



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

BY PROVINCE AND TERRITORY
December 2023



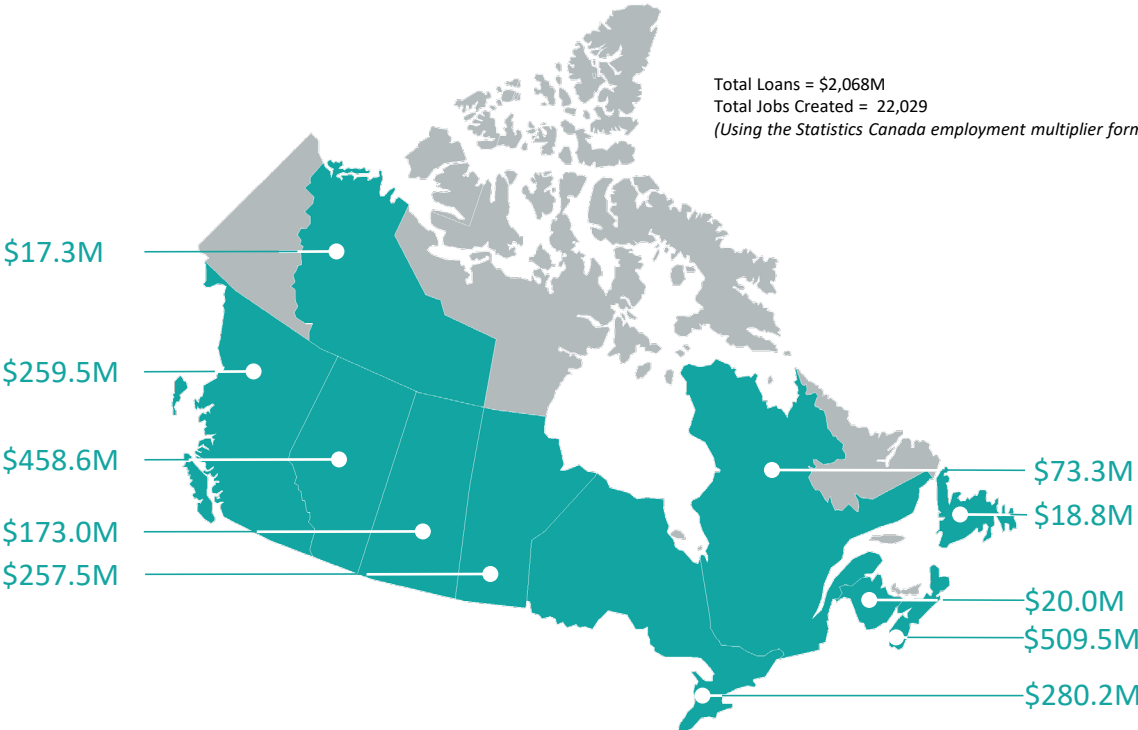


2022 Indigenous Business of the Year Winner

The Greater Westside Board of Trade annual awards recognize businesses, organizations and individuals located on the Greater Westside, BC, who have achieved excellence in the community through their own abilities, efforts, and initiatives.

FNFA was recognized for exemplifying entrepreneurship and demonstrating outstanding contribution to the ideals and vision of Indigenous people.

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	141	0	69	28	\$259.5	\$550.7	2,633
Alberta	20	0	6	3	\$458.6	\$1,015.7	3,736
Saskatchewan	42	1	19	9	\$173.0	\$357.0	1,533
Manitoba	39	0	17	13	\$257.5	\$627.1	3,208
Ontario	58	0	26	16	\$280.2	\$586.6	3,028
Quebec	20	1	12	3	\$73.3	\$162.5	864
New Brunswick	13	0	2	2	\$20.0	\$42.7	200
Nova Scotia	13	0	11	9	\$509.5	\$1,080.3	6,519
Prince Edward Island	2	0	0	0	\$0.0	\$0.0	-
Newfoundland & Labrador	4	0	4	1	\$18.8	\$40.2	188
Northwest Territories/ Yukon	8	0	1	1	\$17.3	\$35.1	119
	360	2	167	85	\$2,068	\$4,498	22,029

* Pending = First Nations that have submitted BCR's requesting to be Scheduled 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 **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 \$55.1 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 \$114.4 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 \$53.2 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 167 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 December 2023)	\$223.4	DCR = 2.03 ICR = 4.05
Debt Reserve Fund (DRF) (5% withheld of each new loan).	\$114.4	DCR = 1.04 ICR = 2.08
Credit Enhancement Fund (monies given to FNFA by Federal Government to backstop the DRF).	\$53.2	DCR = 0.48 ICR = 0.97
FNFA Members' Operating Surpluses (members' free cash flows that will not impact operations or programs).	\$412.0	DCR = 3.74 ICR = 7.48
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 = 14.69 ICR = 29.42
Annual P&I Payments	\$110.3	
FNFA Interest Obligation	\$55.1	

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 Jan '23 and December '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 357 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.



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 DEVELOPMENT GOALS



BRITISH COLUMBIA

Scheduled First Nations: **141**
 Pending: **0**
 FNFA Member First Nations: **69**
 FNFA Members w/ Loans: **28**
 FNFA Loans Funded: **\$259.5M**
 Economic Output: **\$550.7M**
 Jobs Created: **2,633**

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
 ?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
 Simpcw 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
 Splotsin
 Sq'éwlets
 Squamish Nation
 Squiala First Nation
 Stelat'en First Nation
 Sts'ailes
 Stswecem'c Xgat'tem First Nation
 Stz'uminus First Nation
 Sumas 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
 Tseil-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
 Wuikinuxw Nation
 Xatsull First Nation
 Xaxli'p
 Xa'xtsa (Douglas)
 Yakweakwoose First Nation
 Yale First Nation
 Yekooche First Nation

ALBERTA

Scheduled First Nations: **20**
 Pending: 0
FNFA Member First Nations: **6**
FNFA Members w/ Loans: **3**
FNFA Loans Funded: **\$458.6M**
 Economic Output: **\$1,015.7M**
 Jobs Created: **3,736**

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 Nation
 Little Red River Cree Nation
 Loon River Cree
 Louis Bull Tribe
 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: **42**
 Pending: **1**
FNFA Member First Nations: **19**
FNFA Members w/ Loans: **9**
FNFA Loans Funded: **\$173.0M**
 Economic Output: **\$357.0M**
 Jobs Created: **1,533**

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 First Nation | 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 Sahgaiehan 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 | White Bear First Nation |
| Muskoday First Nation | Yellow Quill Band |
| Muskowekwan | Zagimê Anishinabêk |



MANITOBA

Scheduled First Nations: **39**
 Pending: **0**
FNFA Member First Nations: **17**
FNFA Members w/ Loans: **13**
FNFA Loans Funded: **\$257.5M**
 Economic Output: **\$627.1M**
 Jobs Created: **3,208**

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

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
Fox Lake
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 First Nation

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 4-1874
Wuskwi Sipiik 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: **\$280.2M**
 Economic Output: **\$586.8M**
 Jobs Created: **3,028**

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

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
Wahnapiatae First Nation
Wasauksing First Nation
Washagamis Bay
Webequie First Nation
Whitefish River First Nation
Wiikwemkoong
Wunnumin



QUEBEC

Scheduled First Nations: **20**
 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 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
 Nation Huronne Wendat
 Odanak
 Première Nation des Abénakis de Wôlinak
 Première Nation des Pekuakamiulnuatsh
 Première Nation Wolastoqiyik Wahsipekuk (PNWW)
 Timiskaming First Nation
 Wolf Lake



NEW BRUNSWICK

Scheduled First Nations: **13**
 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
 Natoaganeg
 Oromocto First Nation
 Pabineau
 Saint Mary's
 Tobique First Nation
 Woodstock First Nation



NOVA SCOTIA

Scheduled First Nations: **13**
 Pending: **0**
FNFA Member First Nations: **11**
FNFA Members w/ Loans: **9**
FNFA Loans Funded: **\$509.5M**
 Economic Output: **\$1,080.3M**
 Jobs Created: **6,519**

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
 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

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 & YUKON

Scheduled First Nations: 8
 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)

S
 S

Sustainable
 Development
 Goals

3,11
 9,11

Northwest Territories Scheduled First Nations:

Behdzi Ahda" First Nation
 Liard 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



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FNFA respects and affirms the inherent and Treaty Rights of all Indigenous Peoples across this land. FNFA has and will continue to honour the commitments to self-determination and sovereignty we have made to Indigenous Nations and Peoples.



