

2018/19

A N N U A L R E P O R T

Greater Opportunities



SASKATOON TRIBAL COUNCIL

VISION

Gathering together,
honouring the past,
building the future;
Saskatoon Tribal
Council is a catalyst
for success.

MISSION

The Saskatoon Tribal
Council is dedicated to
creating a respectful
environment that inspires
and encourages innovation
and leadership while
building and strengthening
partnerships with
communities, individuals
and organizations.

VALUES

Fairness
Integrity
Respect
Excellence



STC improves the quality of life of First Nations, living on and off reserve, through mutually beneficial partnerships with community organizations and industry. Opportunities for improved living are accessed through health, safety, economic development and education programs and services, and community financial investments. Acting as a representative body for seven First Nations, STC employs more than 250 people throughout various locations.



More information on the Tribal Council is available at
www.sktc.sk.ca



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MESSAGE

FROM THE TRIBAL CHIEF MARK ARCAND

Mark Arcand is from the Muskeg Lake First Nation. He was elected Tribal Chief on October 19, 2017, after serving as Vice Chief since October 2013.

It has been an amazing year, with many successes in negotiating agreements with our First Nations and the federal and provincial governments.

The year began with the signing of an agreement with Canada on health transformation and child services. The federal government will be providing \$6 million in funding to support Saskatoon Tribal Council (STC) First Nations in transformation of health care. In addition, the federal government will be providing \$10 million per year for the next 5 years to STC First Nations through the Community Well-Being and Jurisdictional Initiative.

The year concluded with the signing of three agreements aimed at improving services for children and youth. The STC Chiefs and Social Services Minister Paul Merriman and Premier Scott Moe signed a new delegation agreement, a Children and Families Reconciliation Partnership Agreement and a First Contact Panel Protocol in Saskatoon.

We are confident that these agreements will provide our First Nations with the required resources and supports to begin to change the course of child welfare in our communities.

Our work in governance reform continues as well. We were pleased to see the approval of the new STC Convention Act, which formalized Governance House and the reorganization of STC's business units.

I am pleased to welcome Cliff Tawpisin as STC's first Chief Executive Officer, a position created through the new Convention Action. Cliff is from the Muskeg Lake First Nation and is well known within the STC circle. His role will be to oversee operations to ensure the directives of Governance House are fulfilled.

There are many congratulatory notes to be made for events that occurred throughout the year. We have included a section in this year's report to acknowledge these successes – Joe Quewezance's honorary U of S degree, opening of Chief Mistawasis Bridge, the sod turning of the Whitecap hotel, 30th anniversary of Muskeg Lake urban reserve, Yellow Quill First Nations Bank land to reserve status and honoring of Chief Austin Bear as he announced his retirement from politics. I would also like to acknowledge Barry Downs, GM of Cress Housing, whose long-term service was recognized at the Treaty Assembly.



Partnerships continue to be a priority. In addition to acknowledging our partners at a Gala Celebration, we were pleased to have Chuck Magro, CEO of Nutrien, reaffirm their partnership with STC at our Treaty Assembly in Muskeg Lake. We also signed a partnership agreement with the University of Saskatchewan at that time. We continue to develop partnerships for employment and business opportunities through our Legacy Partners and were pleased to have them in attendance at the assembly as well. We also acknowledge SaskEnergy, with whom we have had a partnership for many, many years.

Work continues on establishing a partnership with the province to address the shortfall in service to our incarcerated First Nation members. We are working to address this situation.

Despite all that has occurred, I recognize the work has only begun with these initiatives. We will continue to support the initiatives our Chiefs direct us to undertake.

Ekosi

Tribal Chief Mark Arcand

HIGHLIGHTS

RCMP CO's MEET WITH STC COMMUNITIES

In December 2018, all seven Commanding RCMP Officers for STC member nations came together to strengthen relationships with community members and share reports with their respective STC communities. This was the first meeting of this nature with the RCMP and STC communities.



SASKATCHEWAN LEGISLATURE TOUR

AYEP students from Muskoday and One Arrow travelled to Regina to spend a day at the Saskatchewan Legislature. After a tour of the Legislature Building, students met with Premier Scott Moe as well as several Cabinet Ministers and MLAs, and then attended a session of the Legislature where they were introduced by a group of MLAs.



WALKING TOGETHER YOUTH GATHERING TO BELIEVE AND LEAD

The first ever *Walking Together* Youth Gathering to Believe and Lead was held in Saskatoon in February 2019. Despite a bitterly cold day, nearly 2,000 students and teachers attended the event, which focused on building resilience and working to break the stigma associated with mental health. Jordin Tootoo was the keynote speaker and Sarain Fox emceed the event, which included entertainment from Constant Reminder and The Strong Sisters.



STC was pleased to host *Walking Together* which was initiated to support youth's personal capacity to build a positive future for themselves. Jordin Tootoo provided a powerful presentation on his personal story and in overcoming his own mental health challenges with the suicide of his brother, addiction, depression and anxiety.

Saskatoon Tribal Council and the Saskatchewan government signed three agreements aimed at improving services for children and youth. The STC Chiefs and Social Services Minister Paul Merriman and Premier Scott Moe signed a new delegation agreement, a Children and Families Reconciliation Partnership Agreement and a First Contact Panel Protocol in Saskatoon.

WBYL's annual Back to School Carnival continues to be a success each and every year. Many families from all over the City of Saskatoon attend this annual event hosted by White Buffalo Youth Lodge. Each year this event continues to rise in attendance because it is a positive and uplifting event that brings the entire community together. We were able to give out 1200 back packs that contained various school supplies in each and every one. We were also able to feed over 2500 people with a hot dog or hamburger and provided a talent show and bouncy castle playground for the public and the families attending the event. This event really showcases the community we serve and the partnerships we've built not only in Saskatoon but in the province.



Minister Philpott met with leadership from the Saskatoon Tribal Council to announce funding to be injected into our seven communities of STC over the next five years to nurture healthier families. The Federal government will be providing \$6.2 million in funding to support STC in a First Nation led transformation of health care. In addition, through a signed Letter of Understanding, the federal government will be providing \$10.07 million per year for the next 5 years to the STC First Nations through the Community Well-Being and Jurisdictional Initiative.



Nutrien CEO, Chuck Magro, and his senior staff attended the STC Treaty Assembly at Muskeg Lake. He addressed the assembly and spoke of the value and commitment to the partnership that they have with STC.



STC hosted a Partnership Gala at the Dakota Dunes Casino to honour those that have partnered with STC over the years as well as partnerships that are in discussion. A Grand Entry with partners carrying flags was held. Mike March, CEO of SaskPower, addressed the audience with his message on partnerships.





Over 1200 people were served at the White Buffalo Youth Lodge Annual Community Christmas Dinner with our many of our partners at the forefront through their continued volunteerism.

The Where Our Paths Cross Reconciliation Commemorative Artwork, *"The Coming Spring,"* was unveiled at Victoria Park. The art piece was a collaboration between the City of Saskatoon and STC with funding from the Government of Canada. Its creation is in response to the Truth and Reconciliation Commission of Canada's Calls to Action, No. 79.



The Future Is Yours is Saskatoon's largest Career Expo targeting Indigenous youth. Employers connect with youth who are employment ready or will soon enter the workforce. The event included a wide variety of exhibitors from industries that interest young people. More than 1000 youth attended. The Saskatoon Tribal Council and Nutrien partner to deliver this event that will enhance the economic growth and promote the future success of our young people in Saskatchewan.



CONGRATULATIONS

Former Tribal Chief Joe Quewezance received an honorary degree from the University of Saskatchewan. They stated: "Through conferring honorary degrees—the highest honour the U of S can bestow on an individual—the university recognizes individuals who have achieved outstanding accomplishments." Quewezance dedicated his career to improving the quality of life of First Nations communities in Saskatchewan by influencing public policy on all levels of government.



A group of 23 runners completed a two-day, 110-kilometre lance run from Mistawasis Nêhiyawak for the opening ceremonies for the Chief Mistawasis Bridge. The opening was attended by hundreds of people and included an impressive grand entry.



Chief Austin Bear was honoured at the STC Treaty Assembly to acknowledge his 28 years as Chief of the Muskoday First Nation and leadership at STC's Governance House as he announced his retirement.



Yellow Quill has received reserve status for their land in Saskatoon where the First Nation Bank building is located. The adjacent lot is also Yellow Quill urban reserve and the plan is to have an additional office building constructed.



A sod turning celebration was held at the Whitecap Dakota First Nation for the \$38 million Dakota Dunes hotel project, which will have 155 rooms, a fitness and business centre, pool, and restaurant.



MESSAGE

MESSAGE FROM THE CEO – CLIFF TAWPISIN

I would like to start my message to our membership by acknowledging my gratitude on becoming the first Chief Executive Officer of the Saskatoon Tribal Council. The position is the result of the Governance Reform initiative by the Chiefs of Saskatoon Tribal Council.

I note that immediately after the October 2017 election, senior STC managers and new Tribal Chief Mark Arcand visited all seven member communities, gathered valuable direction and identified a long list of issues and concerns from each First Nation. Subsequently, an overall summary entitled, The STC Chiefs' Strategic Directives, was developed. It identifies five major goals and 23 specific planning Priorities with respect to:

1. Building Healthier and Empowered Communities
2. Community Capacity Building and Devolution of Services
3. Generating Greater Fiscal Strength and Economic Opportunity for Our People
4. Protecting Our Culture, Treaty Rights and Traditions
5. Making STC a Leader in Good Governance, Professional Management and "An Employer of Choice"

Ensuring the delivery of services to meet these identified priorities is of primary concern to me.

Most importantly, new guidelines being developed for future business plans require extensive partnership with each local community. It also requires a stronger "partnership approach" to identify new outcomes over the next five years, new actions to support both specific community and general new STC directions, and clarity on measurable outcomes and key performance indicators to track how STC will be closing the strategic gaps under each of the 23 planning objectives.

I am pleased to provide an overview of the programming that occurred throughout the last year and look forward to the continued success of the organization and our seven First Nations.

WHITE BUFFALO YOUTH LODGE

White Buffalo Youth lodge has incorporated First Nations culture and identity into its programs for the better part of 20 years. Through a holistic approach to service delivery and by using the medicine wheel concepts to engage individuals and families, we nourish the mind, body and spirit of our children, youth, and families.

The need for this inner city community was reaffirmed in 2018-2019 by the increase in attendance and overall visits. The continued expansion of programs and services helped reduce barriers and create opportunity in a safe, non-judgmental, culturally based environment. Our

programming provides a foundation for each individual, child, youth or parent, to grow a healthy self-identity.



COMMUNITY EVENTS

WBYL's annual Back to School Carnival was another big success. In 2018-2019, 1,200 backpacks filled with school supplies were given out, an increase over last year, and over 2,500 people enjoyed a hot dog or hamburger, twice as many as last year. This event continues to showcase the community WBYL serves and the partnerships it's built, not only in Saskatoon but around the province.

In other community events, WBYL welcomed 986 people to the WBYL Haunted House in October and, with the help of volunteers and partners, served over 1,200 people at the WBYL Annual Community Christmas Dinner.

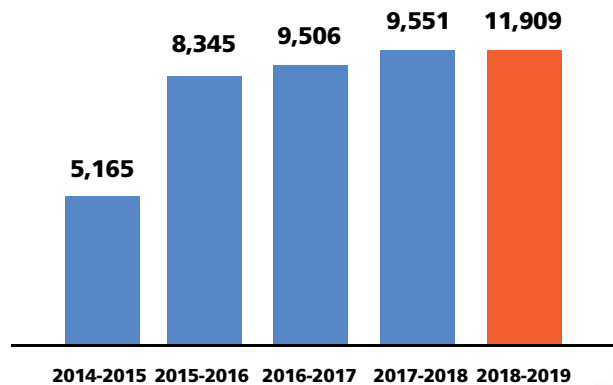


PROGRAM ACTIVITIES

The WBYL After School Program continues to be a highlight for the community, quality programs and healthy snacks for 30-38 children and youth per day. The program provides a safe, accepting environment, from a daily smudge and prayer, to learning how to cook, to advancing artistic and athletic abilities. Incorporating family programs and services has provided more all-inclusive programming, a positive asset for the community as a whole.

WBYL programs incorporate a nutritional element to ensure kids have the energy to learn to their fullest potential. This past year, WBYL provided almost 12,000 individual snacks/meals to children and youth, a huge increase over previous years.

NUMBER OF AFTER SCHOOL SNACKS/MEALS

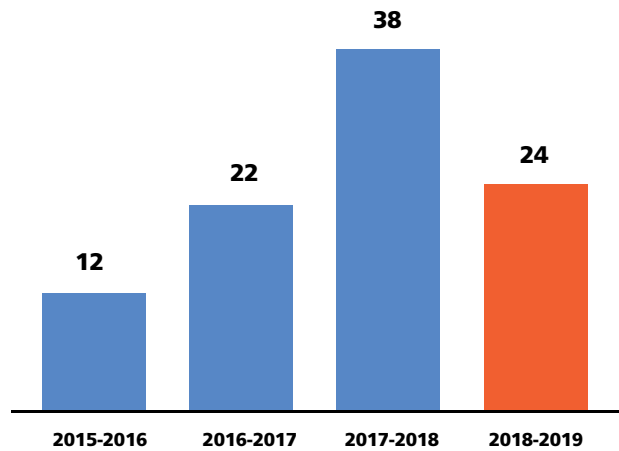


HOUSING FIRST

Since 2015, the Housing First for Families program has been working with families who are episodically or chronically homeless or at risk of becoming homeless. Once a home is secured, case managers provide wrap around services for up to two years, ensuring families have access to a range of supportive services. The program has housed 72 families over the last three years, including 13 STC member families.

Since 2015, the Housing First for Families program has housed and supported 96 families, including 20 STC member families.

FAMILIES HOUSED THROUGH HOUSING FIRST



The children, youth and families who come to WBYL may face tough odds, but they have the yearning and resolve to beat those odds. WBYL provides encouragement, guidance, life lessons and opportunities to help them make positive choices for the future.

PROGRAM HIGHLIGHTS

Economic Development and Employment Training Services

The past year was one of transition as Economic Development and Employment Training Services were integrated in a combined department to improve services to our members and nations. The integration was many years in the planning and driven by the collaboration of staff and community leaders.

Matt Sherry retired in March 2019 after more than 14 years of service. He will continue to sit on several boards until the transition is finalized. STC staff and leadership congratulate Matt on his many accomplishments and thank him for his service and dedication.

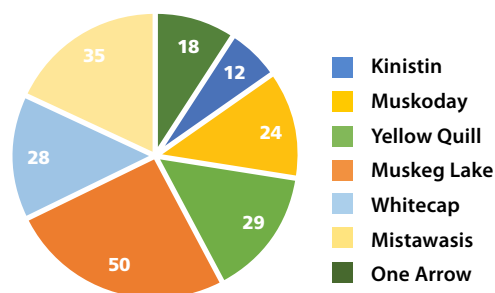
STC Economic Development continues to work with member communities to support entrepreneurs, community development corporations and other business related entities, either in the community or in urban areas.

The Legacy Partnership program continues to bring attention to the need for local businesses to include and support Indigenous peoples. STC's Industry Playbook, a strategic plan to deliver legacy partnership services with Nutrien and other industrial supply chains, is being modified to focus on STC member businesses and partnerships. Work continues on improving lines of communication between parties, reducing gaps and overlap, while forging more employment opportunities, improved living conditions and greater hope for youth and future generations.

EMPLOYMENT AND TRAINING SERVICES

STC Employment and Training Services (ETS) were provided to both urban and rural First Nations clients under the Aboriginal Skills and Employment Training Strategy (ASETS) funding strategy. In 2018-2019, ETS programs resulted in 389 clients working, including half (196 clients) from STC members.

2018-19 EMPLOYMENT STATISTICS



STC URBAN

Six work experience partnerships were approved by the ETS Advisory Committee. Thirteen individuals participated; seven of the 13 were from STC First Nations. Three individuals participated in work experiences with STC Yellow Quill Urban Services that resulted in employment.



Nine summer student partnerships were approved by the ETS Advisory Committee. These partnerships resulted in students from STC communities filling 20 of 30 positions. The Saskatchewan Research Council provided two quality positions. Shaughnessy Electric continued to support an apprentice electrician from Whitecap Dakota First Nation.

Ten students were enrolled in the Whitecap Dakota ABE/ GED/ Essential Skills program, and eight participants completed the youth skill development program offered by Yellow Quill Urban Services.

ETS again offered both Class 5 and Class 7 driving programs. The number of participants in these programs continues to grow as word gets out that getting a license is attainable. In 2018-19, 45 people took the Class 7 Learners licence training and 114 people completed Class 5 training and are now licensed to drive.

ETS conducted three industry-driven special projects in 2018-19. ETS sponsored 14 participants in a Legacy Partnership initiative. Twelve completed the program and ten obtained employment, including six with Legacy partners. Fourteen participants enrolled in a Water Distribution and Waste Water Collection training offered in partnership with the City of Saskatoon and Saskatchewan Polytechnical. Of the 10 who completed the program, eight were hired by the City of Saskatoon, one by SaskEnergy and one went back to his home community for employment.

STC RURAL

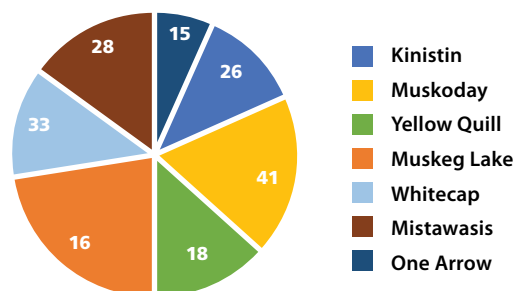
Two work experience partnerships were approved by the ETS Advisory Committee, one for Yellow Quill and one for Muskeg Lake. STC member communities hired 16 summer students, with each receiving a minimum of two months' summer employment.

PRE-EMPLOYMENT SUPPORT PROGRAM

The Pre-Employment Support Program (PES) is an income assistance reform program funded by Indigenous Services Canada (ISC). PES originally addressed barriers to employment for 18-24-year olds but was expanded in 2018-19 to support 18-64-year olds living on reserve. Supports are uniquely tailored to address individual barriers, and can include driver training, financial literacy,

esteem building, life skills, employment readiness, resume workshops, childcare support and upgrading.

2018-19 PES EMPLOYMENT STATISTICS



URBAN NAVIGATOR PROGRAM

The Urban Navigator Program supports the transition of individuals from their home communities to Saskatoon for employment. The focus is on First Nations peoples and their families, but services have also supported newcomers, non-status and Metis people. Urban Navigators work directly with clients to overcome barriers, such as access to housing, childcare, transportation and more. The program received 176 referrals, with 31 files closed in 2018-19 and 3 ineligible. Of those remaining, 64 individuals went on to employment, 20 went on to further education/training and 58 are still active in the program.



LEGACY PROJECT

In 2019, 13 participants completed the STC Legacy Partnership Employment Readiness program. Seven of the 13 moved on to employment and two to education.

STC QUALITY OF LIFE PROJECT

STC has partnered with the University of Saskatchewan to conduct research for the STC Quality of Life Strategy. The research will help construct a Quality of Life index that measures Indigenous people's overall quality of life, while tracking progress over time. The project includes three parts: part 1 is to conduct interviews with STC ETS staff, Community Justice committee members and Legacy students; part 2 is to hold focus group discussions with STC member communities; part 3 is to conduct house-to-house surveys in each community. To date, focus groups have been completed in all communities.

EDUCATION

STC educational programs reach beyond the school and into STC member communities. In 2018-19, STC Education received funding from Indigenous Services Canada, Ministry of Education, Nutrien, HIPPY Canada and Dakota Dunes Community Development Corporation, Saskatchewan Sport and Saskatchewan Culture to provide second level services to STC First Nations.

STC continued to facilitate Professional Learning Community opportunities for teachers and administrators. Indigenous Knowledge: Language & Culture and Land-Based Education was the theme of the 2018 School Opening Institute. The event was grounded in tradition with a pipe ceremony and pipe carriers from each member First Nation, prayers by Elders and drum songs. About 130 administrators, teachers and support staff from the six STC schools attended the two-day institute. Professional development sessions included land-based education, emergency response planning, traditional games, culture in the classroom, grandparent roles and more.

LANGUAGE & CULTURAL PROGRAMMING

The theme of the two-day Elders/Youth Gathering was *Walking in Both Worlds: Balance, Harmony and Identity*. Held in December 2018, a key component of the gathering was the Elder & Youth Panel, whose members fielded questions generated by participants on the first day.



A group of administrators, language instruction teachers and Education Unit staff attended a Language Conference in Santa Fe, New Mexico, in April 2018. The conference provided an overall look at revitalizing Indigenous languages, with a focus on developing relevant language teaching guides, activities and materials. About 400 students, teachers, Elders, chaperones and education participants attended the 7th Annual Language Celebration, Honouring our Partnership, hosted by STC and its education partners, Greater Saskatoon Catholic Schools and Saskatoon Public Schools.



Throughout the school year, high school students worked with Mary Bishop, author of the Tunnel Book series, on the Chief Almightyvoice Historical Research Project. The culmination of their efforts will be launched in June 2019.

STC schools continued to work collaboratively to increase land-based learning (learning things from the land and understanding Indigenous ways of knowing, doing and being pre-contact). Students learned about the rich history of their home communities as well as the impact of residential schools; they learned about living off the land, ceremony, languages, cultural celebrations, traditional games, Treaty, medicine harvesting, drumming, singing, traditional dances and regalia. Students demonstrated their learning in writings and presentations at the STC Heritage Fair, where students from Kihiw Waciston School and Chief Mistawasis School earned their way to the provincial Heritage Fair in Regina.



SPECIAL EDUCATION PROGRAM

Special education teachers from STC schools participated in two PLC in-service days in 2018-19. SEP teachers also participated in workshops on Mental Health in the Classroom and High Functioning Autism in November 2018, the Save Your Sanity workshop in January 2019 and a training workshop, ABC and Beyond Building Emergent Literacy in Early Childhood Settings, in March 2019.

FIRST NATION STUDENT SUCCESS PROGRAM

The First Nation Student Success Program (FNSSP) remains focussed on improving student achievement in literacy and numeracy, as well as student retention and graduation rates. Leveled Literacy Intervention (LLI) programming teachers were designated as literacy catalysts within the FNSSP literacy support team.

The revised Kindergarten Screener was implemented in the September 2018. It includes both hearing and dental screening to inform second level services supports, including speech & language, occupational therapy, behaviour therapy, hearing and dental referrals and early learning programming.

Developmental Reading Assessments (DRA) were conducted twice in 2018-2019 year, with the data collated to report aggregate student development to FNSSP.

Responsive assessment supports for STC communities included facilitating small group instruction for mathematics and science, Animated Literacy, school-wide reading and literacy goals, balanced literacy instruction, assessment strategies training, leveled reading programs and job-embedded professional development.

A Picture Word Inductive Model Workshops (PWIM) held in Nibwakawigamig School focused on practical application of PWIM in the classroom, with follow up job-embedded PD for teachers. A second PWIM workshop in Prince Albert focused on implementing First Nation Language and Culture.

At the beginning of the year, the consultant and principals met to discuss numeracy plans for the year. Four STC schools created numeracy catalyst teacher positions, while two STC schools focussed on assessment. Professional development was provided to both catalyst and classroom teachers to support the four teaching units in learning cycles throughout the year: single-digit addition/subtraction, single-digit multiplication/division, double-digit addition/subtraction, and double-digit multiplication/division.

A review of ST Math (a visual, action-oriented game that explains math concepts to students) implementation over the past five years showed that the program is most impactful in intervention or enrichment. Math assessments administered for Grades 3, 5 and 7 show that

students working above average had their foundation in ST Math and those working below average did not have ST Math.

EDUCATION PARTNERSHIP PROGRAM

In July 2018, the Education Partnership Program (EPP) hosted a third youth film camp for STC youth ages 14 to 16. Campers stayed onsite at the Salvation Army Beaver Creek Camp, where they worked writing, filming, editing and producing a short film. The films premiered at the Rainbow Theatre in Saskatoon, and several were selected to be showcased at the Annual Dreamspeakers Festival held in Edmonton.

The Education Partnership Program (EPP) continued to support the Kinawind Partnership with Kinistin First Nation and North East School Division and Kisewatotatowin Partnership with Muskoday First Nation and Saskatchewan Rivers School Division.

Numerous meetings were held with STC Invitational Shared Services Initiatives (ISSI) partnerships, which include STC Education Unit, six STC member schools and three provincial school divisions: Greater Saskatoon Catholic Schools, North East School Division, and SaskRivers Public School Division. ISSI initiatives included the Ministry's Our School Survey, implementation of grad mentors in five schools and specialized supports for students and classroom teachers. ISSI also supported Business Club programming as a special credit.

Citoskatowin (or "gathering"), the official name of the Professional Development (PD) Schools Partnership, provides learning and practicums to ITEP teacher candidates at the University of Saskatchewan. In 2018-19, 75 teacher candidates either did undergraduate studies, practicums or internships at St. Francis School; five were hired by Greater Saskatoon Catholic Schools.

ABORIGINAL HIPPY PROGRAM

STC's Aboriginal HIPPY (Home Instruction for Parents of Preschool Youngsters) program remains the largest, most successful Aboriginal site in Canada. The program was active in five communities in 2018-2019—Mistawasis, Muskeg Lake, Yellow Quill, One Arrow and Kinistin. A total of 68 families made a commitment to home instruction in order to develop school readiness and enhanced cognitive language, literacy and social skills.



The HIPPY program affirms parents as their child's first and most important teacher. It empowers parents to stay engaged in their children's education. The 30-week, culturally infused curriculum culminated with community graduation ceremonies in June.

YOUTH SPORTS, CULTURE AND RECREATION

Team STC competed with great enthusiasm at the 2018 Tony Cote Winter Games hosted by the Eastern Sector - Shoal Lake Cree Nation, Red Earth Cree Nation and Cumberland House Cree Nation. Other highlights of the year include a "super camp" to provide coach training and certification for Winter/Summer Games sports, a partnership with Saskatchewan Parks and Recreation Association to deliver an Indigenous Fitness Leadership program, a two-day powwow drum making workshop and the first Annual Swing Fore Kids/Oliver "OC" Cameron Memorial Golf Tournament, hosted by STC at Dakota Dunes Golf Links.

CAREER EDUCATION / SUPER SATURDAY PROGRAM

In 2018-2019, Nutrien provided funding to help support Career Education and Super Saturday programs. These experiential learning activities open doors to career options in science, engineering medicine and more for STC students. Funding enabled students from Muskoday First Nation to attend the U of S Open House, students from Mistawasis Nehiyawak, One Arrow First Nation and Yellow Quill First Nation to attend Indigenous Spend a Day and students from Muskoday First Nation and AEC to attend Spotlight on Careers: Health and Science & Technology.



Mistawasis Nehiyawak High School, Nawigizigweyas Education Centre (NEC) and Almightyvoice Education Centre (AEC) worked with STC's Career Education Coordinator and industry partners to develop potential engineering courses. NEC and AEC now have fully operational industrial arts labs that deliver high school credits in construction.

Career development in elementary classrooms featured hands on learning experiences and portfolio development. Implementation of the elementary version of www.myblueprint.ca saw Grade 4 and some Grade 5-6 students create their own online portfolios. In collaboration with Saskatoon Industry-Education Council, Skills Camps were delivered to 124 students, mostly in Grades 2-3. Students participated in hands-on activities directly related to careers in culinary and information technology.

The Future Is Yours Expo is Saskatoon's largest career expo for Indigenous youth. It is 100% free for youth attendees and has become a model for employers to make real connections with Indigenous youth. Despite being held on the "coldest day in 112 years," close to 800 youth attended. The expo also featured 96 exhibitor booths, onsite media and a new online survey to gather feedback.



ABORIGINAL YOUTH ENTREPRENEURSHIP PROGRAM

The Aboriginal Youth Entrepreneur Program (AYEP) is fully implemented in STC community schools in Mistawasis, Muskoday, One Arrow, Kinistin, and Yellow Quill. Participation in AYEPP Business Clubs is a privilege earned through attendance, attitude and achievement.



Five AYEPP students representing Yellow Quill, Muskoday, Mistawasis and One Arrow attended the Canadian Roots Exchange National Conference. In a room filled to capacity, the students hosted a workshop on entrepreneurship as a means to reconciliation.



Other highlights of 2018-2019 include a Dragons' Den audition, which created tremendous buzz about the students and their business ventures. Students were featured in Eagle Feather News, interviewed by CBC News and showcased in Nutrien's newsletter. AYEPP students attended the Saskatchewan First Nations Housing and Asset Management Conference in Regina, where students from the Almightyvoice Education Center Business Club made a keynote presentation on their "It Stops the Stink!" Sewer Vent Extension Kits.



PATHWAYS TO EDUCATION

In 2018, STC became the first tribal council in Canada to host a Pathways to Education Canada program. The STC program coordinator and facilitator met with the superintendents from Saskatoon school boards to introduce the program and determine where to start with recruitment. Five elementary schools from each organization were identified, meet and greet sessions were held with students, and representatives attended year-end school functions, school powwows and Urban Treaty Day celebrations. In September 2018, the first 49 students were enrolled in the PASS data system.

EDUCATION GOVERNANCE

2018-19 can be characterized by three main themes: assertion of jurisdiction, infrastructure development, and navigating and interpreting funding changes imposed by Indigenous Services Canada.

STC member Nations asserted their jurisdiction through the use resolutions, signing of a political accord and development of local education legislation and education policies. The Superintendent of Education Governance supported Mistawasis Nêhiyawak in fulfilling the goal of securing a school, appropriate staffing and programming for a new high school, which opened in the fall of 2018.

Ongoing communication with Indigenous Services Canada HAS asserted STC as a region for the purpose of negotiating a Regional Education Agreement. Considerable effort at various levels has also contributed to the development of infrastructure for the new education system.

JUSTICE

COMMUNITY JUSTICE

The Community Justice Program operates diversion processes for youth and adults charged with minor offenses. The program saw an increase in referrals for the third straight year. This was attributed to increased networking and maintaining positive relationships with Crown Prosecutors, RCMP officers and Community Justice Committee members. STC supports these relationships by hosting regular stakeholder's meetings, continually promoting Justice program services and consistently having Justice workers in court to advocate for referrals.

COURTWORKER PROGRAM

There was high demand from clients requesting services from STC's Courtworker program. The program serves anyone charged, regardless of ethnicity. The STC Courtworker served the most clients throughout Saskatchewan. Courtworker Carol Lafonde received an email from Saskatchewan's Chief Justice commending her dedication and skill.

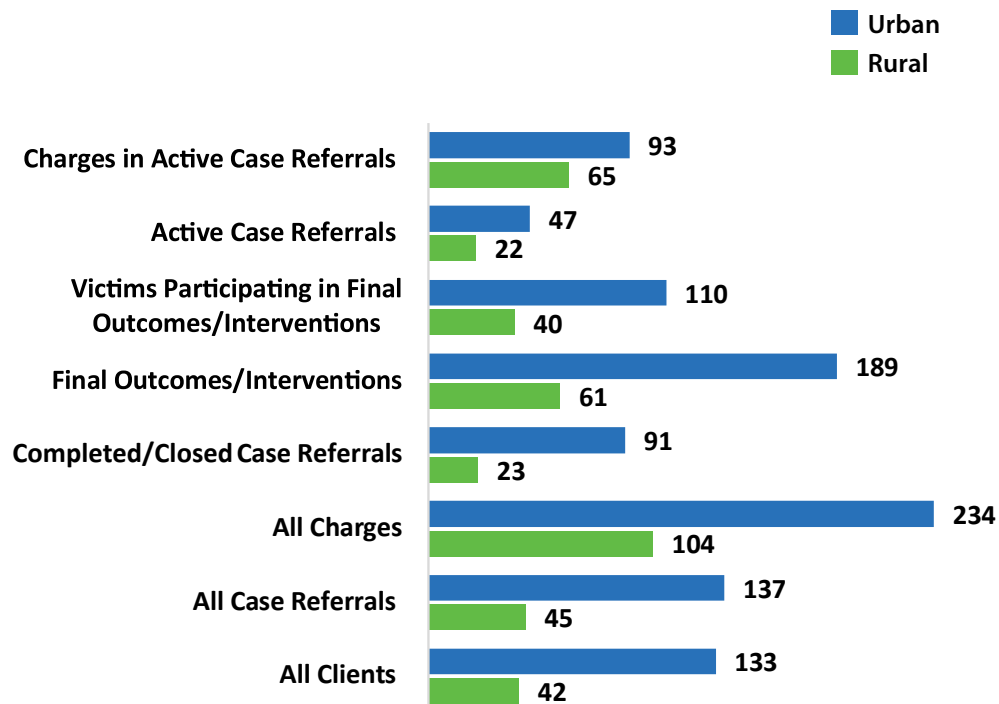
TRAFFIC SAFETY PROGRAM

The Traffic Safety Program funded by SGI embarked on the new "Be a Good Wingman" community campaign in 2018-19. To promote the campaign, a contest asked community members to submit artwork for a mural depicting a set of angel wings and a visual message about the importance of safe driving. Each community selected a piece of art to be professionally painted at the community school.

HOUSING & TECHNICAL SERVICES

Housing and Technical Services provided advisory services to STC First Nations for ongoing capital projects in 2018-19. Housing and Technical Services also provided housing inspections, database inventory, mapping, community planning and asset condition reporting for STC communities on a rotational basis. Training is provided for housing coordinators, water treatment plant operators and building maintenance staff. Water plant operators received continuing education credits for completing courses in standard operating procedures, contingency plans and emergency planning, along with WHMIS workshops.

2018-19 COMMUNITY JUSTICE REFERRALS



HEALTH

STC HEALTH CENTRE

The STC Health Centre provides accessible, culturally safe public health programs, including addictions, mental health and nursing services. In 2017, the five-year Community Action Fund for HIV and Hepatitis C was initiated to support the harm reduction program in testing, linking and retaining clients in care. The West Side Clinic is a partner in providing primary care to shared clients.

The STC Health Centre now supports the care of over 2,200 clients. In 2017-2018, the Centre conducted 219 HIV, 97 Hepatitis C and 230 Sexually Transmitted Infection tests. More than 1.2 million needles were distributed through the harm reduction program, while maintaining a 96.4% exchange rate. The harm reduction program saw 57,211 client visits, with an average of 45 new clients every month.

ACCREDITATION

After a rigorous evaluation process, STC Health & Family Services received the highest level of accreditation in 2018—Accredited with Exemplary Standing—from Accreditation Canada, an independent, not-for-profit organization that accredits health organizations in Canada and around the world.

Accreditation is an approach used by many health care and social services organizations to improve client outcomes and system performance. It helps the entire organization work together to focus on safety and quality. Earning the highest level of accreditation is a tremendous achievement, the result of many hours of hard work by

staff and leadership to ensure that care is accessible, professional, client-focused, culturally appropriate and meets national standards of care and response.

COMMUNITY HEALTH NURSING

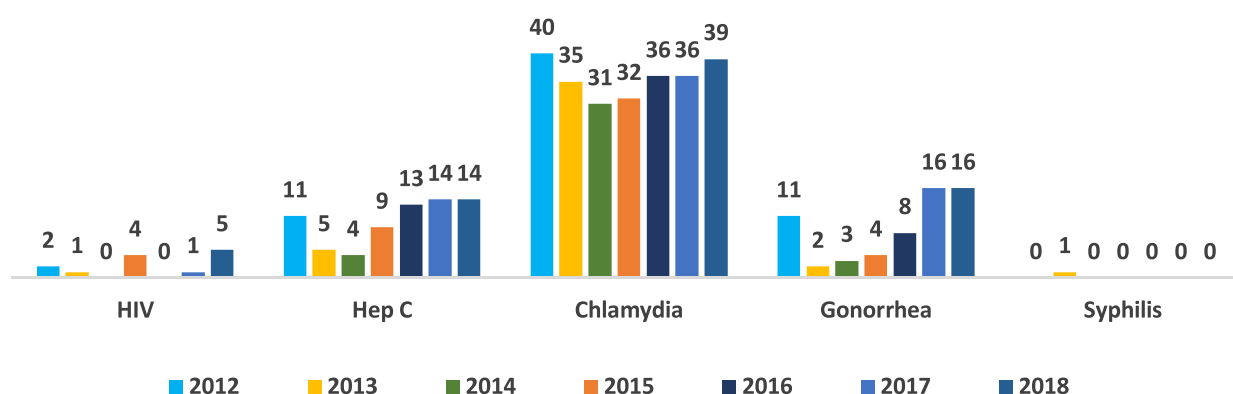
Community Health Nursing continued to support the delivery of holistic, community-based and culturally relevant programming and services. The Program Manager provided nursing clinical supervision to community and specialized registered nurses within STC, conducted chart audits and performance appraisals, and provided human resource support in CHN recruitment and retention.

All nurses working within Community Health helped ensure STC communities and the health centre met and exceeded Accreditation Canada standards. A review and update of policies, procedures and specialized nursing practices was initiated, and CHNs received required training in various areas (First Aid/CPR, AED certification, etc.). As well, in-services such as HIV, Hepatitis C and TB were provided in conjunction with workshops and conferences to meet RN competency licensure requirements.

The Program Manager, Mandatory Program Support Nurse and HIV Nurse Project Coordinator/Outreach Coordinator provided support in new nurse orientation, frontline services and reporting for mandatory community health programs in communities as well as urban programs with nursing vacancies.

2018-19 saw an overall increase in the number of communicable and sexually transmitted diseases. Tracing, follow up, treatment and education remain a challenge, especially for individuals who do not have stable addresses.

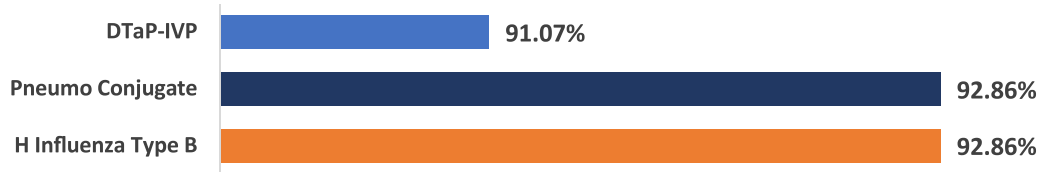
INCIDENCE OF COMMUNICABLE DISEASES IN STC COMMUNITIES (NUMBER OF CASES)



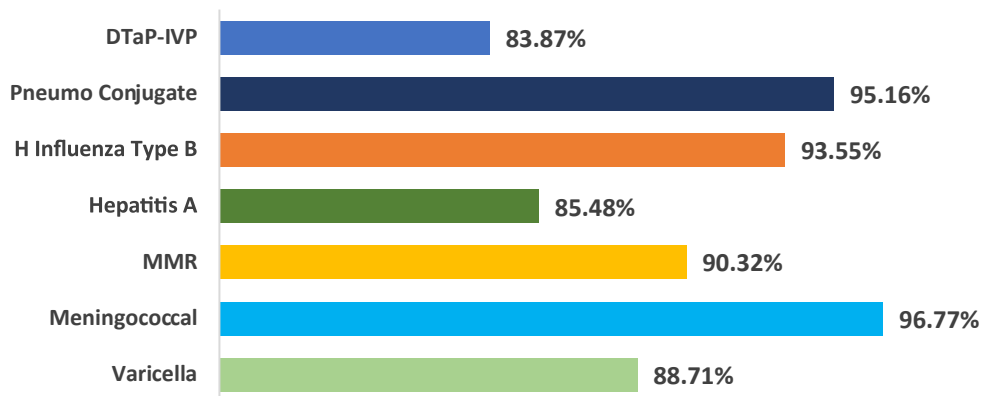
IMMUNIZATION PROGRAM

2017 STC Immunization Coverage Rates for Critical Age Markers by Selected Vaccines

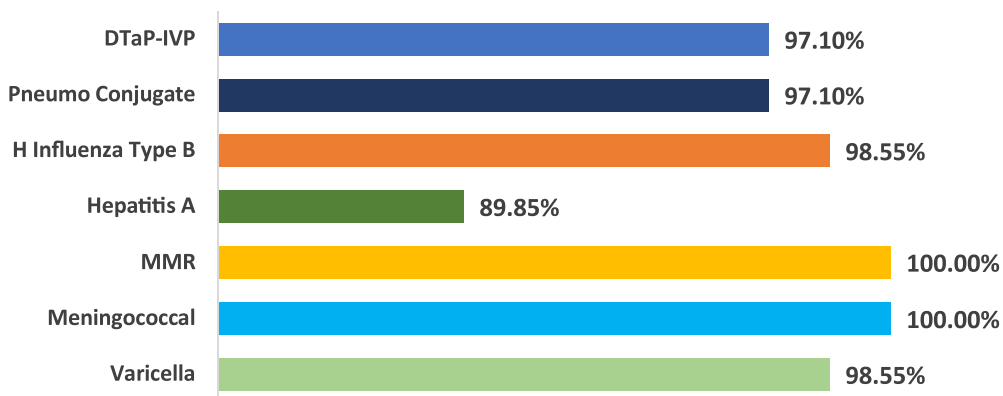
STC ONE YEAR OLD IMMUNIZATION RATES



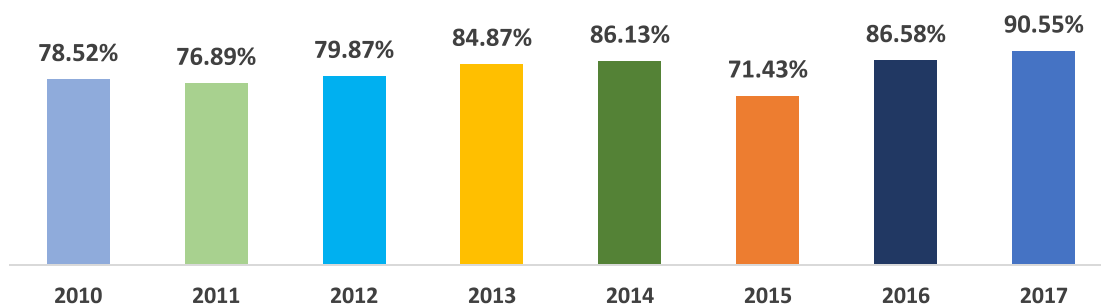
STC TWO-YEAR-OLD IMMUNIZATION RATES



STC SEVEN-YEAR-OLD IMMUNIZATION RATES



STC TWO-YEAR-OLD AVERAGE HISTORY



KNOW YOUR STATUS PROGRAM

The CHN outreach program works in collaboration with the Know Your Status Program to provide support to communities in harm reduction, communicable disease case management, increased community capacity for sexually transmitted or blood borne infections (STBBI) testing and sexual health education in schools. Know Your Status programs implemented in communities continue to progress, with program staff providing education and awareness at 45 community and school events in 2018-19.

STC continued to partner with Ahtahkakoop Cree Nation, Big River First Nation and First Nations and Inuit Health Branch on the Human Immunodeficiency Virus (HIV) Steering Committee and HIV Technical Working Group to improve health outcomes for people in First Nation communities living with/at risk of HIV, Hepatitis C and other STBBIs.



CENTRAL TB PROGRAM

The Central TB Program serves 23 First Nations communities in central Saskatchewan. The program mandate is to support tuberculosis treatment and surveillance as well as provide education and training to local healthcare providers and community members. In 2018-19, STC hosted the annual Continuing Education Days for TB Program Workers at the Ramada Hotel in September; 39 TB Program Workers attended.



STC CEO Cliff Tawpisin welcoming the TB Program Workers to Continuing Education Days 2018.

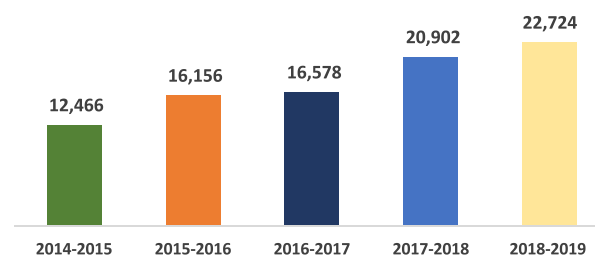
Central TB's long-serving nurse, Joanne Regnier, retired in 2018. There were fewer TB screenings during the time it took to recruit a new Central TB nurse (47 children, 13 high-risk individuals). The new nurse started in April 2019.

HOME & COMMUNITY CARE

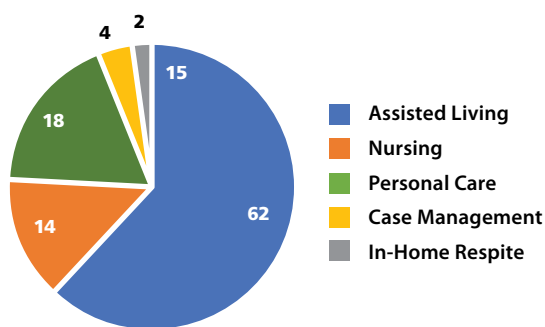
The Home & Community Care program provides treatment, rehabilitation services, health promotion and education to help community members stay independent in their own homes. In 2018-19, Home Care logged 22,724 hours in support of 393 clients in STC member communities. The majority (87%) of these clients had a chronic condition requiring long-term supportive care, while 13% required acute, rehabilitative and maintenance care.

Statistics show a steady increase in Home Care services over the past five years. More clients are presenting with complex chronic diseases that require multidisciplinary care and case management strategies. This has encouraged a team-based approach within community health centres and with external partners.

HOURS LOGGED IN PROVISION OF HOME CARE SERVICES, 2014 TO 2019



2018-2019 TYPE OF HOME CARE SERVICES



The Aboriginal Diabetes Initiative continued to support a various community programs, such as Fresh Food Markets, Wellness Clinics, Community Gardens and Learn to Cook classes, to help reduce the incidence of diabetes and its risk factors. Service delivery plans were updated to include Palliative Care/End of Life Care to help community members remain at home, but accessing equipment continues to be a challenge.



Nutrition Services continued to support STC childcare centres to ensure children received adequate nutrition. Six nutrition and menu planning workshops were held for staff at STC emergency homes and support was provided for development of six new standardized menus. Approximately 160 community staff, teachers and Elders attended presentations on reducing sugar sweetened beverage intake among youth.

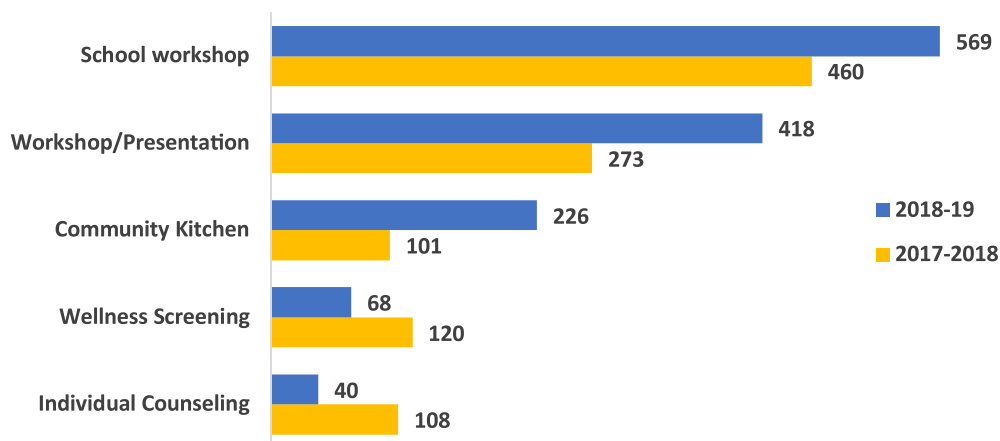
Fresh food markets on Treaty Days continue to be a popular way to encourage fruit and vegetables intake in ST communities. In Mistawasis, 13 bulk meal preparation classes were used to develop food skills, provide social interaction and produce healthy meals. The program has now been replicated in two other communities.



NUTRITION SERVICES

Nutritionists made 157 visits to STC communities, delivering programs on health promotion, illness prevention, support for chronic and acute illness, healthy pregnancy and infant nutrition. An increase in group education and workshops led to a decrease in individual counseling appointments.

GROWTH IN NUTRITION SERVICES CLIENTS, 2017-2019





Youth wellness clinics for ages 10 to 18 continued to screen for early indicators that could predispose youth to chronic conditions, including high blood pressure, elevated cholesterol, abnormal blood sugars and depression. All youth received lifestyle counseling; those with early indicators were referred to health professionals for follow-up and care.

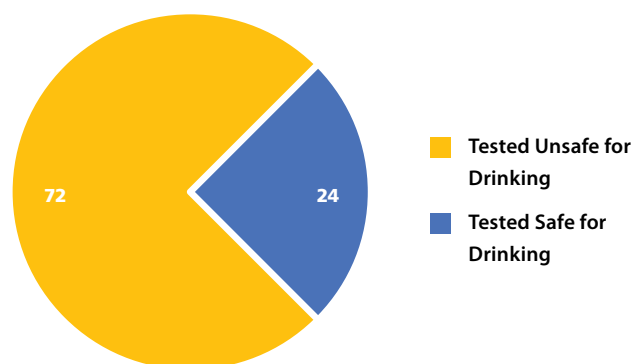
Easy access to processed foods and sugar sweetened beverages is a major nutritional challenge, especially for youth. Nutrition Services continued to campaign against having sugary drinks available in schools, recreation and daycare settings. Approximately 160 community staff, teachers and Elders attended presentations on reducing youth consumption of sugary beverages. Muskoday community school took the first step towards becoming a sugar sweetened beverage free facility by going “pop free.”

ENVIRONMENTAL HEALTH PROGRAM

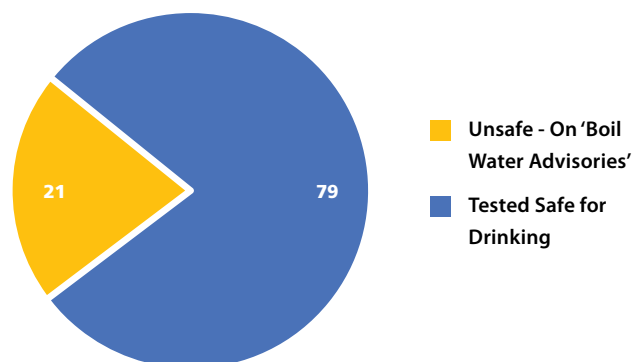
2018-19 was another busy year for the Environmental Health program. The Program Manager and Environmental Health Officer completed 180 facility inspections and delivered 24 presentations/courses. Housing inspection requests related to Jordan's Principle applications were up. Capital projects funded by Indigenous Services Canada continued to take up a significant amount of time; the team also supported activities related to accreditation renewal.

As part of the province's Safe Drinking Water Program, 3,191 bacterial water samples were conducted and 6,382 chlorine tests were done in STC member communities. Many wells and cisterns are not bacterially sampled due to long-term water advisories. The structural condition of wells, cisterns and outside holding tanks continue to create ongoing water quality issues for occupants of approximately 165 homes. Nearly 76% of wells and 21% of cisterns in STC communities are unsafe for drinking—these percentages have remained virtually unchanged for years.

2018-19 STC FIRST NATION WELLS



2018-19 STC FIRST NATION CISTERNS/ OUTSIDE HOLDING TANKS



There were 61 Boil Water Advisories on treated water systems in seven communities, down from 71 in 2017-18. Most were due to pressure losses caused by power outages on systems with no back-up generator, waterline/main breaks or mechanical issues.

Environmental Health and two STC communities partnered with a University of Saskatchewan Public Health Master's student on a research project about communication of Drinking Water Advisories. Research findings helped the two communities identify ways to enhance information flow to their clients.



Water Quality Monitors demonstrating Water Cycle Model

There were 61 Boil Water Advisories on treated water systems in seven communities, down from 71 in 2017-18. Most were due to pressure losses caused by power outages on systems with no back-up generator, waterline/main breaks or mechanical issues.

Environmental Health and two STC communities partnered with a University of Saskatchewan Public Health Master's student on a research project about communication of Drinking Water Advisories. Research findings helped the two communities identify ways to enhance information flow to their clients.

EMERGENCY RESPONSE PLANNING PROGRAM

STC launched the Emergency Response Planning (ERP) Program in July 2018. An Emergency Response Planning Coordinator was hired and an audit of STC member communities was conducted between July and November. The audit determined that while each community had emergency response plans in place, most were outdated and no preparedness activities were taking place. A series of 29 ERP meetings resulted in updated draft plans for all seven STC First Nations.

The focus of the ERP program is on emergency planning for member communities, health centres and schools, with some components to address other STC facilities.



Environmental Health Officer at a Treaty Day information booth



Community members take part in first responder training

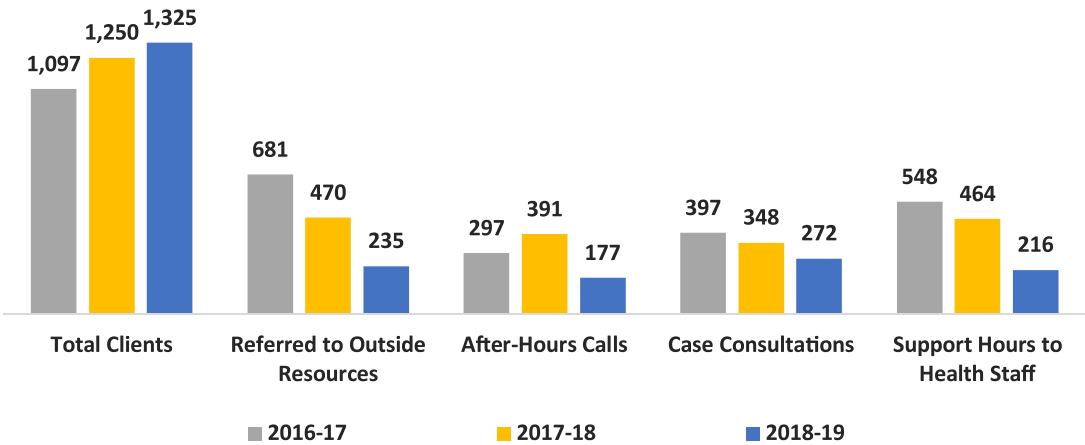


LIVING WELL PROGRAM

The Living Well program develops holistic wellness services that attend to the four aspects of wellness—emotional, physical, social and spiritual. While services recognize both cultural and western approaches, the goal is to infuse the values, teachings and cultural practices of First Nations.

Living Well offered certified training in Critical Incident Stress Debriefing and RISE professional training. Presentations to STC staff and communities covered topics from mental health awareness to school bullying, lateral violence, trauma informed care and self-care. Collaborative work with other youth resources and supports, such as Jordan’s Principle, was a major focus. Two major events included the Walking Together Youth Gathering (see Highlights) and Mental Health Awareness week.

LIVING WELL PROGRAM STATISTICS



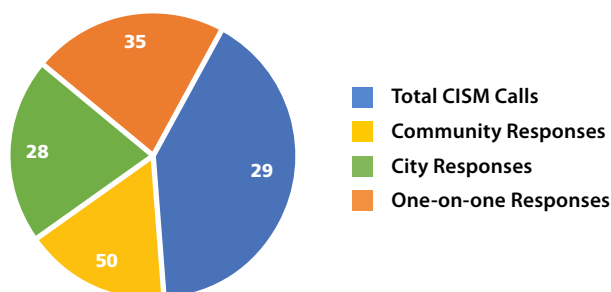
In 2018-2019, Living Well staff supported 1,325 clients, up from 1,250 the previous year. Most (77%) were adults seeking help coping with grief and loss, addictions, depression, anxiety and relationship conflicts. These issues are also at the forefront for children and youth, along with family conflict, school difficulties and trauma.

Living Well workers continued to collaborate with other service providers, making 235 referrals to outside resources and arranging 272 case consultations with other professionals. The highest number of referrals were to Traditional Healers, Elders and addiction workers, with a corresponding increase in requests for traditional and alternative healing interventions.

After-hours calls were down from 391 last year to 177 this year. Living well workers spent 216 hours on health staff support and counselling, also down from last year. Collaborative mental wellness teams in communities spent 410 hours on mental health promotion, education and activities.

STC CRISIS RESPONSE TEAM

The STC Crisis Response Team supports member communities affected by a traumatic experience or critical incident using the Critical Incident Stress Management (CISM) process. In 2018-19, the team responded to 44 critical incidents and offered support at 16 community workshops, events and presentations.



INDIAN RESIDENTIAL SCHOOL PROGRAM

The Indian Residential School (IRS) Program provides health and cultural supports to claimants and their families before, during and after Independent Assessment Process Hearings. The program offers education, awareness sessions, emotional support and counseling services for community outreach. It also provides information on Day Schools, Day Scholar, 60s Scoop and Murdered Missing Women & Girls.

Former residential school students ages 30-69 seeking emotional support were seen the most frequently, with an increase in the number of family members being referred for support. 2018-19 also saw an increase in roaming support requests from STC communities, urban settings and community partners.

COMMUNITY ADDICTION PREVENTION PROGRAM

The Community Addictions Prevention Program (CAPP) assists member communities in providing holistic addictions services. In 2018-18, a total of 871 adult clients were supported. Most adults seek CAPP services for drug and alcohol issues, emotional issues, prescription drugs, grief and loss. Among youth, primary presenting issues are drugs, emotional issues, alcohol, youth addiction and family conflict. It is not uncommon for these presenting issues to be interrelated, as addiction in the family unit can result in complex issues for youth.

CAPP provided community training in Naloxone, Strategies for Substance Induced Psychosis, Crystal Meth Awareness and Community Safety Planning. Several CAPP workers ran monthly awareness activities or support groups and organized family education and wellness activities during National Aboriginal Addictions Awareness Week.

CAPP workers also support case management and collaborative care. Partnering with internal and external programs allowed for an increase in referrals to addiction treatment. The largest number of referrals were to NNADP Treatment and Detox centres. In community, members are most often referred to Elders, spiritual/cultural ceremonies, Traditional Healers and community health nurses.

EARLY CHILDHOOD PROGRAMS

Childcare services and Headstart programs are provided in all seven member First Nations, with technical support, monitoring and licensing provided by the Early Childhood Development Program Coordinator and Early Childhood Program Support Worker.

The Early Learning Centre (ELC) in Saskatoon provides a full day childcare program for 70 children. Licensed annually by the Ministry of Education, the ELC emphasizes First Nations beliefs and cultures to enhance children's emotional, social, creative, physical and intellectual environment.

2018-19 was a busy year, with additional funding for both childcare and Headstart programs. Initiatives include working with project management teams in four STC First Nations to ensure new Headstart facilities met Fire Safety Codes and Early Childhood Facility Regulations before opening in September 2018. The new/expanded facilities increased capacity to 16 children in each program. Work on new culture programming and completion of capital renovations continued for all 7 childcare programs, and landscaping work began to provide outdoor play activities.

Two-day workshops on facility regulations, policies, roles and responsibilities were provided for managers, supervisors and ECE staff. Support also enabled 17 childcare and Headstart program staff to complete early childhood development certificate and diploma programs.

ABORIGINAL HEAD START

STC delivers the Aboriginal Head Start (AHS) Preschool Program in Saskatoon to help Aboriginal families create a solid foundation for lifelong learning. Late in the fiscal year, the program purchased a new bungalow style house in Montgomery Place that allows space for two classrooms, additional parent programming and daily outdoor/cultural activities in a large yard.

The AHS "Growing Spirits" early childhood program and home visiting services are based on six components—culture and language, parental involvement, nutrition, health and safety, social support and education. The preschool has a capacity of 22 children and offers both a morning and afternoon program. This year, 82 children participated over two school terms.

The Home Visitor offered parenting skills resources and access to services for families of enrolled children as well as those on the wait list. The program continues to be guided by a Parent Advisory Committee, whose members worked with staff to plan family activities and make decorations for the AHS graduation in June 2018.

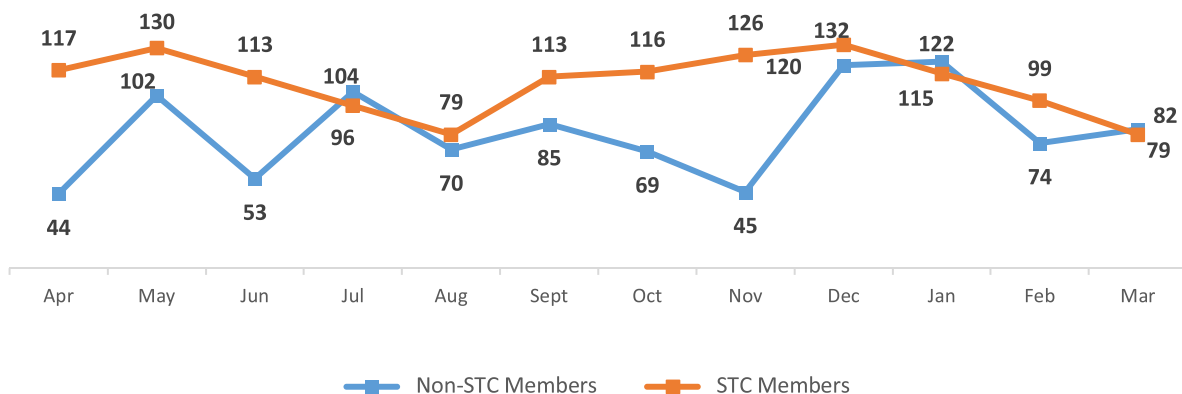
CHILD AND FAMILY WELLBEING SERVICES

In March 2019, STC signed a partnership agreement with the Ministry of Social Services—the first agreement of its kind in Canadian history. This historic agreement signifies a reconciliation approach to working together to enhance the safety of First Nations children and to keep children within their own cultural territories. STC also signed a new delegation agreement with the Province of Saskatchewan to expand on the current duties undertaken by the Child & Family Wellbeing Services team.

STC is phasing in the delegation process over the next fiscal year. The first step is to phase in the First Contact Panel to enhance quicker service to families in contact with the Ministry. The panel will also be introduced in member First Nations.

The Child & Family Wellbeing Services team continued to provide advocacy and support services to both STC members and non-members, including court attendance, home visits, case-management, referrals to internal and external services and advocating on clients' behalf.

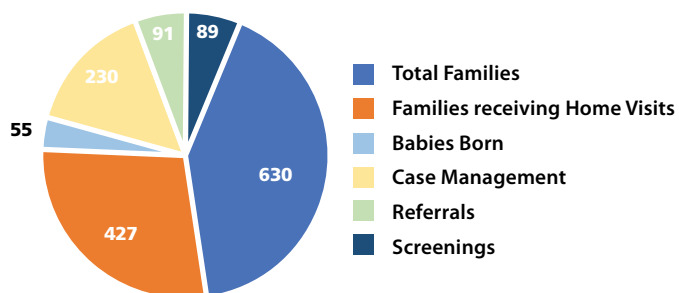
2018-2019 NUMBER OF CLIENTS SERVED



MATERNAL CHILD HEALTH

The Maternal Child Health program enhances infant and child development and fosters healthy mothers and families. In 2018-19, weekly home visitors worked with approximately 630 families. The program coordinator also offered monthly clinical supervision supports in each community as well as education and workshop opportunities during quarterly team meetings. Each community offers a variety of programs to fit local needs.

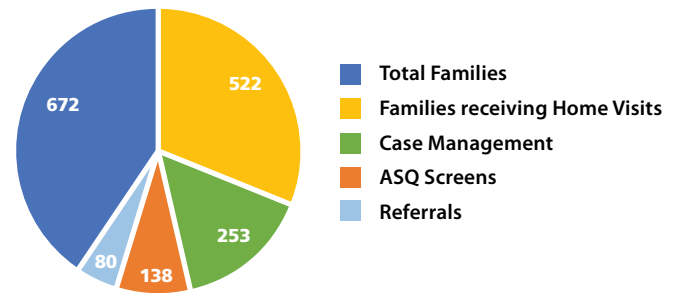
2018-19 MATERNAL CHILD HEALTH ACTIVITIES



FOCUS ON FAMILIES HOME VISITORS

The Focus on Families Home Visiting program supports families using prevention and intervention strategies. Home visitors keep visits motivational, intentional and skill-focused, with a friendly focus on building self-confidence and strengthening family foundations. In 2018-19, home visitors worked with a total of 672 families, including 522 families receiving home visits.

2018-19 FOCUS ON FAMILIES HOME VISITOR ACTIVITIES



FAMILY SUPPORT & INTERVENTION SERVICES

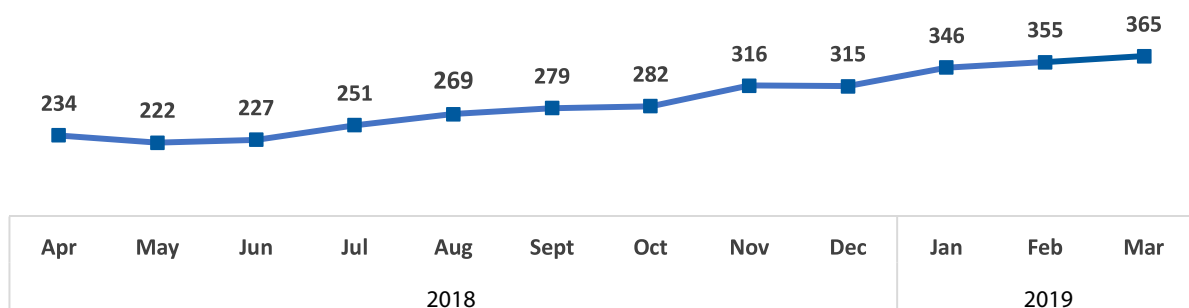
In 2018-19, Family Support & Intervention Services was triumphant in helping STC communities successfully secure new five-year funding to support delivery of autonomous, culturally appropriate preventative services. After Canadian Human Rights Tribunal hearings, STC communities can also make claims on all Child & Family Services costs dating back to January 2016.

One Arrow, Whitecap and Yellow Quill will join Kinistin, Mistawasis Nêhiyawak, Muskeg Lake and Muskoday in the new prevention agreement in the new fiscal year. Within Kinistin, Mistawasis Nêhiyawak, Muskeg Lake and

Muskoday, programming to clients has evolved to include training on trauma, training on child sexual abuse, equine therapy, Saulteaux cultural classes, life skills programming, contemporary parenting classes, family support groups, women's support groups, LGBT support groups, men's support groups, anger management support groups, traditional parenting classes, regalia making cultural programming, seasonal programming, ceremonial programming, and self esteem support groups.

The number of active clients continued to climb, from an average of 50 clients per month in 2016-2017 to an average of 288 clients per month in 2018-2019. The number of clients is expected to plateau once all targeted populations are reached.

2018-2019 NUMBER OF CLIENTS SERVED



STC URBAN FAMILY SERVICES

STC Urban Family Services fosters family well being by providing culturally appropriate, strength-based child and family support services in Saskatoon. Programs are grounded in First Nation concepts of wellness, which centre children in circles of care that extend out to include all family.

24 HOUR HOMES

In 2018-19, 207 children and youth resided in STC 24 Hour Homes. STC oversees six homes. For children ages 0 to 11 years, these include pewasayaw (15 spaces), the Children's Home (10 spaces) and Priel Home, Massey Home and Melrose Home (5 spaces each). Priel, Massey and Melrose were added in 2018-19 for children in care of the Ministry of Social Services and are funded by the Ministry.

Transfer of daily supervision of 24 hour homes from the Ministry to STC resulted in the addition of home supervisors to ensure high standards of care. It also enables the homes to access STC Health to help with training in medication administration, duty to report and occurrence reporting, and nutritionists for menu planning.

The Safe House (5 spaces) provides temporary emergency shelter and services to high risk/hard to serve children and youth ages 12-15. It is also a safe place to "drop in" for a healthy meal, a shower, a phone, do laundry and access educational support, counseling or other personal services.

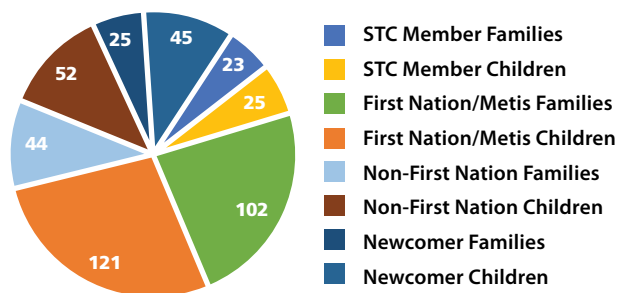
KIDSFIRST PROGRAM

KidsFirst is a voluntary program that uses the Growing Great Kids Curriculum to increase parents' understanding of child development and age appropriate benchmarks. The program is federally funded but filtered through the Department of Education and managed through the Saskatoon Health Region.

STC Home Visitors transition families through the KidsFirst program. In 2018-2019, STC Home Visitors handled 51 to 64 families each month. They completed 1,801 home visits, made 3,188 phone contacts and made 901 efforts to advocate and support the family.

STC KidsFirst staff continued to serve on committees and participate in community events, including the spring community cleanup by Station 20 West, May YXE connects at WBYL, June Golf Classic at Dakota Dunes, June KidsFirst graduation group, August Carnival at WBYL and the February Future Is Yours conference and Mental Health Awareness conference. Two KidsFirst staff also serve on the Traditional Tipi Teachings program committee.

2018-2019 KIDSFIRST CLIENTS



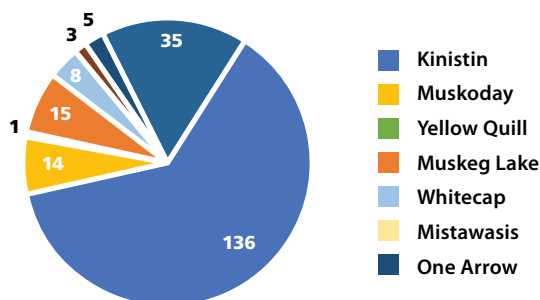
JORDAN'S PRINCIPLE

Jordan's Principle is a child-first principle named in memory of Jordan River Anderson, a First Nations child from Norway House Cree Nation in Manitoba. Born with complex medical needs, Jordan spent more than two years unnecessarily in hospital while the province and federal government argued over who should pay for his at-home care. Jordan's Principle calls on the government of first contact to pay for services and seek reimbursement later, so the child does not get caught in government red tape. The implementation of Jordan's Principle is one of the Truth and Reconciliations Calls to Action.

Through 2018-19, STC continued to provide advocacy support and service coordination to clients accessing the Jordan's Principle Service. Several barriers arose around the application process, but the ISC announcement that it will combine its INAC and FNIH departments into one for Jordan's Principle is expected to support a more uniform response to applications.

STC Jordan's Principle team members made presentations at community health centres and to STC staff and First Nations community leaders throughout the year. They also attended Treat Days and held meet & greets at schools, health centres and other facilities to promote awareness. This work led to an increase in referrals to the service, mostly from STC member communities. Overall, 217 children (186 on reserve and 35 off reserve) were referred to the Jordan's Principle service in 2018-19.

2018-2019 JORDAN'S PRINCIPLE COMMUNITIES SERVED BY NUMBER OF CASES



CRESS

HOUSING CORPORATION

Cress Housing is dedicated to providing affordable, adequate housing for First Nations people living in Saskatoon and to addressing the housing shortage facing the urban First Nation community. The corporation has 388 affordable housing units, which house in excess of 1,000 residents. Still, we continue to operate in an environment where existing housing stock only meets a portion of the demand for affordable housing. With over 1,300 applications as of December 31, 2018, the supply-demand equation is only being partially addressed.

The corporation's business philosophy continued to shift towards a higher percentage of revenues from rental income. The shrinking number of full subsidy units do make it more challenging to address lower income range applicants. While originally a social program, the evolution of the circumstances surrounding our corporation have moved us to an economic development venture. The corporation currently has a variety of housing units in its portfolio.

Similar to 2017, the corporation saw a noticeable increase in vacancy rates and unit turnover. While this has little or no impact on the remaining subsidized units, it does create more turnover in the market sector of our portfolio. Increased turnover creates more operating costs and higher vacancy rental loss.

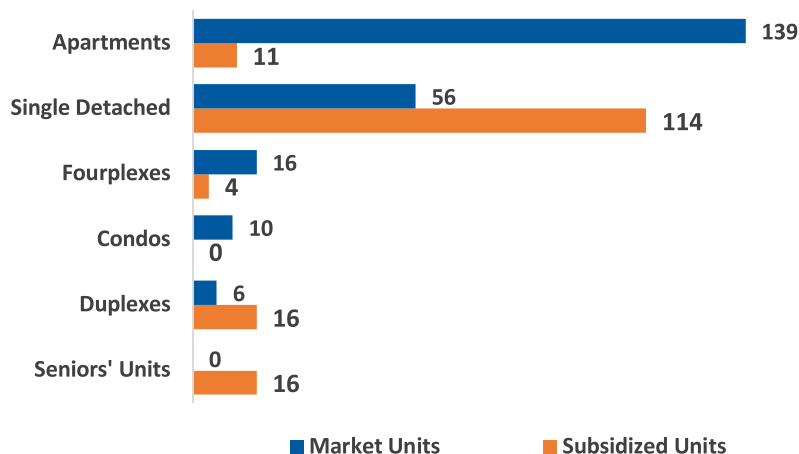
PRIORITIES

The Housing First Partnership with White Buffalo Youth Lodge (WBYL) continued. Cress Housing acts as a conventional landlord in the partnership and WBYL provides client supports to applicants deemed the hardest to house.

The medical support residence for families with members who need to stay in Saskatoon for medical treatment has been operational since July 2018. This fully furnished unit is available for STC member use at no cost.

Cress Housing continued implementation of the Strategic Corporate Initiative as it relates to housing and economic development. Key areas of focus include securing additional funding for more off/on reserve housing, establishing a minimum level of health and safety in all STC housing, implementing policies to reduce housing demand by encouraging home ownership, pursuing a sustainable student housing strategy, implementing orientation/training modules for tenants, ensuring healthy occupancy levels in STC units and supporting shared data to link services and improve communication.

2018-19 CRESS HOUSING STOCK



DAKOTA DUNES

COMMUNITY DEVELOPMENT CORPORATION

The Dakota Dunes Community Development Corporation (DDCDC) celebrated its 11th anniversary in 2018-2019. The Board used the organization's ongoing success as an opportunity to reflect on what has been accomplished as well as to look forward to what lies ahead. The DDCDC has grown from modest beginnings to one of the largest CDCs in Saskatchewan.

Established as a not-for-profit corporation in 2006 pursuant to an agreement between the Federation of Saskatchewan Indian Nations (FSIN) and the Government of Saskatchewan, DDCDC members consist of the seven member First Nations of the Saskatoon Tribal Council: Kinistin Saulteaux Nation, Mistawasis Nehiyawak, Muskeg Lake Cree Nation, Muskoday First Nation, One Arrow First Nation, Whitecap Dakota First Nation and Yellow Quill First Nation.

The mandate of the DDCDC is to invest in communities within its catchment area, which includes STC member First Nations, Touchwood Agency Tribal Council, Fishing Lake First Nation and organizations located within a 75-kilometre radius of Whitecap Dakota First Nation.

Investments are made possible by funding generated through the Dakota Dunes Casino, which is operated by Saskatchewan Indian Gaming Authority. The DDCDC receives twenty-five percent of net profits generated at the casino. A robust granting system and strong internal policies ensure good stewardship of these resources.

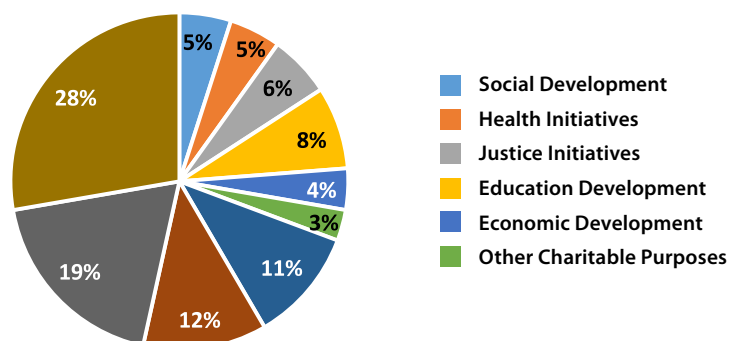
Over the past decade, the DDCDC has allocated more than \$60 million and supported approximately 3,200 initiatives and projects. These investments help build strong, independent First Nations, assist community-based organizations in carrying out their work and improve overall quality of life in Saskatchewan.

Looking ahead, the DDCDC will continue to focus on culture, infrastructure, education, youth and Elders, while also championing reconciliation. It remains committed to supporting programs, initiatives and activities that inspire, celebrate and motivate people to be the best they can be.



For more information
visit www.dakotadunescdc.com

2018-19 DDCDC COMMUNITY INVESTMENT



SASKATOON TRIBAL COUNCIL INC.

FINANCIAL STATEMENTS
MARCH 31, 2019



SASKATOON TRIBAL COUNCIL INC.

MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING

September 5, 2019

To the Members of Saskatoon Tribal Council Inc.

Management of Saskatoon Tribal Council Inc. has the responsibility for preparing the accompanying financial statements and ensuring that all information in the related reports is consistent with the statements. This responsibility includes selecting appropriate accounting principles and making objective judgments and estimates in accordance with Canadian public sector accounting standards.

In discharging its responsibilities for the integrity and fairness of the financial statements and for the accounting systems from which they are derived, management maintains the necessary systems of internal controls designed to provide assurance that transactions are authorized, assets are safeguarded and proper records maintained.

Ultimate responsibility for financial statements to the members lies with the Directors who review the financial statements in detail with management prior to their approval for publication.

External auditors are appointed by the Directors to audit the financial statements and are available to meet separately with both the Directors and management to review their findings. The external auditors have full and free access to the Directors to discuss their audit and their findings as to the integrity of Saskatoon Tribal Council Inc.'s financial reporting and the adequacy of the system of internal controls.



Mark Arcand
Tribal Chief

Cliff Tawpisin
Chief Executive Officer



Independent auditor's report

To the Directors of Saskatoon Tribal Council Inc.

Our opinion

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Saskatoon Tribal Council Inc. (the Corporation) as at March 31, 2019 and the results of its operations, changes in its net debt, its remeasurement gains and losses and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

What we have audited

The Corporation's financial statements comprise:

- the statement of financial position as at March 31, 2019;
- the statement of changes in financial assets for the year then ended;
- the statement of operations for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, which include a summary of significant accounting policies.

Basis for opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Corporation in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada. We have fulfilled our other ethical responsibilities in accordance with these requirements.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian public sector accounting standards, and for such internal control as

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management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Corporation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Corporation or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Corporation's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Corporation's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Corporation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to



the date of our auditor's report. However, future events or conditions may cause the Corporation to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

PricewaterhouseCoopers LLP

Chartered Professional Accountants

Saskatoon, Saskatchewan
September 5, 2019

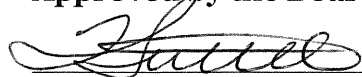
SASKATOON TRIBAL COUNCIL INC.

STATEMENT OF FINANCIAL POSITION

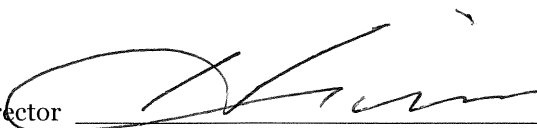
AS AT MARCH 31, 2019

	2019 \$	2018 \$
Financial Assets		
Cash	6,491,546	4,197,408
Short-term investments	63,802	63,008
Accounts receivable (notes 4 and 9)	1,879,999	2,155,020
	<u>8,435,347</u>	<u>6,415,436</u>
Financial Liabilities		
Accounts payable and accrued liabilities (note 6 and 9)	5,163,612	4,685,940
Deferred revenue (note 7)	2,939,155	1,458,990
Long-term debt (note 8)	36,411	18,960
	<u>8,139,178</u>	<u>6,163,890</u>
Net Financial Assets	<u>296,169</u>	<u>251,546</u>
Non-financial assets		
Prepaid expenses	68,382	79,253
Due from related parties (note 9)	-	119,868
Tangible capital assets (note 5)	116,556	19,054
	<u>184,938</u>	<u>218,175</u>
Accumulated Surplus	<u>481,107</u>	<u>469,721</u>

Approved by the Board of Directors



Director



Director

The accompanying notes are an integral part of these financial statements.

SASKATOON TRIBAL COUNCIL INC.

STATEMENT OF CHANGES IN FINANCIAL ASSETS

FOR THE YEAR ENDED MARCH 31, 2019

	Budget \$	2019 \$	2018 \$
Annual surplus (deficit)	(25,476)	11,386	(9,594)
Repayment of due from related parties (note 9)	-	119,868	124,081
Tangible capital asset amortization (note 5)	-	22,632	28,379
Tangible capital asset additions (note 5)	-	(135,801)	-
Tangible capital asset disposal	-	15,667	-
Net change in prepaid expenses	-	10,871	(17,225)
Change in net financial assets	(25,476)	44,623	125,641
Net financial assets – Beginning of year	251,546	251,546	125,905
Net financial assets – End of year	226,070	296,169	251,546

The accompanying notes are an integral part of these financial statements.

SASKATOON TRIBAL COUNCIL INC.

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED MARCH 31, 2019

	Budget \$ (unaudited)	2019 \$	2018 \$
Revenue			
Indigenous Services Canada	9,818,355	8,347,131	7,849,583
STC Urban First Nations Services Inc. (note 9)	550,092	582,026	488,110
Other income	576,226	549,602	618,580
Pathways to Education	948,221	456,395	136,462
Nutrien	439,246	406,308	311,028
STC Health & Family Services Inc. (note 9)	398,073	395,822	473,034
Saskatchewan Indian Institute of Technologies	367,161	366,923	469,413
Dakota Dunes Community Development Corporation (note 9)	628,262	355,848	440,968
Department of Justice Canada	284,880	284,880	204,962
STC Casino Holdings Limited Partnership (note 9)	225,000	225,000	225,000
School Divisions	311,459	193,480	245,209
Mothers Matter Centre	157,330	157,330	155,830
Saskatchewan Justice	146,880	150,690	143,070
Saskatchewan Government Insurance	98,351	79,401	82,982
Muskoday First Nation	65,329	65,330	72,159
SaskEnergy	48,500	53,500	62,993
Cress Housing Corporation (note 9)	53,340	53,356	57,586
Golf	50,690	50,690	43,616
Saskatchewan Lotteries	44,300	44,300	43,000
Muskeg Lake Cree Nation	40,395	40,395	47,145
Whitecap Dakota First Nation	32,650	32,640	32,640
STC Investments Limited Partnership (note 9)	30,000	30,000	30,000
STC Industrial Contracting LP (note 9)	-	30,000	14,400
City of Saskatoon	26,000	27,000	36,127
SaskCulture	25,017	23,665	35,000
Canada Mortgage & Housing Corporation	21,840	21,990	10,590
Interest	5,000	18,370	7,694
Sask Sport Inc.	10,000	10,000	5,000
First Nations Trust	64,375	-	36,000
Canadian Heritage	-	-	180,000
Gala	-	-	46,885
Ministry of the Economy	-	-	38,846
Mistawasis Nehiyawak	-	-	15,500
Yellow Quill First Nation	-	-	4,250
Kinistin Saulteaux Nation	-	-	4,000
	15,466,972	13,052,072	12,667,662
Expenditures (note 11)			
First Nations Student Success Program	2,028,704	1,790,044	1,864,749
Pre-employment supports program	1,474,510	1,214,364	987,454
New Paths	988,707	900,360	902,498
Education Partnership Program Advancement	1,034,395	900,109	990,648
Educational Partnership Program: Structural readiness	736,158	516,712	297,482
Corporate services	489,022	503,728	387,242
Pathways to Education	858,424	418,885	124,056
Justice	412,760	416,570	348,032
Administration	398,287	414,457	403,616
Technical Services	530,109	404,580	407,660
Treaty Office	406,049	384,934	502,233
Building	376,695	367,957	352,538
Employment & Training Services (ASETS)	367,161	366,923	469,413
Special Education	386,732	343,738	317,826
Tribal Council Advisor Services	365,153	339,563	349,743
Economic Development	388,329	333,657	411,358
Governance	294,761	286,738	298,122
Nutrien Industry Partnership	360,657	283,075	183,605
Education	336,486	281,213	291,431
Information technology	253,570	275,668	239,007
Finance Services	277,965	272,893	281,223
Hippy Canada	157,330	157,330	155,830

The accompanying notes are an integral part of these financial statements.

SASKATOON TRIBAL COUNCIL INC.

STATEMENT OF OPERATIONS (CONTINUED)

FOR THE YEAR ENDED MARCH 31, 2019

	Budget \$ (unaudited)	2019 \$	2018 \$
Capital Planning – School assessments	400,000	191,900	-
Circuit Rider Training Program	173,801	178,695	159,254
Recreation	200,990	163,992	218,151
Connectivity	192,802	152,817	123,000
Invitational Shared Services Initiative Grad Mentor	244,752	152,575	148,257
Family Violence	140,000	140,000	140,000
Youth Entrepreneurship	129,970	116,182	111,410
Career fair	97,421	101,572	102,196
Systems and data	80,000	85,928	-
Emergency Management assistance	150,190	83,380	-
Super Saturday	95,308	82,725	69,709
SGI – Traffic Safety	88,351	69,400	72,982
Housing circuit rider	55,000	63,023	-
Band Employee Benefits	-	60,957	54,297
Housing capacity	57,632	57,632	74,035
Education Partnership Program	42,600	42,600	-
Skills Link and Work Experience	41,221	34,203	109,351
Canada 150: Where Our Paths Cross	28,300	28,213	180,000
Specific Projects	293,800	25,622	163,155
Justice project	18,100	17,100	-
Invitational Shared Services Initiative: S & L	18,000	12,197	15,991
Advisor Service	-	3,575	-
SAHC	6,000	2,900	24,831
Hydroelectric Power Partnership	-	-	84,809
Nutrien Implementation Phase II	-	-	70,000
Celebration of Nations	-	-	66,000
First Nation Navigator	-	-	39,109
C RTP Operation Continuing Education	-	-	22,595
Correctional Centre Pilot	-	-	20,000
TransGas	-	-	11,322
Skills Link	16,246	-	31,036
	15,492,448	13,040,686	12,677,256
Operating surplus (deficit) for the year	(25,476)	11,386	(9,594)
Accumulated surplus – Beginning of year	469,721	469,721	479,315
Accumulated surplus – End of year	444,245	481,107	469,721
Segment Disclosures (note 15)			

The accompanying notes are an integral part of these financial statements.

SASKATOON TRIBAL COUNCIL INC.

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED MARCH 31, 2019

	2019 \$	2018 \$
Cash provided by (used in)		
Operating activities		
Operating surplus (deficit) for the year	11,386	(9,594)
Item not affecting cash		
Amortization (note 5)	22,632	28,379
Loss on disposal of tangible capital assets (note 5)	15,667	-
	49,685	18,785
Net change in non-cash working capital items		
Short-term investments	(794)	(485)
Accounts receivable	275,021	341,111
Accounts payable and accrued liabilities	477,672	(268,158)
Deferred revenue	1,480,165	663,063
Prepaid expenses	10,871	(17,225)
	2,292,620	737,091
Capital activities		
Acquisition of tangible capital assets (note 5)	(135,801)	-
	(135,801)	-
Financing activities		
Change in long-term debt	17,451	(21,799)
Proceeds from related parties	119,868	124,081
	137,319	102,282
Net change in cash	2,294,138	839,373
Net cash – Beginning of year	4,197,408	3,358,035
Net cash – End of year	6,491,546	4,197,408

The accompanying notes are an integral part of these financial statements.

SASKATOON TRIBAL COUNCIL INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2018

1 Description of business

The Saskatoon Tribal Council Inc. (the “Corporation”) is comprised of Mistawasis Nehiyawak, Whitecap Dakota, Kinistin, Muskeg Lake, Muskoday, Yellow Quill and One Arrow First Nations and operates under written Principles of Agreement for the benefit of the member First Nations. The Corporation was incorporated on February 15, 1989 under the Non-Profit Corporations Act of Saskatchewan and is not subject to income tax under the provisions of paragraph 149(1)(d.5) of the Income Tax Act.

2 Summary of significant accounting policies

These financial statements have been prepared in accordance with Canadian generally accepted accounting principles for government, as defined in the Public Sector Accounting Standards as issued by the Public Sector Accounting Board, and include the following significant accounting policies.

Measurement uncertainty

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the year. Estimates are based on the best information available at the time of preparation of the financial statements and are reviewed annually to reflect new information as it becomes available. Actual results could differ from these estimates.

Revenue recognition

Funding received or receivable under the terms of agreements with government agencies is recognized as revenue when related expenses are incurred. Funding received but not yet expended is recorded as deferred revenue.

Cash and cash equivalents

Cash and cash equivalents include cash on hand, balances with banks net of bank overdrafts and term deposits having a maturity of three months or less at acquisition which are held for the purpose of meeting short-term cash commitments.

Tangible capital assets and amortization

Tangible capital assets include acquired, built, developed and improved tangible capital assets, whose useful life extends beyond one year and which are intended to be used on an ongoing basis for delivering services.

SASKATOON TRIBAL COUNCIL INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2018

Tangible capital assets are initially recorded at cost and are amortized over their expected useful lives using the straight-line method:

Office equipment and furnishing	5 years
Computer equipment and software	3.33 years
Leasehold improvements	5 years
Equipment	3.33 years
Vehicles	3.33 years

Tangible capital assets are written down when conditions indicate that they no longer contribute to the corporation's ability to provide goods and services or when the value of future economic benefits associated with tangible capital asset is less than its net book value.

Donated assets

Donated assets are recorded at fair value when fair value can be reasonably estimated.

Financial instruments

The Corporation recognizes and measures its financial assets and liabilities as follows: cash and cash equivalents, short-term investments, accounts receivable, accounts payable and deferred revenue are initially recorded at fair value. All financial assets and liabilities are subsequently measured at amortized cost. Interest attributable to financial instruments is reported in the statement of operations. Financial assets are tested for impairment at the end of each reporting period when there are indications that an asset may be impaired. When financial assets are impaired, impairment losses are recorded in the statement of operations.

3 Transfer of health programs to STC Health & Family Services Inc.

Effective April 1, 2002, the administration of all health programs (Health Services, Daycare, Mental Health, Tuberculosis, and Home Care) were transferred from the Corporation to STC Health & Family Services Inc. Funding received prior to this transfer of \$1,271,003 (2018 – \$1,424,939) remains owing to STC Health & Family Services Inc. as at March 31, 2019, and is anticipated to be transferred to STC Health & Family Services Inc. in future years.

SASKATOON TRIBAL COUNCIL INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2018

4 Accounts receivable

	2019 \$	2018 \$
STC Urban First Nations Services Inc.	578,509	1,156,289
Saskatchewan Indian Institute of Technologies	261,867	134,060
North East School Division	150,000	-
STC Health & Family Services Inc.	119,037	160,073
Canada Revenue Agency	118,143	127,054
Department of Justice Canada	104,505	21,042
Hippy Canada	103,749	112,722
Dakota Dunes Community Development Corporation	83,758	18,394
Muskoday First Nation	73,345	63,062
Muskeg Lake Cree Nation	70,790	89,685
STC Casino Holdings Limited Partnership	68,352	17,459
Indigenous Services Canada	40,737	38,676
Cress Housing Corporation	22,410	41,094
Other	22,018	42,626
Whitecap Dakota First Nation	17,675	9,515
Saskatchewan Justice	14,688	10,878
Kinistin Saulteaux Nation	9,544	2,000
Greater Saskatoon Catholic Schools	5,359	9,155
Yellow Quill First Nation	4,286	156
Canada Mortgage & Housing	4,245	3,023
Federation of Saskatchewan Sovereign Nation	3,500	-
City of Saskatoon	2,500	-
Mistawasis Nehiyawak	800	6,370
One Arrow First Nation	182	9,731
Canadian Heritage	-	50,000
STC Investments Limited Partnership	-	24,036
Staff Receivable	-	4,320
STC Industrial Contracting LP	-	3,600
	1,879,999	2,155,020

SASKATOON TRIBAL COUNCIL INC.
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2018

5 Tangible capital assets

	Computer equipment and software \$	Office equipment and furnishing \$	Leasehold improvements \$	Equipment \$	Vehicles \$	2019 Total \$
Cost						
Beginning of the year	486,284	534,040	163,226	63,509	182,704	1,429,763
Additions	-	-	-	-	135,801	135,801
Disposals	-	-	-	-	(104,462)	(104,462)
End of the year	486,284	534,040	163,226	63,509	214,043	1,461,102
Accumulated amortization						
Beginning of the year	486,284	534,040	163,226	63,509	163,650	1,410,709
Amortization	-	-	-	-	22,632	22,632
Disposals	-	-	-	-	(88,795)	(88,795)
End of the year	486,284	534,040	163,226	63,509	97,487	1,344,546
	-	-	-	-	116,556	116,556
	Computer equipment and software \$	Office equipment and furnishing \$	Leasehold improvements \$	Equipment \$	Vehicles \$	2018 Total \$
Cost						
Beginning of the year	486,284	534,040	163,226	63,509	182,704	1,429,763
Additions	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
End of the year	486,284	534,040	163,226	63,509	182,704	1,429,763
Accumulated amortization						
Beginning of the year	486,284	534,040	163,226	63,509	135,271	1,382,330
Amortization	-	-	-	-	28,379	28,379
Disposals	-	-	-	-	-	-
End of the year	486,284	534,040	163,226	63,509	163,650	1,410,709
	-	-	-	-	19,054	19,054

SASKATOON TRIBAL COUNCIL INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2018

6 Accounts payable

	2019	2018
	\$	\$
STC Health & Family Services Inc.	1,362,003	1,444,224
Trade Payables	770,237	636,102
Other	437,559	360,268
Mistawasis Nehiyawak	399,710	336,865
One Arrow First Nation	319,005	267,086
Kinistin Saulteaux Nation	283,908	181,295
Indigenous Services Canada	244,080	351,337
Muskeg Lake Cree Nation	230,664	179,370
Muskoday First Nation	229,036	179,997
Accrued Holiday Pay	226,750	205,260
Saskatchewan Indian Institute of Technologies	222,739	199,417
Yellow Quill First Nation	203,011	157,449
Building Bridges for the Future Inc.	103,610	-
STC Urban First Nations Services Inc.	90,837	117,885
Whitecap Dakota First Nation	26,728	58,501
STC Investments Limited Partnership	6,500	-
STC Casino Holdings Limited Partnership	4,000	-
Dakota Dunes Community Development Corporation	2,108	10,884
Social Fund	1,127	-
	<hr/>	<hr/>
	5,163,612	4,685,940

7 Deferred revenue

	2019	2018
	\$	\$
Indigenous Services Canada	1,782,832	678,443
Other sources	1,156,323	780,547
	<hr/>	<hr/>
	2,939,155	1,458,990

SASKATOON TRIBAL COUNCIL INC.
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2018

8 Long-term debt

	2019 \$	2018 \$
Toyota Financial Services financed loan; repayable in monthly blended payments of principal and interest, at a rate of 2.99%, obligation retired in March 2019	-	18,960
Toyota Financial Services financed loan; repayable in monthly blended payments of principal and interest of \$1,011, at a rate of 3.49%, maturing on March 31, 2022	36,411	-
	<hr/>	<hr/>
	36,411	18,960
Less: Current portion	12,137	11,975
	<hr/>	<hr/>
	24,274	6,985
	<hr/>	<hr/>

The estimated principal payments due in each of the next three years are as follows:

	\$
2020	12,137
2021	12,137
2022	12,137

9 Related parties

Related party transactions are recorded at the exchange amount as agreed to by the related parties. All parties noted below are related by common control of the Saskatoon Tribal Council.

Other than items specifically disclosed elsewhere in the financial statements and notes, the following is a list of significant related party transactions.

	2019 \$	2018 \$
STC Urban First Nation Services Inc.		
Administration and contracted services	443,946	463,903
Accounts payable	90,837	117,885
Accounts receivable	578,509	1,156,288
Building Bridges for the Future Inc.		
Administration and contracted services	103,610	-
Cress Housing Corporation		
Administration and contracted services	20,000	20,000
Accounts payable	22,410	41,094
SDC Development Corporation		
Due from related party – building	-	76,322
Due from related party	-	43,546
STC Health & Family Services Inc.		
Administration and contracted services	153,766	224,000
Accounts payable	91,000	19,105
Accounts payable – funding (note 3)	1,271,003	1,424,939
Accounts receivable	119,037	160,073
STC Industrial Contracting LP		
Administration and contracted services	30,000	14,400
Accounts receivable	-	3,600
STC Investments LP		
Administration and contracted services	30,000	30,000
Accounts payable	6,500	-
Accounts receivable	-	24,036
STC Casino Holdings LP		
Administration and contracted services	225,000	225,000
Accounts receivable	68,352	17,459
Accounts payable	4,000	-

SASKATOON TRIBAL COUNCIL INC.
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2018

Dakota Dunes Community Development Corporation

Administration and contracted services	159,994	159,994
Accounts Receivable	83,758	18,394
Accounts payable	2,108	10,884

10 Operating line of credit

The Corporation maintains an authorized line of credit of \$250,000 (2018 - \$250,000), of which nil was drawn on at March 31, 2019. Interest on outstanding credit is calculated at prime plus 2%. The line of credit is secured by the Corporation's funding agreement with Indigenous and Northern Affairs Canada.

11 Expenditures by object

	Budget \$ (unaudited)	2019 \$	2018 \$
Member First Nation Program payments	4,758,701	4,219,417	3,986,900
Employee salaries	3,914,297	3,577,860	3,458,688
Specific project payments	3,259,256	2,025,997	2,144,330
Consulting / contract fees	649,423	669,216	521,938
Rent	574,998	577,695	565,886
Employee benefits	488,367	402,505	390,586
Meetings and workshops	213,695	250,450	231,640
Board honorarium and travel	210,767	216,466	221,809
Travel	238,474	211,224	246,089
Equipment	179,955	184,261	27,746
Vehicles	209,373	100,706	99,179
Professional fees	130,958	89,610	101,960
Advertising	100,247	80,577	82,442
Supplies and materials	108,623	71,471	38,077
SaskEnergy Partnership	48,500	55,446	48,500
Computer support	24,256	41,840	39,553
Copier and fax machines	36,000	41,024	32,662
Elders / Senators	58,490	40,933	42,578
Telephone	42,530	36,677	37,426
Strategic Planning	27,800	23,793	198,524
Depreciation	-	22,632	28,379
Professional development	65,514	20,743	53,153
Management fee	27,726	16,220	-
Donations	26,000	15,928	30,065
Interest and service charges	22,037	14,875	16,141
Coffee / water coolers	9,670	9,810	9,717
Postage	10,000	8,559	9,352
Repairs and maintenance	8,425	7,903	6,894
Insurance	28,366	6,848	7,042
Other	20,000	-	-
	15,492,448	13,040,686	12,677,256

12 Comparative figures

Certain of the comparative figures have been reclassified to conform with the current year's presentation.

13 Risk management

Credit risk

The Corporation's financial assets, including accounts receivable, are not exposed to significant credit risk due to the nature of the receivables being primarily comprised of amounts due from both funders and related parties.

Liquidity risk

Liquidity risk is the risk that the organization will not be able to meet its financial obligations as they become due. Liquidity risk also includes the risk of not being able to liquidate assets in a timely manner at a reasonable price. The Corporation is exposed to liquidity risk as a result of being economically dependent on funding from Indigenous and Northern Affairs Canada. The Corporation's approach to managing liquidity is to ensure that it has sufficient cash flows available to fund its operations and to meet its obligations when due, under both normal and stressed conditions.

14 Budgeted figures

Unaudited budgeted figures have been provided for comparison purposes and have been derived from the estimates approved by the Board of Directors.

15 Segment disclosure

Saskatoon Tribal Council Inc. provides a range of services to its members. For management reporting purposes, operations and activities are organized and reported by department. The segments of the Tribal Council and the services provided by each are as follows:

- Governance – handles the finances and administration including support to the Board and all other departments. The department provides internal support and central services to ensure the efficient and effective operation of the Tribal Council.
- Education – Includes all second level services and direct services for the member first nation schools.
- Economic Development and Training – Includes CEDO funds, CEOP projects, Pre-employment Support Program and aboriginal skills and employment training initiatives to member first nations.
- Infrastructure Services – Includes advisory services to member first nations in the areas of housing, infrastructure, water treatment and facility maintenance.

SASKATOON TRIBAL COUNCIL INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2018

- Justice – Includes community justice initiatives.
- Other– includes a variety of other programs including recreation and special projects.

For each segment separately reported, the segment revenue and expenses represent both amounts that are directly attributable to the segment and amounts that are allocated on a reasonable basis. The presentation by segment is based on the same accounting policies as described in the Summary of Significant Accounting Policies (note 2). Segment results are as follows:

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2018

	Governance		Education		Economic Development & Training	
	Budget 2019 \$ (unaudited)	2019 \$	2018 \$	Budget 2019 \$ (unaudited)	2019 \$	2018 \$
Revenues						
Federal government transfers	382,928	385,377	377,885	5,893,247	2,309,452	1,935,597
Provincial government transfers	48,500	62,500	51,500	25,017	252,656	246,246
Provincial School Divisions	-	-	-	267,752	-	-
City of Saskatoon	-	-	-	169,773	-	-
Cress Housing Corporation	20,000	20,763	20,210	-	-	-
Member First Nations	-	-	-	-	-	-
Dakota Dunes CDC	260,917	231,624	217,797	29,298	-	-
STC Casino Holdings LP	225,000	225,000	225,000	-	-	-
STC Health & Family Services Inc.	156,366	159,170	227,601	-	-	-
STC Industrial Contracting LP	-	30,000	14,400	-	-	-
STC Investments LP	30,000	30,000	30,000	-	-	-
STC Urban First Nations Services Inc.	504,563	537,776	472,593	-	-	263
Other income	337,766	379,393	428,667	1,105,579	203,751	101,918
	1,966,040	2,061,603	2,065,653	-	2,765,859	2,284,024
Expenses						
Salaries, wages and benefits	1,523,408	1,541,078	1,495,477	2,055,605	81,866	111,810
Travel	83,383	60,293	63,919	143,789	31,130	25,326
Rent	62,779	109,038	129,842	100,432	19,778	20,565
Office costs	156,005	136,212	129,505	63,844	2,400	1,234
Professional fees	137,200	135,921	46,352	388,300	36,458	54,976
Meetings, training and workshops	98,390	94,172	84,264	100,927	32,144	35,670
Board, elder and senator fees	255,757	252,754	259,624	10,000	1,500	1,037
First Nation project payments	-	-	-	2,721,282	1,746,315	1,254,855
Specific projects	-	-	-	1,258,573	717,687	679,782
Supplies	24,085	23,151	17,992	757,216	1,800	2,424
Furniture and equipment	13,500	30,199	23,265	67,800	2,500	2,689
Advertising	54,000	45,036	55,099	46,455	14,500	14,086
Other	76,300	79,239	177,024	52,500	-	-
	2,484,807	2,507,093	2,482,363	15,583	-	-
	518,767	459,922	422,001	7,025,090	2,688,078	2,204,454
Administration transfer	-	-	-	(322,022)	(71,027)	(71,330)
Surplus (deficit) for the year	-	14,432	5,291	(26,219)	6,754	8,240
				(38,016)	-	-
				(8,292)		

	Infrastructure Service			Justice			Other		
	Budget 2019 \$ (unaudited)	2019 \$	2018 \$	Budget 2019 \$ (unaudited)	2019 \$	2018 \$	Budget 2019 \$ (unaudited)	2019 \$	2018 \$
Revenues									
Federal government transfers	868,520	837,499	590,360	284,880	284,880	204,962	753,209	452,716	665,243
Provincial government transfers	-	-	-	245,231	230,091	226,052	240,890	237,319	168,221
Provincial School Divisions	-	-	-	-	-	-	43,707	23,707	75,961
City of Saskatoon	-	-	-	-	-	-	26,000	26,000	36,127
Cress Housing Corporation	-	-	-	-	-	-	33,340	32,593	37,376
Member First Nations	109,076	104,437	146,396	-	-	-	-	-	-
Dakota Dunes CDC	-	-	-	-	-	-	358,044	114,922	223,172
STC Health & Family Services Inc.	-	-	-	-	-	-	241,707	236,652	245,433
STC Urban First Nations Services Inc.	-	-	-	-	-	-	45,529	44,250	15,254
First Nations Trust	-	-	-	-	-	-	64,375	-	36,000
Other income	28,201	20,001	30,264	-	-	-	71,471	67,384	150,350
	1,005,797	961,937	767,020	530,111	514,971	431,014	1,878,272	1,235,543	1,653,137
Expenses									
Salaries, wages and benefits	447,383	454,397	426,692	171,314	153,209	156,108	123,088	100,888	206,329
Travel	157,699	87,396	75,336	25,846	21,415	22,122	6,000	6,450	14,152
Rent	46,000	36,890	36,596	16,396	13,362	13,271	329,613	320,875	303,717
Office costs	7,560	5,950	4,880	1,560	1,251	1,506	15,229	14,734	18,412
Professional fees	107,400	94,011	72,069	-	-	-	111,023	106,215	252,875
Meetings, training and workshops	32,000	29,413	23,675	19,995	24,191	5,502	1,000	499	219
Board, elder and senator fees	-	-	-	2,000	1,216	1,878	-	-	-
First Nation project payments	-	750	-	234,000	239,055	218,984	20,000	17,801	20,000
Specific projects	-	-	22,595	18,100	17,100	-	1,272,756	669,611	733,346
Supplies	8,500	2,759	2,964	2,500	4,825	1,643	-	-	-
Furniture and equipment	90,000	101,382	21,437	27,500	27,447	-	-	-	-
Advertising	-	-	-	-	-	-	-	-	21,939
Other	-	-	-	-	-	-	-	-	70,000
	896,542	812,948	686,244	519,211	503,071	421,014	1,878,709	1,237,073	1,640,989
Administration transfer	(109,255)	(109,255)	(94,081)	(10,900)	(11,900)	(10,000)	(5,563)	(3,233)	(13,676)
Surplus (deficit) for the year	-	39,734	(13,305)	-	-	-	(6,000)	(4,763)	(1,528)

STC HEALTH AND FAMILY SERVICES INC.



FINANCIAL STATEMENTS
MARCH 31, 2019



STC HEALTH & FAMILY SERVICES INC.

MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING

September 11, 2019

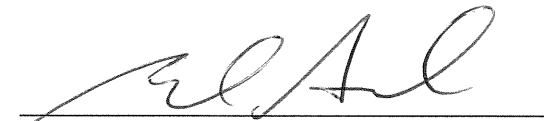
To the Members of STC Health & Family Services Inc.

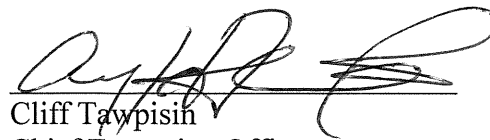
Management of STC Health & Family Services Inc. has the responsibility for preparing the accompanying financial statements and ensuring that all information in the related reports is consistent with the statements. This responsibility includes selecting appropriate accounting principles and making objective judgments and estimates in accordance with Canadian public sector accounting standards.

In discharging its responsibilities for the integrity and fairness of the financial statements and for the accounting systems from which they are derived, management maintains the necessary systems of internal controls designed to provide assurance that transactions are authorized, assets are safeguarded and proper records maintained.

Ultimate responsibility for financial statements to the Members lies with the Directors who review the financial statements in detail with management prior to their approval for publication.

External auditors are appointed by the Directors to audit the financial statements and are available to meet separately with both the Directors and management to review their findings. The external auditors have full and free access to the Directors to discuss their audit and their findings as to the integrity of STC Health & Family Services Inc.'s financial reporting and the adequacy of the system of internal controls.



Mark Arcand
Tribal Chief

Cliff Tappish
Chief Executive Officer



Independent auditor's report

To the Directors of STC Health and Family Services Inc.

Our opinion

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of STC Health and Family Services Inc. (the Corporation) as at March 31, 2019 and the results of its operations, changes in its net debt, its remeasurement gains and losses and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

What we have audited

The Corporation's financial statements comprise:

- the statement of financial position as at March 31, 2019;
- the statement of changes in net debt for the year then ended;
- the statement of operations for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, which include a summary of significant accounting policies.

Basis for opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Corporation in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada. We have fulfilled our other ethical responsibilities in accordance with these requirements.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian public sector accounting standards, and for such internal control as

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management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Corporation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Corporation or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Corporation's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Corporation's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Corporation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to



the date of our auditor's report. However, future events or conditions may cause the Corporation to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

PricewaterhouseCoopers LLP

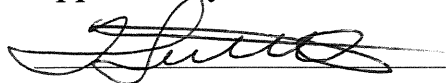
Chartered Professional Accountants

Saskatoon, Saskatchewan
September 11, 2019

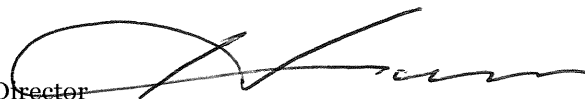
STC HEALTH & FAMILY SERVICES INC.
STATEMENT OF FINANCIAL POSITION
 FOR THE YEAR ENDED MARCH 31, 2019

	2019	2018
	\$	\$
Financial Assets		
Cash and cash equivalents	11,092,218	5,521,970
Accounts receivable (note 3)	1,930,031	884,130
	<u>13,022,249</u>	<u>6,406,100</u>
Financial Liabilities		
Accounts payable	3,726,381	2,865,881
Accrued liabilities	439,137	537,073
Deferred revenue (note 6)	23,051,205	7,728,601
Due to related parties (note 5)	28,450	141,696
	<u>27,245,173</u>	<u>11,273,251</u>
Net Debt	<u>(14,222,924)</u>	<u>(4,867,151)</u>
Non-Financial Assets		
Prepaid expenses	307,702	272,892
Due from related parties (note 5)	2,323,323	2,417,280
Advances to member communities (note 5)	9,401,667	-
Tangible capital assets (note 4)	376,777	390,937
	<u>12,409,469</u>	<u>3,081,109</u>
Accumulated Deficit	<u>(1,813,455)</u>	<u>(1,786,042)</u>
Commitments and contingencies (note 10)		

Approved by the Board of Directors



Director



Director

The accompanying notes are an integral part of these financial statements.

STC HEALTH & FAMILY SERVICES INC.
STATEMENT OF CHANGES OF NET DEBT
FOR THE YEAR ENDED MARCH 31, 2019

	Budget \$ (unaudited)	2019 \$	2018 \$
Deficiency of revenue over expenditures for the year	-	(27,413)	(36,074)
Amortization of tangible capital assets (note 4)	-	14,160	26,369
	-	(13,253)	(9,705)
Net change in due from related parties	-	93,957	(382,002)
Net change in advances to bands	-	(9,401,667)	-
Net change in prepaid expenses	-	(34,810)	18,155
	-	(9,342,520)	(363,847)
Change in net debt	-	(9,355,773)	(373,552)
Net debt – Beginning of year	(4,867,151)	(4,867,151)	(4,493,599)
Net debt – End of year	(4,867,151)	(14,222,924)	(4,867,151)

The accompanying notes are an integral part of these financial statements.

STC HEALTH & FAMILY SERVICES INC.

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED MARCH 31, 2019

	Budget \$ (unaudited)	2019 \$	2018 \$
Revenue			
Health Canada ("FNIHB")	15,898,161	13,696,423	8,657,627
Jordan's Principle Deferred	-	(4,465,106)	-
Indigenous Services Canada ("ISC")	2,028,500	2,567,888	1,062,794
Saskatchewan Ministry of Social Services ("MSS")	-	-	-
Saskatchewan Indian Institute of Technologies ("SIIT")	750,300	796,422	1,241,166
Federation of Saskatchewan Indian Nations ("FSIN")	403,363	343,363	343,363
Saskatchewan Health Authority ("SHA")	-	43,873	-
PHAC Project	350,000	339,156	350,000
SHARP and FNARF Projects	60,000	-	-
Other revenue	59,000	151,242	73,410
	<u>19,549,324</u>	<u>13,473,261</u>	<u>11,728,360</u>
Expenditures (note 7)			
INAC – Indian Child and Family Services ("ICFS") – Operations	1,888,500	2,362,508	922,794
Health Operations	5,371,861	5,274,819	4,781,889
Health Services	10,585,300	4,096,935	3,990,699
Other – Indian Child and Family Services ("ICFS") – Operations	-	1,806	4,248
SHARP and FNARF Project	463,363	414,648	345,100
Daycare	750,300	787,422	1,234,166
INAC – Other funding	140,000	223,380	135,538
PHAC Project	350,000	339,156	350,000
	<u>19,549,324</u>	<u>13,500,674</u>	<u>11,764,434</u>
Deficiency of revenue over expenditures for the year	-	(27,413)	(36,074)
Accumulated deficit – Beginning of year	<u>(1,786,042)</u>	<u>(1,786,042)</u>	<u>(1,749,968)</u>
Accumulated deficit – End of year	<u>(1,786,042)</u>	<u>(1,813,455)</u>	<u>(1,786,042)</u>

The accompanying notes are an integral part of these financial statements.

STC HEALTH & FAMILY SERVICES INC.
STATEMENT OF CASH FLOWS
 FOR THE YEAR ENDED MARCH 31, 2019

	2019	2018
	\$	\$
Cash provided by (used in)		
Operating activities		
Deficiency of revenue over expenditures for the year	(27,413)	(36,074)
Item not affecting cash		
Amortization (note 4)	14,160	26,369
	<u>(13,253)</u>	<u>(9,705)</u>
Net change in non-cash working capital items		
Accounts receivable	(1,045,901)	903,386
Accounts payable	860,500	214,460
Accruals	(97,936)	4,111
Deferred revenue	15,322,604	(13,429)
Due to related parties	(113,246)	98,853
Prepaid expenses	(34,810)	18,155
Due from related parties	93,957	(382,002)
Advances to bands	(9,401,667)	-
	<u>5,583,501</u>	<u>843,534</u>
Net change in cash and cash equivalents	5,570,248	833,829
Cash and cash equivalents – Beginning of year	5,521,970	4,688,141
Cash and cash equivalents – End of year	<u>11,092,218</u>	<u>5,521,970</u>

The accompanying notes are an integral part of these financial statements.

STC HEALTH & FAMILY SERVICES INC.**NOTES TO FINANCIAL STATEMENTS**

MARCH 31, 2019

1 Description of operations

STC Health & Family Services Inc. (the “Corporation”) has been established to operate a child protection agency and to provide support and related social services to the Kinistin, Mistawasis Nehiyawak, Muskeg Lake, Muskoday, One Arrow, Whitecap Dakota and Yellow Quill First Nations.

The Corporation was incorporated in September 1995, under the Canada Corporations Act as a not-for-profit corporation and remained inactive until April 1, 1998, at which time operations commenced. Beginning April 1, 2002, the Corporation expanded to include various health programs that had been operated by Saskatoon Tribal Council Inc.

2 Significant accounting policies

These financial statements have been prepared in accordance with Canadian public sector accounting standards prescribed for governments as recommended by the Public Sector Accounting Board and include the following significant accounting policies:

Measurement uncertainty

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the year. Estimates are based on the best information available at the time of preparation of the financial statements and are reviewed annually to reflect new information as it becomes available. Measurement uncertainty exists in these financial statements. Actual results could differ from these estimates.

Revenue recognition

Revenue is recognized under the terms of applicable funding agreements. Funding received or receivable under the funding agreements, which relates to a subsequent fiscal period, is reflected as deferred revenue which will be reported as revenue in subsequent fiscal years as the related expenses are incurred.

Tangible capital assets and amortization

The costs of the tangible capital assets are recorded as additions to tangible capital assets and the related funding is recorded as deferred revenue in the year of acquisition.

Tangible capital assets and the related funding are amortized to operations over their expected useful life using the following rates:

Computer equipment and software	30% -100% declining balance
Office furniture and equipment	5 year straight line
Building	4% declining balance
Vehicles	3.33 year straight line

STC HEALTH & FAMILY SERVICES INC.**NOTES TO FINANCIAL STATEMENTS**

MARCH 31, 2019

Tangible capital assets are written down when conditions indicate that they no longer contribute to the corporation's ability to provide goods and services or when the value of future economic benefits associated with tangible capital asset is less than its net book value.

Cash and cash equivalents

Cash and cash equivalents include cash on hand, balances with banks net of bank overdrafts and term deposits having a maturity of three months or less at acquisition which are held for the purpose of meeting short-term cash commitments.

Income taxes

The Corporation was incorporated under The Non-Profit Corporations Act of Saskatchewan and is not subject to income tax under the provisions of paragraph 149(1)(d.5) of the Income Tax Act.

Financial instruments

The Corporation recognizes and measures its financial assets and liabilities as follows: cash and cash equivalents, accounts receivable, due from related parties, accounts payable and accrued holiday pay and deferred revenue are initially recorded at fair value. All financial assets and liabilities are subsequently measured at amortized cost. Interest attributable to financial instruments is reported in the statement of operations. Financial assets are tested for impairment at the end of each reporting period when there are indications that an asset may be impaired. When financial assets are impaired, impairment losses are recorded in the statement of operations.

3 Accounts receivable

	2019	2018
	\$	\$
Program receivables from funders	1,847,249	817,617
GST receivable	81,679	65,913
Employee advances receivable	1,103	600
	<hr/>	<hr/>
	1,930,031	884,130
	<hr/>	<hr/>

STC HEALTH & FAMILY SERVICES INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2019

4 Tangible capital assets

	Computer equipment and software \$	Office furniture and equipment \$	Buildings \$	Vehicles \$	2019 \$
Cost					
Beginning of the year	579,003	65,838	515,313	42,798	1,202,952
Additions	-	-	-	-	-
Disposals	-	-	-	(42,798)	(42,798)
End of year	579,003	65,838	515,313	-	1,160,154
Accumulated amortization					
Beginning of the year	579,003	45,725	144,489	42,798	812,015
Disposals	-	-	-	(42,798)	(42,798)
Amortization expense	-	-	14,160	-	14,160
End of year	579,003	45,725	158,649	-	783,377
	-	20,113	356,664	-	376,777
	Computer equipment and software \$	Office furniture and equipment \$	Buildings \$	Vehicles \$	2018 \$
Cost					
Beginning of the year	579,003	65,838	515,313	42,798	1,202,952
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
End of year	579,003	65,838	515,313	42,798	1,202,952
Accumulated amortization					
Beginning of the year	579,003	44,806	129,739	32,098	785,646
Disposals	-	-	-	-	-
Amortization expense	-	919	14,750	10,700	26,369
End of year	579,003	45,725	144,489	42,798	812,015
	-	20,113	370,824	-	390,937

STC HEALTH & FAMILY SERVICES INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2019

5 Related party transactions

During the year, the Corporation paid administration charges, office rent, occupancy costs and other costs to Saskatoon Tribal Council Inc., a corporation under common control, in the amount of \$380,418 (2018 – \$459,433). At year-end, an amount of \$28,307 (2018 – \$140,731) was payable to Saskatoon Tribal Council Inc. This amount is without interest and specific repayment terms.

In addition, an amount of \$1,271,003 (2018 – \$1,424,939) was receivable from Saskatoon Tribal Council Inc., that pertains to deferred revenue transferred as a result of the transfer of health operations from the Saskatoon Tribal Council Inc. to the Corporation. This amount is without interest and specific repayment terms.

An amount of \$1,051,305 (2018 – \$991,977) is due from STC Urban First Nations Services Inc., a corporation under common control. This amount is without interest and specific repayment terms.

An amount of \$7,335,000 (2018 – \$nil) of contribution funding from Indigenous Services Canada was advanced to the bands along with \$2,066,667 (2018 – \$nil) of contribution funding from Health Canada.

6 Deferred revenue

Deferred revenue consists of unexpended Health and Family Services funding relating to future program expenditures. These amounts relate to Health Canada, Indigenous Services Canada and other funding sources.

	March 31, 2018 \$	Revenue deferred \$	Revenue recognition \$	Transfer \$	March 31, 2019 \$
Indigenous Services Canada	1,612,631	13,992,106	(1,888,444)	275,813	13,992,106
Other – Indian Child and Family Services	1,846,867	264,496	(456,064)	(275,813)	1,379,486
Total – Indian Child and Family Services	3,459,498	14,256,602	(2,344,508)	-	15,371,592
Health Canada	3,912,826	2,984,515	-	205,241	7,102,582
Other – Health and Social Development	356,277	542,535	(116,540)	(205,241)	577,031
Total – Health and Social Development	4,269,103	3,527,050	(116,540)	-	7,679,613
Total Deferred Revenue	7,728,601	17,783,652	(2,461,048)	-	23,051,205

STC HEALTH & FAMILY SERVICES INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2019

	March 31, 2017 \$	Revenue deferred \$	Revenue recognition \$	March 31, 2018 \$
Indigenous Services Canada	2,562,673	-	(950,042)	1,612,631
Other – Indian Child and Family Services	1,660,143	186,724	-	1,846,867
Subtotal – Indian Child and Family Services	4,222,816	186,724	(950,042)	3,459,498
Health Canada	3,162,937	749,889	-	3,912,826
Subtotal – Health and Social Development	356,277	-	-	356,277
Total – Health and Social Development	3,519,214	749,889	-	4,269,103
Total Deferred Revenue	7,742,030	936,613	(950,042)	7,728,601

7 Expenditures by object

	2019 \$	2018 \$
Other: First Nation program payments	8,937,774	7,614,012
Other: Specific programming costs	1,891,851	1,868,054
Salary	1,162,665	1,072,820
Office rent and insurance	344,921	378,148
Contractor costs (consulting, consultants)	301,538	30,225
Other: Client/Program support	131,552	82,551
Training and professional development	109,744	32,746
Staff benefits	108,759	104,759
Other: Administration fees	97,034	101,690
Telephone	65,357	66,493
Accounting and legal	64,607	51,247
Office repairs and maintenance	63,255	70,536
Vehicle	53,787	84,680
Travel and per diem	44,751	48,325
Conference and meetings	22,297	35,794
Strategic planning and evaluation	21,100	23,400
Bank charges and interest	14,701	15,349
Amortization	14,160	26,369
Supplies and materials	14,079	10,535
Advertising and recruitment	11,006	7,920
Maintenance payments – Children in Care	10,456	14,544
Office supplies	5,773	17,355
Honorarium	4,789	2,436
Miscellaneous (gifts)	1,971	1,394
Other: I/T Systems and maintenance	1,397	220
Services	1,350	1,275
Office furniture, equipment and building	-	1,557
	13,500,674	11,764,434

8 Risk management

Liquidity risk

Liquidity risk is the risk that the organization will not be able to meet its financial obligations as they become due. Liquidity risk also includes the risk of not being able to liquidate assets in a timely manner at a reasonable price. The Corporation is exposed to liquidity risk as a result of being economically dependent on funding from FNIHB and INAC. The Corporation's approach to managing liquidity is to ensure that it has sufficient cash flows available to fund its operations and to meet its obligations when due, under both normal and stressed conditions.

9 Budgeted figures

Unaudited budgeted figures have been provided for comparison purposes and have been derived from the estimates approved by the Board of Directors.

10 Commitments and contingencies

STC Health & Family Services Inc. is awaiting a decision from Indigenous Services Canada ("ISC") regarding the results of a financial review of the 2013 and 2014 fiscal years. These discussions will determine the amount of funding received, if any, that is repayable by STC Health & Family Services Inc. to ISC. Amounts repayable may result from accumulated deferred (unexpended) revenues (balance reviewed under discussion - \$4,419,726), and from ineligible / unsupported expenditures (balance reviewed under discussion - \$547,042). While the potential outcome is not determinable at this time, management estimates that the eventual resolution will not result in significant impact to the financial position or operations.

STC Health & Family Services Inc. has entered into contribution agreements with various federal and provincial government departments. Funding received under these contribution agreements is subject to repayment if the company fails to comply with the terms and conditions of the agreements.

11 Comparative figures

Certain comparative figures for the year ended March 31, 2019 have been reclassified to conform to the current year presentation.

STC HEALTH & FAMILY SERVICES INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2019

12 Segment disclosure

STC Health & Family Services Inc. provides a range of services to its members. For management reporting purposes, operations and activities are organized and reported by department. The segments of the organization and the services provided by each are as follows:

- Indian Child and Family Services – Includes programs to assist the STC Member First Nation communities in providing culturally sensitive child and family services to families in need and also provides protection and well-being for children.
- Health and Social Development – Include all aspects of community and public health and well-being including: Health Promotion, Disease Prevention, Home & Community Care, Environmental Health, Addiction Services, Mental Health, Child, Youth and Family Services. The Organization provides support services through local health and social development authorities and through direct clinical supervision to front-line staff.

For each segment separately reported, the segment revenue and expenses represent both amounts that are directly attributable to the segment and amounts that are allocated on a reasonable basis. The presentation by segment is based on the same accounting policies as described in the Summary of Significant Accounting Policies. Segment results are as follows:

STC HEALTH & FAMILY SERVICES INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2019

	ICFS		Health and Social Development	
	2019	2018	2019	2018
	\$	\$	\$	\$
Revenues				
Health Canada	-	-	9,231,317	8,657,627
Indigenous Services Canada	2,270,426	922,794	223,380	140,000
Saskatchewan Indian Institute of Technologies	-	-	796,422	1,234,166
Saskatchewan Ministry of Social Services	-	-	-	-
Other	93,888	4,248	857,828	769,525
	<u>2,364,314</u>	<u>927,042</u>	<u>11,108,947</u>	<u>10,801,318</u>
Expenses				
Salary and benefits	359,353	556,627	1,217,021	925,902
Program costs	-	-	1,784,528	2,246,419
First Nations payments	1,503,745	(94,944)	7,358,726	6,844,160
Maintenance payments – Children in Care	10,456	14,544	-	-
Rent and insurance	62,727	168,971	282,194	209,177
Program support	119,054	72,088	205,662	310,252
Other	308,979	209,756	288,229	301,483
	<u>2,364,314</u>	<u>927,042</u>	<u>11,136,360</u>	<u>10,837,393</u>
Deficit for the year	<u>-</u>	<u>-</u>	<u>(27,413)</u>	<u>(36,075)</u>

STC URBAN FIRST NATIONS INC.



FINANCIAL STATEMENTS
MARCH 31, 2019



STC URBAN FIRST NATIONS SERVICES INC.
MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING

September 5, 2019

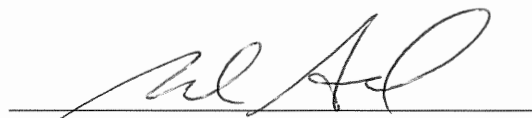
To the Members of STC Urban First Nations Services Inc.

Management of the STC Urban First Nations Services Inc. has the responsibility for preparing the accompanying financial statements and ensuring that all information in the related reports is consistent with the statements. This responsibility includes selecting appropriate accounting principles and making objective judgments and estimates in accordance with Canadian Public Sector Accounting Standards.

In discharging its responsibilities for the integrity and fairness of the financial statements and for the accounting systems from which they are derived, management maintains the necessary systems of internal controls designed to provide assurance that transactions are authorized, assets are safeguarded and proper records are maintained.

Ultimate responsibility for financial statements to the members lies with the Directors who review the financial statements in detail with management prior to their approval for publication.

External auditors are appointed by the Directors to audit the financial statements and are available to meet separately with both the Directors and management to review their findings. The external auditors have full and free access to the Directors to discuss their audit and their findings as to the integrity of the STC Urban First Nations Services Inc.'s financial reporting and the adequacy of the system of internal controls.



Mark Arcand
Tribal Chief



Cliff Tawpisin
Chief Executive Officer



Independent auditor's report

To the Directors of STC Urban First Nations Services Inc.

Our opinion

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of STC Urban First Nations Services Inc. (the Corporation) as at March 31, 2019 and the results of its operations, its remeasurement gains and losses and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

What we have audited

The Corporation's financial statements comprise:

- the statement of financial position as at March 31, 2019;
- the statement of changes in fund balances for the year then ended;
- the statement of operations for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, which include a summary of significant accounting policies.

Basis for opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Corporation in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada. We have fulfilled our other ethical responsibilities in accordance with these requirements.

PricewaterhouseCoopers LLP
128 4th Avenue South, Suite 600, Saskatoon, Saskatchewan, Canada S7K 1M8
T: +1 306 668 5900, F: +1 306 652 1315

"PwC" refers to PricewaterhouseCoopers LLP, an Ontario limited liability partnership.



Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Corporation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Corporation or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Corporation's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Corporation's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.



- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Corporation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Corporation to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

PricewaterhouseCoopers LLP

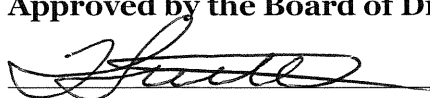
Chartered Professional Accountants

Saskatoon, Saskatchewan
September 5, 2019

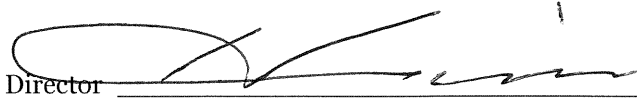
STC URBAN FIRST NATIONS SERVICES INC.
 STATEMENT OF FINANCIAL POSITION
 AS AT MARCH 31, 2019

	2019			2018	
	Operating fund \$	Tangible capital asset fund \$	Reserve fund \$	Total \$	Total \$
Assets					
Current assets					
Cash	1,031,241	-	220,978	1,252,219	1,338,841
Due from operating fund	-	340,555	1,107,624	1,448,179	1,242,589
Due from related parties (note 4)	1,343,498	-	-	1,343,498	1,085,566
Accounts receivable (note 3)	561,084	-	-	561,084	2,184,920
Prepaid expenses	90,588	-	-	90,588	75,861
	3,026,411	340,555	1,328,602	4,695,568	5,927,777
Tangible capital assets (note 5)	-	1,995,365	-	1,995,365	1,618,283
	3,026,411	2,335,920	1,328,602	6,690,933	7,546,060
Liabilities and Fund Balances					
Current liabilities					
Due to related parties (note 4)	1,603,117	-	-	1,603,117	2,149,465
Accounts payable	868,004	-	-	868,004	1,053,803
Accrued holiday pay	223,471	-	-	223,471	241,117
Current portion of long-term debt (note 6)	-	910,939	-	910,939	652,444
Due to other funds	1,448,179	-	-	1,448,179	1,242,589
Deferred revenue (note 7)	149,610	340,555	642,200	1,132,365	1,384,152
	4,292,381	1,251,494	642,200	6,186,075	6,723,570
Long-term debt (note 6)	-	357,010	-	357,010	669,709
	4,292,381	1,608,504	642,200	6,543,085	7,393,279
Fund balance (note 8)	(1,265,970)	727,416	686,402	147,848	152,781
	3,026,411	2,335,920	1,328,602	6,690,933	7,546,060

Approved by the Board of Directors



Director



Director

The accompanying notes are an integral part of these financial statements.

STC URBAN FIRST NATIONS SERVICES INC.
 STATEMENT OF CHANGES IN FUND BALANCES
 FOR THE YEAR ENDED MARCH 31, 2019

	2019			2018	
	Operating fund \$	Tangible capital asset fund \$	Reserve fund \$	Total \$	Total \$
Fund balances – Beginning of year	(766,523)	296,130	623,174	152,781	76,763
Surplus (deficiency) of revenue over expenditures for the year	163,352	(112,918)	(55,367)	(4,933)	76,018
Inter fund transfers	(662,799)	544,204	118,595	-	-
Fund balance – End of year	(1,265,970)	727,416	686,402	147,848	152,781

The accompanying notes are an integral part of these financial statements.

STC URBAN FIRST NATIONS SERVICES INC.

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED MARCH 31, 2019

	2019			2018
	Operating fund \$	Tangible capital asset fund \$	Reserve fund \$	Total \$
Revenue				
Ministry of Social Services	4,689,345	-	-	4,689,345
Saskatchewan Indian Institute of Technologies	2,748,528	-	-	2,748,528
Public Health Agency of Canada	756,257	-	-	756,257
Ministry of Corrections, Public Safety and Policing	631,350	-	-	631,350
Saskatoon Regional Health Authority	460,000	-	-	460,000
Other Revenue	160,002	-	-	160,002
Ministry of Education	290,109	-	-	290,109
Fees	272,763	-	-	272,763
Rent	81,859	-	-	81,859
Ministry of Economy	184,934	-	-	184,934
Saskatchewan Justice	153,548	-	-	153,548
Department of Justice Canada	98,574	-	-	98,574
City of Saskatoon	-	-	-	-
SHIP	-	-	-	-
INAC	-	-	-	-
	10,527,269	-	-	10,527,269
Expenses (note 10)				
Employment and Training Services	2,368,340	-	-	2,368,340
Pewasayaw	1,331,133	-	376	1,331,509
Children's Home	889,846	-	-	889,846
Safe House Refuge	718,028	-	2,989	721,017
Daycare	711,163	-	-	711,163
Family Services	511,414	-	-	511,414
Leadership	490,983	-	-	490,983
Kids First	438,812	-	-	438,812
Justice A – Alternative Measures	370,445	-	-	370,445
Justice E – Community Connections	336,212	-	-	336,212
Priel Crescent	299,512	-	9,094	308,606
Head Start	293,327	-	-	293,327
Employment and training – Legacy	253,589	-	-	253,589
Massey Drive	215,473	-	19,828	235,301
Employment and training – Navigator	200,934	-	-	200,934
Urban on 7 th	202,771	-	-	202,771
Melrose Avenue	173,049	-	23,080	196,129
Employment and Training Partnerships	156,920	-	-	156,920
Administration	146,096	-	-	146,096

The accompanying notes are an integral part of these financial statements.

STC URBAN FIRST NATIONS SERVICES INC.
STATEMENT OF OPERATIONS (CONTINUED)
FOR THE YEAR ENDED MARCH 31, 2019

	2019			2018	
	Operating fund \$	Tangible capital asset fund \$	Reserve fund \$	Total \$	Total \$
Amortization	-	112,918	-	112,918	143,581
Court workers	89,589	-	-	89,589	81,089
Children First	91,274	-	-	91,274	91,478
IDS Transportation	44,898	-	-	44,898	-
Avenue P Building	20,465	-	-	20,465	18,179
Oskayak wikiwaw	9,644	-	-	9,644	243,963
White Buffalo Youth Lodge (note 4)	-	-	-	-	874,451
	10,363,917	112,918	55,367	10,532,202	11,646,344
Surplus (deficiency) of revenue over expenditures for the year	163,352	(112,918)	(55,367)	(4,933)	76,018

STC URBAN FIRST NATIONS SERVICES INC.

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED MARCH 31, 2019

	2019			2018	
	Operating fund \$	Tangible capital asset fund \$	Reserve fund \$	Total \$	Total \$
Cash provided by (used in)					
Operating activities					
Surplus (deficiency) of revenue over expenditures for the year	163,352	(112,918)	(55,367)	(4,933)	76,018
Item not affecting cash					
Amortization	-	112,918	-	112,918	143,581
Reserve fund transfers	(118,595)	-	118,595	-	-
	44,757	-	63,228	107,985	219,599
Changes in non-cash working capital items					
Accounts receivable	1,623,836	-	-	1,623,836	(1,047,861)
Prepaid expenses	(14,727)	-	-	(14,727)	8,016
Accounts payable	(185,799)	-	-	(185,799)	203,683
Accrued holiday pay	(17,646)	-	-	(17,646)	21,197
Due to other funds	205,590	-	-	205,590	626,464
Due from operating fund	-	400,000	(605,590)	(205,590)	(626,464)
Deferred revenue	(493,987)	(400,000)	642,200	(251,787)	1,369,772
Due from related parties	(257,932)	-	-	(257,932)	(796,041)
Due to related parties	(546,348)	-	-	(546,348)	534,327
	357,744	-	99,838	457,582	512,692
Investing activities					
Purchase of tangible capital assets	(490,000)	-	-	(490,000)	(1,000,000)
Financing activities					
Proceeds from long-term debt	-	-	-	-	856,959
Principal repayment of long-term debt	(54,204)	-	-	(54,204)	(49,148)
	(54,204)	-	-	(54,204)	807,811
Net change in cash	(186,460)	-	99,838	(86,622)	320,503
Cash – Beginning of year	1,217,701	-	121,140	1,338,841	1,018,338
Cash – End of year	1,031,241	-	220,978	1,252,219	1,338,841

The accompanying notes are an integral part of these financial statements.

STC URBAN FIRST NATIONS SERVICES INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2019

1 Description of operations

STC Urban First Nations Services Inc. (the “Corporation”) was incorporated June 28, 1994 under the Non-Profit Corporation’s Act and commenced operations December 1, 1994. The Corporation is comprised of the Whitecap Dakota, Kinistin, Mistawasis Nehiyawak, Muskeg Lake, Muskoday, Yellow Quill and One Arrow First Nations and operates under written Principles of Agreement to provide a variety of services to improve the quality of life for Urban Aboriginal people living in the City of Saskatoon.

2 Significant accounting policies

These financial statements have been prepared in accordance with Canadian Public Sector Accounting Standards (PSAS) including accounting standards that apply only to government not-for-profit organizations.

Fund accounting

The accounts of the Corporation are maintained in accordance with the principles of fund accounting. For financial reporting purposes, there are three funds, as follows:

i) Operating fund

The operating fund reflects the primary operation of the corporation including revenues received from government departments, billings to clients, the federal government and other agencies. Expenses are for the delivery services.

ii) Tangible capital asset fund

The tangible capital asset fund is a restricted fund that reflects the equity of the Corporation in capital assets after taking into consideration any associated long-term debt. The capital fund includes revenues received from Saskatoon Regional Health Authority designated for tenant improvement.

iii) Reserve fund

The reserve fund is a restricted fund that reflects funds by the Ministry of Social Services (“MSS”) for equipment and furnishings and maintenance reserve. The assets include cash accumulated by the Corporation from MSS funding which is accounted for separately.

Use of estimates

The preparation of the Corporation’s financial statements in conformity with PSAS requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reported period. Actual results could differ from those estimates.

STC URBAN FIRST NATIONS SERVICES INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2019

Revenue recognition

Restricted revenues relating to the Reserve fund are recognized as revenue in the Reserve fund when they are received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Unrestricted revenue is recognized as it becomes receivable under the terms of the applicable funding agreements. Funding received under the funding arrangements, which relates to a subsequent fiscal period, is reflected as deferred revenue in the year of receipt and classified as such on the statement of financial position. Deferred revenue also includes grant funding which was received prior to year-end against which the related costs will be incurred in periods subsequent to year-end. Deferred revenue will be brought into revenue in subsequent fiscal years as the related expenses are incurred.

Tangible capital assets

Tangible capital assets are recorded at cost less accumulated amortization. Contributed capital assets are recorded at fair value at the date of contribution. Amortization is provided on a straight-line basis over each asset's estimated useful life, as follows:

Buildings	20 years
Leasehold improvements	5 years
Office equipment and furniture	5 years
Computer equipment	3.33 years
Vehicle	3.33 years

Financial instruments

The Corporation's financial instruments consist of accounts receivable, bank overdraft, accounts payable and long-term debt.

The Corporation's financial instruments are initially recorded at their value. These financial instruments are generally classified and subsequently measured as follows:

Assets/Liabilities	Category	Measurement
Accounts receivable	Loans and receivables	Amortized cost
Bank overdraft	Other liabilities	Amortized cost
Accounts payable	Other liabilities	Amortized cost
Long-term debt	Other liabilities	Amortized cost

Income taxes

The Corporation was incorporated under The Non-Profit Corporations Act of Saskatchewan and is not subject to income tax under the provisions of paragraph 149 of the Income Tax Act.

STC URBAN FIRST NATIONS SERVICES INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2019

3 Accounts receivable

	2019	2018
	\$	\$
SITAG	193,528	189,596
Ministry of Justice – Saskatchewan	139,465	61,770
Other	128,841	191,462
GST receivable	99,250	80,224
Saskatchewan Health Region	-	940,000
PHAC	-	429,530
City of Saskatoon	-	136,097
Department of Justice – Canada	-	50,786
SIHP	-	105,455
	<hr/>	<hr/>
	561,084	2,184,920

4 Related party transactions and balances

Related party transactions are recorded at the exchange amount agreed to by the related parties:

	2019	2018
	\$	\$
Saskatoon Tribal Council Inc.		
Administration and contracted services	443,946	463,903
Rent	17,474	15,253
Due to related parties	578,516	1,156,344
Due from related parties	58,577	117,885
STC Health & Family Services Inc.		
Due to related parties	1,051,365	991,977
Building Bridges		
Due from related parties	1,343,498	1,085,566
Dakota Dunes Community Development		
Due to related parties	-	45,000
Cress Housing		
Due to related parties	31,813	34,548

During the year, the operations of White Buffalo Youth Lodge were transferred out of the Corporation over to a separate corporation, Building Bridges for the Future Saskatoon Inc. (O/A White Buffalo Youth Lodge).

STC URBAN FIRST NATIONS SERVICES INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2019

5 Tangible capital assets

	Land \$	Buildings \$	Leasehold improvements \$	Office equipment and furniture \$	Computer equipment \$	Vehicles \$	2019 \$
Cost							
Beginning of year	13,200	2,524,389	1,426,643	730,377	305,537	378,448	5,378,594
Additions	-	490,000	-	-	-	-	490,000
Disposals	-	-	-	-	-	-	-
End of year	13,200	3,014,389	1,426,643	730,377	305,537	378,448	5,868,594
Accumulated amortization							
Beginning of year	-	919,306	1,426,643	730,377	305,537	378,448	3,760,311
Amortization	-	112,918	-	-	-	-	112,918
Disposals	-	-	-	-	-	-	-
End of year	-	1,032,224	1,426,643	730,377	305,537	378,448	3,873,229
	13,200	1,982,165	-	-	-	-	1,995,365
	Land \$	Buildings \$	Leasehold improvements \$	Office equipment and furniture \$	Computer equipment \$	Vehicles \$	2018 \$
Cost							
Beginning of year	13,200	1,524,389	1,426,643	730,377	305,537	378,448	4,378,594
Additions	-	1,000,000	-	-	-	-	1,000,000
Disposals	-	-	-	-	-	-	-
End of year	13,200	2,524,389	1,426,643	730,377	305,537	378,448	5,378,594
Accumulated amortization							
Beginning of year	-	793,086	1,426,643	713,153	305,537	378,311	3,616,730
Amortization	-	126,220	-	17,224	-	137	143,581
Disposals	-	-	-	-	-	-	-
End of year	-	919,306	1,426,643	730,377	305,537	378,448	3,760,311
	13,200	1,605,083	-	-	-	-	1,618,283

STC URBAN FIRST NATIONS SERVICES INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2019

	2019 \$	2018 \$
First Nations Bank of Canada term loan; repayable in monthly blended payments of principal and interest of \$1,634, at a fixed interest rate of 4.77%, maturing on January 17, 2021; building has been pledged as collateral	41,331	62,402
First Nations Bank of Canada term loan; interest payable monthly, at a variable rate of prime plus 1.6%, principal due on maturity, maturing on June 15, 2019; building has been pledged as collateral	600,000	600,000
First Nations Bank of Canada term loan; repayable in monthly blended payments of principal and interest of \$1,635, at a fixed interest rate of 4.56%, maturing on July 17, 2022; building has been pledged as collateral	243,201	251,516
Capital lease agreement with the Board of Education of St. Paul's Roman Catholic Separate School Division No. 20; principal repayable quarterly until June 2015; thereafter, principal and interest repayable quarterly at a floating interest rate of prime plus 2%; maturing on June 30, 2030	383,417	408,235
	1,267,949	1,322,153
Less: Current portion of long-term debt	910,939	652,444
	357,010	669,709

The estimated principal payments due in each of the next five years are as follows:

	\$
2020	657,239
2021	55,886
2022	38,695
2023	40,625
2024	42,650

As at March 31, 2019, the Corporation was in violation of its Debt Service Coverage (DSC). As per the loan agreement between the Corporation and First Nations Bank, the DSC is required to be greater than 1.10:1, at March 31, 2019 it was -3.08.

STC URBAN FIRST NATIONS SERVICES INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2019

7 Deferred revenue

	Balance – Beginning of year \$	Repaid \$	Amount recognized \$	Amount deferred \$	Balance - End of year \$
PHAC – AHS Capital	740,555	-	400,000	-	340,555
MSS – Acadia	-	-	-	398,323	398,323
MSS – Priel	-	-	-	182,218	182,218
MSS – Massey	-	-	-	61,659	61,659
ETS – Legacy Project	55,117	-	55,117	59,927	59,927
ETS – Navigator	77,402	-	77,402	89,683	89,683
INAC – UPIP Flex Funding	496,698	-	496,698	-	-
Department of Justice Canada	10,380	-	10,380	-	-
Justice – Wanska	4,000	-	4,000	-	-
	<u>1,384,152</u>	<u>-</u>	<u>1,043,597</u>	<u>791,810</u>	<u>1,132,365</u>

8 Reserve fund

	Balance – Beginning of year \$	Reserve allocations \$	Reserve expenditures \$	Balance – End of year \$
Equipment and furnishings	84,151	112,786	(55,367)	141,570
Maintenance	539,023	5,809	-	544,832
	<u>623,174</u>	<u>118,595</u>	<u>(55,367)</u>	<u>686,402</u>

9 Bank overdraft

The Corporation maintains an authorized line of credit of \$250,000. Interest on outstanding authorized line of credit is calculated at prime plus 1%. Interest on any balance exceeding the authorized line of credit is calculated at 24%.

As at March 31, 2019, the bank over draft utilised was nil (2018 - nil).

STC URBAN FIRST NATIONS SERVICES INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2019

	2019 \$	2018 \$
Salary	5,929,307	6,434,206
Special project payments	1,795,478	2,437,027
Benefits	812,392	852,074
Rent / Lease	247,375	385,782
Program Support	165,059	359,260
Program costs	490,748	227,657
Amortization	112,916	143,581
Maintenance, equipment and furnishings	252,615	121,718
Travel	84,948	93,143
Telephone and IT	53,460	79,801
Bank service charges and interest	103,244	75,492
Legal and audit	52,815	71,179
Insurance	39,630	57,929
Professional development and training	25,948	52,302
Janitorial	20,874	46,499
Utilities	39,674	37,102
Office supply	50,790	32,958
Elders	44,279	30,868
Advertising and promotion	16,770	25,648
Consulting/contract fees	87,691	20,055
Office costs	13,913	19,773
Meetings and workshop	20,973	17,901
Furniture and equipment / set-up costs	57,073	12,168
Taxes	14,230	10,021
Uncollectible amounts	-	2,200
	<hr/>	<hr/>
	10,532,202	11,646,344

11 Financial instruments and risk management

The Corporation's financial assets and liabilities consists of cash, accounts receivable, accounts payable and long-term debt.

Credit risk

The Corporation's financial assets, including cash and accounts receivable are not exposed to significant credit risk.

Liquidity risk

The Corporation is reliant upon various funding agreements in order to sustain operations. Liquidity risk is the risk that the corporation will not be able to meet its financial obligations as they become due. Liquidity risk also includes the risk of not being able to liquidate assets in a timely manner at a reasonable price. The Corporation's approach to managing liquidity is to ensure that it has sufficient cash flows available to fund its operations and to meet its obligations when due, under both normal and stressed conditions.

STC URBAN FIRST NATIONS SERVICES INC.**NOTES TO FINANCIAL STATEMENTS**

MARCH 31, 2019

Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency rate risk, interest rate risk, and other price risk. The Corporation is mainly exposed to interest rate risk.

Interest rate risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rate. Changes in market interest rates may have an effect on the cash flows associated with some financial assets and liabilities, known as cash flow risk, and on the fair value of other financial assets or liabilities, known as price risk.

The Corporation is exposed to interest rate risk on its long-term debt.

12 Comparative information

Certain prior years' figures have been reclassified to conform to the current year's presentation.

**BUILDING BRIDGES
FOR THE FUTURE
SASKATOON INC.
(O/A WHITE BUFFALO
YOUTH LODGE)**

**FINANCIAL STATEMENTS
MARCH 31, 2019**



BUILDING BRIDGES FOR THE FUTURE SASKATOON INC.
(O/A WHITE BUFFALO YOUTH LODGE)
MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING

September 5, 2019


To the Members of Building Bridges for the Future Saskatoon Inc.

Management of Building Bridges for the Future Saskatoon Inc. (O/A White Buffalo Youth Lodge) has the responsibility for preparing the accompanying financial statements and ensuring that all information in the related reports is consistent with the statements. This responsibility includes selecting appropriate accounting principles and making objective judgments and estimates in accordance with Canadian public sector accounting standards.

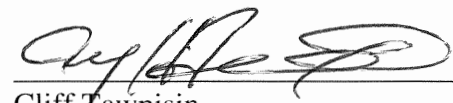
In discharging its responsibilities for the integrity and fairness of the financial statements and for the accounting systems from which they are derived, management maintains the necessary systems of internal controls designed to provide assurance that transactions are authorized, assets are safeguarded and proper records maintained.

Ultimate responsibility for financial statements to the members lies with the Directors who review the financial statements in detail with management prior to their approval for publication.

External auditors are appointed by the Directors to audit the financial statements and are available to meet separately with both the Directors and management to review their findings. The external auditors have full and free access to the Directors to discuss their audit and their findings as to the integrity of Building Bridges for the Future Saskatoon Inc.'s (O/A White Buffalo Youth Lodge) financial reporting and the adequacy of the system of internal controls.



Mark Arcand
Tribal Chief



Cliff Tawpisin
Chief Executive Officer



Independent auditor's report

To the Directors of Building Bridges for the Future Saskatoon Inc. (O/A White Buffalo Youth Lodge)

Our opinion

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Building Bridges for the Future Saskatoon Inc. (O/A White Buffalo Youth Lodge) (the Corporation) as at March 31, 2019 and the results of its operations, its remeasurement gains and losses and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

What we have audited

The Corporation's financial statements comprise:

- the statement of financial position as at March 31, 2019;
- the statement of operations and net assets for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, which include a summary of significant accounting policies.

Basis for opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Corporation in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada. We have fulfilled our other ethical responsibilities in accordance with these requirements.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian public sector accounting standards, and for such internal control as

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management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Corporation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Corporation or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Corporation's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Corporation's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Corporation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to



the date of our auditor's report. However, future events or conditions may cause the Corporation to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

PricewaterhouseCoopers LLP

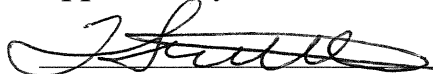
Chartered Professional Accountants

Saskatoon, Saskatchewan
September 5, 2019

BUILDING BRIDGES FOR THE FUTURE SASKATOON INC.
(O/A WHITE BUFFALO YOUTH LODGE)
STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2019

	2019 \$	2018 \$
Assets		
Current assets		
Cash	1,481,467	1,085,566
Accounts receivable (note 4)	413,144	248,052
Due from related parties (note 3)	130,610	18,000
	<u>2,025,221</u>	<u>1,351,618</u>
Liabilities and Net Assets		
Current liabilities		
Accounts payable and accrued liabilities	52,297	-
Deferred revenue (note 5)	624,945	496,698
Due to related parties (note 3)	1,327,432	838,854
	<u>20,547</u>	<u>16,066</u>
Net assets	<u>2,025,221</u>	<u>1,351,618</u>

Approved by the Board of Directors



Director



Director

The accompanying notes are an integral part of these financial statements.

BUILDING BRIDGES FOR THE FUTURE SASKATOON INC.
(O/A WHITE BUFFALO YOUTH LODGE)
STATEMENT OF OPERATIONS AND NET ASSETS
FOR THE YEAR ENDED MARCH 31, 2019

	Budget \$ (unaudited)	2019 \$	2018 \$
Revenue			
INAC – UPIP	584,686	584,686	66,278
Housing first	235,000	240,681	198,672
Grants (note 3)	329,447	233,016	334,147
City of Saskatoon – Facility grant	128,440	143,400	228,551
Other revenue – rent	38,400	34,705	11,595
STC ETS Revenue	-	11,969	-
Donations	-	4,918	1,120
Other	-	4,229	-
INAC – UPIP deferred revenue	-	(53,734)	-
SHIP – WBYL Renovation grant	-	-	34,159
	1,315,973	1,203,870	874,522
Expenses			
Salary	869,313	739,254	570,021
Special events	27,200	132,932	34,518
Benefits	112,200	106,421	79,322
Program activities	19,800	43,667	35,149
Program support	60,900	27,006	30,093
Professional development	17,100	24,014	13,875
Program supplies	46,600	21,610	16,539
Program equipment	20,000	14,055	1,328
Workshops and meetings	1,500	11,478	2,160
Telephone	6,500	10,530	1,037
Legal and audit	22,000	10,327	11,295
Insurance	6,500	10,008	-
Repairs and maintenance	-	8,779	34,761
Program travel	7,900	7,774	5,537
Rent	11,100	6,000	4,752
Printing	6,000	5,763	1,830
Honoraria	22,100	5,238	11,534
Nutrition	43,200	4,204	17,279
Office Supplies & Materials	360	3,740	-
Bank charges and interest	-	2,654	209
Utilities	-	1,620	1,123
Contracted services	1,000	1,496	-
Advertising	14,700	819	2,160
	1,315,973	1,199,389	874,522
Excess of revenue over expenditures for the year	-	4,481	-
Net assets – Beginning of year	16,066	16,066	16,066
Net assets – End of year	16,066	20,547	16,066

The accompanying notes are an integral part of these financial statements.

BUILDING BRIDGES FOR THE FUTURE SASKATOON INC.
(O/A WHITE BUFFALO YOUTH LODGE)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED MARCH 31, 2019

	2019 \$	2018 \$
Cash provided by (used in)		
Operating activities		
Excess of revenue over expenses for the year	4,481	-
Net change in non-cash working capital balances		
Accounts receivable	(165,092)	(149,970)
Due from related parties	(112,610)	-
Accounts payable	52,297	-
Due to related parties	488,578	449,313
Deferred revenue	128,247	496,698
Net change in cash	395,901	796,041
Cash – Beginning of year	1,085,566	289,525
Cash – End of year	1,481,467	1,085,566

The accompanying notes are an integral part of these financial statements.

BUILDING BRIDGES FOR THE FUTURE SASKATOON INC.
(O/A WHITE BUFFALO YOUTH LODGE)
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2019

1 Nature of the business

Building Bridges for the Future Saskatoon Inc. (“Building Bridges”) was established on February 24, 2010 as a charitable corporation under the Non-Profit Corporations Act of Saskatchewan. Building Bridges provides social and educational services to the underprivileged in Saskatoon, Saskatchewan, Canada.

2 Significant accounting policies

Basis of accounting

The financial statements have been prepared in accordance with Canadian Public Sector Accounting Standards (PSAS), including accounting standards that apply only to not-for-profit organizations.

Revenue recognition

All revenue is recorded on an accrual basis whereby amounts received or recorded as receivable but not earned by the end of the fiscal year are recorded as deferred revenue. Grants consist of monies received or receivable pursuant to funding agreements entered into for the White Buffalo Youth Lodge. Grants are recognized on a contribution basis in the year when the eligibility criteria is met. Deferred revenue is recognized in revenue over time as the recognition criteria are met.

Asset classification

Assets are classified as either financial or non-financial. Financial assets are assets that could be used to discharge existing liabilities or finance future operations. Non-financial assets are acquired, constructed or developed assets that do not provide resources to discharge existing liabilities but are employed to deliver services, may be consumed in normal operations and are not for resale. Non-financial assets include tangible capital assets and prepaid expenses.

Cash and cash equivalents

Cash and cash equivalents consist of cash on hand, deposits held at call with banks, and other short-term highly liquid investments with original maturities of three months or less.

Use of estimates

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the year. Estimates are based on the best information available at the time of preparation of the financial statements and are reviewed annually to reflect new information as it becomes available. Actual results could differ from these estimates.

BUILDING BRIDGES FOR THE FUTURE SASKATOON INC.
(O/A WHITE BUFFALO YOUTH LODGE)
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2019

Financial instruments

Building Bridges recognizes and measures its financial assets and liabilities as follows: cash and cash equivalents, short-term investments, accounts receivable, accounts payable and deferred revenue are initially recorded at fair value. All financial assets and liabilities are subsequently measured at amortized cost. Interest attributable to financial instruments is reported in the statement of operations. Financial assets are tested for impairment at the end of each reporting period when there are indications that an asset may be impaired. When financial assets are impaired, impairment losses are recorded in the statement of operations.

Net assets

Building Bridges' financial statements are presented so as to highlight net assets as the measurement of financial position. The net asset of Building Bridges is determined by its liabilities less its financial assets. Net assets are comprised of two components, non-financial assets and accumulated surplus.

3 Related party transactions

Saskatoon Tribal Council Inc., STC Urban First Nation Services Inc. ("STC Urban"), and Dakota Dunes Community Development Corporation ("DDCDC") are related to Building Bridges by virtue of common control. Transactions that occur between DDCDC and Building Bridges are for the purpose of funding programs maintained by the organization.

Related party transactions are recorded at the exchange amount agreed to by the related parties. Other than items specifically disclosed elsewhere in the financial statements and notes, the following is a list of significant related party balances:

	2019 \$	2018 \$
STC Urban First Nation Services Inc.		
Accounts payable	1,327,432	838,854
Dakota Dunes Community Development Corporation		
Accounts receivable	27,000	18,000
Grant revenue	50,000	319,750
Saskatoon Tribal Council Inc.		
Accounts receivable	103,610	-

BUILDING BRIDGES FOR THE FUTURE SASKATOON INC.
(O/A WHITE BUFFALO YOUTH LODGE)
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2019

4 Accounts receivable

	2019 \$	2018 \$
Saskatoon Housing First	130,050	90,455
City of Saskatoon	192,380	111,094
United Way	85,714	25,003
Community initiatives Grant	5,000	-
SHIP-WBYL Renovations	-	15,000
Saskatchewan Lotteries	-	6,500
	<hr/> 413,144	<hr/> 248,052

5 Deferred revenue

	Balance – Beginning of year \$	Recognized \$	Amount deferred \$	Balance – End of year \$
INAC – UPIP	496,698	(496,698)	550,432	550,432
Nutrien	-	-	74,513	74,513

6 Financial instruments and risk management

Building Bridges is not exposed to significant credit risk, liquidity risk, and interest rate risk from its financial instruments.

Building Bridges manages its exposure to risk by holding cash balances in a federally regulated financial institution, obtaining funding from verified sources, and not incurring external financing bearing interest.

7 Budgeted figures

Unaudited budgeted figures have been provided for comparison purposes and have been derived from the estimates approved by the Board of Directors.

CRESS HOUSING CORPORATION

FINANCIAL STATEMENTS
FOR THE YEAR ENDED
DECEMBER 31, 2018



L.D. SAFINUK B. Comm., CPA, CA
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Independent Auditors' Report

To the Board of Directors of Cress Housing Corporation

Opinion

We have audited the accompanying financial statements of Cress Housing Corporation, which are comprised of the statement of financial position as at December 31, 2018 and the statements of operations and changes in net assets and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information. The financial statements have been prepared by management based on the financial reporting provisions of the operating agreement between Cress Housing Corporation and Canada Mortgage and Housing Corporation (CMHC).

In our opinion, the financial statements present fairly, in all material respects, the financial position of Cress Housing Corporation, as at December 31, 2018, and its results of operations and cash flow for the year then ended in accordance with the operating agreements stated above.

Base for Opinion

We conducted our audit in accordance with Generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of Cress Housing Corporation in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance to these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Basis of Accounting and Restriction on Use

Without modifying our opinion, we draw attention to *Note 2* to the financial statements, which describes the basis of accounting. The financial statements are prepared to assist Cress Housing Corporation to comply with the reporting provisions of the operating agreement referred to above. As a result, the financial statements may not be suitable for another purpose. Our report is intended solely for the Directors of Cress Housing Corporation and CMHC, and should not be used by parties other than the Directors of Cress Housing Corporation and CMHC.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the financial reporting provision of the operating agreement between Cress Housing Corporation and CMHC, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

TWIGG & COMPANY
CHARTERED PROFESSIONAL ACCOUNTANTS

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In preparing financial statements, management is responsible for assessing Cress Housing Corporation's ability to continue as a going concern, disclosing, as applicable, matters related to the going concern and using the going concern basis of accounting unless management either intends to liquidate Cress Housing Corporation or to cease operations or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing Cress Housing Corporation's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but it is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatements of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Cress Housing Corporation's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on Cress Housing Corporation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. However, future events or conditions may cause Cress Housing Corporation to cease to continue as a going concern.

TWIGG & COMPANY
 CHARTERED PROFESSIONAL ACCOUNTANTS

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- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may be reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonable be expected to outweigh the public interest benefits of such communication.

Saskatoon, Saskatchewan
 April 25, 2019

Twigg & Company

Chartered Professional Accountants

CRESS HOUSING CORPORATION

STATEMENT OF CASH FLOWS

AS AT DECEMBER 31, 2018

	<u>ASSETS</u>	
	<u>2018</u>	<u>2017</u>
CURRENT:		
Cash	\$ 45,309	\$ -
Accounts receivable (Note 3)	<u>299,988</u>	<u>302,715</u>
	<u>345,297</u>	<u>302,715</u>
CAPITAL ASSETS (Note 4)		
CMHC	1,187,083	1,323,481
Market Units	<u>17,437,725</u>	<u>16,720,613</u>
	<u>18,624,808</u>	<u>18,044,094</u>
RESTRICTED CASH:		
Replacement reserve (CMHC)	1,610,374	251,677
Replacement reserve (Market)	766,634	762,290
Tenant deposits	<u>112,648</u>	<u>169,264</u>
	<u>2,489,656</u>	<u>1,183,231</u>
	<u>\$ 21,459,761</u>	<u>\$ 19,530,040</u>
	<u>LIABILITIES</u>	
CURRENT:		
Bank indebtedness	\$ -	\$ 232,677
Accounts payable (Note 5)	182,610	120,973
Deferred revenue	57,022	45,935
Current portion of long-term debt	<u>302,735</u>	<u>297,012</u>
	542,367	696,597
LONG-TERM DEBT (Note 6)	3,461,067	3,542,196
OTHER:		
Tenants deposits	<u>112,648</u>	<u>169,264</u>
	<u>4,116,082</u>	<u>4,408,057</u>
	<u>NET ASSETS</u>	
SURPLUS	982,334	702,999
REPLACEMENT RESERVE	2,377,007	1,013,967
INVESTED IN CAPITAL ASSETS	<u>13,984,338</u>	<u>13,405,017</u>
	<u>17,343,679</u>	<u>15,121,983</u>
	<u>\$ 21,459,761</u>	<u>\$ 19,530,040</u>

APPROVED ON BEHALF OF THE BOARD:



Director



Director

CRESS HOUSING CORPORATION

STATEMENT OF SURPLUSES (DEFICIT)

FOR THE YEAR ENDED DECEMBER 31, 2018

		<u>Beginning of year</u>	<u>Surplus (Deficit) for the year</u>	<u>Payment prior year</u>	<u>Transfer to Reserve</u>	<u>End of year</u>
CMHC		\$(41,508)	36,005	(8,542)	(1,374)	\$(15,419)
PHASES:						
5	Hopkins	53,066	26,682	-	-	79,748
6	Avenue Y	38,534	15,886	-	-	54,420
7	Hopkins	62,635	23,533	-	-	86,168
8	Activity	(55,829)	(19,369)	-	-	(75,198)
9	Avenue P	-	-	-	-	-
10	Avenue V	64,449	8,009	-	-	72,458
11	Houses	465,115	233,520	-	-	698,635
12	19 th Street	25,420	12,629	-	-	38,049
13	Avenue H	64,115	26,799	-	-	90,914
14	7 th Street	67,412	20,060	-	-	87,472
15	22 nd Street	(72,271)	(72,534)	-	-	(144,805)
16	Lindsay	34,301	(483)	-	-	33,818
17	Packham	-	-	-	-	-
18	Argyle	(2,440)	(7,810)	-	-	(10,250)
19	STC	-	-	-	-	-
20	O'Neal	-	882	-	-	882
21	Cartier	-	(25,552)	-	-	(25,552)
22	Blaine Lake	-	10,994	-	-	10,994
		<u>\$ 702,999</u>	<u>289,251</u>	<u>(8,542)</u>	<u>(1,374)</u>	<u>\$ 982,334</u>

CRESS HOUSING CORPORATION

STATEMENT OF REPLACEMENT RESERVE

FOR THE YEAR ENDED DECEMBER 31, 2018

	<u>Beginning of Year</u>	<u>Allocation of Funds</u>	<u>Interest Earned</u>	<u>Transfer</u>	<u>Expenditures from Fund</u>	<u>End of Year</u>
CMHC	\$ 251,677	1,589,683	946	1,374	(233,306)	\$1,610,374
PHASES:						
5 Hopkins	79,167	10,800	303	-	(2,491)	87,779
6 Avenue Y	19,427	14,400	114	-	(33,941)	-
7 Hopkins	74,180	10,800	265	-	(5,773)	79,472
8 Activity	386	3,200	-	-	(1,059)	2,527
9 Avenue P	85,045	13,500	341	-	(16,136)	82,750
10 Avenue V	69,557	10,800	265	-	(6,380)	74,242
11 Houses	173,756	100,000	644	-	(108,599)	165,801
12 19 th Street	33,673	12,100	114	-	(9,552)	36,335
13 Avenue H	82,532	22,500	303	-	(32,521)	72,814
14 7 th Street	86,306	13,600	265	-	(4,409)	95,762
15 22 nd Street	27,935	23,705	114	-	(32,273)	19,481
16 Lindsay	30,326	14,400	114	-	(2,970)	41,870
17 Packham	-	-	-	-	-	-
18 Argyle	-	2,400	-	-	-	2,400
19 STC	-	-	-	-	-	-
20 O'Neal	-	3,600	-	-	-	3,600
21 Cartier	-	1,800	-	-	-	1,800
22 Blaine Lake	-	-	-	-	-	-
	<u>\$1,013,967</u>	<u>1,847,288</u>	<u>3,788</u>	<u>1,374</u>	<u>(489,410)</u>	<u>\$2,377,007</u>

CRESS HOUSING CORPORATION

STATEMENT OF INVESTMENT OF CAPITAL ASSETS

FOR THE YEAR ENDED DECEMBER 31, 2018

	<u>Beginning of Year</u>	<u>Capital Grant</u>	<u>Gain on Sale</u>	<u>End of Year</u>
CMHC	\$ 487,653	-	-	\$ 487,653
PHASES:				
5 Hopkins	681,000	-	-	681,000
6 Avenue Y	1,237,917	-	-	1,237,917
7 Hopkins	779,602	-	-	779,602
8 Activity	272,793	-	-	272,793
9 Avenue P	-	-	-	-
10 Avenue V	918,518	-	-	918,518
11 Houses	204,279	-	-	204,279
12 19 th Street	1,633,003	-	-	1,633,003
13 Avenue H	2,964,481	-	-	2,964,481
14 7 th Street	1,348,240	-	-	1,348,240
15 22 nd Street	1,274,386	-	-	1,274,386
16 Lindsay	1,366,349	-	-	1,366,349
18 Argyle	236,796	-	-	236,796
19 O'Neal	<u>-</u>	<u>579,321</u>	<u>-</u>	<u>579,321</u>
	<u>\$ 13,405,017</u>	<u>579,321</u>	<u>-</u>	<u>\$ 13,984,338</u>

CRESS HOUSING CORPORATION

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2018

	<u>2018</u>	<u>2017</u>
OPERATING ACTIVITIES:		
Excess of revenue over expenses for the year	\$ 289,251	\$ 128,133
Changes to income not involving cash:		
Amortization	294,176	282,049
Transfer to replacement reserve	(1,374)	(148,281)
	<u>582,053</u>	<u>261,901</u>
Change in non-cash working capital balances related to operations:		
Accounts receivable	2,727	(66,956)
Deferred revenue	11,087	1,154
Accounts payable	<u>61,637</u>	<u>1,123</u>
	<u>75,451</u>	(64,679)
Total from operating activities	<u>657,504</u>	<u>197,222</u>
FINANCING ACTIVITIES:		
Replacement reserve	1,363,040	(16,438)
Tenant deposit	(56,616)	16,141
Mortgage repayment	(294,176)	(282,049)
Capital grants	579,321	236,796
Mortgage proceeds	218,770	135,000
Surplus repayment	(8,542)	<u>135,000</u>
Total from financing activities	<u>1,801,797</u>	<u>89,450</u>
INVESTING ACTIVITIES:		
Investment - Replacement reserve	(1,363,040)	16,438
Investment - Tenant deposit	56,616	(16,141)
Acquisition of capital assets	(874,891)	(522,055)
Total from investing activities	<u>(2,181,315)</u>	<u>(521,758)</u>
INCREASE (DECREASE) IN CASH AND EQUIVALENTS FOR THE YEAR	277,986	(235,086)
CASH AND (BANK INDEBTEDNESS) AND EQUIVALENTS, BEGINNING OF YEAR	(232,677)	<u>2,409</u>
CASH AND (BANK INDEBTEDNESS) AND EQUIVALENTS, END OF YEAR	\$ <u>45,309</u>	\$(<u>232,677</u>)
CASH AND (BANK INDEBTEDNESS) AND EQUIVALENTS CONSIST OF:		
Cash and (Bank indebtedness)	\$ <u>45,309</u>	\$(<u>232,677</u>)

CRESS HOUSING CORPORATION
NOTES TO THE FINANCIAL STATEMENTS
 FOR THE YEAR ENDED DECEMBER 31, 2018

1. NATURE OF BUSINESS:

Cress Housing Corporation was incorporated February 24, 1984 and registered under the Saskatchewan Non-Profit Corporations Act. The Company commenced acquiring single unit dwellings during July, 1984. The Company now also acquires apartment buildings and rents these units to qualifying tenants.

2. SIGNIFICANT ACCOUNTING POLICIES:

The financial reporting framework is prescribed by the operating agreement which requires the financial statements to be prepared in accordance with the following policies rather than in accordance with generally accepted accounting policies.

a) Investments -

Investments are stated at fair value as at December 31, 2018.

b) Capital assets and amortization -

Capital assets are recorded at cost less accumulated amortization. Amortization is provided to the extent that the mortgage principal is retired during the year. Buildings and equipment that are not financed are not amortized for accounting purposes.

c) Revenue recognition -

The Company follows the restricted fund method of accounting for contributions. Rent, subsidies and unrestricted contributions are recognized as revenue in the year received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Restricted contributions related to general operations are recognized as revenue in the year in which the related expenses are incurred.

Interest earned on the reserve funds is credited directly to the reserve accounts.

Capital grants received from government and other organizations designated for the acquisition of capital assets are recorded as equity in capital assets.

The Company receives project financing from Saskatchewan Housing Corporation to develop construct or improve affordable rental housing for low to moderate income households. The project financing is in the form of a forgivable loan that is forgiven in an amount annually over a period of years if the Company adheres to the Saskatchewan Housing Corporation's operating agreement. The project financing is recorded by the Company as a capital grant and credited to equity in capital assets resulting in a contingent liability. If the Company does not adhere to the operating agreements the non-forgivable portion of the grant is refundable.

d) Replacement reserve -

Appropriations to the replacement reserve, amounting to \$1,847,288 (2017 - \$421,536) is made out of revenue during the current year. Approved expenditures incurred in the year are charged to this reserve. As a result of this accounting practice, actual expenditures for replacement and maintenance do not normally appear in the statement of revenue and expense and surplus.

2. SIGNIFICANT ACCOUNTING POLICIES (continued):

- e) **Credit risk -**
 Credit risk arises from the possibility that tenants may be unable to fulfill their lease commitments. The Company mitigates the risk by conducting rental reference checks prior to tenant placement, through well defined procedures for addressing rent arrears, and by limiting the exposure to credit loss for any one tenant.
- f) **Fair value of financial instruments -**
 The carrying amount of bank, accounts receivable and deferred revenue, and accounts payable, approximate their fair value due to the short-term nature of these instruments. The carrying amount of the mortgage payable approximates its fair value, as the interest rate thereon approximates the market rate of interest for mortgages with a similar term to renewal.
- g) **Use of Estimates -**
 The preparation of financial statements requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, any disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amount of revenue and expenses during the reporting period. These estimates are reviewed periodically and as adjustments become necessary, they are reported in earnings in the period in which they become known.
- h) **Financial instruments -**
 The Company has elected not to disclose fair value information about financial assets and liabilities for which fair values was not readily obtainable.

The Company has classified its financial instruments as follows:

- Cash and cash equivalents were classified as held-for-trading and accordingly carried at their fair values;
- Accounts receivable were classified as loans and receivables, and accordingly carried at their amortized costs;
- Accounts payable and accrued liabilities and long-term debt were classified as other financial liabilities and are currently carried at their amortized cost.

3. ACCOUNTS RECEIVABLE:

	<u>2018</u>	<u>2017</u>
Rent receivable	\$ 143,544	\$ 119,098
City of Saskatoon grant receivable	-	49,800
GST receivable	69,685	71,017
Management fee receivable	<u>86,759</u>	<u>62,800</u>
	<u>\$ 299,988</u>	<u>\$ 302,715</u>

CRESS HOUSING CORPORATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2018

4. CAPITAL ASSETS:

Capital assets are recorded at cost less accumulated amortization. Amortization is provided to the extent that the mortgage principal is retired during the year. Buildings and equipment that are not financed are not amortized for accounting purposes.

The major categories of capital assets and related accumulated amortization are as follows:

	Land and Buildings	Furniture & Appliances	Total Cost	Accumulated Amortization	Net Book Value
<u>CMHC</u>					
Phase 1-4	\$ 10,681,091	188,632	10,869,723	9,682,640	\$ 1,187,083
<u>Market Units</u>					
Phase 5 - Hopkins	619,869	60,841	680,710	-	680,710
Phase 6 - Ave Y	1,161,003	76,914	1,237,917	-	1,237,917
Phase 7 - Hopkins	733,531	46,070	779,601	-	779,601
Phase 8 - Activity	414,834	3,445	418,279	96,667	321,612
Phase 9 - Ave P	-	-	-	-	-
Phase 10 - Ave V	1,000,501	5,732	1,006,233	-	1,006,233
Phase 11 - Houses	-	-	-	-	-
Phase 12 - 19 th Street	2,310,622	24,128	2,334,750	146,291	2,188,459
Phase 13 - Ave H	2,974,822	2,811	2,977,633	-	2,977,633
Phase 14 - 7 th Street	1,391,976	11,478	1,403,454	32,739	1,370,715
Phase 15 - 22 nd Street	3,762,894	40,094	3,802,988	481,047	3,321,941
Phase 16 - Lindsay	2,196,178	17,591	2,213,769	45,625	2,168,144
Phase 18 - Argyle	530,614	-	530,614	7,655	522,959
Phase 20 - O'Neal	865,296	1,035	866,331	4,530	861,801
Total Market Units	17,962,140	290,139	18,252,279	814,554	17,437,725
Totals	\$ 28,643,231	478,771	29,122,002	10,497,194	\$18,624,808

CRESS HOUSING CORPORATION
NOTES TO THE FINANCIAL STATEMENTS
 FOR THE YEAR ENDED DECEMBER 31, 2018

5. ACCOUNTS PAYABLE AND ACCRUED LIABILITIES:

	<u>2018</u>	<u>2017</u>
Accounts payable	\$ 51,914	\$ 16,251
Wages payable	16,633	13,372
Accrued holiday pay	96,957	72,820
Management contract payable	<u>17,106</u>	<u>18,530</u>
	<u>\$ 182,610</u>	<u>\$ 120,973</u>

6. LONG-TERM DEBT:

Long-term debt consists of the following mortgages:

	<u>2018</u>	<u>2017</u>
(1) Canada Mortgage and Housing Corp. repayable in monthly instalments of \$4,941 including interest at 1.82%.	\$ 385,129	\$ 436,926
(2) Canada Mortgage and Housing Corp. repayable in monthly instalments of \$3,807 including interest at 1.12%.	356,355	397,802
(3) Canada Mortgage and Housing Corp. repayable in monthly instalments of \$1,956 including interest at 1.12%.	199,105	220,225
(4) Canada Mortgage and Housing Corp. repayable in monthly instalments of \$378 including interest at 1.12%.	39,508	43,538
(5) Canada Mortgage and Housing Corp. repayable in monthly instalments of \$1,833 including interest at 1.82%.	210,121	228,126
(6) First Nations Bank loan repayable in monthly instalments of \$833 plus interest at 4.78%.	3,333	13,333
(7) First Nations Bank loan repayable in monthly instalments of \$967 including interest at 4.78%.	117,261	123,109

CRESS HOUSING CORPORATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2018

8. REPLACEMENT RESERVE:

Under the terms of the agreement with Canada Mortgage and Housing Corporation, the Replacement Reserve accounts are to be credited annually with interest and allocation of Canada Mortgage and Housing Corporation subsidy to provide for major replacements to the rental properties. The replacement reserve is funded by an annual charge against earnings as opposed to an appropriation of accumulated surpluses.

These funds along with accumulated interest must be held in a separate bank account and/or invested only in accounts or instruments insured by the Canada Deposit Insurance Corporation or as may otherwise be approved by Canada Mortgage and Housing Corporation from time to time.

The CMHC reserve account consists of:

	<u>Core 116 units</u>	<u>SHC 17 units</u>	<u>IA 30 units</u>	<u>Total</u>
Balance				
December 31, 2017	\$ 236,639	15,038	-	\$ 251,677
CMHC subsidy allocation	153,120	22,440	-	175,560
CMHC additional allocation	1,233,370	180,753	-	1,414,123
Transfer from surplus	1,374	-	-	1,374
Interest earned	<u>719</u>	<u>227</u>	<u>-</u>	<u>946</u>
	1,625,222	218,458	-	1,843,680
Approved expenditures from reserve	(214,254)	(19,052)	-	(233,306)
Balance				
December 31, 2018	<u>\$ 1,410,968</u>	<u>199,406</u>	<u>-</u>	<u>\$ 1,610,374</u>

CRESS HOUSING CORPORATION
NOTES TO THE FINANCIAL STATEMENTS
 FOR THE YEAR ENDED DECEMBER 31, 2018

9. CONTINGENT LIABILITY:

Cress Housing Corporation receives forgivable loans from Saskatchewan Housing Corporation. The loans have been recorded as capital grants, however, are repayable if Cress Housing Corporation does not adhere to Saskatchewan Housing Corporation's conditions for the advance.

Forgivable Funds Advanced:

<u>Date</u>	<u>Total Advanced</u>	<u>Forgiven</u>	<u>Balance Dec 31, 2018</u>
2006	\$ 156,132	138,318	\$ 17,814
2008	419,371	297,055	122,316
2010	567,190	389,481	177,709
2011	1,641,006	362,807	1,278,199
2012	2,592,000	855,000	1,737,000
2012	264,000	133,833	130,167
2013	408,000	172,833	235,167
2013	552,000	208,534	343,466
2016	360,000	72,000	288,000
2017	186,996	37,399	149,597
			<u>\$ 4,479,435</u>

10. CONTRIBUTED SERVICES:

The Board of Directors are not compensated for their services provided to Cress Housing Corporation. The Director fees are being paid for by another Corporation.

CRESS HOUSING CORPORATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2018

CRESS HOUSING CORPORATION
SCHEDULE OF REVENUE AND EXPENSES - CMHC
for the year ended December 31, 2018

	Group 2 116 Units	Group 3 17 Units	Group 4 30 Units	Total	Budget
REVENUE:					
Rental revenue	\$ 678,893	103,609	180,662	963,164	\$ 923,229
Operating subsidy	741,268	104,404	198,368	1,044,040	1,060,903
Replacement reserve subsidy	1,233,370	180,753	-	1,414,123	-
Other revenue	447	-	-	447	900
Administrative recovery	244,216	34,397	65,353	343,966	-
	<u>2,898,194</u>	<u>423,163</u>	<u>444,383</u>	<u>3,765,740</u>	<u>1,985,032</u>
EXPENSES:					
Property taxes	225,644	38,718	61,130	325,492	347,089
Insurance on dwellings	66,497	10,965	-	77,462	72,082
Utilities - vacant units	9,473	2,767	1,440	13,680	11,280
- senior housing	30,371	-	-	30,371	25,380
- single parent	10,928	-	-	10,928	10,715
- apartment	12,856	-	-	12,856	9,023
Site Management	3,600	-	-	3,600	5,400
Maintenance	410,436	62,727	257,961	731,124	733,404
Shop expense	15,313	2,157	4,098	21,568	23,980
Mortgage interest	18,578	-	-	18,578	18,567
Amortization	136,398	-	-	136,398	136,398
Administration:					
Salaries, benefits, travel	396,304	55,818	106,053	558,175	257,633
General administration	68,998	9,718	18,464	97,180	59,570
Tenant counseling	42,998	6,056	11,506	60,560	70,580
Audit and accounting	6,035	850	1,615	8,500	8,500
Legal	877	123	235	1,235	478
Tenant incentive	685	96	184	965	1,200
Replacement reserve	153,120	22,440	-	175,560	175,560
Other replacement reserve subsidy	1,233,370	180,753	-	1,414,123	-
Office equipment	2,082	293	558	2,933	5,700
Bad debts	6,941	2,918	15,436	25,295	8,493
Committee meetings	2,238	315	599	3,152	4,000
	<u>2,853,742</u>	<u>396,714</u>	<u>479,279</u>	<u>3,729,735</u>	<u>1,985,032</u>
EXCESS OF REVENUE OVER EXPENSES FOR THE YEAR	<u>\$ 44,452</u>	<u>26,449</u>	<u>(34,896)</u>	<u>36,005</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION

FOR THE YEAR ENDED DECEMBER 31, 2018

SCHEDULE OF REVENUES AND EXPENSES – MARKET UNITS

	<u>Total</u>	<u>Budget</u>	<u>Phase 5</u>	<u>Phase 6</u>	<u>Phase 7</u>	<u>Phase 8</u>	<u>Phase 9</u>
REVENUE							
Rental revenue	\$ 2,131,640	2,279,011	83,420	119,692	81,260	21,335	99,468
Laundry revenue	8,535	12,800	895	-	1,114	-	554
Administrative recovery	66,947	-	3,815	5,040	5,066	-	4,820
Other	127,718	135,819	-	-	-	-	-
	2,334,840	2,427,630	88,130	124,732	87,440	21,335	104,842
EXPENSES							
Administration fee	102,458	309,735	2,500	4,205	3,127	-	2,128
Amortization	157,778	158,916	-	-	-	10,000	-
Bank charges	3,497	6,017	175	175	175	23	161
Condo fees	30,738	29,472	-	-	-	-	-
Site management	44,780	116,661	3,000	-	3,000	-	6,000
Insurance	110,634	103,300	2,899	7,316	6,130	2,320	5,505
Interest	122,068	116,767	-	-	-	418	-
Property taxes	324,645	313,270	10,691	24,480	10,691	11,787	9,695
Maintenance	348,637	434,309	7,454	34,289	7,506	5,648	9,859
Replacement reserve	257,605	279,160	10,800	14,400	10,800	3,200	13,500
Bad debt	69,877	32,440	-	1,136	-	-	4,791
Utilities	308,478	275,352	22,979	21,795	21,528	6,708	35,097
Security	40,775	40,182	-	-	-	-	-
Professional fees	11,400	10,577	950	1,050	950	600	1,000
Miscellaneous	-	23,587	-	-	-	-	-
Janitorial	10,542	13,243	-	-	-	-	-
	1,943,912	2,262,988	61,448	108,846	63,907	40,704	87,736
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR	390,928	164,642	26,682	15,886	23,533	(19,369)	17,106
OWNER'S ALLOCATION	(137,682)	(164,642)					(17,106)
NET EXCESS (DEFICIENCY) FOR THE YEAR	\$ 253,246	Nil	26,682	15,886	23,533	(19,369)	Nil

CRESS HOUSING CORPORATION

FOR THE YEAR ENDED DECEMBER 31, 2018

SCHEDULE OF REVENUES AND EXPENSES – MARKET UNITS

	<u>Phase 10</u>	<u>Phase 11</u>	<u>Phase 12</u>	<u>Phase 13</u>	<u>Phase 14</u>	<u>Phase 15</u>
REVENUE						
Rental revenue	\$ 75,799	616,574	110,303	107,084	90,090	304,894
Laundry revenue	798	-	-	-	579	2,776
Administrative recovery	3,165	18,040	3,165	8,425	3,450	9,546
Other	-	-	21,445	-	-	-
	79,762	634,614	134,913	115,509	94,119	317,216
EXPENSES						
Administration fee	1,480	46,272	1,030	525	1,275	6,173
Amortization	-	-	22,620	-	5,847	96,381
Bank charges	175	875	175	175	175	875
Condo fees	-	-	30,738	-	-	-
Site management	3,800	-	-	3,050	2,625	9,600
Insurance	4,610	35,424	-	7,654	4,887	21,250
Interest	-	-	24,018	-	5,757	59,664
Property taxes	7,219	132,795	20,464	13,876	9,982	23,347
Maintenance	11,781	58,210	2,250	11,564	8,267	31,592
Replacement reserve	10,800	100,000	12,100	22,500	13,600	23,705
Bad debt	3,216	21,404	5,851	12,593	1,855	17,735
Utilities	27,872	5,114	2,088	2,516	18,989	71,060
Security	-	-	-	13,307	-	27,468
Professional fees	800	1,000	950	950	800	900
Miscellaneous	-	-	-	-	-	-
Janitorial	-	-	-	-	-	-
	71,753	401,094	122,284	88,710	74,059	389,750
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR	8,009	233,520	12,629	26,799	20,060	(72,534)
OWNER'S ALLOCATION						
NET EXCESS (DEFICIENCY) FOR THE YEAR	\$ 8,009	233,520	12,629	26,799	20,060	(72,534)

CRESS HOUSING CORPORATION

FOR THE YEAR ENDED DECEMBER 31, 2018

SCHEDULE OF REVENUES AND EXPENSES – MARKET UNITS

	<u>Phase 16</u>	<u>Phase 17</u>	<u>Phase 18</u>	<u>Phase 19</u>	<u>Phase 20</u>	<u>Phase 21</u>	<u>Phase 22</u>
REVENUE							
Rental revenue	\$ 101,220	263,055	16,150	-	21,930	-	19,366
Laundry revenue	1,819	-	-	-	-	-	-
Administrative recovery	2,415	-	-	-	-	-	-
Other	-	-	-	106,273	-	-	-
	105,454	263,055	16,150	106,273	21,930	-	19,366
EXPENSES							
Administration fee	3,200	21,990	-	7,873	-	31	649
Amortization	14,177	-	4,223	-	4,530	-	-
Bank charges	175	-	82	-	81	-	-
Condo fees	-	-	-	-	-	-	-
Site management	3,000	10,084	-	-	-	621	-
Insurance	6,867	3,955	317	-	1,500	-	-
Interest	16,350	-	6,446	-	7,073	2,342	-
Property taxes	12,549	30,922	3,572	-	2,575	-	-
Maintenance	15,721	20,005	5,690	96,342	1,218	18,960	2,281
Replacement reserve	14,400	-	2,400	-	3,600	1,800	-
Bad debt	1,296	-	-	-	-	-	-
Utilities	17,452	44,631	880	2,058	471	1,798	5,442
Security	-	-	-	-	-	-	-
Professional fees	750	350	350	-	-	-	-
Miscellaneous	-	-	-	-	-	-	-
Janitorial	-	10,542	-	-	-	-	-
	105,937	142,479	23,960	106,273	21,048	25,552	8,372
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR	(483)	120,576	(7,810)	Nil	882	(25,552)	10,994
OWNER'S ALLOCATION		(120,576)					
NET EXCESS (DEFICIENCY) FOR THE YEAR	\$(483)	Nil	(7,810)	Nil	882	(25,552)	10,994



SASKATOON TRIBAL COUNCIL

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