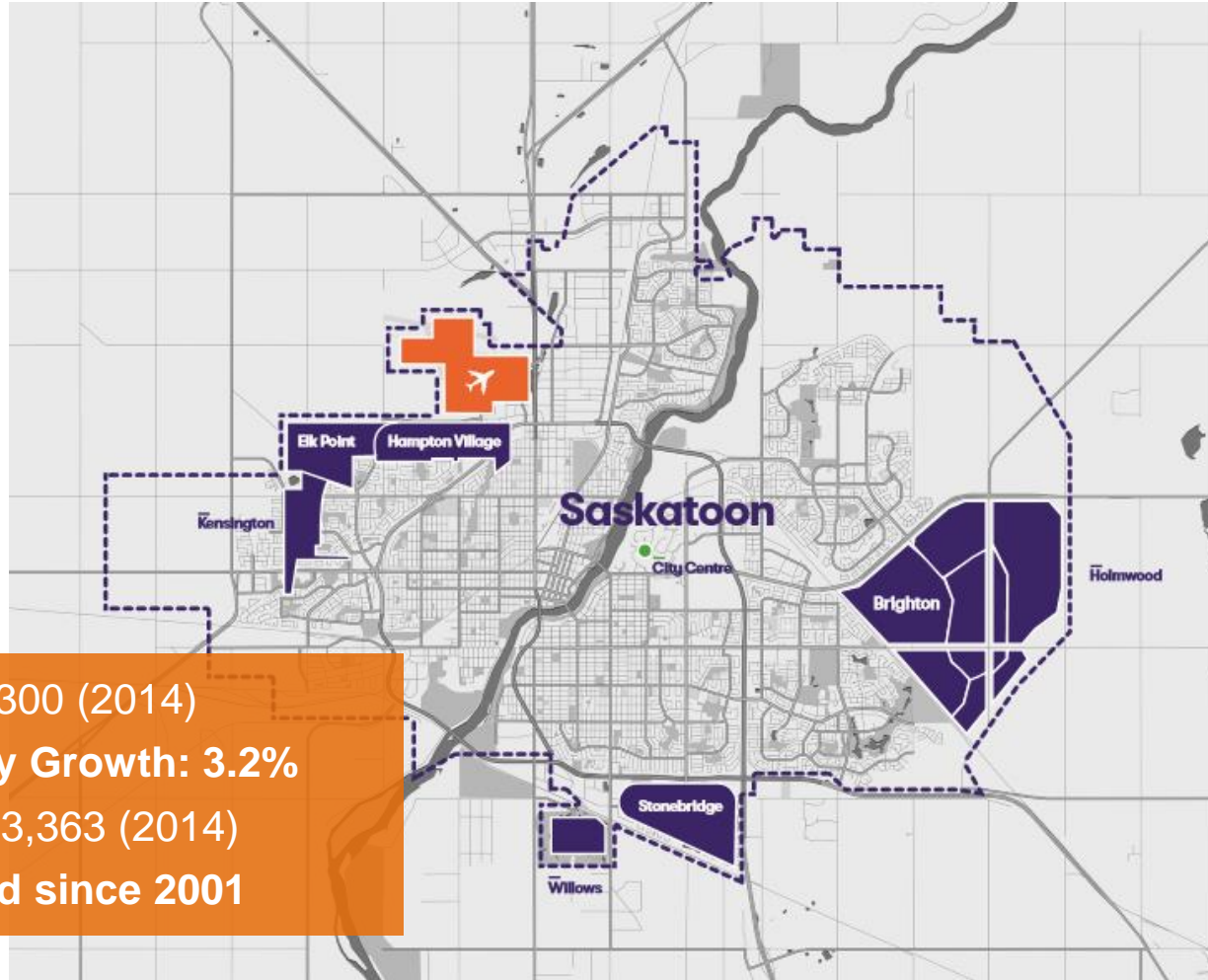


Saskatoon: A Great Place to Invest

October 6, 2015



Saskatoon is Growing!



Population: 257,300 (2014)

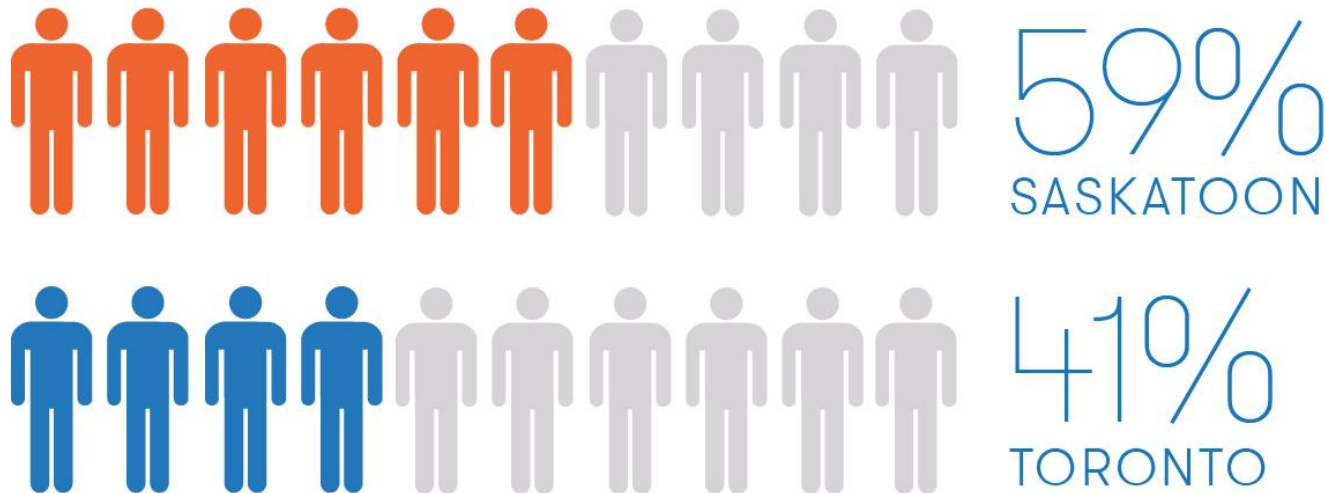
Projected Yearly Growth: 3.2%

Average HHI: \$93,363 (2014)

HHI has doubled since 2001

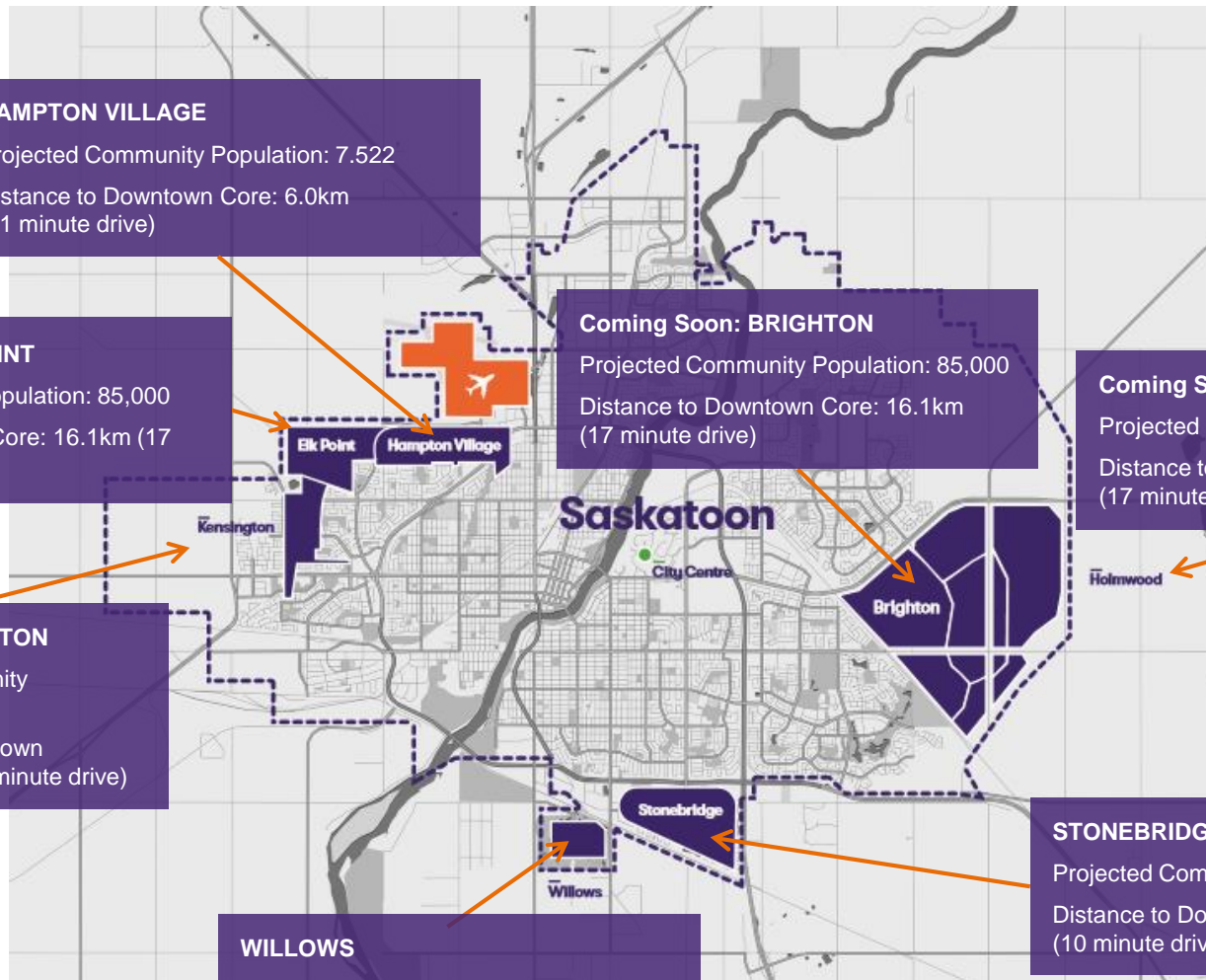
Saskatoon is Growing!

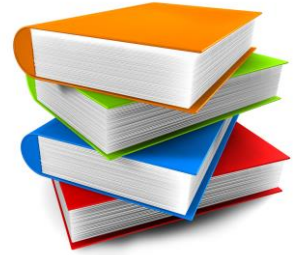
- Net international migration has increased in Saskatoon by **59%** (2009-2013)
- Growth is a result of international immigration from South Asia, China, Middle East and Europe
- 4 out of 10 immigrants to Saskatchewan choose to settle in Saskatoon





Saskatoon is Growing!





- Children can learn in English or French
- Programs in place to support learning English as an additional language
- Three publically funded free of charge school systems
- Private schools available, requiring students to pay tuition





The University of Saskatchewan

- Over **20,000** students enrolled
- Offers programs in over 100 areas of study
- Offers world class programs in teaching and research
- Only university in Canada to house all five health science colleges and a major teaching hospital
- **5.5%** year-over-year increase in international students over the last 4 years

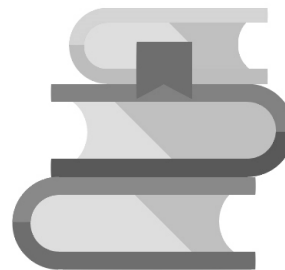
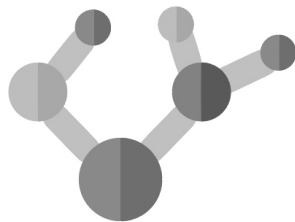


Student Headcount by Residence

International	Fall Term			
	2011/2012	2012/2013	2013/2014	2014/2015
Domestic Student	18,462	18,948	18,718	18,491
International Student	2,016	2,216	2,323	2,466
Undeclared	10	1	1	.
Total	20,488	21,165	21,042	20,957

The Saskatchewan Institute of Applied Science and Technology

- Primary public institution for post-secondary technical education and skills training
- **26,000** students with programs covering every sector of the economy

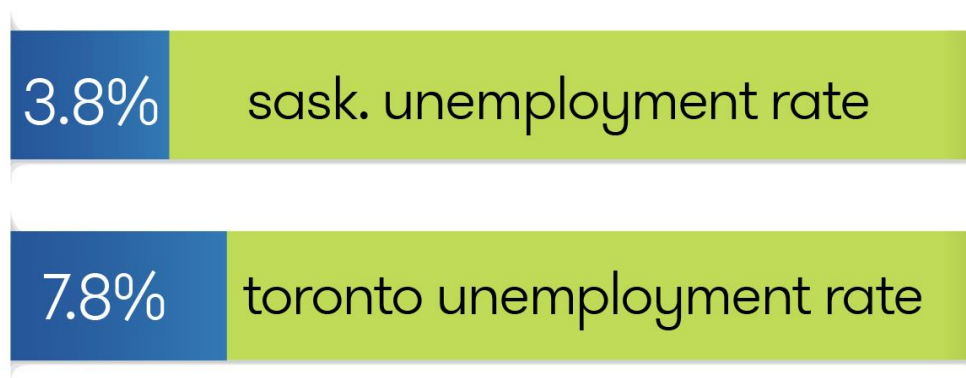


A Young and Vibrant Workforce

Saskatoon ranks #1 in Canada for economic growth and opportunity

- Workforce is growing rapidly to keep up with growing economy
- An annual increase of **1.7%** over the past **10** years

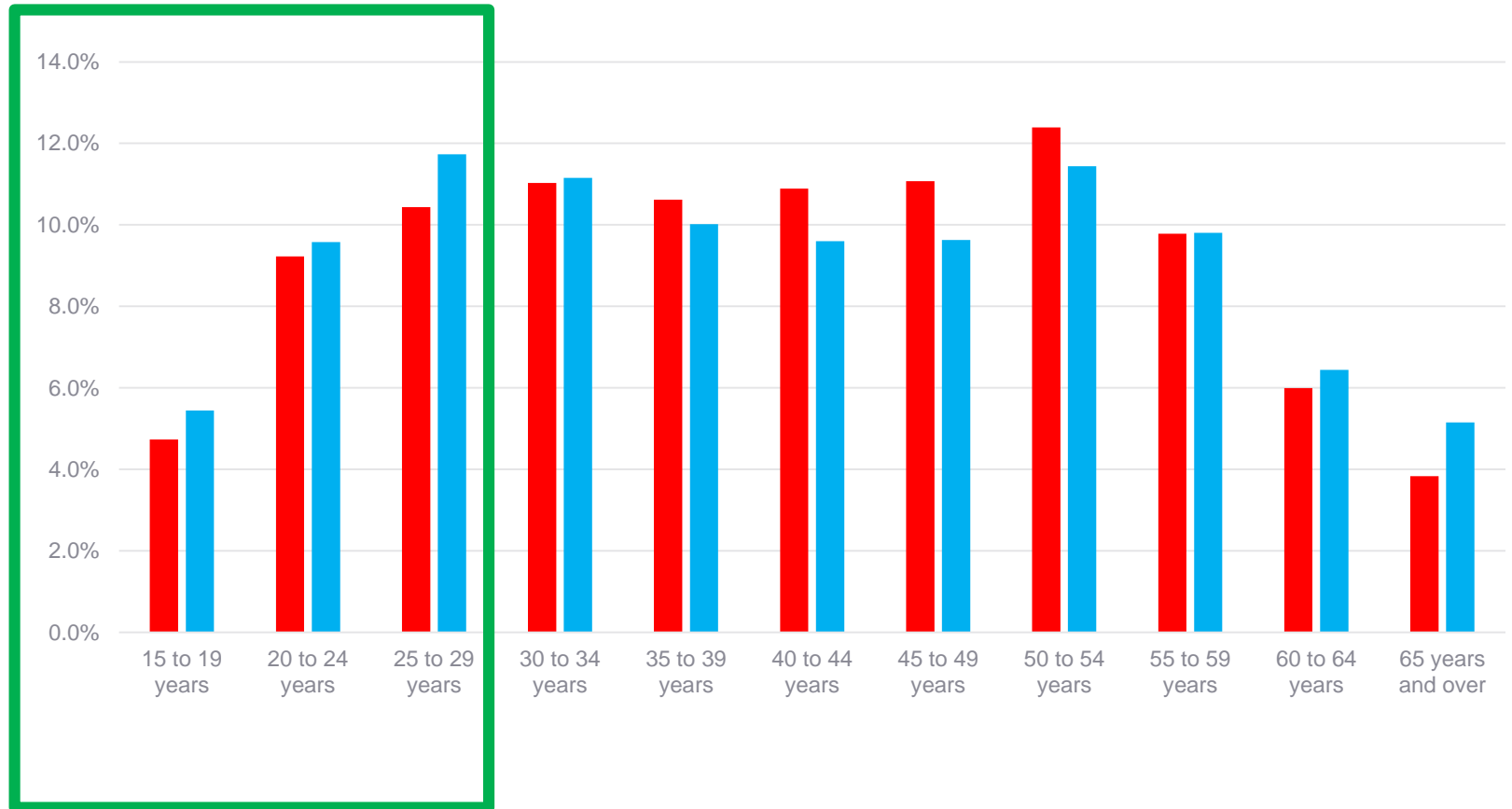
Unemployment rate is 50% lower than Toronto





A Young and Vibrant Workforce

2014 Labour Force by Age Group



■ Canada

■ Saskatchewan

Source: StatsCan

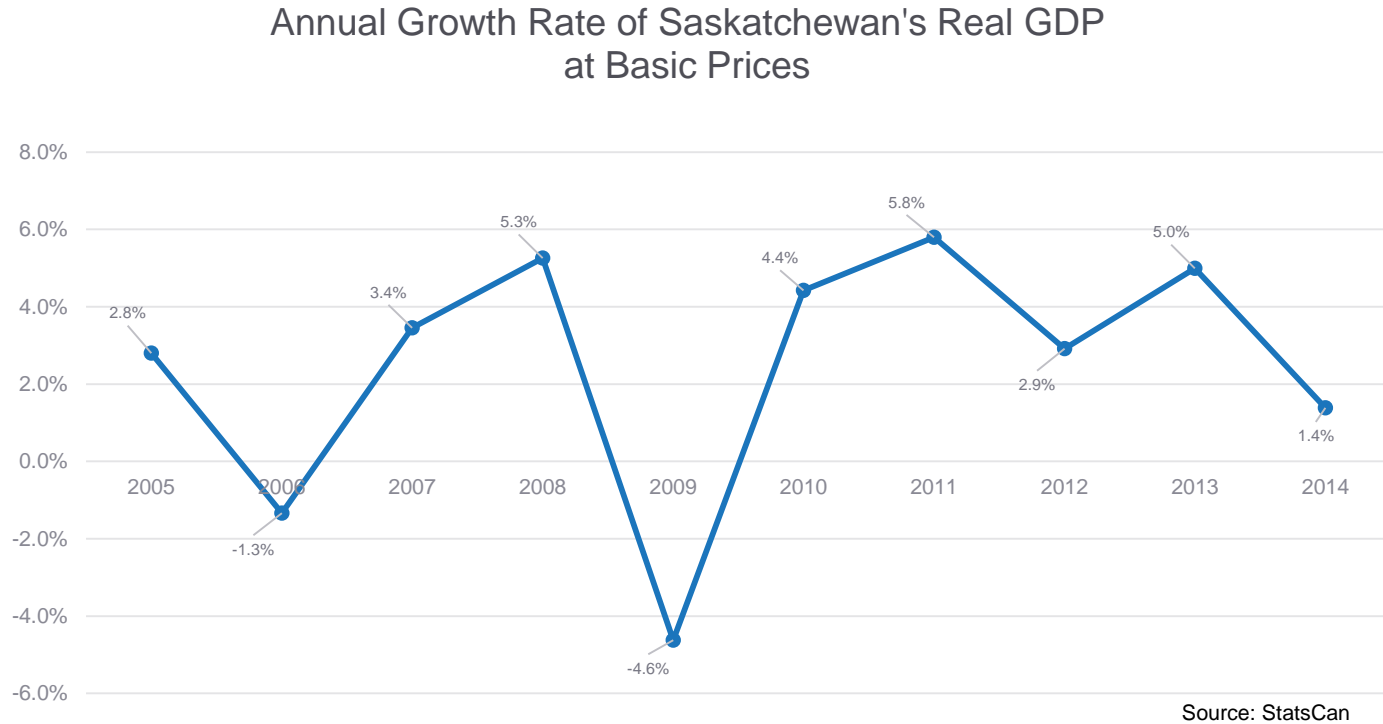


A Young and Vibrant Workforce

Saskatchewan's Top Employers 2015

Employer	Sector
Cameco Corporation	Mining
Co-operators Life Insurance	Insurance
Cornerstone Credit Union Financial Group Limited	Financial
Group Medical Services	Medical
ISM Canada	Technology
K+S Potash Canada GP	Mining
The Mosaic Company	Mining
Potash Corporation of Saskatchewan Inc.	Mining
Prince Albert Parkland Health Region	Healthcare
Ranch Ehrlo Society	Non-Profit
Saskatchewan Government Insurance	Government
Saskatchewan Public Service	Government
Saskatchewan Workers' Compensation Board	Government
Saskatoon Health Region	Government
Saskatoon Police Service	Government
City of Saskatoon	Government
SaskEnergy Incorporated	Utility
SaskPower	Utility
SaskTel	Utility
Seed Hawk Inc.	Agriculture
Solvera Solutions	Technology
University of Saskatchewan	Education
West Wind Aviation Limited Partnership	Aviation

- GDP has averaged an annual growth rate of **2.5%** over the past 10 years





Economic Powerhouse

Rich in natural resources

The most attractive place
for mining investment:

**#1 in Canada,
#2 in the World**

25 operational mines

30,000 jobs created
by the mining industry



50%

of Canada's barley, rye,
wheat, oats & canola is
produced in Saskatoon

Canada's only producer of high grade uranium



produces over
30%
of the world's
potash

2ND

largest
oil producer
in Canada





Economic Powerhouse

Strong Sectors



- Energy: Saskatchewan accounts for **36%** of country's primary energy production. 3rd largest producer of natural gas, exporting **80%** of it's uranium



- Forestry: generates over **\$1.5 billion** in forest product sales, **\$1.2 billion** in exports, and over **6,000 jobs**



- Agriculture: **43%** of Canada's farmland, supplies a third of total exported wheat

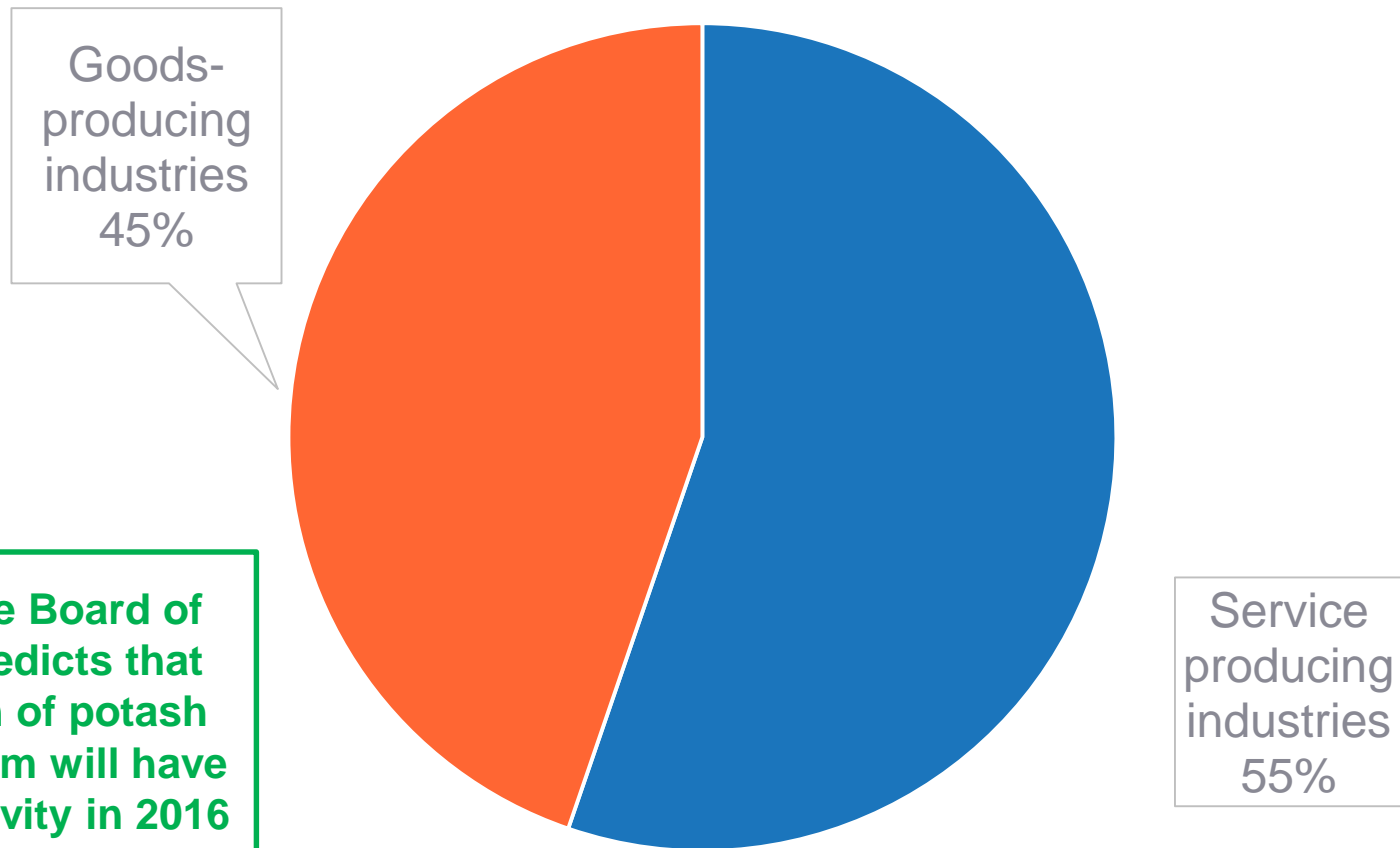


- Minerals: According to Saskatchewan Mining Association there is more than **\$50 billion** in mining capital projects expected from 2008 to 2028.



Economic Powerhouse

2014 Real GDP, at Basic Prices, by Industry
(Percentage of Total)



Conference Board of Canada predicts that production of potash and uranium will have strong activity in 2016

Source: StatsCan

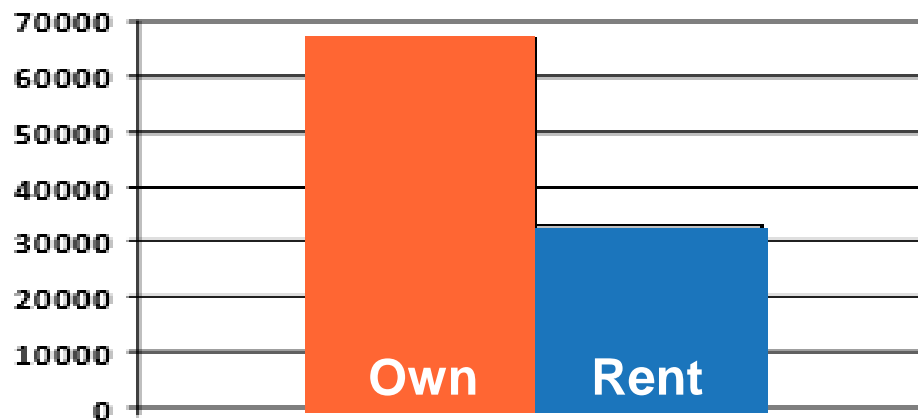


Home Ownership



Own vs. Rent

2013 Estimate	
Owned	66,407
Rented	33,153





Housing Affordability & Rental Market

How Saskatoon stacks up versus Toronto:

SASKATOON

TORONTO



36.4% of income is required to cover the costs of owning a home at current market values in Saskatoon

52.4% of income is required

Housing is **30%** more affordable in Saskatoon



1.2% low vacancy rate

1.6% vacancy rate

25% lower vacancy rate in Saskatoon



Incredible value proposition:



900 sq.ft.
2 bed condo price
\$295,000

900 sq.ft.
2 bed condo price
\$560,000

2 bed condo price almost **50%** lower in Saskatoon



\$1,100 rental rate

\$1,264 rental rate

rental rates are nearly equal at **87%**

Rising property values.



Residential properties in Saskatchewan rose

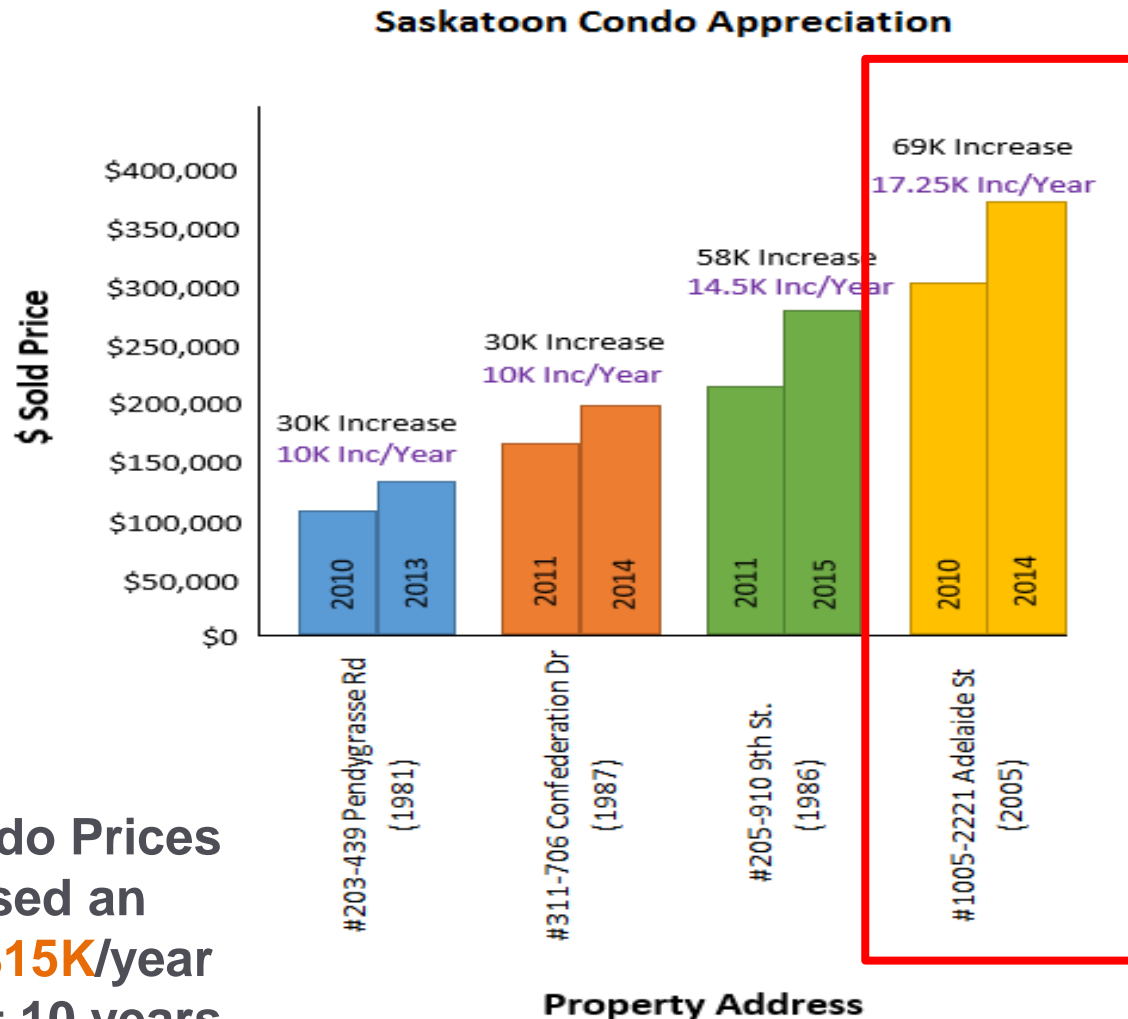
139.8%
in the past 5 years

Average 5-year
rent increase

21%



Saskatoon Condo Appreciation



Median Condo Prices have increased an average of **\$15K/year** over the last 10 years.



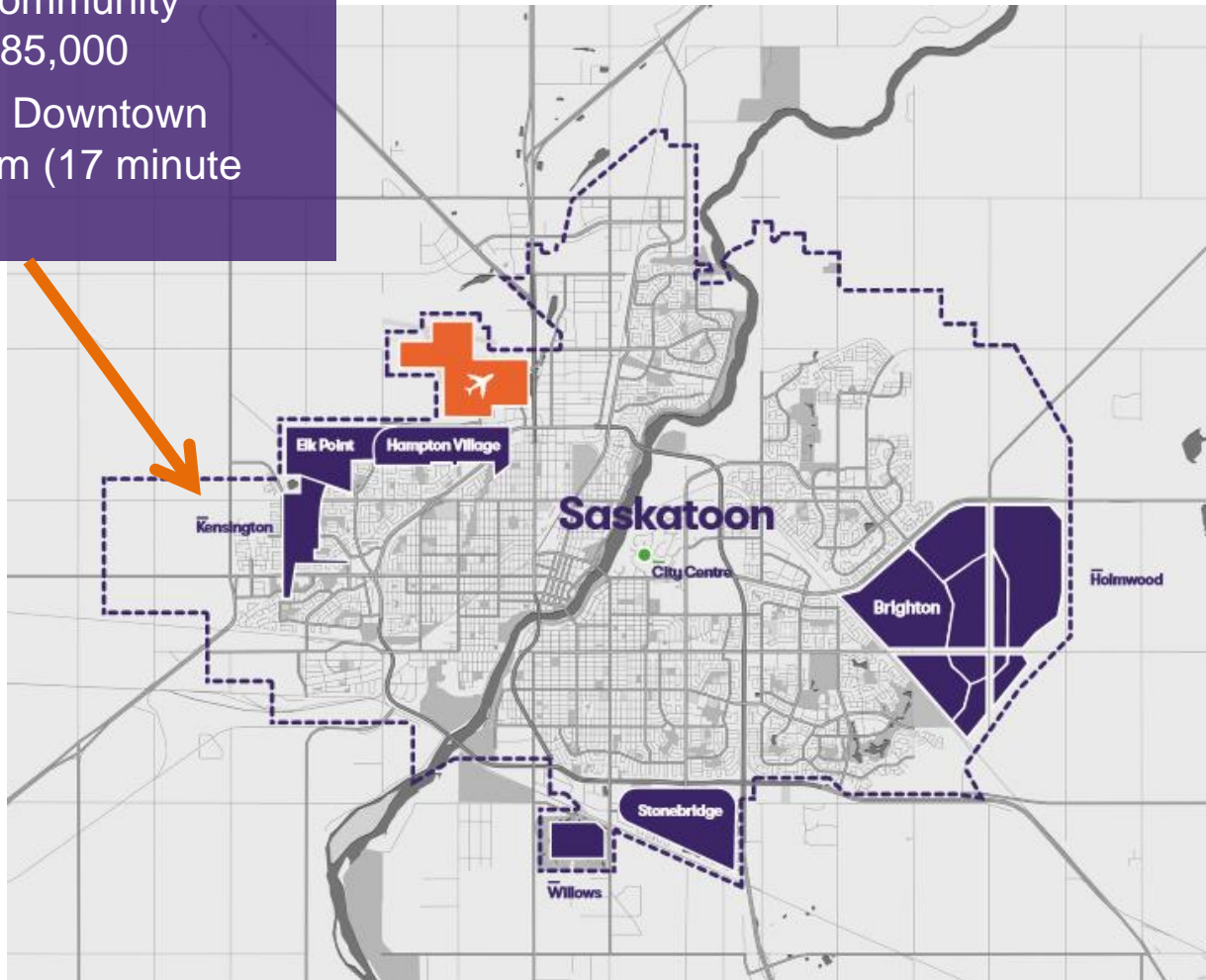
South Kensington – The Community



SOUTH KENSINGTON

Projected Community
Population: 85,000

Distance to Downtown
Core: 16.1km (17 minute
drive)









A Master-Planned Community

- Vision for South Kensington encompasses a complete, integrated community
- Homes, retail, schools, parks, shopping and recreation, all woven into a warm and welcoming neighborhood
- Great selection of 1-bed, 1-bed+den, and 2-bed condominiums, townhouses and spacious single-family homes





Multi-Family Condos from the \$180s





A Smart Investment

How Saskatoon stacks up versus Toronto:

SASKATOON

20% deposit required
for overseas investors

NO land transfer tax

Maintenance fees **0.17/sf**

TORONTO

35% deposit required
for overseas investors

\$6,775 MLTT + PLTT

*based on \$415,000 purchase price

Maintenance fees **0.55/sf**





A Smart Investment

Returns of up to 18.9%

Cap rate of up to 6.3%

Cash on Cash Return up to 9.5%

Year 1 Cash Flow up to \$571/month



An Easy Investment

Property Management Solution

In2ition provides tenant recruitment and selection & property management services

Furnishing Packages Available

In2ition provides the option for investors to purchase complete furniture packages in a cohesive, contemporary theme. All furnishings are delivered to the suite with complete installation provided, enabling residents to simply move right in and enjoy.



Thank You!



Statistics Sourced from:

- Investtoronto.ca
- Ontario.ca
- Canadaimmigrants.com
- Cmhc-schl.ca
- Potashcrop.com
- Economy.gov.sk.ca
- Rbc.com
- Gov.sk.ca

- Cic.gc.ca
- Statcan.gc.ca
- Sreda.com
- Usaask.ca
- Livingsaskatoon.com
- Saskatoonrealestate.net
- Esdc.gc.ca
- Mosaicco.com

