



## LOAN APPLICATION

Revision: August 15/17

ANTCO is an Aboriginal owned Trust Company that provides financial services.

### 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.

#### 3. Commercial Mortgages

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

#### 4. Housing Mortgages

- a. Consumer Mortgages
- b. Band Assisted Housing Mortgages
- c. CMHC Direct Lending

#### 5. Ancillary Services

- a. Trust Capacity Agreements
- b. Agency Agreements

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All Nations Development Corporation ("ANDEVCO"), a subsidiary of All Nations Trust Company.

### ANDEVCO provides the following services and programs:

#### 1. Business Support & Advisory Services

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

- Business and marketing plan assistance;
- Access to financing for start-up, expansion, or acquisition of a business;
- Referring clients to other programs and services.

#### 2. Business Development & Training

ANDEVCO provides business workshops and seminars to:

- Aboriginal entrepreneurs re: starting and financing a business;
- Aboriginal communities re: economic development opportunities.

#### 3. Business Equity Fund (BEF)

- Equity funding for business start-ups, expansions and acquisitions;
- Funding for business plans and related pre-operating costs.



## Business Loan and Business Equity Fund (BEF) Application Checklist

Are you applying for:

- Business Loan
- Business Equity Fund (BEF)
- Both

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

- BUSINESS PLAN (If not applying for business plan funding)
- 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: August 15/17

**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	% of Beneficial Ownership

9. Are you or any member of your family a politically exposed and/or senior foreign political figure?  Yes  No

**You are a politically exposed foreign person, if you hold, or have ever held, one of the following offices or positions in or on behalf of a foreign country:**

- a head of state or government;
- a member of the executive council of government or member of a legislature;
- a deputy minister (or equivalent);
- an ambassador or an ambassador's attaché or counsellor;
- a military general (or higher rank);
- a president of a state-owned company or bank;
- a head of government agency;
- a judge; or
- a leader or president of a political party in legislature.

B. THE PROJECT:

1. Brief description of project: \_\_\_\_\_  
 \_\_\_\_\_

2. Is your project:     New         Expansion         Modernization         Acquisition

3. Is your business located:         On Reserve         Off Reserve

4. Economic and social impact:

	Jobs Created		Jobs Maintained		Seasonal		Year 1 # Employed	Year 2 # Employed	Year 3 # Employed
	FT	PT	FT	PT	FT	PT			
Aboriginal									
Non-Aboriginal									
Total									

4. Financial Requirements:

Funds required for:

Business Planning                    \$ \_\_\_\_\_  
 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                            \$ \_\_\_\_\_  
 Other Commercial Loan(s)        \$ \_\_\_\_\_  
 Business Equity Fund                \$ \_\_\_\_\_  
 Other (specify):  
 \_\_\_\_\_                                \$ \_\_\_\_\_  
 \_\_\_\_\_                                \$ \_\_\_\_\_  
**TOTAL PROJECT FINANCING    \$ \_\_\_\_\_**

**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, plus 25% of business planning costs.
- We recommend discussing your project with one of our Business Development Officers prior to submitting your application.

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). There is no additional fee for Business Equity Fund contribution requests.

**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.**

**This schedule is to be completed when applying for:  
First Citizens' 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 residents 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 (i.e. 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% Borrower's 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 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/WE 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/WE 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

- b) **THIRD PARTY STATEMENT**

In accordance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations*, ANTCO is required to determine whether the lending account applied for now, or in the future, is to be used by or on behalf of a third party(ies).

NO THIRD PARTY: (Loan account not requested on behalf of or to be used by a third party)

I declare that I am a signing authority on the lending account applied for, and I declare that: a) only a signing authority(ies) on the account shall give instructions and/or direct use of the loan account; and b) that no account of the account holder will be opened for or used by or for the benefit of any party(ies) other than the account holder.

Signed at: \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Witness - Authorized Signatory

\_\_\_\_\_  
Applicant - Authorized Signatory

\_\_\_\_\_  
Print Legal Name of Witness

\_\_\_\_\_  
Print Legal Name of Applicant

Acting on behalf of a Third Party: \_\_\_\_\_ (additional information will be required)

**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")**  
520 Chief Eli LaRue Way  
Kamloops, BC V2H 1H1  
Tel: (778) 471-4110 Fax: (250) 372-2585 Toll Free: 1-800-663-2959  
E-mail: [antco@antco.bc.ca](mailto:antco@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.

6. Personal contact information (name, address, phone number, and e-mail) may be shared with affiliated companies of All Nations Trust Co. Please indicate if you do not want to be contacted or receive information.

*I do not wish to be contacted*

Dated at \_\_\_\_\_, BC, this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Guarantor



**SCHEDULE "D"**

**Declaration of Business Equity Fund (BEF) Applicant**

The Business Equity Fund (BEF) is a contribution program which is funded by Aboriginal Affairs and Northern Development Canada.

**To be completed by the Borrower(s)/Applicant(s) if applying for the BEF:**

BORROWER(S)/APPLICANT(S): \_\_\_\_\_

BUSINESS NAME (if applicable): \_\_\_\_\_

**1. Have you, or any business that you own or have previously owned, received financial assistance from the Government of Canada (including *Aboriginal Business Canada*)? If yes, please describe.**

\_\_\_\_\_  
\_\_\_\_\_

**2. Are you applying to any other government programs for financial assistance for this project? If yes, please describe.**

\_\_\_\_\_  
\_\_\_\_\_

**3. Do you, or your business, owe money to the Government of Canada? If yes, please indicate to which department or agency and list amount(s).**

\_\_\_\_\_  
\_\_\_\_\_

**In consideration of All Nations Development Corporation reviewing and considering this BEF Application, the undersigned Borrower(s)/Applicant(s) agree to the following:**

- 1. I (we) acknowledge and agree that All Nations Development Corporation (ANDEVCO) may share information with Aboriginal Affairs and Northern Development Canada (AANDC).
- 2. I (we) certify that I am (we are) of Aboriginal ancestry and/or represent a company that is majority-Aboriginal owned.

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: \_\_\_\_\_ Dependents: \_\_\_\_\_ 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) _____	\$ _____	_____
<b>TOTAL MONTHLY INCOME</b>	<b>\$ _____</b>	

**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: _____	\$ _____
<b>TOTAL ASSETS</b>	<b>\$ _____</b>	<b>TOTAL LIABILITIES</b>	<b>\$ _____</b>

**NET WORTH CALCULATION:**

<b>TOTAL ASSETS</b>	<b>\$ _____</b>
Less	
<b>TOTAL LIABILITIES</b>	<b>\$ _____</b>
Equals	
<b>NET WORTH</b>	<b>\$ _____</b>

<b>SCHEDULE 1 – INVESTMENTS</b>			
Name of Investment	Type of Investment	# Shares	Market Value

<b>SCHEDULE 2 - ACCOUNTS RECEIVABLE</b>				
RECEIVABLES-from whom	Total Amount	Payment Amount	Payment Due Date	Describe Collateral, If Secured

<b>SCHEDULE 3 - REAL ESTATE OWNED/LEASED</b>						
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

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

<b>SCHEDULE 5 - ACCOUNTS PAYABLE/LOANS PAYABLE SPECIFY SHORT TERM (ST) OR LONG TERM (LT) DEBT</b>					
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 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 of 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.**