



Peguis First Nation Treaty Land Entitlement (TLE) Trust

2018 Trust Administration Report

Financial Trustees: Stephen Daniels, Diane Bear, Sharon Stevenson, Carrie Sutherland, and Sangita Bhalla, RBC

And

Community Fund Trustees: Lloyd Sinclair
Ralph Sutherland, Barry Bear, and Freda Bear

**PEGUIS FIRST NATION TRUST
ANNUAL TRUST REPORT FOR THE PERIOD
JANUARY 1, 2018 TO DECEMBER 31, 2018**

Background

The Peguis First Nation Trust entered into a Treaty Entitlement Agreement with Canada and the province of Manitoba whereby Peguis First Nation is entitled to select and acquire up to 166,794 acres of additional land as Reserve. To fulfil its obligations, Canada has agreed to pay Peguis First Nation the sum of \$64,425,000.

By Ratification Vote held on September 7, 2007, Peguis First Nation approved the Peguis First Nation Trust Agreement.

In 2008, \$61,397,215.00 was deposited to the Peguis First Nation Trust, of which \$56,397,215.00 was transferred to the Implementation Account and \$5,000,000.00 to the Community Fund Account.



Treaty #1 signing

Reporting

Each year the Trustees are required to provide the Chief and Council of Peguis First Nation with financial statements for the Trust, as well as a report on the administration of the Trust. The report describes the expenditures of the Implementation Account and the Community Fund Account, as well as the investments for the Trust.

The Financial Trustees

The Financial Trustees are responsible for the financial administration of the Peguis First Nation Trust, including the Implementation Account and the Community Fund Account. The Financial Trustees distribute the Trust Property in accordance with the Funding Directions issued by Council and/or the Community Fund Trustees, as the case may be. The Implementation Account is to be used to acquire land to be registered in the name of Peguis, as well as, to cover discharging expenses associated with the purchase of land and other implementation administration expenses of the Treaty Entitlement Agreement.

The Financial Trustees for the Trust are: Stephen Daniels, Sharon Stevenson, Diane Bear and Carrie Sutherland. Under the terms of the TLE Trust Agreement at least one Community Fund Trustee must be located off Reserve. There is a vacancy for this position currently.

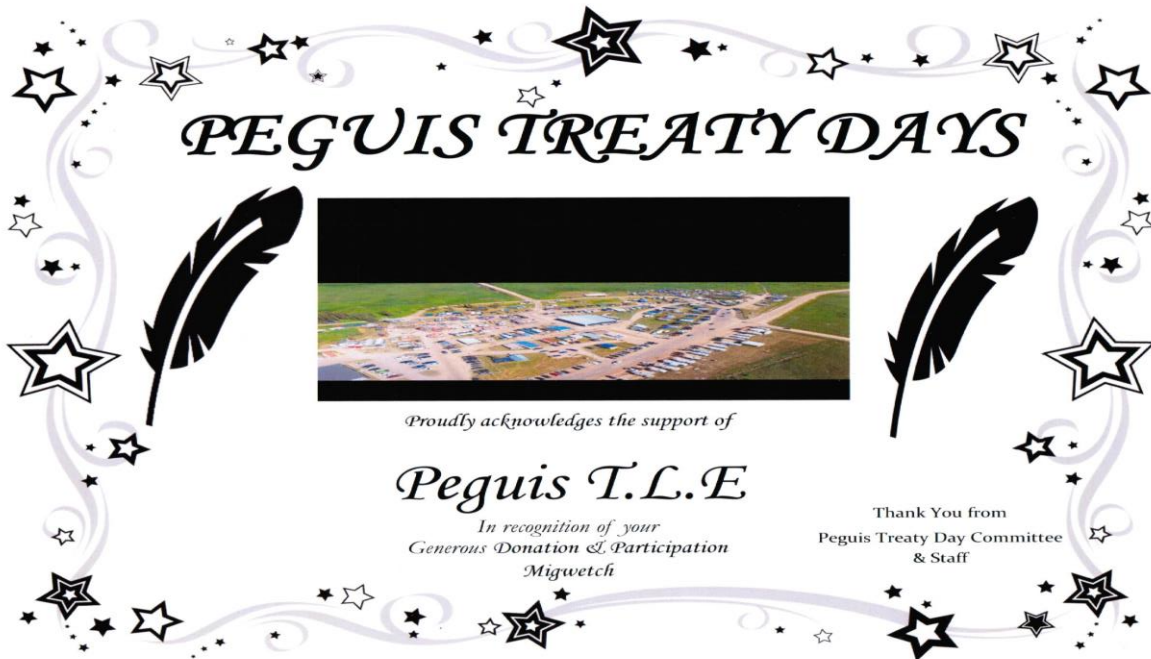
The Trust Agreement calls for Council to appoint two additional Trustees, one of which must be either a lawyer or a Trust Company and the other Trustee a chartered accountant. Council appointed Royal Trust as the Corporate Trustee. Council is currently in the process of selecting a potential chartered accountant to act as Financial Trustee for the Trust.

The Community Fund Trustees

The Community Fund Trustees identify and determine or recommend to Council or to Council and the Members "Expenditures Beneficial to Peguis First Nation" from the Community Fund Account. The Community Fund Account is to be used for the advancement of the interest of and quality of life of Peguis First Nation and its members through the preservation, enhancement and application of Trust property. The Community Fund Trustees have no responsibility for the financial administration of the Peguis First Nation Trust.

Freda Bear, Barry Bear, Ralph Sutherland, Lloyd Sinclair, Chair are the elected Community Fund Trustees.

Under the terms of the TLE Trust Agreement, at least one Community Fund Trustee must be located off Reserve. There is currently a vacancy for this position. There is a forthcoming election process to be called by Chief & Council to fill the position of off-reserve community fund trustee.



Financial Trustee Report 2018

Trust Balance

The Financial Trustees are also pleased with the overall financial investments of the TLE Trust. Our Trust opening value at January 1st, 2018, was \$ 49,252,717.00, and the Trust closing balance at December 31st, 2018 was **\$ 45,853,418.**

Investment Management

The Peguis TLE Trust continues to utilize the services of TE Wealth for their independent Trust advisory and investment consultation. It is with their support and guidance that we continue to grow and learn about the investment and trust industry so that we can make a difference for our beneficiaries.

The investment of millions of dollars in the TLE Trust takes professional management and decision making from well selected and successful investment managers. We are thankful to continue to secure and utilize the services of Mawer Investment Management, Beutel Goodman Investment Counsel and TD Bank Bond Indexing Fund. These managers are tops in their field and outperform their peers. May they keep up the good work and keep making money for the TLE Trust. We thank them for their ten years of service and support to Peguis.

Professional Development

The Peguis TLE Trustees pursue professional development to assist them with their duties and roles for the benefit of the beneficiaries and Trust. With the developments in the Trust industry and increasing information within the investment industry, it is imperative and proactive that the Trustees be kept abreast of changes and new information that can benefit the Trust and/or community.

AFOA Canada National Conference – was attended by the Financial Trustees to gain information on the financial developments within Canada and First Nations. With over 1200 indigenous delegates from across the country, Trustees were able to network with other first nation delegates, discuss opportunities with Banks and Financial Institutions and become aware of new offerings from AFOA Canada and Governments. AFOA Canada has developed a Trust component within its mandate to support First Nations. This training and information is available at the Conferences and to the communities.

NATOA National Conference – the National Aboriginal Trust Officers Association (NATOA) hosts an annual conference each year for the benefit of Community Trusts and First Nations considering setting up a Trust. In 2018, twenty-six Grade 12 students from Peguis Central School attended the NATOA Conference, hosted in Banff, AB.



Peguis Central School Grade 12 Graduates 2018



Peguis Band Members Grade 12 TLE 2018 Award Winners

The Implementation Account

Opening Values

As at January 1st, 2018, the opening value of the Implementation Account was \$ 43,253,316.00

2018 Income and Expense Summary

Total Income Received	\$1,745,115
Less Authorized Expenses	
Annual General Meeting	\$ 5,431
Honorarium	18,500
Investment Consulting Fees	23,251
TLE Implementation Budget	306,389
Trust Office	12,633
Portfolio Management Fees	145,393
Professional Development	16,380
Professional Fees	24,546
Royal Trust, Trustee Fees	81,594
Salaries & Benefits	33,183
Travel	<u>13,795</u>
Total Authorized Expenses	<u>\$ 681,095</u>
Land Purchase & Real Estate Costs	(\$3,342.516)
Surplus (Deficit)	<u>(\$2,278,496)</u>

We are pleased to confirm that all expenses and withdrawals from the Implementation Account are in compliance with the Trust Agreement.

Closing Values

As at December 31, 2018, the closing value of the Implementation Account is **\$ 39,417,461.**

Authorized Uses of the Implementation Account

- To purchase land for social, economic development, cultural or other purposes of interest to Peguis First Nation, including related costs
- To pay the costs of inspection, appraisal, negotiation, capital purchase, purchase transaction, holding, tax adjustment and incidental costs, including agents, representatives or trustees retained to purchase or hold title to land
- To implement the Treaty Entitlement Agreement, including required staff, equipment, travel or other administration costs pertaining to the purchase of land, monitoring and Reserve creation process
- To pay reasonable fees and honoraria, as well as, financial, investment management, legal, accounting or other education which will assist the Financial Trustees in carrying out their duties and protecting the assets of the Trust

The Process for Paying Expenditures and the Purchasing of Entitlement Land

Chief and Council must provide the Financial Trustees with a Funding Direction, which contains the following information:

For paying implementation costs:

- A description of the implementation expense
- A description of the manner in which the funds will be applied, when and to whom the funds will be paid, the anticipated completion date, the amount and source of other funds received and a description of any charges or security arrangements
- A Council Resolution approving expenditure for implementation purposes

For purchase of Entitlement Land:

- A copy of the executed Offer to Purchase
- The name of the lawyer who will be completing the land acquisition and to whom the Financial Trustees will pay the funds to in order to close the purchase
- A Council Resolution approving the land purchase and Offer to Purchase

Unless and until the amount of land set apart as Reserve has been increased by 9,637 acres of land, the amount of capital in the Implementation Account cannot be less than \$49,800,000.00 less the value of any Treaty Entitlement Land purchased by the Trust.

In the first 25 years, the Implementation Account has a “Floor Value” of \$25,000,000.00. No capital distributions, other than for the purchase of Land, can be made if such distribution should result in the value of the Implementation Account falling below \$25,000,000.00.



1075 Portage Avenue, Winnipeg



New CPIC Building
in front of 1075 Portage Avenue, Wpg
for
Retail and Office Spaces

The Community Fund Account

Opening Values

As at January 1, 2018, the opening value of the Community Fund Account was \$ 5,999,401.

2018 Income and Expense Summary

Income Received

Total Income Received **\$593,086**

Less Authorized Expenses

Annual General Meeting	5,404
Honorarium	33,100
Investment Consulting Fees	6,107
Peguis Trust Office	39,719
Portfolio Management Fees	17,509
Professional Development	19,559
Professional Fees	10,658
Royal Trust, Corporate Trustee Fee	15,050
Salaries and Benefits	32,979
Travel	<u>7,629</u>

Total Authorized Expenses **\$187,714**

The Community Fund also distributed **\$338,890** in Community Distributions

We are pleased to confirm that all expenses and withdrawals from the Trust are in compliance with the Trust Agreement.

Closing Values

As at December 31, 2018, the closing value of the Community Fund Account is **\$ 5,662,262**.



Peguis TLE Trust 2018 Summer Students

Community Fund Trust 2018 AGM Report

Peguis TLE Community Fund Trustees want to ensure that we value your input and support youth committees and young entrepreneurs. We would like to thank all applicants for submitting applications and look forward to reviewing future endeavors.

Purpose of the Community Fund Account

The Community Fund Account is to be used for the advancement of the interest of and quality of life of Peguis First Nation and its Members through the preservation, enhancement and application of Trust property.

Authorized Uses for Expenditures for Community Purposes

- To supplement or enhance health care related services
- To enhance or promote educational opportunities
- To support assistance to address the special needs of Peguis elders
- For community development and improvement initiatives including infrastructure, equipment or enhancement of recreation facilities
- To preserve the language and cultural heritage
- For Treaty Days, pow-wow and community gatherings
- To acquire, establish, or build a credit union or a bank or a trust company to be owned by Peguis, also known as the Peguis band.
- For Housing
- To promote or establish business or commercial operations beneficial to the members
- For any other activity, beneficial to the Peguis Community members

The Process for Paying Expenditures for Community Purposes

The Community Fund Trustees and/ or Council may deliver a Funding Direction to the Financial Trustees, which contains the following:

- A description of the Expenditure Beneficial to the Beneficiary for Community Purposes

- A description of the manner in which the funds will be applied, when and to whom the funds will be paid, the anticipated completion date, the amount and source of other funds received and a description of any charges or security arrangements
- An Ordinary Resolution by the Community Fund Trustees approving or recommending any Expenditure Beneficial to the Beneficiary for Community Purposes

Community Fund Approval Authorities

All funding applications are reviewed and discussed by the Community Fund Trustees or a review committee thereof. As per the terms of the Trust Agreement, the following approval authorities (increase yearly by inflation) are required to approve:

- Applications for funding up to \$59,427.40 (\$50,000.00) may be approved by the Community Fund Trustees
- Applications for funding over \$59,427.40 (\$50,000.00) and up to \$178,282.21 (\$150,000.00) must be recommended by the Community Fund Trustees and approved by Chief and Council
- Applications for funding over \$178,282.21 (\$150,000.00) must be recommended by the Community Fund Trustees with the concurrence of Chief and Council and approved by the Members at a meeting of Members.

Important Dates Relating to the Funding Application Process:

- Applications for funding can be made up to December 31st annually.
- The Community Fund Trustees will review all qualified applications by February 28th annually.
- Any applications that must be reviewed by Chief and Council and the Members will be reviewed at a meeting of Members called by no later than April 15th annually.
- Allocation of funding amounts to successful applicants will commence starting by April 30th each year to December 31 of the same year unless written extension request with valid reason is submitted.

Guidelines for Grant Grading System

- 35% of funds available will be used for business initiatives with emphasis on viable businesses that provide employment to community members.
- 30% of funds available will be used for Youth initiatives
- 20% of funds available will be used to support Community activities, organizations and clubs
- 10% of funds available will be used for Elders initiatives
- 5% of funds used for Health initiatives



Peguis Church Annual Widow/Widowers Dinner 2018



Peguis Sr. Centre Van 2018

2018 – Expenditure Applications Approved

In 2018, the Community Fund Trustees approved and paid the following applications:

Applicant	Description	Amount
Terrance Sinclair & Ryan McCorrister	2018 Peguis Snow Drags	\$1,500.00
Crystal Garson Training & Employment	PFN Summer Youth Work Experience	25,000.00
Wayne Stranger	Stranger Bronze Works	\$15,000.00
Crystal Blain	Crystal's Kettle Corn Business	7,000.00
Edgar Stevenson	Induction into MB Softball Hall of Fame son Edgar Stevenson Jr.	2,963.00
Jessica McCorrister	International Teaching Practicum	3,775.00
Cheyenne Thomas	New Zealand Presentation	2,061.66
Yvonne Houle	Western Canada Trip for Serenity Stranger	\$200.00
Adrienne Manningway	CSSHL Playoffs in Penticton, BC-Son Ayden	1,500.00
Tracy Sinclair	CCSHL Playoffs in Penticton, BC-Son Bryden	1,500.00
Peguis Senior Mohawk Club	Peguis Senior Mohawk Club	10,000.00
MASRC	2018 National Aboriginal Hockey Championship Peguis Athletes	8,400.00
MASRC	Additional player Keenan McPherson	2,000.00
Peguis Grad Committee	Grade 12 Fundraising	200.00
Peguis School Board	Highest Academic & Most Improved Gr 12 Peguis Band	3,000.00
Peguis Multi-Plex	Jr. B Playoffs Fan Support Items	5,000.00

Cheryl Bear	Colby Bear – Registration U-16	165.00
Erin Bird	Daughter Aysa Ukrainian Dance Festival	500.00
Steven Daniels-Webb/Desmond Bear	Financial Assistance for NAHC -Coaching	1,100.00
Peguis Warrior Arm Wrestling Club	Canadian Arm-Wrestling Championship	5,300.00
David Thomas	International Indigenous Architecture Exhibitor	3,935.00
Peguis Juniors Hockey Club	KJHL Championship Rings	8,100.00
Daniel and Ryan Stevenson	Stevenson Land Services	13,500.00
Ashley Daniels	Indigenous Health Conference	2,000.00
Peguis Gaming Commission	Peguis Annual Treaty Days Youth Events	20,000.00
Peguis School Board	NATOA Conference - Grade 12 Students	13,650.00
Peguis Pow Wow Committee	Peguis Annual 2018 Pow Wow Competition	7,000.00
Peguis Senior Centre	Cavalia Odysseo	1,000.00
Charlene Bear	Linden McCorrister - NHL Camp & Training	4,000.00
Rannon Wilson	Global Vision.... China	2,500.00
Peguis Anglican Church	Fence for Peguis Anglican St. Peter's Church	5090.00
Anita Spence	Athletic Development Hannah & Kayla Spence-Thomas	1,000.00
Eric Bear	U-16 Program of Excellence son Colby	500.00
Cheryl Kretzmann	First Nation Realty Inc	5,000.00
Frances Sinclair-Kaspick	Audio Book "Mountain Within"	5,000.00
Stuart Manningway	BC Scouting Camp - Ayden	3,258.00
Chief Peguis Bronze Statue (Joyce Beach)	Peguis Statue	52,500.00
Pilot Mound Academy	Tatayana Thomas	3,000.00
Pilot Mound Academy	Ayden Manningway	16,000.00
Pilot Mound Academy	Colby Bear	3,000.00
Pilot Mound Academy	Michael Spence Jr.	3,000.00
Chief Peguis Canoe Club (Bill Spence)	Chief Peguis Canoe Club Winterizing and Equipment	5,000.00
Emily Bird	Youth Empowerment Camp	750.00
Brittany Sutherland	Athletic Development Cora & Carter Sutherland	1,000.00
Sam Spence Sr.	Tree Farmer (Skidder)	5,000.00
Derrick Daniels	Emily Daniels Winnipeg AAA Female Midgets	1,500.00
Dennis Daniels	Interlake AA Bantam for grandson Ayden	1,500.00
Lloyd Sinclair	Interlake AA Bantam for grandson Darian	1,500.00
Kyle Prinson	Hamilton Marathon	1,369.95
Tracy Sinclair	Brayden Sinclair - Relocate/Drafted to OCN	3,000.00

Peguis Church (Sharon Mann)	Peguis Church Widowers Banquet	750.00
Ardelle Choken	Daughter Hailey CD Production	750.00
Ryan Bear	Son Tristen Banff Academy	3,000.00
Eric Bear	Son Brayden Interlake AAA Bantam	1,500.00
Stephanie (Bear) Sutherland	Son Tyrese Bear Interlake AAA Midget	1,500.00
Darren Bear	Son Shayne Bear Interlake AAA Midget	1,500.00
Chudd's Chrysler	Peguis Sr. Van	20,000.00
TOTAL		\$318,317.61

Total Grants Approved Ending December 31, 2018 - \$1,613,724.95

YEAR	FUNDED AMOUNTS
2010	\$ 50,000.00
2011	\$ 51,303.67
2012	\$ 22,500.00
2013	\$115,202.00
2014	\$263,819.50
2015	\$223,656.90
2016	\$225,229.58
2017	\$323,123.30
2018	\$338,890.00

Professional Development

In 2018, Freda Bear, Barry Bear, Diane Bear, Stephen Daniels and Sherry Sutherland attended the NATOA Conference on May 22nd – 24th, 2018 at Banff, AB. Freda Bear, Barry Bear, Diane Bear and Lloyd Sinclair attended the CANDO Conference on October 23rd – 25th, 2018 at Enoch, AB. Sharon Stevenson attended the AFOA Conference on October 2nd – 4th, 2018 in Ottawa, ON and the International Indigenous Archives on October 9th – 12th, 2018 in Prior Lake, MN. Sherry Sutherland attended AFN on December 4th – 6th, 2018 in Ottawa, ON.

The professional development requirements aid in the continuous learning process, ensuring Trustees are aware of events that may affect the Trust, to be kept abreast of changes within the trust and investment industry and it provides an opportunity to meet with Trustees from other First Nations and discuss Trust experiences.

Application Workshops

The Peguis TLE Trustees will continue to have workshops and information sessions on the Handbook and Guidelines to PCS Grade 12 students, Community Workshops in Peguis and Selkirk and with PDC, Training & Employment Youth & Wellness Workers.

2018 Highlights

The Peguis TLE Trust partnered with Peguis Surrender Trust, Peguis First Nation Organizations (Housing, Lands, Recreation, Flood) and Treaty Auto for Open House 2018 (Band Office C). Allowing Peguis First Nation Community Members to see all the offices and meet staff. All participated by completing a Scavenger Hunt (Questions from each Department). Refreshments were provided along with many free door prizes.

The Peguis TLE Trustees will continue partnering with the Peguis Surrender Claim Trusts with Summer Students/Youth Worker and Wellness Worker placements through Peguis First Nation Training & Employment.

The Peguis TLE Trustees will continue partnering with the Peguis Surrender Claim Trusts for the Peguis Annual Treaty Days Events, Peguis Annual Pow Wow and Peguis Annual Parade.

The Peguis TLE Trustees partnering with the Peguis Surrender Claim Trusts met with Peguis First Nation Chief & Council regarding Peguis First Nation Chief & Council Plans & Priority

The Peguis TLE Trustees partnered with the Peguis Surrender Claim Trusts by assisting the Trust Nominating Committee in the Call Out for Trustees for both Trusts by holding Information Sessions in Peguis and Winnipeg.

Peguis TLE Implementation Office

Nathan McCorrister is the TLE Executive Director for TLE Implementation office to assist Council with the acquisition of Treaty Entitlement Land. As Executive Director for TLE Implementation, Nathan's primary duties are:

- To ensure the successful purchase and selection of 166,794 acres of land to be converted to Reserve Land
- To develop a Strategic Plan to purchase TLE land
- To support Chief and Council;
- To ensure land selection and acquisition procedures and principals are met
- To monitor the conversion of land to Reserve status;
- To ensure Peguis First Nation meets its responsibilities and obligations under the Treaty Land Agreement;
- To provide advice and administrative support to the TLE Trust;

The TLE Implementation Office Budget

Under the terms of the Trust Agreement, Council prepares an Annual Budget for the expenses relating to the implementation of the Treaty Entitlement Agreement., including required staff, equipment, travel or other administration costs pertaining to the acquisition of land, site inspections, land appraisals, general legal services, monitoring and Reserve creation process approved by Council. For 2018, the TLE Implementation Budget was \$400,000.00

Peguis First Nation TLE Trust

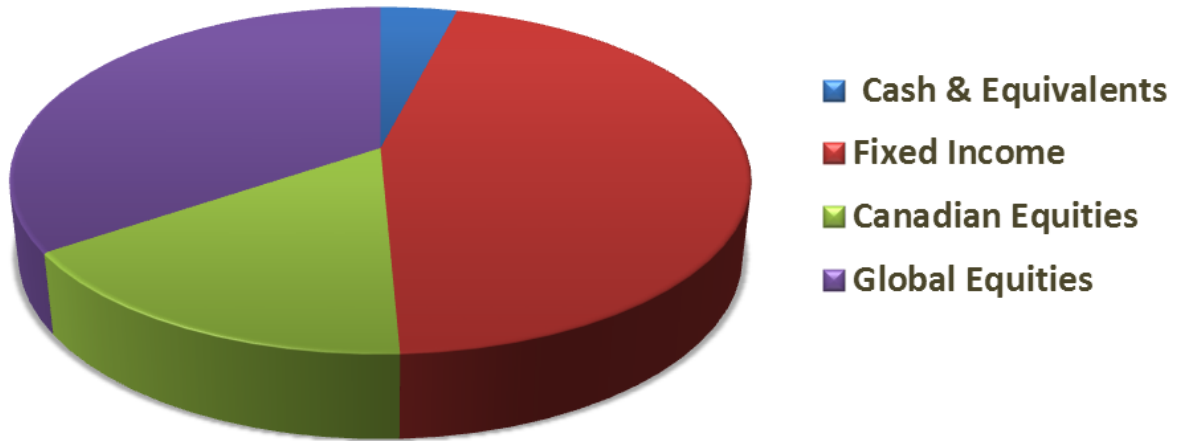
Investment Review Summary as at December 31, 2018

It would be something of an understatement to say that markets ended 2018 on a turbulent note with equities falling sharply at the beginning of October. November saw a rebound, but then December witnessed a pronounced and persistent drop. Thus, a year that started out with relentlessly rising stock prices ended in exactly the opposite fashion. Canadian equities had a rough year, with the TSX falling by almost 9%. Energy stocks fell as crude oil dropped from US\$75 to US\$45 a barrel and was the worst performer on the index. Global Equities also had a negative year, with US technology stocks in particular plunging as the American market began to play catch up in the final quarter. In Europe, fears of Brexit and concerns about the Italian economy played a role in the equity weakness. Investor sentiments were impacted by worries over trade wars, as well as economic troubles in Turkey and Argentina. Bonds ended the year on a positive note. Long-term yields, which had been steadily rising, reversed course, upending a market consensus that they would continue to march upward. Canadian 10-year bond yields peaked at 2.60% in early October and fell to slightly less than 2% by the last trading day of 2018. Fixed Income markets appear to either be reflecting investor concern over prospects for economic growth, or perhaps a sense that inflation is not a meaningful risk at present.

With respect to the Peguis First Nation TLE Trust, we are pleased to report that the combined Trust holdings remained positive under the investment management of Beutel Goodman and Mawer Investment Management, up 0.72% (or a gain of \$65,678) over the last twelve months despite a negative year for most portfolios... Furthermore, over the long term and since inception of the Trust, the combined holdings have recognized an annualized return of 5.95% (or a gain of \$22,586,998) which has added value over and above the market benchmark return of 5.05%. The annualized return continues to remain ahead of the investment policy's average annual return target of 5.50%.

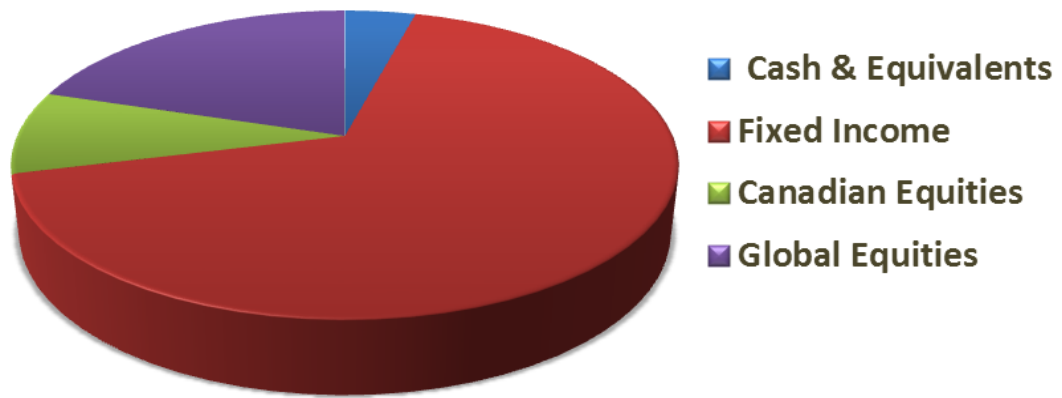
Asset Mix as at December 31, 2018

Community Fund



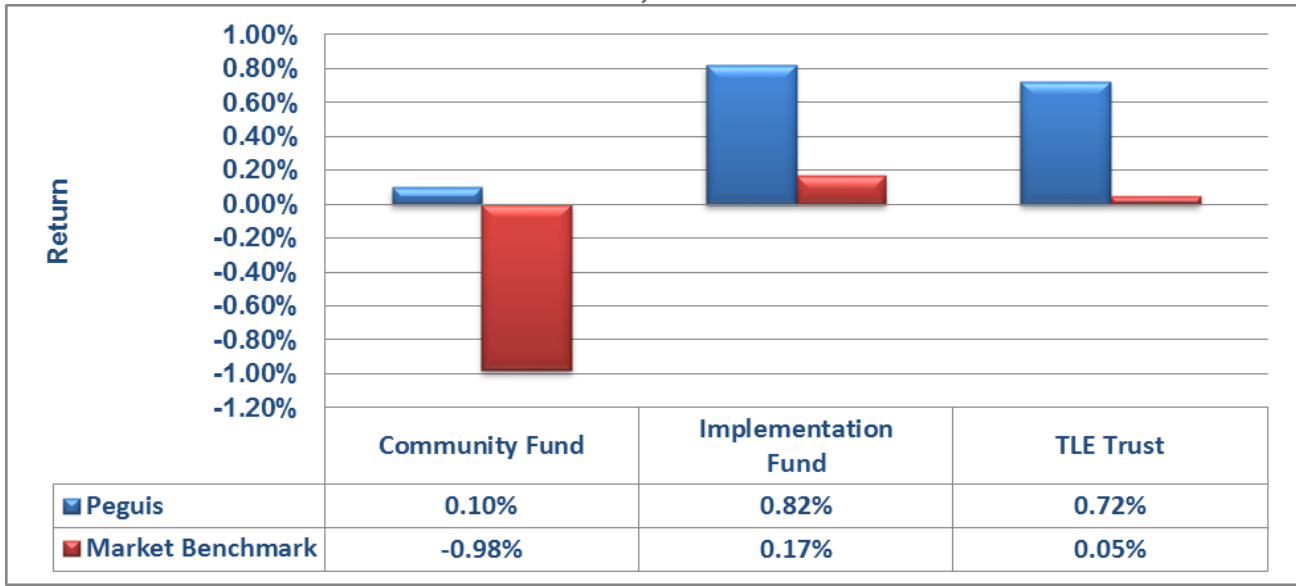
	Cash & Equivalents	Fixed Income	Canadian Equities	Global Equities
Current	4.0%	45.3%	16.2%	34.5%
Target	5.0%	45.0%	17.0%	33.0%
Ranges	0.0% - 10.0%	40.0% - 50.0%	12.0% - 22.0%	28.0% - 38.0%

Implementation Fund

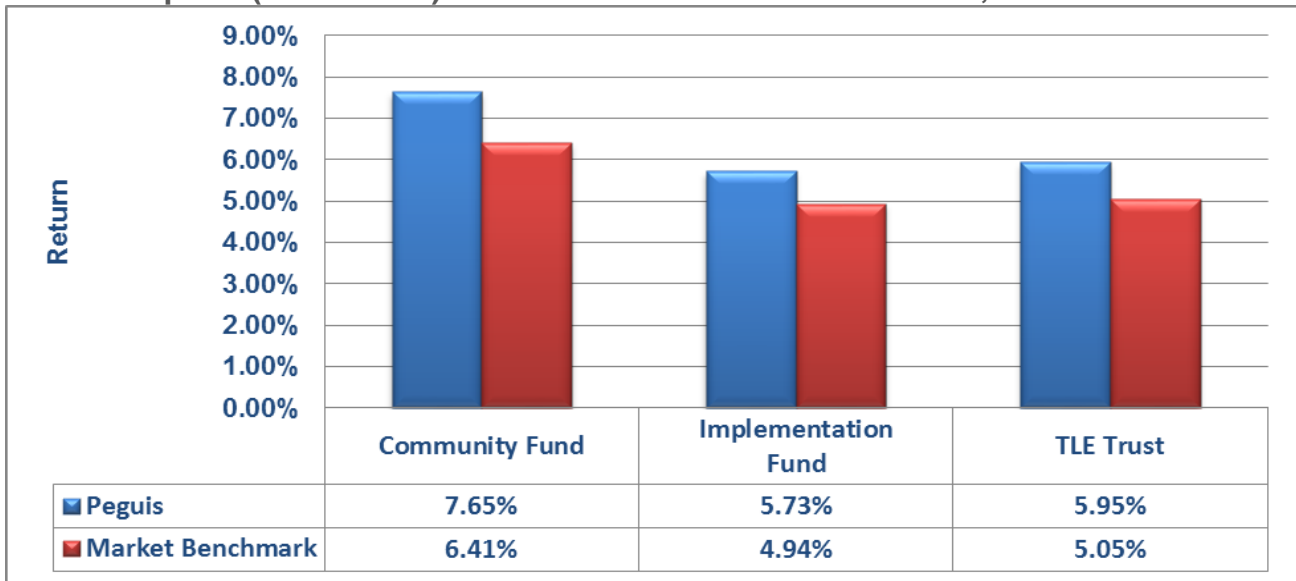


	Cash & Equivalents	Fixed Income	Canadian Equities	Global Equities
Current	4.1%	67.0%	8.7%	20.2%
Target	5.0%	69.0%	9.0%	17.0%
Ranges	0.0% - 10.0%	64.0% - 74.0%	4.0% - 14.0%	12.0% - 22.0%

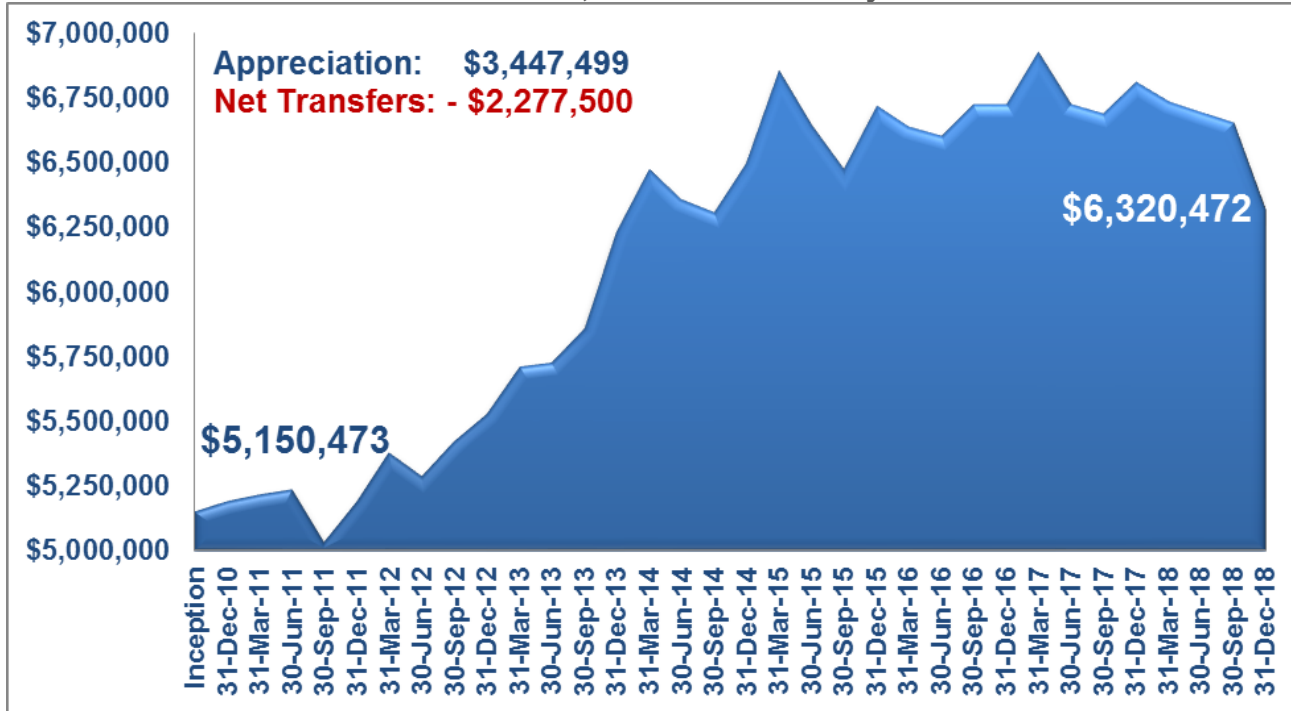
1 Year Rates of Return as at December 31, 2018



Since Inception (Annualized) Rates of Return as at December 31, 2018

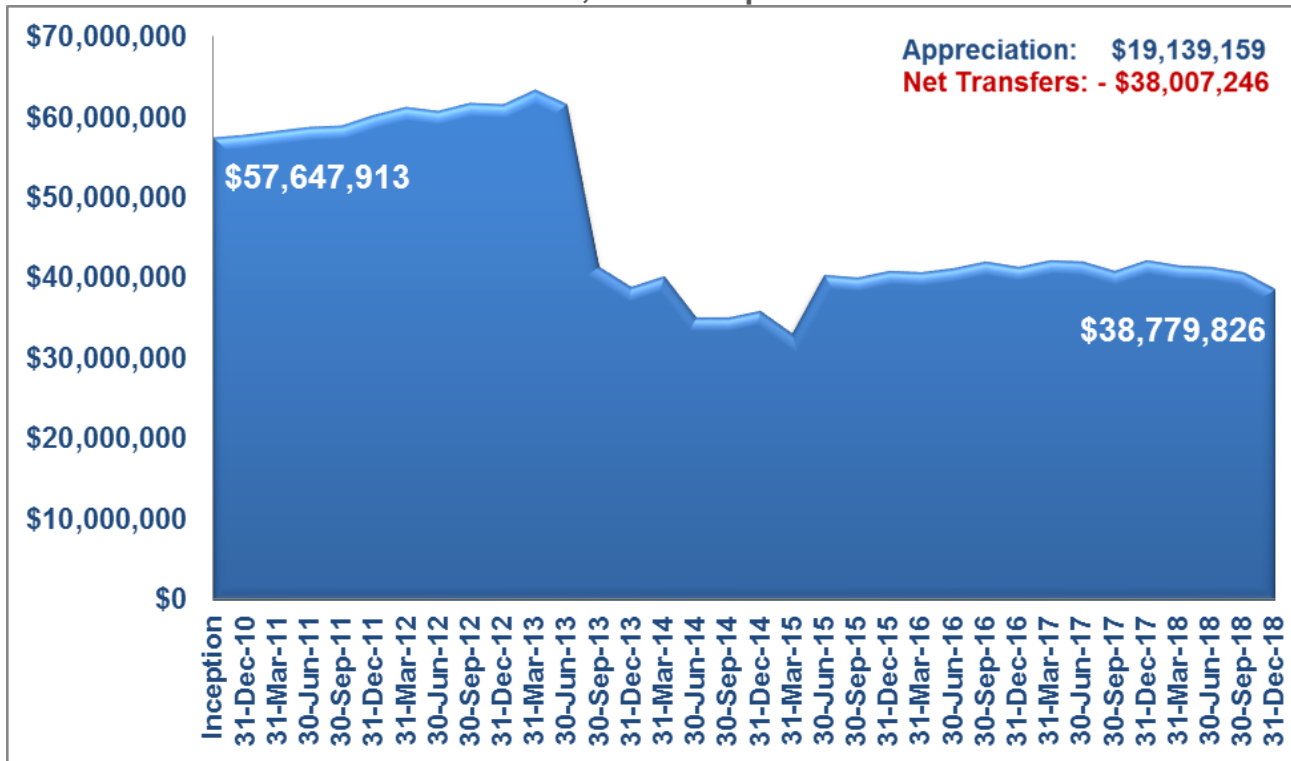


Portfolio Valuation as at December 31, 2018 – Community Fund



* Valuations may differ slightly to other financial reporting as a result of differences in accrual rates and foreign exchange conversion rates.

Portfolio Valuation as at December 31, 2018 – Implementation Fund



* Valuations may differ slightly to other financial reporting as a result of differences in accrual rates and foreign exchange conversion rates.

Top Equity Holdings December 31, 2018



On behalf of T.E. Wealth, it remains our honor and pleasure to support Peguis First Nation. We confirm that the TLE Trust remains in compliance with the Statement of Investment Policies and Guidelines and that T.E. Wealth will continue to apply a due diligent process in monitoring the Trust portfolio relative to expectations.

Conclusion

We are honoured to provide you with our fiduciary services in the administration of the Trust. We look forward to working for you as Trustees for Peguis First Nation TLE Trust for the benefit of the community and future generations.

Respectfully submitted,
Peguis First Nation TLE Trust

Financial Trustees

Stephen Daniels - Chair

Sharon Stevenson

Carrie Sutherland

Diane Bear

Sangita Bhalla, Royal Trust,
Corporate Trustee

Community Fund Trustees

Lloyd Sinclair - Chair

Ralph Sutherland

Barry Bear

Freda Bear



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The Peguis TLE Trust partnered with Peguis Surrender Trust, Peguis First Nation Organizations (Housing, Lands, Recreation, Flood) and Treaty Auto for Open House 2018 (Band Office C). Allowing Peguis First Nation Community Members to see all the offices and meet staff. All participated by completing a Scavenger Hunt (Questions from each Department). Refreshments were provided along with many free door prizes.



The Peguis TLE Trust partnered with Peguis Surrender Trust, Peguis First Nation Organizations (Housing, Lands, Recreation, Flood) and Treaty Auto for a Safe Halloween 2018



