

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

BY PROVINCE AND TERRITORY September 2023









Deloitte.

#### 2022 Winner of the Finance for the Future Award

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

FNFA was recognized for financing projects that have meaningful ESG impacts

# LOANS OUTSTANDING BY PROVINCE AND TERRITORY



| PROVINCE                   | SCHEDULED | PENDING | FNFA MEMBERS | FNFA MEMBERS<br>LOANS | TOTAL BORROWED<br>(\$M) | NATIONAL ECO.<br>OUTPUT (\$M) | JOBS CREATED |
|----------------------------|-----------|---------|--------------|-----------------------|-------------------------|-------------------------------|--------------|
| British Columbia           | 141       | 0       | 66           | 28                    | \$235.0                 | \$502.4                       | 2,395        |
| Alberta                    | 18        | 0       | 6            | 3                     | \$389.1                 | \$861.2                       | 3,171        |
| Saskatchewan               | 43        | 1       | 17           | 9                     | \$170.8                 | \$351.3                       | 1,509        |
| Manitoba                   | 38        | 0       | 17           | 13                    | \$255.9                 | \$623.7                       | 3,190        |
| Ontario                    | 58        | 0       | 26           | 16                    | \$276.8                 | \$575.8                       | 2,967        |
| Quebec                     | 19        | 1       | 12           | 3                     | \$73.3                  | \$162.5                       | 864          |
| New Brunswick              | 11        | 0       | 2            | 2                     | \$20.0                  | \$42.7                        | 200          |
| Nova Scotia                | 13        | 0       | 11           | 9                     | \$395.8                 | \$844.0                       | 5,086        |
| Prince Edward<br>Island    | 2         | 0       | 0            | 0                     | \$0.0                   | \$0.0                         | -            |
| Newfoundland<br>& Labrador | 4         | 0       | 4            | 1                     | \$18.8                  | \$40.2                        | 188          |
| Northwest<br>Territories   | 7         | 0       | 1            | 1                     | \$17.3                  | \$35.1                        | 119          |
|                            | 354       | 2       | 162          | 85                    | \$1,853                 | \$4,039                       | 19,690       |

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

September 2023

# 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 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 \$56.8 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 \$104.2 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 \$53.2 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 162 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.

September 2023

### **Coverage Ratios:**

| Funds  | ltem amount<br>(\$M) | Coverage Ratio             |
|--|----------------------|----------------------------|
| Intercepted Revenues to support<br>Debentures.<br>(12-month period ending September 2023)  | \$222.3              | DCR = 2.16<br>ICR = 3.91   |
| Debt Reserve Fund (DRF)<br>(5% withheld of each new loan).   | \$104.2              | DCR = 1.01<br>ICR = 1.83   |
| Credit Enhancement Fund<br>(monies given to FNFA by Federal<br>Government to backstop the DRF).  | \$53.2               | DCR = 0.52<br>ICR = 0.94   |
| FNFA Members' Operating Surpluses<br>(members' free cash flows that will not<br>impact operations or programs).                          | \$412.0              | DCR = 4.00<br>ICR = 7.26   |
| FNFA Members' Operating Revenues<br>(Members' own source revenues i.e.<br>(not from Canada) that are available to<br>FNFA under the Act. | \$1,620.8            | DCR = 15.75<br>ICR = 28.55 |
| Annual P&I Payments FNFA Interest Obligation   | \$102.9<br>\$56.8    |                            |

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

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

September 2023

<sup>\*</sup>Interest prorated to align with partial revenues received for loans disbursed between October '22 and September '23

# 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, Premiere 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.

Month 00, 2021



# 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.

#### 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 GALS DEVELOPMENT GALS

























# **BRITISH COLUMBIA**

Scheduled First Nations: 141

Pending: 0

FNFA Member First Nations: 66 FNFA Members w/ Loans: 28 FNFA Loans Funded: \$235.0M Economic Output: \$502.4M

Jobs Created: 2,395

|   | Litvii Offiticitai (L) | Justamable  |
|---|------------------------|-------------|
| Financed Projects Include                                 | Social (S)             | Development |
| •   | Governance (G)         | Goals       |
| Equity in Commercial properties located on FN Lands       | S                      | 8,11        |
| Admin building  | G                      | 11          |
| Band business/land acquisition/Construct Memorial item    | S                      | 8,11        |
| Bridge financing for BC housing project                   | S                      | 1,11        |
| Business Investment                                       | S                      | 8,11        |
| Commercial / Social housing                               | S                      | 1,8,11      |
| Construct bldgs / Acquire land / 7 town homes / refinance | S                      | 1,8,9,11    |
| Construction and Operation of Paper Plant                 | S                      | 8,11        |
| Construction, renovation, social housing                  | S                      | 1,11        |
| Cultivation Extraction Facility                           | S                      | 8,11        |
| Develop Wellness Center / Purchase Land                   | S                      | 3,11        |
| Equipment, Working capital                                | S                      | 11          |
| Equity purchase in hydro project (Bremner Trio)           | E & S                  | 7,11        |
| Financing for Daycare                                     | S                      | 4,11        |
| Gas station, convenience store and land purchase          | S                      | 8,11        |
| Government building construction and retail store         | S & G                  | 8,11        |
| Hotel Renovation  | S                      | 8,11        |
| Hotel, Building, and housing                              | S                      | 1,8,11      |
| Housing, Admin Building, Planning                         | S & G                  | 1,11        |
| Indian Beach Water System Replacement                     | E                      | 6,          |
| IPP   | E & S                  | 7,11        |
| Bio Energy Project  | E                      | 7,8         |
| Land purchase / Business Development                      | S                      | 8,11        |
| Multi-purpose facility                                    | S                      | 9,11        |
| North Subdivision infrastructure development              | S                      | 9,11        |
| Purchase of forestry license, land purchase and housing   | S                      | 1,8,11      |
| Refinancing of term loan for 10 homes                     | S                      | 1,11        |
| Social Housing project in partnership with BC Housing     | S                      | 1,11        |



Sustainable

Environmental (E)

# British Columbia Scheduled First Nations:

?Akisq'nuk First Nation ?Aq'am (St. Mary's) ?Esdilagh First Nation Adams Lake Indian Band Ahousaht First Nation Aitchelitz First Nation

Beecher Bay

Bonaparte First Nation Cayoose Creek Indian Band Chawathil First Nation

Cheam

Cheslatta Carrier Nation Coldwater Indian Band

Cook's Ferry Cowichan Tribes Doig River First Nation

Ehattesaht
Esquimalt Nation
Fort Nelson First Nation
Gitga'at First Nation
Gitsegukla First Nation
Gitwangak First Nation

Gitxaala Nation

Gwa'sala-'Nakwaxda'xw Nations

Hagwilget Village Council Haisla First Nation Halalt First Nation

Halfway River First Nation

Heiltsuk

High Bar First Nation Homalco First Nation Hupacasath First Nation

Kanaka Bar

Katzie First Nation Kispiox First Nation Kitselas First Nation Kitsumkalum

Klahoose First Nation K'ómoks First Nation

Kwadacha

**Kwantlen First Nation** 

Kwaw-kwaw-Apilt First Nation Kwikwetlem First Nation

Lake Babine Nation Lax Kw'alaams

Leqá:mel First Nation Lheidli T'enneh Lhtako Dene Nation Lil'wat Nation

Little Shuswap Lake Indian Band Lower Kootenay Indian Band Lower Nicola Indian Band Lower Similkameen

Lyackson Lytton

Malahat Nation
Matsqui First Nation
McLeod Lake Indian Band
Metlakatla First Nation

Musqueam
Nadleh Whuten
Nak'azdli Whut'en
Namgis First Nation
Nanoose First Nation
Nazko First Nation
Nee-Tahi-Buhn

Neskonlith Indian Band N'Quatqua

Old Massett Village Council Osoyoos Indian Band Pacheedaht First Nation

Pauquachin

Penticton Indian Band Peters First Nation Popkum First Nation Prophet River First Nation

Quatsino

Saik'uz First Nation Saulteau First Nations Seabird Island Band Semiahmoo First Nation Shackan First Nation

Shuswap First Nation Shxwhá:y Village First Nation Shxw'ow'hamel First Nation

Simpow First Nation Skatin Nations

Skawahlook First Nation Skeetchestn Indian Band Skidegate First Nation Skin Tyee Nation Skowkale First Nation

Skwah

Snuneymuxw First Nation

Songhees Nation Soowahlie Splatsin Sq'éwlets Squamish Nation Squiala First Nation

Sts'ailes

Stswecem'c Xgat'tem First Nation

Stz'uminus First Nation Sumas First Nation

Stellat'en First Nation

Tŝideldel First Nation (Alexis Creek)

Tahltan Takla Nation

Taku River Tlingit First Nation

T'it'q'et

Tk'emlúps te Secwépemc (Kamloops) Tla'amin (SG Final Agreement) Tla-o-qui-aht First Nations Tobacco Plains Indian Band

Tsal'alh

Tsartlip First Nation Tsawout First Nation Tsay Keh Dene Nation

Tseshaht

Tseycum First Nation
Ts'kw'aylaxw First Nation
Tsleil-Waututh Nation
T'Sou-ke First Nation

Ts'uubaa-asatx (Lake Cowichan First

Nation)

Tzeachten First Nation

Ulkatcho

Upper Nicola Band We Wai Kai Nation Wei Wai Kum First Nation West Moberly First Nations Wet'suwet'en First Nation

Whispering Pines/Clinton Indian Band

Williams Lake First Nation Witset First Nation Wuikinuxv Nation Xatsull First Nation

Xaxli'p

Xa'xtsa (Douglas)

Yakweakwioose First Nation

Yale First Nation Yekooche First Nation

Month 00, 2021

### ALBERTA

Scheduled First Nations: 18

Pending: 0

FNFA Member First Nations: 6 FNFA Members w/ Loans: 3 FNFA Loans Funded: \$389.1M Economic Output: \$861.2M

Jobs Created: 3,171

| Financed Projects Include                        | Environmental (E)<br>Social (S)<br>Governance (G) | Sustainable<br>Development Goals |
|--|---|----------------------------------|
| Hotel, Gaming, Conference, Social Programs       | S   | 1,6,8,10,11                      |
| Commercial Office Building                       | S   | 8,10,11                          |
| Hotel Development, Relocate Casino               | S   | 8,10,11                          |
| Town centre project, Business and land purchases | S   | 8,11                             |
| Crowfoot Elementary School                       | 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: 17 FNFA Members w/ Loans: 9 FNFA Loans Funded: \$170.8M Economic Output: \$351.3M

Jobs Created: 1,509

| Projects Financed Include:  | Environmental (E) | Sustainable |
|---|-------------------|-------------|
| •   | Social (S)        | Development |
|   | Governance (G)    | 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 Beardy's and Okemasis Big Island Lake Cree Nation Canoe Lake Cree First Nation Carry The Kettle

Cote First Nation Cumberland House Cree Nation English River First Nation

Flying Dust First Nation George Gordon First Nation

Kahkewistahaw

Kawacatoose First Nation Kinistin Saulteaux Nation Lac La Ronge Indian Band Makwa Sahgaiehcan First Nation

Mistawasis Nêhiyawak

Moosomin

Mosquito, Grizzly Bear's Head, Lean Man First Nations

Muskeg Lake Cree Nation #102

Muskoday First Nation

Muskowekwan

Ocean Man First Nation

Ochapowace

Okanese First Nation

Onion Lake Cree Nation

Peepeekisis Cree Nation No. 81

Pelican Lake

Peter Ballantyne Cree Nation

Pheasant Rump Nakota

**Piapot First Nation** 

Red Pheasant Cree Nation

Saulteaux First Nation

Standing Buffalo Dakota Nation

Standing Burialo Bakota Natio

Star Blanket Cree Nation

Sturgeon Lake First Nation

Sweetgrass

The Key First Nation

Thunderchild First Nation

Waterhen Lake

White Bear First Nations

Whitecap Dakota First Nation Yellow Quill First Nation

Zagime Anishinabek



### **MANITOBA**

Scheduled First Nations: 38

Pending: 0

FNFA Member First Nations: 17 FNFA Members w/ Loans: 13 FNFA Loans Funded: \$255.9M Economic Output: \$623.7M

Jobs Created: 3,190

| Financed Projects Include                                | Environmental<br>(E) Social (S)<br>Governance (G) |          |
|--|---|----------|
|  | Governance (G)                                    | Guais    |
| 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**

# 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 Sipihk First Nation
York Factory First Nation



# **ONTARIO**

Scheduled First Nations: 58

Pending: 0

FNFA Member First Nations: 26 FNFA Members w/ Loans: 16 FNFA Loans Funded: \$276.8M Economic Output: \$575.8M

Jobs Created: 2,967

| Financed Projects Include                | Environmental<br>(E) Social (S) |        |
|--|---------------------------------|--------|
| Tillancea Frojects illelade              |                                 | Goals  |
| - 1.60                                   | Governance (G)                  |        |
| 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     |

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#### **ONTARIO**

# 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

Batchewana

**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 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

Wahnapitae First Nation

Wasauksing First Nation

Washagamis Bay

Webequie First Nation

Whitefish River First Nation

Wiikwemkoong

Wunnumin

### QUEBEC

Scheduled First Nations: 19

Pending: 1

FNFA Member First Nations: 12 FNFA Members w/ Loans: 3 FNFA Loans Funded: \$73.3M Economic Output: \$162.5M

Jobs Created: 864

| Financed | Projects | Inc | lud | le |
|----------|----------|-----|-----|----|
|----------|----------|-----|-----|----|

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

#### **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 Takuaikan 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
Nation Huronne Wendat
Odanak

Première Nation des Abénakis de Wôlinak Première Nation des Pekuakamiulnuatsh Première Nation Wolastoqiyik Wahsipekuk (PNWW) Timiskaming First Nation





Month 00, 2021

### **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) | Sustainable<br>Development |  |
|-----------------------------|-------------------|----------------------------|--|
| Thancea Trojects melaac     | Social (S)        |                            |  |
|                             | Governance (G)    | 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:



# **NOVA SCOTIA**

Scheduled First Nations: 13

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

| Jobs Created: 5,086                               |                       |             |
|---|-----------------------|-------------|
| Financed Projects Include                         | Environmental (E)     | Sustainable |
| Tillaneca i rojects iliciaac                      | Social (S) Governance | Development |
|   | (G)                   | 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

Eskasoni

**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

Month 00: 2021

# 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



April 00, 2021

# **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) | Sustainable |
|-------------------|-------------|
| Social (S)        | Development |
| Governance (G)    | 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



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# 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 | Environmental (E) | Sustainable |
|---------------------------|-------------------|-------------|
| •                         | Social (S)        | Development |
|                           | Governance (G)    | Goals       |
| Community Complex         | S                 | 3,11        |
| Capital Infrastructure    | 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



# **NOTES**

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









