



Nipissing 2013 Boundary Claim Trust

Third Quarter Newsletter *September 2016*

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ASSETS

Fair Market value of investments:

Lincluden	\$46,530,956
Mawer	48,484,773
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	\$95,015,730

LIABILITIES

Accounts payable	9,594
PHT (PCD/Minors Account)	188,065
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NET ASSETS

\$94,818,017

YEAR TO DATE INCOME

Around this time of year the Nipissing and the Trustees start looking at what income has been earned year to date and where we stand going into the last quarter of the year.

As at August 31, 2016, the estimated income due to Nipissing First Nation is \$1,788,091 less any authorized loan payments.



*“Borrowing
from our
Trust rather
than from a
bank is smart
for Nipissing”*

Under the Trust the Trustees are authorized to provide funds from the capital of the Trust Fund to Nipissing for the purpose of:

- Providing loans from the capital of Trust Property comprising funds in the Trust Account to an Nipissing Business Entity; and
- Utilizing the Trust Property as security for guaranteeing loans for an Nipissing Business Entity; and
- Providing loans to Nipissing for the purpose of enabling Nipissing to undertake Community Development.

This year the Trustees authorized two loans as follows:

Loan 1 Nipissing Solar GP Inc.

Amount: \$1,543,000.00

Term of loan: 13 Years

Annual Interest rate: 3.75%

Repayment terms—Annual blended payments of \$151,600

Security: Registered General Security Agreement

Loan 2 Community Development Loan

Amount: \$5,775,000

Term of loan: 20 Years

Annual Interest rate: 3.75%

Repayment terms—Annual blended payments of \$413,723.29

Security: Irrevocable Assignment from Income

Please Note:

This will not hurt the Trusts portfolio, as we will be earning higher interest we would on a fixed income investment (bond).

The interest portion of the payment is applied to the following years income. So think of it like this: we are paying ourselves interest instead of paying the bank.





Prepared for NFN
Boundary Claim Trust
By
Sustainalytics
Sustainable and
Responsible
Investment

Sustainable and responsible investing (SRI) **is an investment approach that incorporates environmental, social and governance (ESG) factors in the selection and management of investments.**

SRI has gained much momentum in global capital markets in recent decades. It is a rapidly evolving investment approach that is being adopted by a full range of investors, including hundreds of major investment managers as well as some of the largest pension funds in the world, who seek to align their investment management with their mission or values or to better manage investment risk and opportunity (or both).

What is E, S and G?

- ESG refers to the *environmental, social and governance* issues associated with business activities. In addition to having impacts that are of concern to some stakeholders, these ESG-related factors are increasingly recognized as relevant and material; they are a source of both risk and opportunities for companies and their investors.
- Under each theme, E, S, and G, investors have identified specific issues or topics that require attention. The table on the next slide lists examples of these issues along with the ways in which careful issue management can contribute to business success.
- How investors use ESG metrics and criteria often varies across different asset classes and will depend on the goals of the investor.

**Make sure to stop by our booth at the Nipissing
Annual Community meeting
to learn more about SRI!**

