

Indigenous entrepreneurs are ready to help deliver Canada's \$125 billion investment agenda

New IPF research identifies the capital, navigation and trusted relationships that can unlock greater Indigenous business participation.

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Indigenous entrepreneurs are well-positioned to help build, supply and service the 15 nation-building projects expected to drive more than \$125 billion in investment and support over 60,000 jobs across Canada. New research from the [Indigenous Prosperity Foundation](#) (IPF) identifies

the capital, navigation and trusted relationships that can help translate this national investment into Indigenous business growth and lasting community prosperity.



Indigenous entrepreneurs gather in Kamloops as part of the Walking Together Tour by the Indigenous Prosperity Foundation.

IPF's Financial Literacy and Access to Capital report draws on a survey of 102 Indigenous entrepreneurs and business owners, 15 stakeholder interviews, a literature review and a program scan. It examines what Indigenous entrepreneurs need to make confident financial decisions and how financial systems can become more accessible, responsive and culturally aligned.

The federal government has doubled the Indigenous Loan Guarantee Program to \$10 billion to support Indigenous ownership in major projects. IPF believes efforts to expand

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Michelle Okere

Indigenous participation should also equip Indigenous entrepreneurs and small businesses to build, supply and service those projects through working capital, contract financing, timely financing decisions and trusted guidance. Strengthening these pathways would advance

economic reconciliation and Canada's growth.

Key findings among survey respondents

Entrepreneurs are investing in their own success. Eighty-eight per cent used personal savings, 53 per cent grants, 36 per cent bank loans and 31 per cent loans from family or friends.

Navigation can unlock greater access. Seventy-four per cent said guidance with loan or grant applications would make a difference.

Indigenous-focused supports could reach more entrepreneurs. Forty-one per cent were not aware of Indigenous-focused financial institutions or programs.

Trusted advice is highly valued. One-to-one coaching or mentorship was rated the most useful support format, averaging 4.06 out of 5 among 72 respondents.

Collateral barriers vary by business stage. Sixty per cent of early-stage respondents cited lack of collateral as a barrier, compared with 31 per cent of those operating or scaling a business.

Entrepreneurs are creating value beyond revenue. Eighty-six per cent connected business success with inspiring other Indigenous entrepreneurs, 74 per cent with creating jobs, 71 per cent with supporting community causes and 67 per cent with building cultural pride and visibility.

"Canada is preparing to invest at a scale we have not seen in generations, and Indigenous entrepreneurs are ready to help deliver that growth," said Michelle Okere, Executive Director of the Indigenous Prosperity Foundation. "They are already building businesses, creating jobs and strengthening communities. With clearer capital pathways and trusted support, they can play an even greater role in the projects and supply chains shaping Canada's future."

"From nation-building projects to community infrastructure, driving opportunities for Indigenous entrepreneurs is critical to our economic growth," said Brittanee Laverdure, Director, Truth and Reconciliation Office, RBC Origins, RBC. "By supporting the Indigenous Prosperity Foundation's research, RBC is enabling a future where Indigenous prosperity is foundational to Canada's long-term prosperity."

Moving the research into action

With RBC as Knowledge Mobilization Partner, IPF is sharing the findings with entrepreneurs, financial institutions, Indigenous Financial Institutions, funders and policymakers.

During Small Business Week, Michelle Okere will host a free fireside chat with Indigenous entrepreneur Mila MacCuish, founder of Irritated., and Brittanee Laverdure of RBC Origins on

financing an Indigenous-owned business and making capital more accessible.

Tuesday, October 20, 2026 10:00 a.m. MT | 12:00 p.m. ET Online via Zoom

[Register for the fireside chat](#)

[Download the full report](#)

About the research

The survey included 102 valid responses. Question totals vary and some questions allowed multiple selections. The survey was not a probability sample, and the findings reflect respondents' experiences rather than estimates for all Indigenous entrepreneurs. The comparison of collateral barriers by business stage is exploratory and does not establish causation.

About the Indigenous Prosperity Foundation

The Indigenous Prosperity Foundation is a national charitable organization founded by the National Aboriginal Capital Corporations Association. IPF works with Indigenous Financial Institutions and partners across Canada to support Indigenous women, youth and early-stage entrepreneurs with funding, education, mentorship and access to resources to start and grow thriving businesses. Learn more at www.indigenousfoundation.ca.

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