

ALL NATIONS TRUST COMPANY



All Nations Trust Company (“ANTCO”) is an Aboriginal owned company, with Shareholders comprised of Bands, Tribal Councils, Aboriginal Organizations, Métis Associations, Status, Non-Status, and Métis Individuals. ANTCO originated in 1984 to provide financial services to Aboriginal entrepreneurs. Over the years ANTCO has expanded its business services to meet the financial needs of the Aboriginal community.

ANTCO provides developmental lending services, commercial and housing mortgages and administered trust and agents’ agreements. The company has assisted Aboriginal entrepreneurs in virtually every business sector including construction, manufacturing, forestry, retail, tourism, technology, commercial services and fishing.

ANTCO provides the following services and programs:

1. Business Loans:

For the development, expansion, modernization, and/or acquisition of viable business projects.

2. First Citizens’ Fund (FCF) Business Loan Program:

Administered for the Provincial Government, and subcontracts with other Aboriginal Capital Corporations in British Columbia. FCF Program Description and Guidelines are available upon request.

3. Commercial Mortgages:

Available for business projects secured by either a mortgage or a mortgage of lease.

4. Housing Mortgages:

- a. **Consumer Mortgages:** Available to Aboriginal individuals for construction, purchase, renovation or refinancing of residences located on or off-reserve throughout British Columbia;
- b. **Band Assisted Housing Mortgages:** Available for construction, purchase, renovation or refinancing of band managed housing projects;
- c. **CMHC Direct Lending:** ANTCO acts as an agent for financing or refinancing of on-reserve social housing projects delivered under the CMHC Direct Lending Program in British Columbia.

5. Ancillary Services:

- a. **Trust Capacity Agreements:** Administration of investments and assets which can be tailored to meet the clients’ specific requirements;
- b. **Agency Agreements:** ANTCO has the capacity to act as agent and provide fee-based administrative services.

Suite 208 West - 345 Yellowhead Highway Kamloops, BC V2H 1H1
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E-Mail: antco@antco.bc.ca
Website: <http://www.antco.bc.ca>



All Nations Development Corporation (“ANDEVCO”), a subsidiary of All Nations Trust Company, was formed with the mandate to provide advisory, technical and management services to the Aboriginal community.

ANDEVCO provides the following services and programs:

1. Business Support & Advisory Services:

ANDEVCO provides a broad range of business support and advisory services:

- Assisting clients with preparation of business and marketing plans;
- Accessing financing for start-up, expansion, or acquisition of a business;
- Referring clients to other programs and services, financial institutions or funding resources.

2. Business Development & Training:

ANDEVCO provides business workshops and seminars to:

- Aboriginal entrepreneurs requiring information on developing, implementing and financing a business;
- Aboriginal communities that would like to explore economic development opportunities.

3. Aboriginal Business Canada (ABC):

ANDEVCO is an External Delivery Office for Aboriginal Business Canada (ABC). ANDEVCO provides ABC's services to entrepreneurs within the southern interior region of BC. ABC offers assistance for the following business projects:

- Business Planning;
- New Business Start-ups;
- Existing Businesses;
- Youth Entrepreneurs.

DO YOU NEED ADDITIONAL INFORMATION?

At your request, we would be pleased to send you:

- A Sample Business Plan;
- 'What A Lender Looks For', a detailed description of a lender's perspective on loan applications; and
- First Citizens' Fund Program Guidelines.



APPLICATION FOR ASSISTANCE ATTACHMENT CHECKLIST

This checklist has been provided to assist you through the process of gathering the necessary information for the initial evaluation of your **All Nations Trust Company** loan request. Complete information will be necessary to process your application. Your application fee of 1% or \$250.00 will be required prior to our review.

IMPORTANT: Along with completed application form, please ensure you also attach:

- BUSINESS PLAN
- APPLICATION FEE (1% OF LOAN REQUEST, MINIMUM OF \$250.00)
- APPLICABLE APPLICATION SCHEDULES (A, B, C, D)
- EVIDENCE OF ABORIGINAL ANCESTRY
- RESUMES
- HISTORICAL FINANCIAL STATEMENTS
- PRO-FORMA FINANCIAL STATEMENTS
- ANY OTHER RELEVANT SUPPORTING DOCUMENTS

ALL NATIONS TRUST COMPANY

Application for Assistance

Revision: July 2011

INSTRUCTIONS: All questions must be completed. If a question is not applicable to your project, indicate "n/a".

How did you hear about ANTCO: Newspaper Conference/Tradeshow Referred by: _____
 Brochure Internet Workshop Other: _____

A. INTRODUCTION:

1. Name of applicant: _____
2. Mailing address: _____

3. Civic address (if different than above): _____
4. Contact person: _____ Tel: (____) _____
Fax: (____) _____ Email: _____
5. Type of business and proposed location: _____

6. Aboriginal ancestry: Status Non-Status Métis Other: _____
7. Have you previously applied for or received financial assistance from ANTCO? Yes No
8. Proprietors, partners, shareholders and key staff. Please attach resumes of the individuals, including qualifications and business experience for individuals listed below:

Name	Position	Years with business	Present and proposed equity with business

B. THE PROJECT:

1. Brief description of project: _____

2. Is your project: New Expansion Modernization Acquisition

3. Economic and social impact:

EMPLOYMENT	Present # Employed	Jobs Created	Jobs Maintained	Year 1 # Employed	Year 2 # Employed	Year 3 # Employed
Full Time: Aboriginal						
Non-Aboriginal						
Part Time: Aboriginal						
Non-Aboriginal						
TOTAL						

4. Financial Requirements:

Funds required for:

Land (if to be purchased) \$ _____

Buildings \$ _____

Machinery & equipment (major items) \$ _____

_____ \$ _____

_____ \$ _____

Initial working capital \$ _____

Pre-operating costs \$ _____

Other: _____ \$ _____

TOTAL PROJECT COST \$ _____

Sources of funds:

Applicant's equity \$ _____

ANTCO loan \$ _____

Aboriginal Business Canada \$ _____

Other (specify): _____ \$ _____

_____ \$ _____

_____ \$ _____

TOTAL PROJECT FUNDING \$ _____

NOTES:

- Proof of commitments from other sources must be attached.
- Equity, in the form of cash or other equity must consist of at least 10% of the "Total Project Funding Costs" as noted above.

5. Applicant's investment (equity):

a. What will be the form of your equity/investment in the project? _____

b. Will any part of your investment be borrowed from any source other than ANTCO?

Yes No Amount \$ _____

If yes, from whom borrowed? _____

c. What is your proposed security/collateral to be given?

C. FINANCIAL INFORMATION:

1. Please submit the following with your business plan.

a. Personal Financial Net Worth Statement - Attached:
(For each applicant and guarantor)

b. Historical Financial Statements (if applicable):
Financial statements for your three most recent years of operation.

c. Projected Balance Sheet

d. Projected Income Statement:
Prepare annual income statement/projections for Years 1 through Year 3 of the operation, with monthly income statement projections for the first year.

2. Cash flow:
Prepare forecasted cash flow projections for year 1 of operations, with cash flow monthly for the first year.

3. Loan application fee:
All loan applications will be assessed only upon receipt of the application fee of 1% or \$250.00 (whichever is greater).

NOTE: Files will not be reviewed without the submission of loan application fee. If we are unable to finance your business venture, this fee will be reimbursed less administration fees, generally not more than \$75.00.

**This schedule is to be completed when applying for:
First Citizen’s Fund (FCF) Business Loan Program**

**SCHEDULE “A”
FCF DECLARATION OF APPLICANT**

I/WE CERTIFY THAT TO THE BEST OF MY KNOWLEDGE AND ABILITY:

- a) at least 51% of the owner-operators of the proposed business operation are of North American Aboriginal ancestry and who are ordinarily resident in British Columbia;
- b) that the business or business head office must be located in British Columbia; and
- c) the information contained in this application for a loan under the FCF is true and correct.

I/We hereby grant authorization to the FCF or its designate (ie. ANTCO or its subcontractor(s)) to investigate and discuss this application with such persons as may be necessary, to obtain such credit and personal information as may be appropriate for the evaluation of this application, and to publicize information about the approved initiative.

I/We understand that:

- a) I/WE will be responsible for payment of all charges relative to the preparation and presentation of information requested in the application, unless otherwise agreed in writing by the FCF or its designate;
- b) I/WE agree the FCF loan is not assumable by any purchaser of the business;
- c) I/WE may be ineligible for the deferred contribution (in full or in part) if repayment of the loan occurs earlier than the established payment schedule;
- d) I/WE understand that the Lifetime Maximum Program Loan Amount for any Borrower is \$76,125 (inclusive of the 1.5% Borrowers fee for Business Advisory Services provided by the Business Service Officer). A Borrower is defined as a person, a business, either incorporated or unincorporated, a not-for-profit society or band organization. “Lifetime Maximum Amount” means the total maximum amount in Program Loans that a Borrower is eligible to receive under the Loan Program. Lifetime Maximum Amount is determined to be the total amount in Program Loans taken out by a Borrower as a sole owner or partner in any business, project or business venture under the program. Any Borrower who is an owner, in whole or in part, at the time any loan is received under the program will have the proportionate loan value applied against their allowable Lifetime Maximum Amount.
- e) I/WE have agreed to all the terms and conditions of the FCF Loan Program; and
- f) I/WE understand that information, including personal information, collected under this program is considered confidential and I agree to the following uses and disclosures:
 - I) I agree that my information will be accessible to the All Nations Trust Company (ANTCO) for the purposes of administering the First Citizens Fund Loan Program.
 - II) I agree that my name and business plan can be disclosed to the designated Business Service Officer upon disbursement of loan funds.
 - III) I agree that information under the First Citizens Fund Business Loan Program and Business Advisory Services Program may be disclosed to the Province for contract monitoring, program research and evaluation purposes only. When requested under the Freedom of Information and Protection of Privacy Act, the Province may be required to release certain information regarding the Borrower that it receives under this program; and
 - IV) I agree that ANTCO, the Province or the Business Service Officer may contact me in the future for program evaluation survey purposes.

Completion and submission of this application form implies consent to the above access and disclosure for the purposes described.

Signed at: _____ this _____ day of _____, 20_____.

Witness - Authorized Signatory

Applicant - Authorized Signatory

Print Legal Name of Witness

Print Legal Name of Applicant

This schedule is to be completed by all applicants:

SCHEDULE "B"

DECLARATION OF APPLICANT

I CERTIFY THAT TO THE BEST OF MY KNOWLEDGE AND ABILITY:

- a) The information given in this application and accompanying attachments is complete, true and correct, and that all relevant information that is material to the application has been fully disclosed to ANTCO.**

I will provide all information required by ANTCO. I authorize duly appointed representatives of ANTCO to obtain from, and share with, any person or organization, public or private, any information in relation to my application as ANTCO may require in the assessment of this application.

Signed at: _____ **this** _____ **day of** _____, **20**_____.

Witness - Authorized Signatory

Applicant - Authorized Signatory

Print Legal Name of Witness

Print Legal Name of Applicant

This schedule is to be completed by all applicants:

SCHEDULE “C”

AGREEMENT TO ASSIGNMENT OF WORK TO ALL NATIONS DEVELOPMENT CORPORATION

To be completed by the Borrower(s)/Applicant(s):

BORROWER(S)/APPLICANT(S): _____

BUSINESS NAME (if applicable): _____

In consideration of All Nations Trust Company reviewing and considering any and all loan or assistance applications from the undersigned, the undersigned Borrower(s)/Applicant(s) agree to the following:

1. I (we) acknowledge and agree that All Nations Trust Company (ANTCO) will assign us to, and we will work diligently and in good faith with a Business Services Officer (BSO) employed by:

All Nations Development Corporation (“ANDEVCO”)
Suite 213 West, 345 Yellowhead Hwy.
Kamloops, BC V2H 1H1
Tel: (250) 828-9770 Fax: (250) 372-2585 Toll Free: 1-888-562-5333
E-mail: andevco@antco.bc.ca

2. I (we) have irrevocably given and hereby again confirm that ANTCO is authorized at any time while my (our) Loan or obligations are outstanding to it to provide the BSO with any information or documents regarding my loan account(s) as, in the discretion of ANTCO it deems relevant, desirable or required.

3. I (we) understand that the provision of this or any information will or may assist the BSO in providing business support and advisory services and will or may assist ANTCO in resolving matters between us (including contentious matters such as collections) that can further develop and enhance my business operations.

4. I (we) acknowledge that ANTCO and its employees and agents are by law required to maintain the privacy and confidentiality of my loan account(s) and personal information. ANTCO may release my information where expressly herein authorized, or implied in the documents that relate to my (our) loans or where required by law.

5. I (we) fully understand and acknowledge that ANTCO and ANDEVCO are two completely separate legal entities, and that neither of them, nor their employees, are responsible for the errors or omissions of the other or their employees.

Dated at _____, BC, this _____ day of _____, 20____.

Borrower

Co-Borrower

Guarantor

This portion is required for credit analysis and must be completed by all applicants.

PERSONAL FINANCIAL NET WORTH STATEMENT

1. PERSONAL:

- a) Applicant: _____ Birth Date: _____
month / day / year
- Address: _____ SIN: _____
 _____ Postal Code: _____ How long: _____ years
- Tel – bus: (____) _____ res: (____) _____ Fax: (____) _____
- b) Previous Address: _____ How long: _____ years
- c) Spouse's name: _____ Birth Date: _____
month / day / year
- Length of relationship: _____ Dependants: _____ SIN: _____
- d) Applicant's employer's name: _____ How long: _____ years
- Address: _____ Occupation: _____
- e) Spouse's employer's name: _____ How long: _____ years
- Address: _____ Occupation: _____
- f) Have you ever changed your name or are you known by any other names? Yes No If yes provide:
 Prior Name(s): _____
- g) Are you a member of any Aboriginal organization or Band? Yes No If yes provide:
 Name & Location: _____

**2. PERSONAL INCOME STATEMENT
 (Please specify where possible)**

	<u>MONTHLY INCOME</u>	<u>DESCRIPTION</u>
Salary (gross)	\$ _____	_____
Commissions	\$ _____	_____
Dividends & interest	\$ _____	_____
Rentals (gross)	\$ _____	_____
Business/professional Income (net)	\$ _____	_____
Other income (describe) _____	\$ _____	_____
TOTAL MONTHLY INCOME	\$ _____	

3. PERSONAL NET WORTH: Please choose a recent date on which to calculate your financial net worth & provide specific information

FINANCIAL POSITION AS AT _____, 20__

<u>ASSETS</u>		<u>LIABILITIES</u>	
Cash in accounts	\$ _____	Accounts payable (Schedule 5)	\$ _____
Investments (Schedule 1)	\$ _____		\$ _____
Accounts receivable (Schedule 2) Unsecured	\$ _____	Short term debt (Schedule 5)	\$ _____
Shareholder's loans	\$ _____		\$ _____
Real estate (Schedule 3) On-reserve	\$ _____	Other: _____	\$ _____
Off-reserve	\$ _____	_____	\$ _____
Lease hold interests	\$ _____	Long term debt (Schedule 5)	\$ _____
Other personal property (Schedule 4) Automobile(s)	\$ _____		\$ _____
Other: _____	\$ _____	Other: _____	\$ _____
		_____	\$ _____
TOTAL ASSETS	\$ _____	TOTAL LIABILITIES	\$ _____

NET WORTH CALCULATION:

TOTAL ASSETS	\$ _____
Less	
TOTAL LIABILITIES	\$ _____
Equals	
NET WORTH	\$ _____

SCHEDULE 1 – INVESTMENTS			
Name of Investment	Type of Investment	# Shares	Market Value

SCHEDULE 2 - ACCOUNTS RECEIVABLE				
RECEIVABLES-from whom	Total Amount	Payment Amount	Payment Due Date	Describe Collateral, if Secured

SCHEDULE 3 - REAL ESTATE OWNED/LEASED						
Please indicate if real estate is: S - SURRENDERED C - CERTIFICATE OF POSSESSION O - OFF-RESERVE L - LEASED						
S/C/O/L	Location	In Name of	Purchase Price	Mortgage Balance	Mo. Payment	Owing to

SCHEDULE 4 - OTHER PERSONAL PROPERTY (AUTOMOBILES AND OTHER)			
Description	Financed By	Serial Numbers	Market Value

SCHEDULE 5 - ACCOUNTS PAYABLE/LOANS PAYABLE SPECIFY SHORT TERM (ST) OR LONG TERM (LT) DEBT					
ST/LT	Creditor	Since	Balance	Payment Amount	Due Date

The foregoing information is submitted for the purpose of establishing credit and is a true, full and correct statement of my financial condition as of the date shown.

I/We hereby authorize the All Nations Trust Company (ANTCO) to obtain any background information it deems necessary concerning this application, including but not confined to, reports from the credit bureaus, retail credit company, Dun & Bradstreet, Government Funding, or any other source or agency that ANTCO considers appropriate.

I/We agree to notify you immediately of any material change of condition while indebted to you. In the event that such notification is not given, or if other acts that, in your opinion, either do or could adversely affect ANTCO's interest, then any and all outstanding obligations may, at your election become due and payable without demand or notice and may be charged against any and all assets of the undersigned in possession or control of ANTCO.

_____, 20____
Date Signed

Applicant Signature

_____, 20____
Date Signed

Spouse/Co-Applicant Signature

***Note for assessment purposes, all applications with Applicant and Spouse will be considered joint applications by ANTCO and all applicable credit searches and investigations to obtain credit and personal information as may be appropriate for the evaluation of this application will be performed for both Applicant and Spouse/Co-Applicant.**