




2014 – 2015 ANNUAL REPORT **SASKATOON TRIBAL COUNCIL**

BUILDING THE FOUNDATIONS
for our **HOME FIRES**

The image shows the exterior of the White Buffalo Youth Lodge. The building has a tan stucco wall with a green corrugated metal roof. A large logo is painted on the wall, featuring a white silhouette of a bison in the center. Above the bison, the words "WHITE BUFFALO" are written in a green, arched font. Below the bison, the words "YOUTH LODGE" are written in a green, straight font. Underneath "YOUTH LODGE" are three small green triangles, and below that, the tagline "A Place For Children, Youth and Families" is written in a smaller, green, sans-serif font. In the foreground, several people are sitting on green plastic chairs with white metal frames. A woman with her hair in a bun is sitting on a chair, looking towards the right. A young boy is sitting next to her, also looking right. In the background, another person is standing near a doorway, and a sign on the wall reads "SECURITY CAMERAS ON PREMISES".

WHITE BUFFALO
YOUTH LODGE
▲▲▲
A Place For Children, Youth and Families

White Buffalo Youth Lodge is a multipurpose centre used during the day for educational classes, functions, meetings, etc., and in the late afternoon/evening it serves as a youth recreational facility fostering a safe and fun environment for all to participate in.

It's vision and mission is dedicated to improve the quality of life and health for children, youth, young adults and their families in the inner city through integrated, holistic support services.

CONTENTS

STC Vision and Mission Statement	2
Message from the Tribal Chief	4
Message from the Vice Chief	4
Message from the Senior Executive Management Team	5
White Buffalo Youth Lodge	6
Vampire Gala	7
Program Highlights	8
Highlights	28
Cress Housing Corporation	30
Dakota Dunes Community Development Corporation	31
STC Inc. Financial Statements	32
STC Health & Family Services Financial Statements	49
STC Urban Services Financial Statements	60
Cress Housing Financial Statements	74





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.

We do this by providing exceptional program and service delivery, sustainable economic development, strong political support and a representative voice for Our Nations while respecting the sovereignty of each First Nation.

Values

FIRE: Fairness, Integrity, Respect, Excellence

Once a year, artists from across Canada participate in "Graffiti Slam". The artwork is a feature on the north facing exterior wall of the White Buffalo Youth Lodge.

KINISTIN



SAULTEAUX NATION



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.



PAUL W.B.

MESSAGE FROM THE TRIBAL CHIEF



It's been another great year working with the Saskatoon Tribal Council staff and the 7 First Nations leadership. This past year included elections for Tribal Chief, it's an honour to continue as your Tribal Chief by acclamation. Thank you for your confidence in the work we are doing at the Saskatoon Tribal

Council. It's rewarding to see the continuing works on improving the quality of life

The Saskatoon Tribal Council's goal is to improve the quality of life for First Nations people living in Saskatoon. We work hard to create strong partnerships with the city, government and several organizations to ensure we can offer programs and services for people living on and off reserves.

In the past year we strengthened our partnerships with the City of Saskatoon, U of S, Saskatoon Police Service

and the Potash Corp. These partnerships have helped sponsor many initiatives like the Future is Yours Career Expo and First Nations night at a Blades game.

The Child Taken Exhibit was featured as an educational exhibit in March in Lloydminster and will be showcased in British Columbia in September 2015. The commemorative project presented by the Saskatchewan Tribal Council, the Truth and Reconciliation Commission of Canada, and the Department of Art and Art History of the University of Saskatchewan has helped educate non-Aboriginal people about the residential exhibit through art.

One of our main goals at the Saskatoon Tribal Council is to collaborate with funders and organizations to help create training and employment opportunities for our on-reserve people who relocate to the city. One new program we are providing is the Urban Navigator Project as it helps First Nations leaving the reserve and relocating to the City of Saskatoon to build roots and foundations here.

MESSAGE FROM THE VICE CHIEF



The past year has been a rewarding experience, serving as Vice Chief for The Saskatoon Tribal Council. Working with the Tribal Chief and with the STC staff has helped me expand my network and encouraged me to strengthen the partnerships already in place with STC.

The partnership with CIMS is an example of the initiatives STC's partnerships has produced. CIMS First Nations engagement initiative's first cohort of Aboriginal students started in the spring of 2015 to start training in the pipe fitting industry.

Ten out of the thirteen participants are Saskatoon Tribal Council recruits, thanks to recruitment efforts provided by the STC Employment & Training Services Team. The CIMS partnership is just the beginning STC wants to create more partnerships to help create not just training in the trades, but job placements after training.

I look forward to the upcoming year working for our community members and honouring their achievements. Helping our youth is one of my main goals working at the Tribal Council it's rewarding to acknowledge our youth who live healthy lifestyles

and are excellent role models. I want to see our youth excel not only in sports but also in academics.

Our growth into a leading First Nations organization would not be possible without the support of our leaders, Elders and our membership in the community. We will continue to work together to support our nations through fostering growth and prosperity.

One of my goals for the next fiscal year is to provide back packs filled with school supplies for our inner city youth in Saskatoon. Another goal is to create an elite training center that includes sports, drama, dance, and fine arts.

STC is guided by our community Chiefs vision and leadership. The leaders and staff who have built our capacity to meet our vision are many, and without their efforts we would not have the diversity of community supports we have today.

Vice Chief Mark Arcand

The Saskatoon Tribal Council, Saskatoon Police Service and the Provincial Government partnered on a Commemorative Art Installation project. The objective of this public art project is to commemorate and bring awareness to the important issue of missing and murdered Aboriginal women. A call was made out to the artists' community to see requests for qualifications in the creation and implementation of the project. The selection committee deliberated on all the candidates who submitted their proposals and short listed to three finalists. The winner is Lionel Peyachew. The statue should be completed within the next year and its home will be at the Saskatoon Police headquarters.

I look forward to the next phases of our partnerships to help enrich the lives and services and programs the Saskatoon Tribal Council provides and continuing our work on improving the quality of life and four pillars; FIRE: Fairness,

Integrity, Respect and Excellence. We look forward to continuing our work and moving up to the next level implementing all our goals. Success is measured in many ways and as we continue to evolve, we are committed to the development of more programs, services and business developments that improves the quality of life for our people. The past year has seen many advances in progressing our partnerships and programs and services.

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

Sincerely,



Tribal Chief Felix Thomas

MESSAGE FROM THE SENIOR EXECUTIVE MANAGEMENT TEAM

The Senior Executive Management Team (SEMT) is pleased to provide you with the 2014-2015 Annual Report to the Members.

SEMT is responsible for the various sectors of the Saskatoon Tribal Council's business functions and activities. This year's report reflects the work being undertaken to realize the goal of "Improving Quality of Life" through the four pillars of health, education, safety and economic development. Flowing from these four pillars are five strategic goals that were adopted this past year.

- Inspire First Nations Children & Youth to Realize Independence & Success
- Expand Community Resource Streams to Advance Self-Sufficiency & Sustainability for the Next Generation.
- Grow Influence of STC as the Leading Advocate for the Needs and Interests of First Nations Children and Families.
- Provide Supports to Communities for Delivery of Relevant and Culturally Appropriate Programs & Services that Support First Nations People and Build Community.
- Be a Model First Nations Workplace that is Uncompromising in its Respect and Adherence to the Culture, Traditions, Languages and Values of its First Nations Members.

A number of key accomplishments occurred throughout the year to support these goals.

Dr Gabor Mate was brought in to speak to and encourage our educators and all those involved in their role with children. The Lynco Eagle construction partnership officially commenced operation in the fall of 2014. The STC Vampire Gala,

a fundraiser for the up and coming Home Fires Foundation, was a huge success. Work continued on the Missing and Murdered Aboriginal Women's Monument. "The Future is Yours" career expo was again well attended by high school student and potential employers. The Kitaskinaw Report was released identifying the needs for aboriginal services to be provided by aboriginal agencies in the City of Saskatoon. Cress Housing brought another 12 suite apartment into its rental portfolio. The White Buffalo Christmas Supper served hundreds of meals as it again opened its door to the community. STC Health and Family Services received Accreditation with Commendation from Accreditation Canada.

Several other initiatives were undertaken throughout the year to achieve these goals. The following pages in this report speak to the many initiatives that were undertaken by staff to support the goals of the Saskatoon Tribal Council.

Please take a moment to review the Audited Financial Statements included in this report. The financial reports show STC in a solid financial position.

In closing, SEMT would like to express our appreciation for the strong, visionary leadership of the STC Chiefs and their Councils, and extend our thanks for the dedication, commitment and contribution made by our amazing staff members.

Barry Downs
Wilma Isbister
Ceal Tournier
Doug Porter
Priscilla Gillis

WHITE BUFFALO YOUTH LODGE

When children and youth come to White Buffalo Youth Lodge (WBYL), they have opportunities to play, socialize, learn and grow in a healthy, safe, nurturing environment. Young people from all walks of life come through the doors. Many are from disadvantaged socio-economic backgrounds and face unimaginable challenges. Many experience racism and bullying, and are exposed to drugs, alcohol, violence and gangs. Their home lives can be difficult, with limited food, no transportation and no money for extra-curricular activities such as sport, art or music. WBYL is their “safe haven.”

In 2014-2015, WBYL focused on nourishing the mind, body and spirit, offering access to health and fitness professionals to encourage healthy lifestyles and teaching youth how to prepare nutritious meals on a budget. Staff at WBYL build trusting relationships to encourage each young person to realize his or her full potential.

What makes WBYL unique is its approach to service delivery based on traditional First Nations medicine wheel principles. This aligns initiatives with a shared purpose of connecting First Nations and Metis youth with knowledge and pride in their heritage and encouraging the development of positive self-identity.

Program clusters reflect medicine wheel values and teachings. Over the year, WBYL served approximately 18,000 children, youth and community members through regular day/evening programming. WBYL also had approximately 800 people attend the WBYL/STC Carnival and 1,000 people attend the WBYL/STC Christmas Dinner.

2014/2015 programming focused 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.).



Journey working out at White Buffalo

WBYL’s open doors and inviting, caring atmosphere creates a sense of belonging. Some of those attending have been coming since they were children and refer to WBYL as their second home. TJ, a 19-year-old from Kinistin, is a former summer student who is now a consistent casual employee. “It has taught me a variety of things, such as respect, Aboriginal history, Elder teachings, and it’s where I first started to get good at basketball! It’s a great facility and I’m very thankful that they do what they do.” TJ continues to show commitment to his position within WBYL, not only as an employee but also as an active, hands-on, engaging youth giving back to the younger generation. This is what WBYL is all about.

SPECIAL FEATURE

VAMPIRE GALA

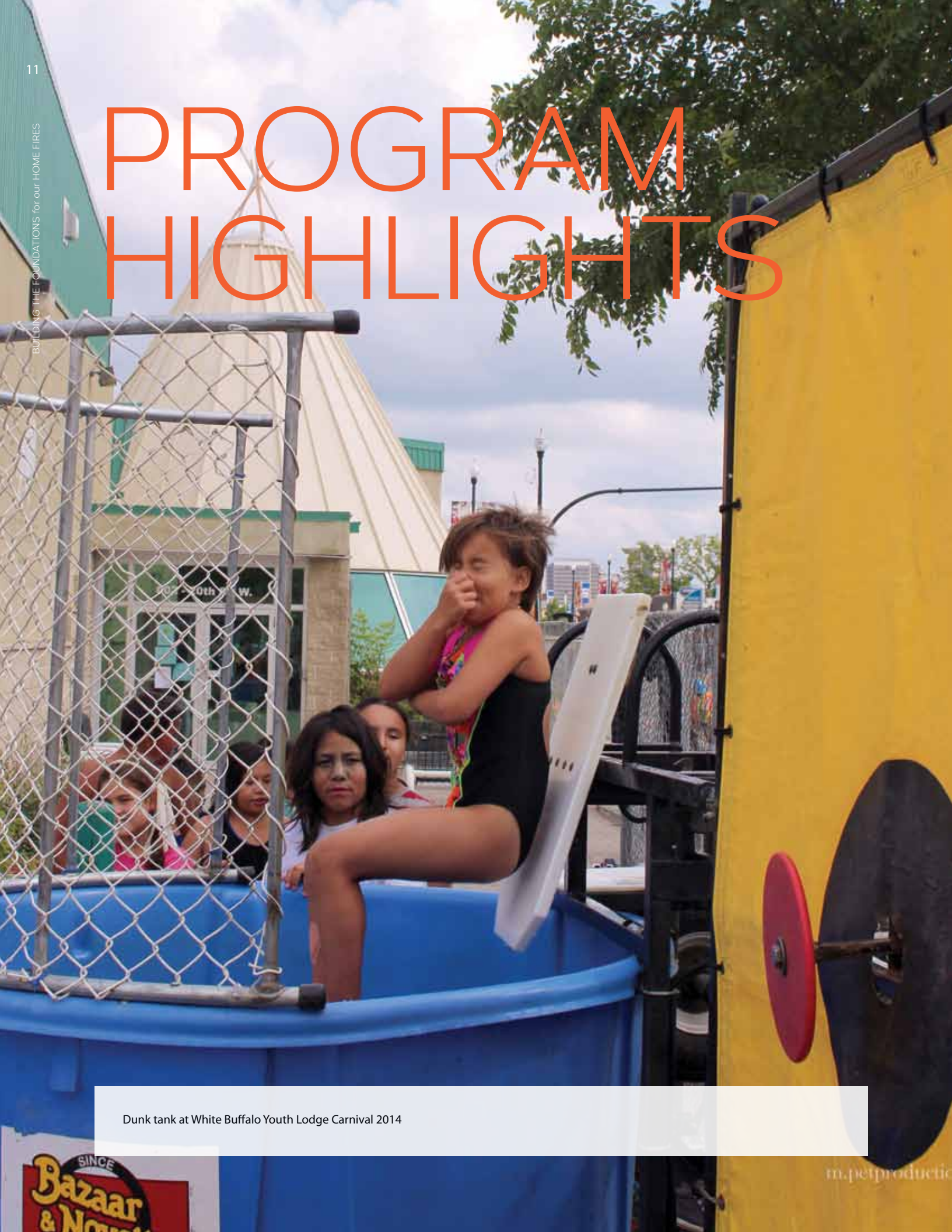
The Saskatoon Tribal Council was proud to host the Vampire Gala. The presenting sponsor for the event was the PotashCorp. The Vampire Gala benefitting White Buffalo Youth Lodge and the STC Home Fires Foundation, took place at TCU Place on Thursday October 30th, 2014.

The ambience was spectacular, people who attended the fundraiser enjoyed a night of good food and the finest Aboriginal entertainment. Singer songwriter and acclaimed actor Andre Menard was the MC, 2012 Canada's Got Talent winners Sakeeng's Finest performed and Don Burnstick's Rezdogs Comedy show had everyone laughing. Juno award winner George Leach performed and had the entire room mesmerized with his soulful music.

Saskatoon Tribal Council gala events are fundraisers for an up-and-coming charitable organization called, "The STC Home Fires Foundation". Improving outcomes in health, safety, education and economics is at the heart of the foundation.



PROGRAM HIGHLIGHTS



Dunk tank at White Buffalo Youth Lodge Carnival 2014



EDUCATION



The 2014/2015 STC School Opening Institute, *Reclaiming Indigenous Knowledge* was held August 27th with approximately 150 participants representing teachers, administrators, support staffs and STC Elders and leadership. Presentations included Teacher Efficacy, Ethical Space and the newly developed STC First Nation Language & Culture Curriculum. The powerful and motivating day established a foundation of valuable lessons for teacher reference and classroom instruction.

The annual Strategic Planning Symposium held in Edmonton in February 2015 was well-attended by principals, Education Advisory Committee representatives, STC Tribal and Vice Chief and two STC First Nation Chiefs. Participants actively engaged in discussions, sharing and planning education outcomes. A significant outcome was a plan to improve First Nation achievement and graduations rates in STC schools by June 2020.

In October 2014, Dr. Gabor Maté M.D., physician and best-selling author, presented a two-day seminar on child development, mind-body unity in health and illness, and treatment of addictions. The seminar was attended by 443 participants from both public and professional sectors of interagency support services.



First Nation Student Success Program (FNSSP)

The First Nation Student Success Program (FNSSP) supported School Success Plans, Student Learning Assessment, Performance Measurement and the Early Learning Literacy

Program as part of its over arching goal of improving student learning and achievement in literacy and numeracy, and improving student retention and graduation rates.

The literacy program was supported through job-embedded professional development. Consultants from Saskatoon Public Schools provided ongoing training in the Picture Word Inductive Model (PWIM), which uses pictures containing familiar objects, actions and scenes to draw out words from children's listening and speaking vocabularies.

The **Balanced Literacy Program** was used to improve literacy achievement and respond to the diverse reading needs of students who need multiple strategies to become proficient readers. Resources were provided to STC schools and job-embedded professional development was facilitated by STC education specialists and external consultants to implement resources.

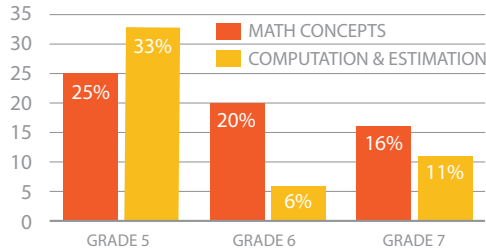
As part of the **Early Learning Literacy Program**, assessment training in the Developmental Reading Assessment Tool (DRA), Canadian Achievement Tests (CAT4) and Kindergarten Screener was provided to all new staff in six STC schools. CAT4 tests were distributed to STC schools in April, and data was collected and used for establishing baselines (benchmarks) in student literacy and numeracy. New teachers were provided training in the Levelled Literacy Intervention (LLI) program, which is implemented in grades K-3 in all STC schools. Each school has a Tier 2 schedule for students to receive small group instruction using the LLI program based on results from the DRA and CAT4 data.

The **Read 180** program is a literacy strategy for middle year and high school students. Thirty Read 180 licenses were purchased for One Arrow and Yellow Quill schools, complete with class sets of headphones, microphones and listening centres, as well as teacher training on Read 180 technology. The program was implemented in Grades 7 and 8 at Nawigizigweyas Education Centre (Yellow Quill First Nation) and in Grade 6 at Almightyvoice Education Centre (One Arrow First Nation).

FNSSP IT infrastructure funds were used to provide the six member schools with the tools necessary to imbed technology in teaching and learning. This included the pilot of the **Achieve3000** differentiated reading program. Teachers received training through webinars and students in grades 5-8 at Chief Mistawasis School and Nibwakawigamig Kinistin School participated. Tablets and secure charging carts were purchased with PotashCorp funding and put in schools to provide increased student access to the STMath program. The Maplewood student data system was implemented in all STC schools.



SASKATOON TRIBAL COUNCIL SCHOOLS % INCREASE OVER 2013 CAT4 MEAN NATIONAL PERCENTILE RANK



In May 2014, math intervention resulted in increases in the mean national percentile rank of grades 3, 5 and 7 achievement in Math concepts (between 16% and 25%) and in computation and estimation (between 6% and 33%). These improvements were seen despite the fact that, on average, students had only completed 46% of the program before the CAT4 assessments were administered.



A highlight of 2014/2015 was the development of a **First Nation Language & Culture Curriculum Resource**. The resource was presented to teachers, administrators and Elders at the 2014 School Opening Institute. The language & culture coordinator provided job-embedded supports to teachers throughout the year.

Several professional development activities enhanced knowledge and promising practices for Special Education programming and supports. Opportunities included the 2014 Reading Conference (Learning to Read, Reading to Learn), an evening workshop on Learning Disabilities and a workshop on Defiant, Aggressive and Misbehaving Kids.

EDUCATION PARTNERSHIPS PROGRAM (EPP)

In 2014/2015, the EPP focused on support existing partnerships and the development of a First Nations co-governance education framework.

The Kinawind partnership between Kinistin First Nation and North East School Division continued to support activities and efforts between Tisdale Middle and Secondary School (TMSS) and Kinistin First Nation students attending TMSS. The successful transition from band school to provincial school was attributed to the “Care Bears” (EPP support staff), who worked diligently with both band and provincial schools to keep students engaged in school and increase graduation rates.

The Kisewatotatowin partnership between Muskoday First Nation and SK Rivers Public School Division received financial and consultative support for partnership meetings, partnership activities and the partnership facilitator position. EPP also played an active role in a joint staff Culture Camp hosted by Muskoday First Nation in October 2014.

The Okiciyapi partnership between STC and Saskatoon Public Schools (SPS) focused on working group meetings to discuss future goals. STC Education continued to access SPS consultants to provide in-servicing and job-embedded professional development to STC schools.

The Mamawohkamatowin partnership between STC and Greater Saskatoon Catholic Schools (GSCS) engaged in discussions on the establishment of a co-governance relationship. STC commissioned a co-governance research project to study and develop a governance framework. The research process included interviews, focus groups and follow up discussions with a wide range of stakeholders from each community and relevant provincial representatives. Recurring and pertinent themes related to education governance were catalogued into the STC Education Alliance Concept Framework report.

In October 2014, the EPP hosted the *Awaken the Spirit of Our Elders Gathering* in Watrous. Forty Elders and helpers attended this outstanding event and provided 4,000 years of knowledge and guidance to educators and education planning. STC education partners who also active participants in the learning and sharing of traditional teachings and cultural knowledge.

The STC Education Alliance, a proposed governance model that would allow bands to determine what quality education would demand, was shared with the Education Advisory Committee, STC Board of Directors, STC Chief & Councils, STC communities (through elders and community town halls) and education in-services for education specialists.



Elder Edward Baldhead

The governance model would be considered in broad strokes, something akin to a First Nations Education Authority. The roles and responsibilities would be determined between each community and STC. The jurisdiction of this entity would be under First Nations with a trajectory to have this jurisdiction recognized by both provincial and federal enabling legislation. The research has confirmed local control of education is imperative to the well being and treaty obligations of both First Nation and non First Nation interests. Thus, the Alliance governance model would require legislative reform from STC and individual First Nations in order to maintain fiduciary obligations and the sovereign interests of the various jurisdictions at play.

Through Invitational Shared Services Initiatives (ISSI), the Ministry of Education provided funding to Tribal Councils and First Nations who partnered with a provincial school division to undertake education initiatives to improve First Nation student achievement and graduation outcomes. STC and six member First Nation communities collaborated with North East School Division (NESD), SK Rivers Public School Division (SRPSD) and Greater Saskatoon Catholic School Division (GSCS) for ISSI funding. Grad mentors were hired for Muskoday and One Arrow First Nations schools for 2015/2016.

STC Education met with both provincial partnerships to pitch support for a mathematics consultant to serve all STC schools. The mathematics consultant conducted many school visits to become familiar with schools, teachers, staff, students and administration. A needs inventory was done on math resources, instruction, manipulatives, professional

development, assessment and the delivery of the STMath technology program.

GSCS partnered with STC to access ISSI funding for a speech-language pathologist (SLP), who was hired in April 2014 to provide Tier I, II and III Response to Intervention (RTI) programming supports. The first priority was speech and language assessment of Kindergarten students to establish a case load of speech and language services. By September, a case load of 125 students across the six STC schools had been established and has since increased with new referrals.

The **Aboriginal Home Instructors for Parents and Preschool Youngsters (HIPPY) Program** received funding from HIPPY Canada (AANDC) to support activities promoting the integration of traditional knowledge and linguistic skills in three and four-year-old children. An Aboriginal HIPPY coordinator was hired to facilitate HIPPY programming and the hiring of home instructors in each of the communities. The program was implemented in five STC schools, with the first 38 students acknowledged at the Aboriginal HIPPY Program graduation in June. The program was highly rated by HIPPY Canada and HIPPY Australia.

PotashCorp funded the **Career Education/Super Saturday Programming** to provide career education and science supports to STC students. The funding supported hands-on learning linked to classroom instruction and the provincial career education curriculum.

Mining Rocks Saskatchewan on May 7th, 2014 gave grade 7 youth an opportunity to discover the importance of mining and its impact on daily life. A total of 36 students and eight chaperones from Kinistin Education Centre, Chief Mistawasis School, Muskoday First Nation Community School and Almightyvoice Education Centre attended the event.

A total of 32 grade 7-8 students and seven chaperones from Nibwakawigamik Kinistin Education Centre, Chief Mistawasis School and Almightyvoice Education Centre participated in the **2nd annual Cardboard Boat Challenge** at the beginning of June.





PotashCorp fully funded the STC's second **Skills Boot Camp** at the Muskoday First Nation Community School, with students from One Arrow First Nation, Muskeg Lake Cree Nation and Muskoday First Nation participating.

The **3rd Annual PotashCorp Mini Science Fair** on May 28th, 2014 featured 32 exhibits ranging from experiments with dry ice to "elephant toothpaste" to plant lifecycles. All 62 participating students were awarded a participation rosette in recognition of their outstanding science research and commitment to continue with science.



The **Grade 4 Culture and Science Camp** in September 2014 were attended by 57 students on day 1 and 55 students on days 2-3. Students from six STC member First Nations attended sessions on rocks and minerals, hoop dancing, photography, pond dipping, friendship bracelets, bannock making, a challenge course and playground session.

All seven member STC First Nations were represented at **We Day** on November 7th, 2014. PotashCorp gave students and chaperones from Almightyvoice Education Centre and Whitecap Dakota First Nation a Backstage Tour on Thursday, November 6th.

Grade 12 Career Camp in November gave students a chance to learn about the new saskcareers.ca website, U of S Computer Science, Photoshop & Illustrator program, entrepreneurship, logo design, business, culinary arts, professional cooking and catering.



Six Summer Literacy Camps were attended by 173 campers. Made possible by \$125,000 in funding from PotashCorp and hosted in collaboration with Frontier College, the week-long literacy camps ran from Monday to Friday for six hours a day. Camp staff received a three-day training session and community representatives completed a one-week work plan. The Early Learning Literacy Coordinator and Superintendent of Education visited each of the camps and provided support as needed.



The **Youth Entrepreneurial Business Club** program facilitated by Joe Taylor Consulting completed its second year at Almightyvoice Education Centre in One Arrow. Student entrepreneurs from grades ten and 11 invented a sewer vent extension kit. After a presentation to the STC Board of Directors, 200 kits were sold to Cress Housing. The students also pitched their product to Dragon's Den and began the patent process.

Team STC sent over 300 athletes, coaches, chaperones and volunteers to the **FSIN 2014 First Nations Winter Games**, and placed third in overall standings. The event, hosted by Prince Albert Grand Council, was a great success and Team STC youth experienced a healthy, positive gathering.

JUSTICE

The **Community Justice Program** emphasized an interagency approach within the respective communities, assisting clients with reintegration through employment or training. The Community Justice programs were certified in facilitation of "Circles." The use of Community Justice Forums and Circles were encouraged as a means of repairing the harm in a community. All Justice Worker positions were successfully filled in 2014/2015.

In June 2014, Whitecap Dakota First Nation signed a CTA agreement with the RCMP F Division, a great accomplishment that will strengthen the relationship with the RCMP in the community.

A Capacity Building Fund grant was used to host a two-day Sentencing Circle Facilitator Training event, with partners such as the Crown, RCMP and other agencies invited to attend.

The Aboriginal Shield Program continues to be a success in First Nation communities. Muskoday First Nation held a graduation ceremony in April for students graduating from grades 5 and 6.

The Youth Cadet Program is another successful community program. Whitecap continued to hold regular weekly session with youth cadets, with strong support from RCMP members.

The **Community Connections Program** operated at full capacity throughout the year, focusing on preparing clients for employment or training. The youth referred to the program are at an elevated risk to re-offend and on sentence of either open or closed custody, making engaging these youth a challenge. These youth were invited to the Wanska program,



which provides a variety of supports, including job readiness, counselling services, education, mentoring, life skills programming and cultural awareness.

Two youth attended Wanska in January 2015 in hopes of gaining employment or adding skills to their resumes. Both had a hard time in the early stages as they tried to prove they didn't need any help from anyone. This changed once they were awarded a certificate for completing the first stage of the program. Both youth went on to complete the program and obtain employment.

The Traffic Safety Program works with each STC community to address traffic related issues. Education and support is provided to youth and community members. The Road to Relicensing Program was introduced to all STC communities. Yellow Quill had eight community members successfully complete the Driving without Impairment Program, which enabled them re-obtain a Class 5 license.

The Traffic Safety Program received a \$10,000 PotashCorp grant that allowed the purchase of eight to ten car seats per community. These were given to community members at car seat clinics through the year. The program continued to highlight awareness of drinking and driving, with each community hosting a drinking and driving awareness tour along with a Mother's Against Drunk Driving (MADD) tour.

HOUSING & ENGINEERING SERVICES

Housing and Engineering Services provides advisory services and technical support to STC First Nations. Community planning updates are provided for each community on a five-year rotational basis. In 2014/2015, a community plan update was completed for Kinistin and in progress for One Arrow.

Asset condition reports (ACRS) are updated on a three-year rotational basis for each community. The ACRS assess the condition of all band assets receiving CAIS funding. ACRS Building assets were completed for Yellow Quill and Kinistin.

Advisory services are provided for each community for major capital projects and for band projects. 2014/2015 capital projects included:

- Muskoday Low Pressure Water Upgrade, Solid Waste Transfer Station Feasibility Study and Water Plant Upgrade
- Mistawasis Gasification, School Boiler Replacement, Well Decommissioning, Lift Station Replacement and Water Treatment Plant Upgrade
- Muskeg Well Replacement, Kinistin Health Center Re-roofing, School Boiler Replacement, School Re-roofing, and Water Plant Upgrade
- One Arrow Flood Preparation

To assist water plant operators maintain certification, a two-day operator training workshop was presented on Water Main Swabbing and Confined Space Entry. Each operator received .6 Continuing Education Units (CEU).

STC maintains a housing inventory, including a housing database for each member First Nation, which is updated on a three-year cycle. Cyclical inspections were completed for Yellow Quill.

EMPLOYMENT & TRAINING SERVICES

In June 2014, STC formally combined the Rural and Urban Labour Force units with the Enhanced Service Delivery and First Nation Job Fund programs to create the Employment and Training Services department. The Urban Navigator Program was added in December.

All staff are now located at the 7th Street location. Changes include reducing the coordinator staff from four to three and increasing the frontline advisor staff from three and a half to five. Advisors were also assigned to the five member communities served by STC-ETS under the ASETS rural agreement. The Employment & Training Service Department administered six programs, which were staffed by 16 full time positions wholly or partially throughout the year.

The new Employment & Training Services Department focuses on "service." This focus was summed up by a client's words.

"I really appreciate everything you and your staff did for me to gain employment with the Bouchier group. All the hard work your department does, impacts people like myself to gain employment and experience that changes lives for the better... I'm happy to let you know my probation was up and I was offered a full-time position with the company. Thank you and all your staff for everything you did for me."

Overall, the 2014/2015 fiscal year saw 378 employment results (335 urban, 43 rural), surpassing the original target by 93. STC band members accounted for 142 employment results (99 urban, 43 rural).

Highlights

Class 5 Drivers Education program request for 60 seats was approved by STC Employment and Training Advisory Committee. STC-ETS ran three programs with 55 completions.

Heavy Equipment Operator/Class 1A partnership between the City of Saskatoon, STC Urban First Nations Services, Inc., Gabriel Dumont Institute and Saskatchewan Indian Institute of Technologies trained eight students, including four from STC. All four STC students completed the program and were employed. Muskeg Lake Heavy Equipment Operator program saw all seven students complete the program.

Atoske provides Aboriginal youth with skills training and knowledge to prepare them to enter the workforce. The 33 First Nations youth who completed the program (24 urban, 9 rural) received training in First Aid/CPR, SPRA Play leadership, OH&S Young Workers Readiness Certificate, resume writing and interview training, portfolio development, job shadowing and tours of City of Saskatoon facilities and a PotashCorp mine site.

Enhanced Service Delivery/First Nation Job Fund

continued to improve quality of life for First Nation members through increased labour force participation. Encouraging results included over 150 job starts over the course of the year. The First Nation Job Fund implemented late this past summer complements ASETS employment and training program by targeting a group referred from the ESD program. Together, Enhanced Service Delivery and First Nation Job Fund programs assisted young people obtain a driver's license or safety tickets, learn workplace skills, gain work experience and job-specific training.

ECONOMIC DEVELOPMENT

Guided by the economic development objective of "greater Aboriginal participation in Saskatchewan's key industrial sectors," STC's industry and business partnerships continue to flourish, creating new wealth and employment opportunities.

The partnership with PotashCorp celebrated its four year anniversary in October 2014. Over the year, PotashCorp contributed over \$500,000 to STC program and service delivery. Those dollars touched nine different program areas: youth nutrition, career development, math education programming, White Buffalo Youth Lodge, youth and career development camps, Super Saturday and on reserve car seat clinics. PotashCorp has increased its support ever year, and is a valued partner in improving quality of life for our stakeholders.

The partnership with SaskEnergy celebrated its 19th anniversary. In 2014/2015, the Crown corporation contributed to supporting business and capacity development initiatives at STC.

STC's industrial fabrication and construction company, Lynco Eagle, took a major step forward in 2014 when it was converted from a temporary joint venture partnership to a formal limited liability partnership ("LLP"). This will allow the company to grow and become a sustainable long term success. Lynco Eagle is focused on meeting the service requirements of Saskatchewan's largest industry players. Since September 2014, the company has added SaskPower, SaskEnergy, Mosaic, CNRL and K+S Potash Canada to its client list.



CIMS sponsored industry training

HEALTH

ACCREDITED WITH COMMENDATION ACHIEVED

December 2014 was a special time for STC's Health & Family Services (H&FS) as Accreditation Canada had reached a decision and granted the status of "Accreditation With Commendation". This designation was achieved by the central office, the STC Health Centre (20th Street) and the six participating member First Nations of Kinistin, Mistawasis, Muskeg Lake, Muskoday, One Arrow and Yellow Quill.



Accreditation is an approach used by most credible health care and social services organizations. The program administered through the independent Accreditation Canada organization is designed to improve client outcomes and health and social system performance. It helps STC Health & Family Services and the member First Nations' systems to work together to create a focus on safety and quality.

The process of Accreditation is an ongoing one. The designation granted in December 2014 is part of a four year cycle but the standards must be maintained throughout that timeframe. STC H&FS completed the Accreditation Primer in 2012 where Accreditation Canada visited and reviewed against their 312 standards. These reports identified what was going well and what could be better. The focus was then on making improvements and embedding systems to support the official Qumentum visit in October 2014.

Through the concerted efforts of staff throughout the health and family services system, Accreditation with Commendation was achieved. There are three levels of Accreditation: Accredited, Accredited With Commendation and Accredited With Exemplary Standing. It is also important to note that although this was the first cycle of full Accreditation, STC H&FS missed the highest level by only .02%.

As the Accreditation process measures best practices beyond management and into the governance of the organization, it an invaluable affirmation on the strong leadership and governance that is provided by Chief and Councils and at STC. A sincere thank you is extended to all those who led teams, wrote policy, tested and implemented procedures, provided leadership, direction and identified additional areas of risk that required attention.

STC H&FS is committed to ensuring that the Excellence expressed in the STC values continue to be demonstrated in all credible facets.

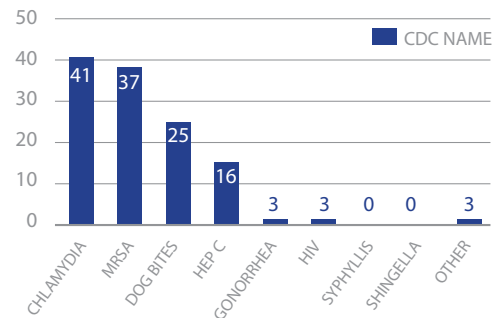
Accreditation Canada then evaluates the results of the peer review to determine whether the organization will be

accredited, and provides an accreditation report that identifies strengths and areas for improvement. The organization uses the report to create and implement action plans, continuing the cycle of ongoing quality improvement.

COMMUNITY HEALTH NURSING

Community Health Nursing (CHN) embraces both the community health oriented practice and the traditional public health nursing practice, working in collaboration with the client, the client's family, Elders, Chief and Council, the Health Committee, community groups and other allied service providers. The CHN program supports the delivery of a wide range of holistic services, including disease prevention (immunizations), health promotion (pre-natal education and post natal supports), risk reduction strategies (sharps containers, condom distribution, sex education), health protection (respiratory fit testing, contact tracing), health maintenance (health assessment clinics), health restoration (chronic diseases follow up) and health surveillance (flu watch, vision/hearing testing).

COMMUNICABLE DISEASES 2014-2015



Highlights

- Immunization program expanded, prompting increased need for training and education, enhanced community participation and school visits, resulting in an increase in immunization coverage.
- Surveillance programs were enhanced, including rapid STD follow up and harm reduction activities (e.g. safe needle disposal).
- All communities were equipped with vaccine fridges that will hold a stable temperature for up to seven days in case of an extended power outage. This meant that no cold chain breaks happened in the past year, with no wasted vaccine or fiscal resources.
- Installation of a gas generator to power the main vaccine fridge in the STC lab in Saskatoon alleviated the concern of a major cold chain break and loss of resources.

- Ongoing challenges include an increased work load due to new vaccines, growing population and increase in communicable diseases; incidence of dog bites, which consume large amounts of CHN time; lack of resources and funding; and government regulations that impede service provision (e.g. HIV testing, travel for addiction treatment).

- A walk-in clinic with a nurse practitioner was offered on Fridays through collaboration with First Nations & Inuit Health Branch (FNIHB) of Health Canada.
- The volunteer program was formalized this year, with a volunteer policy, information package, orientation manual and training procedures put in place.

STC HEALTH CENTRE

The multi-disciplinary team at the STC Health Centre (located at 1514 20th Street, Saskatoon) operates the Immunization Program, Community Additions Prevention Program (CAPP), First Nations Addictions and Rehabilitation Program (FNARF) and Saskatoon HIV and AIDS Reduction Program (SHARP). These programs work in partnership with other organizations to reduce communicable diseases by increasing access to community health programs for those at highest risk.

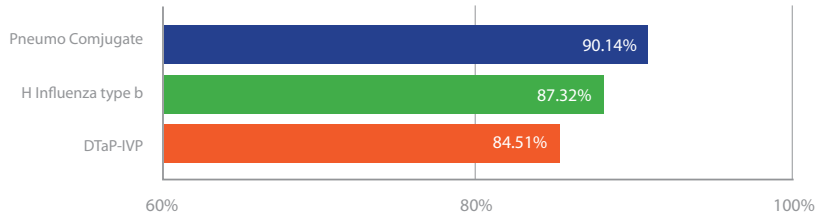
The suite of programs has been successful at increasing immunization rates and targeting HIV prevention and awareness. Saskatoon is at the heart of the HIV epidemic, with HIV rates in Saskatchewan double that of the national average. Provincially, Saskatoon represents 42% of new HIV infections among all health regions. First Nations people have seen an annual increase in new infections and represented 68% of new infections in 2013 in Saskatchewan.

Highlights

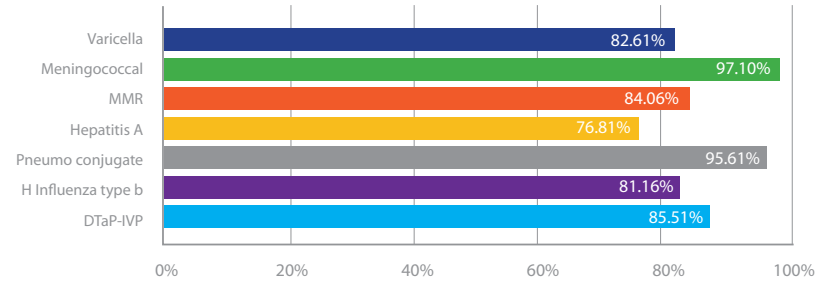
- The Health Centre achieved Accreditation with Commendation in October 2014 thanks to the hard work of the Health Centre staff and Accreditation team.
- With the support of Gilead Sciences, a number of data collections tools were developed to improve program evaluation processes in the SHARP program.
- A monthly sweat was offered to clients and staff.
- Leadership and management were active in developing a framework to facilitate a broader Chronic Disease model of service delivery based on the success of the SHARP and TB programs.

2014 COMPARISON OF COVERAGE RATES WITH CANADIAN NATIONAL IMMUNIZATION (CNI) GOAL FOR CRITICAL AGE MARKERS BY SELECTED VACCINES

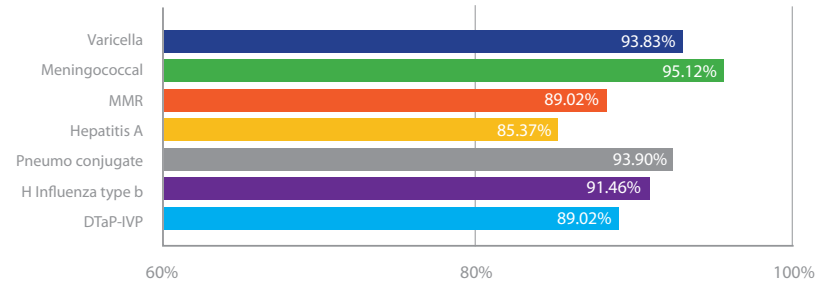
STC ONE YEAR OLD IMMUNIZATION RATES



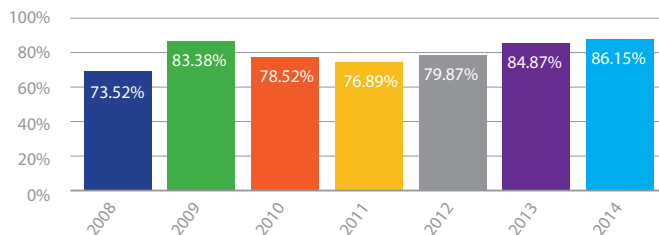
STC TWO YEAR OLD IMMUNIZATION RATES



STC SEVEN YEAR OLD IMMUNIZATION RATES



2 YEAR OLD AVERAGE HISTORY



IMMUNIZATION PROGRAM

The Flu Season was less busy than the previous year, with no significant outbreaks in Saskatchewan. A total of 101 flu related vaccines were given. The Health Centre received many inquiries from community members and staff regarding the measles outbreak. Nursing staff provided education primarily to families.

The program provided education regarding vaccine preventable infectious diseases at community events such as Treaty Days, health fairs, Potash in the Park, FSIN powwow and other local community events. The flexibility in providing transportation, home visits and culturally safe services has resulted in many children now complete to the age of 4.

The STC Health Centre is unable to offer clients immunizations on a walk-in basis due to restricted access to the Panorama health information database (previously SIMS). Staff and management continue to work towards processes to improve client service delivery.

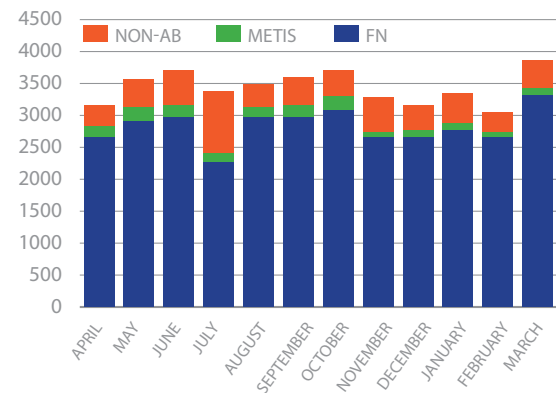
SOCIAL PEDIATRIC PROGRAM

The Social Pediatric Clinic based out of St Mary's School continued to use an inclusive, flexible and encapsulating delivery model where services are embedded in the daily lives of children and their community. Program growth resulted in longer wait times to see clinicians. Outreach Services are needed to accommodate clients, especially families in transition.

SHARP PROGRAM

The SHARP program handled a total of 41,534 client visits in 2014/2015. This is a year-over-year increase in client volume of 26.6% and an increase of 40.3% since 2011/2012. On average, the SHARP program saw 114 clients per day. Of total client visits per month, 49.28% were male, 50.52% were female and 0.19% were transgender.

FIRST NATION VS. NON-FIRST NATION CLIENT VISITS



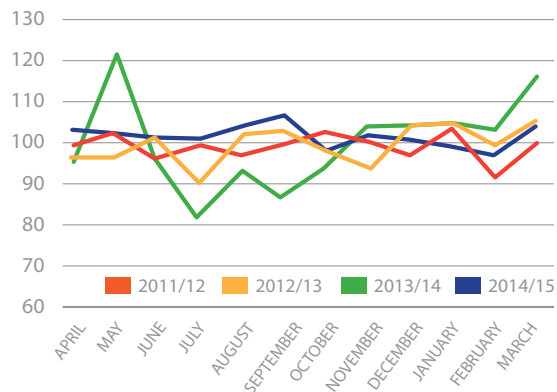
A total of 189 POC tests were done in 2014/2015. Nearly half (49.5%) of client visits included harm reduction education for the prevention of HIV/AIDS. Education included testing information (17.7% of client interactions), injection practices (14.9%), infection/disease (10%) and/or safe sex (6.9%).

Close to half (47.6%) of client visits included internal referrals to other Health Centre services, including counselling (14.5% of client interactions), Elder supports (10.2%), health services/supports (8.5%), STI infection/disease testing (8.2%), immunizations (4.1%) and pregnancy testing (2.1%).

The program's Brown Bag Lunch continued to offer clients a healthy to-go lunch on Fridays. A grant from the Community Initiatives Fund enabled the Health Centre to offer fresh fruits along with high calorie snacks three days per week.

Funding limitations continue to restrict the ability of the SHARP program to offer the full range of harm reduction supplies. Long wait times for methadone treatment, detox and in-patient treatment severely impede the ability of staff to successfully maintain a continuum of care from point of contact through to treatment to after-care.

MONTH TO MONTH EXCHANGE RATE (%)



The SHARP program needle exchange rate improved year over year: 101.5% in 2014/2015 vs. 99.3% in 2013/2014.

FNARF PROGRAM

The FNARF Gambling Treatment Program offers one-on-one, family and group counseling, addictions support group, referrals, after-care planning and supports. The two addictions counsellors worked hard to establish community rapport and provided weekly information workshops to Larson House clients in detox. STC representatives also attended the Saskatoon Committee on Problem Gambling.

Environmental Health Program

The Environmental Health Program had a busy year preparing for a successful Accreditation, implementing quality improvement initiatives and carrying out routine program duties. An increased focus on Emergency Response and

Occupational Health and Safety (OHS) saw over 400 people receive training in:

- 14 Safe Food Handler training courses
- 11 Workplace Hazardous Materials Information System (WHMIS) workshops related to safe handling of chemicals in the workplace
- 5 Emergency Response tabletop exercise sessions
- Orientation sessions in six communities on the role of OHS committees/ reps, along with policy and procedures implementation.



Emergency Response Tabletop Exercise

Water Quality Monitors completed 3,076 bacterial water samples and 6,174 chlorine tests under the Safe Drinking Water Program along with 71 Chemical Analysis Samples. Long standing Boil Water or Do Not Consume Advisories remained on 70% of wells and 19% of cisterns, which continued a downward trend from 57% in 2012/13.

Thirty-two "Precautionary Drinking Water Advisories" (Boil Water Advisories) involving six communities were issued on treated water systems. A vast majority of the advisories were issued because of loss of pressure and lack of water flow in distribution systems.

The Environmental Health Program was responsible for completing 134 routine facility inspections, 20 housing inspections and 68 community meetings, with most related to Accreditation readiness and Capital Project team meetings.

LIVING WELL PROGRAM

Throughout 2014-2015, the Living Well Program continued to address mental health issues within STC communities. Core services were offered at the community level by community-based therapists or counsellors. Services included individual and group counselling and workshops on bullying, parenting, grief and support group facilitation. Certified training included Mental Health First Aid (depression, anxiety, psychosis), Applied Suicide Intervention Skills Training (ASSIST) and Crisis Intervention Stress Management training.

Approximately 481 adults attended educational workshops on topics ranging from addictions awareness to grief and loss, to healthy relationships. Approximately 146 children attended workshops on topics ranging from drugs and alcohol to 'How Anger Feels in the Body'. Cultural programming included a community healing sweatlodge, healing sweat, cultural camp, traditional women's issues and a healing gathering on suicide. Other successes included development of a program logic model to measure program success and delivery of the Equine Assisted Learning initiative hosted at One Arrow.

Despite ongoing challenges in funding, training resources and staff turnover, the Living Well Program saw a growth in the number of clients, with 199 new referrals from other service providers and 157 self-referrals from within STC communities. Living Well therapists/counsellors saw 356 new clients with 1,206 ongoing/repeat clients, made 315 after hours' client calls and 530 case consultations by other professionals. Therapists also provided 523 hours of service to staff within the communities. Issues at the forefront for clients are emotional, grief and loss and addiction, with death of a significant other and trauma close behind. Interestingly enough, the same trend is evident with youth and children.

HOME AND COMMUNITY CARE

The Home & Community Care Program provides assistance to help community members remain independent in their homes for as long as safely possible. Treatments, rehabilitative services, health promotion and education are delivered according to each client's individual health needs.

Accreditation with Commendation was achieved this year, ensuring Home Care clients receive quality services.

Elders identified a need for Elder physical activity events in the communities. A kinesiology practicum student worked with two pilot communities to deliver six weekly Elder physical activity sessions. A group leader in each community continues the activities. "Elder Exercise and "Staying Active during Pregnancy" booklets were developed to aide with exercising in the home.

The Fresh Food Market offered at Treaty Days was a huge success, demonstrated by long line ups to redeem coupons for fresh fruit and vegetables.

An ongoing challenge in Home Care is obtaining the necessary palliative care equipment to maintain community members safely and comfortably in their homes, as the Provincial Palliative Care Program cannot be accessed by First Nations in community. Transportation to events and childcare remain challenges to participation. Retention of nurses and special care aides continues to pose a challenge in providing consistency of safe client care.



Safety-Falls Prevention



Screening



Chronic Conditions Self-Care

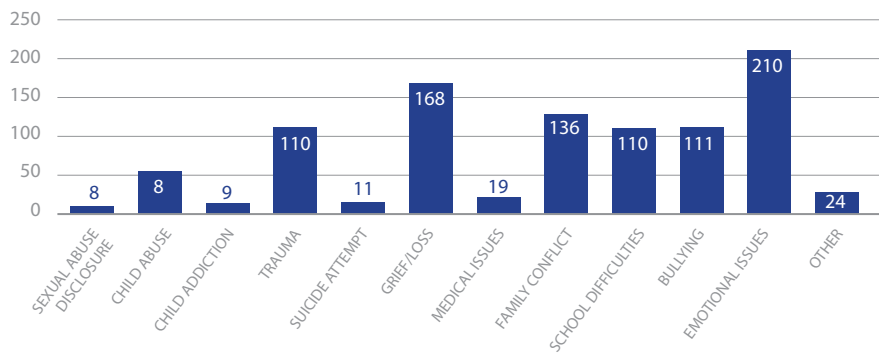


Healthy Eating

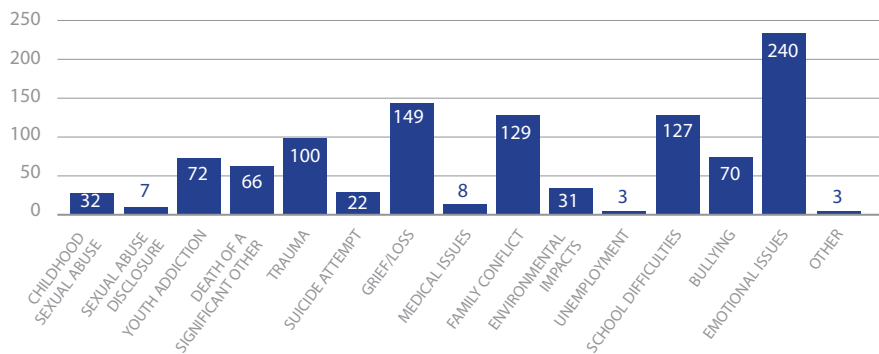


Elders Physical Activity

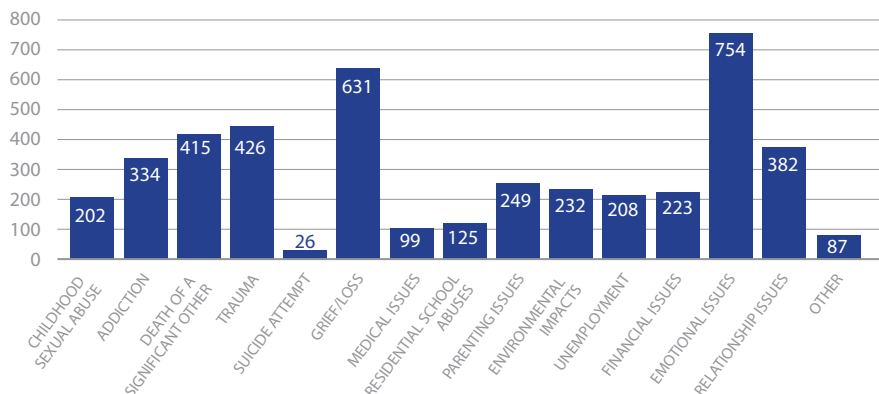
NUMBER OF CHILDREN (AES 5-12) ACCESSING SERVICES THROUGH LIVING WELL PROGRAM APRIL 2014-MARCH 2015



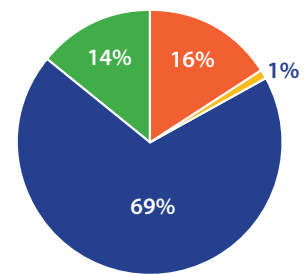
NUMBER OF YOUTH ACCESSING SERVICES THROUGH STC LIVING WELL PROGRAM APRIL 2014-MARCH 2015



NUMBER OF ADULTS ACCESSING SERVICES THROUGH STC LIVING WELL PROGRAM APRIL 2014-MARCH 2015

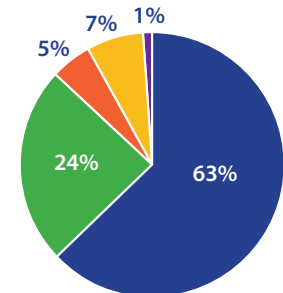


CLIENT TYPES, 585 TOTAL NUMBER OF CLIENTS



	NUMBER
LONG-TERM SUPPORTIVE	402
ACUTE	94
MAINTENANCE	80
REHABILITATIVE	9
END-OF-LIFE	0
OTHER REASONS	0

SERVICES PROVIDED, 12,466.75 TOTAL HOURS



	HOURS
ASSISTED LIVING	7,807.00
NURSING	3,031.50
PERSONAL CARE	664.00
CASE MANAGEMENT	832.25
IN-HOME RESPITE	132.00



Facilitation of continuing competency development for RNs and LPNs remains an ongoing priority.



Healthy Snacks for Kids Display, Muskoday Health Fair



Youth Seed Starting Activity, Muskeg Lake Health Fair

NUTRITION SERVICES

Nutrition Services deliver nutrition programs focused on health promotion, illness prevention, education and support for chronic and acute illness, and healthy pregnancy and infant nutrition.

2014/2015 Nutrition Services Programming

- 139** Community Visits
- 68** Individual Counselling Sessions
- 22** Community Kitchen Sessions (180 participants)
- 21** Community Workshops/Presentations (140 participants)
- 17** Health Promotion Events (over 1,000 participants)
- 11** Wellness Screening Clinics (84 participants)
- 3** Staff Workshops

In partnership with STC Education, a workshop on nutrition and healthy cooking was delivered to 30 youth and chaperones during the Explore Your Gifts weekend. More than 50 youth participated in seed starting at the Muskeg Lake Health Fair. Over 200 youth took part in a Re-Think your Drink Challenge in schools, where they learned about sugar and healthy beverages. The Learn to Cook program ran in six communities and involved over 80 students from grades 3-7.

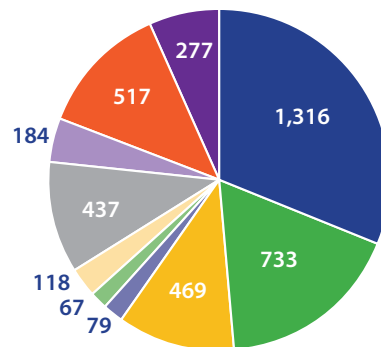
The Discovering Diabetes curriculum was implemented in three communities and delivered in 24 classes to over 110 participants. Eleven prenatal/postnatal presentations were held, including baby food making workshops, and 76 people participated in prenatal grocery tours.

A total of 43 adults were screened for metabolic syndrome/ pre-diabetes, hypertension, obesity and dyslipidemia, leading to prevention and treatment counselling and referrals. Five youth wellness clinics aimed at ages 10-18 identified new cases of hypertension, dyslipidemia, abnormal blood sugars and overweight youth. These clients were referred to their family physicians for further testing.

MATERNAL CHILD HEALTH

Maternal Child Health programs enhance the development of infants and young children to foster the healthiest mothers and families possible. This is achieved through many different objectives and activities such as using the Growing Great Kids model and curriculum that supports families with children up to the age of 5 years old. Early detection and recognition of developmental delays and social problems and timely access to services is proven to provide the best outcomes.

STC currently has one Maternal Child Health worker per community, with the majority of the position shared with other staff, either the Community Health representative or Focus on Families worker. Cultural and traditional parenting is the focus of parenting support. FASD education is also a high priority and offered to women throughout the pregnancy. Ongoing support is offered to families with loved ones who may be affected by FASD diagnosis. Post-partum depression is another area of high need and an emerging priority within the program.



TOTAL NUMBER OF FAMILIES	1,316
TOTAL OF FAMILIES RECEIVING HOME VISITS	733
TOTAL NUMBER OF PREGNANT/PRENATAL WOMEN	469
TOTAL PRENATAL SERVICES OFFERED	79
NUMBER OF POST-PARTUM DEPRESSION SCREENS COMPLETED	67
NUMBER OF AGES & STAGES COMPLETED	118
REFERRALS MADE TO OTHER AGENCIES/SERVICES	437
EDUCATION SESSIONS PROVIDED	184
CASE MANAGEMENT SESSIONS PROVIDED	517
LINKAGE/PARTNERSHIPS WITH OTHER PROGRAMS	277

Highlights

Over the past year, home visitors received ongoing training opportunities tailored to their needs and the needs of the community they serve. Two home visitors successfully completed the SIIT home visitor training. Funding remains a challenge, as community needs continue to outpace available funding.

FOCUS ON FAMILIES

Routine scheduled visits increased the success rate of the Focus on Families Home Visiting program, which has been supporting families since 2009. Home visitors help families strengthen parenting skills and interact with children in a positive manner through play. Traditional parenting, making moss bags, ceremonies and other cultural activities are all an important foundation of the program.

Home visitors use an intensive prevention and intervention approach, keeping their visits motivational, intentional and skill-focused to help parents build self-confidence and strengthen the foundations of their family. The program continued to successfully reach out to families experiencing stress due to behavioural and/or medical issues with their children.

The program's success hinges on the home visitors, who provide information, support and advice tailored to each family—with measureable results in Ages and Stages and goals.

CENTRAL TB PROGRAM

The Central TB Program, unlike all other health programs, reaches beyond the seven member First Nations to serve 26 Bands in the “Centre” of Saskatchewan.

The **TB Program Worker Continuing Education Days Workshop** hosted by the Central TB Program on September 25-26, 2014 was attended by 69 TB Program Workers. The theme of the workshop was “My TB Story.”

Health Canada First Nations and Inuit Health Branch (FNIHB), Saskatchewan Region provided one-time funding for a **World TB Day** education project and community-based initiative. World TB Day packages with posters, sticky notes, tissue packs, TB fact sheets and key campaign messages were sent out to 23 First Nation communities. As part of the community-based initiative, posters and invitations were designed and delivered to assist First Nation communities in promoting preschool clinics, thereby increasing attendance at screening clinics. Each community that held a preschool screening clinic was given a \$30 Wal-Mart gift card, to be awarded as a draw prize for those attending the screening.



2014 TBPW Workshop



Kinistin Health Fair Display

The Central TB Program attended TB displays at eight Treaty Days and four Health Fairs, and presented four education sessions in school classrooms.



2015 World TB Day Message

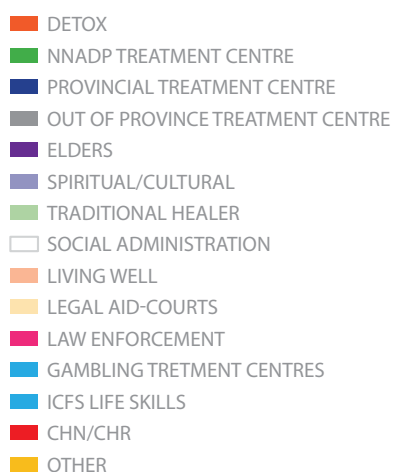
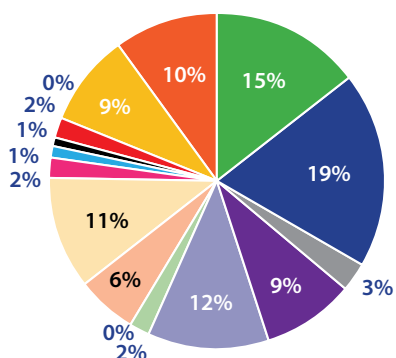
Thirty-five tuberculin preschool clinics for children ages 2 years and 4 years were offered in the Central Region. An estimated 284 children were screened. With an additional 100 community members screened at health centre screening clinics for staff. The Central TB Nurse provided five Nurse (Re) Orientations and 11 TB Program Worker (Re) Orientations. The Direct Observation Therapy/DOTLTBI program remained the priority objective in TB education and prevention.

Increasing attendance at preschool screening clinics and helping communities implement the DOT/DOTLTBI program for transient clients remained a challenge in 2014-2015.

COMMUNITY ADDICTIONS PREVENTION PROGRAM

The Community Addictions Prevention Program (CAPP) delivers a wide range of addiction services for community members. All CAPP workers have successfully completed phase 1 and 2 training to receive certification in Gambling Addictions counselling. CAPP workers provide referrals to assist community members in overcoming their addictions and living healthy lifestyles. Outside supports play an important role for individuals recovering from addictions.

% OF ADDITIONAL SUPPORT FOR COMMUNITY MEMBERS FROM APRIL 1, 2014 TO MARCH 31, 2015. REFERRALS MADE TO OTHER AGENCIES.



Over the year, CAPP workers referred more clients to detox centres (prior to entering a treatment facility) and to NNADAP treatment facilities, which use First Nation spirituality to assist community members in recovery than any other service providers in Saskatchewan. More provincial and out-of-province treatment centres were accessed by community members with the support of their CAPP worker in this fiscal year than any previous year.

There was a significant increase in referrals to Elders, spiritual/culture and traditional healers for additional supports, with more community members using their culture and spirituality to recover from addictions.

There were more referrals to gambling treatment facilities, as well as more referrals to other community programs and outside supports, including Living Well, ICFS, probation, legal aid/courts, law enforcement and life skills.

CAPP workers support adults and youth as they work to overcome different types of addictions. The largest number of adults and youth continued to access counselling services for assistance with alcohol and drugs addictions.

More adults are giving attention to life struggles, such as childhood sexual abuse, medical issues, parenting, grief/loss and emotional issues, in order to overcome their addictions and live a healthy lifestyle.

Youth are accessing the CAPP program to address factors that may be leading toward addictions or preventing them from recognizing their full potential. Several issues saw an increase in attention from youth over the year, including addiction, suicide attempts, school difficulties and bullying.

An increase in suicide attempts led CAPP to offer SafeTALK Training from a certified SafeTalk trainer in all STC communities. SafeTALK is a half-day alertness workshop that prepares anyone over the age of 15, regardless of prior experience or training, to become a suicide-alert helper.

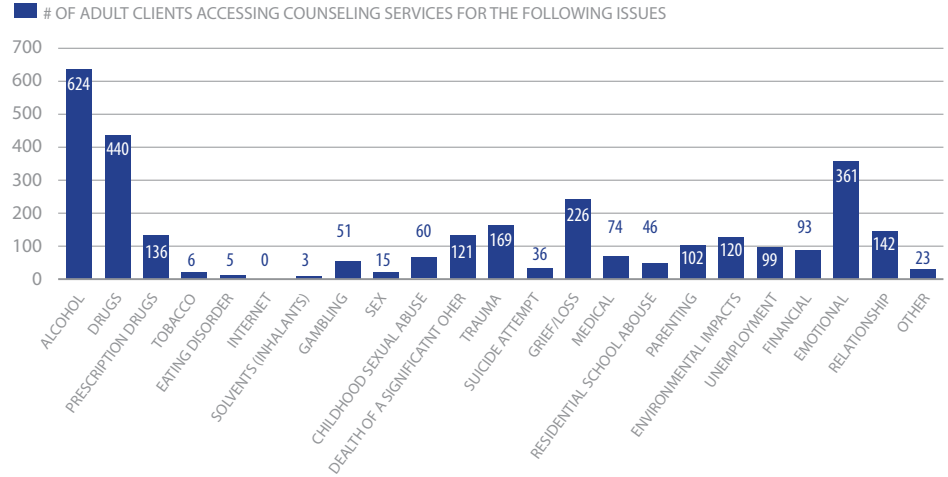
CRISIS RESPONSE SERVICE

The STC Crisis Response Team responded to 25 critical incidents with Critical Incident Stress Management, (CISM) an intervention protocol developed specifically for dealing with traumatic events. It is a formal, highly structured and professionally recognized process for helping those involved in a critical incident to share their experiences, vent emotions, learn about stress reactions and get further supports if necessary. The CISM process assists individuals to make short term plans and identify which step to take first. The Crisis Response Team continued to assist communities in developing their own Crisis Teams to deal with critical incidents in their communities.

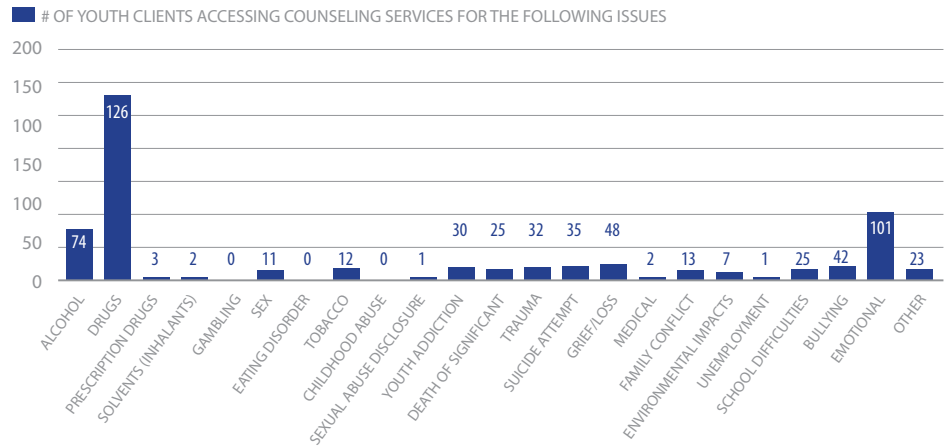
EARLY CHILDHOOD PROGRAM

Over 12 staff began or completed Early Childhood Educator training as required by the FSIN Early Learning and Child Care Regulations. This is in addition to working full time with infants, toddler or preschoolers. To further support professional development, opportunities for "onsite" training in a First Nations approach to play-based learning were offered to staff. Staff engaged in the training have noticed that

STC CAPP STATS FROM APRIL 1, 2014 TO MARCH 31, 2015



STC CAPP STATS FROM APRIL 1, 2014 TO MARCH 31, 2015



children play longer in each area or with specific materials, are learning songs and actions, and have fewer conflicts with each other.

The focus on speech and language development using the Moe the Mouse program has expanded to include Cree, Dakota or Saulteaux languages.

INDIAN RESIDENTIAL SCHOOL (IRS) PROGRAM

The Indian Residential School (IRS) Program focuses on providing health and cultural support of residential school claimants and their families.

The IRS Team developed modules for presentation to communities. The modules address specific audiences (survivors, leadership, staff, students, inter-generational) and assist communities in recognizing and acknowledging the IRS legacy.

The IRS Lunch & Learn presentation for STC community leadership and staff was developed to help create awareness of the impact of Indian Residential Schools. The Residential

health Support Workers (RHSWs) and Elders continued to attend hearings and to provide health and cultural supports to claimants and their families before and after hearings. IRS program staff continued to make themselves available for community outreach events.

The *Child Taken* exhibit started a successful showing at the Lloydminster Cultural & Science Centre in March 2015. The exhibit was showcased at numerous Truth and Reconciliation events throughout Saskatchewan.

The *New Child mural* was put on display at Wanuskewin Heritage Park for a one year period and talks continued with Saskatoon Airport as a permanent home for the mural. A replica of Kayla Prive's *New Child* was presented to Station 20 West as host of the first education session for *The Child Taken* project and a replica of Corrina Wolff's *The Fourth Hill* was presented to Saskatoon Police Service for display in the new police station.

Artist submissions for the Missing & Murdered Aboriginal Women Monument, to be placed in front of the Saskatoon Police Station, were screened and the selection process begun.

CHILD AND FAMILY SERVICES

ON RESERVE CHILD PROTECTION

In 2014/2015, Child and Family Services (CFS) Protection filled three of the protection caseloads and continues to recruit to fill two more protection caseload and one protection supervisor vacancies. CFS expects to bring the Child Protection Unit to full capacity in the coming year, providing each community with a consistent worker to support children and families.

CFS facilitated the coming home process of children in out-of-province care. The past year saw a decline of community children coming into care and an increase of children being reunited with their families. This can be attributed to the collective commitment of staff from community, prevention services and frontline program areas.

FAMILY FINDERS AND RESOURCE UNIT

Staff in On Reserve Alternate Care completed 27 Annual Reviews on current caregivers in STC communities, allows CFS to update information and ensure supports are in place. Staff also completed 59 home studies on potentially new alternate care homes in response to requests to explore family/kinship options on and off reserve. There are currently 63 homes qualified to provide care for children who aren't able to be with their parents.

Staff offered support to foster homes receiving PRIDE training. Once training is complete these homes are certified as foster home placements and can continue to provide short term care to children away from their family. Six out of seven communities have been trained in the PRIDE training model.

CFS has identified 147 STC children in care out-of-province. In 2014/2015, staff assisted in returning 16 children to their family and/or community. The majority were Permanent Wards, although some had just come into care and STC was able to assist in returning/finding family before they became Permanent Wards of the State.

STC worked with other provinces to bring back 28 children to attend their respective Treaty Days and to bring back 11 children from various communities to attend the One Arrow Pow Wow in summer 2014.

Staff attended seven meetings/case conferences held out-of-province, including court appearances, mediations and events. Out-of-province workers/community members were present in Saskatoon for six face to face meetings and took part in approximately 52 conference calls to discuss long term planning for children in the communities.

The Resource Unit assisted in 19 Cultural referrals received from fellow STC staff and helped arrange Elders or ceremonies requested by urban members.

Staff began doing recruitment and advertising for the PRIDE (foster parent) program, updating and posting posters in community offices and health centres and appearing with the PRIDE display at community Treaty Days and Health Fairs. Training in Yellow Quill and One Arrow began in early 2015.

The dedicated Resource Unit staff, combined with advertising and being present in the communities has raised the profile of the PRIDE program, with community members who have seen the posters calling in to get information and sign up. Positive relationships with out-of-province workers has led to earlier contact, allowing STC to be more proactive in finding family and supports to keep children out of care.

PREVENTION PROGRAMS

Initiated in 2009, Prevention program offer services, education and support to on-reserve children and families, enhancing the ability of extended families and STC First Nation communities to proactively address specific child protection issues. Prevention staff worked hard to provide coordinated, enhanced prevention services through home visits and referrals to other community supports. Their support helped prevent children from being removed from family, community and culture.

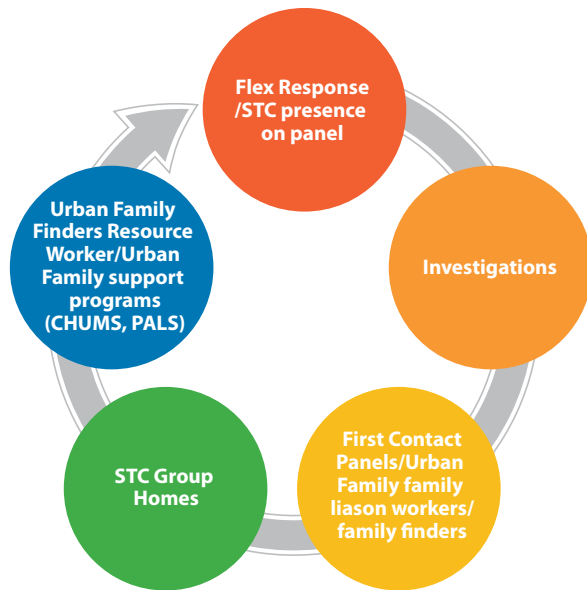
Prevention Workers provided a wide variety of programming in STC communities. Topics ranged from traditional parenting, healthy relationships and bullying, to Violence and Threat Assessment Training (VTRA) training, cycles of abuse and violence, to elder and traditional teachings. Activities included a poster contest, mock accident, Child Find ID clinic, culture camp/culture night, carnival, dementia workshop, All About Me, dietician presentation, scrapbooking, square dancing and jigging, Behind The Mask, WHIMIS and CISM training, Nobody's Perfect, Assist T4T, addictions week activities, Parenting 101 and more.

STC URBAN RESOURCES

STC Urban services are negotiated through contracts with the Ministry of Social Services to provide First Nations families with a voice in urban environments. Urban support programs use STC core values and incorporate First Nations traditions to empower families while providing strong child care in emergency group homes.

The provincial **Flexible Response initiative** and **First Contact** panels ensure STC is there at the beginning to overcome the barriers of communication between families and the Ministry. Flexible response brings together representatives from

Saskatoon Tribal Council, Metis Nation, Sturgeon Lake First Nation, Mobile Crisis and the Ministry in a panel to support families on the first intake process. In 2014/2015, STC was on the panel for 732 intake presentations, 119 of which involved STC families. STC's presence on the panel enabled screening and referral to urban support programs.



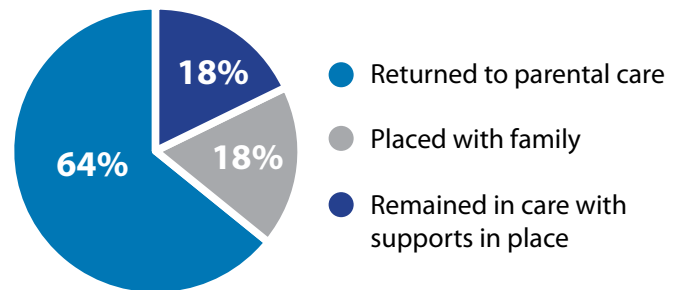
Two more family liaison workers were hired in response to the growing STC community representation in urban areas. The two workers provide family services court work and required follow up, while the existing worker attends flex response full time. Together with a full time supervisor, the family liaison team provides strong support and guidance in dealing with Ministries policies and a high case load.

In 2014, the **Urban Resource Development (URD)** program moved under the STC Director of Protection and Interventions and the program was broadened to include participation in case management panels in collaboration with Urban Emergency Homes, STC Health, STC Child & Family Services and the Ministry of Social Services. The panels support families in making positive changes to eliminate the risk of their children being taken into care. Over the course of the year, the URD attended a total of 116 case conferences, 29 of which were for STC children.

First Contact panels support and advocate for families from STC communities when a child is first brought into care. The panel is a way for all parties to meet immediately after a child is removed from the parental home—at first contact with the Ministry—and start immediate planning for possible return and or family placement. The panel gives families a safe, supportive environment where they are empowered to speak freely and openly. This enables transparency, honesty, humility and integrity.

Through First Contact panels in 2014/2015, 64% of children from STC communities were returned home to their families and 18% were removed from foster care and placed with extended family. The 18% of children who remained in foster care exhibited medical or behavioural issues that required stabilization services.

OUTCOME OF CHILDREN REPRESENTED IN FIRST CONTACT PANELS 2014-15



URBAN CHILD AND FAMILY SERVICES

Urban Child and Family Services programs strive to improve quality of life for Aboriginal children, youth and families by providing a variety of supports.

The **pewasayaw** ("brighter skies are coming") is a five-bed transitional home for children 0–8 years of age. In 2014/2015, 24 children called pewasayaw home. Stays for each child varied from overnight to eight months, depending on the child's needs. Over the course of the year, 12 children were returned to family, three children were adopted to loving, supportive families and one child was welcomed into a STC employee's home on a long term basis.

The **Children's Home** provided a safe, nurturing home for 77 children 0–12 years of age. Stay for each child varied from overnight to seven months. Over the year, 32 children were returned to family and one child was welcomed into a STC employee's home on a long term basis.

In 2014, oskayak wikiwaw expanded from housing children aged 6–12 years of age to include infants and toddlers. This allowed 14 sibling groups to stay together. Of the 62 children who called oskayak wikiwaw home, 39 were of Aboriginal descent. Over the course of the year, 34 children were returned home or placed with immediate family.

The **Safe House** provides emergency shelter and services to children and youth at risk of being abused and/or exploited on the streets. In 2014/2015, 65 youth stayed at the Safe House, including 30 who self-declared as being of Aboriginal descent. Ten youth accessed drop-in program services. Residents had an opportunity to adjust to normal sleeping and eating patterns and to participate in a variety of programming, such

as facilitated talking circles, recreational activities and cultural events. The Safe House also provides a safe place to drop in to eat, shower, get advice, use the phone, do laundry and access counselling and other personal services.

The 74-space **Early Learning Centre** located at St. Frances School has ensured continued success and profitability over the past year by keeping the daycare at near capacity, filling vacancies quickly and maintaining a consistent staff contingent. High parent satisfaction and positive word-of-mouth referrals have been a big part of success. Several children have grown up in the centre, moving from the infant room to the pre-K room. The pre-K children attend St. Frances School on alternate days, with staff dropping them off and picking them up. Having the daycare on the same property as the school has been very beneficial for parents.

The annual licensing review was successfully completed. A new data program was being implemented to make enrollment and payments more efficient.



Early Learning Centre (Daycare)



Aboriginal Head Start preschool

The **Aboriginal Head Start (AHS)** Preschool Program is a national program administered through the Public Health Agency of Canada (PHAC) and delivered in Saskatoon by STC. The program helps Aboriginal families create a solid foundation for lifelong learning. The preschool curriculum is built around First Nations traditions and culture, AHS best practices, STC policy and procedures, early childhood strategies and an adapted Saskatchewan Kindergarten curriculum. The program also has a home visitation component.

The program has a capacity of 44 students per week; five of whom are part of the Kids First program. The program served 98 three and four year olds in 2014/2015. Participation in the Parent Advisory Committee and Parent Groups was good, with STC providing childcare and transportation for both components.



In 2014/2015, funding from PHAC enabled the AHS program to purchase a bus with integrated child seat belts.

URBAN FAMILY SERVICES

Urban Family Services supports the Children First, KidsFirst, PALS (Providers of Aboriginal Life Supports), CHUMS (Creative Healing for Urban Members) and Urban Resource Development programs. These programs provide support and resources for families coping with urban living.

Kids First is a voluntary program that uses the Growing Great Kids Curriculum to increase parents' understanding of child development and age appropriate benchmarks. Families can access speech and language pathologists, nutritionists and Early Childhood Intervention programs. Every new family entering the program is given a gift bag with a baby quilt, diapers, wipes and a homemade teddy bear. A woman at the Pine Grove Correctional Centre makes the bags specifically for KidsFirst mothers. The program is federally funded, filtered through the Ministry of Education and managed through the Saskatoon Health Region.

In 2014/2015, STC home visitors graduated 19 families from the program throughout the year. On average, a family will stay with the program from 3 to 5 years. STC home visitors do curriculum, support healthy attachment, help caregivers listen for baby cues, support family goals and connect family to other community programs.

An increasing number of families self-referred to the program through the year. In November 2014, seven STC home visitors worked with 94 families, made 197 home visits, completed 135 advocacy activities (e.g. talking with SAP/CPS worker, nurse, landlord, housing agency, completing a referral, booking a respite daycare spot) and made 534 contacts (e.g. phone calls, texts, written notes to book visits or check in). In March 2015, these figures had risen to 112 families, 239 home visits, 220 advocacy activities and 681 contacts.

"A great moment was when the daughter of a KidsFirst family graduated from the Aboriginal Head Start Program and transitioned into kindergarten. We have never encountered a mother and child who worked so hard together and we define success by how far they have come."

The **Creative Healing for Urban Members (CHUMS)** programs promote healthy, strong individuals and families through a variety of culturally enriched wellness programs and workshops. The primary goal is to reduce the involvement of Aboriginal families in child welfare systems. Six-week sessions are delivered four times a year, each preceded by an orientation that identifies community resources and supports for participants transitioning from a rural to urban setting and beginning their journeys to wellness.

CHUMS had a very successful year. A total of 499 people registered in a variety of programs, including Our Children Our Selves (traditional Native parenting), Circle of Care (women's group focusing on healthy life-style choices), Nobody's Perfect (parenting program with Children First), Coffee & Confidence (men's talking circle), Tea & Talk (women's talking circle), Share & Stitch (with Children First) Cultural Family Fun Day (with Children First) and Mending Our Spirits (MOS) workshops.

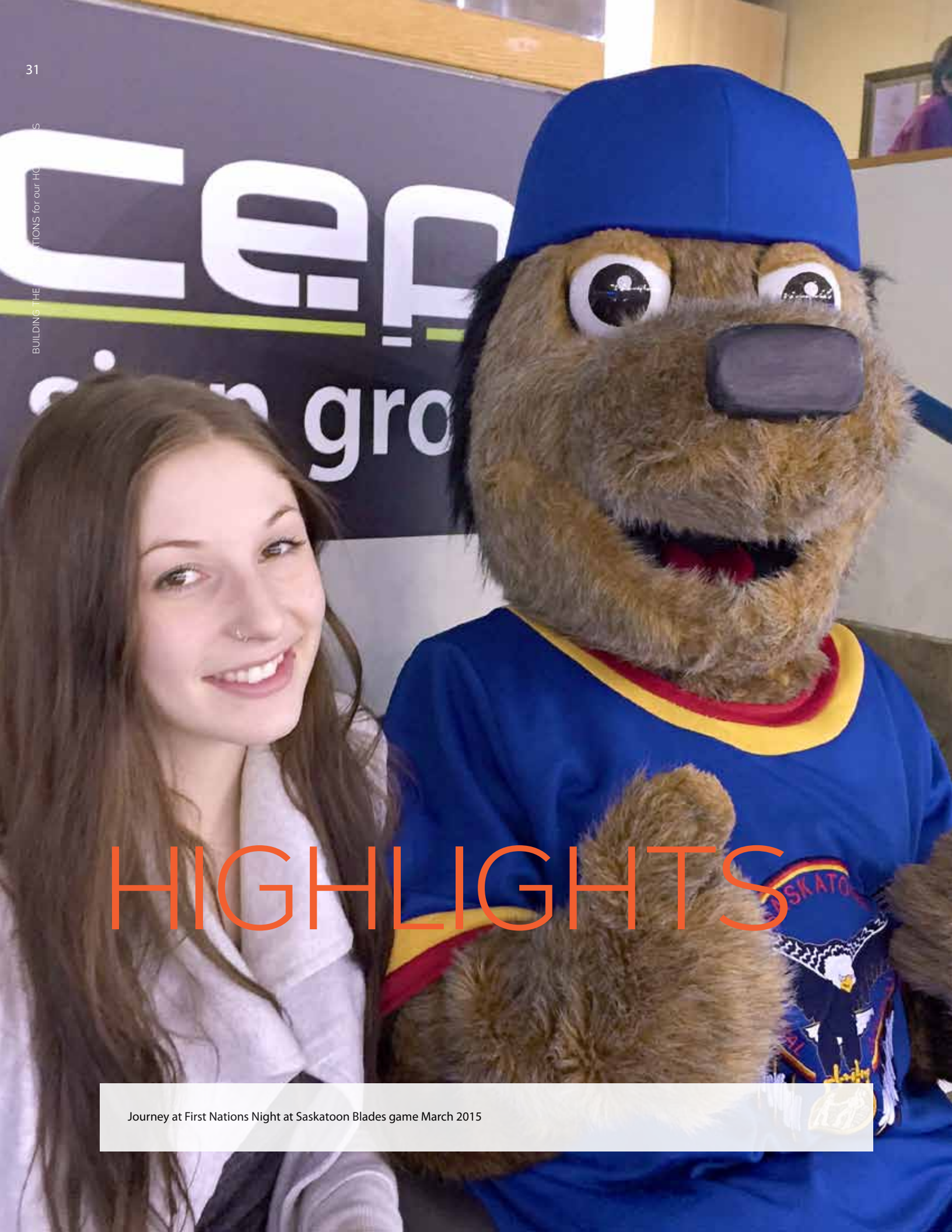
A total of 113 people registered for summer programming, which provided fun and educational family-based outings. In partnership with Children First, culturally enhanced activities included berry and sweetgrass picking and attending powwows, Back to Batoche Days, Tipi Sleep-Over at Wanuskewin Heritage Park, Crickle Creek, Forestry Farm, Pike Lake and outdoor pools.

The **Children First** program funded by the Community Action Program for Children (CAPC) develops and delivers comprehensive, culturally-appropriate prevention and early intervention initiatives to children 0–6 years of age and their families.

In partnership with CHUMS, the program delivers culturally relevant services to First Nations people living in Saskatoon, including parenting supports and education, traditional sewing, sharing circles, parent-child interaction groups, literacy based sessions, Elder support and transportation. Programming involves parents and children together in activities to reinforce positive, healthy relationship building.

The **Providers of Aboriginal Lifestyle Supports (PALS)** program provides in-home services to Aboriginal families in Saskatoon that are involved or at risk of involvement with the child welfare system. Family support workers assist by advocating for improved conditions, stabilizing families in crisis, reunifying separated families, building new families and connecting families to resources.

In 2014/2015, PALS supported 214 families, an increase of over 80 families from the previous year. Many short and long-term goals were successfully achieved through action plans, which had been completed for parenting programs, addictions treatment, enrolling in school/education programs, counselling and Elder supports. In support of family reunification, PALS services focussed on communication and coping strategies, parenting, daily living skills, personal wellness and social and community resources.



HIGHLIGHTS

Journey at First Nations Night at Saskatoon Blades game March 2015



Kitaskinaw, released in 2014, is a project to understand the “lay of the land” of programs and services that serve the Aboriginal community in Saskatoon. This project is led by the Saskatoon Tribal Council (STC) with a technical committee composed of the United Way of Saskatoon, the City of Saskatoon, and Gabriel Dumont Institute.

One Arrow First Nations Almighty Voice Education Business Club

The AEC Business Club helps young people network, meet entrepreneurs and develop business plans and products. A big part of the program is providing mentorship by introducing the youth to successful Aboriginal entrepreneurs.



First Nations Night 2015 With the Saskatoon Blades

The success of last year’s First Nation’s night brought even more participants this year. One of the many highlights of the night was the singing of O Canada in Cree.

STC Urban Carnival 2014

Hundreds showed up for the Carnival at White Buffalo. The Carnival attracted all ages and was sponsored by the Potash Corp and SaskEnergy and Affinity Credit Union. Face painting, the dunking tank and a community bar b que helped make the event a success.

IRS Walk 2014

Every year in September people across Canada wear orange to remember our residential school survivors. STC staff participated in the annual IRS Walk around the Packham Avenue neighbourhood.



White Buffalo Christmas Dinner 2014

The annual Christmas dinner was well attended with close to 1000 people showing up to be served by community celebrities like our Tribal Chief Vice Chief and local dignitaries.



The Future Is Yours 2015

The Saskatoon Tribal Council along with the Potash Corp presented the Future is Yours Career Expo at Prairieland Exhibition Park on February 9, 2015. Over 800 participants attended the one day event. The students spent the day talking to company recruiters and school representatives. The event gave students the opportunity to see what careers interest them and talk to the recruiters to find out what steps they need to take after high school to achieve that career of choice. Over 60 booths offered them plenty of information on various careers and post- secondary options.



The Child Taken Residential School Commemoration Art Project

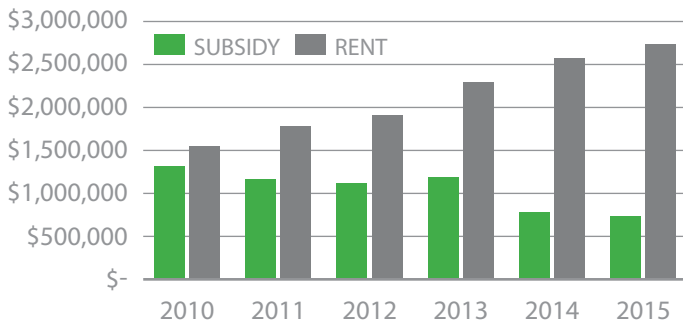
opens at the Lloydminster Cultural and Science Centre March 2015. The educational exhibit is a commemorative project presented by The Saskatoon Tribal Council, The Truth and Reconciliation Commission of Canada and the Department of Art and Art History of the University of Saskatchewan. The Lloydminster Cultural and Science Centre welcomed the exhibit as a means to educate the community about the impact of Indian Residential Schools.

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.

2014-2015 saw continued expansion. The expiration of operating agreements with CMHC, coupled with the ongoing addition of nonsubsidized units and shrinking number of full subsidy units has led to a significant shift in business philosophy. The graph illustrates the shift over a six year period, emphasizing the revenue repositioning as the corporation shifts towards an even higher percentage of revenues derived solely from rental income.

COMPARATIVE REVENUES BY SOURCE



The complete refurbishment of an existing 12 suite east side apartment block began in fall 2014 with an anticipated completion date of summer 2015. Total \$1.8 million project was funded by the City of Saskatoon, Saskatchewan Housing Corporation, Service Canada, First Nations Bank of Canada and Cress Housing Corporation. Given the recent success at obtaining funding for refurbishment of existing properties, this business model has proven to be the most cost effective method of adding additional rental units. With the latest project scheduled for May-July completion, the corporation began searching for a new property(s) to refurbish.

Cress Housing expanded operations to include property management of all STC Urban Services facilities as well as the office complex owned by STC Investments. This broadens the corporation's business base and creates a new profit centre to strengthen the economic stability of operations.



212 Lindsay Place

The corporation continued with policy developments that recognize the shift in focus and the merging of the housing corporation under STC's economic development umbrella.

The corporation also continued to explore the Housing First model, which targets the absolute hardest to house. The challenge remains in securing the client support dollars required to ensure success. The limited amount of federal and provincial funding will be shifting towards only funding Housing First projects.

The corporation was a supporting partner for a member First Nation in securing funding for 10 single family dwellings, which are being constructed at Corrections Canada and moved to permanent sites in proximity to the First Nation. Funding partners included the First Nation, Service Canada, Saskatchewan Housing Corporations and Corrections Canada.

Cress Housing continues to operate in an environment where existing housing stock can only meet a portion of the demand for affordable housing. With in excess of 1,000 applications as of December 31 2014, it is clear that the supply-demand equation is only partially being addressed. The corporation has a portfolio of 400 affordable housing units, which house in excess of 1,000 residents. Despite challenges created by the changing role of municipal, provincial and federal levels of government as potential funding partners, to the corporation maintain an aggressive expansion policy.

DAKOTA DUNES COMMUNITY DEVELOPMENT CORPORATION

In 2014/2015, the Dakota Dunes Community Development Corporation (CDC) distributed over \$6.89 million in grants to worthy organizations and initiatives in the Saskatoon and region catchment area. These grants ranged from enhancing educational opportunities for children and youth to increasing the health and wellness of individuals. These investments are making a profound difference in STC communities.

While a diversity of community initiatives was supported, CDC leadership deliberately focused its grants on four key areas: Youth, Education, Culture & Language and Seniors & Elders. Registered organizations are beginning to align their submissions with one or several of these themes and momentum is beginning to build. As communities adapt their funding approaches, healthy conversations and collaborations are also beginning to happen.

The CDC's connection to STC is important to maximizing the potential of CDC resources in the community. Partnerships, collaborations and shared projects are helping leverage every dollar to benefit worthwhile projects and the communities they serve.

Focusing community investments in ways that have the most impact and help children, youth and families make positive change reaps countless benefits for all. Funding initiatives such as the Whitecap First Nation Dakota Language and Cultural Program or the Cultural Camps held at Kinistin, One Arrow, Mistawasis and Yellow Quill First Nations were positive steps towards revitalizing culture and language.

Supporting the Harm Reduction Program in Muskoday First Nation and ensuring each First Nation has an automated external defibrillator (AED) onsite supported health and wellness activities. Investments towards the Muskeg Lake Cree Nation Youth Centre and Mistawasis First Nation's Youth Excellence program helped to support young people at many levels. These are only a handful of the many community investment opportunities the CDC was proud to support.



Dwayne Paul, Vice-Chair of DDCDC's Board of Directors, with Shelley Ballard-McKinlay, President of Saskatoon Search and Rescue, at the unveiling of the Emergency Communications Project at SSR's Mobile Command Center.

Ultimately, CDC resources are intended to help fund initiatives that improve the quality of life of the community, and the best authorities on what initiatives will achieve this are the communities themselves. The CDC looks forward to these partnerships becoming even stronger.

DAKOTA DUNES
COMMUNITY DEVELOPMENT
CORPORATION

www.dakotadunescdc.com

SASKATOON TRIBAL COUNCIL INC. FINANCIAL STATEMENTS

MARCH 31, 2015



July 23, 2015

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, 2015 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, 2015 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.

Other matters

The supplementary information contained in the accompanying schedules is presented for the purposes of additional information to the membership of Aboriginal Affairs and Northern Development Canada and does not form part of the financial statements. The schedules have not been audited other than in the course of our audit of the financial statements to the extent necessary to allow us to render an opinion thereon.

A handwritten signature in black ink that reads "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.

July 29, 2015

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

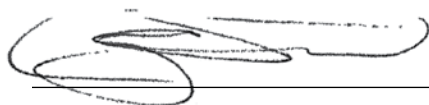


General Manager

SASKATOON TRIBAL COUNCIL INC. STATEMENT ON FINANCIAL POSITION

AS AT MARCH 31, 2015

	2015	2014
	\$	\$
Cash and cash equivalents	3,271,358	4,456,182
Short-term investments	61,571	61,104
Accounts receivable (notes 4 and 11)	2,804,280	1,548,643
	1,548,643	1,648,799
	<u>6,137,209</u>	<u>6,065,929</u>
Accounts payable (notes 6 and 11)	4,516,872	4,221,365
Deferred revenue (note 7)	1,505,289	1,411,433
Long-term debt (note 9)	61,505	65,289
	<u>6,083,666</u>	<u>5,698,087</u>
	<u>53,543</u>	<u>367,842</u>
Prepaid expenses	52,265	31,485
Due from related parties (note 11)	366,013	366,013
Tangible capital assets (note 5)	93,751	85,435
	<u>512,029</u>	<u>482,933</u>
	<u>565,572</u>	<u>850,775</u>

Approved by the Board of Directors


Director



Director

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

SASKATOON TRIBAL COUNCIL INC. STATEMENT OF CHANGES IN NET FINANCIAL ASSETS
 FOR THE YEAR ENDED MARCH 31, 2015

	2015	2014
	\$	\$
Surplus of revenue over expenditures for the year	(285,203)	(85,767)
Tangible capital assets	(8,316)	(61,437)
Net prepaid expenses	(20,780)	5,507
	<hr/>	<hr/>
Change in net financial assets	(314,299)	(141,697)
Net financial assets – Beginning of year	367,842	509,539
Net financial assets – End of year	<u>53,543</u>	<u>367,842</u>

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

SASKATOON TRIBAL COUNCIL INC. STATEMENT OF OPERATIONS
FOR THE YEAR ENDED MARCH 31, 2015

	Budget \$ (unaudited)	2015 \$	2014 \$
Revenue			
Aboriginal Affairs and Northern Development Canada	7,932,470	7,035,854	7,042,848
Saskatchewan Indian Institute of Technologies	1,609,234	627,289	642,110
STC Health & Family Services Inc. (note 11)	566,561	605,029	474,650
Potash Corporation of Saskatchewan	553,728	435,725	475,468
Administration charges (note 8)	340,011	378,157	300,398
STC Casino Holdings Limited Partnership	220,000	225,000	232,971
Department of Justice Canada	170,421	173,812	184,794
City of Saskatoon	-	-	26,049
Other income	291,457	487,818	108,790
Saskatchewan Justice	181,800	159,874	154,871
Enbridge Pipelines Inc.	55,596	55,956	298,673
STC Urban First Nations Services Inc. (note 11)	239,696	305,246	194,619
Interest	7,500	14,634	20,117
Dakota Dunes Community Development Corporation	372,766	358,065	238,624
Saskatchewan Government Insurance	95,000	74,202	89,611
Muskoday First Nation (note 11)	48,935	48,935	48,935
SaskEnergy	53,500	53,500	53,500
Muskeg Lake Cree Nation (note 11)	40,395	40,395	40,395
Saskatchewan Indian Gaming Authority	-	-	5,000
Saskatchewan Lotteries	39,350	39,350	38,200
STC Inc. – Golf	42,265	42,265	40,995
Cress Housing Corporation (note 11)	27,811	40,125	37,459
Whitecap Dakota First Nation (note 11)	13,113	-	13,113
Canada Mortgage and Housing Corporation	-	150	150
Mistawasis First Nation (note 11)	-	-	3,583
One Arrow First Nation (note 11)	3,600	3,600	-
SaskSport	-	-	5,000
Hippy Canada	139,926	102,128	20,115
Greater Saskatoon School Division	75,146	26,447	-
Kinistin Saulteaux Nation	15,192	15,200	-
Ministry of Government Relations	49,000	7,577	-
Ministry of the Economy	-	46,313	-
North East School Division	60,000	21,213	-
Saskatchewan Rivers School Division	60,000	21,213	-
	<u>13,304,473</u>	<u>11,445,072</u>	<u>10,791,038</u>

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, 2015

	Budget \$ (unaudited)	2015 \$	2014 \$
Expenditures (note 14)			
First Nation Student Success Program	1,819,963	1,809,473	1,950,002
Education Partnership Program Advancement	1,346,969	1,398,761	1,739,516
Enhanced service delivery	2,010,000	1,300,629	158,625
Administration	836,756	920,114	761,009
Treaty Office	678,061	711,619	824,151
New Paths	510,753	610,554	432,999
Labour Force Development	687,198	533,285	656,759
Economic Development	422,200	422,200	506,580
Tribal Council Advisor Services	379,908	377,803	-
Potash Industry	478,020	360,130	344,923
Education	397,995	345,690	276,897
Technical Services	434,896	339,431	444,467
Justice	352,221	318,912	320,247
Building	277,341	288,350	244,715
Information technology	206,379	234,161	131,816
Special Education	197,747	193,643	179,086
Specific Projects	174,893	173,871	21,606
Recreation	176,350	164,724	189,247
Circuit Rider Training Program	163,718	162,379	163,263
First Nations Job Fund	984,710	151,183	-
Family Violence	140,000	140,000	-
Sask Aboriginal Hockey Championship	119,289	119,650	-
Hippy Canada	139,926	102,128	20,115
Super Saturday	88,600	83,613	100,402
Enbridge Project	55,596	83,553	298,673
SGI	95,000	74,202	89,612
Career fair	75,350	65,755	83,629
SaskTel	97,315	48,146	190,220
First Nation Navigator	-	46,314	-
Invitational Shared Services Initiative Math	120,000	42,427	-
Youth Entrepreneurship	50,708	41,670	97,744
Invitational Shared Services Initiative	75,146	26,447	-
Active Measures	46,513	20,062	322,971
Justice Project	-	14,773	19,629
Skills Link	4,008	3,520	27,536
Advisory Services	-	1,103	90,768
Cultural Connection	-	-	128,031
Community Investment Fund	-	-	34,874
Corporate Governance	-	-	20,000
Wellness/Quality of Life	-	-	6,693
	13,643,529	11,730,275	10,876,805
Surplus (deficit) of revenue over expenditures for the year	(339,056)	(285,203)	(85,767)
Accumulated surplus – Beginning of year		850,775	936,542
Accumulated surplus – End of year		565,572	850,775

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

SASKATOON TRIBAL COUNCIL INC. STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED MARCH 31, 2015

	2015	2014
	\$	\$
Cash provided by (used in)		
Operating activities		
Surplus of revenue over expenditures for the year	(285,203)	(85,767)
Item not affecting cash		
Amortization	51,338	46,564
	<u>(233,865)</u>	<u>(39,203)</u>
Net change in non-cash working capital items		
Short-term investments	(467)	(407)
Accounts receivable	(1,255,637)	100,156
Accounts payable	295,507	(914,745)
Deferred revenue	93,856	(112,678)
Long-term debt	(3,784)	65,289
Prepaid expenses	(20,780)	5,507
	<u>(1,125,170)</u>	<u>(896,081)</u>
Capital activities		
Acquisition of tangible capital assets	(101,677)	(108,001)
Disposal of tangible capital assets	42,023	-
	<u>(59,654)</u>	<u>(108,001)</u>
Net change in cash and cash equivalents	<u>(1,184,824)</u>	<u>(1,004,082)</u>
Cash and cash equivalents – Beginning of year	<u>4,456,182</u>	<u>5,460,264</u>
Cash and cash equivalents – End of year	<u>3,271,358</u>	<u>4,456,182</u>

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. 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 Aboriginal Affairs and Northern Development Canada ("AANDC") 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 earned 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.

SASKATOON TRIBAL COUNCIL INC. NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

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 (2014 – \$1,424,939) is still held by the Corporation as at March 31, 2015 and will be transferred to STC Health & Family Services Inc. in future years.

4 ACCOUNTS RECEIVABLE

	2015	2014
	\$	\$
Aboriginal Affairs and Northern Development Canada	31,031	32,359
Canada Revenue Agency	105,537	122,556
Cress Housing Corporation	7,358	11,965
Dakota Dunes Community Development Corporation	299,399	143,995
Department of Justice Canada	4,574	43,582
Greater Saskatoon Catholic Schools	13,494	-
Hippy Canada	70,322	15,216
Kinstin Saulteaux Nation	2,000	-
Ministry of the Economy	-	20,000
Mistawasis First Nation	4,163	2,163
Muskeg Lake Cree Nation	171,100	121,185
Muskoday First Nation	7,032	28,545
North East School Division	60,000	-
Other	18,603	30,844
Potash Corporation of Saskatchewan	165,000	10,000
Sask. Sport Inc.	-	1,250
Saskatchewan Rivers School Division	35,762	-
Saskatchewan Indian Institute of Technologies	60,000	91,455
Saskatchewan Justice	6,657	6,657
Saskatoon Public School Division	2,381	2,381
Staff Receivable	12	568
STC Casino Holdings Limited Partnership	195,000	21,900
STC Health & Family Services Inc.	328,992	65,234
STC Urban First Nations Services Inc.	1,201,626	766,495
Whitecap Dakota First Nation	7,911	6,911
Yellow Quill First Nation	6,326	3,382
	<u>2,804,280</u>	<u>1,548,643</u>

5 TANGIBLE CAPITAL ASSETS

	Computer equipment & software \$	Office equipment & 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
2014 Data						
	Computer equipment & software \$	Office equipment & furnishing \$	Leasehold improvements \$	Equipment \$	Vehicles \$	2014 Total \$
Cost						
Beginning of the year	467,548	528,876	163,226	59,662	-	1,219,312
Additions	18,736	5,164	-	-	84,101	108,001
End of the year	486,284	534,040	163,226	59,662	84,101	1,327,313
Accumulated amortization						
Beginning of the year	458,957	519,799	163,226	53,332	-	1,195,314
Amortization	10,820	4,797	-	2,913	28,034	46,564
End of the year	469,777	524,596	163,226	56,245	28,034	1,241,878
	16,507	9,444	-	3,417	56,067	85,435

SASKATOON TRIBAL COUNCIL INC. NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

6 ACCOUNTS PAYABLE

	2015	2014
	\$	\$
Aboriginal Affairs and Northern Development Canada	415,592	333,752
Accrued Holiday Pay	191,658	224,300
Cress Housing Corporation	-	566
Dakota Dunes Community Development Corporation	15,151	567
Health Clinic - Yellow Quill	15,625	36,029
Kinstin Saulteaux Nation	147,053	131,394
Mistawasis First Nation	366,999	213,290
Muskeg Lake Cree Nation	143,094	228,330
Muskoday First Nation	212,983	270,089
One Arrow First Nation	332,031	263,973
Other	272,479	120,542
STC Health & Family Services Inc.	1,572,276	1,432,253
STC Urban First Nations Services Inc.	120,016	34,971
Trade Payables	429,632	493,824
Whitecap Dakota First Nation	62,019	223,045
Yellow Quill First Nation	220,264	214,440
	<u>4,516,872</u>	<u>4,221,365</u>

7 DEFERRED REVENUE

	2015	2014
	\$	\$
Aboriginal Affairs and Northern Development Canada	1,002,341	1,095,613
Other income	502,948	315,820
	<u>1,505,289</u>	<u>1,411,433</u>

8 ADMINISTRATION FEE

An administration fee of \$378,157 (2014 – \$300,398) for rent, telephone and other costs was charged to certain programs. Of this amount, \$193,525 (2014 – \$159,687) is reflected as revenue in Treaty Office \$184,633 (2014 – \$136,349) of this charge is reflected as revenue in Administration and nil (2014 – \$4,362) of this charge is reflected as revenue in Potash Industry Partnership. The offsetting expenditures are reflected in the schedules of revenues and expenditures of the programs charged.

9 LONG-TERM DEBT

	2015	2014
	\$	\$
Toyota Financial Services financed loan; repayable in monthly blended payments of principal and interest, at a rate of 0.9%, maturing on April 4, 2016	-	29,055
Toyota Financial Services financed loan; repayable in monthly payments of principal, with no interest, maturing on October 18, 2016	22,208	36,234
Toyota Financial Services financed loan; repayable in monthly payments of principal, at a rate of 0.9%, maturing on November 13, 2014	39,297	-
	<hr/>	<hr/>
	61,505	65,289
Less: Current portion	28,762	27,966
	<hr/>	<hr/>
	32,743	37,323

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

	2015
	\$
2016	28,762
2017	22,918
2018	9,825
2019	-
2020	-

10 TRANSFERS TO AND FROM FIRST NATIONS

Transfers made to member First Nations by the Corporation include economic development transfers of \$292,200 (2014 – \$292,200).

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

				2015	2014
	Muskeg Lake Cree Nation	Muskoday First Nation	Whitecap Dakota First Nation	Total	Total
	\$	\$	\$	\$	\$
Technical services	29,975	30,057	-	60,032	60,032
Education	10,420	18,878	-	89,330	102,443
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	40,395	48,935	13,113	102,443	102,443

SASKATOON TRIBAL COUNCIL INC. NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

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.

	2015	2014
	\$	\$
STC Urban First Nation Services Inc.		
Administration and contracted services	186,996	153,055
Accounts payable	120,016	34,971
Accounts receivable	1,201,626	766,495
Cress Housing Corporation		
Administration and contracted services	38,019	26,093
Accounts receivable	-	11,965
Accounts payable	7,358	567
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	439,534	407,267
Accounts payable	147,338	7,314
Accounts payable	1,424,939	1,424,939
Accounts receivable	328,992	65,234
STC Casino Holdings LP		
Administration and contracted services	225,000	232,971
Accounts receivable	195,000	21,900
Muskeg Property Management Inc.		
Rent and occupancy costs	-	196,988
Dakota Dunes Community Development Corporation		
Administration and contracted services	93,301	68,301
Accounts payable	15,151	567
Accounts receivable	299,399	143,995

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, 2015 and 2014). Interest on outstanding credit is calculated at prime plus 2%. The line of credit is secured by the Corporation's funding agreement with AANDC.

MARCH 31, 2015

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		
	\$	2015	2014
	(unaudited)	\$	\$
Administration charges	391,566	382,259	300,399
Advertising	121,001	75,198	109,996
Benefits	372,072	306,594	305,629
Board honorarium and travel	220,000	193,369	183,610
Coffee/water coolers	6,750	9,081	9,567
Computer support	45,000	36,097	41,367
Consulting/contract fees	47,730	49,132	123,040
Copier and fax machines	25,000	24,308	26,323
Amortization	-	72,350	46,564
Donations	23,500	22,009	28,178
Elders-Senators	49,724	42,706	37,661
Equipment	29,776	42,774	5,126
First Nation Program payment	4,747,052	4,101,662	3,424,152
Insurance	8,497	7,066	6,001
Interest and service charges	12,000	16,528	14,159
Meetings and workshops	160,312	192,267	218,467
Postage	12,500	12,155	10,028
Professional development	77,613	39,904	24,200
Professional fees	253,596	223,084	173,392
Rent	366,286	376,243	323,893
Repairs and maintenance	18,901	24,632	13,671
Salary	2,928,800	2,858,230	2,586,711
SaskEnergy Partnership	53,500	55,072	57,819
Strategic Planning	8,000	40,776	14,275
Specific project payments	3,106,297	2,072,311	2,322,506
Supply and material	60,482	61,343	49,632
Telephone	38,023	35,201	32,891
Travel	276,506	238,672	250,794
Utilities	22,300	22,293	20,746
Vehicles	160,745	96,959	116,008
	<u>13,643,529</u>	<u>11,730,275</u>	<u>10,876,805</u>

15 COMPARATIVE FIGURES

Certain of the comparative figures for 2014 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 AANDC. 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 REMEASUREMENT GAINS AND LOSSES

There are no remeasurement gains and losses reported.

19 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 nations 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.
- Other– includes a variety of other programs including recreation and special projects.

19 SEGMENT DISCLOSURE (CONTINUED)

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:

	Governance			Education			Economic Development & Training		
	Budget 2015 \$	2015 \$	2014 \$	Budget 2015 \$	2015 \$	2014 \$	Budget 2015 \$	2015 \$	2014 \$
Revenues									
Federal government transfers	379,908	379,178	500,181	4,189,910	4,277,808	4,535,254	4,173,947	2,388,147	1,700,816
Provincial government transfers	63,500	63,500	63,500	-	-	-	382,520	320,355	239,512
Provincial School Divisions	-	-	-	195,146	68,873	-	-	-	-
City of Saskatoon	-	-	-	-	-	-	-	-	26,049
Cress Housing Corporation	7,500	19,106	7,866	-	-	-	-	-	-
Member First Nations	-	-	-	42,411	29,298	42,411	-	-	-
Dakota Dunes CDC	195,000	246,797	103,174	-	-	-	-	-	-
STC Casino Holdings LP	220,000	225,000	232,971	-	-	-	-	-	-
STC Health & Family Services Inc.	370,000	405,495	307,383	-	-	-	4,500	-	-
STC Urban First Nations Services Inc.	165,000	225,760	164,064	-	-	-	41,600	44,990	-
Sask Indian Gaming Authority	-	-	-	-	-	-	-	-	-
Other income	347,511	426,779	336,053	139,926	152,358	20,165	150,946	171,911	381,664
	<u>1,748,419</u>	<u>1,991,615</u>	<u>1,715,192</u>	<u>4,567,393</u>	<u>4,528,337</u>	<u>4,597,830</u>	<u>4,753,513</u>	<u>2,925,403</u>	<u>2,348,041</u>
Expenses									
Salaries, wages and benefits	1,182,787	1,294,647	875,929	1,211,726	1,091,472	986,251	469,662	440,486	440,030
Travel	112,769	68,884	79,854	110,717	117,650	99,161	77,692	56,512	71,682
Rent	65,519	73,262	62,347	37,450	33,575	26,231	21,249	26,486	24,484
Office costs	127,000	120,078	125,581	9,400	5,004	4,369	3,000	999	299
Professional fees	41,000	51,307	55,023	-	-	60,000	76,396	97,807	65,732
Meetings, training and workshops	75,555	67,132	124,710	51,287	78,195	38,263	75,437	54,254	68,573
Board, elder and senator fees	266,974	234,497	219,557	-	-	-	2,000	356	894
Administration	52,500	60,389	11,576	156,356	131,849	99,649	105,432	105,395	97,548
First Nation project payments	-	-	-	2,247,517	2,309,077	2,493,062	2,088,035	1,522,944	678,214
Specific projects	-	-	25,683	752,046	744,710	773,257	1,770,102	648,787	869,015
Supplies	39,000	40,322	29,205	6,000	3,877	8,807	10,582	8,116	4,790
Furniture and equipment	15,000	69,749	42,944	3,000	785	1,357	2,500	7,881	4,174
Advertising	61,500	68,686	83,243	23,000	12,930	8,208	57,500	13,089	46,723
Other	61,500	95,847	72,094	-	-	-	-	-	-
	<u>2,101,104</u>	<u>2,244,800</u>	<u>1,807,746</u>	<u>4,608,499</u>	<u>4,529,124</u>	<u>4,598,615</u>	<u>4,759,587</u>	<u>2,983,112</u>	<u>2,372,158</u>
Surplus (deficit) for the year	<u>(352,685)</u>	<u>(253,185)</u>	<u>(92,554)</u>	<u>(41,106)</u>	<u>(787)</u>	<u>(785)</u>	<u>(6,074)</u>	<u>(57,709)</u>	<u>(24,117)</u>

SASKATOON TRIBAL COUNCIL INC. NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

19 SEGMENT DISCLOSURE (CONTINUED)

	Infrastructure			Justice			Other		
	Budget 2015 \$	2015 \$	2014 \$	Budget 2015 \$	2015 \$	2014 \$	Budget 2015 \$	2015 \$	2014 \$
Revenues									
Federal government transfers	556,616	426,495	541,003	170,421	173,812	184,794	241,323	191,665	407,854
Provincial government transfers	-	-	-	276,800	234,076	244,482	304,058	198,611	269,156
Provincial School Divisions	-	-	-	-	-	-	-	-	-
City of Saskatoon	-	-	-	-	-	-	-	-	-
Cross Housing Corporation	-	-	-	-	-	-	20,311	21,019	29,593
Member First Nations	75,224	75,232	63,615	-	-	-	3,600	3,600	-
Dakota Dunes CDC	-	-	-	-	-	-	177,766	111,268	135,450
STC Casino Holdings LP	-	-	-	-	-	-	-	-	-
STC Health & Family Services Inc.	-	-	-	-	-	-	192,061	199,534	167,267
STC Urban First Nations Services Inc.	-	-	-	-	-	-	33,096	34,496	30,555
Sask Indian Gaming Authority	-	-	-	-	-	-	-	-	5,000
Other income	-	-	-	-	-	211	183,872	329,909	50,995
	631,840	501,727	604,618	447,221	407,888	429,487	1,156,087	1,090,102	1,095,870
Expenses									
Salaries, wages and benefits	214,344	178,087	312,780	156,264	90,598	138,473	66,089	69,534	138,879
Travel	105,312	55,532	78,721	25,761	26,507	23,307	5,000	10,546	14,076
Rent	25,768	27,898	24,607	11,400	10,130	8,935	204,900	204,892	177,289
Office Costs	2,500	2,961	3,065	-	1,157	-	47,071	57,163	41,439
Professional Fees	150,000	88,008	73,636	-	-	1,224	33,930	35,094	40,817
Meetings, training and workshops	21,000	18,977	4,757	12,146	12,016	4,467	2,500	1,596	1,897
Board, elder and senator fees	-	-	-	750	1,221	821	-	-	-
Administration	66,914	72,919	76,512	10,000	11,344	11,795	364	364	3,318
First nation project payments	-	-	-	226,500	234,641	220,281	185,000	35,000	32,596
Specific projects	3,000	18,533	26,297	-	13,430	17,834	581,149	646,852	610,420
Supplies	3,500	6,053	4,142	1,400	2,976	2,350	-	-	337
Furniture and equipment	6,276	32,842	3,213	3,000	3,868	-	-	-	-
Advertising	-	-	-	-	-	-	2,501	2,501	-
Other	-	-	-	-	-	-	-	-	-
	598,614	501,810	607,730	447,221	407,888	429,487	1,128,504	1,063,542	1,061,068
Surplus (deficit) for the year	33,226	(83)	(3,112)	-	-	-	27,583	26,560	34,802



August 7, 2015

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, 2015 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, 2015 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.

Other matters

The supplementary information contained in the accompanying schedules is presented for the purposes of additional information to the membership, Health Canada, and Aboriginal Affairs and Northern Development Canada and does not form part of the financial statements. The schedules have not been audited other than in the course of our audit of the financial statements to the extent necessary to allow us to render an opinion thereon.

A handwritten signature in black ink that reads "PricewaterhouseCoopers LLP".

Chartered Accountants

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

July 23, 2015

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.



Tribal Chief

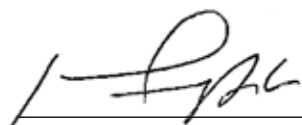


General Manager

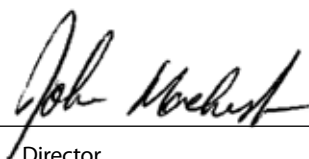
STC HEALTH & FAMILY SERVICES INC. STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2015

	2015 \$	2014 \$
Financial Assets		
Cash and cash equivalents	4,956,202	6,065,620
Accounts receivable (note 3)	3,838,841	2,988,426
	8,795,043	9,054,046
Financial Liabilities		
Accounts payable	2,776,214	3,341,699
Accrued holiday pay	676,541	567,987
Deferred revenue (note 6)	8,544,316	8,429,757
Due to related parties (note 5)	181,900	63,407
	38,340	-
	12,217,311	12,402,850
Net Debt	(3,422,268)	(3,348,804)
Non-Financial Assets		
Prepaid expenses	21,886	262,712
Due from related parties (note 5)	1,699,088	1,688,401
Tangible capital assets (note 4)	459,474	427,395
	2,180,448	2,378,508
Accumulated Deficit	(1,241,820)	(970,296)

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, 2015

	2015	2014
	\$	\$
Deficiency of revenue over expenditures for the year	(271,524)	(240,498)
Acquisitions of tangible capital assets	(56,526)	(4,597)
Amortization of tangible capital assets	24,447	18,880
	<hr style="width: 100%; border: 0.5px solid black;"/>	<hr style="width: 100%; border: 0.5px solid black;"/>
	(303,603)	(226,215)
Net due to related parties	(10,687)	(291,538)
Net prepaid expenses	240,826	(2,130)
	<hr style="width: 100%; border: 0.5px solid black;"/>	<hr style="width: 100%; border: 0.5px solid black;"/>
	230,139	(293,668)
Change in net debt	<hr style="width: 100%; border: 0.5px solid black;"/>	<hr style="width: 100%; border: 0.5px solid black;"/>
	(73,464)	(519,883)
Net debt – Beginning of year	(3,348,804)	(2,828,921)
	<hr style="width: 100%; border: 0.5px solid black;"/>	<hr style="width: 100%; border: 0.5px solid black;"/>
Net debt – End of year	(3,422,268)	(3,348,804)

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, 2015

	Budget \$ (unaudited)	2015 \$	2014 \$
Revenue			
Health Canada ("FNIHB")	9,242,379	7,758,678	7,453,151
Aboriginal Affairs and Northern Development Canada ("AANDC")	5,657,796	5,038,128	4,818,172
Saskatchewan Indian Institute of Technologies ("SIIT")	563,207	578,000	600,599
Saskatchewan Health – SHARP Project	60,000	-	-
Saskatchewan Ministry of Social Services ("MSS")	497,500	980,955	887,385
Canada Revenue Agency Child Tax Benefit	100,000	192,053	193,352
Federation of Saskatchewan Indian Nations ("FSIN")	343,500	368,854	372,847
PHAC Project	112,500	101,424	87,007
Other	-	204,908	333,976
	16,576,882	15,223,000	14,746,489
Expenditures (note 7)			
AANDC – Indian Child and Family Services ("ICFS") – Operations	5,610,232	4,850,564	4,770,608
Health Operations	6,340,611	4,614,278	4,460,339
Health Services	2,901,768	3,378,051	3,313,837
Other – Indian Child and Family Services ("ICFS") – Operations	497,500	987,704	900,335
SHARP Project	403,500	614,886	613,342
Daycare	563,207	568,000	600,599
Child Tax Benefit	100,000	192,053	193,352
AANDC – Adult Home Care	47,564	187,564	47,568
PHAC Project	112,500	101,424	87,007
	16,576,882	15,494,524	14,986,987
Deficiency of revenue over expenditures for the year	-	(271,524)	(240,498)
Accumulated deficit – Beginning of year		(970,296)	(729,798)
Accumulated deficit – End of year		(1,241,820)	(970,296)

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, 2015

	2014	2014
	\$	\$
Cash provided by (used in)		
Operating activities		
Deficiency of revenue over expenditures for the year	(271,524)	(240,498)
Item not affecting cash		
Amortization	24,447	18,880
	<u>(247,077)</u>	<u>(221,618)</u>
Net change in non-cash working capital items		
Accounts receivable	(850,415)	(208,664)
Accounts payable	(565,485)	(486,069)
Accruals	108,554	2,684
Deferred revenue	114,559	521,628
Due to related parties	118,493	49,000
Prepaid expenses	240,826	(2,130)
Due from related parties	(10,687)	(291,538)
Long-term debt	38,340	-
	<u>(805,815)</u>	<u>(415,089)</u>
	<u>(1,052,892)</u>	<u>(636,707)</u>
Capital activities		
Acquisitions of tangible capital assets	(56,526)	(4,597)
Net change in cash and cash equivalents	<u>(1,109,418)</u>	<u>(641,304)</u>
Cash and cash equivalents – Beginning of year	<u>6,065,620</u>	<u>6,706,924</u>
Cash and cash equivalents – End of year	<u>4,956,202</u>	<u>6,065,620</u>

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

MARCH 31, 2015

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 cost of the tangible capital assets is 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.

STC HEALTH & FAMILY SERVICES INC. NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

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

	2014 \$	2014 \$
Program receivables	3,724,883	2,817,251
General receivables	14,482	95,276
Sask MSS	90,052	64,128
GST receivable	49,173	33,696
Employee advances receivable	1,383	4,683
	<hr/> 3,879,973	<hr/> 3,015,034
Less: Allowable for doubtful accounts (Sask MSS)	41,132	26,608
	<hr/> 3,838,841	<hr/> 2,988,426

4 TANGIBLE CAPITAL ASSETS

	Computer equipment & software \$	Office furniture & equipment \$	Buildings \$	Vehicles \$	2014 \$
Cost					
Beginning of the year	579,003	52,110	497,788	-	1,128,901
Additions	-	13,728	-	42,798	56,526
Disposals	-	-	-	-	-
End of the year	<hr/> 579,003	<hr/> 65,838	<hr/> 497,788	<hr/> 42,798	<hr/> 1,185,427
Accumulated amortization					
Beginning of the year	578,768	41,741	80,997	-	701,506
Disposals	-	-	-	-	-
Amortization	129	1,227	16,672	6,419	24,447
End of the year	<hr/> 578,897	<hr/> 42,968	<hr/> 97,669	<hr/> 6,419	<hr/> 725,953
	<hr/> 106	<hr/> 22,870	<hr/> 400,119	<hr/> 36,379	<hr/> 459,474

4 TANGIBLE CAPITAL ASSETS (CONTINUED)

	Computer equipment & software \$	Office furniture & equipment \$	Buildings \$	2014 \$
Cost				
Beginning of the year	579,003	47,513	497,788	1,124,304
Additions	-	4,597	-	4,597
End of the year	579,003	52,110	497,788	1,128,901
Accumulated amortization				
Beginning of the year	578,482	40,513	63,631	682,626
Amortization expense	286	1,228	17,366	18,880
End of the year	578,768	41,741	80,997	701,506
	235	10,369	416,791	427,395

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 \$439,534 (2014 – \$407,267). At year-end, an amount of \$181,654 (2014 – \$57,920) was payable to Saskatoon Tribal Council Inc. This amount is without interest and specific repayment terms.

In addition, an amount of \$1,424,939 (2014 – \$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 \$249,420 (2014 – \$263,443) 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 \$12,000 (2014 – \$4,000) was paid for rent to STC Urban First Nations Services Inc. during the year.

An amount of \$100 (2014 – \$20) is due from Cress Housing Corporation, a corporation under common control. This amount is without interest and specific repayment terms.

An amount of \$24,629 (2014 – \$nil) is due from 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, Aboriginal Affairs and Northern Development Canada, and other funding sources.

STC HEALTH & FAMILY SERVICES INC. NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

7 EXPENDITURES BY OBJECT

	2015	2014
	\$	\$
Accounting and legal	52,406	51,104
Advertising and recruitment	23,054	37,134
Amortization	24,447	18,880
Bank charges and interest	16,420	15,369
Conference and meetings	33,465	54,975
Contractor costs (consulting, consultants)	150,431	121,512
Honorarium	276	632
Maintenance Payments – Children in Care	2,432,250	2,100,352
Miscellaneous (gifts)	5,844	1,704
Office Rent and Insurance	403,193	349,573
Office repairs and maintenance	28,977	16,360
Office supplies	38,907	33,466
Other: Administration fees	282,063	282,063
Other: Client/Program support	140,437	228,739
Other: First Nation Program payments	8,050,729	8,106,796
Other: I/T Systems and maintenance	87,486	95,291
Other: Specific Programming costs	1,413,189	1,157,682
Salary	1,827,183	1,823,382
Services	2,908	1,575
Staff benefits	151,932	151,824
Strategic planning and evaluation	46,354	20,310
Supplies and materials	9,967	26,443
Telephone	66,690	48,243
Training and professional development	36,169	100,945
Travel and per diem	111,151	80,826
Vehicle	58,596	61,807
	15,494,524	14,986,987

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 AANDC. 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 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	
	2015	2014	2015	2014
	\$	\$	\$	\$
Revenues				
Health Canada	-	-	7,758,678	7,453,152
Aboriginal Affairs and Northern Development Canada	4,850,564	4,770,608	187,564	47,107
Saskatchewan Indian Institute of Technologies	-	-	578,000	600,599
Saskatchewan Ministry of Social Services	980,954	887,404	-	-
Other	198,802	206,284	668,437	781,336
	<u>6,030,320</u>	<u>5,864,296</u>	<u>9,192,679</u>	<u>8,882,194</u>
Expenses				
Salary and benefits	1,210,296	1,241,956	768,819	733,250
Program costs	1,096	9,453	1,412,093	1,148,229
First nations payments	1,628,961	1,789,520	6,421,768	6,317,276
Maintenance Payments – Children in Care	2,432,250	2,100,352	-	-
Rent and Insurance	222,500	168,880	180,693	180,693
Program support	46,010	126,812	94,427	101,926
Other	489,207	427,323	586,403	641,318
	<u>6,030,320</u>	<u>5,864,296</u>	<u>9,464,203</u>	<u>9,122,692</u>
Deficit for the year	<u>-</u>	<u>-</u>	<u>(271,524)</u>	<u>(240,498)</u>

STC URBAN FIRST NATIONS SERVICES INC. FINANCIAL STATEMENTS

MARCH 31, 2015



August 7, 2015

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 statements of financial position as at March 31, 2015 and the statements of operations, changes in fund balances, and cash flows for the year ended March 31, 2015 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 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, 2015 and the changes in fund balances, results of operations and cash flows for the year ended March 31, 2015 in accordance with Canadian Public Sector Accounting Standards for not-for-profit organizations.

Other matters

The supplementary information contained in the accompanying schedules is presented for the purposes of additional information to the member and funding agencies and does not form part of the financial statements. The schedules have not been audited other than in the course of our audit of the financial statements to the extent necessary to allow us to render an opinion thereon.

A handwritten signature in black ink that reads "PricewaterhouseCoopers LLP".

Chartered Professional Accountants

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

July 23, 2015

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



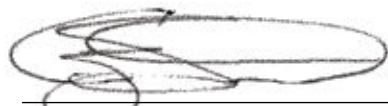
General Manager

STC URBAN FIRST NATIONS SERVICES INC. STATEMENT OF FINANCIAL POSITION

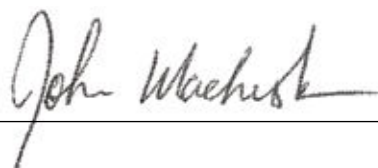
AS AT MARCH 31, 2015

				2015	2014
	Operating fund \$	Tangible capital asset fund \$	Reserve fund \$	Total \$	Total \$
ASSETS					
Current Assets					
Due from operating fund	-	-	153,638	153,638	142,918
Accounts receivable (note 5)	1,943,017	-	-	1,943,017	1,357,837
Prepaid expenses	57,494	-	-	57,494	74,641
Assets held for sale (note 6)	-	796,000	-	796,000	-
	2,000,511	796,000	153,638	2,950,149	1,575,396
Tangible capital assets (notes 3 and 4)	-	1,055,363	-	1,055,363	2,079,871
	2,000,511	1,851,363	153,638	4,005,512	3,655,267
LIABILITIES AND FUND BALANCES					
Current liabilities					
Accounts payable (note 5)	2,288,282	-	-	2,288,282	2,030,455
Accrued holiday pay	139,559	-	-	139,559	170,204
Current portion of long-term debt (notes 4 and 6)	-	666,691	-	666,691	89,289
Due to reserve fund	153,638	-	-	153,638	142,918
Bank overdraft (note 9)	313,852	-	-	313,852	346,614
Deferred revenue (note 7)	424,530	-	-	424,530	145,714
	3,319,861	666,691	-	3,986,552	2,925,194
Long-term debt (note 4 and 6)	-	555,929	-	555,929	1,222,642
	3,319,861	1,222,620	-	4,542,481	4,147,836
Fund balance (note 8)	(1,319,350)	628,743	153,638	(536,969)	(492,569)
	2,000,511	1,851,363	153,638	4,005,512	3,655,267

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, 2015

				2015	2014
	Operating fund	Tangible capital asset fund	Reserve fund	Total	Total
	\$	\$	\$	\$	\$
Fund balances – Beginning of year	(1,403,427)	767,940	142,918	(492,569)	(858)
Surplus (deficiency) of revenue over expenditures for the year	173,388	(228,508)	10,720	(44,400)	(491,711)
Interfund transfers	(89,311)	89,311	-	-	-
Fund balance – End of year	(1,319,350)	628,743	153,638	(536,969)	(492,569)

STC URBAN FIRST NATIONS SERVICES INC. STATEMENT OF OPERATIONS
FOR THE YEAR ENDED MARCH 31, 2015

				2015	2014
	Operating fund	Tangible capital asset fund	Reserve fund	Total	Total
	\$	\$	\$	\$	\$
Revenue					
Saskatchewan Indian Institute of Technologies	2,358,029	-	-	2,358,029	1,892,747
Ministry of Social Services	4,078,216	-	10,720	4,088,936	4,085,335
Ministry of Social Services – Daycare	249,468	-	-	249,468	291,040
Aboriginal Affairs and Northern Development Canada	-	-	-	-	187,904
Saskatoon Regional Health Authority	530,000	-	-	530,000	479,440
Public Health Agency of Canada	428,790	-	-	428,790	492,600
Administration	183,985	-	-	183,985	208,069
First Nation and Inuit Health	-	-	-	-	19,661
Ministry of Corrections, Public Safety and Policing	587,100	-	-	587,100	587,100
Saskatchewan Justice	189,750	-	-	189,750	177,488
Other Revenue	176,787	-	-	176,787	211,459
Department of Justice Canada	112,124	-	-	112,124	117,496
Human Resources and Skills Development Canada	-	-	-	-	173,824
City of Saskatoon	145,340	-	-	145,340	129,000
Interest	511	-	-	511	423
Rent	248,080	-	-	248,080	253,533
Fees	260,944	-	-	260,944	195,244
Grants	180,561	-	-	180,561	146,400
Ministry of Education	279,624	-	-	279,624	279,624
Deferred Revenue	(379,405)	-	-	(379,405)	-
	9,629,904	-	10,720	9,640,624	9,928,387
Expenses (note 10)					
Administration	206,498	-	-	206,498	216,436
Leadership	458,502	-	-	458,502	459,254
Employment and Training Services	2,147,754	-	-	2,147,754	2,302,414
Employment and training partnerships	70,789	-	-	70,789	30,788
Family Services	491,898	-	-	491,898	484,144
Children First	95,000	-	-	95,000	95,642
Head Start	333,790	-	-	333,790	336,615
Daycare	743,232	-	-	743,232	734,218
Kids First	450,912	-	-	450,912	473,511
Urban on 7th	219,240	-	-	219,240	168,342
Court workers	108,729	-	-	108,729	96,336
Justice A – Alternative Measures	337,947	-	-	337,947	201,131
Justice B – Youth Circles	-	-	-	-	113,753
Justice C – Extrajudicial	-	-	-	-	129,014

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, 2015

	2014			2013	
	Operating fund	Tangible capital asset fund	Reserve fund	Total	Total
	\$	\$	\$	\$	\$
Justice E – Community Connections	334,697	-	-	334,697	224,286
Avenue P Building	16,465	-	-	16,465	16,099
Safe House Refuge	696,146	-	-	696,146	624,137
Oskayak wikiwaw	509,133	-	-	509,133	688,242
Pewasayaw	610,428	-	-	610,428	599,187
Children's Home	1,110,474	-	-	1,110,474	1,275,728
White Buffalo Youth Lodge	357,147	-	-	357,147	553,519
Boxing club	-	-	-	-	1,145
Victoria Lodge	81,972	-	-	81,972	94,482
Justice Project	2,500	-	-	2,500	24,045
Special project	18,769	-	-	18,769	27,085
ETS Special Project	54,494	-	-	54,494	60,551
Amortization	-	228,508	-	228,508	389,994
	9,456,516	228,508	-	9,685,024	10,420,098
Surplus (deficiency) of revenue over expenditures for the year	173,388	(228,508)	10,720	(44,400)	(491,711)

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

STC URBAN FIRST NATIONS SERVICES INC. STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED MARCH 31, 2015

				2015	2014
	Operating fund \$	Tangible capital asset fund \$	Reserve fund \$	Total \$	Total \$
Cash provided by (used in)					
Operating activities					
Deficiency of revenue over expenditures for the year	173,388	(228,508)	10,720	(44,400)	(491,711)
Item not affecting cash					
Amortization	-	228,508	-	228,508	389,994
	173,388	-	10,720	184,108	(101,717)
Changes in non-cash working capital items					
Accounts receivable	(585,180)	-	-	(585,180)	15,326
Prepaid expenses	17,147	-	-	17,147	(41,476)
Accounts payable	257,827	-	-	257,827	558,789
Accrued holiday pay	(30,645)	-	-	(30,645)	18,900
Due to reserve fund	10,720	-	-	10,720	19,137
Due from operating fund	-	-	(10,720)	(10,720)	(19,137)
Deferred revenue	278,816	-	-	278,816	(113,632)
	122,073	-	-	122,073	336,190
Investing activities					
Purchase of tangible capital assets	-	-	-	-	(184,266)
Financing activities					
Bank overdraft	(32,762)	-	-	(32,762)	(43,349)
Principal repayment of long-term debt	(89,311)	-	-	(89,311)	(108,575)
	(122,073)	-	-	(122,073)	(151,924)
Net change in cash	-	-	-	-	-
Cash – Beginning of year	-	-	-	-	-
Cash – End of year	-	-	-	-	-

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.

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.

MARCH 31, 2015

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 \$	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
Disposals	-	(199,000)	-	-	-	-	(199,000)
Amortization	-	125,969	17,764	53,949	-	30,826	228,508
End of year	-	640,646	1,426,643	579,600	297,089	325,304	3,323,231
	13,200	883,743	-	150,777	8,448	53,144	1,055,363
Cost							
Beginning of year	13,200	2,519,389	1,426,643	644,255	305,537	280,304	5,189,328
Additions	-	-	-	86,122	-	98,144	184,266
Disposals	-	-	-	-	-	-	-
End of year	13,200	2,519,389	1,426,643	730,377	305,537	378,448	5,373,594
Accumulated amortization							
Beginning of year	-	587,708	1,233,179	517,211	287,168	278,463	2,903,729
Additions	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-
Amortization	-	125,969	175,700	62,389	9,921	16,015	389,994
End of year	-	713,677	1,408,879	579,600	297,089	294,478	3,293,723
	13,200	1,805,712	17,764	150,777	8,448	83,970	2,079,871

STC URBAN FIRST NATIONS SERVICES INC. NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

4 LONG-TERM DEBT

	2015	2014
	\$	\$
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	123,317	142,490
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	659,433
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	478,561	510,008
	<u>1,222,620</u>	<u>1,311,931</u>
Less: Current portion of long-term debt	666,691	89,289
	<u>555,929</u>	<u>1,222,642</u>

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

	\$
2016	666,641
2017	45,064
2018	47,294
2019	49,635
2020	37,704

5 RELATED PARTY TRANSACTIONS AND BALANCES

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

	2015	2014
	\$	\$
Saskatoon Tribal Council Inc.		
Administration and contracted services	111,966	153,055
Rental revenue	43,927	24,000
Accounts payable	1,201,626	766,495
Accounts receivable	120,016	34,971
STC Health & Family Services Inc.		
Accounts payable	253,881	263,443
Building Bridges		
Accounts receivable	73,244	27,663

STC URBAN FIRST NATIONS SERVICES INC. NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

6 SUBSEQUENT EVENTS

Prior to the year ended March 31, 2015, the corporation listed a property for sale. Subsequent to year-end this property was disposed of and the applicable long-term debt has been retired. As at March 31, 2015, \$796,000 was reclassified from Tangible capital assets to Assets held for sale (Cost of \$995,000, net of accumulated depreciation of \$199,000) in the Statement of Financial Position. Additionally, applicable Long-term debt of \$620,000 was reclassified from non-current to current liabilities reflecting the retirement subsequent to year-end.

7 DEFERRED REVENUE

	Balance- Beginning of year		Amount recognized	Amount deferred	Balance- End of year
	\$	Repaid	\$	\$	\$
Saskatchewan Justice	12,043	(12,043)	-	-	-
Saskatchewan Corrections and Public Safety					
Justice – Alternative	10,362	-	-	3,534	13,896
Justice – Youth Circles	8,596	-	-	2,214	10,810
Justice – Extrajudicial	3,319	-	-	2,576	5,895
Justice – YCI	445	-	-	-	445
Justice – Community Connection	36,784	(40,710)	-	23,520	19,594
Department of Justice Canada	3,605	-	-	3,060	6,665
City of Saskatoon					
Justice – Wanska	-	-	-	4,000	4,000
Ministry of Social Services					
Pewasayaw – non-salary	-	-	-	13,300	13,300
Oskayak Wikiwaw – salary	-	-	-	182,409	182,409
Children's Home – salary	-	-	-	157,116	157,116
Saskatchewan Regional Health Authority					
Safe House	50,560	(50,560)	-	-	-
CIF – 2015-16 Funding	-	-	-	10,400	10,400
CIF – Job Coach	20,000	-	(20,000)	-	-
	<u>145,714</u>	<u>(103,313)</u>	<u>(20,000)</u>	<u>402,129</u>	<u>424,530</u>

STC URBAN FIRST NATIONS SERVICES INC. NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

8 RESERVE FUND

	Balance– Beginning of year \$	Reserve allocations \$	Recognized / transferred to Operations \$	Balance– End of year \$
Equipment and furnishings				
Pewasayaw	(2,820)	1,610	-	(1,210)
Family Centre	53,297	-	-	53,297
Safe House	17,367	1,610	-	18,977
Oskinikowakamik	1,723	1,610	-	3,333
Children’s Service Centre	560	-	-	560
Children’s Home	2,459	1,610	-	4,069
Maintenance				
Pewasayaw	12,303	1,070	-	13,373
Safe House	33,086	1,070	-	34,156
Oskinikowakamik	20,543	1,070	-	21,613
Children’s Home	4,400	1,070	-	5,470
	<u>142,918</u>	<u>10,720</u>	<u>-</u>	<u>153,638</u>

9 BANK OVERDRAFT

The Corporation maintains an authorized line of credit of \$250,000. Interest on outstanding authorized line of credit is calculated at prime plus 1% (5% at March 31, 2014). Interest on balance exceeding authorized line of credit is calculated at 24%. As at March 31, 2015, the bank over draft utilised was \$58,115 (2014 - \$100,105).

MARCH 31, 2015

10 EXPENSES

	2015	2014
	\$	\$
Salary	5,314,851	5,582,292
Special project payments	1,514,694	1,738,163
Benefits	732,744	761,533
Amortization	228,508	389,994
Rent / Lease	418,149	468,287
Program costs	427,384	430,040
Program Support	266,083	265,569
Furniture and equipment / set-up costs	40,943	3,397
Janitorial	34,730	12,960
Utilities	47,244	47,069
Travel	118,040	115,275
Elders	63,966	45,714
Office supply	55,225	70,493
Telephone and IT	90,542	87,411
Consulting/contract fees	4,216	26,034
Legal and audit	72,945	74,894
Meetings and workshop	24,096	12,434
Advertising and promotion	20,983	34,064
Bank service charges and interest	14,333	20,220
Office costs	25,458	26,498
Professional development and training	27,680	23,503
Insurance	45,342	67,711
Donations	-	-
Taxes	18,121	19,422
Maintenance, equipment and furnishings	78,747	97,121
	<u>9,685,024</u>	<u>10,420,098</u>

11 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

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.

Other risks

The corporation has no significant exposure to currency or other price risk.

CRESS HOUSING CORPORATION INDEPENDENT AUDITORS' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2014

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.

650 REGENCY CENTER
333 - 25th STREET EAST
SASKATOON, SK S7K 0L4
TELEPHONE (306) 244-0808
FACSIMILE (306) 244-0004
www.twiggandcompany.com

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, 2014 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.

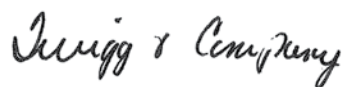
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, these financial statements present fairly, in all material respects, the financial position of Cress Housing Corporation as at December 31, 2014 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

March 23, 2015

Chartered Accountants

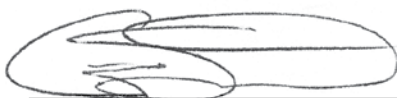
CRESS HOUSING CORPORATION BALANCE SHEET

AS AT DECEMBER 31, 2014

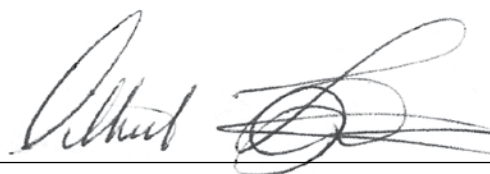
ASSETS

	2014	2015
CURRENT:		
Accounts receivable	\$ 126,690	\$ 62,487
Prepaid deposit	-	26,100
	126,690	88,587
CAPITAL ASSETS (Note 3)		
CMHC	1,719,908	1,933,795
Market Units	15,925,903	14,505,243
	17,645,811	16,439,038
RESTRICTED CASH:		
Replacement reserve (CMHC)	294,103	288,917
Replacement reserve (Market)	797,751	729,962
Tenant deposits	133,664	139,439
	1,225,518	1,158,318
	\$ 18,998,019	\$ 17,685,943
LIABILITIES		
CURRENT:		
Bank indebtedness	\$ 255,948	\$ 56,419
Accounts payable	139,409	136,483
Deferred revenue	31,301	33,629
Current portion of long-term debt	259,219	337,977
	685,877	564,508
LONG-TERM DEBT (Note 4)	4,249,510	4,097,431
OTHER:		
Tenants deposits	133,664	139,439
	5,069,051	4,801,378
NET ASSETS		
SURPLUS	253,841	268,093
REPLACEMENT RESERVE	1,091,854	1,018,879
INVESTED IN CAPITAL ASSETS	12,583,273	11,597,593
	13,928,968	12,884,565
	\$ 18,998,019	\$ 17,685,943

APPROVED ON BEHALF OF THE BOARD:



Director



Director

CRESS HOUSING CORPORATION STATEMENT OF SURPLUSES (DEFICIT)

FOR THE YEAR ENDED DECEMBER 31, 2014

	Beginning of year	Surplus (Deficit) for the year	Recovery (payment) prior year	Transfer to Reserve	End of year
CMHC	\$ 54,659	87,288	(103,174)	(63,400)	\$ (24,627)
PHASES:					
5 Hopkins	13,025	2,174			15,199
6 Avenue Y	5,280	4,729			10,009
7 Hopkins	26,381	3,222			29,603
8 Activity	(10,321)	(572)			(10,893)
9 Avenue P	-	-			-
10 Avenue V	18,741	3,478			22,219
11 Houses	92,710	25,761			118,471
12 19th Street	15,244	1,327			16,571
13 Avenue H	6,360	6,493			12,853
14 7th Street	21,539	5,389			26,928
15 22nd Street	24,475	10,468			34,943
16 Lindsay		2,565			2,565
	<u>\$ 268,093</u>	<u>152,322</u>	<u>(103,174)</u>	<u>(63,400)</u>	<u>\$ 253,841</u>

CRESS HOUSING CORPORATION STATEMENT OF REPLACEMENT RESERVE

FOR THE YEAR ENDED DECEMBER 31, 2014

	Beginning of year	Allocation of Funds	Interest Earned	Transfer	Expenditures from Fund	End of year
CMHC	\$ 288,916	175,560	1,430	63,400	(235,203)	\$ 294,103
PHASES:						
5 Hopkins	72,568	15,800	334		(13,697)	75,005
6 Avenue Y	56,151	22,400	286		(11,735)	67,102
7 Hopkins	72,778	15,800	334		(19,264)	69,648
8 Activity	-	2,000	-		(2,596)	(596)
9 Avenue P	59,722	13,500	286		(7,458)	66,050
10 Avenue V	48,203	16,800	191		((3,657)	61,537
11 Houses	299,442	104,000	1,383		(132,636)	272,189
12 19th Street	26,507	10,100	95		(11,638)	25,064
13 Avenue H	31,020	30,300	143		(9,610)	51,853
14 7th Street	32,327	21,600	143		(746)	53,324
15 22nd Street	31,245	29,500	143		(9,313)	51,575
16 Lindsay		5,000				5,000
	<u>\$ 1,018,879</u>	<u>462,360</u>	<u>4,768</u>	<u>63,400</u>	<u>(457,553)</u>	<u>\$ 1,091,854</u>

CRESS HOUSING CORPORATION STATEMENT OF INVESTMENTS OF CAPITAL ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2014

	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		781,401
	<u>\$11,597,593</u>	<u>781,401</u>	<u>204,279</u>	<u>\$12,583,273</u>

CRESS HOUSING CORPORATION STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2015</u>
OPERATING ACTIVITIES:		
Net income (loss) for the year	\$ 152,322	\$ 260,057
Changes to income not involving cash: Amortization	326,679	376,047
Transfer to replacement reserve	(63,400)	-
	415,601	636,104
Change in non-cash working capital balances related to operations:		
Trade accounts receivable	(64,203)	115,402
Prepaid deposit	26,100	(26,100)
Deferred revenue	(2,328)	4,604
Accounts payable	2,926	(80,163)
	<u>(37,505)</u>	<u>13,743</u>
Total from operating activities	<u>378,096</u>	<u>649,847</u>
FINANCING ACTIVITIES:		
Replacement reserve	72,975	157,903
Tenant deposit	(5,775)	19,208
Mortgage repayment	(326,679)	(376,046)
Capital grants	781,401	773,426
Gain on sale of house	204,279	-
Mortgage proceeds	400,000	-
Repayment of prior years subsidy	(103,174)	(171,886)
Total from financing activities	<u>1,023,027</u>	<u>402,605</u>
INVESTING ACTIVITIES:		
Investment - Replacement reserve	(72,975)	(157,903)
Investment - Tenant deposit	5,775	(19,208)
Acquisition of capital assets	(1,533,452)	(587,552)
Total from investing activities	<u>(1,600,652)</u>	<u>(764,663)</u>
INCREASE (DECREASE) IN CASH AND EQUIVALENTS FOR THE YEAR	<u>(199,529)</u>	<u>287,789</u>
CASH AND (BANK INDEBTEDNESS) AND EQUIVALENTS, BEGINNING OF YEAR	<u>(56,419)</u>	<u>(344,208)</u>
CASH AND (BANK INDEBTEDNESS) AND EQUIVALENTS, END OF YEAR	<u>\$ (255,948)</u>	<u>\$ (56,419)</u>
CASH AND (BANK INDEBTEDNESS) AND EQUIVALENTS CONSIST OF:		
Cash and (Bank indebtedness)	<u>\$ (255,948)</u>	<u>\$ (56,419)</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – CMHC
 FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>
REVENUE:		
Gross Rental Revenue	\$ 985,505	\$ 923,760
LESS: Vacancy	<u>23,211</u>	<u>24,538</u>
Net rental revenue	962,294	899,222
Operating subsidy	795,514	1,120,499
Other revenue	818	750
Admin recovery	<u>444,939</u>	<u>513,109</u>
	<u>2,203,565</u>	<u>2,533,580</u>
EXPENSES:		
Property taxes	279,611	262,655
Insurance on dwellings	64,722	63,282
Utilities - vacant units	9,458	7,255
- senior housing	24,364	23,129
- single parent	6,932	6,943
- apartment	10,705	10,176
Apartment	6,185	4,935
Maintenance	477,240	367,366
Shop expense	19,443	18,942
Mortgage interest	46,892	54,845
Amortization	213,887	308,258
Administration:		
Salaries, benefits and travel	615,813	672,247
Office rent	18,030	22,283
Telephone	11,345	14,399
Office supplies	12,834	16,082
Bank charges	8,316	8,383
Insurance	5,688	5,919
Work shop and training	4,944	1,856
Board	7,397	12,474
Miscellaneous	9,525	4,103
Tenant counseling	54,504	81,510
Audit and accounting	8,550	8,550
Legal	1,360	560
Tenant incentive	1,141	-
Replacement reserve	175,560	374,102
Office equipment	3,959	4,146
Bad debts	10,093	2,149
Committee meetings	923	3,618
Data Support	<u>6,856</u>	<u>6,839</u>
	<u>2,116,277</u>	<u>2,367,006</u>
Excess of revenue over expenses for the year	<u>\$ 87,288</u>	<u>\$ 166,574</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 5
FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>	<u>Budget</u>
INCOME:			
Rental revenue	\$ 72,960	\$ 68,476	\$ 72,850
Other revenue	-	-	1,200
Laundry	1,550	1,403	-
	<u>74,510</u>	<u>69,879</u>	<u>74,050</u>
EXPENSES:			
Administrative fee	8,030	9,250	10,505
Amortization	-	-	-
Bank charges	2,854	2,907	600
Site Management	3,000	3,000	4,400
Insurance	2,817	2,078	2,350
Interest	-	-	-
Furniture replacement	-	-	-
Property taxes	7,639	7,623	7,895
Maintenance	6,780	11,718	13,525
Replacement reserve	15,800	12,800	10,800
Bad debt	-	615	1,500
Utilities	23,472	17,709	19,500
Security	1,144	529	800
Professional fees	800	1,300	800
Miscellaneous	-	-	1,375
	<u>72,336</u>	<u>69,529</u>	<u>74,050</u>
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR	<u>\$ 2,174</u>	<u>\$ 350</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET 6
FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>	<u>Budget</u>
INCOME:			
Rental revenue	\$ 99,068	\$ 100,552	\$ 104,850
EXPENSES:			
Administrative fee	6,600	14,530	14,050
Amortization	-	-	-
Bank charges	100	227	300
Site Management	1,076	3,750	4,000
Insurance	8,572	8,356	8,800
Interest	-	-	-
Furniture replacement	-	-	-
Property taxes	22,912	21,203	23,736
Maintenance	12,800	20,004	19,564
Replacement reserve	22,400	14,400	14,400
Bad debt	-	50	1,000
Utilities	18,519	14,802	15,200
Security	560	425	500
Professional fees	800	800	800
Miscellaneous	-	-	2,500
	<u>94,339</u>	<u>98,547</u>	<u>104,850</u>
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR	<u>\$ 4,729</u>	<u>\$ 2,005</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 7
FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>	<u>Budget</u>
INCOME:			
Rental revenue	\$ 70,340	\$ 71,067	\$ 72,850
Other revenue	1,628	1,474	1,200
	<u>71,968</u>	<u>72,541</u>	<u>74,050</u>
EXPENSES:			
Administrative fee	9,114	10,495	10,505
Amortization	-	-	-
Bank charges	-	-	600
Site Management	3,000	3,000	4,400
Insurance	2,535	2,186	2,350
Interest	-	-	-
Furniture replacement	-	-	-
Property taxes	7,639	7,587	7,895
Maintenance	7,517	11,902	13,525
Replacement reserve	15,800	14,800	10,800
Bad debt	-	-	1,500
Utilities	21,641	18,498	19,500
Security	700	540	800
Professional fees	800	1,300	800
Miscellaneous	-	-	1,375
	<u>68,746</u>	<u>70,308</u>	<u>74,050</u>
EXCESS OF REVENUE OVER EXPENSES FOR THE YEAR	<u>\$ 3,222</u>	<u>\$ 2,233</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – ACTIVITY CENTRE – PHASE 8
FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>	<u>Budget</u>
INCOME:			
Rental revenue	\$ 32,535	\$ 18,130	\$ 45,000
EXPENSES:			
Administrative fee	-	2,224	2,100
Amortization	10,000	10,000	14,800
Bank charges	32	62	300
Site management	-	-	3,000
Insurance	2,272	2,191	2,400
Interest	2,071	2,500	-
Furniture replacement	-	-	-
Property taxes	9,684	-	4,722
Maintenance	2,633	2,219	3,200
Replacement reserve	2,000	-	3,500
Bad debt	-	1,000	2,978
Utilities	3,815	2,286	5,000
Security	-	-	1,000
Professional fees	600	-	500
Miscellaneous	-	-	1,500
	<u>33,107</u>	<u>22,482</u>	<u>45,000</u>
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR	<u>\$ (572)</u>	<u>\$ (4,352)</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 9
FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>	<u>Budget</u>
INCOME:			
Rental revenue	\$ 88,986	\$ 93,980	\$ 99,350
Laundry	1,705	1,641	-
Other revenue	-	-	1,400
	<u>90,691</u>	<u>95,621</u>	<u>100,750</u>
EXPENSES:			
Administrative fee	4,256	9,005	9,275
Amortization	-	-	-
Bank charges	74	150	400
Site Management	5,580	6,080	6,200
Insurance	4,600	4,509	4,800
Interest	-	-	-
Furniture replacement	-	-	-
Property taxes	5,827	5,351	5,753
Maintenance	18,223	17,152	18,550
Replacement reserve	13,500	19,500	13,500
Bad debt	57	-	1,750
Utilities	26,776	25,436	28,800
Security	1,522	845	1,522
Professional fees	900	1,000	600
Miscellaneous	-	-	1,600
	<u>81,315</u>	<u>89,028</u>	<u>92,750</u>
EXCESS OF REVENUE OVER EXPENSES	9,376	6,593	8,000
OWNER'S ALLOCATION OF EXCESS	<u>9,376</u>	<u>6,593</u>	<u>8,000</u>
NET EXCESS (DEFICIENCY) FOR THE YEAR	<u>\$ Nil</u>	<u>\$ Nil</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 10
FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>	<u>Budget</u>
INCOME:			
Rental revenue	\$ 71,445	\$ 69,949	\$ 69,100
Laundry	923	744	-
Other revenue	-	-	1,200
	<u>72,368</u>	<u>70,693</u>	<u>70,300</u>
EXPENSES:			
Administrative fee	11,685	8,024	9,220
Amortization	-	-	-
Bank charges	-	-	450
Site Management	3,600	3,940	4,722
Insurance	3,315	2,575	2,750
Interest	-	-	-
Furniture replacement	-	-	-
Property taxes	4,174	3,751	4,308
Maintenance	6,609	9,748	12,750
Replacement reserve	16,800	15,800	10,800
Bad debt	-	1,149	1,200
Utilities	21,057	19,064	20,800
Security	900	575	1,200
Professional fees	750	600	500
Miscellaneous	-	-	1,600
	<u>68,890</u>	<u>65,226</u>	<u>70,300</u>
NET EXCESS FOR THE YEAR	<u>\$ 3,478</u>	<u>\$ 5,467</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 11
 FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>	<u>Budget</u>
INCOME:			
Rental revenue	\$ 522,108	\$ 522,968	\$ 536,000
Expense recovery	11,000		
Administrative recovery	5,961	-	-
	<u>539,069</u>	<u>5 22,968</u>	<u>536,000</u>
EXPENSES:			
Administrative fee	110,686	83,464	123,100
Administrative allocation - Phase 12	-	-	-
Amortization	-	-	-
Bank charges	-	-	1,400
Site Management	-	-	-
Insurance	31,506	31,316	33,200
Interest	-	-	-
Furniture replacement	-	-	-
Property taxes	100,093	97,705	105,035
Maintenance	159,999	145,476	160,605
Replacement reserve	104,000	108,000	96,000
Bad debt	1,290	5,630	4,460
Utilities	4,334	4,235	5,800
Security	-	-	-
Professional fees	1,400	1,500	1,400
Miscellaneous	-	-	5,000
	<u>513,308</u>	<u>477,326</u>	<u>536,000</u>
NET EXCESS FOR THE YEAR	<u>\$ 25,761</u>	<u>\$ 45,642</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 12
FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>	<u>Budget</u>
INCOME:			
Rental revenue	\$ 99,994	\$ 108,940	\$ 112,000
Administrative recovery	5,962	-	-
	<u>105,956</u>	<u>108,940</u>	<u>112,000</u>
EXPENSES:			
Administrative fee	4,350	8,214	8,820
Amortization	16,754	15,906	51,035
Bank charges	-	-	400
Condominium fees	20,398	19,884	20,400
Site Management	-	-	-
Insurance	-	-	500
Interest	34,288	35,136	-
Furniture replacement	-	-	-
Property taxes	286	567	610
Maintenance	10,957	5,870	9,800
Replacement reserve	10,100	12,100	12,100
Bad debt	4,315	8,602	3,035
Utilities	2,281	338	1,000
Security	-	-	-
Professional fees	900	900	800
Miscellaneous	-	-	3,500
	<u>104,629</u>	<u>107,517</u>	<u>112,000</u>
NET EXCESS FOR THE YEAR	<u>\$ 1,327</u>	<u>\$ 1,423</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 13
FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>	<u>Budget</u>
INCOME:			
Rental revenue	\$ 99,502	\$ 86,833	\$ 122,979
Laundry	2,393	2,553	
Other income	-	-	2,700
	<u>101,895</u>	<u>89,386</u>	<u>125,679</u>
EXPENSES:			
Administrative fee	6,625	8,840	14,350
Amortization	-	-	-
Bank charges	-	-	300
Site Management	2,346	-	6,000
Insurance	7,478	6,969	8,500
Interest	-	-	-
Furniture replacement	-	-	-
Property taxes	1,062	936	1,005
Maintenance	10,292	7,569	13,664
Replacement reserve	30,300	27,580	29,160
Bad debt	4,557	4,049	3,000
Utilities	27,542	22,533	32,000
Security	4,000	750	15,000
Professional fees	1,200	1,200	1,200
Miscellaneous	-	-	1,500
	<u>95,402</u>	<u>80,426</u>	<u>125,679</u>
NET EXCESS FOR THE YEAR	<u>\$ 6,493</u>	<u>\$ 8,960</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 14
FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>	<u>Budget</u>
INCOME:			
Rental revenue	\$ 76,200	\$ 71,753	\$ 82,760
Laundry	637	761	1,050
	<u>76,837</u>	<u>72,514</u>	<u>83,810</u>
EXPENSES:			
Administrative fee	7,205	4,678	9,475
Amortization	4,992	4,773	-
Bank charges	-	-	300
Site Management	3,000	2,350	5,600
Insurance	4,194	3,426	3,620
Interest	6,398	6,617	11,420
Furniture replacement	-	-	-
Property taxes	7,011	6,501	7,835
Maintenance	3,289	6,359	14,210
Replacement reserve	21,600	16,596	13,600
Bad debt	2,343	1,345	1,600
Utilities	9,787	8,844	13,200
Security	879	550	850
Professional fees	750	600	500
Miscellaneous	-	-	1,600
	<u>71,448</u>	<u>62,639</u>	<u>83,810</u>
NET EXCESS FOR THE YEAR	<u>\$ 5,389</u>	<u>\$ 9,875</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 15
FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>	<u>Budget</u>
INCOME:			
Rental revenue	\$ 321,939	\$ 247,012	\$ 367,450
Laundry	4,691	1,785	-
Other revenue	-	-	4,200
	<u>326,630</u>	<u>248,797</u>	<u>371,650</u>
EXPENSES:			
Administrative fee	8,856	35,946	47,050
Amortization	81,045	37,110	-
Bank charges	-	-	750
Site Management	9,600	7,560	8,000
Insurance	14,640	10,749	12,225
Interest	73,500	27,284	154,548
Furniture replacement	-	-	-
Property taxes	12,786	6,457	14,760
Maintenance	14,240	7,884	30,248
Replacement reserve	29,500	33,910	29,400
Bad debt	3,462	11,171	8,000
Utilities	63,933	46,186	56,000
Security	3,000	1,360	7,000
Professional fees	1,600	1,300	800
Miscellaneous	-	-	2,869
	<u>316,162</u>	<u>226,917</u>	<u>371,650</u>
NET EXCESS FOR THE YEAR	<u>\$ 10,468</u>	<u>\$ 21,880</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION STATEMENT OF REVENUE AND EXPENSES – MARKET UNITS – PHASE 16
FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>2014</u>	<u>2013</u>	<u>Budget</u>
INCOME:			
Rental revenue	\$ 26,900	\$ -	\$ -
Laundry	-	-	-
Other revenue	-	-	-
	<u>26,900</u>	<u>-</u>	<u>-</u>
EXPENSES:			
Administrative fee	5,821	-	-
Amortization	-	-	-
Bank charges	-	-	-
Site Management	900	-	-
Insurance	1,085	-	-
Interest	-	-	-
Furniture replacement	-	-	-
Property taxes	2,221	-	-
Maintenance	1,566	-	-
Replacement reserve	5,000	-	-
Bad debt	-	-	-
Utilities	7,742	-	-
Security	-	-	-
Professional fees	-	-	-
Miscellaneous	-	-	-
	<u>24,335</u>	<u>-</u>	<u>-</u>
NET EXCESS FOR THE YEAR	<u>\$ 2,565</u>	<u>\$ Nil</u>	<u>\$ Nil</u>

CRESS HOUSING CORPORATION NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2014

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, 2014.

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 \$462,360 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.

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.

2. SIGNIFICANT ACCOUNTING POLICIES (continued):

h) Financial instruments –

The Company has elected not to disclose fair value information about financial assets and liabilities for which fair values was not readily obtainable.

The Company has classified its financial instruments as follows:

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

3. 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 & Buildings	Furniture & Appliances	Total Cost	Accumulated Amortization	Net Book Value
CMHC					
Phase 1-4	\$ 10,681,091	188,632	10,869,723	9,149,815	\$ 1,719,908
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	56,667	361,612
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	63,754	2,270,996
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	10,537	1,392,917
Phase 15 – 22nd Street	3,762,894	40,094	3,802,988	118,156	3,684,832
Phase 16 – Lindsay	1,533,452		1,533,452		1,533,452
Total Market Units	15,903,504	271,513	16,175,017	249,114	15,925,903
Totals	\$ 26,584,595	460,145	27,044,740	9,398,929	\$ 17,645,811

CRESS HOUSING CORPORATION NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2014

4. LONG-TERM DEBT:

Long-term debt consists of the following mortgages:

	<u>2014</u>	<u>2013</u>
(1) Canada Mortgage and Housing Corp. repayable in monthly instalments of \$8,719 including interest at 2.65%.	\$	\$ 94,603
(2) Canada Mortgage and Housing Corp. repayable in monthly instalments of \$5,154 including interest at 2.61%.	586,802	633,275
(3) Canada Mortgage and Housing Corp. repayable in monthly instalments of \$4,158 including interest at 2.65%.	518,769	554,478
(4) Canada Mortgage and Housing Corp. repayable in monthly instalments of \$2,148 including interest at 2.65%.	281,845	299,929
(5) Canada Mortgage and Housing Corp. repayable in monthly instalments of \$415 including interest at 2.65%.	55,402	58,878
(6) Canada Mortgage and Housing Corp. repayable in monthly instalments of \$1,936 including interest at 2.61%.	280,658	296,199
(7) First Nations Bank loan repayable in monthly instalments of \$833.	43,333	53,333
(8) First Nations Bank loan repayable in monthly instalments of \$949 including interest at 4.50%.	139,463	144,455
(9) First Nations Bank loan repayable in monthly instalments of \$1,215 including interest at 5.50%.	181,743	186,199
(10) First Nations Bank loan repayable in monthly instalments of \$3,038 including interest at 5.10%.	467,003	479,301
(11) First Nations Bank loan repayable in monthly instalments of \$12,878 including interest at 4.60%.	1,553,711	1,634,758
(12) First Nations Bank interim construction loan loan convertible to a mortgage upon completion.	400,000	-
	<u>4,508,729</u>	<u>4,435,408</u>
Less: current portion	259,219	337,977
Total long-term debt	<u>\$ 4,249,510</u>	<u>\$ 4,097,431</u>

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

2015	\$ 259,219
2016	279,842
2017	281,804
2018	287,332
2019	294,153
Thereafter	2,847,160
	<u>\$ 4,249,510</u>

CRESS HOUSING CORPORATION NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2014

5. GST REBATE:

Cress Housing Corporation is registered for GST purposes and is eligible for the GST rebate. The 2014 rebate consists of one-half of the GST incurred or \$31,206. The accounts receivable as at December 31, 2014 includes GST of \$31,206.

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, 2013	\$ 305,612	(16,695)	\$ 288,917
CMHC Subsidy allocation	153,120	22,440	175,560
Transfer from surplus	10,308	11,005	21,313
Interest earned	1,430	-	1,430
	470,470	16,750	487,220
Approved expenditures from reserve	(165,062)	(28,055)	(193,117)
Balance			
December 31, 2014	\$ 305,408	\$ (11,305)	\$ 294,103

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.

CRESS HOUSING CORPORATION SCHEDULE OF REVENUES AND EXPENSES – MARKET UNITS
FOR THE YEAR ENDED DECEMBER 31, 2014

	TOTAL	PHASE 5	PHASE 6	PHASE 7	PHASE 8	PHASE 9	PHASE 10	PHASE 11	PHASE 12	PHASE 13	PHASE 14	PHASE 15	PHASE 16
REVENUE													
Net Rental revenue	\$ 1,581,977	\$ 72,960	99,068	70,340	32,535	88,986	71,445	522,108	99,994	99,502	76,200	321,939	\$ 26,900
Other revenue	36,450	1,550	-	1,628	-	1,705	923	16,961	5,962	2,393	637	4,691	-
	<u>1,618,427</u>	<u>74,510</u>	<u>99,068</u>	<u>71,968</u>	<u>32,535</u>	<u>90,691</u>	<u>72,368</u>	<u>539,069</u>	<u>105,956</u>	<u>101,895</u>	<u>76,837</u>	<u>326,630</u>	<u>26,900</u>
EXPENSES													
Administration fee	183,228	8,030	6,600	9,114	-	4,256	11,685	110,686	4,350	6,625	7,205	8,856	5,821
Amortization	112,791	-	-	-	10,000	-	-	-	16,754	-	4,992	81,045	-
Bank charges	3,060	2,854	100	-	32	74	-	-	-	-	-	-	-
Condominium fees	20,398	-	-	-	-	-	-	-	20,398	-	-	-	-
Site management	32,102	3,000	1,076	3,000	-	5,580	3,600	-	-	2,346	3,000	9,600	900
Insurance	83,014	2,817	8,572	2,535	2,272	4,600	3,315	31,506	-	7,478	4,194	14,640	1,085
Interest	116,257	-	-	-	2,071	-	-	-	34,288	-	6,398	73,500	-
Property taxes	181,334	7,639	22,912	7,639	9,684	5,827	4,174	100,093	286	1,062	7,011	12,786	2,221
Maintenance	254,905	6,780	12,800	7,517	2,633	18,223	6,609	159,999	10,957	10,292	3,289	14,240	1,566
Replacement reserve	286,800	15,800	22,400	15,800	2,000	13,500	16,800	104,000	10,100	30,300	21,600	29,500	5,000
Bad debt	16,024	-	-	-	-	57	-	1,290	4,315	4,557	2,343	3,462	-
Utilities	230,899	23,472	18,519	21,641	3,815	26,776	21,057	4,334	2,281	27,542	9,787	63,933	7,742
Security	12,705	1,144	560	700	-	1,522	900	-	-	4,000	879	3,000	-
Professional fees	10,500	800	800	800	600	900	750	1,400	900	1,200	750	1,600	-
Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-
	<u>1,544,017</u>	<u>72,336</u>	<u>94,339</u>	<u>68,746</u>	<u>33,107</u>	<u>81,315</u>	<u>68,890</u>	<u>513,308</u>	<u>104,629</u>	<u>95,402</u>	<u>71,448</u>	<u>316,162</u>	<u>24,335</u>
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR													
	74,410	2,174	4,729	3,222	(572)	9,376	3,478	25,761	1,327	6,493	5,389	10,468	2,565
OWNER'S ALLOCATION	9,376					9,376							
NET EXCESS (DEFICIENCY) FOR THE YEAR	\$ 65,034	2,174	4,729	3,222	(572)	Nil	3,478	25,761	1,327	6,493	5,389	10,468	\$ 2,565

CRESS HOUSING CORPORATION SCHEDULE OF REVENUE AND EXPENSES – CMHC

FOR THE YEAR ENDED DECEMBER 31, 2014

	Actual 2014				Budget 2014	
	Total	Group 2 116 Units	Group 3 17 Units	Group 4 30 Units	Total	Variance
REVENUE						
Gross Rental Revenue	\$ 985,505	685,298	91,139	209,068	864,088	\$ 121,417
LESS: Vacancy	23,211	14,769	893	7,549	20,815	(2,396)
Net rental revenue	962,294	670,529	90,246	201,519	843,273	119,021
Operating subsidy	795,514	609,964	57,424	128,126	795,514	-
Other revenue	818	818	-	-	6,416	(5,598)
Admin recovery	444,939	315,907	44,494	84,538		444,939
	<u>2,203,565</u>	<u>1,597,218</u>	<u>192,164</u>	<u>414,183</u>	<u>1,645,203</u>	<u>558,362</u>
EXPENSES						
Property taxes	279,611	195,925	32,341	51,345	282,355	2,744
Insurance on dwellings	64,722	56,449	8,273		66,763	2,041
Utilities - vacant units	9,458	3,916	532	5,010	7,564	(1,894)
- senior housing	24,364	24,364			33,496	9,132
- single parent	6,932	6,932			4,322	(2,610)
- apartment	10,705	10,705			8,644	(2,061)
Apartment	6,185	6,185			6,600	415
Maintenance	477,240	285,408	42,123	149,709	409,774	(67,466)
Shop expense	19,443	13,805	1,944	3,694	16,857	(2,586)
Mortgage interest	46,892	46,892			47,742	850
Amortization	213,887	213,887			213,887	-
Administration:						
Staff Salaries, benefits, travel	615,813	437,227	61,581	117,005	223,760	(392,053)
Office rent	18,030	12,801	1,803	3,426	16,973	(1,057)
Telephone	11,345	8,055	1,134	2,156	5,940	(5,405)
Office supplies	12,834	9,112	1,283	2,439	8,486	(4,348)
Bank charges	8,316	5,904	832	1,580	1,980	(6,336)
Insurance	5,688	4,038	569	1,081	6,506	818
Work shop and training	4,944	3,510	495	939	2,546	(2,398)
Board	7,397	5,252	740	1,405	2,829	(4,568)
Miscellaneous	9,525	6,763	952	1,810	13,861	4,336
Tenant counseling	54,504	38,698	5,450	10,356	63,771	9,267
Audit and accounting	8,550	6,071	855	1,624	8,550	-
Legal	1,360	966	136	258	-	(1,360)
Tenant incentive	1,141	810	114	217	1,200	59
Replacement reserve	175,560	153,120	22,440		175,560	-
Office equipment	3,959	2,811	396	752	2,400	(1,559)
Bad debts	10,093	4,864	1,059	4,170	7,757	(2,336)
Committee meetings	923	655	92	176	4,000	3,077
Data support	6,856	4,868	686	1,302	1,080	(5,776)
	<u>2,116,277</u>	<u>1,569,993</u>	<u>185,830</u>	<u>360,454</u>	<u>1,645,203</u>	<u>(471,074)</u>
Excess (Deficiency) of revenue over expenses for the year the year	<u>\$ 87,288</u>	<u>27,225</u>	<u>6,334</u>	<u>53,729</u>	<u>NIL</u>	<u>\$ 87,288</u>



SASKATOON TRIBAL COUNCIL

Suite 200 - 335 Packham Avenue, Saskatoon, SK S7N 4S1

P 306.956.6100 F 306.244.7273

www.sktc.sk.ca