

A SUMMARY OF FNFA'S LOANS TO FIRST NATIONS ACROSS CANADA, AND PROJECTS FINANCED (BY PROVINCE & TERRITORY) May 30, 2022



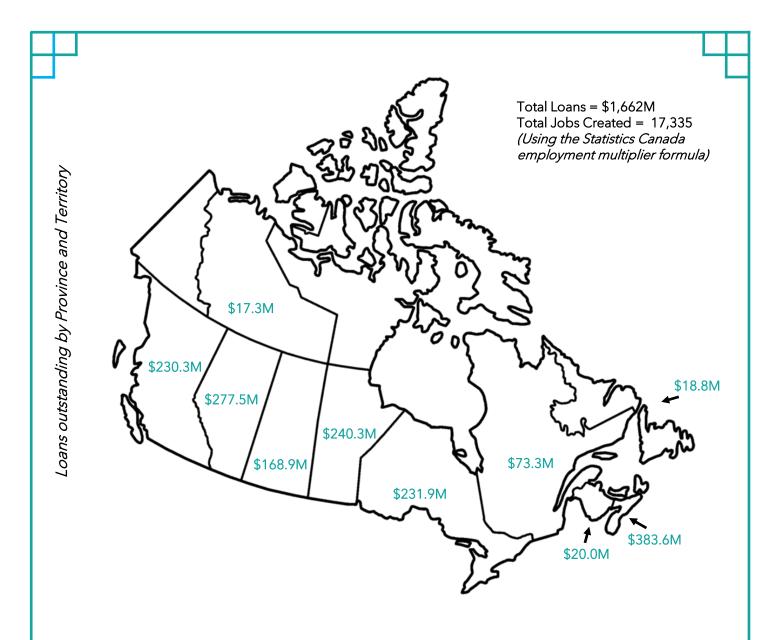
May 30, 2022



2018 Winner of the Governor General's Innovation Award

The Innovation Awards recognize and celebrate outstanding Canadian individuals, groups, and organizations – Pioneers and creators who contribute to the success of our country, shape the future and inspire the next generation.





Province	Scheduled	Pending	FNFA Members	FNFA Mem- bers w/Loans	Total Borrowed (\$M)	National Economic Output (\$M)	Jobs Created
BC	126	5	57	27	\$230.3	\$471.6	2,246
AB	17	1	5	3	\$277.5	\$537.1	1,982
SK	41	1	16	9	\$168.9	\$343.7	1,476
MB	34	0	17	12	\$240.3	\$588.4	3,011
ON	53	1	23	13	\$231.9	\$447.9	2,320
QC	15	1	9	3	\$73.3	\$162.5	864
NB	10	0	2	2	\$20.0	\$42.7	200
NS	12	0	11	9	\$383.6	\$817.9	4,929
PE	2	0	0	0	\$0.0	\$0.0	-
NL	4	. 0	4	1	\$18.8	\$40.2	188
NWT	7	0	1	1	\$17.3	\$35.1	119
	321	9	145	80	\$1,662	\$3,487	17,335
F.	* Per	nding = Firs	t Nations that	have submitted BC	CR's requesting to be Sc	heduled to the FNFMA .	

INFORMATION ON LIQUIDITY AND COVERAGE RATIOS

LIQUIDITY:

FNFA is not a traditional lending institution, in the sense that FNFA does not gather deposits to create adequate capital. Instead, the Act creates capital liquidity in a very strong and stable method tied directly to Federal and Provincial revenue Agreements and through several layers of protection for the bond investors.

FNFA's strengths under the Act create enormous capital access, and are backed by Federal and Provincial revenue agreements, but is a different looking capital than some of the peers we are marked against in a financial analysis:

- The Act authorizes full intervention (i.e. acting in place of Council) to all Members' Other Revenues (approx. \$1,128 Million net of Canada program funding) and more importantly Operating Surpluses (i.e. free cash of \$412 Million in 2020/21 audited statements). This is all versus an annual FNFA Interest Obligation of \$45.43 Million. The capital is not in our "vault", but Federal Legislation gives us unimpeded access. This intervention would only occur upon a Member's default on its loan obligations to FNFA, or if FNFA suspected a default was imminent. To date, FNFA has not experienced any loan service problems.
- 2. These Other Revenues and Operating Surpluses are stable and long term as over 76% are derived from Federal or Provincial revenue agreements.
- 3. Debt Reserve Fund (DRF) (\$87.93 million) withholds 5% of each new loan, which exceeds current annual debenture interest rates. A second investor backstop, our CEF, (Credit Enhancement Fund) which backstops the DRF, with a value of \$53.16 Million and adds to this liquidity in our vault.
- 4. In the 2021/2022 Federal Budget, under a contract with Canada the FNFA received \$32.5 million for a Contingency Fund whose purpose is to provide zero interest loans to FNFA members. These loans are to ensure each Member's loan service payments are made in full, protecting the debenture holders. Members are eligible if a senior government action such as regulations around a future pandemic or economic shock impacts multiple First Nations revenue streams.
- 5. The number of FNFA members is 145 with 80 accessing loans. Diversification is strong over 9 Provinces and 1 Territory.
- 6. Revenue intercepted is from existing Federal and Provincial sharing Agreements, not future "what if" scenarios. Revenues interception is established as directed under the Act.

	ITEM	ITEM AMOUNT	COVERAGE RATIOS
1.	Intercepted Revenues to support Debentures.	\$189.36 Million	DCR = 2.10 times ICR = 4.17 times
2.	Debt Reserve Fund (DRF) (5% withheld of each new loan).	\$87.93 Million	DCR = 0.98 times ICR = 1.94 times
3.	Credit Enhancement Fund (monies given to FNFA by Federal Government to backstop the DRF).	\$53.16 Million	DCR = 0.59 times ICR = 1.17 times
4.	FNFA Members' Operating Surpluses (members' free cash flows that will not impact operations or programs).	\$412.18 Million	DCR = 4.58 times ICR = 9.07 times
5.	FNFA Members' Operating Revenues (Members' own source revenues i.e. (not from Canada) that are available to FNFA under the Act).	\$1,127.53 Million	DCR = 12.48 times ICR = 24.75 times
	*DCR = annual P&I payments	al Interest Payment	<i>'s</i>

FREQUENTLY ASKED QUESTIONS

1. Who Governs the FNFA?

The FNFA was created by First Nations Chiefs and Councillors with its purpose to establish a borrowing capacity for each First Nation, and then let each community access low-cost loans when needed. FNFA's operating policies are set by the FNFA's Board of Directors (elected annually from amongst its membership.) To date 321 communities have joined, representing all 10 provinces and 1 territory. FNFA's Board is:

Chair- Chief Warren Tabobondung, Wasauksing First Nation (ON)

Director – Councillor Veronica McGinnis, Osoyoos (BC)

Director – Councillor Dawn Styran, Leq'á:mel First Nation, (BC)

Director – Chief Derek Epp, Tzeachten (BC)

Director – Chief Ouray Crowfoot, Siksika Nation (AB)

Director – Councillor Steven Johnston, Mistawasis Nehiyawak (SK)

Director – Chief Ross Perley, Tobique (NB)

Director – Councillor Michael Paul, Acadia (NS)

2. Why Borrow from the FNFA?

The Chiefs and Councillors who founded the FNFA helped establish a path to get loan monies from the same place that Banks get their monies–from the Capital Markets. FNFA is not-for-profit, so this ensures its loan rates parallel Provincial loan rates. FNFA's last debenture had a fixed-rate only .08 of 1% (i.e. 0.0008) above what the Province of Ontario pays.

3. Can a First Nation borrow from FNFA and its own Bank?

Yes. We have a number of borrowing members who access FNFA loans for some community priorities, and access Bank loans for other purposes. To protect the First Nation, FNFA and the Bank sign an Intercreditor Agreement that outlines the security standing behind each loan.

4. Do you have to borrow the full amount under FNFA's Borrowing Calculation?

No. This Borrowing Calculation establishes what each FNFA member can borrow based upon its existing revenue sources. It is up to Chief and Council to decide if none, some, or all of that amount is to be borrowed.

5. Does FNFA charge fees for membership or loans?

No, since FNFA's members are also its governors no fees are charged.

6. What Act does FNFA operate under?

Are you aware that FNFA operates under 2 Acts. 98% of FNFA's members operate under the *"Financing Secured by Other Revenues Regulations"*, the other 2% that operate a property tax regime utilize the *"First Nations Fiscal Management Act"*. A property tax regime is completely voluntary, and relates to First Nations that don't tax their own members but do tax businesses that have set up operations on the First Nation's lands, and to those non-community members that have houses or cottages on the First Nation's lands.

7. What projects are eligible for FNFA loans?

FNFA loans are wide in scope: refinancing higher rate loans, infrastructure, housing, economic opportunities, social projects, land purchases, water systems, etc.

8. Can someone from FNFA visit our Community?

Absolutely. We have dedicated staff that regularly travel to communities. Contact our office at (250) 768-5253.

FNFA

Our mission is to help First Nation communities build their own futures on their own terms at the best rates.

Our mandate as set out in the First Nations Fiscal Management Act and related Regulations, is to provide financing, investment, and advisory services for those First Nation governments across Canada that voluntarily schedule to our Act.

FNFA-HOW WE OPERATE

LEGAL AUTHORITY:

Created under the First Nations Fiscal Management Act and adapted by the Financing Secured by Other Revenues Regulations, with all-party support in 2006. FNFA is a not-for-profit financial lender to First Nation Governments.

FIRST NATIONS REPRESENTATION:

FNFA's Board of Directors is elected annually from amongst the Chiefs and Councillors that make up FNFA's borrowing membership.

MANDATED AREAS:

- 1. Long-term, fixed-rate financing with repayment terms up to 30 years;
- 2. Short-term bridge finance requiring monthly interest payments; and
- 3. Investment Services.

BRITISH COLUMBIA

Scheduled First Nations:	126
Pending:	5
FNFA Member First Nations:	57
FNFA Members w/ Loans:	27
FNFA Loans Funded:	\$230.3M
Economic Output:	\$471.6M
Jobs Created:	2,246

Projects Financed Include:

Water System Replacement - Social (SDG 6) Construction, renovation, social housing – Social (SDG 1,11) Acquire equity in Commercial properties – Social (SDG 8,11) Bio Energy Project – Environment – (SDG 7) Business Investment – Social (SDG 8,11) Gas station – Social (SDG 8,11) Convenience store – Social (8,11) Land purchase – Social (8,11) Bridge financing for BC housing project – Social (1,11) Purchase of forestry license, land purchase and housing – Social (1,8,11) Financing for Daycare – Social (11) Admin building – Governance (11) Commercial housing - Social (8,11) Construction and Operation of Paper Plant - Social (8,11) Cultivation Extraction Facility – Social (8,11) Hotel Renovation – Social (8,11) Subdivision infrastructure development – Social (1,9,11) Develop Wellness Center – Social (3,11) Multi-purpose facility - Social (9,11) Equity purchase in hydro project – Environment (7,11) IPP – Environment (7,11) Government building construction and retail store - Social/Government (8,11) Band business/land acquisition/Construct Memorial item – Social (8,9,11)

BRITISH COLUMBIA

British Columbia Scheduled First Nations:

?Akisq'nuk ?Esilagh Adams Lake Aitchelitz Ahousaht **Beecher Bay** Campbell River Cape Mudge Cayoose Creek Chawathil Cheam Cheslatta Carrier Coldwater Cook's Ferry Cowichan Tribes Doig River Douglas Ehattesaht Esquimalt Fort Nelson Gitga'at Gitxaala Nation Gitsegukla Gitwangak Gwa'Sala-Nakwaxda'xw Halalt Halfway River Heiltsuk Hagwilget Village

High Bar Homalco K'omoks Kanaka Bar Katzie **Kispiox** Kitselas Kwadacha Kwantlen Kwaw-kwaw-Apilt Kwikwetlem Lake Babine Lake Cowichan Lax Kw'alaams Leq'a:mel Lheidli T'enneh Lhtoka Dene Nation Shxw'ow'hamel Lil'Wat Nation Little Shuswap Lake Lower Kootenay Lower Nicola Lower Similkameen Lytton Malahat Matsqui McLeod Lake Metlakatla N'Quatqua Nadleh Whuten Nak'azdli Whut'en

Namgis Nanoose Nazko Neskonlith Osoyoos Pacheedaht Penticton Peters Popkum Quatsino Saik'uz Saulteau Seabird Island Semiahmoo Shackan Shuswap Shxwha':y Village Simpcw Skatin Nations Skawahlook Skeetchestn Skidegate Skin Tyee Skowkale Skwah Snuneymuxw Songhees Soowahlie Splatsin

Sa'éwlets Squamish Squiala St. Mary's (?Agam) Stellat'en Sts'ailes Stswecem'c Xgat'tem Stz'uminus Sumas T'sou-ke T'it'q'et Taku River Tlingit Takla Nation Tk'emlúps te Secwépemc Tla'amin Nation Tla-o-qui-aht Tobacco Plains Tseshaht Ts'kw'aylaxw Tsal'alh Tsartslip Tsawout Tsay Keh Dene Tseycum Tsleil-Waututh Nation Tzeachten Upper Nicola

West Moberly

Wet'suwet'en

Whispering Pines/ Clinton

Williams Lake

Witset

Xatsûtl First Nation

Xaxli'p

Yakweakwioose

Yale

Yekooche



SONGHEES WELLNESS

ALBERTA

Scheduled First Nations:	17
Pending:	1
FNFA Member First Nations:	5
FNFA Members w/ Loans:	3
FNFA Loans Funded:	\$277.5M
Economic Output:	\$537.1M
Jobs Created:	1,982

Projects Financed Include:

Commercial Office Building – Social (8,11) Hotel, Gaming, Conference, Social Programs - Social (1,6,8,10,11) Town Centre project, Business and land purchases – Social (8,11) Hotel Development, Relocate Casino – Social (8,11) Crowfoot Elementary School – Social (4,11)

Alberta Scheduled First Nations:

Beaver Lake Cree **Bigstone Cree** Cold Lake Driftpile Enoch Cree #440 Fort McMurray #468 Frog Lake Kehewin Cree Little Red River Cree Montana O'Chiese Paul Siksika Sunchild Stoney Swan River Tsuu T'ina



SASKATCHEWAN

Scheduled First Nations:	41
Pending:	1
FNFA Member First Nations:	16
FNFA Members w/ Loans:	9
FNFA Loans Funded:	\$168.9M
Economic Output:	\$343.7M
Jobs Created:	1,476

Projects Financed Include:

Refinancing, - Social (11) Infrastructure, Social (9) Housing, - Social (1,11) Oil & Gas acquisition – Social (8,11) Property development, – Social (8,11) Gas bar, – Social (8,11) School addition, - Social (4,9) Government and Administration Centre - Government (9,11) Gravel Operations – Social (9,11)

Mining Equipment purchase,- Social (8,11) School/road construction, -Social (4,9,11) Water Treatment Plant – Environment (6) Solar park development - Environment (7,11) Community Centre –Social (9,11) Land Development, -Social (8,11) Racetrack,- Social (8,11) Bingo Hall, - Social (11) Land purchase – Social (8,11)

Ahtahkakoop Beardy's and Okemasis **Big Island Lake Cree** Canoe Lake Cree Carry the Kettle Cote 366 Cumberland House Cree **English River** Flying Dust George Gordon Kahkewistahaw Kawacatoose Kinistin Lac La Ronge Makwa Sahgaiehcan Mistawasis Nehiyawak

- Moosomin Mosquito, Grizzly Bear's Head, Lean Man Muskeg Lake Cree Nation #102 Muskoday Muskowekwan Ocean Man Ochapowace Okanese Onion Lake Cree Nation Paipot Peepeekisis Cree Nation No. 81 Peter Ballantyne Cree Pheasant Rump Nakota **Red Pheasant** Sakimav Saulteaux
- Star Blanket Standing Buffalo Dakota Sturgeon Lake Sweet Grass The Key Thunderchild First Nation White Bear Whitecap Dakota Yellow Quill Band Zagime Anishanbek

MANITOBA

Scheduled First Nations:	34
Pending:	0
FNFA Member First Nations:	17
FNFA Members w/ Loans:	12
FNFA Loans Funded:	\$240.3M
Economic Output:	\$588.4M
Jobs Created:	3,011

Projects Financed Include:

Road improvements and Infrastructure – Social (9,11) Land purchase and student/social housing – Social (4,9,11) Golf course purchase-Social (8,11) Fish Farm – Social (2,8,11) Real Estate – Social (8,11) Hotel/motel – Social (8,11) Housing – Social (1,11) Expansion of convenience store – Social (8,11) Land purchase – Social (8,11) Refinancing – Social (11) Gas bar, restaurant, and convenience store construction –Social (8,11) WiFi Broadband System – Social (8,10,11) Wellness/Education Centre/purchase of a business venture Social (3,4,8,11) Hotel, Truck Stop, Building, and Office Building Social/ Government (8,9,11) Sobeys and working capital – Social (4,8,11) Office Tower, - Social (8,11) Aerospace Industry – Social (8,11) Equity Investment – Social (8,11) Construction of public works – Social (9,11) Service Centre – Social (8,11) Community Hall and Investment as equity partner –Social (8,9,11) Radio &Cable – Social (8,9,11) Bulk Fuel – Social (8,9,11) Bulk Fuel – Social (8,11) Fisheries NW Co. - Social (2,8,11) Child in care housing – Social (1,11) Gas station improvement, housing – Social (1,8,11)

Manitoba Scheduled First Nations:

Berens River Black River Brokenhead Ojibway Nation Buffalo Point Cross Lake Dakota Tipi Ebb & Flow Fisher River Cree Nation Gambler Garden Hill Lake Manitoba Lake St. Martin Little Saskatchewan Long Plain Misipawistik Cree Nation Nisichawayasihk Cree Norway House Cree Nation Opaskwayak Cree Nation Pauingassi Pequis Pine Creek Poplar River Red Sucker Lake Rolling River

Roseau River Anishinabe FN Gov't Sandy Bay Ojibway Sapotaweyak Cree Skownan St. Theresa Point Tataskweyak Cree Nation Wasagamack Waywayseecappo Wuskwi Sipihk York Factory

	ONTARIO	
Scheduled First Nations: Pending: FNFA Member First Nations: FNFA Members w/ Loans: FNFA Loans Funded: Economic Output: Jobs Created:	53 1 23 13 \$231.9M \$447.9M 2,320	

Projects Financed Include:

Road & Sewer improvements – Social (9,11) Solar Power & Business Park – Environment/Social (7,8,11) Wharf, Ferry, Barge – Social (11) Sawmill Expansion – Social (8,11) Commercial Land Development – Social (8,11) Refinancing of Independent Power Project – Environment (7) Lodge, Marina – Social (8,9,11) Pow Wow Grounds – Social (9,11) DKS Extension – Social (9,11) Skate/Bike park – Social (9,11) Toll Gate, Info. centre - Social (11) Food trucks - Social (2,11) Fish house - Social (2,11) Rock quarry business – Social (8,11) FIT Solar System – Environment (7,11) Bridge – Social (9,11) Band office construction – Governance (9,11) Water Treatment Plant – Environment (6,9) Equipment investment – Social (11)

Algonquins of Pikwakanagan Animbiigoo Zaagi'igan Anishnaabek Animakee Wa Zing #37 Anishnaabeg of Naongashiing Atikameksheng Anishnawbek Beausoleil Biinjitiwaabik Zaaging Anishinaabek Bingwi Neyaashi Anishinaabek **Brunswick House** Cat Lake Caldwell Chapleau Cree First Nation Chippewas of Georgina Island Chippewas of Kettle & Stony Point Chippewas of Rama Chippewas of Saugeen Chippewas of the Thames Constance Lake

Curve Lake Eagle Lake Fort William Garden River Henvey Inlet Iskatewizaagegan No. 39 Independent Kingfisher Lac Des Mille Lacs Lac Seul M'Chigeeng Mississaugas of Scugog Island Mitaanjigamiing Mohawks of the Bay of Quinte Munsee-Delaware Niisaachewan Anishinaabe Nipissing Naotkamegwanning

Land Acquisition – Social (8,11) Industrial Park – Social (8,11) Housing – Social (1,11) Road grading, site preparation – Social (9,11) Service centre & retail building – Social (8,11) Purchase Growers food system & marine enforcement vessel Social (2,8,11) Independent Power Project – Solar – Environment (7) Infrastructure for housing – Social (1,9,11) Purchase Meat Shop – Social (2,8,11) Multi-use facility – Social (9,11) Elders complex – Social (1,9,11) Equity Investments and Working Capital – Social (8,11) IPP Solar – Environment (7) Government Building, Community centre, - Government/ Social (8,9,11) Health centre expansion – Social (3,9,11)

> Obashkaandagaang Pic Mobert **Rainy River** Sagamok Anishnawbek Serpent River Shawanaga Shequiandah First Nation Sheshegwaning Shoal Lake No.40 Temagami Taykwa Tagamou Nation Wahnapitae Wahgoshig Wasauksing Whitefish River Wikwemikong Wunnumin

QUÉBEC

Scheduled First Nations:	15
Pending:	1
FNFA Member First Nations:	9
FNFA Members w/ Loans:	3
FNFA Loans Funded:	\$73.3M
Economic Output:	\$162.5M
Jobs Created:	864

Projects Financed Include:

Capital for energy production facility – Environment (7,11) Ipp / Infrastructure projects – Environment (7,8,9,11) Share of Wind Farm - Environment (7,8,11) Aquire Hydro electric - Environment (7,8,11) Refinance IPP – Environment (7,11)

Québec Scheduled First Nations:

Atikamekw d'Opitciwan Bande des Innus de Pessamit Conseil de la Première Nation Abitibiwinni Conseil des Atikamekw de Wemotaci Kitigan Zibi Anishinabeg Innue Essipit Innu Takuaikan Uashat mak Mani-utenam Listuguj Mi'gmaq Government Long Point First Nation Micmacs of Gesgapegiag Odanak Première Nation des Abénakis de Wôlinak Première Nation des Pekuakamiulnuatsh Première Nation Wolastoqiyik (Malécite) Wahsipekuk Timiskaming First Nation



NEW BRUNSWICK

Scheduled First Nations:	10
Pending:	0
FNFA Member First Nations:	2
FNFA Members w/ Loans:	2
FNFA Loans Funded:	\$20.0M
Economic Output:	\$42.7M
Jobs Created:	200

Projects Financed:

Daycare Building – Social (3,11) Emergency Services Building – Social (9,11) Windfarm – Environment (7) Community Housing – Social (1,11)

New Brunswick Scheduled First Nations:

Buctouche Mic Mac Band Eel River Bar Elsipogtog First Nation Indian Island First Nation Kingsclear First Nation Madawaska Maliseet First Nation Metepenagiag Mi'kmaq Nation Oromocto Tobique First Nation Woodstock First Nation



NOVA SCOTIA

Scheduled First Nations:	12
Pending:	0
FNFA Member First Nations:	11
FNFA Members w/ Loans:	9
FNFA Loans Funded:	\$383.6M
Economic Output:	\$817.9M
Jobs Created:	4,929

Projects Financed:

Gas Bar repairs - Social (8,11) Hotel Construction –Social (8,11) Retail/Office Space – Social (8,11) Community Centre – Social (9,11) Cultural Park – Social (9,11) Infrastructure – Social (9,11) Landing Project – Social (9,11) 10-unit sub-division – Social (1,11) Commercial Building – Social (8,11) Real Estate Dev.- Social (8,11) School – Social (4,9,11) Recreation Center – Social (9,11) Housing – Social (1,11) Land purchase – Social (8,11) Commercial site development – Social (8,11) Lobster License purchase – Social (2,8,11) Fishing licenses purchase – Social (2,8,11) Motel development and infrastructure – Social (8,9,11) Bayside Travel Centre, Tourism Centre, Restaurant – Social (8,9,11) Addition to Gymnasium, - Social (9,11)

Nova Scotia Scheduled First Nations:

Acadia Annapolis Valley Bear River Glooscap Membertou Millbrook Paqtnkek Mi'kmaw Nation Pictou Landing Potlotek Sipekne'katik Wagmatcook We'koqma'q First Nation



PRINCE EDWARD ISLAND

Scheduled First Nations:	2
Pending:	1
FNFA Member First Nations:	0
FNFA Members w/ Loans:	0
FNFA Loans Funded:	\$0
Economic Output:	\$0
Jobs Created:	-

Prince Edward Island Scheduled First Nations:

Lennox Island First Nation Abegweit



NEWFOUNDLAND & LABRADOR

Scheduled First Nations:	4
Pending:	0
FNFA Member First Nations:	4
FNFA Members w/ Loans:	1
FNFA Loans Funded:	18.8M
Economic Output:	\$40.2M
Jobs Created:	188

Projects Financed Include:

Economic Development – Social (8,11) Purchase of Fishing Licences – Social (2,8,11)

Newfoundland & Labrador Scheduled First Nations:

Miawpukek Mushuau Innu Qalipu Mi'kmaq First Nation Sheshatshiu Innu



NORTHWEST TERRITORIES

Scheduled First Nations:	7
Pending:	0
FNFA Member First Nations:	1
FNFA Members w/ Loans:	1
FNFA Loans Funded:	\$17.3M
Economic Output:	\$35.1M
Jobs Created:	119

Projects Financed Include:

Community Complex –Social (9,11) Capital Infrastructure – Social (9,11) Community Centre – Social (9,11)

Northwest Territories Scheduled First Nations:

Behdzi Ahda" First Nation Inuvik Native Jean Marie River First Nation K'atl'odeeche Salt River First Nation #195 Teetl'it Gwich'in Yellowknives Dene



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HELPING FIRST NATION COMMUNITIES BUILD THEIR OWN FUTURES, ON THEIR OWN TERMS

