation of Ontario Annual General Assembly in Ottawa and the second Queen's Conference on Indigenous Issues in Post-Secondary Education. TD made a major gift to the Ottawa Inuit Children's Centre and supported numerous scholarship and education programs for Aboriginal students.

TD's commitment to Aboriginal peoples is part of our broader commitment to diversity and inclusion. As a major employer in Canada, we need talented people, and Aboriginal communities are a source of that talent. We see it as a competitive advantage in the marketplace to have a workplace where differences are celebrated and where every employee feels valued, respected and supported. Creating and promoting an inclusive environment for Aboriginal employees are paramount.

Prosperous and economically vibrant Aboriginal communities mean a more prosperous Canada for everyone. We want to play our part to help achieve these goals for employees, customers and communities.

A handwritten signature in black ink, appearing to read 'K. Peacock'.

Kerry Peacock

Chair of TD's Aboriginal Peoples Committee
Executive Vice President, Retail Banking Products
and Services



Our Approach

We take a three-pronged, integrated approach to our work with Aboriginal peoples:

- **Aboriginal Customers and Markets**
We offer a growing range of banking and financial services to meet the specific needs of Aboriginal individuals, families and enterprises. In addition, Aboriginal-owned businesses have the opportunity to provide goods and services to TD through our Supplier Diversity Program.

- **Aboriginal Talent and Employment**
We are working hard to make TD the employer of choice for Aboriginal peoples by building an extraordinary workplace culture that promotes diversity and inclusion and attracts, develops and motivates Aboriginal talent.
- **Community Investment**
We invest in the economic and social development of Aboriginal communities through programs geared to support education and financial literacy, increase access to and interest in skills development among Aboriginal youth, preserve Aboriginal arts and culture, and steward the environment.

“Because there are so many senior executives actively involved in diversity initiatives – and several Aboriginal people on the senior management team – it sends a strong message that TD takes diversity and Aboriginal relations seriously.”

Paul Douglas, EVP, Business Banking, TD

Our Three Pillars



Aboriginal Customers & Markets

- Products, Services & Financing
- Business Development
- Supplier Diversity
- Dialogue & Engagement



Aboriginal Talent & Employment

- Recruitment
- Skills, Training & Career Support
- Diversity & Inclusion
- Dialogue & Engagement



Community Investment

- Corporate Giving
- Capacity Building
- Research & Awareness-Building
- Dialogue & Engagement

Creating and supporting opportunities for mutual benefit

Authentic Leadership

Our senior management team plays a direct role in championing initiatives and driving progress. TD has executive-level governance led by the **Aboriginal Peoples Steering Committee**, which ensures that TD creates and supports opportunities for Aboriginal employees, customers and communities and engages them in corporate initiatives designed to benefit them.



In Profile

Monique Bateman is SVP, Retail Banking, Prairie Region, at TD and among the most senior identified Aboriginal people in Canadian banking. She credits her professional success to the values she gained growing up in a small Métis community in Manitoba.

Our journey to date

Over my 30-year career at TD, I have seen the bank make terrific strides in its level of commitment and support for Aboriginal employees, customers and communities. Early in our journey, TD's approach wasn't well coordinated, and progress was slow. I was part of an Aboriginal committee in the 1990s, and sometimes it felt like moving a boulder up a hill. TD has come a long way since then, particularly in the past six to seven years as the bank stepped up its leadership commitment and diversity and inclusion efforts.

The importance of storytelling and role models

There is a very positive feeling right now that I credit to storytelling and the "role model effect":

- We have strategically focused on engaging Aboriginal employees by encouraging them to share their stories, backgrounds and culture. This is about building pride in our heritage, and it sends a powerful message of inclusion.

- We have also showcased Aboriginal executives as role models within the organization. That's especially key for Aboriginal peoples because role models are an intrinsic part of their culture: Elders hold much respect and are regarded as teachers and mentors. Membership in our Aboriginal Circle @ TD began to grow the more employees heard from Aboriginal leaders and learned of our backgrounds.

Personally, I strive to be an inspiration for Aboriginal peoples. I grew up in rural Manitoba and started there as a teller in a local branch. Since then I have held over 20 positions at the bank and worked my way up to the executive position I have today. All along I have never shied away from saying "I'm Métis."

TD's strong commitment to and support of Aboriginal employees is really resonating, and we're beginning to see the impact externally as well. Aboriginal employees at TD are telling their stories about what it feels like to work for an organization that is so supportive of their culture and who they are.



Aboriginal Customers & Markets

“The Aboriginal segment of the economy represents a rapidly growing market and a potentially lucrative one for all Canadian businesses. That is a huge opportunity for TD. We need to ensure we have the right people, products and services to meet the needs of this significant community.”

Clint Davis, Vice President, Aboriginal Banking



Our goal is be the bank of choice for Aboriginal families, businesses and communities. TD has more than \$500 million in business banking relationships with Aboriginal clients and enterprises throughout Canada. We want to enhance these relationships and grow our Aboriginal business.

To achieve that, in 2013 we established an Aboriginal Banking Group – with Clint Davis in the newly created position of Vice President, Aboriginal Banking – and launched an Aboriginal Banking Strategy. We are on a journey to provide the products, services and financing Aboriginal communities and business seek to help them achieve their goals and thrive.

“Wealth creation and accumulation continues to positively impact Aboriginal communities through successful negotiations of claim settlements, and impact and resource revenue-sharing agreements. A preferred and very effective solution for managing this new wealth is through the utilization of trusts.”

“Since 2007, TD Aboriginal Trust and Investment Services has provided support and advice to Aboriginal communities in planning and implementing these trust and investment solutions. TD has over \$1.5 billion in assets under administration and under investment management, making us an industry leader in this segment.”

Domenic Natale, VP, Aboriginal Trust and Investment Services, TD Wealth

TD offerings include:

Personal banking and investing

- A wide range of banking and investment products.
- ATM network of over 2,600 and more than 1,100 retail banking locations, including four branches located in First Nation communities.
- Telephone, online and mobile banking. Telephone banking available in several Indigenous languages, including Cree, Lakota and Inuktitut.

Advisory services

- Personal financial planning.
- Dedicated TD Wealth team specializing in administering and managing Aboriginal trusts, such as those related to claim settlements and resource revenue-sharing agreements, and assisting Aboriginal peoples with best practices in trust and investment management delivered from offices across the country.
- Global range of capital market products and services to help Aboriginal businesses, communities and institutions invest, as well as assistance with due diligence of key environmental and governance issues.

Business banking

- Tools, webinars and financing solutions for small business.
- Specialized expertise and financing for Aboriginal enterprises with more than \$5 million in annual revenues, including project finance, asset-based lending and structured finance

Earning Aboriginal Business: An Interview With Clint Davis, Vice President, Aboriginal Banking



Clint Davis joined TD in 2012 to help the bank's efforts to grow Aboriginal business. He is an Inuk from Nunatsiavut, Labrador, and before joining the bank was president and CEO of the Canadian Council for Aboriginal Business.

What is TD's Aboriginal Banking Strategy all about?

It's a new, national strategy to drive Aboriginal business from coast to coast to coast. TD has Aboriginal customers across the country and we want to deepen these relationships, while also attracting new clients and earning the honour of serving them.

What prompted the strategy?

Aboriginal communities are growing. Their financial needs are diverse and increasingly sophisticated. There are many hundreds of First Nation, Métis and Inuit governments and organizations and thousands of businesses that are playing a progressively important role in the life of Canada. TD wants to be a part of these communities – to support their economic growth, ambitions and dreams.

What is TD doing to increase Aboriginal business?

First, we are being more proactive to identify business opportunities. Second, we are being innovative and flexible in tailoring our services around the diverse needs of Aboriginal communities. Third, we are working hard to earn their trust and confidence: TD has created a new Aboriginal Banking Group to focus on relationship-building, we are investing greater resources to serving Aboriginal businesses and populations and we are demonstrating that TD has a deep understanding of the Aboriginal market and the issues that matter to them.

What have been the results so far?

It's still early days, but we're extremely pleased. We have proven to be very adept at meeting Aboriginal business needs and adding value. Within TD, I've been amazed by the level of employee interest in our increased Aboriginal banking focus. Employees recognize the opportunity: working on the front lines, they see the momentum and economic growth happening in communities across Canada.

Ultimately, what do you hope to achieve five years from now?

That Aboriginal businesses and communities regard TD as the bank of choice. When deciding where to bank, where to access capital, where to get trustworthy advice, I would like them to give serious consideration to TD. I want them to view us as an authentic partner who supports their goals and cares about their success.

TD Supplier Diversity Program

At TD, we are committed to diversity and building a truly inclusive culture, and our Supplier Diversity Program reflects this commitment. Companies owned by Aboriginal peoples enjoy an equal opportunity to supply goods and services to TD.

TD is a corporate partner of the Canadian Aboriginal and Minority Supplier Council, which is dedicated to the economic empowerment of Aboriginal and minority companies through the promotion and facilitation of supplier diversity, business development and capacity building. TD is also a member of the Canadian Council for Aboriginal Business, a group focused on driving business opportunities for the Aboriginal community and facilitating sustainable relations between First Nations, Inuit and Métis people and the Canadian business sector.

Success Story: Canada's First Fully Independent Aboriginal Bank

FIRST NATIONS BANK OF CANADA

First Nations Bank of Canada (FNBC), a leader in serving the Aboriginal marketplace, is the first Canadian bank majority-owned by

Aboriginal peoples. As a long-time supporter, TD is proud to have been a part of its creation nearly 20 years ago.

1996

The Saskatchewan Indian Equity Foundation and the Federation of Saskatchewan Indian Nations choose TD as one of the founding partners of FNBC and the provider of management support and back-office capabilities. A shared governance model is developed to transition FNBC toward Aboriginal control and self-sufficiency.

1997

FNBC begins operating in Saskatoon.

2006

Work begins to transition FNBC to an Aboriginally owned and controlled bank.

2007

TD's equity is reduced to just under 20%.

2012

FNBC launches its own banking platform and becomes fully independent of TD.

2013

FNBC is a competitive financial institution widely owned by 77 Aboriginal shareholders. It has branches in four provinces and three territories. Because of a long positive history, TD and FNBC continue to have a good working relationship and in some cases combine the strengths of both banks to serve the financial services needs of Aboriginal customers.

Renewable-Energy Project Creates Long-Term Economic Opportunities for Ontario First Nations

"We're very grateful for TD coming on board to quickly arrange and close the financing on a project that benefits our people and promotes responsible development of our natural resources."

Art Jacko, Project Manager, United Chiefs and Councils of Mnidoo Mnising First Nations



McLean's Mountain is a 2,000-hectare wind farm project located on Ontario's Manitoulin Island in Lake Huron. The development is now in its final phase; once completed in 2014, the 24-turbine wind farm will provide 60 megawatts (MW) of power to the Ontario grid.

The project is jointly owned by Mnidoo Mnising Power – a company formed by the United Chiefs and Councils of Mnidoo Mnising First Nations (UCCMM), a tribal council based on and around

The Project:

McLean's Mountain Wind Farm in Northern Ontario

TD Financing:

\$20.1 million term loan

Manitoulin Island – and Northland Power Inc., an independent power producer. While delivering renewable energy, the project will generate considerable economic opportunities for local First Nations communities, including jobs and revenues for the next 20 years or more.

In 2013, TD was approached to help finance the project after another bank backed out at the last minute, and we seized the opportunity. TD's experience with

The Reason:

To be the bank of choice for Aboriginal communities by supporting their economic development efforts.

Aboriginal banking and knowledge of renewable energy financing made this a very good fit.

"McLean's Mountain will generate significant revenues for the six First Nations tribes involved, help address shortfalls our communities are experiencing and ensure a better future for our youth," said Art Jacko, project manager, UCCMM.

Historic Bond Sale Empowers Alberta First Nation

*“Owning the River Cree
100% is a dream come true.
With this ownership, Enoch
will now have a greater sense
of autonomy and be able to
expand our capacity to do many
more great projects, as well
as improve Enoch members’
overall quality of life.”*

Enoch Cree Chief Ronald Morin

On the Enoch Cree Nation reserve just west of Edmonton, Alberta, is a state-of-the-art gaming, hotel and entertainment establishment, the River Cree Casino & Resort. It is the province’s largest casino. When opened in 2006, it was also the province’s first Aboriginal-owned casino, a partnership between the Enoch Cree Nation and a U.S. company with a minority interest.

Recently, another milestone was celebrated. Enoch Cree Nation acquired full ownership of the operation as a result of a groundbreaking bond deal co-led by TD Securities, with \$255 million raised through a bond issue and bank loans, enabling Enoch Cree Nation to buy out its minority partner. The bond deal represents one of the first times a 100% First Nation-owned company in Canada has accessed the Canadian and U.S. bond markets. In addition to underwriting the deal, TD also contributed financing.

River Cree has been cited as a significant economic development project by Aboriginal peoples in Canada. The new deal empowers the First Nation with sole control over running the facility and the ability to further develop it and other business projects. It also means more revenue dollars will now remain within the community – and potentially more jobs for Enoch members, who already comprise 22% of the facility’s workforce.

Access to capital has long been a challenge for Aboriginal businesses in Canada, and TD is committed to helping them access new and traditional sources of capital to fund future projects.

Managing Settlement Funds for the Tłı̨chǫ Government



Nearly a decade old now, the Tłı̨chǫ Government is the first Aboriginal self-government in the Northwest Territories. The Tłı̨chǫ Agreement, a modern-day treaty, became effective in 2005. The Tłı̨chǫ Government owns 39,000 square kilometres of land encompassing the four Tłı̨chǫ communities of Behchokǫ,

Gamètı, Wekweètı and Whatı and has rights throughout the Mǫwhı Gogha Dè Nı ı tlèè (the traditional territory of the Tłı̨chǫ). The Tłı̨chǫ Government is governed by the Tłı̨chǫ Assembly, the Chiefs Executive Council, the Grand Chief and the annual gathering of the Tłı̨chǫ citizens.

Funds received under the Tłı̨chǫ Agreement will total more than \$130 million and, pursuant to the Tłı̨chǫ Constitution, will be placed in a trust as a perpetual

endowment for future generations. After careful consideration, the Tłı̨chǫ Government has chosen TD to provide professional administration and investment management to the Tłı̨chǫ Capital Transfers Trust. TD’s services will support the Tłı̨chǫ Government in the form of responsible management and prudent growth of the settled trust funds.

“Establishing our Capital Transfers Trust is very important to the Tłı̨chǫ Government and all our citizens. The trust will provide long-term financial security and will be managed as a perpetual endowment for the benefit of all Tłı̨chǫ now and for future generations. We are excited to be working with the TD and have confidence that our Trust is in good hands.”

**Grand Chief Edward Erasmus,
Tłı̨chǫ Government**

Financing Enables Construction of First Nations Secondary School

Located in Northern Ontario, Long Lake #58 First Nation has been banking with TD since 1981. TD recently provided a \$4.2 million term loan to finance construction of its own secondary school, one of the largest projects ever undertaken by the First Nation, which is repaying the loan without additional sources of funding. The existing elementary school was expanded to accommodate high school students, and the new building now includes state-of-the-art classrooms, a science lab, a new library, tech shops and a large gymnasium.

Officially opened in November 2013, the new secondary school is a testament to the First Nation’s and TD’s commitment to education and empowering today’s youth.



Aboriginal Talent & Employment

“At TD, it’s possible to enjoy a challenging, varied and successful career while remaining connected to your community and focused on the things that matter to you. We are passionate about diversity and committed to being an employer of choice for Aboriginal peoples.”

**Sherri Gray, Senior Manager,
Diversity & Inclusion, National
Aboriginal Initiatives**

TD’s mission is to continue to build an inclusive culture. Our success in realizing this mission depends on TD’s ability to hire from a broad talent pool, to develop leaders and promote without bias and to reflect the communities we serve.

Aboriginal peoples are a key focus of TD’s diversity and inclusion strategy. We have dedicated resources and people to targeted recruitment activities, mentorship programs, resource groups and career development opportunities so Aboriginal peoples have the support to reach their full potential while

celebrating culture and maintaining connections to their community. We are pleased that 87% of Aboriginal employees at TD agree or strongly agree that they are proud to work for TD, as indicated in our annual employee engagement survey.

Career in...Banking? Shedding Light on Diverse Opportunities for Aboriginal Talent



Cheryl Popik, a TD Branch Manager in Calgary, Alberta, joined TD’s Aboriginal Employee Circle to celebrate her culture and stay connected to her community as part of her everyday work. A 25-year employee of the bank, she wasn’t always so forthcoming about her heritage.

“Earlier in my career, while I didn’t hide my heritage, I would only tell people if they asked,” said Cheryl. “I had worked very hard to get where I was and I wanted to be recognized for what I brought to the role, rather than for being a minority. What I have learned over the years is that TD recognizes people for their talent and performance while encouraging them to be themselves at work.”

Cheryl is one of approximately 700 Canadian employees at TD who have self-identified as Aboriginal. While we have made good progress in building an inclusive culture and making Aboriginal employees feel engaged, it remains challenging to attract more talented Aboriginal people like Cheryl into our organization. Aboriginal representation at TD has increased only slightly over time. It was 1.2% in 2013, compared with 1.04% a decade ago, and it continues to be our largest gap versus labour pool availability of 1.74%.

Aboriginal graduates don’t often view banking and general business as a career of choice. Research published last year by TD Economics demonstrates Aboriginal peoples are under-represented in post-secondary school business programs and over-represented in degree programs related to education, health care

and public administration. While there are many inherent reasons for these choices, the fact remains that there tends to be a lack of awareness surrounding what a career in financial services entails and the variety of opportunities that exist within the sector.

TD is intensifying efforts to draw more talent from Aboriginal communities. Last year, we created a new position focused on recruiting Aboriginal peoples and improving awareness of career opportunities at TD. Through our association with groups such as AFOA, we are working to encourage high school students to consider an education in business and helping them understand the wide variety of career options available in the financial services sector and specifically with TD.

Staying Connected to Her Community



April Wemigwans is an Analyst, Capital Markets Risk Management, TD Securities, in Toronto, Ontario.

She joined TD in May 2012 and is an active member of the bank's Aboriginal Circle employee community.

"The first day I started working at TD, I learned they had an Aboriginal Circle. I joined the next day because I wanted to reach out to the Aboriginal community. I wanted to find that connection."

"The Circle has had an incredible impact on me. It helps me stay in touch with my culture and allows me to provide input into TD activities for Aboriginal employees and communities. Through the Circle I am always learning more about the business, building relationships and signing up for activities. I volunteer as a board member for the Native Women's Resource Centre of Toronto, which I learned about through a relationship at TD. I'm also a volunteer mentor at the Inclusion Works recruitment event for Aboriginal peoples, where I was first introduced to TD. I want to give back to my community, and TD gives me the opportunity to do so."

"Since first joining TD, I've seen a lot more Aboriginal employees participate in the Circle and feel comfortable about sharing their culture and perspectives. TD leaders have been very passionate and proud to talk about their Aboriginal heritage and have encouraged us to do the same. And we've also seen how much TD is supporting Aboriginal groups in the community – that gives us a tremendous sense of TD's commitment."

Revitalizing Inuit Education

In 2013, community and business thought leaders from across the country travelled to Toronto, Ontario, for an Executive Roundtable on Inuit Education. Sponsored by the Canadian Council for Aboriginal Business and Inuit Kanatami (ITK), the event was hosted by TD at its headquarters in Toronto. Participants discussed economic development opportunities and challenges in Canada's Arctic, from increasing student graduation rates and youth employment in the northern workforce to mobilizing parents to support their kids' schooling.

Attracting and developing Aboriginal talent

Area	Selected Initiatives
Recruitment	<ul style="list-style-type: none"> • Dedicated manager of aboriginal talent acquisition • Outreach to community organizations, colleges and universities to promote careers at TD and encourage Aboriginal students and experienced candidates to apply • Member of Aboriginal Human Resource Council's Leadership Circle (Inclusion Works, Virtual Recruitment Fair, Think Tank) • Employee referral programs
Skills training	<ul style="list-style-type: none"> • 1,000+ internal training courses available through classroom and virtual learning • Leadership development programs
Mentoring	<ul style="list-style-type: none"> • Aboriginal Group Mentoring program • One-to-one mentoring
Career planning	<ul style="list-style-type: none"> • Online career planning tools • Career Month – in-person and virtual events educate employees about career planning resources and required skills for various business lines

Creating a supportive and inclusive environment for Aboriginal employees

Area	Selected Initiatives
Community network	<ul style="list-style-type: none"> • Aboriginal Circle @ TD is an active online community of Aboriginal and non-Aboriginal employees who share ideas, explore opportunities, keep up to date on Aboriginal affairs and celebrate culture through blogs, live chats and resource links. In 2013, we grew the Aboriginal Circle to 530 people, a jump of 150% from the previous year.
Employee resource groups	<ul style="list-style-type: none"> • Aboriginal employees provide insight on employee, customer and community strategies.
Communication and awareness-building	<ul style="list-style-type: none"> • Embedded in management and leadership development programs is a focus on building cross-cultural awareness and cultural sensitivity. In 2013, we delivered training on micro inequities to 560 members (30.6%) of our executive population to go deeper on identifying and removing barriers to advancement. • We've taken an integrated approach to communication, offering relevant information to employees about Aboriginal history, facts and culture. By providing information and through storytelling, we are educating and creating awareness to dispel myths and remove barriers. In 2013, there were 20,000 visits to articles and live chats related to TD's focus on Aboriginal issues.
Events	<ul style="list-style-type: none"> • Each year within our workplace we support National Aboriginal Day celebrations and encourage employee involvement. In 2013, over 750 employees participated.



Community
Investment

In 2013, TD invested \$1.7 million toward projects and programs that enrich Aboriginal communities. Our efforts focused on four priorities:

- Advancing Aboriginal education and financial literacy;
- Creating opportunities for Aboriginal youth, including access to employment;
- Celebrating and preserving Aboriginal arts and culture; and
- Environmental stewardship.

Of the Aboriginal employees at TD, 86% agree or strongly agree that TD is doing the right things to make a positive impact on the communities in which it does business and on the environment.



Credit: Fritz Mueller Photography

Aboriginal Education and Financial Literacy

“Over the past decade, Aboriginal people in Canada – both on- and off-reserve – have been increasingly flexing their economic muscle. Still...little progress is being made in reducing the disparity in living standards relative to the Canadian average. For Aboriginal people to truly put a dent in this divergence over the long run, the gap in education attainment needs to be closed.”

TD Economics, Special Report – Employment and Education Among Aboriginal Peoples, October 2013

“It’s important to reduce the barriers facing Aboriginal youth, including financial ones, to help them pursue post-secondary education and give them the opportunity to make an impact in their lives and in their communities.”

Scott Mullin, Vice President, Community Relations, TD

TD invests in Aboriginal education and financial literacy by supporting organizations and programs that:

- Focus on increasing Aboriginal high school graduation rates;
- Promote access to, and boost participation of Aboriginal youth in, post-secondary programs; and
- Promote financial inclusion and financial literacy for Aboriginal communities.

Through our partnerships with organizations such as Indspire and the Aboriginal Financial Officers Association (AFOA) of Canada, we are focused on keeping students engaged and increasing high school graduation rates, which we know are critical to overall better outcomes. Through scholarships, bursaries and on-campus community and support programs, we are partnering to better position Aboriginal youth for success.



Credit: Fritz Mueller Photography



(L to R) Dr. Vianne Timmons, President and Vice-Chancellor of the University of Regina with TD's Monique Bateman, Senior Vice President, Prairie Region (Credit: U of R Photography Dept.)

Setting a New Course for Aboriginal Education

In October 2013, TD donated \$350,000 to help Aboriginal students at the **University of Regina** realize their educational potential. The gift has two components: \$250,000 is for the **Neekaneewak Leadership Initiative**, an elder-based project to provide culturally relevant programming, mentoring and leadership development opportunities to Aboriginal students; and \$100,000 is for the **TD Aboriginal Bursary**, which will provide financial assistance to Aboriginal undergraduate students in any discipline.

At the University of Victoria, we continue to contribute to **First Peoples House**, a 5,000-square-foot, on-campus gathering place for Aboriginal students, and the **Indigenous Student Career Transitions Program**, which helps guide graduating Indigenous students into careers and gain on-the-job skills.

Assembly of First Nations' 34th Annual General Assembly

Since 2012, TD has been proud to sponsor the **Assembly of First Nations** Annual General Assembly, an event focused on empowering citizens to drive change. In her address to the 2013 delegation in Whitehorse, Yukon, TD's Kerry Peacock, Chair of TD's Aboriginal Peoples Committee and EVP, Retail Products and Services, highlighted the importance of empowering First Nations youth through education:

"The education gap between First Nations and non-Aboriginal youth concerns us all. Too few First Nations students make it through the door into college and university, and among those who do, too many do not walk out the door with a degree in hand. We need to keep more First Nations youth in school. And we want to partner with you to do just that."

"I would like to thank TD for its generous support and commitment to the AFN's Annual General Assembly. Building strong relationships with all sectors of society, including the private sector, is important to the success of First Nations. TD is a valuable supporter of the AFN."

Shawn A-in-chut Atleo, Assembly of First Nations National Chief



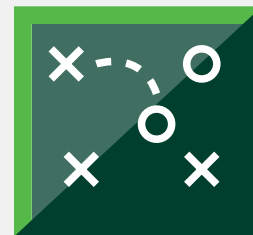
TD Financial Literacy Grant Fund

This fund, managed by **Social and Enterprise Development Innovations** (SEDI) and the first of its kind in Canada, provides grants to non-profit organizations that serve low-income and economically disadvantaged people and groups.

The fund aims to increase accessibility to financial literacy education for people living in Canada who may normally be excluded from mainstream financial organizations. Grants generally range from \$25,000 to 100,000.

Grant recipients in 2013 included:

- Aboriginal Centre for Leadership and Innovation**
 The centre will undertake the training of fifty trainers in eight First Nation bands and communities in northeastern British Columbia to deliver financial literacy training.
- Aboriginal Peoples Alliance Northern Ontario**
 Thirty community agency workers in four remote Ontario communities will receive four-day train-the-trainer workshops.
- Elizabeth Fry Society of Edmonton**
 The organization will expand its Me and Money financial literacy program to smaller communities in and around Edmonton, especially targeting Aboriginal women.
- Secwepemc Cultural Education Society (SCES)**
 SCES will deliver eight-week workshops to Aboriginal youth and adults in the Secwepemc region of B.C.



A Game Plan for Financial Education

Making financial messaging resonate with young people can be a challenge. **The Healthy Aboriginal Network's** (HAN) solution: create a comic book. **The Game Plan**, published by HAN in August 2013, is a financial literacy comic book that centres on Jake, an 18-year-old who learns that saving and debt have real consequences, both positive and negative. Research and production of the comic were funded by the TD Financial Literacy Grant Fund.

Building a Path Forward for Aboriginal Entrepreneurs



“The program has enabled me to learn from great business minds. Domenic has been such an inspiring mentor. He taught me a lot and helped me consider things I hadn’t before. He also has a real passion for what he does, and that has fuelled my entrepreneurial spirit to persevere and be strong.”

**Eddy Robinson, Owner,
Morningstar River**

- For several years now, TD has been proud to participate in the **Aboriginal Business Mentorship Program**, an initiative of the **Canadian Council for Aboriginal Business (CCAB)** that pairs Aboriginal entrepreneurs with experienced mentors to help them take their business to the next level. Recently, TD’s Domenic Natale mentored Eddy Robinson, an Anishinabe (Ojibway/Cree) who owns Morningstar River, a company he founded in 1998 devoted to Aboriginal cultural education.
- TD is a proud supporter of the **CAPE Fund** and overall mission to contribute to the growth and capacity of Aboriginal entrepreneurs and businesses.

“Mentorship is an invaluable component of professional growth in any industry or business. CCAB’s goal is to foster relations between Aboriginal business people and personnel within well-established companies like TD who can provide essential business insight and an opportunity for mutual learning.”

JP Gladu, President and CEO, CCAB

Collaboration Creates Building Blocks

AFOA Canada and TD are working together to make a real difference in improving the financial literacy of Aboriginal peoples and increasing capacity in Aboriginal communities.

- **Dollars & Sense: Guidance for Aboriginal Youth** is a new classroom program for Aboriginal youth developed by AFOA Canada with support and assistance from TD. The program is intended to be used as the basis for a high school curriculum taught by teachers in Aboriginal schools.
- TD sponsors the **AFOA annual conference**, which focuses on enhancing financial management in Aboriginal communities and organizations. In addition, TD designs and delivers the pre-conference workshop on Aboriginal trusts and investments.
- In January 2013, AFOA Canada received a grant from the TD Financial Literacy Grant Fund, administered by SEDI, to produce **“A Literature Review of Indigenous Financial Literacy in Canada, Australia, New Zealand and the U.S.”** The study was published in December 2013 and also identified recommendations to further advance the knowledge and practice of Indigenous financial literacy.

TD Giving in 2013: Aboriginal Education and Financial Literacy

Selected Examples	Amount	Program(s)
University of British Columbia	\$100,000	Ch'nook Scholars Program – supporting Aboriginal bursaries in business studies
Indspire	\$20,000	TD Bursaries for Aboriginal Youth
University of Victoria	\$100,000	First Peoples House, an on-campus gathering place, and the Indigenous Student Career Transitions Program, which assists with finding employment
University of Calgary	\$25,000	TD Aboriginal Educational Enhancement – a lecture and workshop series at the university's Haskayne School of Business focused on entrepreneurship
University of Regina	\$70,000	Neekanweewak Leadership Initiative and Aboriginal Student Aid
Mount Saint Vincent University	\$40,000	Nunavut Practicum Program – providing opportunities for five teachers annually with practicum teaching experience in Nunavut
Cape Breton University	\$50,000	Purdy Crawford Chair in Aboriginal Business Studies – to promote interest among Canada's Aboriginal peoples in the study of business at the post-secondary level
St. Thomas University	\$25,000	Aboriginal Education and Student Services – supporting financial planning workshops and student and outreach services at Aboriginal gathering places on campus
NEC Native Education College	\$15,000	Math Program for Aboriginal Learners – year-round scholarships for summer math camps
Facing History and Ourselves	\$15,000	Aboriginal Resource Study Guide – high school resource focused on Canadian Aboriginal history for use by Aboriginal students
Olds College	\$15,000	Funding to support Aboriginal homecoming programming as part of school centennial celebrations
Canadian Nurses Foundation	\$50,000	TD Aboriginal Nursing Awards Scholarships – supporting remote and urban Aboriginal nurses at universities across Canada
Aboriginal Financial Officers Association of Canada	\$12,200	Dollars & Cents financial literacy initiative – sponsorship support for program development
Queens University – School of Policy Studies	\$50,000	Conference – Indigenous Issues in Post-Secondary Education: Transition to the Workplace
READ Saskatoon	\$15,000	Financial literacy support for underserved communities, including Aboriginal populations, in Saskatchewan
Dilico Children's Foundation	\$5,000	Rising Eagle Bursary Fund – for an Aboriginal students' post-secondary education and/or technical training



Creating Opportunities for Aboriginal Youth

A positive future for Aboriginal youth is interlinked with their skills development. Literacy, in particular, is an essential component of social and human development, yet slightly more than 60% of Aboriginal Canadians do not have the literacy skills necessary to create a better life for themselves and their families or to fully participate in our national economy. The heart of this issue begins before they even enter school, with First Nations children scoring poorly on school-readiness testing compared to their peers.

TD is committed to creating opportunities for Aboriginal youth so they have a foundation for future success. We invest in initiatives and partnerships that:

- Promote children's literacy;
- Contribute to increased interest and opportunities in financial and business careers; and
- Help youth access programming that contributes to their quality of life.

\$350,000 TD Gift Supports Inuit Youth in Ottawa

In 2013, TD pledged \$350,000 over two years to the **Ottawa Inuit Children's Centre** to help fund the purchase of new facilities, where increased youth programming and services will be offered. In the last year alone, the centre has welcomed and served nearly 500 children, parents, youth and community members.

Additional programming available includes the Tumiralaat Child Care Centre, kindergarten, the Uqausivut Culture and Language Program, the Tukimut Afterschool Program, the Family Literacy Program and Bridging the Gap among many others.

"Families from Nunavut and other Inuit regions who settle in Ottawa want to stay connected to their culture and pass it on to their children. So we go beyond resettlement support programs and incorporate and celebrate Inuit education, values, traditions, art and language into the curriculum."

Karen Baker-Anderson, Executive Director, Ottawa Inuit Children's Centre



Summer Camps Build Early Literacy

“[My daughter] has shown great improvement in her reading and seems to want to read more often. She has also improved in her ability to speak to her peers.”

Parent, Grand Rapids First Nation, Manitoba

A recent report by TD Economics revealed that there are many barriers to Aboriginal peoples improving their literacy, including geographic location. To help address this, a \$100,000 TD donation supported **Frontier College’s** country-wide **Aboriginal Summer Literacy Camps** in 2013.

The national camps provide fun, high-quality literacy programming for Aboriginal children and aim to minimize summer reading loss that can occur if children don’t continue building their reading and writing skills during the summer break from school.

The camps incorporate cultural activities, involve community members and align literacy activities with ongoing learning that is occurring in the community.

Established in 2005, the camps have grown from five to more than 80 camps operating in Manitoba, British Columbia, Saskatchewan, Ontario, Quebec, New Brunswick and the Northwest Territories. TD has pledged another \$600,000 over the next three years to further support the camps.

“TD has been supporting Frontier College for over 30 years, and with this latest contribution, we will be able to reach more youth and children in the Aboriginal communities across Canada and continue to evolve our programs to fit the needs of our participants for years to come.”

Sherry Campbell, President, Frontier College

Highlights from the 2013 camps:*

- Offered in 84 communities
- 5,800+ children participated – up 44% over 2012
- 27,000+ free books distributed
- 21 communities added – including the first offering in the Northwest Territories
- Of parents surveyed:
 - » 85% said their child was reading more at home as a result of being at the camp
 - » 98% said their child was more prepared for school

* Frontier College National Camp Report.

Young Hero Making His Community a Better Place



Zachary Julian, Cobequid Educational Centre (CEC), Truro, N.S.

Zachary Julian is a recipient of the 2013 **TD Scholarships for Community Leadership**, an award valued at up to \$70,000 that is provided to 20 extraordinary young Canadians each year who have made a meaningful difference in their communities.

A member of the Mi'kmaq Millbrook First Nation, Zachary wanted to provide local youth with productive and positive activities. He worked with a local RCMP constable to revive the Millbrook Youth Group. Taking his cue from local elders, Zachary served as his group's "elder" to fundraise, hold drug and alcohol prevention workshops, renovate the Youth Centre and take part in healing talks for the community. He has received awards for his efforts such as the Chief Noel Doucette

Award, the Truro Heritage Sport Award and the Foundation Builder of the Year Award from Lacrosse Nova Scotia.

Combining his love of lacrosse and First Nations traditions, Zachary founded the Millbrook Warriors, recruiting 22 players and coaches to create the first all-Aboriginal lacrosse team east of Quebec. He also held lacrosse camps for younger kids. His effort unleashed fresh community pride and has inspired other First Nations clubs in the province. Zachary would like to become a member of the Royal Canadian Mounted Police, a conservation officer or a social worker.

Since the scholarship program began in 1996, 12 Aboriginal students have been awarded the scholarship for their community leadership.

TD Giving in 2013: Creating Opportunities for Aboriginal Youth

Selected Examples	Amount	Program(s)
UBC Museum of Anthropology	\$25,000	Native Youth Program – a year-round internship program at the museum for urban Aboriginal youth aged 15–18
Frontier College	\$100,000	Aboriginal summer Literacy Camps
Minerva Foundation for BC Women	\$35,000	Combining Our Strength – A career mentoring and coaching program for women who are re-entering the workforce, in career transition, recently unemployed, under-employed, new grads or returning to work after an extended absence; TD's funding is focused on supporting Aboriginal women.
Ottawa Inuit Children's Centre	\$175,000	Capital gift for purchase of new building for youth programming of the centre
YWCA Toronto	\$50,000	Aboriginal Economic Development Centre – located in Toronto, the centre provides services to both Wigwamen tenants on site and the broader urban Aboriginal community
Saskatchewan Science Centre	\$20,000	Aboriginal Youth Innovators Sponsorship
St. Elizabeth Health Care Foundation	\$100,000	First Nations, Inuit and Métis Health Care Initiative – supporting the capacity of Aboriginal nursing to understand and solve complex health care issues and improve access in their home communities through a Northern network communications initiative
Wabano Centre for Aboriginal Health	\$25,000	Expansion of their Ottawa-based facility, which is a national centre for Aboriginal health information
Canadian Council for Aboriginal Business	\$18,500	Support for meetings in Toronto, Vancouver, Saskatoon and Calgary



Credit: Fritz Mueller Photography

Celebrating and Preserving Culture

TD is pleased to help Aboriginal peoples celebrate and preserve their culture. We invest in events and programs that aim to:

- Enhance pride in Aboriginal culture;
- Recognize Aboriginal achievements and leadership; and/or
- Combat negative stereotypes that create barriers for Aboriginal peoples.

Championing Inuit Art and Artists for Over 45 Years



Credit: Toni Hafkenscheid

The North reached out to a young banker named Allen Lambert more than 70 years ago, when he was the manager of the two-room log cabin branch of the Toronto Dominion Bank in Yellowknife, Northwest Territories. Ever since, TD has been reaching out to the people of the North to honour the past and support the future of Inuit art and culture.

An Invaluable Historical Record

After Mr. Lambert became president and chair of TD in the early 1960s, the bank began gathering Inuit art to celebrate the 100th anniversary of Confederation in 1967 in an innovative and culturally significant Centennial project. Up until that time, the Inuit art form was largely undiscovered in the south.

Today, the bank shares the roughly 800-piece collection with the public in a permanent gallery space, free of charge, at the Bank's headquarters in downtown Toronto. It's an invaluable historical record stretching from post Second World War to the mid-1960s.

Inuit Ullumi: Inuit Today

In the past few years, TD has built upon that cultural foundation by acquiring innovative new works by contemporary Inuit artists. This new collection numbers 50 and counting and includes both sculpture and large-scale drawings that show the impact of southern influences, such as television and the Internet, and the transformation from a nomadic life on the land to living in settlements.

A selection of the contemporary collection – featuring works by Shuvina Ashoona, Annie Pootoogook and Tim Pitsiulak, among other leading and emerging artists – is being featured in a touring exhibit entitled Inuit Ullumi. The exhibit has been shown in Washington, Ottawa, London, England, and London, Ontario, and will land in St. John's and Toronto in 2014.

Developing Inuit Artists

While continuing to collect Inuit art, TD is also connecting with the artists themselves and helping them develop. Last year we initiated a North-South artist residency, which has proven a success. An Aboriginal artist from the North and a non-Aboriginal artist from the south spend a month working alongside each other in their respective communities. The unique experience helps the artists build their skills, meet new people and experience life in a new location.

TD also purchased a new printing press for the community of Cape Dorset, Nunavut. Hailed as the "Capital of Inuit Art," Cape Dorset has been an important centre for drawing, printmaking and carving, which are among the community's main economic activities.



TD ran a special information feature in the Globe and Mail to announce its Inuit art exhibition at Ottawa's Northern Scene Festival in spring 2013.

TD Giving in 2013: Celebrating and Preserving Aboriginal Culture

Selected Examples	Amount	Program(s)
Dorset Fine Arts	\$50,000	Artist exchange program engaging southern and Inuit artists from Cape Dorset
McMichael Gallery	\$65,000	An exhibition of new work by Native American, First Nations, Métis and Inuit artists from Canada, the continental United States and the Pacific Rim (Changing Hands: Art Without Reservation 3 Contemporary Native North American Art from the Northeast and Southeast)
Historica-Dominion Institute	\$30,000	Canadian Aboriginal Writing Challenge
The Power Plant Gallery	\$40,000	Exhibition – Beat Nation: Art, Hip Hop and Aboriginal Culture – focused on urban youth with Aboriginal identity to create innovative and unexpected new works that reflect the current realities
Prismatic	\$10,000	Aboriginal culture showcase at this Halifax-based festival
Exeko	\$15,000	Trickster – a program for Aboriginal youth in Montreal aged 8–16, which is based on a series of artistic, playful and educational activities blending theatre and traditional Aboriginal tales
imagineNative Film and Media Arts Festival	\$7,500	Festival sponsorship
Ki-Low-Na Friendship Society	\$500	National Aboriginal Day
Assembly of First Nations	\$100,000	Annual general meeting
National Arts Centre: Northern Scene 2013	\$75,000	Partner in major 10-day festival



Environmental Stewardship

Through the TD Friends of the Environment Foundation (TD FEF) and other corporate giving, we are committed to protecting the environment and greening communities across Canada. We support a wide range of environmental initiatives, with a primary focus on:

- Environmental education;
- Energy conservation; and
- Urban greening and enhancing biodiversity.

TD Green Streets

As the flagship program of Tree Canada, **TD Green Streets** awards matching grants of up to \$15,000 to support municipal forestry projects. The program is open to Canadian municipalities, Aboriginal communities and business improvement associations. TD Green Streets encourages and supports the adoption of leading-edge practices in municipal forestry and is proudly sponsored by the TD Friends of the Environment Foundation. A panel of representatives from TD FEF and Tree Canada and of regional urban forest practitioners selects recipients.

In 2013, Black River First Nation in Manitoba received a grant to support a program for youth and a forest renewal project. Over 40 students in Grades 8-10 and community members

from Black River First Nation planted 4,000 seedlings to create a new forest. In addition to the environmental benefits the forest will yield, the community now has a living classroom in which students can learn about sustainable forest ecosystems while they monitor the growth and health of the forest. The Manitoba education ministry has approved this program for inclusion in the Grade 10 curriculum.

Other Aboriginal communities that have been awarded TD Green Street grants include Wendake – First Nation Huronne in Quebec (2012), Première Nation des Innus Essipit in Quebec (2011) and Snuneymuxw First Nation in British Columbia (2010).



TD Tree Days

TD Tree Days provides a meaningful way for us to extend our commitment to diversity and inclusion into the community and to build relationships with important stakeholders such as Aboriginal peoples and communities. In 2013, TD Tree Days plantings were organized in four First Nation communities engaging local members and over 60 TD volunteers:



- Westbank First Nation and Chief Robert Louie hosted TD volunteers in B.C. who worked alongside community members to plant 145 trees on a berm along the highway.
- Beausoleil First Nation Chief Roland Monague and Councillor Vicki Monague welcomed TD employees to Christian Island, Ontario. Collectively, volunteers planted over 150 trees at multiple sites. By planting dozens of sugar maples on a plot of land adjacent to the community orchard, volunteers also established a sugar bush that will eventually be tapped for maple syrup.
- Fort William First Nation and Chief Georgann Morriseau hosted more than 40 TD employees in Thunder Bay, Ontario. Volunteers planted over 290 trees in an effort to expand the tree canopy on Mount McKay.
- Chief Donna Big Canoe from Georgina Island First Nation welcomed TD employees and their families from the region. Together, volunteers transformed a barren lot into a naturalized park space, which will serve as a community meeting place and a space for teachers to deliver components of a Mother Earth Mentoring Program.

“TD is committed to working with Aboriginal leaders to develop sustainable revenue streams that are compatible with community views on traditional land uses.”

Karen Clarke-Whistler,
Chief Environment Officer



Carbon Markets: A Potential Avenue for Sustainable Development

Many Aboriginal communities are experiencing the impacts of climate change on their traditional lands and environments. Some have recognized that by getting involved in the carbon markets and carbon offset projects, Aboriginal communities can contribute to climate change mitigation while simultaneously improving their own economic well-being.

Building on TD's commitments both to be a carbon-neutral bank and to deepen relationships with Aboriginal communities, in 2013 we commissioned the International Institute for Sustainable Development (IISD) to produce a policy paper exploring opportunities and challenges for First Nations to participate in carbon markets within North America. The policy paper will be published by mid-2014.

Free, Prior and Informed Consent



The principle of Free, Prior and Informed Consent (FPIC) refers to the rights of Indigenous populations to participate in decisions affecting their lands, resources, livelihoods and communities, particularly relating to natural resource development. The principle is enshrined in the UN Declaration on the Rights of Indigenous peoples.

TD fully supports the concept and principle of FPIC, with our commitment reflected in TD's Environmental Policy and Management Framework and our ongoing activities. We are working to promote understanding of FPIC in the business community and to encourage integration of the principle in support of responsible development of natural resources.

- With support from TD, the Forest Stewardship Council (FSC) Canada has launched a landmark new initiative to help strengthen Aboriginal people's rights in Canadian forests by rigorously applying FPIC to FSC's Forest Management Standards. More than 80% of Canada's Aboriginal communities are located in or near forested areas and depend on forests for both their cultural and economic livelihood.
- Through the Boreal Leadership Council, in 2013 TD developed and supported a multi-stakeholder workshop on the implementation of FPIC, with over 60 attendees.

“As the key financial supporter for this work, TD is helping FSC Canada to get on the ground and talk to Aboriginal peoples and communities regarding their participation in the decision-making process when it comes to FSC forest management practices. This project will benefit Aboriginal peoples and communities and provide forest management companies with clear direction and tools to help them apply the values of FPIC in forests across Canada.”

François Dufresne, President, Forest Stewardship Council Canada

TD Giving in 2013: Environmental Stewardship

Selected Examples	Amount	Program(s)
CORPORATE FUNDING		
Salish Sea Institute	\$25,000	Initiative being planned that will connect First Nations youth in Sidney, B.C., in marine ecological programs
Native Child & Family Services	\$25,000	The Gi Maamaanan project will renaturalize river lands and train Aboriginal youth in basic principles and practices of environmental restoration
Saskatchewan Science Centre	\$20,000	Aboriginal Youth Innovators: eco-exploration workshops focused on climate change
Forest Stewardship Council	\$100,000	Strengthening Aboriginal people's rights in Canada by applying free, prior and informed consent (FPIC) to forest and natural resource management
FUNDING FROM TD FRIENDS OF THE ENVIRONMENT FOUNDATION		
TD Tree Days	\$16,000	Tree planting events at Georgina Island, Beausoleil Island, Fort William and Westbank First Nations
TD Green Streets	\$18,500	Black River First Nation – for youth program and forest renewal project
Grand River Conservation Authority	\$2,400	Grand River Watershed Heritage Day Workshop hosted by Six Nations in partnership with the Grand River Conservation Authority
Six Nations Tourism	\$7,000	Restore and offer educational information about the Six Nations Nature Trail
Ucwalmicw Centre Society	\$2,000	Helping youth work in the community garden; learn about plants, food preparation and food security; and bring fresh vegetables and fruit to elders
Central Westcoast Forest Society	\$15,000	The society was approached by the Council of the Toquaht First Nation to partner on a restoration project in their traditional territory
Maple Ridge, Pitt Meadows, Katzie, Seniors Network	\$9,400	Intergenerational School Garden – a neighbourhood-based initiative that brings together children, teens, seniors and the wider communities in shared learning
Fraser Basin Council	\$10,000	Creation of a community garden for the Shxw̓ha:y Village, a First Nations reserve on the west side of Chilliwack, south of the Fraser River
Kahnawake Environment Protection Department	\$5,000	Kahnawake Recreational Bay will be renaturalized with native plant, shrub and tree material, and signage will be created to educate the community
Mi'kmaq Environmental Learning Centre	\$4,400	Unama'KIDS – a school-based project in which Grade 6 Mi'kmaq students in Cape Breton (Unama'ki) participate in hands-on environmental activities with a focus on traditional knowledge
Bronte Creek Project/Halton Learning Foundation	\$6,000	The Bronte Creek Project is working alongside elders from Nippissing First Nation to teach young people about the environment and First Nations traditional knowledge through the building of a birch bark canoe

Heightening Awareness of Aboriginal Issues

Our in-house think tank, TD Economics, has carried out a series of studies to promote broader public awareness and contribute to policy dialogue about Aboriginal-related economic and social issues. Recent studies include:

Employment and Education Among Aboriginal Peoples

Published in October 2013, this special TD Economics report examines data from Statistics Canada's 2011 National Household Survey, which indicates that the labour market and income gaps between Aboriginal and non-Aboriginal people continue to persist. The report advocates a number of approaches are needed:

- There is a pressing need to boost high school completion rates. These students form the pipeline for post-secondary institutions.
- Post-secondary education administrators need to address any residual issues, including learning challenges and disabilities.
- More focus should be put on promoting a broader range of post-secondary disciplines for Aboriginal peoples. Currently, there is a high representation of Aboriginal graduates in industries related to the public sector; namely, education, health care and public administration. Nearly two-thirds of all university-educated Aboriginal peoples are employed in these three sectors, compared to 42% of non-Aboriginals. For those living on a reserve, this figure rises to 85%.

Literacy Matters: Unlocking the Literacy Potential of Aboriginal Peoples in Canada



In support of National Aboriginal Day in 2013, TD Economics released this in-depth report examining the issues associated with low literacy levels among Canada's Aboriginal peoples. Among the findings, half of First Nations youth graduate from high school compared to 80% of their non-Aboriginal peers. This skill disadvantage often translates into lower employment and wages for Aboriginal peoples in comparison with their non-Aboriginal peers. To turn the corner on Aboriginal literacy, TD Economics compiled a list of best practices in literacy-related programs and services, based on success stories and programs in Canada, Australia and New Zealand:

- Engage parents to dispel the stigma associated with education and improve literacy.
- Make Aboriginal students feel valued and welcomed to improve educational outcomes.
- Incorporate Aboriginal approaches to learning into curriculum and teaching methods to increase literacy levels.
- Increase access and targeted funding for literacy programs and supports for those Aboriginal peoples in rural and remote areas.
- Deliver teacher support and training to ensure that literacy programs are both sustainable and of high quality.



"Barriers are opportunities in disguise. If the best practices identified here are systematically put into action, the future will look brighter for Aboriginal peoples."

Sonya Gulati, Senior Economist, TD



Resources

TD Aboriginal Website

www.td.com/corporateresponsibility/diversity/aboriginal

TD Research on Aboriginal Issues

Employment and Education Among Aboriginal Peoples (October 2013)

Literacy Matters: Unlocking the Literacy Potential of Aboriginal Peoples in Canada (June 2013)

A Demographic Overview of Aboriginal Peoples in Canada (May 2013)

Debunking Myths Surrounding Canada's Aboriginal Population (June 2012)

Estimating the Size of the Aboriginal Market in Canada (June 2011)

Corporate Responsibility

TD 2013 Corporate Responsibility Report

