



# A SUMMARY OF FNFA'S LOANS TO FIRST NATIONS ACROSS CANADA, AND PROJECTS FINANCED

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BY PROVINCE AND TERRITORY  
June 2023





# FINANCE FOR THE FUTURE

**10 YEAR  
ANNIVERSARY**



## 2022 Winner of the Finance for the Future Award

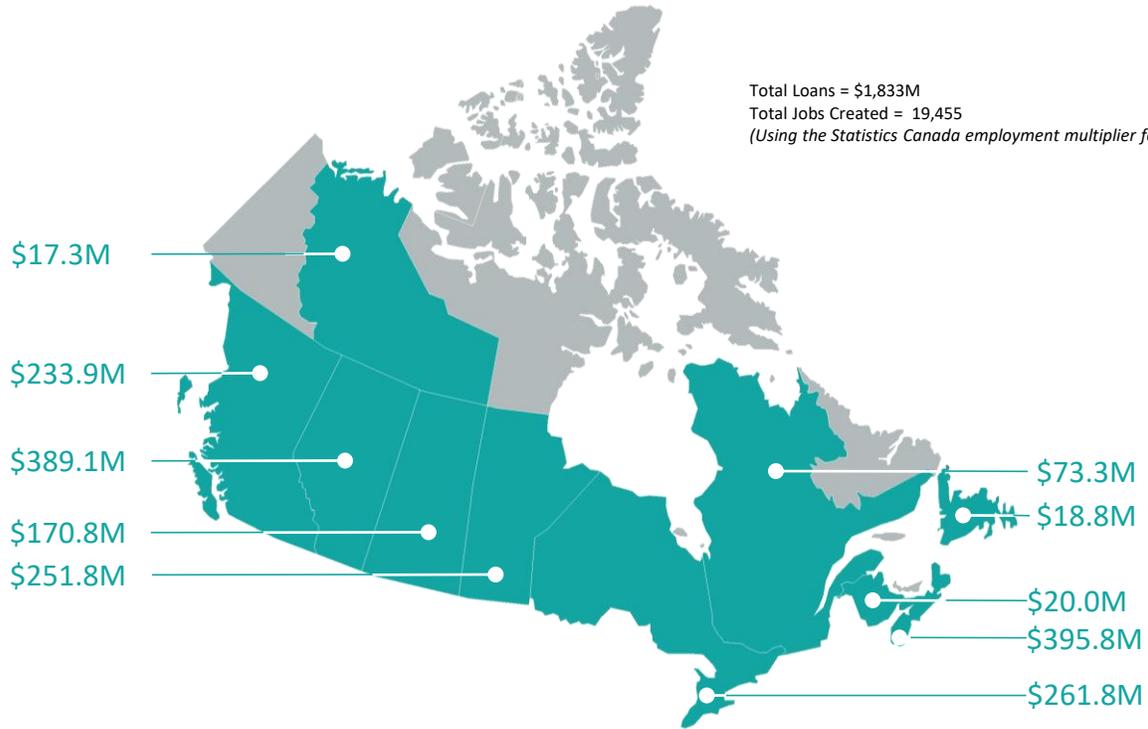
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The Finance for Your Future Awards recognize small and medium-sized funds, projects and initiatives that have investment activities, products and services that demonstrate ambition to build a more sustainable financial system

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FNFA was recognized for financing projects that have meaningful ESG impacts

# LOANS OUTSTANDING BY PROVINCE AND TERRITORY



PROVINCE	SCHEDULED	PENDING	FNFA MEMBERS	FNFA MEMBERS LOANS	TOTAL BORROWED (\$M)	NATIONAL ECO. OUTPUT (\$M)	JOBS CREATED
British Columbia	138	0	64	28	\$233.9	\$497.4	2,372
Alberta	18	0	5	3	\$389.1	\$861.2	3,171
Saskatchewan	43	1	16	9	\$170.8	\$351.3	1,509
Manitoba	38	0	17	13	\$251.8	\$614.8	3,145
Ontario	57	0	24	16	\$261.8	\$543.0	2,800
Quebec	18	1	10	3	\$73.3	\$162.5	864
New Brunswick	11	0	2	2	\$20.0	\$42.7	200
Nova Scotia	12	0	11	9	\$395.8	\$844.0	5,086
Prince Edward Island	2	0	0	0	\$0.0	\$0.0	-
Newfoundland & Labrador	4	0	4	1	\$18.8	\$40.2	188
Northwest Territories	7	0	1	1	\$17.3	\$35.1	119
	348	2	154	85	\$1,833	\$3,992	19,455

\* Pending = First Nations that have submitted BCR's requesting to be Scheduled to the FNFMA .

# INFORMATION ON LIQUIDITY AND COVERAGE RATIOS

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## 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 **FNFA**'s lending processes (e.g., interception of full revenue streams supporting each loan service) and through several reserve funds that provide 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:

1. The Act authorizes full intervention (i.e., acting in place of Council) to all Members' Other Revenues (approx. \$1,621 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 \$57.0 Million. This intervention capital is not in our "vault", but Federal Legislation gives us unimpeded access at our choosing and 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 approximately 77% are derived from Federal or Provincial revenue agreements.
3. Reserve Funds: The Debt Reserve Fund (DRF) has \$102.4 million. **FNFA** withholds 5% of each new loan (returned to the Member when their loan is fully repaid), which exceeds current annual debenture interest rates, and is the first line of defense ensuring full payment of **FNFA**'s interest obligations. A second reserve fund is our CEF, (Credit Enhancement Fund) which backstops the DRF, with a value of \$53.16 Million. This reserve was Federally funded.
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 154 with 85 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.

## Coverage Ratios:

Funds	Item amount (\$M)	Coverage Ratio
Intercepted Revenues to support Debentures. (12-month period ending June 2023)	\$217.3	DCR = 2.19 ICR = 3.97
Debt Reserve Fund (DRF) (5% withheld of each new loan).	\$102.4	DCR = 1.03 ICR = 1.87
Credit Enhancement Fund (monies given to FNFA by Federal Government to backstop the DRF).	\$53.2	DCR = 0.54 ICR = 0.97
FNFA Members' Operating Surpluses (members' free cash flows that will not impact operations or programs).	\$412.0	DCR = 4.16 ICR = 7.53
FNFA Members' Operating Revenues (Members' own source revenues i.e. (not from Canada) that are available to FNFA under the Act.	\$1,620.8	DCR = 16.35 ICR = 29.64
Annual P&I Payments	\$99.1	
FNFA Interest Obligation	\$54.7	

*Debt Coverage Ratio (DCR) = Funds / Annual P&I Payments*

*Interest Coverage Ratio (ICR) = Funds / FNFA Interest Obligation*

*\*Interest prorated to align with partial revenues received for loans disbursed between July 2022 and June 2023*

# FREQUENTLY ASKED QUESTIONS

## 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-rate loans when needed. FNFA's operating policies are set by the **FNFA's** Board of Directors (elected annually from amongst its membership), while investor safeguards are outlined in our Act and Regulations.

To date 348 communities have voluntarily joined to our Act, representing all 10 provinces and 1 territory. **FNFA's** Members annually elect a Board of Directors. The Board for 2022/23 is:

**Chairperson — Chief Warren Tabobondung, Wasauksing First Nation (ON)**

**Deputy Chairperson — Chief Derek Epp, Tzeachten First Nation (BC)**

**Director — Chief Ross Perley, Tobique First Nation (NB)**

**Director — Councillor William Kaysaywaysemat, Kahkewistahaw First Nation (SK)**

**Director — Councillor Patrick Brennan, Henvey Inlet First Nation (ON)**

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

**Director — Councillor Michael Paul, Acadia First Nation (NS)**

**Director — Councillor Patrick Courtois, Première Nation des Pekuakamiulnuatsh (QC)**

**Director — Councillor Ryan Littlejohn, O'Chiese First Nation (AB)**

**Director — Councillor Steven Johnston, Mistawasis Nêhiyawak (SK)**

**Director — Councillor Veronica McGinnis, Osoyoos Indian Band (BC)**

## Why Borrow from the FNFA?

The Chiefs and Councillors who founded the **FNFA** helped establish a path to raise financing from the same place that other levels of government and the Banks get their monies—from the Capital Markets. **FNFA** is not-for-profit, and has three investment-grade credit ratings which ensures consistent capital markets access to meet its member's requirements. **FNFA's** last debenture had a fixed-rate only 8 basis points above what the Province of Ontario pays.

## Can a First Nation borrow from both FNFA and from the Bank used for operational activities?

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.

## 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.

## Does FNFA charge fees for memberships or loans?

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

## 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 and 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.

## 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.

## Can someone from FNFA visit our Community?

Absolutely. We have dedicated staff that regularly travel to communities. Contact our office, request a presentation through our website or connect with one of our Business Development team members at 250.768.5253.



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  
VOLUNTARY SCHEDULE TO OUR ACT.

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## How we operate

### Legal Authority:

Created under the First Nations Fiscal Management Act with all-party support in 2006, and adapted by the Financing Secured by Other Revenues Regulations in 2011, **FNFA** is a non-profit financial lender to First Nations Governments.

### First Nations Representation:

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

### Mandate Areas:

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

# ENVIRONMENTAL, SUSTAINABLE & GOVERNANCE STANDARDS (ESG)

The Sustainable Development Goals (SDG) were introduced by the United Nations in 2015. This has permeated the financial markets through many investors choosing that a portion of their investment portfolio is held in securities that represent these goals. In the finance world ESG (Environmental, Social and Governance) is the umbrella that these types of investments fit under. We have seen increased requests from investors for more information on projects FNFA finances to determine if FNFA fits within their ESG categories under their investment policies. FNFA's bonds fit entirely into these SDG and ESG categories as members' projects focus on communities (social), green energy projects (environmental) and administrative (governance). As investor requirements for this type of information increase, we have worked this year with our banking syndicate to categorize all our loans into ESG and SDG categories and provide this information ahead of our bond issuances.



## SUSTAINABLE DEVELOPMENT GOALS



# BRITISH COLUMBIA

Scheduled First Nations: **138**  
 Pending: **0**  
 FNFA Member First Nations: **64**  
 FNFA Members w/ Loans: **28**  
 FNFA Loans Funded: **\$233.9M**  
 Economic Output: **\$497.4M**  
 Jobs Created: **2,372**

## Financed Projects Include

Equity in Commercial properties located on FN Lands  
 Admin building  
 Band business/land acquisition/Construct Memorial item  
 Bridge financing for BC housing project  
 Business Investment  
 Commercial / Social housing  
 Construct bldgs / Acquire land / 7 town homes / refinance  
 Construction and Operation of Paper Plant  
 Construction, renovation, social housing  
 Cultivation Extraction Facility  
 Develop Wellness Center / Purchase Land  
 Equipment, Working capital  
 Equity purchase in hydro project (Bremner Trio)  
 Financing for Daycare  
 Gas station, convenience store and land purchase  
 Government building construction and retail store  
 Hotel Renovation  
 Hotel, Building, and housing  
 Housing, Admin Building, Planning  
 Indian Beach Water System Replacement  
 IPP  
 Bio Energy Project  
 Land purchase / Business Development  
 Multi-purpose facility  
 North Subdivision infrastructure development  
 Purchase of forestry license,land purchase and housing  
 Refinancing of term loan for 10 homes  
 Social Housing project in partnership with BC Housing

Environmental (E)  
 Social (S)  
 Governance (G)  
 Sustainable  
 Development  
 Goals

S 8,11  
 G 11  
 S 8,11  
 S 1,11  
 S 8,11  
 S 1,8,11  
 S 1,8,9,11  
 S 8,11  
 S 1,11  
 S 8,11  
 S 3,11  
 S 11  
 E & S 7,11  
 S 4,11  
 S 8,11  
 S & G 8,11  
 S 8,11  
 S 1,8,11  
 S & G 1,11  
 E 6,  
 E & S 7,11  
 E 7,8  
 S 8,11  
 S 9,11  
 S 9,11  
 S 1,8,11  
 S 1,11  
 S 1,11



# British Columbia Scheduled First Nations:

?Akisq'nuk First Nation	Lheidli T'enneh	Soowahlie
?Aq'am (St. Mary's)	Lhtako Dene Nation	Splatsin
?Esdilagh First Nation	Lil'wat Nation	Sq'ewlets
Adams Lake Indian Band	Little Shuswap Lake Indian Band	Squamish Nation
Ahousaht First Nation	Lower Kootenay Indian Band	Squiala First Nation
Aitchelitz First Nation	Lower Nicola Indian Band	Stellat'en First Nation
Beecher Bay	Lower Similkameen	Sts'ailes
Bonaparte First Nation	Lytton	Stswecem'c Xgat'tem First Nation
Cayoose Creek Indian Band	Malahat Nation	Stz'uminus First Nation
Chawathil First Nation	Matsqui First Nation	Sumas First Nation
Cheam	McLeod Lake Indian Band	Takla Nation
Cheslatta Carrier Nation	Metlakatla First Nation	Taku River Tlingit First Nation
Coldwater Indian Band	Musqueam	T'it'q'et
Cook's Ferry	Nadleh Whuten	Tk'emlúps te Secwépemc (Kamloops)
Cowichan Tribes	Nak'azdli Whut'en	Tla'amin (SG Final Agreement)
Doig River First Nation	Namgis First Nation	Tla-o-qui-aht First Nations
Ehattlesaht	Nanoose First Nation	Tobacco Plains Indian Band
Esquimalt Nation	Nazko First Nation	Tsal'alh
Fort Nelson First Nation	Nee-Tahi-Buhn	Tsartlip First Nation
Gitga'at First Nation	Neskonlith Indian Band	Tsawout First Nation
Gitsegukla First Nation	N'Quatqua	Tsay Keh Dene Nation
Gitwangak First Nation	Old Massett Village Council	Tseshah
Gitxaala Nation	Osoyoos Indian Band	Tseycum First Nation
Gwa'sala-'Nakwaxda'xw Nations	Pacheedaht First Nation	Tsideldel First Nation (Alexis Creek)
Hagwilget First Nation Government	Pauquachin	Ts'kw'aylaxw First Nation
Haisla First Nation	Penticton Indian Band	Tsleil-Waututh Nation
Halalt First Nation	Peters First Nation	T'Sou-ke First Nation
Halfway River First Nation	Popkum First Nation	Ts'uubaa-asatx (Lake Cowichan First Nation)
Heiltsuk	Quatsino	Tzeachten First Nation
High Bar First Nation	Saik'uz First Nation	Ulkatcho
Homalco First Nation	Saulteau First Nations	Upper Nicola Band
Hupacasath First Nation	Seabird Island Band	We Wai Kai Nation
Kanaka Bar	Semiahmoo First Nation	Wei Wai Kum First Nation
Katzie First Nation	Shackan First Nation	West Moberly First Nations
Kispiox First Nation	Shuswap First Nation	Wet'suwet'en First Nation
Kitselas First Nation	Shxwhá:y Village First Nation	Whispering Pines/Clinton Indian Band
Kitsumkalum	Shxw'ow'hamel First Nation	Williams Lake First Nation
Klahoose First Nation	Simpcw First Nation	Witset First Nation
K'ómoks First Nation	Skatin Nations	Wuikinuxv Nation
Kwadacha	Skawahlook First Nation	Xat'súll First Nation
Kwantlen First Nation	Skeetchestn Indian Band	Xaxli'p
Kwaw-kwaw-Apilt First Nation	Skidegate First Nation	Xa'xtsa (Douglas)
Kwikwetlem First Nation	Skin Tyee Nation	Yakweakwoose First Nation
Lake Babine Nation	Skowkale First Nation	Yale First Nation
Lax Kw'alaams	Skwah	Yekooche First Nation
Leqá:mel First Nation	Snuneymuxw First Nation	
	Songhees Nation	

# ALBERTA

Scheduled First Nations: **18**  
 Pending: **1**  
**FNFA** Member First Nations: **5**  
**FNFA** Members w/ Loans: **3**  
**FNFA** Loans Funded: **\$389.1M**  
 Economic Output: **\$861.2M**  
 Jobs Created: **3,171**

## Financed Projects Include

Hotel, Gaming, Conference, Social Programs  
 Commercial Office Building  
 Hotel Development, Relocate Casino  
 Town centre project, Business and land purchases  
 Crowfoot Elementary School

Environmental (E)  
 Social (S)  
 Governance (G)

Sustainable  
 Development Goals

S	1,6,8,10,11
S	8,10,11
S	8,10,11
S	8,11
S	4,11

## Alberta Scheduled First Nations:

Beaver Lake Cree Nation  
 Bigstone Cree Nation  
 Cold Lake First Nations  
 Driftpile Cree Nation  
 Enoch Cree Nation #440  
 Fort McMurray #468 First Nation  
 Frog Lake First Nation  
 Kehewin Cree  
 Little Red River Cree Nation  
 Lubicon Lake  
 Montana First Nation  
 O'Chiese  
 Paul First Nation  
 Siksika Nation  
 Stoney Nation  
 Sunchild First Nation  
 Swan River First Nation  
 Tsuut'ina Nation



# SASKATCHEWAN

Scheduled First Nations: **43**  
 Pending: **1**  
**FNFA** Member First Nations: **16**  
**FNFA** Members w/ Loans: **9**  
**FNFA** Loans Funded: **\$170.8M**  
 Economic Output: **\$351.3M**  
 Jobs Created: **1,509**

## Projects Financed Include:

	Environmental (E) Social (S) Governance (G)	Sustainable Development Goals
Refinancing, Infrastructure, Housing, Oil & Gas acquisition	S	1,11
Housing project	S	1,11
Business & Land Acquisition	S	8,11
Community Centre	S	11
Government and Administration Centre	G	11
Housing, Land Development, Racetrack, Bingo Hall, Gravel Operations	S & G	1,6,8,11
Mining Equipment	S	8,11
Mining Equipment purchase, housing, school/road construction, WTP	S	1,8,9,11
Property development, gas bar, school addition, government & administration centre	S & G	8,10,11
Solar park development	E & S	7,11

## Saskatchewan Scheduled First Nations:

- |   |                                |
|---|--------------------------------|
| Ahtahkakoop Cree Nation                               | Ocean Man First Nation         |
| Beardy's and Okemasis                                 | Ochapowace                     |
| Big Island Lake Cree Nation                           | Okanese First Nation           |
| Canoe Lake Cree First Nation                          | Onion Lake Cree Nation         |
| Carry The Kettle                                      | Peepeekisis Cree Nation No. 81 |
| Cote First Nation                                     | Pelican Lake                   |
| Cumberland House Cree Nation                          | Peter Ballantyne Cree Nation   |
| English River First Nation                            | Pheasant Rump Nakota           |
| Flying Dust First Nation                              | Piapot First Nation            |
| George Gordon First Nation                            | Red Pheasant Cree Nation       |
| Kahkewistahaw   | Saulteaux First Nation         |
| Kawacatoose First Nation                              | Standing Buffalo Dakota Nation |
| Kinistin Saulteaux Nation                             | Star Blanket Cree Nation       |
| Lac La Ronge Indian Band                              | Sturgeon Lake First Nation     |
| Makwa Sahgaiehcan First Nation                        | Sweetgrass                     |
| Mistawasis Nêhiyawak                                  | The Key First Nation           |
| Moosomin  | Thunderchild First Nation      |
| Mosquito, Grizzly Bear's Head, Lean Man First Nations | Waterhen Lake                  |
| Muskeg Lake Cree Nation #102                          | White Bear First Nations       |
| Muskoday First Nation                                 | Whitecap Dakota First Nation   |
| Muskowekwan   | Yellow Quill First Nation      |
|   | Zagimē Anishinabēk             |



# MANITOBA

Scheduled First Nations: **38**  
 Pending: **0**  
**FNFA** Member First Nations: **17**  
**FNFA** Members w/ Loans: **13**  
**FNFA** Loans Funded: **\$251.8M**  
 Economic Output: **\$614.8M**  
 Jobs Created: **3,145**

## Financed Projects Include

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

# MANITOBA

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## Manitoba Scheduled First Nations:

Berens River  
Black River First Nation  
Brokenhead Ojibway Nation  
Buffalo Point First Nation  
Cross Lake Band of Indians  
Dakota Plains  
Dakota Tipi  
Ebb and Flow  
Fisher River Cree Nation  
Gambler First Nation  
Garden Hill First Nation  
Lake Manitoba First Nation  
Lake St. Martin  
Little Grand Rapids  
Little Saskatchewan  
Long Plain First Nation  
Marcel Colomb First Nation  
Misipawistik Cree Nation  
Nisichawayasihk Cree Nation  
Norway House Cree Nation  
Opaskwayak Cree Nation  
Pauingassi First Nation  
Peguis  
Pinaymootang

Pine Creek  
Poplar River First Nation  
Red Sucker Lake First Nation  
Rolling River First Nation  
Roseau River Anishinabe First Nation Government  
Sandy Bay Ojibway First Nation  
Sapotaweyak Cree Nation  
Skownan First Nation  
St. Theresa Point  
Tataskweyak Cree Nation  
Wasagamack First Nation  
Waywayseecappo First Nation Treaty Four - 1874  
Wuskwi Sipiik First Nation  
York Factory First Nation



# ONTARIO

Scheduled First Nations: **57**  
 Pending: **0**  
**FNFA** Member First Nations: **24**  
**FNFA** Members w/ Loans: **16**  
**FNFA** Loans Funded: **\$261.8M**  
 Economic Output: **\$543.0M**  
 Jobs Created: **2,800**

## Financed Projects Include

	Environmental (E) Social (S) Governance (G)	Sustainable Development Goals
Band office construction	G	9,11
Bridge	S	9,11
Commercial Land Development	S	8,11
DKS Extension	S	9,11
Elders complex	S	1,9,11
Equipment investment	S	11
Equity Investments and Working Capital	S	8,11
Fish house	S	2,11
FIT Solar System	E	7,11
Food trucks	S	2,11
Government Building, Community centre,	G/S	8,9,11
Health centre expansion	S	3,9,11
Housing	S	1,11
Independent Power Project – Solar	E	7
Industrial Park	S	8,11
Infrastructure for housing	S	1,9,11
IPP Solar – Environment	E	7
Land Acquisition	S	8,11
Lodge, Marina	S	8,9,11
Marine enforcement vessel	S	2,8,11
Multi-use facility	S	9,11
Pow Wow Grounds	S	9,11
Purchase Butcher Shop	S	2,8,11
Purchase Grocers food system	S	8,11
Refinancing of Independent Power Project	E	7
Road & Sewer improvements	S	9,11
Road grading, site preparation	S	9,11
Rock quarry business	S	8,11
Sawmill Expansion	S	8,11
Service centre & retail building	S	8,11
Skate/Bike park	S	9,11
Solar Power & Business Park	E/S	7,8,11
Toll Gate, Info. Centre	S	11
Water Treatment Plant	E	6,9
Wharf, Ferry, Barge	S	11

# ONTARIO

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## Ontario Scheduled First Nations

Algonquins of Pikwakanagan First Nation  
Animakee Wa Zhing #37 First Nation  
Animbiigoo Zaagi'igan Anishinaabek  
Anishnaabeg of Naongashiing  
Atikameksheng Anishnawbek  
Attawapiskat  
Beausoleil First Nation  
Big Grassy  
Biinjitiwaabik Zaaging Anishinaabek First Nation  
Bingwi Neyaashi Anishinaabek  
Brunswick House First Nation  
Caldwell First Nation  
Cat Lake First Nation  
Chapleau Cree First Nation  
Chippewas of Georgina Island First Nation  
Chippewas of Kettle & Stony Point First Nation  
Chippewas of Rama First Nation  
Chippewas of Saugeen First Nation  
Chippewas of Saugeen First Nation  
Chippewas of the Thames First Nation  
Constance Lake  
Curve Lake First Nation  
Eagle Lake First Nation  
Fort William  
Garden River First Nation  
Henvey Inlet First Nation  
Iskatewizaagegan #39 Independent First Nation  
Kingfisher  
Lac Des Mille Lacs First Nation  
Lac Seul First Nation  
Martin Falls

M'Chigeeng First Nation  
Mississaugas of Scugog Island First Nation  
Mitaanjigamiing First Nation  
Mohawks of the Bay of Quinte  
Munsee-Delaware First Nation  
Naotkamegwanning First Nation  
Netmizaaggamig Nishnaabeg  
Niisaachewan Anishinaabe Nation  
Nipissing First Nation  
Northwest Angle No.33  
Rainy River First Nations  
Sagamok Anishnawbek  
Serpent River First Nation  
Shawanaga First Nation  
Sheguiandah First Nation  
Sheshegwaning First Nation  
Shoal Lake No. 40 First Nation  
Taykwa Tagamou Nation  
Temagami First Nation  
Wahgoshig First Nation  
Wahnapiatae First Nation  
Wasauksing First Nation  
Washagamis Bay  
Webequie First Nation  
Whitefish River First Nation  
Wiikwemikoong  
Wunnumin



# QUEBEC

Scheduled First Nations: **18**  
 Pending: **1**  
**FNFA** Member First Nations: **10**  
**FNFA** Members w/ Loans: **3**  
**FNFA** Loans Funded: **\$73.3M**  
 Economic Output: **\$162.5M**  
 Jobs Created: **864**

## Financed Projects Include

Capital for energy production facility  
 IPP / Infrastructure projects  
 Share of Wind Farm  
 Acquire Hydro electric  
 Refinance IPP

Environmental (E) Social (S) Governance (G)	Sustainable Development Goals
E	7,11
E	7,8,9,11
E	7,8,11
E	7,8,11
E	7,11

## Quebec Scheduled First Nations:

Bande des Innus de Pessamit  
 Conseil de la Première Nation Abitibiwinni  
 Conseil des Atikamekw de Wemotaci  
 Conseil des Atikamekw d'Opitciwan  
 Innu Takuaiakan Uashat Mak Mani-Utenam  
 Innue Essipit  
 Kebaowek First Nation  
 Kitigan Zibi Anishinabeg  
 La Nation Micmac de Gespeg  
 Listuguj Mi'gmaq Government  
 Long Point First Nation  
 Micmacs of Gesgapegiag  
 Montagnais de Pakua Shipi  
 Odanak  
 Première Nation des Abénakis de Wôlinak  
 Première Nation des Pekuakamiulnuatsh  
 Première Nation des Pekuakamiulnuatsh  
 Première Nation Wolastoqiyik Wahiasepekuk (PNWW)  
 Timiskaming First Nation



# NEW BRUNSWICK

Scheduled First Nations: **11**  
 Pending: **0**  
**FNFA** Member First Nations: **2**  
**FNFA** Members w/ Loans: **2**  
**FNFA** Loans Funded: **\$20.0M**  
 Economic Output: **\$42.7M**  
 Jobs Created: **200**

## Financed Projects Include

Environmental (E)  
 Social (S)  
 Governance (G)

Sustainable  
 Development  
 Goals

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

## New Brunswick Scheduled First Nations:

Buctouche Mic Mac Band  
 Eel River Bar First Nation  
 Elsipogtog First Nation  
 Indian Island First Nation  
 Kingsclear First Nation  
 Madawaska Maliseet First Nation  
 Metepenagiag Mi'kmaq Nation  
 Oromocto First Nation  
 Saint Mary's  
 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: **\$395.8M**  
 Economic Output: **\$844.0M**  
 Jobs Created: **5,086**

## Financed Projects Include

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

## Nova Scotia Scheduled First Nations:

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

# PRINCE EDWARD ISLAND

Scheduled First Nations: **2**  
Pending: **0**  
**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:

Abegweit  
Lennox Island First Nation



# 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**

## Financed Projects Include

Economic Development  
 Purchase of Fishing Licenses

Environmental (E) Social (S) Governance (G)	Sustainable Development Goals
S	8,11
S	2,8,11

## Newfoundland & Labrador Scheduled First Nations:

Miawpukek First Nation  
 Mushuau Innu First Nation  
 Qalipu Mi'kmaq First Nation  
 Sheshatshiu Innu First Nation



# 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**

## Financed Projects Include

Community Complex  
 Capital Infrastructure

Environmental (E) Social (S) Governance (G)	Sustainable Development Goals
S	3,11
S	9,11

## Northwest Territories Scheduled First Nations:

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









# FIRST NATIONS FINANCE AUTHORITY



**Ernie Daniels, CPA, CGA, CAFM**

President/CEO  
[edaniels@fnfa.ca](mailto:edaniels@fnfa.ca)



**Steve Berna, CPA, CA**

Chief Operating Officer  
[sberna@fnfa.ca](mailto:sberna@fnfa.ca)

**BC, AB, NWT** | Donna St. Louis | [dstlouis@fnfa.ca](mailto:dstlouis@fnfa.ca) | 604.340.1167  
**SK, MB** | Ian Bear | [ibear@fnfa.ca](mailto:ibear@fnfa.ca) | 306.229.2652  
**Ontario** | Jody Anderson, CAPA | [janderson@fnfa.ca](mailto:janderson@fnfa.ca) | 250.870.7808  
**QC, ATL** | Nadia Robertson | [nrobertson@fnfa.ca](mailto:nrobertson@fnfa.ca) | 250.300.1174



**FIRST NATIONS FINANCE AUTHORITY**

202-3500 Carrington Road  
Westbank, BC V4T 3C1  
T. (250) 768-5253  
[fnfa.ca](http://fnfa.ca)

*Helping First Nation Communities build their own futures, on their own terms.*



