

GAMBLER FIRST NATION
Consolidated Financial Statements
Year Ended March 31, 2016

GAMBLER FIRST NATION
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Year Ended March 31, 2016

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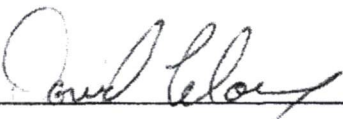
MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING

The consolidated financial statements of Gambler First Nation have been prepared in accordance with Canadian public sector accounting standards. When alternative accounting methods exist, management has chosen those it deems most appropriate in the circumstances. These statements include certain amounts based on management's estimates and judgments. Management has determined such amounts based on a reasonable basis in order to ensure that the financial statements are presented fairly in all material respects.

The integrity and reliability of Gambler First Nation's reporting systems are achieved through the use of formal policies and procedures, the careful selection of employees and an appropriate division of responsibilities. These systems are designed to provide reasonable assurance that the financial information is reliable and accurate.

Chief and Council is responsible for ensuring that management fulfills its responsibility for financial reporting and is ultimately responsible for reviewing and approving the financial statements. Chief and Council meets periodically with management and the organization's auditors to review significant accounting, reporting and internal control matters. Following its review of the financial statements and discussions with the auditors, Chief and Council approves the financial statements. Chief and Council also approves the engagement or re-appointment of the external auditors.

The consolidated financial statements have been audited on behalf of the members by Lazer Grant LLP, in accordance with Canadian public sector accounting standards.



Binscarth, MB

INDEPENDENT AUDITOR'S REPORT

To the Members of Gambler First Nation

We have audited the accompanying consolidated financial statements of Gambler First Nation, which comprise the consolidated statement of financial position as at March 31, 2016 and the consolidated statements of operations, changes in net financial debt, changes in accumulated deficit and cash flow for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated 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 consolidated 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 consolidated 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 consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated 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 consolidated 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 consolidated financial statements.

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

(continues)

Independent Auditor's Report to the Members of Gambler First Nation *(continued)*

Opinion

In our opinion, the consolidated financial statements present fairly, in all material respects, the financial position of Gambler First Nation as at March 31, 2016 and the results of its operations and its cash flow for the year then ended in accordance with Canadian public sector accounting standards.

Lazer Grant LLP

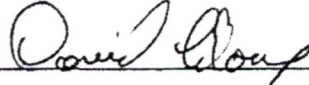
Winnipeg, MB
July 13, 2016

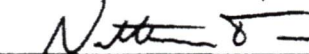
CHARTERED PROFESSIONAL ACCOUNTANTS

GAMBLER FIRST NATION
Consolidated Statement of Financial Position
March 31, 2016

	2016	2015
FINANCIAL ASSETS		
Cash (Note 4)	\$ 14,797	\$ -
Accounts receivable (Note 5)	363,608	228,173
Ottawa trust funds (Note 6)	178	174
Restricted cash (Note 12)	73,775	47,351
	452,358	275,698
LIABILITIES		
Bank indebtedness	-	71,482
Accounts payable and accrued liabilities (Note 8)	564,608	326,020
Short term debt (Note 9)	84,454	-
Deferred revenue (Note 10)	7,500	-
Long term debt (Note 11)	803,387	853,853
Reserves (Note 12)	250,065	211,893
Due to settlement fund (Note 13)	134,642	137,468
	1,844,656	1,600,716
NET FINANCIAL DEBT	(1,392,298)	(1,325,018)
NON-FINANCIAL ASSETS		
Prepaid expenses	121,043	102,655
Capital assets (Note 14)	1,036,466	1,028,163
	1,157,509	1,130,818
ACCUMULATED DEFICIT	\$ (234,789)	\$ (194,200)
CONTINGENT LIABILITIES (Note 16)		
ECONOMIC DEPENDENCE (Note 17)		

ON BEHALF OF THE MEMBERS

 _____ Chief

 _____ Councillor

GAMBLER FIRST NATION
Consolidated Statement of Operations
For the Year Ended March 31, 2016

	2016	2015
REVENUES		
Indigenous and Northern Affairs Canada	\$ 1,265,671	\$ 1,246,793
First Nations and Inuit Health	702,230	303,073
First Nations and Inuit Health - recoveries	(2,759)	-
Canada Mortgage and Housing Corporation	56,234	71,243
Canada Mortgage and Housing Corporation - RRAP	-	27,550
Human Resources Development Canada	27,243	27,243
Administration fee	28,348	22,734
Interest	442	376
Land lease	11,555	8,510
Other	143,070	87,394
Rent	80,004	76,954
Tobacco tax (net of payouts)	8,013	8,844
User fees	24,822	15,856
Deferred to subsequent year	(7,500)	-
Indigenous and Northern Affairs Canada - recoveries	-	(4,098)
	2,337,373	1,892,472
EXPENSES	2,386,264	1,829,837
SURPLUS (DEFICIT) FROM OPERATIONS	(48,891)	62,635
TRANSFERS		
Transfer to capital assets	85,000	5,000
SURPLUS BEFORE AMORTIZATION	36,109	67,635
AMORTIZATION	76,698	87,683
ANNUAL DEFICIT	\$ (40,589)	\$ (20,048)

GAMBLER FIRST NATION
Consolidated Expenses
For the Year Ended March 31, 2016

	2016	2015
Administration fee	\$ 48,784	\$ 51,897
Advertising and promotion	-	981
Allowances	46,390	28,110
Bad debts	13,924	-
Basic needs	132,256	141,331
Books and supplies	15,718	9,742
Bus reserve allocation	30,000	-
Casual and contract labour	29,335	99,464
Fuel	19,408	25,201
Insurance	41,521	44,939
Interest and bank charges	37,476	9,116
Interest on long term debt	13,558	16,935
Legal settlement (Note 16)	35,000	-
Office	33,274	20,966
Post-secondary	9,706	942
Professional fees	390,910	286,892
Rent	13,460	8,000
Repairs and maintenance	593,340	226,068
Replacement reserve allocation	14,890	14,890
Special needs	4,906	4,489
Telephone	17,238	16,533
Training and development	942	4,496
Travel	69,437	82,118
Tuition	276,212	276,789
User fees	3,658	4,328
Utilities	76,325	93,492
Wages and employee benefits	382,345	310,433
Workshops and materials	36,251	51,685
	\$ 2,386,264	\$ 1,829,837

GAMBLER FIRST NATION
Consolidated Statement of Changes in Accumulated Deficit
Year Ended March 31, 2016

	2016	2015
ACCUMULATED DEFICIT - BEGINNING OF YEAR	\$ (194,200)	\$ (174,152)
ANNUAL DEFICIT	(40,589)	(20,048)
ACCUMULATED DEFICIT - END OF YEAR	\$ (234,789)	\$ (194,200)

GAMBLER FIRST NATION
Consolidated Statement of Changes in Net Financial Debt
Year Ended March 31, 2016

	2016	2015
ANNUAL DEFICIT	\$ (40,589)	\$ (20,048)
Amortization of capital assets	76,698	87,683
Purchase of capital assets	(85,000)	(5,000)
Increase in prepaid expenses	(18,389)	(14,244)
	(26,691)	68,439
DECREASE (INCREASE) IN NET FINANCIAL DEBT	(67,280)	48,391
Net financial debt - beginning of year	(1,325,018)	(1,373,409)
NET FINANCIAL DEBT - END OF YEAR	\$ (1,392,298)	\$ (1,325,018)

GAMBLER FIRST NATION
Consolidated Statement of Cash Flow
Year Ended March 31, 2016

	2016	2015
OPERATING ACTIVITIES		
Annual deficit	\$ (40,589)	\$ (20,048)
Items not affecting cash:		
Amortization	76,698	87,683
CMHC reserves	8,171	1,595
Bus reserves	30,000	-
	74,280	69,230
Changes in non-cash working capital:		
Accounts receivable	(135,435)	6,139
Accounts payable and accrued liabilities	238,589	108,581
Deferred revenue	7,500	(473)
Prepaid expenses	(18,388)	(14,244)
Restricted cash	(26,424)	(19,561)
	65,842	80,442
Cash flow from operating activities	140,122	149,672
INVESTING ACTIVITIES		
Purchase of capital assets	(85,000)	(5,000)
Increase in Ottawa trust funds	(4)	(6)
Cash flow used by investing activities	(85,004)	(5,006)
FINANCING ACTIVITIES		
Decrease in due to settlement fund	(2,826)	(4,582)
Proceeds from short term financing	84,454	-
Repayment of long term debt	(50,467)	(48,507)
Cash flow from (used by) financing activities	31,161	(53,089)
INCREASE IN CASH	86,279	91,577
Deficiency - beginning of year	(71,482)	(163,059)
CASH (DEFICIENCY) - END OF YEAR	\$ 14,797	\$ (71,482)

GAMBLER FIRST NATION
Notes to Consolidated Financial Statements
Year Ended March 31, 2016

1. DESCRIPTION OF ORGANIZATION

Gambler First Nation is a non-profit Indian Band as defined by The Indian Act (Canada) located in the province of Manitoba. The objective of the First Nation is to operate as the governing entity in providing services in all areas of the community.

These financial statements include the Gambler First Nation government and all related entities which are accountable to the First Nation and are either owned or controlled by the First Nation with the exception of transactions relating to a land claim settlement received in the 2009 fiscal year.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation

The consolidated financial statements were prepared in accordance with Canadian public sector accounting standards.

Measurement uncertainty

The preparation of financial statements in conformity with Canadian public sector accounting standards requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates.

Financial instruments policy

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in income. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

GAMBLER FIRST NATION
Notes to Consolidated Financial Statements
Year Ended March 31, 2016

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (*continued*)

Capital assets

Capital assets are stated at cost or deemed cost less accumulated amortization. Capital assets are amortized over their estimated useful lives on a declining balance basis at the following rates and methods:

Buildings	5 years	straight-line method
Band houses	20 years	straight-line method
Canada Mortgage and Housing Corporation houses	annual principal reduction	straight-line method
Equipment	10 years	straight-line method
Roads	45 years	straight-line method
Water and sewer	40 years	straight-line method

The organization regularly reviews its capital assets to eliminate obsolete items.

Capital assets acquired during the year but not placed into use are not amortized until they are placed into use.

One-half the normal rate of amortization is recorded in the year of acquisition.

Capital assets acquired under CMHC sponsored housing projects are amortized at a rate equivalent to the annual principal reduction in related long term debt, as required for CMHC reporting purposes.

Revenue recognition

Revenue from government agencies is recognized as it becomes receivable under the terms of applicable funding agreements.

Canada Mortgage and Housing Corporation subsidy revenue is recognized at the start of each month based on the Section 95 agreements for each housing phase.

Rent revenue is recognized when the tenants' rent is invoiced at the start of each month based on the details of each signed lease agreement.

Other revenues are recognized when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Notes to Consolidated Financial Statements

Year Ended March 31, 2016

3. FINANCIAL INSTRUMENTS

The organization is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the organization's risk exposure and concentration as of March 31, 2016.

(a) Credit risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. The organization is exposed to credit risk from members. An allowance for doubtful accounts is established based upon factors surrounding the credit risk of specific accounts, historical trends and other information. The organization has a significant number of members which minimizes concentration of credit risk.

4. CASH

The organization has a line of credit with Vanguard Credit Union in the amount of \$200,000 which is repayable on demand, bears interest at 4.75% and is secured by funds held in a land claim's settlement account. As at March 31, 2016 \$171,886 of this line of credit remained unused (2015 - \$149,720).

5. ACCOUNTS RECEIVABLE

	2016	2015
INAC - PAYE	\$ 10,804	\$ 8,800
Canada Mortgage and Housing Corporation	372	19,130
First Nation & Inuit Health	85,000	11,374
Province of Manitoba	15,267	9,746
Band members	180,583	171,110
Rent	35,902	37,115
Trade and other	78,521	13,739
Subtotal	406,449	271,014
Allowance for doubtful accounts	(42,841)	(42,841)
	\$ 363,608	\$ 228,173

The allowance for doubtful accounts relates to loans and advances made to band members. As these advances are recovered from band members, the recoveries will be recognized in the financial statements.

GAMBLER FIRST NATION
Notes to Consolidated Financial Statements
Year Ended March 31, 2016

6. OTTAWA TRUST FUNDS

The Ottawa Trust Accounts arise from monies derived from capital or revenue sources as outlined in Section 62 of the Indian Act. These funds are held in trust in the Consolidated Revenue Fund of the Government of Canada and are subject to audit by the Office of the Auditor General of Canada. The management of these funds is primarily governed by Sections 63 to 69 of the Indian Act.

As at the end of the year, the funds held in trust consisted of the following balances:

	2016	2015
Capital account	\$ 1	\$ 1
Revenue account	177	173
	\$ 178	\$ 174

7. LONG TERM INVESTMENTS

The organization has a 14.285% interest in ARM Projects Limited Partnership. The ARM Project is owned by seven First Nation partners.

	2016	2015
Capital contributions	\$ 3,000	\$ -
Allocation of partnership income	39,194	-
	42,194	-
Distribution from partnership	(42,194)	-
	\$ -	\$ -

8. ACCOUNTS PAYABLE AND ACCRUED LIABILITIES

	2016	2015
Indigenous and Northern Affairs Canada	\$ -	\$ 9,706
First Nations and Inuit Health	2,759	-
Trade payables	433,821	269,599
Accrued liabilities	126,620	45,808
Canada Revenue Agency	1,408	907
	\$ 564,608	\$ 326,020

9. SHORT TERM DEBT

The organization has a short term promissory note with the Vanguard Credit Union in the amount of \$85,000 to finance the purchase of a medical van. The promissory note bears interest at 5.75% per annum and is due May 31, 2016. At March 31, 2016, the balance of the note is \$84,454. The promissory note was repaid on May 31, 2016 by way of Band funds. The funding was received from Health Canada on June 6, 2016.

Notes to Consolidated Financial Statements

Year Ended March 31, 2016

10. DEFERRED REVENUE

Deferred revenue consists of the following:

- \$ 7,500 First Nation Financial Management Board for policy work and legal fees

11. LONG TERM DEBT

	2016	2015
Canada Mortgage and Housing Corporation Phase I loan bearing interest at 1.82% per annum, repayable in monthly blended payments of \$1,536. The loan matures on August 1, 2024 and is secured by a Ministerial Loan Guarantee for CMHC On-Reserve Non-Profit Housing Program Project.	\$ 143,782	\$ 159,447
Canada Mortgage and Housing Corporation Phase II loan bearing interest at 1.08% per annum, repayable in monthly blended payments of \$342. The loan matures on July 1, 2030 and is secured by a Ministerial Loan Guarantee for CMHC On-Reserve Non-Profit Housing Program Project.	54,462	57,779
Canada Mortgage and Housing Corporation Phase III loan bearing interest at 1.64% per annum, repayable in monthly blended payments of \$1,785. The loan matures on February 1, 2032 and is secured by a Ministerial Loan Guarantee for CMHC On-Reserve Non-Profit Housing Program Project.	299,931	316,287
Canada Mortgage and Housing Corporation Phase IV loan bearing interest at 1.62% per annum, repayable in monthly blended payments of \$1,271. The loan matures on March 1, 2033 and is secured by a Ministerial Loan Guarantee for CMHC On-Reserve Non-Profit Housing Program Project.	226,548	238,028
Canada Mortgage and Housing Corporation Phase V loan bearing interest at 1.05% per annum, repayable in monthly blended payments of \$379. The loan matures on April 1, 2035 and is secured by a Ministerial Loan Guarantee for CMHC On-Reserve Non-Profit Housing Program Project.	78,664	82,312
	\$ 803,387	\$ 853,853

Principal repayment terms are approximately:

2017	\$ 51,507
2018	52,343
2019	53,192
2020	54,056
2021	54,933
Thereafter	537,356
	\$ 803,387

Canada Mortgage and Housing Corporation (CMHC) mortgages have maturity dates of 25 years and call for renewal every 5 years. Since CMHC will in all likelihood renew each mortgage at the renewal date, the repayment schedule reflects repayment over the entire period of the mortgage.

Notes to Consolidated Financial Statements

Year Ended March 31, 2016

12. RESERVES

Under the terms of the agreement with Canada Mortgage and Housing Corporation (CMHC), the replacement reserve account is to be credited with an amount of \$14,890 (2015 - \$14,890) annually. 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 CMHC. Withdrawals are credited to interest first and then principal.

As at March 31, 2016, the Replacement Reserve Fund bank account had a balance of \$53,679 (2015 - \$37,339) and was underfunded by \$63,572 (2015 - \$71,740).

A reserve for the purchase of a new school bus has been established. As at March 31, 2016, the School Bus Reserve bank account had a balance of \$20,095 (2015 - \$10,012) and was underfunded by \$112,719 (2015 - \$92,802).

	2016	2015
Vanguard Credit Union (CMHC)	\$ 53,679	\$ 37,339
Vanguard Credit Union (school bus)	20,096	10,012
	\$ 73,775	\$ 47,351
Replacement reserve (CMHC)	\$ 117,251	\$ 109,079
Replacement reserve (school bus)	132,814	102,814
	\$ 250,065	\$ 211,893

13. DUE TO SETTLEMENT FUND

In December 2011, \$100,000 was transferred from the land claim settlement account to the general account. These funds are to be used for economic development and land claim payments to band members. If no payments are made for the specified purpose, the money is to be repaid to the settlement account. At March 31, 2016 no payments have been made and the entire \$100,000 liability remains outstanding.

In addition, the band guaranteed loans taken out by band members and held by the Vanguard Credit Union. In 2015 the amount of the loans totaled \$42,050. Payments, in that amount, were withdrawn from the land claim settlement account. The loans are to be recovered from the band members and repaid to the land claim settlement account. The amount of the loans recovered from band members in 2016 was \$2,826 (2015 - \$4,583). At March 31, 2016, the amount of the liability due to the settlement account on behalf of the loan outstanding is \$34,642.

Notes to Consolidated Financial Statements

Year Ended March 31, 2016

14. CAPITAL ASSETS

	2016		2015	
	Cost	Accumulated amortization	Cost	Accumulated amortization
Buildings	\$ 769,313	\$ 740,742	\$ 769,313	\$ 726,090
Band houses	1,284,722	1,284,722	1,284,722	1,284,722
Canada Mortgage and Housing Corporation houses	1,224,713	421,326	1,224,713	370,859
Equipment	563,463	455,907	478,463	448,150
Roads	114,135	33,934	114,135	31,398
Water and sewer	51,407	34,656	51,407	33,371
	\$ 4,007,753	\$ 2,971,287	\$ 3,922,753	\$ 2,894,590
Net book value	\$ 1,036,466		\$ 1,028,163	

15. RECONCILIATION OF INDIGENOUS
AND NORTHERN AFFAIRS CANADA REVENUES

	2016	2015
Indigenous and Northern Affairs Canada per financial statements	\$ 1,265,671	\$ 1,246,793
Tuition agreements 2014-15	(10,015)	-
	1,255,656	1,246,793
Indigenous and Northern Affairs Canada per confirmation	1,255,656	1,250,154
In Home Care - PAYE not expected to be received	-	(3,361)
	\$ 1,255,656	\$ 1,246,793

16. CONTINGENT LIABILITIES

Canada Mortgage and Housing Corporation loans

The organization is contingently liable for loans from Canada Mortgage and Housing Corporation under the RRAP program. Since each loan is forgiven (usually over a 4 or 5 year period) no liability has been recorded in these statements for these loans.

Canadian Human Rights Complaint

A previous employee named the organization as a defendant pursuant to a Statement of Claim filed in the Canadian Human Rights Tribunal. A hearing on the matter was heard in July 2014 and the employee was awarded damages in the amount of \$50,328.

The following are factors that in management's opinion may mitigate the settlement amount:

The organization appealed the decision to the Federal Court of Canada, and

In July 2015 the organization filed an unrelated claim against the employee pursuant to a Statement of Claim filed in the Court of Queen's Bench of Manitoba.

As at March 31, 2016, a provision of \$35,000 has been accrued related to the claim.

17. ECONOMIC DEPENDENCE

The organization receives substantially all of its revenues from government sources.

GAMBLER FIRST NATION
Consolidated Segment Disclosure (Schedule 1)
Year Ended March 31, 2016

Segmented information presents the revenues generated and expenses incurred by major revenue type and main object of expense for the organization's distinguishable programs or activities.
The segment results for the period are as follows:

	Education		Health		Housing & Infrastructure		Band Government		Social Services		Business Enterprises		Consolidated	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Revenues														
Federal Government	\$ 495,804	\$ 524,623	\$ 699,471	\$ 303,073	\$ 230,349	\$ 272,908	\$ 381,444	\$ 340,584	\$ 241,551	\$ 234,714	\$ -	\$ -	\$ 2,048,619	\$ 1,675,902
Provincial Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Economic Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income from investments in government businesses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred and other revenue	2,016	5,152	34,448	29,532	79,437	78,152	164,139	95,187	8,714	8,546	-	-	288,754	216,569
Total Revenue	497,820	529,776	733,919	332,605	309,786	351,060	545,583	435,771	250,265	243,260	-	-	2,337,373	1,892,472
Expenses														
Wages and benefits	56,952	58,772	156,206	103,180	24,078	32,655	105,862	79,536	39,343	36,290	-	-	382,441	310,433
Amortization	-	-	-	-	50,467	48,507	26,231	39,177	-	-	-	-	76,698	87,683
Debt servicing	-	-	527	445	13,871	17,110	35,594	8,416	47	-	-	-	50,039	25,971
Other expenses	454,363	432,143	509,299	226,538	255,136	266,909	467,307	356,242	182,679	206,600	-	-	1,868,785	1,488,432
Total Expenses	511,315	490,915	666,032	330,164	343,552	365,181	634,994	483,369	222,069	242,890	-	-	2,377,962	1,912,519
Annual Surplus (Deficit)	\$ (13,495)	\$ 38,861	\$ 67,887	\$ 2,442	\$ (33,766)	\$ (14,121)	\$ (89,411)	\$ (47,599)	\$ 28,196	\$ 370	\$ -	\$ -	\$ (40,589)	\$ (20,048)