Doing better together.

SASKATOON TRIBAL COUNCIL

2015/16 ANNUAL REPORT

PATHWAY TO PROGRESS

CONTENTS

STC Vision and Mission Statement	2
Message from the Tribal Chief	4
Message from the Vice Chief	5
Message from the Senior Executive Management Team	6
White Buffalo Youth Lodge	8
Program Highlights	11
Highlights	20
Special Feature: Vampire Gala	31
Special Feature: Wellness and Youth Initiatives	32
Cress Housing Corporation	34
Dakota Dunes Community Development Corporation	35
STC Inc. Financial Statements	36
STC Health & Family Services Financial Statements	55
STC Urban Services Financial Statements	68
Cress Housing Financial Statements	82

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

FIRE: 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.

MESSAGE FROM THE TRIBAL CHIEF

Greetings to Chiefs, Councils, Elders, community members and partners.

In 2015-16, STC brought together communities across the province to support others in times of need. The Tanning Hides fundraiser, a comedic roast of Chiefs by Don Burnstick, raised funds for northern fire evacuees. The STC crisis response and environmental health teams provided more than 500 hours of support to evacuees, as well as mental and emotional supports to families of the victims affected by the mass shootings in La Loche. In the spirit of caring for our nation, we were honoured to help during these tragic events. On behalf of the Saskatoon Tribal Council staff and communities, I extend our deepest condolences.

The Tanning Hides Fundraiser raised $24,000 for northern communities devastated by fire.

Wanuskewin Heritage Park is a culturally significant beacon for Indigenous and non-indigenous people, and I am pleased to co-lead the Thundering Ahead Wanuskewin Heritage Park Revitalization campaign. The campaign's goal is to achieve UNESCO World Heritage Site designation for Wanuskewin.

Hundreds of Residential School Survivors, their families, students and people of all nationalities came together for the TRC Closing Event in June 2015 in Saskatoon.

We celebrated two milestones with longstanding business partners. The STC-SaskEnergy partnership celebrated 20 years with a generous commitment to develop business-to-business opportunities for First Nations owned companies. The STC-PotashCorp partnership celebrated its five-year anniversary, and its second year under CEO Jochen Tilk. I extend my gratitude to these organizations for their long-term commitment to improving quality of life and supporting First Nations success.

We also saw a dramatic increase in new clients living on and off reserve this year, demonstrating the need for, and relevance of, STC programs and services. Most notably, White Buffalo Youth Lodge, where attendance increased by 500 per cent in some areas, and Employment and Training Services, Community Addictions programs and needle exchange at the STC Health Centre.

Reconciliation has been a theme in the Indigenous community since the release of the Truth and Reconciliation Commission's (TRC) 94 recommendations. STC believes that reconciliation is a commitment to ongoing relationship-building among nations, which we uphold through our work in the community. STC hosted the TRC Closing event, bringing together people of all nationalities to celebrate the TRC's work. We hosted the Call to Action Forum with Treaty Commissioner Wilton Littlechild to discuss implementing the recommendations. Our commitment to community healing and advocacy continued at the Missing and Murdered Women's Pre-Inquiry forum with Minister Bennett. These powerful two days was a start to addressing injustices in the Indigenous community.

My Voice Matters, an STC-led Indigenous voter campaign, was delivered in advance of the April 2016 provincial election. The campaign bridged gaps in information and provided walk-through support to ensure maximum First Nations voter representation.

STC worked with local musical talent Ellie Thorn to host a refugee welcome event for newcomers from Syria. Newcomers participated in a round dance and took in cultural performances. Proceeds from Ellie's song, You Didn't Even Know Me, went directly to support refugee transitions.

Thank you to our leadership, Elders, community members, dedicated staff and partners for believing in what we do. It is because of you that we continue to grow as an organization and make a lasting impact on the people we serve.

Sincerely,

Tribal Chief Felix Thomas

MESSAGE FROM THE VICE CHIEF

The second annual Vampire Gala benefitting the STC Home Fires Foundation and White Buffalo Youth Lodge was a big success, raising $80,000 to help kids and youth realize their potential. Thanks to presenting sponsor PotashCorp, to Home Fires sponsor Dakota Dunes Community Development Corporation and all other sponsors who lent support. Your commitment to creating a society where all children thrive will go a long way.

At the Back To School Carnival at White Buffalo Youth Lodge, the first-ever STC Backpack Giveaway demonstrated the need for basic school supplies for kids living in core neighborhoods—500 backpacks were quickly given away and 300 additional backpacks were assembled in the following week. Thanks to our major sponsor, PotashCorp, and our hardworking staff for going above and beyond.

STC broke new ground in a partnership with the Saskatchewan Rush Lacrosse team that saw five Indigenous players honoured as role models during First Nations Night. This partnership seeks to encourage Indigenous youth to participate in sport and strive for excellence.

We celebrated our second year of the Blades partnership by honouring Dustin Perillat of the Yellow Quill First Nation at First Nations Night. We also welcomed Dustin home in front of St. Mary's elementary school students, showing kids that success can be achieved if you believe in your abilities.

This past year, STC supported the physical, mental, spiritual and emotional health of our staff. The STC Wellness Warriors are a dedicated team who promote wellness in the workplace and wider community through participation in special fundraising events, such as Relay For Life, the Corporate Challenge and Motionball for Special Olympics. STC is proud to represent our organization in the community and our workplace, so we can live well, live long and with peace of mind on our journey.

Once again, We Day 2016 was a great opportunity to bring awareness to young minds about global Indigenous issues and inclusion. With the energy of thousands of young people cheering us on, the coming generations are sure to make strides in building an inclusive Saskatchewan.

The 12th annual Swing Fore Kids Golf Tournament hosted by the STC Education unit raised $12,000 to support Youth Sports Culture and Recreation programming in STC communities.

Thank you to our leaders and Elders for their wisdom and guidance, and to our staff and partners for their dedication and hard work in building our vision for the future.

Vice Chief Mark Arcand

MESSAGE FROM SENIOR EXECUTIVE MANAGEMENT TEAM

The Senior Executive Management Team (SEMT) is pleased to provide you with the 2015-2016 Annual Report to the Members of the Saskatoon Tribal Council (STC).

This year's report reflects the work towards "Improving Quality of Life" through the four pillars of health, education, safety and economics. Flowing from these pillars are five strategic goals and, in turn, five key strategies to achieve these goals;

- Increase inventory of healthy, affordable available housing for First Nation members
- Increase Grade 12 graduation rate of STC members to meet or exceed provincial average by 2020
- Improve health status of children and families to that of Canadian average by 2020
- Reduce the number of children and families in contact with judicial system
- Support the structuring and formalization of Governance House

Key accomplishments supported these goals.

There was an incredible spike in math skills among STC students in ST Math since kindergarten. Grade 3 mathematics achievement improved at an average of 187.6 per cent. STC's Aboriginal HIPPY Program was honoured as Canada's largest and most successful. Parent Instructor Genevieve Duquette from Mistawasis Cree Nation received the Mother of the Year Award. STC's Justice Program was ranked in the top six of Canadian Restorative Justice Programs.

The Cress Housing Corporation celebrated the grand opening of a newly acquired apartment complex. Cress manages units to provide rental options for First Nations in Saskatoon.

The White Buffalo Youth Lodge started a Housing First case management program that assists families experiencing homelessness. This project was made possible by United Way of Saskatoon funding.

The Dakota Dunes Community Development Corporation (DDCDC) supported success through innovative partnerships with community investments totalling $32 million dollars since 2008. The DDCDC continues to pursue strategic partnerships that maximize positive impacts in our communities.

This report showcases initiatives by staff in support of STC's goals. We welcome you to review the Audited Financial Statements that demonstrate a stable financial position.

In closing, SEMT appreciates the leadership of Tribal Chief Thomas, Vice Chief Arcand and the STC First Nation Chiefs and Councils. We extend our thanks for the dedication, commitment and contribution of our staff.

Barry Downs | Wilma Isbister | Ceal Tournier | Doug Porter

WHITE BUFFALO YOUTH LODGE

White Buffalo Youth Lodge is not just a gym or drop in centre; it is a community within a community, committed to changing lives and working hand-in-hand to make lifelong impacts. Deeper than just programs, services and numbers; it is about having an effect on youth.

WBYL has three employees who have come full circle, growing up in the community and facing the same life challenges as kids today. As kids, they came to WBYL; as adults, they are now making a difference in kids' lives by sharing their stories.

- Heidi Gravelle, Director

White Buffalo Youth Lodge (WBYL) is a "safe haven" for many children, a place they can freely play, socialize, learn and grow in a healthy, nurturing environment. 2015-16 was an exciting year, with the shift to strategic programming, the medicine wheel concept and various promotions causing a huge spike in program attendance. Total annual visits jumped from 18,000 in 2014-2015 to 32,555 in 2015-2016. Approximately 29,094 of these visits were youth and families participating in regular day/evening programming and 1,340 were visitors from the broader community.

COMMUNITY EVENTS

WBYL's annual Back to School Carnival was a success on many levels. Attendance was up by approximately 250 people, reaching 901 total. A highlight was the Back-to-School Back Pack Program, sponsored by PotashCorp. More than 750 backpacks stocked with school supplies ($57 value) were given to children from core neighborhoods who face social and economic hardships. The backpack giveaway will be an annual feature of the event.

WBYL programs incorporate a nutritional element to ensure our kids have the energy to engage and learn to their fullest potential. This past year, WBYL provided 7,354 individual snacks/meals to children and youth.

In other community events, WBYL welcomed 721 people to the annual Haunted House in October, served 1,000 people at the Christmas Dinner and 57 people at the after school program Easter Dinner. Sam Corbett, drummer for the internationally acclaimed band The Sheep Dogs, offered free drumming lessons to youth.

PROGRAM ACTIVITIES

This past year saw an overall increase in program activities. Most significantly, the after

WBYL visitors enjoy more freedom with a new 15-passenger van provided by PotashCorp Community Events

school program saw a 200 per cent increase in attendance and sports program attendance jumped from 10-15 participants per day in past years to 30-plus participants. The volleyball program alone increased 500 per cent over last year, from approximately 15 participants to more than 60 participants.

The StarPhoenix

SK. SYSTEM
OP OF KIDS'
CINATIONS

Tori-Lynn Quewezance, Yellow Quill First Nation is all smiles after receiving a school back pack

A Housing First Family Case Manager was hired to work with homeless families. Thirteen families have been placed in safe, affordable housing since September 2015. Four of the 13 families are members of STC communities and 11 are self-declared First Nations or Métis.

Programming continued to focus on Culture (beading and sewing program, weekly Elder's teachings, pipe ceremonies, round dances, pow wow song and dance, Aboriginal storytelling, Culture Camp, etc.), Family Wellness (collective kitchens, healthy living programs, daily snack and supper program, parenting for teens, child-minding, Food Fun and Fitness program, health services, dental services, etc.) and Recreation, Sport and Fitness (basketball, volleyball, soccer, hockey, badminton, fitness centre, fitness classes, personal training, art, camping, trips to local lakes and parks, swimming, archery, etc.). A Youth Leadership Coordinator was hired to support learning and development in life and work skills. Service was provided to 272 youth ages 14 to 30, and 57 youth achieved employment.

From a near-death-experience suffered by head trauma injury, to overcoming addictions, to leaving the north due to community challenges, Bernard came to the city with nothing more than the shirt on his back. He found a fresh start at WBYL, where together with Youth Leadership Coordinator Cory Alexson, he developed a career plan to identify his initial needs, including assistance with housing and other personal arrangements. Cory worked with a variety of local services, including Saskatoon Centre of Reading & Excellence (SCORE) to transition Bernard to educational and career learning. As he works towards obtaining his grade12 diploma, Bernard gives back by volunteering when he can. Working with Cory also led, unexpectedly, to being happily reunited with siblings in foster care.

Youth Leadership Coordinator Cory Alexson with Bernard Cook

"I've watched Bernard do so much in such a very short period of time. He has gained positive self-esteem and self-worth, along with many skills necessary to continue working hard towards his personal lifelong goals and dreams. He once told me, "you've just got to want it – no one is going to do it for you."

- Cory Alexson, Youth Leadership Coordinator

PROGRAM HIGHLIGHTS

ECONOMIC DEVELOPMENT

Business and industry partnerships play a central role in creating new wealth for STC First Nation stakeholders.

We celebrated the 20th anniversary of the STC-SaskEnergy partnership, which has evolved over the years to focus on economic development activities. SaskEnergy has committed $150,000 over the next three years to help grow and develop business-to-business opportunities

SaskEnergy CEO Doug Kelln and STC Tribal Chief Thomas formally renew the STC-SaskEnergy partnership.

PotashCorp's Lee Knafelec & Carla Fox share the WBYL Christmas spirit.

The STC-PotashCorp partnership celebrated its five-year anniversary in October. The partnership is built on corporate sharing, direct and indirect employment, and procurement opportunities for STC stakeholder-owned businesses. PotashCorp made significant contributions to 14 different programs, from education and nutrition to career development and child safety. Thousands of STC community stakeholders were directly touched by PotashCorp funding.

Lynco Eagle LLP, STC's industrial construction company, ended the fiscal year on a high note. In its second full year of operations, the company more than doubled its gross revenues and added SaskEnergy, SaskPower, K+S Potash Canada and PotashCorp to its growing list of clients.

EDUCATION

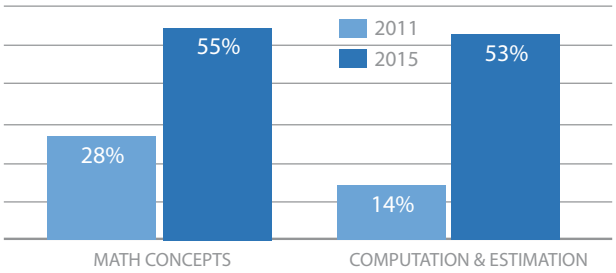
The STC Education Unit facilitates a variety of **Professional Learning Community (PLC)** opportunities for staff in the member communities. Feedback from staff on math PLCs have been positive: "I have learned so much more this year in our group meeting than any other PD – I love learning practice ideas that I actually use immediately in the classroom." "They have helped me to engage my students more and give them more ownership of their learning."

In August, a panel of young people shared personal stories at a school opening event, challenging educators to embrace each student's gifts and provide the education they rightly deserve. In February, a strategic planning symposium engaged the STC Board of Directors, who presented their vision for First Nation education and co-governance.

As grade 3 student has fun learning math concepts using ST Math

ST Math is a visual, action-oriented and self-paced game that explains math concepts to students. In 2015, grade three mathematics achievement improved an average of 187.6 per cent among students who have used ST Math since kindergarten.

Percent Increase in STC Grade 3 Student Achievement



STC's Data Management Coordinator is responsible for developing first-rate, reliable and safe school IT infrastructure. All six member schools have functioning IT networks with backup servers and backup power. This past year saw increased use of SmartBoard and Smart Learning Suite software.

Students learn using Smart boards

The **Language Celebration**, Honouring our Elders, held in May was a huge success, hosting nearly 500 participants, including students, volunteers, Elders and guests. Funded by SaskCulture, the event is a partnership of Saskatoon Public Schools, Greater Saskatoon Catholic Schools and Saskatoon Tribal Council.

Nearly 500 students participated in the Language Celebration

In July, a **Cultural Camp** in Kinistin Saulteaux Nation taught kids how to pick, clean and braid sweet grass and dig *wīkē* (wee kay) or muskrat root. Kids also learned about sweat lodge and the female pipe.

The **Special Education Program** provides regular communication and support to special educators in STC schools to ensure sharing of expertise and to build local capacity. Special education teachers participated in workshops on supporting students with Opposition Defiant Disorder, ADHD, anxiety, mood disorders and challenging behaviour, as well as on sensory and behaviour classroom strategies.

Work continued on a special **History Video Project** designed to educate students on treaties, residential schools, relations between First Nations and local communities, and the history of the seven STC member communities. As part of the project, about 40 Elders and school principals gathered at Manitou Springs in November to review videos for use in STC, Saskatoon and Saskatchewan Rivers district schools. They also discussed Elder involvement in the classroom, language instruction and creation of an education alliance.

The **Aboriginal Home Instructors for Parents and Preschool Youngsters (HIPPY) Program** supports traditional knowledge and linguistic skills in preparation for formal schooling of children aged 3 to 4. At the national conference in November, the **STC HIPPY program was honoured as Canada's largest, most successful Aboriginal site in only its second year of operation.** The program was also featured in INAC's annual video vignette. Focusing on the community of Mistawasis, the video illustrates relationships and provides a template for future Aboriginal sites. Also, congratulations to Aboriginal HIPPY Parent Instructor, Genevieve Duquette from Mistawasis Cree Nation, who received the **Mother of the Year Award.**

STC CAREER EDUCATION/SUPER SATURDAY

Career Education and Super Saturday extra-curricular programs provide STC students with educational and career-related experiences in science, engineering, medicine, mathematics and fine arts. PotashCorp funded numerous events as well as science-related academic supplies and summer student support.

Forty-six grade 8 students from STC schools participated in the annual **STC Cardboard Boat Challenge**, held every May in partnership with the Saskatoon Industry Education Council. Students put their knowledge and skills to the test, constructing a cardboard boat that was then raced across Harry Bailey pool. The event is the culmination of a 12-lesson unit in the engineering and science curriculum.

Cardboard boat teams

Cardboard boat race

Ten students from three STC communities completed the six-week **STC Culinary Skills Boot Camp** hosted by One Arrow First Nation in November-December. Students were awarded certificates and culinary supplies at the wrap-up gala.

Chef and culinary Students

A two-day **Culture & Science Camp** at Redberry Bible Camp for grade 4 students from STC schools focused on learning science through traditional teaching and connecting nature with natural curiosity.

In May, students from six STC schools attended the **Grade 12 Career Camp** at the University of Saskatchewan, where they learned about Aboriginal Students' Centre services, toured the campus learned about meal planning and cooking at lunch and visited the astronomy observatory. At the banquet supper, the winners of a logo design competition for the program were announced—great job Tracy and Reese of Kinistin Saulteaux Nation!

Cooking bannock on a willow

Water life

Future is Yours Career Expo participants explore careers in nursing and law enforcement. Presented by STC with PotashCorp, the event hosted 900 high school students and attracted 63 business exhibitors. Read more in the special features section.

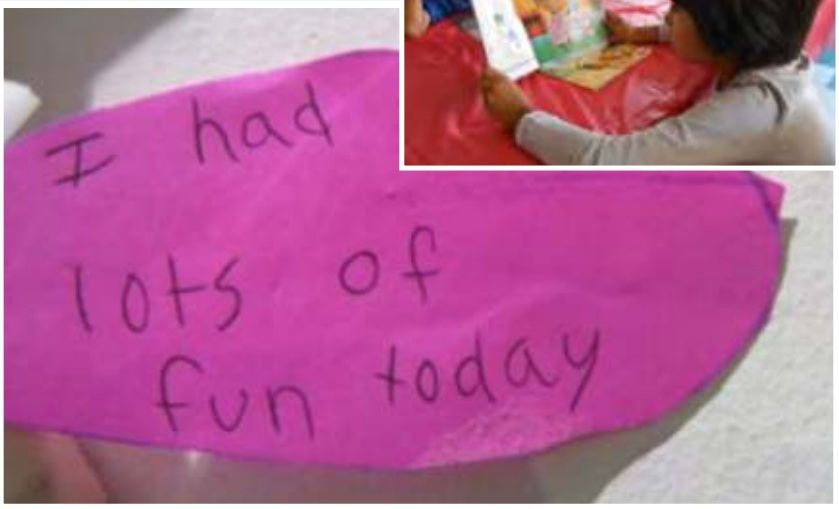
PotashCorp
Helping Nature Provide

the future is yours

Students explore careers at the Future Is Yours 2016

Approximately 267 kids aged 6 to 10 participated in **Summer Literacy Camps**, seven-day camps designed to bridge the academic gap between school years. Games and activities focus on reading and writing with a culturally appropriate twist.

Summer Literacy Camps for kids



Students tour SIIT's Aircraft Maintenance Engineering Program. It's time to fly!

Youth Entrepreneurship (YEP) Business Clubs give grade 10 to 12 students the opportunity to meet a wide variety of successful Aboriginal business owners, professionals and entrepreneurs. Through the clubs, students also learn the basics of business by taking business ideas from concept to reality. Members participate in club activities in exchange for maintaining good school attendance and grades. In September, the PotashCorp-funded program expanded to Kinistin and Yellow Quill First Nations. Plans are underway for Muskoday and Mistawasis First Nations in fall 2016. Read more in the Special Features section.

In October, grade 12 students participated in a two-day camp hosted by the Saskatoon Industry Education Council to learn about alternative ways to earn high school credits and work experience. Students toured the Saskatchewan Indian Institute of Technologies Aviation Learning Centre and Welding shop and participated in a student survival skills challenge. The camp coincided with Saskatchewan Polytechnic's Come. See. Investigate (CSI) event, and students were signed into sessions in their choice of programs. Students also participated in an information session with Saskatchewan Polytechnic's Aboriginal Student Achievement team, Science and Health Aboriginal Success Strategy team and Student Development.

In November, Mistawasis and One Arrow students participated in **Manuquest** sessions to explore careers in welding and manufacturing. Students participated in a simulation, experienced working in a welding lab and built a small hovercraft. Sessions were delivered by the Saskatoon Industry Education Council and the Canadian Manufacturers and Exporters.

YOUTH SPORT, CULTURE & RECREATION

In August, Team STC battled one of the worst heat waves in recent history at the 2015 First Nation Summer Games at Ochapowace First Nation. Team STC earned 550 points and four gold, five silver and 15 bronze medals. The 2016 First Nation Winter Games kicked off at Onion Lake First Nation in March, with most events in Lloydminster. Team STC earned 178.40 points, placing sixth overall with five gold, four silver and eight bronze medals.

An Inter-Tribal Sports League for youth from STC communities and Beardy's First Nation was launched. An eight-week volleyball league, with a tournament at White Buffalo Youth Lodge, attracted approximately 100 participants in just the first year, encouraging plans for more organized youth league programs.

Coaches and teammates rallying to win at the 2015 Winter Games

EDUCATION PARTNERSHIPS

The **Okiciyapi Partnership** provides support to STC schools through professional development and links with Saskatoon Public Schools (SPS). This past year, the working group discussed how to revitalize the partnership to ensure improved outcomes for First Nation students in the provincial system.

The **Mamawohkamatowin Partnership** (STC and Greater Saskatoon Catholic Schools) discussed a Memorandum of Agreement (MOA) to support a joint school board to manage and govern Oskayak High School, St. Francis and possibly other GSCS schools with high First Nations enrollment. The MOA would give STC formal recognition and added responsibilities within the partnership.

The **Kinawind Partnership** (North East School Division and Kinistin First Nation) continued to be successful, mainly due to the efforts of the "Care Bears", Kinistin's graduation mentor, Cyrus Smokeyday, and Principal Randy Kerr. Talks continued with the school division to offer Practical and Applied Arts programming for Kinistin students.

The **Kisewatotatowin Partnership** (Muskoday First Nation and Saskatchewan Rivers School Division) working group continued with regular meetings. Muskoday and Birch Hills schools shared various events and activities, including Anti-Bullying presentations, a Literacy for Life presentation, Birch Hills Science Fair and a shared literacy teacher in-service. The partnership also discussed plans to jointly develop the river "island" at Muskoday as a natural interactive teaching park.

In May, the STC Board of Directors passed a motion to support the **Education Co-Governance Concept Framework**, an education alliance that would create a school board among six STC schools. Researcher Shane Henry worked with Saskatchewan Education Leadership Unit (SELU) to explore potential paths for First Nations education governance.

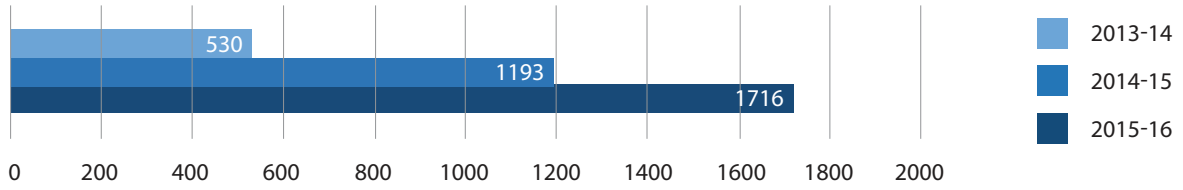
Invitational Shared Services Initiatives (ISSI) (Greater Saskatoon Catholic Schools, Saskatchewan Rivers School Division, North East School Division and Saskatoon Tribal Council), under the Ministry of Education, are completing a three-year funding commitment to improving student outcomes for First Nation students in First Nations and provincial schools. The partners support the implementation of speech & language, occupational therapy and graduation mentorship services. Surplus ISSI funds allowed Kinistin, Yellow Quill, Muskoday and One Arrow First Nations to get new vans to support student engagement in academics and extra-curricular activities.

In partnership with STC and Greater Saskatoon Catholic Schools, the **speech-language pathologist** provides literacy intervention supports to six STC schools. Sixty hearing screens were conducted with five referrals made for further examination by an audiologist. Sixty-four dental screens were conducted with 40 per cent of students showing concerns.

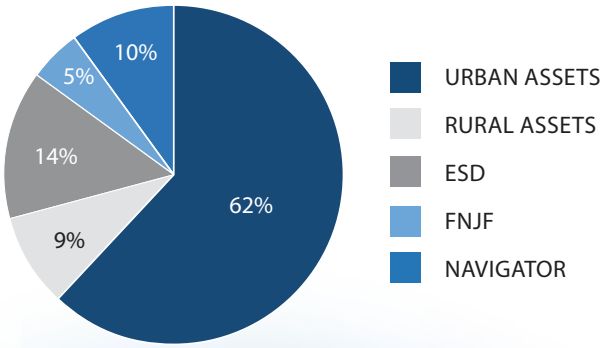
EMPLOYMENT AND TRAINING SERVICES

Employment and Training Services Career Advisors support both urban and STC member community residents in meeting employment aspirations. In 2015-2016, Employment and Training Services provided assistance to 1,716 clients. This represents an increase of 523 clients compared to 2014-15 and an increase of 1,186 clients compared to 2013-14. The dramatic increase can be attributed to several factors, including new programming, better recording of general service clients and increased awareness of services offered.

Employment & Training Services Clients Served



Job Result Percentage by Program



Combined Results – All Employment Programs

Urban Assets program	284
Rural Assets program	39
First Nation Job Fund	24
Urban Navigator Program	48
Enhanced Service Delivery	64
STC Band members	199
Total no. of clients working	**459**

In 2015-2016, the STC Employment and Training Advisory Committee chose students for funding based on job market trends. In total, 51 of 89 applications were approved.

Training Outcomes

- Shaughnessy Electric employed a third-year apprentice electrician from Whitecap Dakota First Nation
- A Human Resources Assistant in Muskeg Lake has transitioned to a full-time position; Two participants from Yellow Quill Child & Youth Recreation engaged in the Transition to Employment program
- A member of Mistawasis became employed at K+S Potash thanks to a Millwright program funded by the Ministry of the Economy, AECON and Saskatchewan Building Trades; six program clients from Mistawasis, Muskeg Lake and Cumberland House participated
- 10 graduates of the CIMS Pipefitter Project were employed at Agrium, CIMS, Cigar Lake, Erco Chemical Plan, Training Centre and Fabrication Shop; eight of the 10 were from STC First Nations – two from Whitecap, two from Kinistin, two from One Arrow, one from Muskeg and one from Mistawasis
- Four individuals were trained in HEO/Class 1A Driver training, including one from Muskoday First Nation. This was a partnership with Gabriel Dumont Institute, Saskatchewan Indian Institute of Technologies and Saskatoon Tribal Council
- 63 people were trained and licensed to drive through the Driver Education program

At STC funded **Atoske Youth Program** camps, 13 rural and 28 urban participants graduated, having earned numerous certifications ranging from sports and recreation leadership to financial literacy. Read more in the Special Features section.

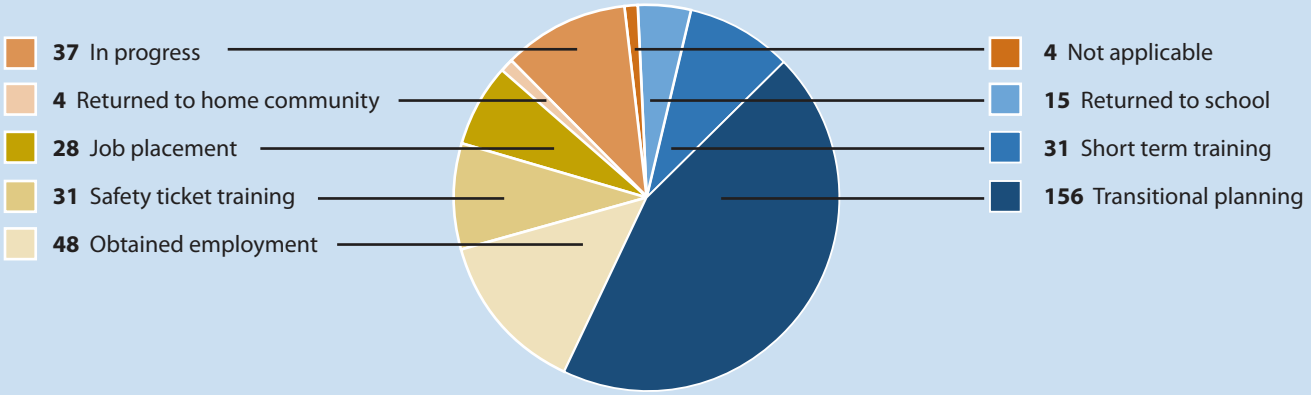
Atoske program graduates celebrate

Enhanced Service Delivery (ESD) is an Indigenous and Northern Affairs Canada (INAC) program designed to move 18 to 24-year-olds living on reserve from a path of social assistance dependency to workforce ready. Two clients from Kinistin Saulteaux Nation successfully completed a step into health career project and are on their way to obtaining permanent union jobs with advancement opportunities within the Saskatoon Health Region. (Both successfully transitioned to the city with assistance from the Urban Navigator program.) The health region has since requested future work experience candidates. Other partners included Miners Construction and Athabasca Catering. This past year, midway through the three-year initiative, INAC severely cut funding to the program, which meant funding for only 172 of 350 clients. The program will end in March 2017.

The **Urban Navigator Program** supports the transition of participants and their families from rural to urban life. Two Urban Navigators and one Employer Support Consultant help participants secure sustained employment and overcome barriers that they may be facing, from housing to transportation to childcare. The program also assists newcomers, non-status and Métis participants. The Employer Support Consultant built awareness among stakeholders, prospective employers and business associations. Program staff worked with three organizations to develop tailored human resource strategies, resulting in employment placements with Lynco Eagle, Saskatoon Health Region and Ministry of Highways.

"I am 38 Years old and have four Children, three at home residing with me. When I moved off reserve I had no idea how to do this until I met my STC Urban Navigator, Kim. This lady is so patient, kind and wants to help; she even went out of her way to do things for me, i.e. references, letters, rides and lunch as well. I had no clue how to utilize these programs, what was offered to us Aboriginal urban people, and who I could trust. She made this so much easier for me by not only leading me in the right direction, but made sure I found full-time employment. My Family and I are so blessed to be given a second chance to do things right and live a nice, positive lifestyle. Thank-you Saskatoon Tribal Council. Words can't describe how grateful I am that my life has changed in a positive direction."

2015-16 Urban Navigator Program Outcomes



HOUSING AND ENGINEERING SERVICES

Housing and Engineering Services provides housing, infrastructure, water treatment and facility maintenance advisory services to STC First Nations. Community Planning updates are provided for each community on a five-year rotational basis. In 2015-2016, updates were completed for One Arrow and Mistawasis First Nations.

Asset condition reports assess band assets in STC communities on a three-year rotational basis. Reports were completed for Mistawasis, One Arrow and Muskoday First Nations in 2015-2016. Housing inspections are undertaken on a three-year cycle. Inspections were completed for Kinistin and Mistawasis First Nations.

Water Treatment Plant Operators received Continuing Education credits for Hydrant Flow Testing and Hypo-chlorination/Feeder Maintenance training.

Housing and Engineering Services assisted STC Project Management Team members with the delivery of the following capital projects in 2015-2016;

- Muskoday First Nation: low-pressure water upgrade, solid waste transfer station feasibility study, water treatment plant feasibility study, sewage pumping station replacement, and water plant upgrade
- Mistawasis First Nation: well decommissioning, drainage study, school facility audit, school upgrade, lift station replacement and water treatment plant upgrade
- Muskeg Lake Cree Nation: well replacement
- Kinistin Saulteaux Nation: school boiler replacement, school re-roofing, and water plant upgrade
- One Arrow First Nation: drainage improvements, fire hall & equipment, lagoon replacement, and lift station upgrades

JUSTICE

The **STC Urban Justice Program** consists of the Extrajudicial Measures (EJM) and the Opikinasowin Reintegration program. EJM is a community-based, culturally sensitive justice program for young offenders aged 12-18 who are charged with lower-risk criminal offenses. Opikinasowin is a voluntary referral-based mentorship program that targets youth aged 12-24 who are at high risk to re-offend.

Justice Workers use the Circle of Courage principles of Dr. Martin Brokenleg to acknowledge youth needs for belonging, generosity, independence and mastery. All workers have Response Ability Pathways (RAP) training to help them empower youth and encourage positive lifestyle choices. Workers are also trained in Violence Intervention Threat Risk Assessment (VITRA) levels I and II. As the Crown is now aware that STC Justice Workers have this training, there has been a noticeable increase in the Crown referring more serious charges to our program. Although the number of serious files referred is minimal, having these types of charges is new for the program.

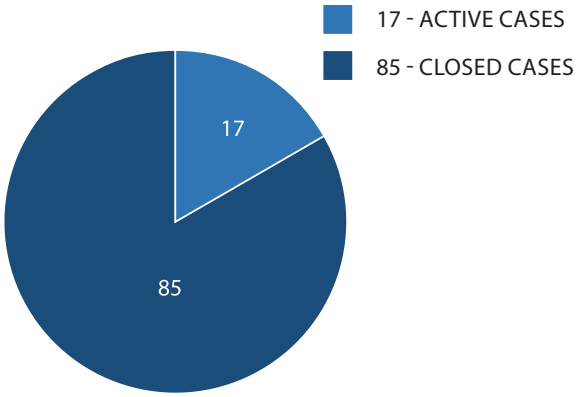
Eight clients completed the Wanska program, which teaches youth medicine wheel concepts. Families were invited to attend the graduation ceremony. In January, STC, John Howard Society and the Ministry of Corrections and Policing launched a pilot project to refer First Nation and Métis clients to the STC Justice extrajudicial measures sanctions program.

The Community Justice Program operates diversion processes for youth and adults charged with minor offenses. The program uses an interagency, holistic approach in six STC member communities. Diversion can include mediation, healing circles, restitution, community service hours, counselling, etc. This past year, all workers were trained in Circle of Courage-RAP training, teaching them helpful and supportive responses to youth behaviour.

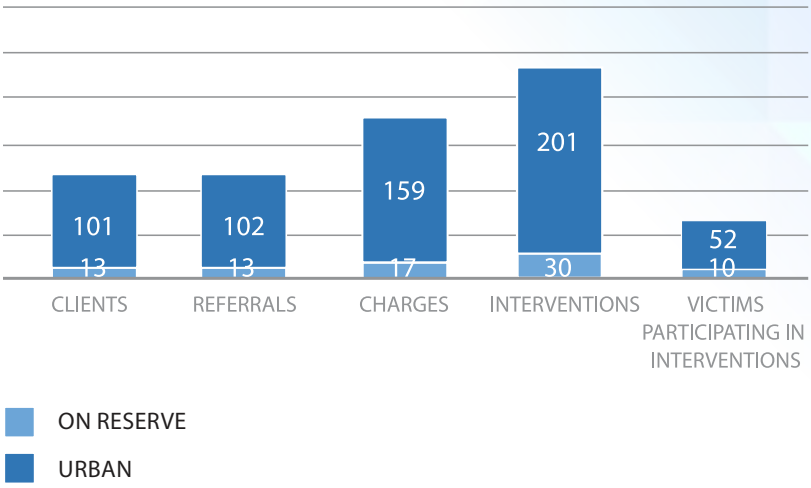
2015-2016 On Reserve Client Statistics

Reporting Areas	Total
Number of Active Cases as of March 31, 2016	0
Number of Closed Cases as of March 31, 2016	13

STC Justice Urban Cases as at March 31, 2016



2015-16 Justice Program On Reserve and Urban Caseloads



A violence elimination initiative, four years in the making, was implemented in Muskoday First Nation. The Muskoday Intervention Circle (MIC) is comprised of band and health staff. Using a model similar to the Saskatoon HUB, the MIC brings key department and agency players together in a central meeting to connect on common issues. All MIC staff have Mental Health First Aid, Applied Suicide Intervention Training and VTRA levels I and II. The program also incorporates Dr. Martin Brokenleg's Circle of Courage philosophy. The multi-sector group of professionals supports individuals and families in situations with a high risk of legal repercussions.

The Kinistin and Yellow Quill Justice programs had stakeholder meetings with the Provincial Judge, Crown, RCMP, Legal Aid and STC. Based on a theory of justice that emphasizes repairing the harm caused by criminal behaviour, these meetings are of high value to the community restorative justice process as we move to transform people, relationships and communities.

The STC Justice program celebrated national recognition as one of the top six Aboriginal Justice Directorates in Canada and one of the top two in the Prairie Provinces. STC will host the Regional Justice Canada conference in 2017.

Work continues on the **Missing and Murdered Women's Monument**, a partnership between STC, Saskatoon Police Service and Government of Saskatchewan.

2015-2016 was a successful year in **Traffic Safety**. A grant from PotashCorp was used to purchase and distribute child car seats to all seven STC communities. These seats can be adjusted to accommodate the weight and height of each individual child.

The Road to Re-Licensing program provided STC community members with check sheets on how to re-obtain a driver's licence. A PotashCorp grant gave 26 STC community members an opportunity to participate in the Driving without Impairment program. Eleven participants are on their way to re-obtaining their licence.

HEALTH

ACCREDITATION

Accreditation is an approach used by many health care and social services organizations. The Accreditation Canada program is designed to improve client outcomes and system performance. It helps the entire organization work together to focus on safety and quality. Achieving *Accredited Status* results from the commitment of staff and leadership to ensure that quality care is accessible, professional, client focused, culturally appropriate and meets national standards of care and response. STC Health & Family Services, the STC Health Centre and member First Nation in health transfer are *Accredited with Commendation*. Everyone is working diligently toward Accreditation with Exemplary Standing in 2018.

FNREEES/RHS PROJECTS

The First Nations Regional Early Childhood, Education and Employment Survey (FNREEES) completed a total of 628 surveys from all STC member communities. Final reports and data, compiled by the First Nations Information Governance Centre, will be available to communities in 2016. In addition, Phase three of the Regional Health Survey (RHS) was deployed in January 2016 to acquire full census level data for each of the STC communities participating.

LIVING WELL PROGRAM

The Living Well program helps communities develop and enhance mental health and wellness services for members using a holistic approach that incorporates traditional and western approaches.

Statistics

- 345 new clients, with 1,183 continuing clients
- 1,183 referrals/connections made to other resources and services
  - 411 consultations with other supports, including Elders and spiritual
  - 337 after-hour calls, up from 315 the previous year
- Most commonly reported issues are emotional issues, family conflict, grief, loss, trauma and addictions

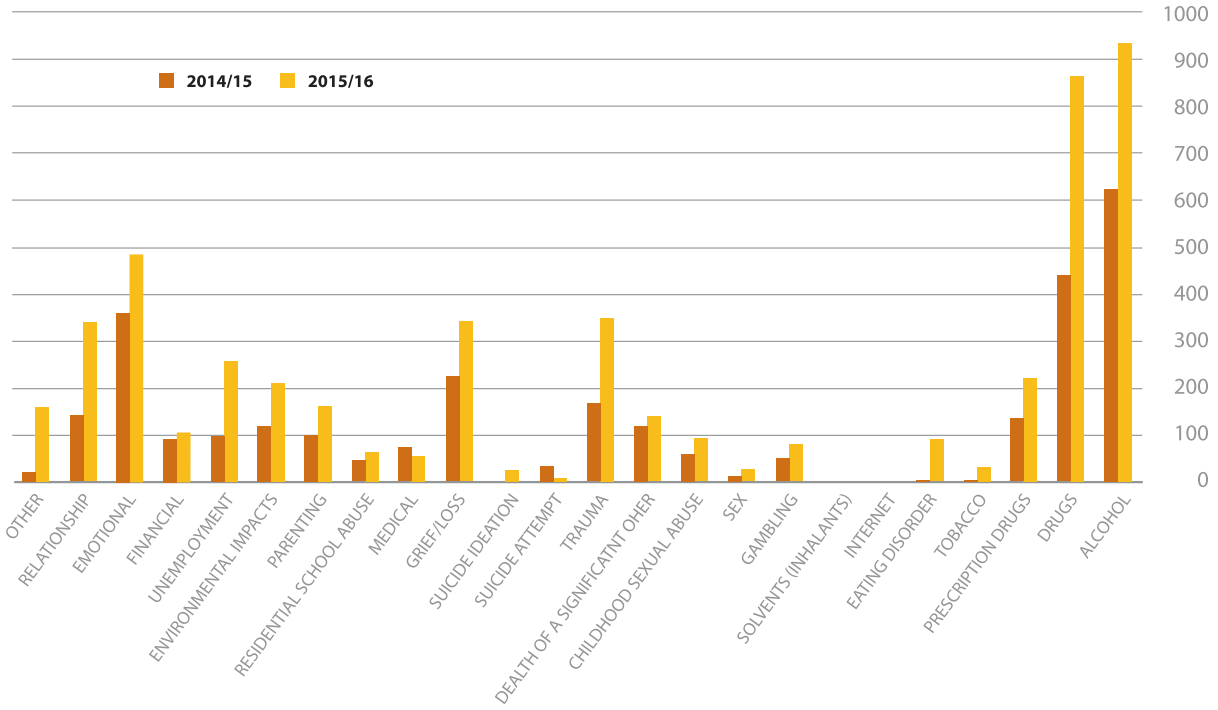
The **STC Critical Incidence Stress Management** (CISM) team is comprised of nine fully trained and certified individuals, who provide mental health and emotional support to STC communities in the event of a crisis. The team provided critical incident stress debriefing to STC communities on 26 different occasions throughout the year, supporting a total of 210 individuals.

The CISM team was also asked to offer support outside of member communities. The STC Crisis Response Team provided 530 hours of trauma and emotional support to Prince Albert Grand Council (PAGC) community members evacuated to Saskatoon due to forest fires. At the request of Meadow Lake Tribal Council, CISM provided crisis support to the families of the victims of the mass shooting in La Loche, Saskatchewan. Daily debriefings and emotional support were provided for 23 individuals.

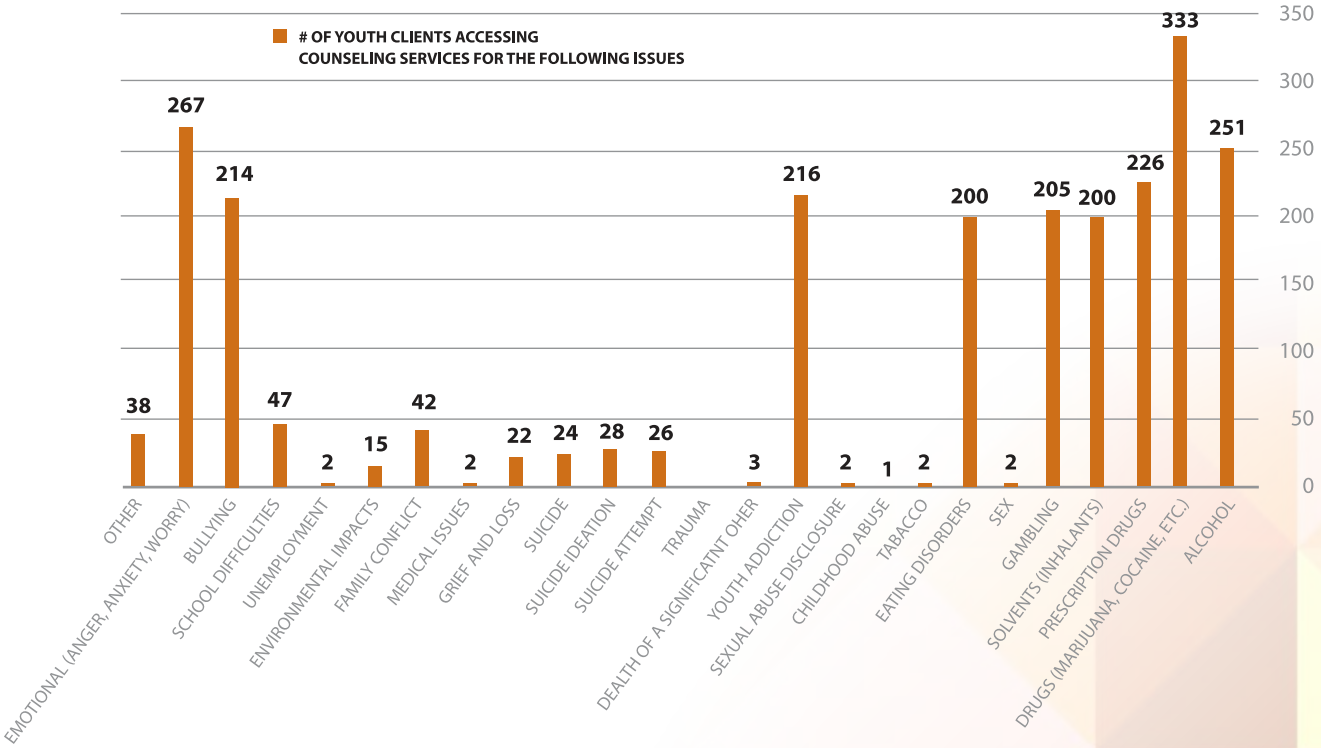
COMMUNITY ADDICTION PREVENTION PROGRAM

The Community Addictions Program (CAPP) saw a sharp increase in the number of adults accessing help— 312 more people sought treatment for alcohol and 424 for drugs, while 180 more people sought help for trauma and 117 for grief and loss than in previous fiscal year. There was also a significant increase in counseling for emotional issues and relationships. The STC Crisis Response team was dispatched 26 times.

2015-16 Adult CAPP Program Use Over 2014-15



CAPP Youth Stats for April 1, 2015 to March 31, 2016



The number of youth accessing help for addictions in STC communities also saw a significant increase, with 177 more seeking treatment for alcohol and 207 for drugs than in the previous fiscal year. There were significant increases in counseling for prescription drugs, solvents, gambling, eating disorders, bullying and emotional issues.

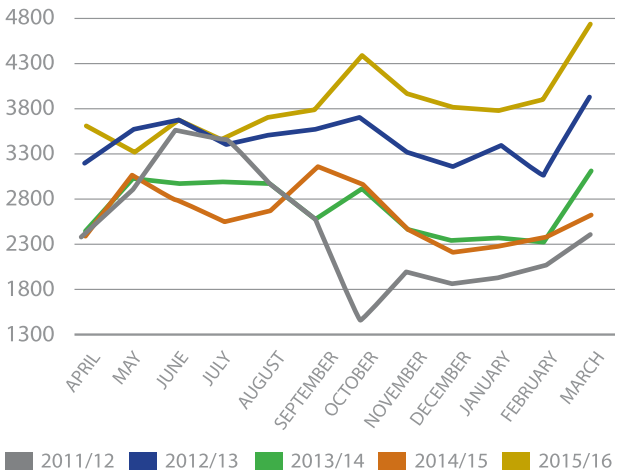
STC HEALTH CENTRE @ 1514 20TH STREET IN SASKATOON

STC Health Centre programs work to provide accessible and culturally safe public health programs. Part of the work is to prevent and/or reduce communicable diseases by increasing access to community health programs for those at high risk. The Centre offers immunizations, addictions services and the Saskatoon HIV AIDS Reduction [in Harm] Program (SHARP). In addition to support provided by Elders, a monthly sweat was offered. The traditional and cultural knowledge of staff members positively impacts the quality of the program.

The West Side Clinic remains an invaluable partner in providing primary care to our shared clients. . The Centre conducted 228 rapid HIV tests compared to 189 the previous year and distributed more than a million needles through SHARP, while maintaining a 96.7 per cent exchange rate.

The SHARP Program had a total of 46,195 client visits compared to 41,534 the previous year. Currently, a client visits SHARP every 2 minutes and 18 seconds during opening hours.

2015-2016 SHARP Program Visits

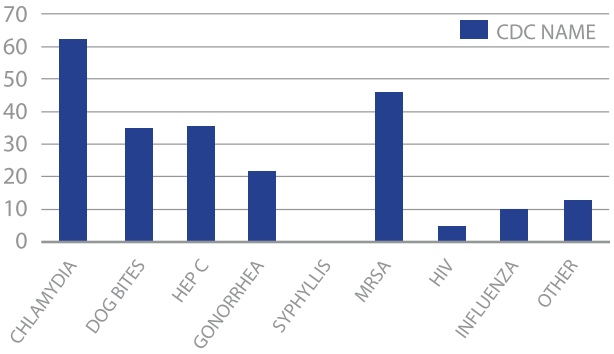


COMMUNITY HEALTH NURSING

Formal audits were conducted in each community to identify Community Health Nurse training and support needs. The Community Health Program Manager provided clinical nursing support, orientations, audits, performance appraisals, school immunizations, prenatal assessments and classes, and postnatal and infant assessments.

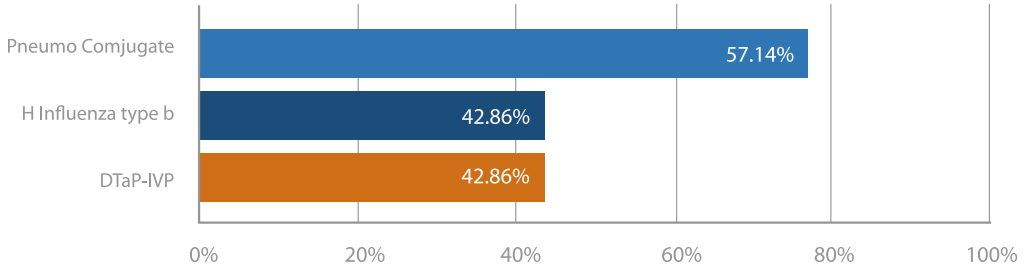
There was an overall increase in the number of dog bites, communicable diseases and sexually transmitted diseases. Surveillance programs were enhanced (e.g. rapid STD follow up, safe needle disposal) despite the challenges presented by a high number of transient community members. The increase in HIV rates has also sparked more vigorous health education opportunities.

Communicable Diseases 2015-2016

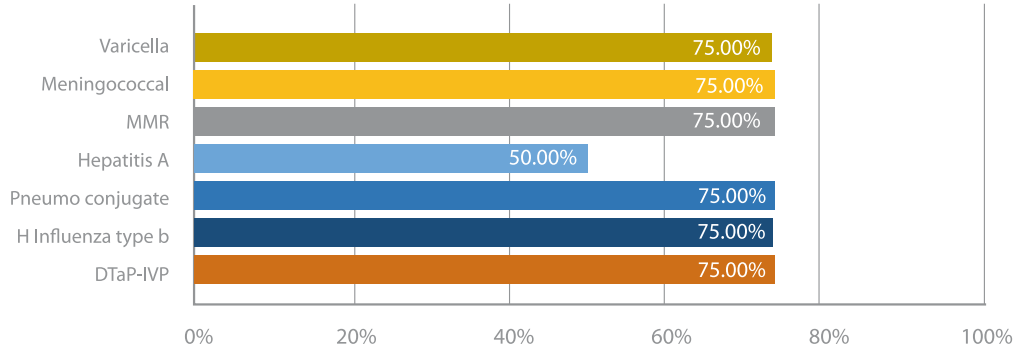


2015 Comparison of Coverage rates with Canadian National Immunization (CNI) goal for critical age markers by selected vaccines

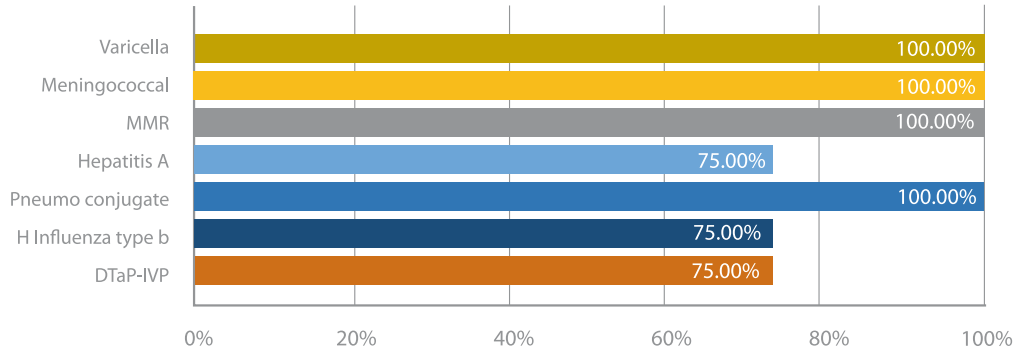
STC ONE YEAR OLD IMMUNIZATION RATES



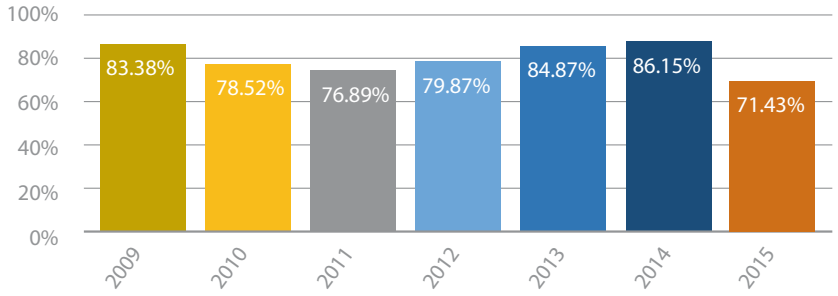
STC TWO YEAR OLD IMMUNIZATION RATES



STC SEVEN YEAR OLD IMMUNIZATION RATES



2 Year old Average History

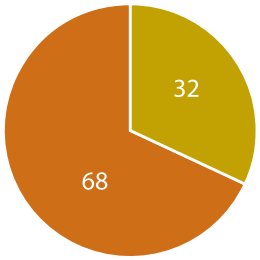


ENVIRONMENTAL HEALTH PROGRAM

The Environmental Health program had a busy year providing increased Occupational Health and Safety and emergency response support as well as ongoing accreditation-related work. In partnership with PAGC, a temporary emergency shelter for northern forest fire evacuees was established in one STC community. Four communities participated in training to implement occupational health and safety committees, while STC Health staff participated in business continuity planning in the event of extended business disruptions.

Under the Safe Drinking Water Program, 3,176 bacterial water samples were conducted, 6,376 chlorine tests were done and 90 chemical analysis samples were taken. A large number of wells and cisterns are not sampled due to long-term water advisories. The structural condition of wells, cisterns and outside holding tanks created water quality issues for occupants of 63 homes, most ongoing for many years. Unsafe wells remained relatively constant at near seventy per cent.

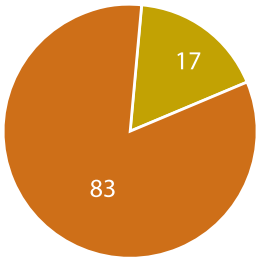
STC First Nation WELLS 2015-16



32% TESTED SAFE FOR DRINKING

68% - TESTED UNSAFE FOR DRINKING

STC First Nation Cisterns/Outside Holding Tanks 2015-16



17% UNSAFE - On 'Boil Water Advisories'

83% SAFE - Tested Safe for Drinking

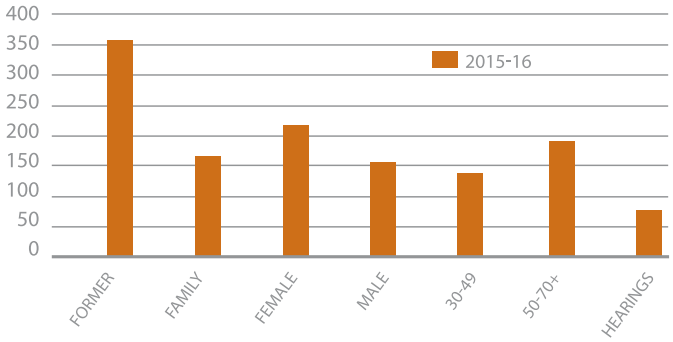
There were 37 Boil Water Advisories in six communities, a slight increase from the previous fiscal year, mostly due to pressure losses caused by power outages. Waterline breaks and treatment disruptions also contributed.

Program staff conducted 111 facility inspections and 21 housing inspections. Sewage holding tanks were installed at new homes in some communities to guard against onsite sewage system failures due to high water table and operational issues.

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. This past year, IRS staff supported 521 former students and family members, including 74 claimants going through IAP Hearings. Staff also invested time in planning for Truth and Reconciliation (TRC) events. In February, the Call To Action Forum with Treaty Commissioner Wilton Littlechild was hosted in Saskatoon. In June, the TRC Closing Event took place in Victoria Park in Saskatoon.

IRS Program 2015-16



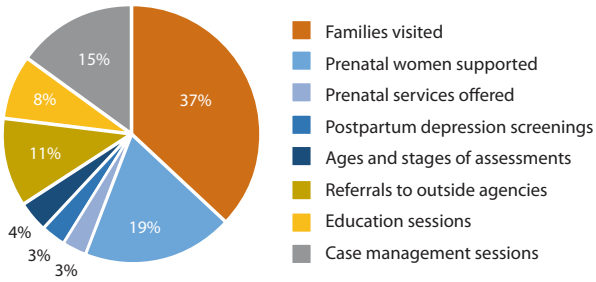
STC's Indian Residential School Commemoration Project, The Child Taken, is a series of powerful artistic interpretations depicting the multi-generational impacts of Residential School policy. The exhibit continued throughout 2015, with showcases at the Lloydminster Cultural & Science Centre, Saskatoon TRC Closing Event, International Elders Voices Meeting in Victoria, BC and the University of Saskatchewan's "Building Reconciliation: Universities Answering the TRC's Calls to Action" forum.

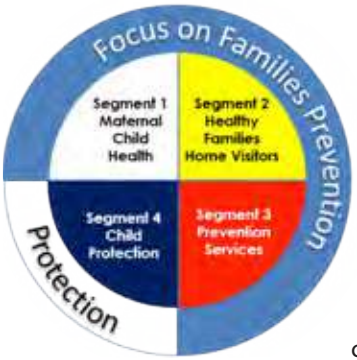
New Child by Kayla Prive on display at Wanuskewin Heritage Park.

MATERNAL CHILD HEALTH

Maternal Child Health program enhance the growth and development of infants and young children to foster healthy mothers and families. Weekly Home Visitors worked with 1,340 families in STC member communities, using an in-depth assessment tool to support ongoing goal and case planning and a new evaluation tool to track short and long term family outcomes. Community health nurses screen new Moms for postpartum depression.

2015-16 Per cent of Maternal Child Health Activities

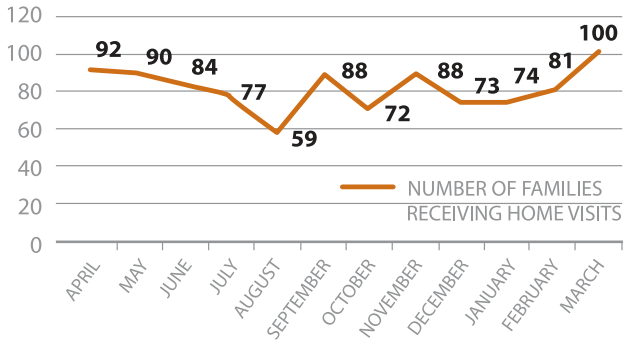




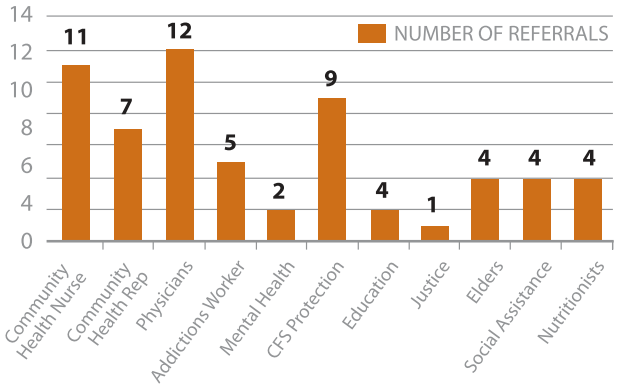
CHILD AND FAMILY SERVICES

STC's Prevention programs are community-based services that empower families, building on existing strengths to create family systems that can withstand challenges and reduce the risk of becoming involved in the child welfare system. STC prevention services, part of the Quality of Life Strategy include the Focus on Families (FOF) Initiative and Protection Services, a four-segment holistic model within a continuum of integrated services. Segment 1, the Maternal Child Health Program delivers pre and postnatal supports. Segment 2, the Healthy Families Home Visitor Program supports families with children up to age five. Segment 3, Prevention Services uses specific case management interventions along with education-based supports to address personal and family issues, and Segment 4 is the mandated segment to address the child in need of protection legislation.

2015-16 Number of Home Visits



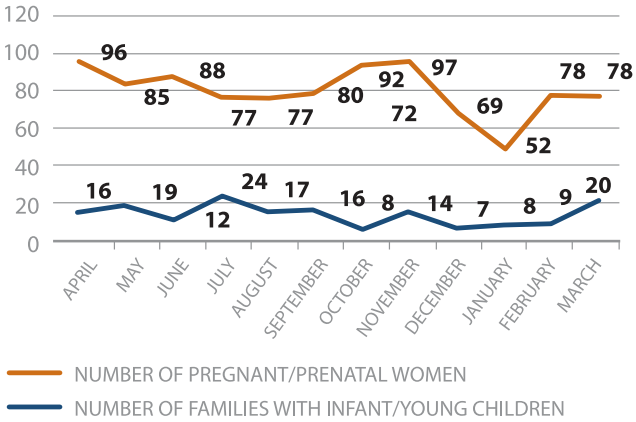
2015-16 Number of Referrals to Other Programs/Services



HEALTHY FAMILIES

The Healthy Families Home Visitor Program helps families with children aged 0 to 5 strengthen parenting skills and interact with children in a positive manner. Traditional parenting and other cultural activities are an important part of the program. Clients are empowered by inclusion in the case planning process, ensuring their individual needs are met. This approach has proven far more successful in helping clients reach goals. Home Visitors also connect clients to other services and programs available in the community, such as immunization clinics, cultural programming, community kitchens and addictions awareness. Pre, during and post program assessments enables the measurement of increased bonding and coping within the family unit. This is invaluable in determining the program's effectiveness.

2015-16 Number of Prenatal Women and Families Working with Healthy Families Home Visitors

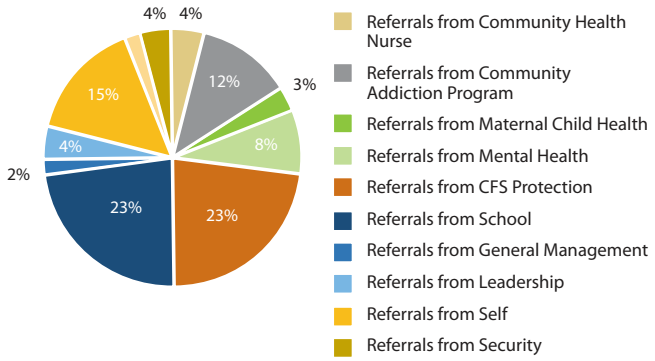


PREVENTION PROGRAM

Developed in part through the Enhanced Prevention Funding Initiative (INAC), the Prevention Program offers services, education and support to on-reserve children and families. Utilizing a more intensive specific case perspective, the goal is to enhance the ability of family, extended families and STC communities to proactively assist in addressing specific child and family issues thereby preventing children from coming into protective care. Methods of engagement include outreach, client request and referrals from other community supports and programs. The Prevention team provides coordinated, enhanced services to help a family stabilize and cope in difficult times or times of crisis.

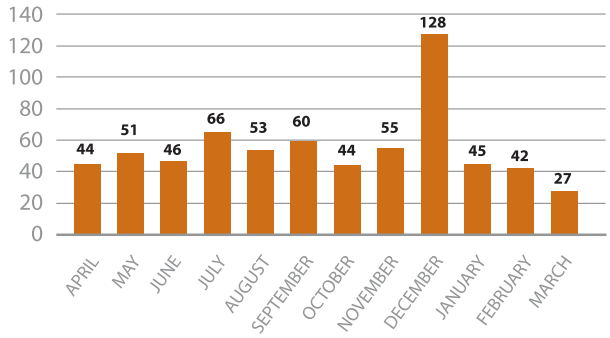
The program had 125 referrals, including 28 from CFS protection, 28 from community schools, 18 voluntary/self, 14 from community addiction programs and 10 from Living Well referrals. The high number of self-referrals indicates that community members trust the program.

2015-16 Referrals to Prevention from Programs and Services

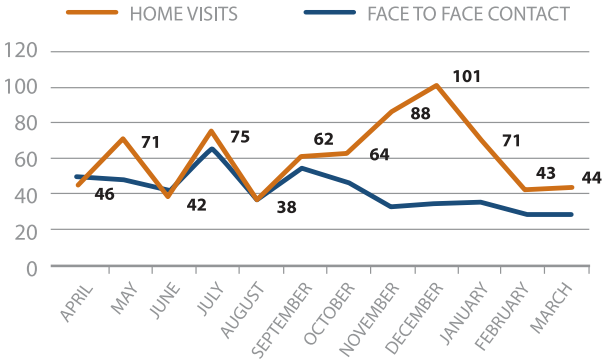


On average, Prevention Workers contacted families deemed at risk 43 times per month, with the most contacts in December (128 contacts). The December contacts were group events intended to ensure family safety during office closures at Christmas time. The number of monthly home visits remained generally constant at an average of 43 home visits per month, while the number of face-to-face contacts varied, peaking at 101 in December.

2015-2016 Family Contacts Made By Month



2015-16 Face to Face Client Visits Compared to Home Visits



Challenges:

Staff members in this unit identified the non-compliance from the Ministry of Social Services was at the forefront of the challenges during this fiscal year. This has been particularly frustrating when it has been apparent that MSS has been case planning with our STC urban members without involving STC in any way. Additionally, Regina MSS has proved to be the most non-compliant with refusing to serve us for court proceedings, stating it is not mandatory. One beneficial avenue of remedying this could be to meet with identified stakeholders within the Ministry throughout the province to ensure the bi-lateral accord and the policies and procedures are adhered to by every level of employee at MSS within the entire province.

Established in 2010, **First Contact Response/Panels** is a tertiary intervention process where alternatives to child apprehension are explored and actioned. STC staff attends at the Saskatoon MSS office to identify First Nations children at risk of coming into care of the Province. The referral/report to the Ministry is enough to convene a First Contact Panel (FCP) where the parents or caregivers have a voice and a stake in developing plans (and if necessary access to resources) to support family preservation. FC Ps are scheduled for any STC or First Nation family within 48 hours of involvement with the Ministry. Participants at the panel include: STC, MSS, the parent/care-giver, extended family supports, an advocate (optional), an Elder (of the families' choosing) and the child/youth (if appropriate). Case plans stemming from the FCP are case-managed by MSS with STC ensuring case plans followed through.

URBAN RESOURCES

STC Urban services provide Saskatoon families with a programs, services and advocacy. Children First works with parents and children on positive parenting strategies that strengthen child development. Creative Healing for Urban Members (CHUMS) programs promote healthy, strong individuals and families through a variety of culturally enriched wellness programs and workshops. The two programs work together to reduce involvement of Indigenous families caught in the child welfare system.

This year the programs had 377 adult participants, an increase of 129 from the previous year. It's been noted that families are being made to repeat programs and work harder before being reunited with children; thus making successful family reunions more difficult. Three hundred-fifty-eight of the program participants were female, with a total of 436 children positively impacted. One hundred-seventy-three participants successfully completed the program.

The Providers for Aboriginal Lifestyles Supports (PALS) program provides in-home services to predominantly First Nations families in Saskatoon that are involved or at risk of involvement with the child welfare system. Family support workers work towards improved conditions and to stabilize families, provide parenting tools and make connections to resources. This year the program had 212 participants, an increase of 31 from the previous year. Thirty-six children were successfully reunited with their parents. Fifty STC families benefitted from the PALS program. Unfortunately the PALS program is at capacity as resources are capped at four staff members, thus requiring a cap on caseloads and an increasing wait list for STC families, who are forced to programs not meeting or understanding their cultural needs.

KidsFirst is a voluntary program that helps families in Saskatoon become the best parents they can be and have the healthiest children possible. The average family stays with the program for two to five years. 2015-16 saw an increase in self-referring families accessing speech and language pathology, nutritionist and early childhood intervention programs. Six Home Visitors worked with 98 families, completed 185 in-home visits, made 535 client contacts and 111 efforts to contact clients. Eight families graduated from the program.

A derivative of the First Contact Response project, is the provincial Flexible Response pilot which was launched and began testing in the Saskatoon MSS in 2013. The approach is to determine, as a group, whether specific intakes should be screened for immediate response or referred to "Pathway 2" for follow-up. STC has participated as a mechanism to identify those who would benefit from the FCP. Initial reviewers consists of STC, Ministry of Social Services supervisors and managers, Métis Nation of Saskatchewan and an Elder contracted by the Ministry.

Participation in the provincial Flexible Response initiative and continuing to pursue First Contact Response Panels ensure STC is there at the beginning to overcome barriers and prejudices between families and the Ministry. STC attended 177 flexible response meetings and was present for 1,802 intakes, 185 of which were STC community members. Ninety cases were screened for response and followed up by STC.

Challenges:

Flexible Response is not as culturally sensitive as the pilot project promised. Elder presence is not consistent and there is an imbalance between MSS personnel and First Nations representation. The review process is no longer collaborative and solution focused. Additionally, notification to STC by MSS was dropped once Flex Response launched resulting in clients no longer having the option of a FCP.

Systemic challenges remain and without a commitment to ensuring the FCP option, challenges will remain to the detriment of children and their families.

Celebrations:

- 38 children, including 30 STC members, attended First Contact Panels; 12 children returned to parental care with supports in place
- 13 children removed from foster care and placed with extended family
- 10 children who remained in foster care due to high behavioural or medical needs were placed in group home or therapeutic settings
- 3 children remained in foster care due to housing issue

STC is dedicated to assisting children and families facing intervention from the Ministry of Social Services. This past year, workers attended family court 141 times and advocated/supported 424 children and families. The STC team provides strong support and guidance in dealing with Ministry policies while faced with an increasingly high case load.

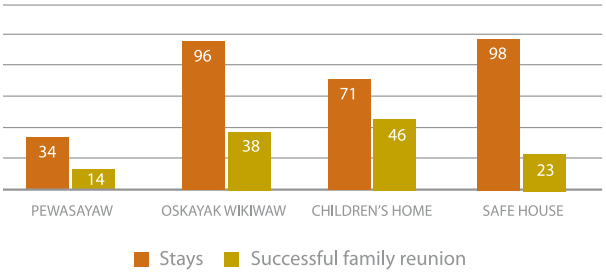
URBAN 24 HOUR HOMES

STC's Urban 24 Hour Homes are dedicated to providing all children and youth with a caring and nurturing environment. Emergency homes keep siblings together whenever possible and prepare the children to reunite children with immediate or extended family. The medicine wheel model is used in programming, traditional parenting practices, language and cultural identity. The homes are status-blind, meaning all genders, races and cultures are accepted.

Emergency Homes Statistics

Visits	303
Aboriginal (First Nations, Métis, Inuit)	243
From STC member First Nations	27
Reunited with immediate or extended family	121

2015-16 Emergency Home Stays and Successful Family Reunions



Emergency homes include Pewasayaw for children aged 0–8 and Oskayak Wikiwaw and the Children's Home, both children aged 0–12. The Safe House provides temporary emergency shelter and services for children and youth aged 12–16 at risk of being abused and/or exploited on the streets and/or have no permanent residence. Youth can adjust to normal sleeping and eating patterns, attend school, participate in cultural activities and gain practical life skills, such as budgeting, cooking, cleaning, doing a resume and life planning. The Safe House Drop-In program gives youth a safe place to "drop in" for a healthy meal, shower, advice, phone, laundry services, education supports, one-on-one crisis counseling. During the last year, 43 youth attended the drop-in program with stays ranging from one day to two months.

This past year, the team was restructured to include a Case Management Coordinator to manage children and youth resident cases, an Operations Coordinator to ensure seamless operations and Lead support workers to ensure daily operations meet standards, allowing Children and Youth Support Workers to focus on caring for children and youth. A new operations manual was implemented to strengthen service delivery. Elders visited regularly, providing teaching and a spiritual presence for children and youth.

Kids learn about culture

EARLY CHILDHOOD

Childcare services and Headstart programs are provided in all seven member First Nations and Saskatoon, with technical support, monitoring and licensing provided by the Early Childhood Program Coordinator. This year, 12 staff in STC community Childcare and Headstart programs have begun or successfully completed Early Childhood Educator training, as required by the First Nations Early Learning and Child Care Regulations. On-site training used a First Nations approach to play based learning and included interactive presentations and room makeovers. These improvements resulted in children playing longer in areas and with specific materials, learning new songs and actions, and fewer conflicts.

Speech and language development using the "Moe the Mouse" program expanded to include Cree, Dakota and Saulteaux languages.

The licensed STC Early Learning Centre (ELC) in Saskatoon, provides a full day childcare program for 74 children comprised of seat spaces for 12 infants, 20 toddlers and 42 preschoolers. The program operated at 95 per cent capacity with wait lists for infant and toddler spaces. This year, as part of STC's governance restructuring process, the ELC was placed with the portfolio of the Early Childhood Program

Craft time at the Early Learning Centre

along with the seven member First Nations' early childhood programs and other urban early childhood programs. ELC staff attended Moe the Mouse speech and language training and hosted an onsite workshop.

The **Aboriginal Head Start (AHS) Program** in Saskatoon, helps Aboriginal families create a solid foundation for lifelong learning. The curriculum is based on First Nations traditions and culture, best practices, early childhood strategies and an adapted Saskatchewan Kindergarten curriculum. The program also has a home visiting component.

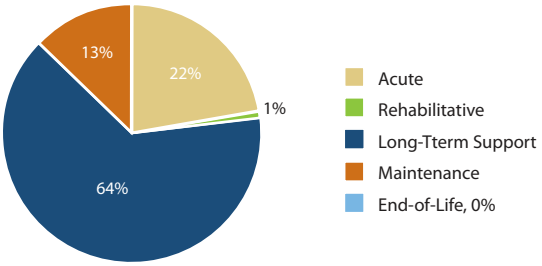
STC's AHS "Growing Spirits" early childhood program and home visiting services are based on six components: Culture/Language, Parental Involvement, Nutrition, Health/Safety, Social Support and Early Learning. The program has a capacity of 48 children and offers a morning and afternoon program. This year 90 children participated over two school terms. Home Visitors helped families with enrolled children and those on the wait list, with parenting skills and access to services. The program is guided by a Parent Advisory Committee, who worked with staff to plan family activities and decorated beautifully for a successful Headstart graduation in June 2015.

HOME & COMMUNITY CARE

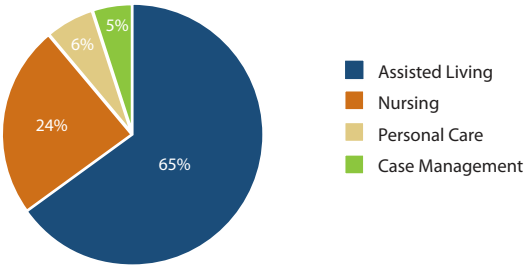
The Home & Community Care program helps community members remain independent in their homes as long as safely possible. Treatments, rehabilitative services, health promotion and education are delivered according to each client's individual needs. Home Care nurses logged 16,156 hours to support 446 clients in STC member communities, mostly long-term supportive and acute care.

The Aboriginal Diabetes Initiative (ADI) supports community programs such as Fresh Food Markets, Wellness Clinics and Learn to Cook programs. Fresh Food Markets offered at Treaty Days continue to be a success, as demonstrated by long lineups and repeat visitors.

2015-16 Home Care Client Types of 446 Clients



2015-16 Service Provided by Task of 16,156 Hours



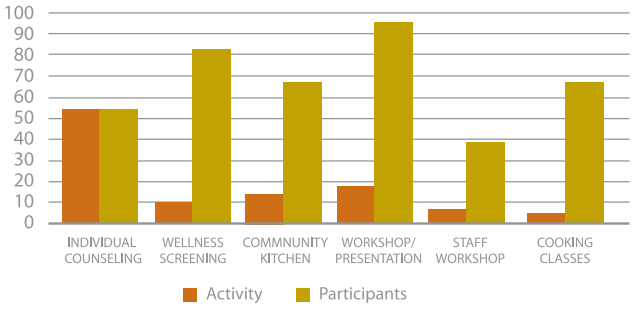
Total Hours Services Provided:	16,156.25	100%
Assisted Living	10,505.00	65%
Nursing	3,872.50	24%
Personal Care	913.75	6%
Case Management	772.00	5%
In-Home Respite	90.00	0%
Professional Therapies	3.00	0%

Accessing palliative care equipment to maintain community members safely and comfortably in their homes remains a challenge, as. Transportation for clients seeking traditional healing and to community events remains problematic. Internal challenges include staff retention (e.g. nurses and special care aides) and facilitation (cover-off) for staff professional development opportunities.

NUTRITION SERVICES

Nutrition Services delivered programs focusing on health promotion, illness prevention, education and support for chronic and acute illness, and healthy pregnancy and infant nutrition. STC Nutritionists made 119 visits to STC communities and delivered a variety of healthy eating educational activities.

2015-2016 Nutrition Program Activities and Participants (not including treaty Days)



Youth wellness clinics for ages 10 to 18 screened for early indicators that could predispose youth to develop chronic conditions. The screening discovered that 51 per cent of youth were above a healthy body weight, 30 per cent had high blood pressure, 12 per cent had abnormal blood cholesterol and 5 per cent had abnormal blood sugars. These youth were referred to health professionals for further testing, follow-up and care. The program has proven to be a valuable service in identifying youth with early indicators of chronic conditions; however, resource availability makes increasing the number of youth screened a challenge.

Fresh Food Markets at community Treaty Day celebrations supplied community members with fresh fruits and vegetables. Some communities have offered markets at two additional community health fairs and a community health walk. Youth practiced their shopping skills using coupons, try new foods and take home an abundance of fresh foods. Health promotion activities reached approximately 1000 participants in 2015-16.

Four-week Learn to Cook classes taught nutrition and cooking skills to grade 6 students in five schools. Excellent reviews ensure the program will continue.

2015 TBPW Continuing Education Days

Fresh Food Market

Learn to Cook! – Making smoothies

CENTRAL TB PROGRAM

The Central TB Program reaches beyond the seven member First Nations to serve 23 central Saskatchewan First Nations. The program successfully hosted **TB Program Worker Continuing Education Days** in Saskatoon, with 55 of 75 Program Workers from across the province in attendance

Forty-three tuberculin pre-school clinics for children ages 2 to 4 years were held in the Central Region. Approximately 337 children were screened, up from 284 children in the previous fiscal year. An additional 56 community members were screened at community screening clinics.

The Central TB Nurse provided three Nurse orientations and 10 TB Program Worker orientations. First Nations and Inuit Health Branch (FNIHB) provided one-time funding for a World TB Education project and a community-based initiative. Packages on planning World TB Day events were sent to 22 Central Region First Nation communities and posters promoting preschool clinics were designed and distributed.

SASKATOON TRIBAL COUNCIL'S 2ND ANNUAL VAMPIRE GALA

The 2nd Annual Vampire Gala, presented by PotashCorp, is a premier fundraising event for STC's Home Fires Foundation benefitting the White Buffalo Youth Lodge (WBYL). This successful event was made possible through the support of generous sponsors, community partners and a hard working volunteer committee. The committee was privileged to have the guidance and expertise of Wilma Isbister, Chair and Pat Cook, Honorary Chair.

This event also affirms the support between STC and community partners. Over 500 attendees had the opportunity to learn more about the great work of WBYL. Each successful fundraiser gala has incidentally served to raise the status of the Saskatoon Tribal Council. The many compliments, congratulations and rave reviews received after the event were evidence of that.

STC mascot Journey the Rezdog with Crystal Shwanda

The entertainment lineup began with a breathtaking cultural performance by the Many Nations Dancers and Whitefish Jr's drum group, followed by musical performances by Crystal Shawanda, WBYL's own Live One, comedic performance by Don Burnstick and wrapped up with Errol Rainville and The C-Weed Band.

Benefits from the gala provide direct support to WBYL, a drop-in youth facility that serves children and youth from Saskatoon's core neighborhoods. WBYL provides support services to youth fifteen hours per day, six days a week, in a safe, inclusive environment. Although WBYL Director, Heidi Gravelle, has successfully garnered support from many valuable community partners, the need for stable funding to cover 'gap' areas still exists. Examples include instructors, summer youth supervisors and enhanced program support. Supplementing these areas, in turn, helps WBYL better meet the complex and unique needs of the children and youth they serve.

WELLNESS

The **STC Corporate Wellness** initiative was created as part of the overall corporate strategy to improve the quality of life by increasing the overall physical, mental, spiritual and emotional wellness of staff. Throughout the year, a Wellness committee worked to deliver fun physical activities, a healthy food environment, staff education sessions, cultural activities and social celebrations. Highlights included the annual Wellness Fair and the annual Wellness Summit with guest speaker Darci Lang who delivered a powerful message about establishing a positive culture in the workplace. The "STC Wellness Warriors" represented STC in a variety of community initiatives such as the Relay for Life fundraiser for the Canadian Cancer Society, Motionball fundraiser for Special Olympics, and harvested fresh produce for the Saskatoon Food Bank. Way to go Team STC!

Growing vegetables for the food bank

Team STC showcased their athletic abilities at Motionball

Journey's Wellness Warriors represent at the Race Against Racism

YOUTH INITIATIVES

Atoske is a 10 day summer camp for youth ages 14 to 17 delivered in partnership with STC Employment and Training Services, Gabriel Dumont Institute and the City of Saskatoon. Forty-one students gained a variety of certifications and participated in resume writing, portfolio development, interview skills, job shadowing and tours of City of Saskatoon facilities and a PotashCorp mine site. Three camps delivered to both STC and Saskatoon students were made possible by PotashCorp.

Atsoke program graduates celebrate.

Some 50 high school students regularly meet with their **Entrepreneurial Business Clubs** to learn the basics of business by taking ideas from concept to reality. The Youth Entrepreneurial Business Club began as a pilot in 2014 in One Arrow First Nation. The program was expanded in 2015 to Kinistin and Yellow Quill First Nations and will expand to other STC communities in 2016 and 2017. Students participated online in Dragon's Den auditions and pitched products in various business plan competitions, some of which were covered by local media.

One Arrow Business Club at the Brett Wilson Pitch Party

Kinistin Business Club at the Youth Business Excellence Awards (YBEX)

The Almightyvoice Business Club in One Arrow invented a sewer vent extension kit that raises rooftop sewer vents to eliminate the need to remove snow and ice accumulation in the winter. The club has since sold approximately 300 units. A product patent search is underway, but it is a very costly process.

Nineteen students in the new Yellow Quill Business Club created the Wolves Catering Company to serve high-quality, home-cooked meals for special occasions at the school and band administration meetings. The group planned to raise $8,000 to fund a school trip to Vancouver in the summer of 2016. The new Kinistin Business Club showcased their t-shirt company at the Youth Business Excellence Awards (YBEX). The Yellow Quill Club received two awards: best business plan and the Saskatchewan Community Futures Memorial Award for community development, excellence and passion.

Throughout the year, the One Arrow club sold approximately 300 of their sewer vent extension kits. The Yellow Quill club created the Wolves Catering Company. The Kinistin group showcased their t-shirt company at the Youth Business Excellence Awards (YBEX). Also at YBEX, the Yellow Quill club received the Saskatchewan Community Futures Memorial Award and won best business plan.

The **Future is Yours Aboriginal Youth Career Expo** presented by PotashCorp united Aboriginal high school students from around the province and employers in a fun and interactive environment. More than 900 youth attended with 63 business exhibitors.

Presenters Belinda Daniels, Zoey Roy, Dalyn Bear, and Canada World Youth shared their experience and ideas on career and education topics. Aspiring musical talents Sage Spiedel, Shae Eagle, Madison Noon, and Live One performed for their peers.

Funds raised through the Career Expo fund education scholarships for youth from STC communities.

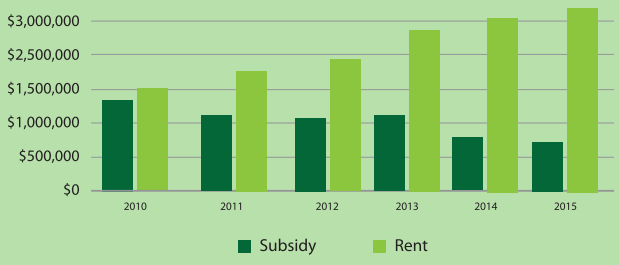
CRESS
HOUSING CORPORATION

Cress Housing is dedicated to providing affordable, adequate housing for First Nations people living in Saskatoon and nurturing other potential solutions to address the housing shortage facing the urban First Nation community. We have a portfolio of 400 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 in excess of 900 applications as of December 31, 2015, 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 made it more challenging to address lower income range applicants. However, the expiration of operating agreements with Canada Mortgage & Housing Corporation, coupled with ongoing additions of nonsubsidized units, created a larger pool of units, which the corporation uses to leverage additional units.

The graph illustrates comparative revenues over a six-year period, emphasizing the shift towards a higher percentage of revenues derived solely from rental income. This shift in revenue sources has been addressed in our updated strategic plan.

Comparative Revenue by Source



Discussions launched in 2015 with Saskatoon Tribal Council, City of Saskatoon and the University of Saskatchewan to develop family-oriented student housing on university land.

Special Initiatives included exploring the purchase of apartment blocks in Saskatoon and the vicinity of STC communities, exploring Social Impact Bonds as a financing option, reviewing off/on reserve housing options, including exploring mortgage options for potential off reserve home owners, working towards a model of rental management that can be replicated in each First Nation community, and continuing the dialogue with STC leadership on sustainable housing investments.

Mayor Atchison, Cress Housing General Manager Barry Downs and Vice Chief Arcand at the Lindsay Place reopening ceremony.

The corporation also established a working relationship with White Buffalo Youth Lodge in which we use the Housing First model to provide units for clients, while WBYL staff provide client supports.

Many factors impact the rental market in Saskatoon and these, in turn, impact Cress Housing. The economic downturn has led to fiscal restraint and reduced funding from both levels of government for new housing delivery. Increased construction costs have led to higher rental costs, as well as a focus in the private sector on constructing new units for high income rental households. The anticipated trickledown effect of freeing up less expensive rental units has yet to materialize. Meanwhile, the influx of new Canadians has created more competition for the limited pool of affordable housing units. On a positive note, the economic downturn has led to an increase in the vacancy rate, which is expected to lead to a reduction in rental costs.

While recognizing that home ownership is an integral part of the housing continuum, all levels of government continue moving towards using limited fiscal resources to encourage assisted home ownership. Unfortunately, this is not currently a strong fit for a significant portion of the First Nations urban population.

DAKOTA DUNES
COMMUNITY DEVELOPMENT CORPORATION

In keeping with the Dakota Dunes Community Development Corporation (CDC) vision to support community success through innovative partnerships, 2015/16 was another remarkable year in the organization's short history. Our CDC made 320 separate investments in Saskatchewan communities to improve the quality of life for children, seniors and families.

While we believe in the limitless possibilities of our organization, it is through partnerships with our grant recipients that we will create pathways to progress. These organizations bring the hard work, dedication and vision. We bring support, encouragement and a shared belief that our community will be stronger by working together.

Some of our grant recipients work with vulnerable members of our community, others are the engine behind initiatives that inform, challenge and enhance our communities. Over the past year, the CDC has provided more than $4.98 million in support of their efforts. These resources are an investment in our province's future.

Over the past year, the CDC has partnered with First Nations, tribal councils and organizations in our community. The initiatives these organizations presented reflect the very best in our community, and we provided financial support ranging from $500.00 to $167,000. In each and every partnership, we know we are helping improve the quality of life for children, families and all people in our province.

In our First Nations communities, many of the support services available in urban centers are simply not available. In 2015/16 we provided assistance to initiatives like Meals on Wheels for Elders, wellness programs, emergency and security services to help replicate aspects of the social safety net for people living on-reserve. We also supported programs to help preserve knowledge of First Nations culture, ceremony and language, helping build pride, community and positive experiences for our young people. Dakota Dunes CDC investments also provided discretionary dollars to do vital improvement projects in our communities, funded experiences for young people, and supported gatherings that encouraged learning, healing and inspired pride. The impact of these investments cannot be underestimated.

In less than eight years, the CDC has created meaningful relationships with over 300 organizations in our province, contributing over $32 million into initiatives that bring culture, joy and value to our community. We look forward to supporting our community for many years to come.

DAKOTA DUNES
COMMUNITY DEVELOPMENT
CORPORATION

www.dakotadunescdc.com

SASKATOON TRIBAL COUNCIL INC. FINANCIAL STATEMENTS
MARCH 31, 2016

July 28, 2016

Independent Auditor's Report

To the Directors of Saskatoon Tribal Council Inc.

We have audited the accompanying financial statements of Saskatoon Tribal Council Inc., which comprise the statement of financial position as at March 31, 2016 and the statements of changes in net financial assets, operations and cash flows for the year then ended, and the related notes, which comprise a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements
Management is responsible for the preparation and fair presentation of these 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.

Auditor's responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion
In our opinion, the financial statements present fairly, in all material respects, the financial position of Saskatoon Tribal Council Inc. as at March 31, 2016 and the results of operations, changes in net financial assets and cash flows for the year then ended in accordance with Canadian public sector accounting standards.

PricewaterhouseCoopers LLP

Chartered Accountants

PricewaterhouseCoopers LLP
The Princeton Tower,123 2nd Avenue South, Suite 200, Saskatoon, Saskatchewan, Canada S7K 7E6
T: +1 (306) 668 5900, F: +1 (306) 6521315

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

SASKATOON TRIBAL COUNCIL

MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING

July 21, 2016

To Tribal Council Members:

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 Tribal Council 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.

Tribal Chief

General Manager

SASKATOON TRIBAL COUNCIL INC. STATEMENT ON FINANCIAL POSITION

AS AT MARCH 31, 2016

	2016 $	2015 $
Financial Assets		
Cash	3,041,024	3,271,358
Short-term investments	62,043	61,571
Accounts receivable (notes 4 and 11)	2,361,944	2,804,280
	5,465,011	6,137,209
Financial Liabilities		
Accounts payable and accrued liabilities (notes 6 and 11)	4,846,998	4,516,872
Deferred revenue (note 7)	561,965	1,505,289
Long-term debt (note 9)	32,742	61,505
	5,441,705	6,083,666
Net Financial Assets	23,306	53,543
Non-financial assets		
Prepaid expenses	72,058	52,265
Due from related parties (note 11)	366,013	366,013
Tangible capital assets (note 5)	63,978	93,751
	502,049	512,029
Accumulated Surplus	525,355	565,572

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 NET FINANCIAL ASSETS

FOR THE YEAR ENDED MARCH 31, 2016

	2016 $	2015 $
Annual deficit	(40,217)	(285,203)
Tangible capital asset amortization (note 5)	69,684	72,350
Tangible capital asset disposals (note 5)	-	21,011
Tangible capital asset additions (note 5)	(39,911)	(101,677)
Net prepaid expenses	(19,793)	(20,780)
Change in net financial assets	(30,237)	(314,299)
Net financial assets – Beginning of year	53,543	367,842
Net financial assets – End of year	23,306	53,543

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

SASKATOON TRIBAL COUNCIL INC. STATEMENT OF OPERATIONS

FOR THE YEAR ENDED MARCH 31, 2016

	Budget $ (unaudited)	2016 $	2015 $
Revenue (notes 8 and 11)			
Indigenous and Northern Affairs Canada	6,528,935	6,745,891	7,035,854
STC Health & Family Services Inc. (note 11)	943,260	863,074	605,029
Saskatchewan Indian Institute of Technologies	1,418,960	843,042	627,289
Administration charges (note 8)	630,415	659,744	378,157
Potash Corporation of Saskatchewan	755,222	653,613	435,725
Other income	527,752	638,097	487,818
Dakota Dunes Community Development Corporation (note 11)	596,467	407,038	358,065
STC Urban First Nations Services Inc. (note 11)	455,745	365,461	305,246
Ministry of the Economy	283,686	267,613	46,313
North East School Division	205,657	242,225	21,213
STC Casino Holdings Limited Partnership (note 11)	225,000	225,000	225,000
Saskatchewan Justice	183,600	173,473	159,874
Department of Justice Canada	181,803	172,405	173,812
Hippy Canada	139,926	136,326	102,128
Saskatchewan Government Insurance	95,000	90,866	74,202
SaskEnergy	53,500	87,000	53,500
First Nations Trust	-	58,911	-
Muskoday First Nation (note 10)	48,938	48,935	48,935
Cress Housing Corporation (note 10)	40,311	42,992	40,125
Ministry of Government Relations	41,423	41,423	7,577
Saskatchewan Lotteries	40,530	40,530	39,350
Muskeg Lake Cree Nation (note 10)	40,395	40,395	40,395
Greater Saskatoon School Division	56,316	39,407	26,447
Golf	38,245	38,245	42,265
STC Investments Limited Partnership	60,000	30,000	-
Saskatchewan Rivers School Division	38,787	23,022	21,213
SaskCulture	15,000	16,470	-
Whitecap Dakota First Nation (note 10)	16,325	16,320	-
Sask Sport Inc.	3,750	8,750	-
Interest	7,500	6,993	14,634
Enbridge Pipelines Inc.	-	-	55,956
Kinistin Saulteaux Nation	-	-	15,200
One Arrow First Nation	-	-	3,600
Canada Mortgage and Housing Corporation	-	-	150
City of Saskatoon	50,000	-	-
	13,722,448	13,023,261	11,445,072

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, 2016

	Budget $ (note 17)	2016 $	2015 $
Expenditures (notes 8 and 14)			
Active Measures	28,484	19,914	20,062
Administration	594,924	576,918	920,114
Advisory Services	14,000	12,264	1,103
Building	277,341	271,918	288,350
Career fair	76,749	75,950	65,755
Circuit Rider Training Program	101,509	78,420	162,379
Corporate Governance	-	198,644	-
Economic Development	422,200	422,200	422,200
Education	529,350	412,316	345,690
Education Partnership Program Advancement	1,129,572	1,119,602	1,398,761
Employment & Training Partnership	150,000	90,409	-
Employment & Training Services (Labour Force Development)	590,162	454,103	533,285
Enbridge Project	-	-	83,553
Enhanced service delivery	1,059,436	865,264	1,300,629
Family Violence	140,000	140,000	140,000
Finance	799,893	782,612	-
First Nation Navigator	323,286	307,213	46,314
First Nations Job Fund	811,460	359,916	151,183
First Nations Land Management Initiatives	13,500	5,726	-
First Nations Student Success Program	1,831,667	2,015,835	1,809,473
Hippy Canada	223,170	174,240	102,128
Information technology	309,267	284,171	234,161
Invitational Shared Services Initiative	56,316	39,407	26,447
Invitational Shared Services Initiative Grad Mentor	166,870	219,202	-
Invitational Shared Services Initiative Math	77,572	46,045	42,427
Justice	365,403	345,878	318,912
Justice Project	-	-	14,773
LEDSP – Environment Day	26,015	10,075	-
Murdered & Missing Indigenous Women	-	16,000	-
New Paths	518,536	518,536	610,554
Potash Industry Partnership	487,979	388,894	360,130
Recreation	184,737	235,960	164,724
Sask Aboriginal Hockey Championship	-	-	119,650
SaskTel	75,000	75,169	48,146
School Evaluations	-	21,480	-
SGI – Traffic Safety	95,000	90,866	74,202
Skills Link	30,329	28,282	3,520
Special Education	197,747	190,537	193,643
Specific Projects	582,901	315,312	173,871
Super Saturday	103,059	96,639	83,613
Technical Services	547,444	488,267	339,431
Treaty Office	757,089	737,284	711,619
Treaty Protection	-	58,911	-
Tribal Council Advisor Services	369,029	375,771	377,803
Youth Entrepreneurship	99,852	97,328	41,670
	14,166,848	13,063,478	11,730,275
Operating deficit for the year	(444,400)	(40,217)	(285,203)
Accumulated surplus – Beginning of year		565,572	850,775
Accumulated surplus – End of year		525,355	565,572

Segment Disclosures (note 18)

SASKATOON TRIBAL COUNCIL INC. STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED MARCH 31, 2015

	2016 $	2015 $
Cash provided by (used in)		
Operating activities		
Surplus of revenue over expenses for the year	(40,217)	(285,203)
Item not affecting cash		
Amortization (note 5)	69,684	51,338
	29,467	(233,865)
Net change in non-cash working capital items		
Short-term investments	(472)	(467)
Accounts receivable	442,336	(1,255,637)
Accounts payable	330,126	295,507
Deferred revenue	(943,324)	93,856
Long-term debt	(28,763)	(3,784)
Prepaid expenses	(19,793)	(20,780)
	(190,423)	(1,125,170)
Capital activities		
Acquisition of tangible capital assets (note 5)	(39,911)	(101,677)
Disposal of tangible capital assets (note 5)	-	42,023
	(39,911)	(59,654)
Net decrease in cash	(230,334)	(1,184,824)
Net cash – Beginning of year	3,271,358	4,456,182
Net cash – End of year	3,041,024	3,271,358

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

1 Description of business

The Saskatoon Tribal Council Inc. (the "Corporation") is comprised of Whitecap Dakota, Kinistin, Mistawasis, Muskeg Lake, Muskoday, Yellow Quill and One Arrow First Nations and operates under written Principles of Agreement for the benefit of the member First Nation.

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 Canadian Public Sector Accounting and Auditing Handbook, as prescribed by Indigenous and Norther Affairs Canada ("INAC") 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

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.

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 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. Deferred funding in the amount of $1,424,939 (2015 – $1,424,939) is still held by the Corporation as at March 31, 2016 and will be transferred to STC Health & Family Services Inc. in future years.

4 Accounts receivable

	2016 $	2015 $
Indigenous and Northern Affairs Canada	63,532	31,031
Canada Revenue Agency	108,396	105,537
Cress Housing Corporation	9,022	7,358
Dakota Dunes Community Development Corporation	373,532	299,399
Department of Justice Canada	45,159	4,574
Greater Saskatoon Catholic Schools	16,076	13,494
Hippy Canada	23,053	70,322
Kinstin Saulteaux Nation	2,000	2,000
Ministry of the Economy	20,227	-
Mistawasis First Nation	6,433	4,163
Muskeg Lake Cree Nation	161,930	171,100
Muskoday First Nation	36,701	7,032
North East School Division	-	60,000
Other	66,861	18,603
Potash Corporation of Saskatchewan	-	165,000
Sask Sport Inc.	5,000	-
Saskatchewan Rivers School Division	-	35,762
Saskatchewan Indian Institute of Technologies	59,762	60,000
Saskatchewan Justice	8,173	6,657
Saskatoon Public School Division	2,381	2,381
Saskatchewan Government Insurance	15,728	-
Staff Receivable	2,198	12
STC Casino Holdings Limited Partnership	105,003	195,000
STC Investments	30,000	-
STC Health & Family Services Inc.	151,151	328,992
STC Urban First Nations Services Inc.	1,045,416	1,201,626
Whitecap Dakota First Nation	1,355	7,911
Yellow Quill First Nation	2,855	6,326
	2,361,944	2,804,280

SASKATOON TRIBAL COUNCIL INC. NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2016

5 Tangible capital assets

	Computer equipment and software $	Office equipment and furnishing $	Leasehold improvements $	Equipment $	Vehicles $	2016 Total $
Cost						
Beginning of the year	486,284	534,040	163,226	63,509	139,908	1,386,967
Additions	-	-	-	-	39,911	39,911
Disposals	-	-	-	-	-	-
End of the year	486,284	534,040	163,226	63,509	179,819	1,426,878
Accumulated amortization						
Beginning of the year	477,947	531,000	163,226	60,414	60,629	1,293,216
Amortization	7,982	2,644	-	2,540	56,518	69,684
Disposals	-	-	-	-	-	-
End of the year	485,929	533,644	163,226	62,954	117,147	1,362,900
	355	396	-	555	62,672	63,978

	Computer equipment and software $	Office equipment and furnishing $	Leasehold improvements $	Equipment $	Vehicles $	2015 Total $
Cost						
Beginning of the year	486,284	534,040	163,226	59,662	84,101	1,327,313
Additions	-	-	-	3,847	97,830	101,677
Disposals	-	-	-	-	(42,023)	(42,023)
End of the year	486,284	534,040	163,226	63,509	139,908	1,386,967
Accumulated amortization						
Beginning of the year	469,777	524,596	163,226	56,245	28,034	1,241,878
Amortization	8,170	6,404	-	4,169	53,607	72,350
Disposals	-	-	-	-	(21,012)	(21,012)
End of the year	477,947	531,000	163,226	60,414	60,629	1,293,216
	8,337	3,040	-	3,095	79,279	93,751

6 Accounts payable

	2016 $	2015 $
Indigenous and Northern Affairs Canada	386,325	415,592
Accrued Holiday Pay	250,528	191,658
Cress Housing Corporation	600	-
Dakota Dunes Community Development Corporation	600	15,151
Health Clinic - Yellow Quill	15,637	15,625
Kinstin Saulteaux Nation	154,172	147,053
Mistawasis First Nation	326,440	366,999
Muskeg Lake Cree Nation	170,668	143,094
Muskoday First Nation	224,003	212,983
One Arrow First Nation	204,356	332,031
Other	239,290	162,387
Saskatchewan Indian Institute of Technology	188,240	110,092
STC Health & Family Services Inc.	1,452,686	1,572,276
STC Urban First Nations Services Inc.	173,994	120,016
Trade Payables	876,122	429,632
Whitecap Dakota First Nation	17,663	62,019
Yellow Quill First Nation	165,674	220,264
	4,846,998	4,516,872

7 Deferred revenue

	2016 $	2015 $
Indigenous and Northern Affairs Canada	122,855	1,002,341
Other sources	439,110	502,948
	561,965	1,505,289

8 Administration fee

An administration fee of $659,744 (2015 – $378,157) for overhead and shared services costs was charged to certain programs. Of this amount, $185,160 (2015 – $193,525) is reflected as revenue in Treaty Office; $243,405 (2015 – $184,633) of this charge is reflected as revenue in Administration; $215,083 (2015 – nil) of this charge is reflected as revenue in Finance; and $16,096 (2015 – nil) of this charge is reflected as revenue in Information Technology. The offsetting expenditures are reported in the programs charged.

9 Long-term debt

	2016 $	2015 $
Toyota Financial Services financed loan; repayable in monthly payments of principal, with no interest, maturing on October 18, 2016	8,182	22,208
Toyota Financial Services financed loan; repayable in monthly blended payments of principal and interest, at a rate of 0.9%, maturing on November 13, 2017	24,560	39,297
	32,742	61,505
Less: Current portion	22,918	28,762
	9,824	32,743

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

	2016 $
2017	22,918
2018	9,824

10 Transfers to and from First Nations

Transfers made to member First Nations by the Corporation include economic development transfers of $292,200 (2015 – $292,200).

Included in revenue are the amounts transferred from First Nations as follows:

				2016	2015
	Muskeg Lake Cree Nation $	Muskoday First Nation $	Whitecap Dakota First Nation $	Total $	Total $
Technical services	29,975	30,057	16,320	76,352	60,032
Education	10,420	18,878	-	29,298	29,298
	40,395	48,935	16,320	105,650	89,330

11 Related parties

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 transactions.

	2016 $	2015 $
STC Urban First Nation Services Inc.		
Administration and contracted services	304,751	186,996
Accounts payable	173,994	120,016
Accounts receivable	1,045,413	1,201,626
Cress Housing Corporation		
Administration and contracted services	42,695	38,019
Accounts receivable	600	-
Accounts payable	9,022	7,358
SDC Development Corporation		
Accounts receivable – building	229,321	229,321
Accounts receivable	97,095	97,095
Visions Marketing Corporation		
Accounts receivable	39,596	39,596
STC Health & Family Services Inc.		
Administration and contracted services	827,540	439,534
Accounts payable	27,747	147,338
Accounts payable – funding	1,424,939	1,424,939
Accounts receivable	151,153	328,992
STC Investments		
Accounts receivable	30,000	-
STC Casino Holdings LP		
Administration and contracted services	225,000	225,000
Accounts receivable	195,000	105,003
Dakota Dunes Community Development Corporation		
Administration and contracted services	289,847	93,301
Accounts payable	600	15,151
Accounts receivable	373,532	299,399

SASKATOON TRIBAL COUNCIL INC. NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2016

12 Operating line of credit

The Corporation maintains an authorized line of credit of $250,000 (of which nil was drawn on at March 31, 2016 and 2015). 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.

13 Income taxes

The Corporation was incorporated on February 15, 1991 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.

14 Expenditures by object

	Budget $ (unaudited)	2016 $	2015 $
Administration charges	702,404	659,744	382,259
Advertising	92,500	61,167	75,198
Benefits	459,367	414,062	306,594
Board honorarium and travel	222,555	195,128	193,369
Coffee/water coolers	6,500	9,311	9,081
Computer support	23,510	29,335	36,097
Consulting/contract fees	120,600	237,280	49,132
Copier and fax machines	24,500	28,072	24,308
Depreciation	-	69,684	72,350
Donations	23,500	38,226	22,009
Elders-Senators	49,974	33,225	42,706
Equipment	76,555	62,933	42,774
First Nation Program payment	3,518,048	3,357,187	4,101,662
Insurance	6,500	6,323	7,066
Interest and service charges	12,000	18,103	16,528
Meetings and workshops	133,485	136,029	192,267
Other	-	3,278	-
Postage	12,500	13,451	12,155
Professional development	96,927	51,912	39,904
Professional fees	168,761	143,507	223,084
Rent	423,468	410,626	376,243
Repairs and maintenance	16,400	12,657	24,632
Salary	3,647,392	3,569,129	2,858,230
SaskEnergy Partnership	53,500	53,466	55,072
Strategic Planning	3,000	7,256	40,776
Specific project payments	3,685,493	2,996,212	2,072,311
Supply and material	69,675	69,236	61,343
Telephone	41,900	34,344	35,201
Travel	305,910	246,667	238,672
Utilities	4,600	18,069	22,293
Vehicles	165,324	77,859	96,959
	14,166,848	13,063,478	11,730,275

15 Comparative figures

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

16 Risk management

Credit risk

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

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.

17 Budgeted figures

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

18 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, active measures, enhances services delivery 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.

- Justice – Includes community justice initiatives.

SASKATOON TRIBAL COUNCIL INC. NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2016

- 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 12). Segment results are as follows:

	Governance			Education			Economic Development & Training		
	Budget 2016 $	2016 $	2015 $	Budget 2016 $	2016 $	2015 $	Budget 2016 $	2016 $	2015 $
Revenues									
Federal government transfers	370,267	377,044	379,178	4,015,708	4,164,104	4,277,808	2,744,944	2,169,991	2,388,147
Provincial government transfers	63,500	97,000	63,500	15,000	16,470	-	801,165	681,507	320,355
Provincial School Divisions	-	-	-	300,759	304,654	68,873	-	-	-
City of Saskatoon	-	-	-	-	-	-	-	-	-
Cress Housing Corporation	20,000	20,297	19,106	-	-	-	-	-	-
Member First Nations	-	-	-	29,298	29,298	29,298	-	-	-
Dakota Dunes CDC	238,931	243,793	246,797	-	-	-	-	-	-
STC Casino Holdings LP	225,000	225,000	225,000	-	-	-	-	-	-
STC Health & Family Services Inc.	668,603	641,808	405,495	45,000	22,206	-	4,500	-	-
STC Investments LP	60,000	30,000	-	-	-	-	-	-	
STC Urban First Nations Services Inc.	380,745	320,257	225,760	-	-	-	75,000	45,205	44,990
Sask Indian Gaming Authority	-	-	-	-	-	-	-	-	-
Other income	739,559	773,018	426,779	181,770	157,777	152,358	121,349	135,250	171,911
	2,766,605	2,728,217	1,991,615	4,587,535	4,694,509	4,528,337	3,746,958	3,031,953	2,925,403
Expenses									
Salaries, wages and benefits	1,826,263	1,814,870	1,294,647	1,102,583	1,108,494	1,091,472	633,901	559,085	440,486
Travel	124,560	75,154	68,884	152,723	127,972	117,650	58,666	45,826	56,512
Rent	65,519	83,919	73,262	66,595	53,630	33,575	28,345	26,767	26,486
Office costs	106,010	119,054	120,078	7,000	5,189	5,004	7,200	1,770	999
Professional fees	39,600	38,526	51,307	91,500	110,200	-	25,161	19,851	97,807
Meetings, training and workshops	72,204	80,382	67,133	60,585	45,897	78,195	58,641	35,371	54,254
Board, elder and senator fees	269,529	225,623	234,497	-	-	-	1,000	629	356
Administration	135,659	86,111	60,389	283,046	272,238	131,849	132,902	128,453	105,395
First Nation project payments	-	-	-	2,064,268	2,043,574	2,309,077	1,181,535	1,049,628	1,522,944
Specific projects	-	-	-	858,800	940,767	744,710	1,765,733	1,071,019	648,787
Supplies	43,108	42,086	40,322	11,700	13,271	3,877	9,367	8,399	8,116
Furniture and equipment	26,750	55,787	69,749	12,000	2,995	785	29,805	32,674	7,881
Advertising	78,500	86,786	68,686	20,000	8,215	12,930	17,500	4,392	13,089
Other	56,500	60,718	95,847	-	3,278	-	-	-	-
	2,844,202	2,769,016	2,244,801	4,730,800	4,735,720	4,529,124	3,949,756	2,983,864	2,983,112
Surplus (deficit) for the year	(77,597)	(40,799)	(253,186)	(143,265)	(41,211)	(787)	(202,798)	48,089	(57,709)

SASKATOON TRIBAL COUNCIL INC. NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2016

	Infrastructure Service			Justice			Other		
	Budget 2016 $	2016 $	2015 $	Budget 2016 $	2016 $	2015 $	Budget 2016 $	2016 $	2015 $
Revenues									
Federal government transfers	532,131	481,060	426,495	172,405	172,405	173,812	284,844	396,732	191,665
Provincial government transfers	-	-	-	264,339	264,339	234,076	317,946	320,422	198,611
Provincial School Divisions	-	-	-	-	-	-	-	-	-
City of Saskatoon	-	-	-	-	-	-	50,000	-	-
Cress Housing Corporation	-	-	-	-	-	-	20,311	22,695	21,019
Member First Nations	76,360	76,352	75,232	-	-	-	357,536	-	3,600
Dakota Dunes CDC	-	-	-	-	-	-	-	163,246	111,268
STC Casino Holdings LP	-	-	-	-	-	-	-	-	-
STC Health & Family Services Inc.	-	-	-	-	-	-	225,157	199,060	199,534
STC Urban First Nations Services Inc.	-	-	-	-	-	-	-	-	34,496
First Nations Trust	-	-	-	-	-	-	-	58,911	-
Other income	12,600	12,600	-	-	-	-	284,060	400,760	329,909
	621,091	570,012	501,727	436,744	436,744	407,888	1,539,854	1,561,826	1,090,102
Expenses									
Salaries, wages and benefits	302,021	260,723	178,087	148,548	145,798	90,598	93,443	94,222	69,534
Travel	101,312	39,262	55,532	26,473	21,296	26,507	7,500	15,015	10,546
Rent	25,768	26,904	27,898	11,400	11,979	10,130	225,841	207,426	204,892
Office costs	3,000	3,160	2,961	-	2,483	1,157	25,200	38,010	57,163
Professional fees	105,600	93,815	88,008	-	-	-	27,500	118,396	35,094
Meetings, training and workshops	11,500	8,719	18,977	25,982	15,716	12,016	1,500	1,856	1,596
Board, elder and senator fees	-	-	-	2,000	2,101	1,221	-	-	-
Administration	63,364	66,546	72,919	10,000	10,000	11,344	77,433	96,396	364
First Nation project payments	-	-	-	234,000	226,581	234,641	38,245	37,404	35,000
Specific projects	24,888	21,706	18,533	-	-	13,430	1,036,072	962,721	646,852
Supplies	3,500	4,689	6,053	2,000	790	2,976	-	-	-
Furniture and equipment	8,000	41,162	32,842	-	-	3,868	-	-	-
Advertising	-	-	-	-	-	-	-	-	2,501
Other	-	-	-	-	-	-	-	-	-
	648,953	566,686	501,810	460,403	436,744	407,888	1,532,734	1,571,446	1,063,542
Surplus (deficit) for the year	(27,862)	3,326	(83)	(23,659)	-	-	7,120	(9,620)	26,560

August 19, 2016

Independent Auditor's Report

To the Directors of STC Health & Family Services Inc.

We have audited the accompanying financial statements of STC Health & Family Services Inc., which comprise the statement of financial position as at March 31, 2016 and the statements of operations, changes in net debt and cash flows for the year then ended, and the related notes which comprise a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements
Management is responsible for the preparation and fair presentation of these 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.

Auditor's responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion
In our opinion, the financial statements present fairly, in all material respects, the financial position of STC Health & Family Services Inc. as at March 31, 2016 and the results of operations, changes in net debt and cash flows for the year then ended in accordance with Canadian public sector accounting standards.

Emphasis of matter
STC Health & Family Services Inc. and the Ministry of Social Services, Province of Saskatchewan are engaged in a dispute regarding child welfare in the seven member communities. Subsequent to year end, the Ministry assumed responsibility for child welfare from STC Health & Family Services Inc. This action is subject to legal challenge by STC Health & Family Services Inc. and the seven member Fist Nations who comprise the Saskatoon Tribal Council.

PricewaterhouseCoopers LLP

Chartered Accountants

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

STC HEALTH & FAMILY SERVICES INC.
MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING

July 21, 2016

To the Tribal Council Members

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 Tribal Council 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.

Felix Thomas
Tribal Chief

General Manager

STC HEALTH & FAMILY SERVICES INC. STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2016

	2016 $	2015 $
Financial Assets		
Cash and cash equivalents	2,666,411	4,956,202
Accounts receivable (note 3)	6,217,910	3,838,841
	8,884,321	8,795,043
Financial Liabilities		
Accounts payable	2,601,392	2,776,214
Accrued liabilities	523,231	676,541
Deferred revenue (note 6)	9,550,938	8,544,316
Due to related parties (note 5)	124,327	181,900
Long-term debt	-	38,340
	12,799,888	12,217,311
Net Debt	(3,915,567)	(3,422,268)
Non-Financial Assets		
Prepaid expenses	264,877	21,886
Due from related parties (note 5)	1,718,161	1,699,088
Tangible capital assets (note 4)	446,429	459,474
	2,429,467	2,180,448
Accumulated Deficit	(1,486,100)	(1,241,820)

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 IN NET DEBT

FOR THE YEAR ENDED MARCH 31, 2016

	2016 $	2015 $
Deficiency of revenue over expenditures for the year	(244,280)	(271,524)
Acquisitions of tangible capital assets	(17,526)	(56,526)
Amortization of tangible capital assets	30,571	24,447
	(231,235)	(303,603)
Net due to related parties	(19,073)	(10,687)
Net prepaid expenses	(242,991)	240,826
	(262,064)	230,139
Change in net debt	(493,299)	(73,464)
Net debt – Beginning of year	(3,422,268)	(3,348,804)
Net debt – End of year	(3,915,567)	(3,422,268)

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, 2016

	Budget $ (unaudited)	2016 $	2015 $
Revenue			
Health Canada ("FNIHB")	9,193,735	7,945,574	7,758,678
Indigenous and Northern Affairs Canada ("INAC")	5,829,107	4,938,520	5,038,128
Saskatchewan Ministry of Social Services ("MSS")	573,060	984,894	980,955
Saskatchewan Indian Institute of Technologies ("SIIT")	563,207	563,000	578,000
Federation of Saskatchewan Indian Nations ("FSIN")	356,750	343,363	368,854
Canada Revenue Agency Child Tax Benefit	100,000	182,229	192,053
PHAC Project	39,000	121,507	101,424
Saskatchewan Health – SHARP Project	60,000	35,000	-
Other	112,500	4,771	204,908
	16,827,359	15,118,858	15,223,000
Expenditures (note 7)			
INAC –Indian Child and Family Services ("ICFS") – Operations	5,781,543	4,798,520	4,850,564
Health Operations	6,339,799	4,540,550	4,614,278
Health Services	2,892,936	3,405,024	3,378,051
Other – Indian Child and Family Services ("ICFS") – Operations	573,060	989,664	987,704
SHARP Project	416,750	622,644	614,886
Daycare	563,207	563,000	568,000
Child Tax Benefit	100,000	182,229	192,053
INAC – Adult Home Care	47,564	140,000	187,564
PHAC Project	112,500	121,507	101,424
	16,827,359	15,363,138	15,494,524
Deficiency of revenue over expenditures for the year	-	(244,280)	(271,524)
Accumulated deficit – Beginning of year		(1,241,820)	(970,296)
Accumulated deficit – End of year		(1,486,100)	(1,241,820)

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, 2016

	2016 $	2015 $
Cash provided by (used in)		
Operating activities		
Deficiency of revenue over expenditures for the year	(244,280)	(271,524)
Item not affecting cash		
Amortization	30,571	24,447
	(213,709)	(247,077)
Net change in non-cash working capital items		
Accounts receivable	(2,379,069)	(850,415)
Accounts payable	(174,822)	(565,485)
Accruals	(153,310)	108,554
Deferred revenue	1,006,622	114,559
Due to related parties	(57,573)	118,493
Prepaid expenses	(242,991)	240,826
Due from related parties	(19,073)	(10,687)
Long-term debt	(38,340)	38,340
	(2,058,556)	(805,815)
	(2,272,265)	(1,052,892)
Capital activities		
Acquisitions of tangible capital assets	(17,526)	(56,526)
Net change in cash and cash equivalents	(2,289,791)	(1,109,418)
Cash and cash equivalents – Beginning of year	4,956,202	6,065,620
Cash and cash equivalents – End of year	2,666,411	4,956,202

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

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, 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

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

	2016 $	2015 $
Program receivables	6,071,319	3,724,883
General receivables	5,504	14,482
Sask. MSS	117,868	90,052
GST receivable	63,751	49,173
Employee advances receivable	600	1,383
	6,259,042	3,879,973
Less: Allowance for doubtful accounts (Sask. MSS)	41,132	41,132
	6,217,910	3,838,841

4 Tangible capital assets

	Computer equipment and software $	Office furniture and equipment $	Buildings $	Vehicles $	2016 $
Cost					
Beginning of the year	579,003	65,838	497,788	42,798	1,185,427
Additions	-	-	17,525	-	17,525
Disposals	-	-	-	-	-
End of year	579,003	65,838	515,313	42,798	1,202,952
Accumulated amortization					
Beginning of the year	578,897	42,968	97,669	6,419	725,953
Disposals	-	-	-	-	-
Amortization expense	106	919	16,705	12,840	30,570
End of year	579,003	43,887	114,374	19,259	756,523
	-	21,951	400,939	23,539	446,429

	Computer equipment and software $	Office furniture and equipment $	Buildings $	Vehicles $	2015 $
Cost					
Beginning of the year	579,003	52,110	497,788	-	1,128,901
Additions	-	13,728	-	42,798	56,526
Disposals	-	-	-	-	-
End of year	579,003	65,838	497,788	42,798	1,185,427
Accumulated amortization					
Beginning of the year	578,768	41,741	80,997	-	701,506
Disposals	-	-	-	-	-
Amortization expense	129	1,227	16,672	6,419	24,447
End of year	578,897	42,968	97,669	6,419	725,953
	106	22,870	400,119	36,379	459,474

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 $439,060 (2015 – $439,534). At year-end, an amount of $123,731 (2015 – $181,654) was payable to Saskatoon Tribal Council Inc. This amount is without interest and specific repayment terms.

In addition, an amount of $1,424,939 (2015 – $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 $294,826 (2015 – $249,420) 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 nil (2015 - $12,000) was paid for rent to STC Urban First Nations Services Inc. during the year.

An amount of nil (2015- $100) is due from Cress Housing Corporation, a corporation under common control. This amount is without interest and specific repayment terms.

An amount of $1,603 (2015 – receivable of $24,629) is due to Dakota Dunes Community Development Corporation, a corporation under common control. This amount is without interest and specific repayment terms.

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 and Northern Affairs Canada and other funding sources.

	March 31, 2015 $	Revenue deferred $	Revenue recognition $	March 31, 2016 $
Indigenous and Northern Affairs Canada	4,014,496	565,776	(118,024)	4,462,248
Other – Indian Child and Family Services	1,660,064	133,881	(9,994)	1,783,951
Total – Indian Child and Family Services	5,674,560	699,657	(128,018)	6,246,199
Health Canada	2,507,165	448,856	(7,559)	2,948,462
Other – Health and Social Development	362,591	-	(6,314)	356,277
Total – Health and Social Development	2,869,756	448,856	(13,873)	3,304,739
Total Deferred Revenue	8,544,316	1,148,513	(141,891)	9,550,938

	March 31, 2014 $	Revenue deferred $	Revenue recognition $	March 31, 2015 $
Indigenous and Northern Affairs Canada	4,143,913	324,200	(453,617)	4,014,496
Other – Indian Child and Family Services	1,597,721	70,639	(8,296)	1,660,064
Subtotal – Indian Child and Family Services	5,741,634	394,839	(461,913)	5,674,560
Health Canada	2,331,847	288,130	(112,812)	2,507,165
Subtotal – Health and Social Development	356,276	6,314	-	362,591
Total – Health and Social Development	2,688,123	294,444	(112,812)	2,869,756
Total Deferred Revenue	8,429,757	689,283	(574,725)	8,544,316

7 Expenditures by object

	2016 $	2015 $
Accounting and legal	102,960	52,406
Advertising and recruitment	18,674	23,054
Amortization	30,570	24,447
Bank charges and interest	17,863	16,420
Conference and meetings	40,158	33,465
Contractor costs (consulting, consultants)	63,097	150,431
Honorarium	4,881	276
Maintenance payments – Children in Care	2,196,106	2,432,250
Miscellaneous (gifts)	2,173	5,844
Office furniture, equipment and building	12,267	-
Office rent and insurance	363,673	403,193
Office repairs and maintenance	27,868	28,977
Office supplies	24,314	38,907
Other: Administration fees	285,417	282,063
Other: Client/Program support	113,314	140,437
Other: First Nation program payments	7,872,764	8,050,729
Other: I/T Systems and maintenance	66,554	87,486
Other: Specific programming costs	1,577,716	1,413,189
Salary	1,997,866	1,827,183
Services	1,300	2,908
Staff benefits	187,140	151,932
Strategic planning and evaluation	20,415	46,354
Supplies and materials	10,660	9,967
Telephone	78,185	66,690
Training and professional development	51,269	36,169
Travel and per diem	110,755	111,151
Vehicle	85,179	58,596
	15,363,138	15,494,524

8 Risk management

Credit risk

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

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 Remeasurement gains and losses

There are no remeasurement gains and losses reported.

11 Subsequent events

STC Health & Family Services Inc. and the Ministry of Social Services, Province of Saskatchewan are engaged in a dispute regarding child welfare in the seven member communities. Subsequent to year end, the Ministry assumed responsibility for child welfare from STC Health & Family Services Inc. This action is subject to legal challenge by STC Health & Family Services Inc. and the seven member Fist Nations who comprise the Saskatoon Tribal Council.

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:

	ICFS		Health and Social Development	
	2016	**2015**	**2016**	**2015**
	$	**$**	**$**	**$**
Revenues				
Health Canada	-	-	7,704,277	7,758,678
Indigenous and Northern Affairs Canada	4,798,520	4,850,564	140,000	187,564
Saskatchewan Indian Institute of Technologies	-	-	572,000	578,000
Saskatchewan Ministry of Social Services	987,450	980,954	-	-
Other	184,443	198,802	732,166	668,437
	5,970,413	6,030,320	9,148,443	9,192,679
Expenses				
Salary and benefits	968,048	1,210,296	767,179	768,819
Program costs	200	1,096	1,525,873	1,412,093
First Nations payments	1,579,578	1,628,961	6,266,954	6,421,768
Maintenance payments – Children in Care	2,196,106	2,432,250	-	-
Rent and insurance	180,354	222,500	146,118	180,693
Program support	414,320	46,010	75,647	94,427
Other	631,807	489,207	610,952	586,403
	5,970,413	6,030,320	9,392,723	9,464,203
Deficit for the year	-	-	(244,280)	(271,524)

STC URBAN FIRST NATIONS SERVICES INC. FINANCIAL STATEMENTS
MARCH 31, 2016

August 17, 2016

Independent Auditor's Report

To the Directors of STC Urban First Nations Services Inc.

We have audited the accompanying financial statements of STC Urban First Nations Services Inc., which comprise the statement of financial position as at March 31, 2016 and the statements of operations, changes in fund balances, and cash flows for the year ended March 31, 2016 and the related notes which comprise a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian public sector accounting standards for not-for-profit organizations, 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.

Auditor's responsibility
Management is responsible for the preparation and fair Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audits to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion
In our opinion, the financial statements present fairly, in all material respects, the financial position of STC Urban First Nations Services Inc. as at March 31, 2016 and the changes in fund balances, results of operations and cash flows for the year ended March 31, 2016 in accordance with Canadian Public Sector Accounting Standards for not-for-profit organizations.

PricewaterhouseCoopers LLP

Chartered Professional Accountants

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

STC URBAN FIRST NATIONS SERVICES INC.

MANAGEMENT'S RESPONSIBIUTY FOR FINANCIAL REPORTING

July 21, 2016

To the Members of STC Urban First Nations Services Inc.:

Management of the STC Urban First Nations Services Inc. (the "corporation") 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 for not-for-profit organizations.

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 of the Tribal Council 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 corporation's financial reporting and the adequacy of the system of internal controls.

Tribal Chief

General Manager

STC URBAN FIRST NATIONS SERVICES INC. STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2016

				2016	2015
	Operating fund $	Tangible capital asset fund $	Reserve fund $	Total $	Total $ (restated)
Assets					
Current assets					
Cash	376,966			376,966	-
Due from operating fund	-	-	616,745	616,745	459,908
Assets held for sale	-	-		-	796,000
Accounts receivable (note 5)	1,789,102	-		1,789,102	1,943,017
Prepaid expenses	92,073	-		92,073	57,494
	2,258,141	-	616,745	2,874,886	3,256,419
Tangible capital assets (note 4)	-	911,044		911,044	1,055,363
	2,258,141	911,044	616,745	3,785,930	4,311,782
Liabilities and Fund Balances					
Current liabilities					
Bank overdraft (note 8)	-	-	-	-	313,852
Accounts payable (note 5)	2,140,943	-	-	2,140,943	2,288,282
Accrued holiday pay	156,937	-	-	156,937	139,559
Current portion of long-term debt (note 4)	-	45,052	-	45,052	666,691
Due to reserve fund	616,745	-	-	616,745	459,908
Deferred revenue (note 6)	70,346	-	-	70,346	71,687
	2,984,971	45,052	-	3,030,023	3,939,979
Long-term debt (note 4)	-	511,836	-	511,836	555,929
	2,984,971	556,888	-	3,541,859	4,495,908
Fund balance (note 7)	(726,830)	354,156	616,745	244,071	(184,126)
	2,258,141	911,044	616,745	3,785,930	4,311,782

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, 2016

				2016	2015
	Operating fund $	Tangible capital asset fund $	Reserve fund $	Total $	Total $ (restated)
Fund balances – Beginning of year	(1,319,350)	628,743	153,638	(536,969)	(492,569)
Restatement (note 7)	46,573	-	306,270	352,843	-
Fund balances – Beginning of year (as restated)	(1,272,777)	628,743	459,908	(184,126)	(492,569)
Surplus (deficiency) of revenue over expenditures for the year	415,679	(144,319)	156,837	428,197	308,443
Interfund transfers	130,268	(130,268)	-	-	-
Fund balance – End of year	(726,830)	354,156	616,745	244,071	(184,126)

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, 2016

				2016	2015
	Operating fund $	Tangible capital asset fund $	Reserve fund $	Total $	Total $ (restated)
Revenue					
Saskatchewan Indian Institute of Technologies	2,236,744	-	-	2,236,744	2,358,029
Ministry of Social Services	3,892,829	-	212,730	4,105,559	4,085,335
Ministry of Social Services – Daycare	189,020	-	-	189,020	249,468
Saskatoon Regional Health Authority	530,000	-	-	530,000	530,000
Public Health Agency of Canada	429,530	-	-	429,530	428,790
Administration	11,252	-	-	11,252	183,985
Ministry of Corrections, Public Safety and Policing	592,980	-	-	592,980	587,100
Ministry of Corrections, Public Safety and Policing - deferred	(32,564)	-	-	(32,564)	-
Saskatchewan Justice	176,156	-	-	176,156	189,750
Other Revenue	396,166	-	-	396,166	176,787
Department of Justice Canada	98,574	-	-	98,574	112,124
City of Saskatoon	144,540	-	-	144,540	145,340
Interest	729	-	-	729	511
Rent	271,008	-	-	271,008	248,080
Fees	305,634	-	-	305,634	260,944
Grants	379,769	-	-	379,769	180,561
Deferred Revenue	-	-	-	-	(22,961)
Ministry of Education	268,049	-	-	268,049	279,624
	9,890,416	-	212,730	10,103,146	9,993,467
Expenses (note 9)					
Administration	36,822	-	-	36,822	206,498
Leadership	476,419	-	-	476,419	458,502
Employment and Training Services	2,162,706	-	-	2,162,706	2,147,754
Employment and Training Partnerships	75,000	-	-	75,000	70,789
Family Services	504,301	-	-	504,301	491,898
Children First	95,053	-	-	95,053	95,000
Head Start	334,537	-	-	334,537	333,790
Daycare	666,660	-	-	666,660	743,232
Kids First	449,999	-	-	449,999	450,912
Urban on 7th	208,460	-	-	208,460	219,240
Court workers	104,841	-	-	104,841	108,729
Justice A – Alternative Measures	327,067	-	-	327,067	337,947
Justice E – Community Connections	334,275	-	-	334,275	334,697
Avenue P Building	20,997	-	-	20,997	16,465
Safe House Refuge	693,466	-	4,368	697,834	696,146
Oskayak wikiwaw	573,029	-	26,215	599,244	509,133

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, 2016

				2016	2015
	Operating fund $	Tangible capital asset fund $	Reserve fund $	Total $	Total $ (restated)
Pewasayaw	536,518	-	770	537,288	610,428
Children's Home	1,260,840	-	24,540	1,285,380	1,110,474
White Buffalo Youth Lodge - Facilities	186,789	-	-	186,789	176,588
White Buffalo Youth Lodge - Programs	388,379	-	-	388,379	180,559
Victoria Lodge	16,616	-	-	16,616	81,972
Justice Project	-	-	-	-	2,500
Special project	21,963	-	-	21,963	18,769
ETS Special Project	-	-	-	-	54,494
Amortization	-	144,319	-	144,319	228,508
	9,474,737	144,319	55,893	9,674,949	9,685,024
Surplus (deficiency) of revenue over expenditures for the year	415,679	(144,319)	156,837	428,197	308,443

STC URBAN FIRST NATIONS SERVICES INC. STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED MARCH 31, 2016

				2016	2015
	Operating fund $	Tangible Capital asset fund $	Reserve fund $	Total $	Total $ (restated)
Cash provided by (used in)					
Operating activities					
Surplus (deficiency) of revenue over expenditures for the year	415,679	(144,319)	156,837	428,197	308,443
Item not affecting cash					
Amortization	-	144,319	-	144,319	228,508
	415,679	-	156,837	572,516	536,951
Changes in non-cash working capital items					
Accounts receivable	153,915	-	-	153,915	(585,180)
Prepaid expenses	(34,579)	-	-	(34,579)	17,147
Accounts payable	(147,339)	-	-	(147,339)	257,827
Accrued holiday pay	17,378	-	-	17,378	(30,645)
Due to reserve fund	156,837	-	-	156,837	316,900
Due from operating fund	-	-	(156,837)	(156,837)	(316,900)
Deferred revenue	(1,341)	-	-	(1,341)	(74,027)
	560,550	-	-	560,550	122,073
Investing activities					
Proceeds on disposition of tangible capital assets	796,000	-	-	796,000	-
Financing activities					
Bank overdraft	(313,852)	-	-	(313,852)	(32,762)
Principal repayment of long-term debt	(665,732)	-	-	(665,732)	(89,311)
	(979,584)	-	-	(979,584)	(122,073)
Net change in cash	376,966	-	-	376,966	-
Cash – Beginning of year	-	-	-	-	-
Cash – End of year	376,966	-	-	376,966	-

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

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, 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, 2016

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.

3 Tangible capital assets

	Land $	Buildings $	Leasehold improvements $	Office equipment and furniture $	Computer equipment $	Vehicles $	2016 $
Cost							
Beginning of year	13,200	1,524,389	1,426,643	730,377	305,537	378,448	4,378,594
Additions	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-
End of year	13,200	1,524,389	1,426,643	730,377	305,537	378,448	4,378,594
Accumulated amortization							
Beginning of year	-	640,646	1,426,643	633,549	297,089	325,304	3,323,231
Amortization	-	76,219	-	39,802	1,795	26,503	144,319
Disposals	-	-	-	-	-	-	-
End of year	-	716,865	1,426,643	673,351	298,884	351,807	3,467,550
	13,200	807,524	-	57,026	6,653	26,641	911,044

	Land $	Buildings $	Leasehold improvements $	Office equipment and furniture $	Computer equipment $	Vehicles $	2015 $
Cost							
Beginning of year	13,200	2,519,389	1,426,643	730,377	305,537	378,448	5,373,594
Additions	-	-	-	-	-	-	-
Disposals	-	(995,000)	-	-	-	-	(995,000)
End of year	13,200	1,524,389	1,426,643	730,377	305,537	378,448	4,378,594
Accumulated amortization							
Beginning of year	-	713,677	1,408,879	579,600	297,089	294,478	3,293,723
Additions	-	(199,000)	-	-	-	-	(199,000)
Amortization	-	125,969	17,764	53,949	-	30,826	228,508
Disposals	-	-	-	-	-	-	-
End of year	-	640,646	1,426,643	633,549	297,089	325,304	3,323,231
	13,200	883,743	-	96,828	8,448	53,144	1,055,363

STC URBAN FIRST NATIONS SERVICES INC. NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2016

4 Long-term debt

	2016 $	2015 $
First Nations Bank of Canada term loan; repayable in monthly blended payments of principal and interest, at a floating interest rate of prime plus 2% (4.85% at March 31, 2015), maturing on September 1, 2023; building has been pledged as collateral	102,958	123,317
First Nations Bank of Canada term loan; repayable in monthly blended payments of principal and interest, at a floating interest rate of prime plus 2% (4.85% at March 31, 2015), maturing on November 1, 2026; building has been pledged as security	-	620,742
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% (4.85% at March 31, 2015); maturing on June 30, 2030	453,930	478,561
	556,888	1,222,620
Less: Current portion of long-term debt	45,052	666,691
	511,836	555,929

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

	$
2017	45,052
2018	47,026
2019	49,087
2020	51,239
2021	36,786

5 Related party transactions and balances

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

	2016 $	2015 $
Saskatoon Tribal Council Inc.		
Administration and contracted services	304,751	111,966
Rental revenue	-	43,927
Accounts payable	1,045,413	1,201,626
Accounts receivable	173,994	120,016

STC Health & Family Services Inc.		
Accounts payable	297,414	253,881
Building Bridges		
Accounts receivable	241,781	73,244

6 Deferred revenue

	Balance – Beginning of year $	Repaid $	Amount recognized $	Amount deferred $	Balance - End of year $
Justice – Alternative	13,896	-	-	-	13,896
Justice – Youth Circles	10,810	(10,810)	-	-	-
Justice – Extrajudicial	5,895	-	-	-	5,895
Justice – YCI	445	-	-	-	445
Justice – Community Connection	19,594	(12,713)	-	28,849	35,730
Department of Justice Canada	6,665	-	-	3,715	10,380
Justice – Wanska	4,000	-	-	-	4,000
CIF – 2015-16 Funding	10,400	-	(10,400)	-	-
	71,705	(23,523)	(10,400)	32,564	70,346

7 Reserve fund

	Balance – Beginning of year $	Reserve allocations $	Recognized / transferred to operations $	Balance – End of year $
Equipment and furnishings	79,044	8,150	(8,572)	78,622
Maintenance	380,864	204,580	(47,321)	538,123
	459,908	212,730	(55,893)	616,745

Reserve Fund restatement

The prior year comparative figures have been restated as a result of a review by the Ministry of Social Services, Province of Saskatchewan with respect to unexpended funding. As per Ministry policy, the unexpended funding is not to be reported as a deferred funding liability, rather the unexpended funding is to be recognized as surplus of the reserve fund. As a result, the following changes were made to the prior year comparative figures:

- Increase in due from Operating fund and due to Reserve fund – $306,270
- Decrease in Operating fund deferred revenue – $352,843
- Increase in Operating fund balance beginning of year and decrease in Operating fund expenses – $46,573
- Increase in Reserve fund balance beginning of year and Reserve fund revenue – $306,270

8 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 balance exceeding authorized line of credit is calculated at 24%. As at March 31, 2016, the bank over draft utilised was $Nil (2015 - $313,852).

9 Expenses

	2016 $	2015 $
Salary	5,534,538	5,314,851
Special project payments	1,561,158	1,514,694
Benefits	661,638	732,744
Program costs	482,191	427,384
Rent / Lease	356,640	418,149
Program Support	205,869	266,083
Amortization	144,319	228,508
Travel	130,081	118,040
Telephone and IT	86,850	90,542
Maintenance, equipment and furnishings	85,905	78,747
Legal and audit	71,389	72,945
Office supply	64,348	55,225
Professional development and training	55,333	27,680
Insurance	49,988	45,342
Elders	42,614	63,966
Advertising and promotion	27,871	20,983
Utilities	26,037	47,244
Meetings and workshop	22,341	24,096
Furniture and equipment / set-up costs	15,753	40,943
Office costs	14,542	25,458
Janitorial	12,260	34,730
Bank service charges and interest	11,770	14,333
Taxes	10,021	18,121
Consulting/contract fees	1,493	4,216
	9,674,949	9,685,024

10 Financial instruments and risk management

The corporation's financial assets and liabilities consists of accounts receivable, bank overdraft, accounts payable and long-term debt.

Credit risk

The corporation's financial assets, including 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.

CRESS HOUSING CORPORATION INDEPENDENT AUDITORS' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2015

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TWIGG & COMPANY
CHARTERED ACCOUNTANTS

J.S. TWIGG B.Comm., C.A.
L.D. SAFINUK B. Comm., C.A.
M. LINGARD B. Comm., MPAcc., C.A.

Independent Auditor's Report

To the Directors of Cress Housing Corporation,

Report on the Financial Statements
We have audited the accompanying financial statements of Cress Housing Corporation, which comprise the statement of financial position as at December 31, 2015 and the statement of operations, net assets, and statement of 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).

Management's Responsibility for the Financial Statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with the financial reporting provisions 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.

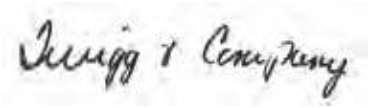
Auditors' Responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors' consider internal control relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion
In our opinion, these financial statements present fairly, in all material respects, the financial position of Cress Housing Corporation as at December 31, 2015 and its financial performance and its cash flows for the year then ended in accordance with the financial reporting provisions of the operating agreement between Cress Housing Corporation and CMHC.

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 or CMHC.



Saskatoon, Saskatchewan
February 26, 2016 Chartered Accountants

CRESS HOUSING CORPORATION BALANCE SHEET

AS AT DECEMBER 31, 2015

	2015	2014
ASSETS		
CURRENT:		
Accounts receivable	$ 272,802	$ 126,690
CAPITAL ASSETS (*Note 3*)		
CMHC	1,590,400	1,719,908
Market Units	16,438,961	15,925,903
	18,029,361	17,645,811
RESTRICTED CASH:		
Replacement reserve (CMHC)	299,704	294,103
Replacement reserve (Market)	823,747	797,751
Tenant deposits	147,329	133,664
	1,270,780	1,225,518
	$ 19,572,943	$ 18,998,019
LIABILITIES		
CURRENT:		
Bank indebtedness	$ 314,907	$ 255,948
Accounts payable	140,134	139,409
Deferred revenue	33,550	31,301
Current portion of long-term debt	275,493	259,219
	764,084	685,877
LONG-TERM DEBT (*Note 4*)	3,981,036	4,249,510
OTHER:		
Tenants deposits	147,329	133,664
	4,892,449	5,069,051
NET ASSETS		
SURPLUS	388,822	253,841
REPLACEMENT RESERVE	1,123,451	1,091,854
INVESTED IN CAPITAL ASSETS	13,168,221	12,583,273
	14,680,494	13,928,968
	$ 19,572,943	$ 18,998,019

APPROVED ON BEHALF OF THE BOARD:

Director

Director

CRESS HOUSING CORPORATION STATEMENT OF SURPLUSES (DEFICIT)

FOR THE YEAR ENDED DECEMBER 31, 2015

	Beginning of year	Surplus (Deficit) for the year	Recovery (payment) prior year	Transfer to Reserve	End of year
CMHC	$(24,627)	73,876		(44,093)	$ 5,156
PHASES:					
5 Hopkins	15,199	3,100			18,299
6 Avenue Y	10,009	2,227			12,236
7 Hopkins	29,603	7,251			36,854
8 Activity	(10,893)	(14,401)			(25,294)
9 Avenue P	-	-			-
10 Avenue V	22,219	12,025			34,244
11 Houses	118,471	36,392			154,863
12 19th Street	16,571	7,247			23,818
13 Avenue H	12,853	10,234			23,087
14 7th Street	26,928	5,557			32,485
15 22nd Street	34,943	(14,997)			19,946
16 Lindsay	2,565	3,353			5,918
17 Packham	-	47,210			47,210
18 STC	-	-			-
	$ 253,841	179,074		(44,093)	$ 388,822

CRESS HOUSING CORPORATION STATEMENT OF REPLACEMENT RESERVE

FOR THE YEAR ENDED DECEMBER 31, 2015

	Beginning of Year	Allocation of Funds	Interest Earned	Transfer	Expenditures from Fund	End of Year
CMHC	$ 294,103	175,560	572	44,093	(214,624)	$ 299,704
PHASES:						
5 Hopkins	75,005	10,800	143		(1,884)	84,064
6 Avenue Y	67,102	14,400	122		(22,326)	59,298
7 Hopkins	69,648	10,800	123		(1,985)	78,586
8 Activity	(596)	3,500	-		(428)	2,476
9 Avenue P	66,050	13,500	122		(7,588)	72,084
10 Avenue V	61,537	10,800	122		(4,032)	68,427
11 Houses	272,189	100,000	510		(134,087)	238,612
12 19th Street	25,064	12,100	41		(6,179)	31,026
13 Avenue H	51,853	29,160	102		(11,704)	69,411
14 7th Street	53,324	13,600	102		(1,506)	65,520
15 22nd Street	51,575	25,400	82		(32,964)	44,093
16 Lindsay	5,000	7,200	-		(2,050)	10,150
	$1,091,854	426,820	2,041	44,093	(441,357)	$1,123,451

CRESS HOUSING CORPORATION STATEMENT OF INVESTMENTS OF CAPITAL ASSETS

FOR THE YEAR ENDED DECEMBER 31, 2015

	Beginning of Year	Capital Grant	Gain on Sale	End of Year
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 19th Street	1,633,003			1,633,003
13 Avenue H	2,964,481			2,964,481
14 7th Street	1,348,240			1,348,240
15 22nd Street	1,274,386			1,274,386
16 Lindsay	781,401	584,948		1,366,349
	$ 12,583,273	584,948		$ 13,168,221

CRESS HOUSING CORPORATION STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014
OPERATING ACTIVITIES:		
Net income (loss) for the year	$ 179,074	$ 152,322
Changes to income not involving cash:		
Amortization	251,768	326,679
Transfer to replacement reserve	(44,093)	(63,400)
	386,749	415,601
Change in non-cash working capital balances related to operations:		
Trade accounts receivable	(146,112)	(64,203)
Prepaid deposit	-	26,100
Deferred revenue	2,249	(2,328)
Accounts payable	725	2,926
	(143,138)	(37,505)
Total from operating activities	243,611	378,096
FINANCING ACTIVITIES:		
Replacement reserve	31,597	72,975
Tenant deposit	(13,665)	(5,775)
Mortgage repayment	(252,200)	(326,679)
Capital grants	584,948	781,401
Gain on sale of house	-	204,279
Mortgage proceeds	-	400,000
Repayment of prior years subsidy	-	(103,174)
Total from financing activities	350,680	1,023,027
INVESTING ACTIVITIES:		
Investment - Replacement reserve	(31,597)	(72,975)
Investment - Tenant deposit	13,665	5,775
Acquisition of capital assets	(635,318)	(1,533,452)
Total from investing activities	(653,250)	(1,600,652)
INCREASE (DECREASE) IN CASH AND EQUIVALENTS FOR THE YEAR	(58,959)	(199,529)
CASH AND (BANK INDEBTEDNESS) AND EQUIVALENTS, BEGINNING OF YEAR	(255,948)	(56,419)
CASH AND (BANK INDEBTEDNESS) AND EQUIVALENTS, END OF YEAR	$(314,907)	$(255,948)
CASH AND (BANK INDEBTEDNESS) AND EQUIVALENTS CONSIST OF:		
Cash and (Bank indebtedness)	$(314,907)	$(255,948)

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – CMHC

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014
REVENUE:		
Gross Rental Revenue	$ 998,565	$ 985,505
LESS: Vacancy	24,318	23,211
Net rental revenue	974,247	962,294
Operating subsidy	712,599	795,514
Other revenue	929	818
Administrative recovery	436,851	444,939
	2,124,626	2,203,565
EXPENSES:		
Property taxes	293,821	279,611
Insurance on dwellings	66,884	64,722
Utilities - vacant units	20,181	9,458
- senior housing	20,835	24,364
- single parent	6,891	6,932
- apartment	14,526	10,705
Apartment	3,330	6,185
Maintenance	461,969	477,240
Shop expense	19,922	19,443
Mortgage interest	26,187	46,892
Amortization	129,508	213,887
Administration:		
Salaries, benefits and travel	641,759	615,813
Office rent	23,467	18,030
Telephone	11,532	11,345
Office supplies	13,400	12,834
Bank charges	13,040	8,316
Insurance	1,910	5,688
Work shop and training	2,604	4,944
Board	6,795	7,397
Miscellaneous	4,061	9,525
Tenant counseling	66,105	54,504
Audit and accounting	8,550	8,550
Legal	560	1,360
Tenant incentive	1,096	1,141
Replacement reserve	175,560	175,560
Office equipment	1,098	3,959
Bad debts	6,168	10,093
Committee meetings	1,511	923
Data Support	7,480	6,856
	2,050,750	2,116,277
Excess of revenue over expenses for the year	$ 73,876	$ 87,288

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 5

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 76,410	$ 72,960	$ 75,816
Other revenue	-	-	-
Laundry	1,294	1,550	1,200
	77,704	74,510	77,016
EXPENSES:			
Administrative fee	11,180	8,030	11,000
Amortization	-	-	-
Bank charges	3,882	2,854	600
Site Management	2,725	3,000	4,400
Insurance	2,761	2,817	2,875
Interest	-	-	-
Property taxes	8,055	7,639	7,850
Maintenance	12,382	6,780	14,650
Replacement reserve	10,800	15,800	10,800
Bad debt	-	-	1,500
Utilities	21,395	23,472	20,366
Security	574	1,144	800
Professional fees	850	800	800
Miscellaneous	-	-	1,375
	74,604	72,336	77,016
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR	$ 3,100	$ 2,174	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET 6

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 102,398	99,068	$ 104,850
Administrative recovery	1,800	-	-
	104,198	99,068	104,850
EXPENSES:			
Administrative fee	8,420	6,600	14,050
Amortization	-	-	-
Bank charges	189	100	300
Site Management	-	1,076	4,000
Insurance	8,859	8,572	8,800
Interest	-	-	-
Property taxes	24,486	22,912	23,736
Maintenance	18,707	12,800	19,564
Replacement reserve	14,400	22,400	14,400
Bad debt	6,220	-	1,000
Utilities	19,790	18,519	15,200
Security	-	560	500
Professional fees	900	800	800
Miscellaneous	-	-	2,500
	101,971	94,339	104,850
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR	$ 2,227	$ 4,729	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 7

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 72,990	$ 70,340	$ 75,816
Laundry revenue	1,103	1,628	1,200
	74,093	71,968	77,016
EXPENSES:			
Administrative fee	10,530	9,114	11,000
Amortization	-	-	-
Bank charges	-	-	600
Site Management	2,725	3,000	4,400
Insurance	2,634	2,535	2,875
Interest	-	-	-
Property taxes	8,055	7,639	7,850
Maintenance	12,969	7,517	14,650
Replacement reserve	10,800	15,800	10,800
Bad debt	447	-	1,500
Utilities	17,832	21,641	20,366
Security	-	700	800
Professional fees	850	800	800
Miscellaneous	-	-	1,375
	66,842	68,746	77,016
EXCESS OF REVENUE OVER EXPENSES FOR THE YEAR	$ 7,251	$ 3,222	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – ACTIVITY CENTRE – PHASE 8

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 24,335	$ 32,535	$ 45,000
EXPENSES:			
Administrative fee	-	-	1,500
Amortization	10,000	10,000	12,050
Bank charges	67	32	300
Site management	-	-	3,000
Insurance	2,524	2,272	2,315
Interest	1,570	2,071	-
Property taxes	11,349	9,684	10,168
Maintenance	4,284	2,633	3,200
Replacement reserve	3,500	2,000	3,500
Bad debt	-	-	1,032
Utilities	4,842	3,815	4,935
Security	-	-	1,000
Professional fees	600	600	500
Miscellaneous	-	-	1,500
	38,736	33,107	45,000
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR	$(14,401)	$(572)	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 9

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 92,349	$ 88,986	$ 100,275
Laundry	2,996	1,705	1,400
Administrative recovery	900	-	-
	96,245	90,691	101,675
EXPENSES:			
Administrative fee	4,320	4,256	9,275
Amortization	-	-	-
Bank charges	133	74	400
Site Management	5,940	5,580	6,200
Insurance	4,723	4,600	4,695
Interest	-	-	-
Property taxes	6,254	5,827	6,120
Maintenance	11,123	18,223	18,550
Replacement reserve	13,500	13,500	13,500
Bad debt	3,400	57	1,750
Utilities	28,982	26,776	29,463
Security	600	1,522	1,522
Professional fees	950	900	600
Miscellaneous	-	-	1,600
	79,925	81,315	93,675
EXCESS OF REVENUE OVER EXPENSES	16,320	9,376	8,000
OWNER'S ALLOCATION OF EXCESS	16,320	9,376	8,000
NET EXCESS (DEFICIENCY) FOR THE YEAR	$ Nil	$ Nil	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 10

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 70,607	$ 71,445	$ 74,415
Laundry	1,294	923	1,200
Administrative recovery	900	-	-
	72,801	72,368	75,615
EXPENSES:			
Administrative fee	4,615	11,685	10,500
Amortization	-	-	-
Bank charges	-	-	450
Site Management	3,600	3,600	4,722
Insurance	3,788	3,315	3,380
Interest	-	-	-
Property taxes	4,560	4,174	4,428
Maintenance	8,932	6,609	15,050
Replacement reserve	10,800	16,800	10,800
Bad debt	-	-	1,200
Utilities	23,681	21,057	21,785
Security	-	900	1,200
Professional fees	800	750	500
Miscellaneous	-	-	1,600
	60,776	68,890	75,615
NET EXCESS FOR THE YEAR	$ 12,025	$ 3,478	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 11

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 544,700	$ 522,108	$ 551,948
Expense recovery	-	11,000	
Administrative recovery	1,800	5,961	-
	546,500	539,069	551,948
EXPENSES:			
Administrative fee	110,140	110,686	133,000
Administrative allocation - Phase 12	-	-	-
Amortization	-	-	-
Bank charges	-	-	1,400
Site Management	-	-	-
Insurance	32,304	31,506	32,145
Interest	-	-	-
Property taxes	108,230	100,093	105,100
Maintenance	137,919	159,999	163,643
Replacement reserve	100,000	104,000	100,000
Bad debt	14,160	1,290	4,460
Utilities	5,855	4,334	5,800
Security	-	-	-
Professional fees	1,500	1,400	1,400
Miscellaneous	-	-	5,000
	510,108	513,308	551,948
NET EXCESS FOR THE YEAR	$ 36,392	$ 25,761	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 12

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 101,239	$ 99,994	$ 112,000
Administrative recovery	1,800	5,962	-
	103,039	105,956	112,000
EXPENSES:			
Administrative fee	2,142	4,350	8,820
Amortization	17,647	16,754	17,647
Bank charges	-	-	400
Condominium fees	23,098	20,398	20,400
Site Management	-	-	-
Insurance	-	-	500
Interest	33,394	34,288	33,388
Property taxes	454	286	610
Maintenance	1,693	10,957	9,800
Replacement reserve	12,100	10,100	12,100
Bad debt	2,788	4,315	3,035
Utilities	1,526	2,281	1,000
Security	-	-	-
Professional fees	950	900	800
Miscellaneous	-	-	3,500
	95,792	104,629	112,000
NET EXCESS FOR THE YEAR	$ 7,247	$ 1,327	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 13

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 104,682	$ 99,502	$ 122,979
Laundry	1,720	2,393	2,700
Administrative recovery	1,800	-	-
	108,202	101,895	125,679
EXPENSES:			
Administrative fee	14,971	6,625	14,850
Amortization	-	-	-
Bank charges	-	-	334
Site Management	2,071	2,346	6,000
Insurance	7,560	7,478	7,630
Interest	-	-	-
Property taxes	1,179	1,062	1,005
Maintenance	6,561	10,292	14,000
Replacement reserve	29,160	30,300	29,160
Bad debt	5,714	4,557	3,000
Utilities	26,705	27,542	32,000
Security	2,847	4,000	15,000
Professional fees	1,200	1,200	1,200
Miscellaneous	-	-	1,500
	97,968	95,402	125,679
NET EXCESS FOR THE YEAR	$ 10,234	$ 6,493	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 14

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 63,257	$ 76,200	$ 82,760
Laundry	1,268	637	1,050
Administrative recovery	3,600	-	-
	68,125	76,837	83,810
EXPENSES:			
Administrative fee	5,162	7,205	9,475
Amortization	5,221	4,992	5,221
Bank charges	-	-	300
Site Management	2,575	3,000	5,600
Insurance	4,073	4,194	3,620
Interest	6,169	6,398	6,199
Property taxes	7,463	7,011	7,248
Maintenance	3,481	3,289	14,210
Replacement reserve	13,600	21,600	13,600
Bad debt	2,856	2,343	1,600
Utilities	11,168	9,787	13,787
Security	-	879	850
Professional fees	800	750	500
Miscellaneous	-	-	1,600
	62,568	71,448	83,810
NET EXCESS FOR THE YEAR	$ 5,557	$ 5,389	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 15

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 308,502	$ 321,939	$ 367,450
Laundry	6,567	4,691	-
Administrative recovery	12,744	-	4,200
	327,813	326,630	371,650
EXPENSES:			
Administrative fee	14,181	8,856	47,262
Amortization	84,854	81,045	84,854
Bank charges	-	-	750
Site Management	9,840	9,600	8,000
Insurance	16,578	14,640	12,225
Interest	69,692	73,500	69,694
Property taxes	13,961	12,786	13,548
Maintenance	20,934	14,240	30,248
Replacement reserve	25,400	29,500	29,400
Bad debt	7,707	3,462	8,000
Utilities	60,951	63,933	57,000
Security	17,112	3,000	7,000
Professional fees	1,600	1,600	800
Miscellaneous	-	-	2,869
	342,810	316,162	371,650
NET EXCESS FOR THE YEAR	$(14,997)	$ 10,468	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 16

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 33,911	$ 26,900	$ 53,025
Laundry	-	-	-
Other revenue	-	-	750
	33,911	26,900	53,775
EXPENSES:			
Administrative fee	1,973	5,821	4,371
Amortization	4,537	-	4,537
Bank charges	-	-	200
Site Management	1,000	900	1,500
Insurance	2,402	1,085	2,472
Interest	5,365	-	10,248
Property taxes	3,654	2,221	5,008
Maintenance	1,635	1,566	6,773
Replacement reserve	7,200	5,000	7,200
Bad debt	-	-	461
Utilities	2,792	7,742	8,755
Security	-	-	1,200
Professional fees	-	-	450
Miscellaneous	-	-	600
	30,558	24,335	53,775
NET EXCESS FOR THE YEAR	$ 3,353	$ 2,565	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 17

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ 256,961	$ -	$ -
Laundry	-	-	-
Other revenue	-	-	-
	256,961	-	-
EXPENSES:			
Administrative fee	17,047	-	-
Amortization	-	-	-
Bank charges	-	-	-
Site Management	8,427	-	-
Insurance	-	-	-
Interest	-	-	-
Property taxes	-	-	-
Maintenance	6,023	-	-
Replacement reserve	-	-	-
Bad debt	-	-	-
Utilities	32,758	-	-
Security	-	-	-
Professional fees	-	-	-
Miscellaneous	-	-	-
Janitorial	10,114	-	-
	74,369	-	-
EXCESS OF REVENUE OVER EXPENSES	182,592	-	-
OWNER'S ALLOCATION OF EXCESS	(135,382)	-	-
NET EXCESS FOR THE YEAR	$ 47,210	$ -	$ Nil

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 18

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014	Budget
INCOME:			
Rental revenue	$ -	$ -	$ -
Laundry	-	-	-
Other revenue	104,742	-	-
	104,742	-	-
EXPENSES:			
Administrative fee	-	-	-
Amortization	-	-	-
Bank charges	-	-	-
Site Management	26,691	-	-
Insurance	-	-	-
Interest	-	-	-
Property taxes	-	-	-
Maintenance	76,808	-	-
Replacement reserve	-	-	-
Bad debt	-	-	-
Utilities	-	-	-
Security	1,243	-	-
Professional fees	-	-	-
Miscellaneous	-	-	-
Janitorial	-	-	-
	104,742	-	-
NET EXCESS FOR THE YEAR	$ Nil	$ -	$ Nil

CRESS HOUSING CORPORATION NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2015

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, 2015.

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.

d) Replacement reserve -
Appropriations to the replacement reserve, amounting to $426,820 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.

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.

2. SIGNIFICANT ACCOUNTING POLICIES (continued):

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.

CRESS HOUSING CORPORATION NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2015

3. 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
CMHC					
Phase 1-4	$ 10,681,091	188,632	10,869,723	9,279,323	$ 1,590,400
Market Units					
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	66,667	351,612
Phase 9 – Ave P					
Phase 10 – Ave V	1,000,501	5,732	1,006,233		1,006,233
Phase 11 - Houses					
Phase 12 – 19th Street	2,310,622	24,128	2,334,750	81,401	2,253,349
Phase 13 – Ave H	2,974,822	2,811	2,977,633		2,977,633
Phase 14 – 7th Street	1,391,976	11,478	1,403,454	15,758	1,387,696
Phase 15 – 22nd Street	3,762,894	40,094	3,802,988	203,010	3,599,978
Phase 16 – Lindsay	2,151,179	17,591	2,168,770	4,538	2,164,232
Total Market Units	16,521,231	289,104	16,810,335	371,374	16,438,961
Totals	$ 27,202,322	477,736	27,680,058	9,650,697	$18,029,361

4. LONG-TERM DEBT:

Long-term debt consists of the following mortgages:

	2015	2014
(1) Canada Mortgage and Housing Corp. repayable in monthly instalments of $4,941 including interest at 1.82%.	$ 537,745	$ 586,802
(2) Canada Mortgage and Housing Corp. repayable in monthly instalments of $3,807 including interest at 1.12%.	479,319	518,769
(3) Canada Mortgage and Housing Corp. repayable in monthly instalments of $1,956 including interest at 1.12%.	261,762	281,845
(4) Canada Mortgage and Housing Corp. repayable in monthly instalments of $378 including interest at 1.12%.	51,536	55,402
(5) Canada Mortgage and Housing Corp. repayable in monthly instalments of $1,833 including interest at 1.82%.	263,173	280,658
(6) First Nations Bank loan repayable in monthly instalments of $950 including interest at 3.95%.	33,333	43,333
(7) First Nations Bank loan repayable in monthly instalments of $3,038 including interest at 4.15%.	134,242	139,463

CRESS HOUSING CORPORATION SCHEDULE OF REVENUES AND EXPENSES – MARKET UNITS
FOR THE YEAR ENDED DECEMBER 31, 2015

4. LONG-TERM DEBT- continued:

	2015	2014
(8) First Nations Bank loan repayable in monthly instalments of $1,215 including interest at 4.15%.	177,036	181,743
(9) First Nations Bank loan repayable in monthly instalments of $949 including interest at 4.50%.	454,063	467,003
(10) First Nations Bank loan repayable in monthly instalments of $12,878 including interest at 4.60%.	1,468,857	1,553,711
(11) First Nations Bank loan repayable in Monthly instalments of $2,476 including Interest at 4.24%.	395,463	400,000
	4,256,529	4,508,729
Less: current portion	275,493	259,219
Total long-term debt	$ 3,981,036	$ 4,249,510

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

2016	$ 275,493
2017	283,940
2018	292,712
2019	291,540
2020	299,266
Thereafter	2,813,578
	$ 4,256,529

5. GST REBATE:

Cress Housing Corporation is registered for GST purposes and is eligible for the GST rebate. The 2015 rebate consists of one-half of the GST incurred or $45,567. The accounts receivable as at December 31, 2015 includes GST of $76,773.

6. 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:

	Core 116 units	**SHC 17 units**	**Total**
Balance December 31, 2014	$ 305,408	(11,305)	$ 294,103
CMHC Subsidy allocation	153,120	22,440	175,560
Transfer from surplus	-	44,093	44,093
Interest earned	572	-	572
	459,100	55,228	514,328
Approved expenditures from reserve	(159,473)	(55,151)	(214,624)
Balance December 31, 2015	**$ 299,627**	**$ 77**	**$ 299,704**

7. CONTINGENCY:

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.

SCHEDULE OF REVENUES AND EXPENSES – MARKET UNITS

	Total	Phase 5	Phase 6	Phase 7	Phase 8	Phase 9	Phase 10
REVENUE							
Net Rental revenue	$ 1,852,341	76,410	102,398	72,990	24,335	92,349	70,607
Other revenue	104,742	-	-	-	-	-	-
Laundry	16,242	1,294	-	1,103	-	2,996	1,294
Administrative recovery	25,344	-	1,800	-	-	900	900
	1,998,669	77,704	104,198	74,093	24,335	96,245	72,801
EXPENSES							
Administration fee	204,681	11,180	8,420	10,530	-	4,320	4,615
Amortization	122,259	-	-	-	10,000	-	-
Bank charges	4,271	3,882	189	-	67	133	-
Site management	88,692	2,725	-	2,725	-	5,940	3,600
Insurance	55,902	2,761	8,859	2,634	2,524	4,723	3,788
Interest	115,100	-	-	-	1,570	-	-
Property taxes	122,410	8,055	24,486	8,055	11,349	6,254	4,560
Maintenance	292,523	12,382	18,707	12,969	4,284	11,123	8,932
Replacement reserve	278,772	10,800	14,400	10,800	3,500	13,500	10,800
Bad debt	138,444	-	6,220	447	-	3,400	-
Utilities	267,844	21,395	19,790	17,832	4,842	28,982	23,681
Security	29,757	574	-	-	-	600	-
Professional fees	8,550	850	900	850	600	950	800
Miscellaneous	2,450	-	-	-	-	-	-
Janitorial	10,114	-	-	-	-	-	-
	1,741,769	74,604	101,971	66,842	38,736	79,925	60,776
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR	256,900	3,100	2,227	7,251	(14,401)	16,320	12,025
OWNER'S ALLOCATION	151,702					16,320	
NET EXCESS (DEFICIENCY) FOR THE YEAR	$105,198	3,100	2,227	7,251	(14,401)	Nil	12,025

SCHEDULE OF REVENUES AND EXPENSES – MARKET UNITS

Phase 11	Phase 12	Phase 13	Phase 14	Phase 15	Phase 16	Phase 17	Phase 18
$ 544,700	101,239	104,682	63,257	308,502	33,911	256,961	$ -
-	-	-	-	-	-	-	104,742
-	-	1,720	1,268	6,567	-	-	-
1,800	1,800	1,800	3,600	12,744	-	-	-
546,500	103,039	108,202	68,125	327,813	33,911	256,961	104,742
110,140	2,142	14,971	5,162	14,181	1,973	17,047	-
-	17,647	-	5,221	84,854	4,537	-	-
-	-	-	-	-	-	-	-
-	23,098	2,071	2,575	9,840	1,000	8,427	26,691
-	-	7,560	4,073	16,578	2,402	-	-
32,304	-	-	6,169	69,692	5,365	-	-
-	33,394	1,179	7,463	13,961	3,654	-	-
108,230	454	6,561	3,481	20,934	1,635	6,023	76,808
137,919	1,693	29,160	13,600	25,400	7,200	-	-
100,000	12,100	5,714	2,856	7,707	-	-	-
14,160	2,788	26,705	11,168	60,951	2,792	32,758	-
5,855	1,526	2,847	-	17,112	-	-	1,243
-	-	1,200	800	1,600	-	-	-
1,500	950	-	-	-	-	-	-
-	-	-	-	-	-	10,114	-
510,108	95,792	97,968	62,568	342,810	30,558	74,369	104,742
36,392	7,247	10,234	5,557	(14,997)	3,353	182,592	Nil
						135,382	
$ 36,392	7,247	10,234	5,557	(14,997)	3,353	47,210	$ Nil

CRESS HOUSING CORPORATION SCHEDULE OF REVENUES AND EXPENSES – MARKET UNITS

FOR THE YEAR ENDED DECEMBER 31, 2015

		Actual 2015			Budget 2015	
	Total	Group 2 116 Units	Group 3 17 Units	Group 4 30 Units	Total	Variance
REVENUE:						
Gross Rental Revenue	$ 998,565	711,873	88,671	198,021	939,084	$ 59,481
LESS: Vacancy	24,318	16,512	1,077	6,729	23,281	(1,037)
Net rental revenue	974,247	695,361	87,594	191,292	915,803	58,444
Operating subsidy	712,599	505,945	71,260	135,394	712,499	100
Other revenue	929	929	-	-	6,704	(5,775)
Admin recovery	436,851	310,164	43,685	83,002	-	436,851
	2,124,626	1,512,399	202,539	409,688	1,635,006	489,620
EXPENSES:						
Property taxes	293,821	204,763	34,476	54,582	300,025	6,204
Insurance on dwellings	66,884	57,443	9,441	-	66,665	(219)
Utilities - vacant units	20,181	13,087	3,066	4,028	7,836	(12,345)
- senior housing	20,835	20,835	-	-	34,703	13,868
- single parent	6,891	6,891	-	-	4,478	(2,413)
- apartment	14,526	14,526	-	-	8,955	(5,571)
Apartment	3,330	3,330	-	-	6,600	3,270
Maintenance	461,969	243,340	61,789	156,840	467,801	5,832
Shop expense	19,922	14,145	1,992	3,785	17,699	(2,223)
Mortgage interest	26,187	26,187	-	-	32,423	6,236
Amortization	129,508	129,508	-	-	129,508	-
Administration:						
Staff Salaries, benefits, travel	641,759	455,649	64,176	121,934	230,122	(411,637)
Office rent	23,467	16,662	2,346	4,459	17,455	(6,012)
Telephone	11,532	8,188	1,153	2,191	6,109	(5,423)
Office supplies	13,400	9,514	1,340	2,546	8,728	(4,672)
Bank charges	13,040	9,258	1,304	2,478	2,036	(11,004)
Insurance	1,910	1,356	191	363	6,692	4,782
Work shop and training	2,604	1,849	260	495	2,618	14
Board	6,795	4,824	680	1,291	2,909	(3,886)
Miscellaneous	4,061	2,883	406	772	14,255	10,194
Tenant counseling	66,105	46,934	6,610	12,560	65,745	(359)
Audit and accounting	8,550	6,071	855	1,625	8,978	427
Legal	560	398	56	106	-	(560)
Tenant incentive	1,096	778	109	209	1,200	104
Replacement reserve	175,560	124,648	17,556	33,356	175,560	-
Office equipment	1,098	780	109	209	2,400	1,302
Bad debts	6,168	3,959	804	1,405	8,426	2,258
Committee meetings	1,511	1,073	151	287	4,000	2,489
Data support	7,480	5,311	748	1,421	1,080	(6,400)
	2,050,750	1,434,190	209,618	406,942	1,635,006	(415,744)
Excess (Deficiency) of revenue over expenses for the year	$ 73,876	78,209	(7,079)	2,746	NIL	$ 73,876

SASKATOON TRIBAL COUNCIL

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