

ALL NATIONS TRUST COMPANY



APPLICATION FOR ASSISTANCE

All Nations Trust Company (“ANTCO”) is an Indigenous owned Trust Company that provides financial services.

ANTCO provides the following services and programs:

Service / Program	Application Sections to Complete
<p>1. Business Loans and Commercial Mortgages</p> <ul style="list-style-type: none"> • For the development, expansion, modernization, and/or acquisition of viable business projects 	<p>Sections 1-9, 12 Agreement to Sections 10 and 11. Please initial at the bottom of those Sections. Sign application on p. 9 after reviewing all completed sections. Submit application processing fee</p>
<p>2. First Citizens Fund (“FCF”) Business Loan Program</p> <ul style="list-style-type: none"> • Administered for the B.C. Government 	<p>Sections 1-9, 12 Agreement to Sections 10 and 11. Please initial at the bottom of those Sections. Sign application on p. 9 after reviewing all completed sections. Submit application processing fee</p>
<p>3. Business Support & Advisory Services</p> <ul style="list-style-type: none"> • Business and marketing plan assistance • Access to financing for start-up, expansion, or acquisition of a business • Referring clients to other programs and services 	<p>Sections 1, 2, 4, and 7. Agreement to Sections 10 and 11. Please initial at the bottom of those Sections. Sign application on p. 9 after reviewing all completed sections. Submit application processing fee</p>
<p>4. Business Development & Training</p> <ul style="list-style-type: none"> • Indigenous entrepreneurs re: starting and financing a business • Indigenous communities re: economic development opportunities 	<p>Sections 1, 2, 4, and 7. Agreement to Sections 10 and 11. Please initial at the bottom of those Sections. Sign application on p. 9 after reviewing all completed sections. Submit application processing fee</p>
<p>5. Business Equity Fund (“BEF”) Contribution</p> <ul style="list-style-type: none"> • Equity funding for start-ups, expansions and acquisitions • Funding for business plans and related pre-operating costs 	<p>Sections 1-9, 12 Agreement to Sections 10 and 11. Please initial at the bottom of those Sections. Sign application on p. 9 after reviewing all completed sections. Submit application processing fee</p>
<p>6. Ancillary Services</p> <ul style="list-style-type: none"> • Trust Capacity Agreements • Agency Agreements 	<p>Sections 1, 2, and 9. Agreement to Sections 10 and 11. Please initial at the bottom of those Sections. Sign application on p. 9 after reviewing all completed sections. Submit application processing fee</p>

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APPLICATION FOR ASSISTANCE

APPLICATION CHECKLIST:

INITIAL REQUIREMENTS

- COMPLETED SECTIONS 1, 2 AND 3
- AGREEMENT TO SECTIONS 10 AND 11 - please initial at the bottom of those sections
- \$250.00 APPLICATION PROCESSING FEE – **PAYABLE TO ALL NATIONS DEVELOPMENT CORP.**
- EVIDENCE OF INDIGENOUS ANCESTRY
- RESUMES

If you have any questions, please email your questions and phone number to antco@antco.ca.

FURTHER REQUIREMENTS*

- PROOF OF IDENTIFICATION (see application form for details)
- COPY OF BUSINESS REGISTRATION or ARTICLES OF INCORPORATION (if applicable)
- PARTNERSHIP AGREEMENT (if applicable)
- HISTORICAL FINANCIAL STATEMENTS AND CRA NOTICES OF ASSESSMENT (if applicable)
- BUSINESS PLAN WITH PRO-FORMA FINANCIAL STATEMENTS (if applying for funding)
- ANY OTHER RELEVANT SUPPORTING DOCUMENTS
- APPLICATION FORM COMPLETED IN FULL AND SIGNED

NOTE: Loan applications will not be reviewed without the submission of application processing fee. Additional fees may apply.

*Please email the fully completed application with attachments to antco@antco.ca.



APPLICATION FOR ASSISTANCE

Internal Use	Application received (dd-mm-yyy)	ANTCO Staff
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- Business Loans Commercial Mortgages**

 First Citizens Fund ("FCF") Business Loan Program

 Business Support or Business Development
 Business Equity Fund

 Ancillary Services

***Section 1: Applicant Information (to be completed by business applicant)**

Note: List personal details for all owners where applicable.

1. Name of applicant:				
2. Home address (PO Box and General Delivery not acceptable):				
3. Mailing address (if different than above):				
4. Years at current address:	7. Home phone:			
5. Date of birth (dd/mm/yyyy):	8. Cell phone:			
6. SIN:	9. Email address:			
10. Indigenous ancestry:	<input type="checkbox"/> Status Valid Secure, Non Secure, or Temporary Please provide relevant documentation	<input type="checkbox"/> Non-Status Requires Additional Documentation	<input type="checkbox"/> Métis Métis National Council eligible Recognized by MNC MNBC, Métis Nation AB, etc. (Must confirm eligibility)	<input type="checkbox"/> Other Inuit, Treaty
11. Are you a member of any Indigenous organization or Band? If yes provide name and location:		<input type="radio"/> Yes	<input type="radio"/> No	
12. Have you ever changed your name or are you known by any other names? If yes provide prior name(s):		<input type="radio"/> Yes	<input type="radio"/> No	
13. Do you currently have a loan with ANTCO?		<input type="radio"/> Yes	<input type="radio"/> No	

Co-Applicant Information (Leave this part blank if none)

14. Name of co-applicant:	
15. Relationship to the applicant (above):	
16. Home address (PO Box and General Delivery not acceptable):	
17. Mailing address (if different than above):	
18. Years at current address:	21. Home phone:
19. Date of birth (dd/mm/yyyy):	22. Cell phone:
20. SIN:	23. Email address:

24. Indigenous ancestry: **Status** Valid Secure, Non Secure, or Temporary **Non-Status** Requires Additional Documentation **Métis** Métis National Council eligible Recognized by MNC MNBC, Métis Nation AB, etc. (Must confirm eligibility) **Other** Inuit, Treaty

Please provide relevant documentation

25. Is the co-applicant a member of any Indigenous organization or Band? Yes No
 If yes provide name and location:

***Section 2: Business or Other Entity Information**

26. Legal business name:

27. Business number:

28. Business structure : **Sole proprietor** **Partnership** **Corporation** **Other**

29. Physical business address (PO Box and General Delivery not acceptable):

30. Mailing business address (if different than above):

31. Business phone:

33. Business email address:

32. Business cell phone:

34. Business website:

35. Proprietors, partners, shareholders, directors, 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

Please attach additional sheet if required.

***Section 3: Financing Request**

36. Products and services provided by the business:

37. Brief description of project and location: (e.g. seek funding and financing to purchase equipment to establish a new transport trucking business in Kelowna):

38. Is the project: New Expansion Modernization Acquisition

39. Business Location: On-Reserve Off-Reserve Own Rent Since: _____

40. Estimated Project Costs:

If you are applying to HIRE A CONSULTANT: **Attach Statement of work, quote, etc.

Feasibility Study	\$	Business Plan	\$
Environmental Assessment	\$	Business Support (Specify)	\$

TOTAL CONSULTANT COSTS \$ _____

If you are applying to IMPLEMENT YOUR BUSINESS PLAN TO BUSINESS START-UP, EXPANSION OR ACQUISITION:

**Attach detailed list and provide supporting quotes, estimates, Offer to Purchase, etc.

Capital		Operating	
Vehicle	\$	Payroll	\$
Machinery	\$	Utilities	\$
Equipment	\$	Insurance	\$
Office Equipment	\$	Other (Specify)	\$
Furniture	\$	Marketing	
Inventory	\$	Website	\$
Leaseholds	\$	Advertising	\$
Other (Specify)	\$	Other (Specify)	\$

TOTAL CAPITAL, OPERATING AND MARKETING COSTS \$ _____

Yes, I/we made financial commitments for the project already that are included in the costs listed above (signed agreements, purchased materials/equipment, etc.).

**If yes, explain:

41. **Estimated Project Financing:**

YOUR \$

Cash you are investing into the project (Equity) - proof will be required: \$ _____

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

- ▶ Equity, in the form of cash or other equity, must consist of at least 10% of the "Total Capital, Operating, and Marketing Costs" plus 25% of Total Consultant Costs. These totals are found on the previous page.

OUR \$

What funding you are requesting from ANTCO:

I need help figuring it out.

Loan: \$ _____

Loan: \$ _____

Contribution: \$ _____

Contribution: \$ _____

What is your proposed security/collateral to be given and its estimated value?

OTHER \$

Please list below funding from any other source other than ANTCO:

I am/We are not applying for money from any other sources

Lender	Contact Person	Contact #	Amount (\$)

TOTAL PROJECT FINANCING (Your \$ + Our \$ + Other \$): \$ _____

- ▶ Proof of commitments from other sources must be attached.
- ▶ We recommend discussing your project with one of our Business Development Officers prior to submitting your application.

***Section 4: Historical and Projected (Pro Forma) Financial Statements**

42. Please submit the following with your business plan.

a. **Historical Financial Statements (where applicable):**

Please attach Financial statements for your three most recent years of operation.

b. **Projected Balance Sheet (inclusive of anticipated new financing)**

Please attach projected balance sheets (Statements of Financial Position) for the next three years.

c. **Projected Income Statement:**

Please attach annual income statements/projections for the next three years, with monthly income statement projections for the first 12 months.

d. **Projected Cashflow:**

Please attach a detailed cashflow projection for the next 12 months (a sample excel spreadsheet is attached).

***Section 5: Statement of Personal and Business Assets and Liabilities of the Applicant**

The Applicants agree that by signing this Application they certify that the information in this Statement of Personal Assets and Liabilities is a complete and true declaration and that ANTCO will be relying upon the validity of such information for the assessment and determination of any funding contemplated herein. The property values shown above are the fair market values of the properties and the amount of debts is the total potential indebtedness (inclusive of any other loans, credit cards, or other debts for which they have signed as a guarantor).

Please attach a separate sheet for the Co-Applicant.

Statement of Net Worth:

Assets	Value	Liabilities	Balance	Monthly Payments
Real estate	\$ _____	Mortgages	\$ _____	\$ _____
Investments	\$ _____	Bank Loans	\$ _____	\$ _____
Vehicles	\$ _____	Credit Cards	\$ _____	\$ _____
Business Assets	\$ _____	Business Liabilities	\$ _____	\$ _____
Other: (Specify)	\$ _____	Other: (Specify)	\$ _____	\$ _____
Total	\$ _____	Total	\$ _____	\$ _____

Other Income: Yes No Source _____ Amount/month: \$ _____

Real Estate:

Address and Legal Description	Year Purchased	Price Paid (\$)	Mortgages Outstanding (\$)	Est. Current Value (\$)
		\$ _____	\$ _____	\$ _____
		\$ _____	\$ _____	\$ _____
		\$ _____	\$ _____	\$ _____

***Section 6: Impacts of Approved Financing**

Please indicate impact/result of financing provided on the jobs at your business (include the owner(s) in the count):

	New Jobs Created			Jobs Maintained		
	FT	PT	Seasonal	FT	PT	Seasonal
Indigenous Jobs#:	_____	_____	_____	_____	_____	_____
Non-Indigenous Jobs (#):	_____	_____	_____	_____	_____	_____

What sector or industry does your business operate in?
(for example: cattle farming, car dealership, gas station) _____

Do you agree to report to ANTCO on the results of this funding received? Yes No

***Section 7: Federal Government, Provincial Government, or other program assistance**

Please indicate whether you have applied to any other emergency assistance through government and/or other sources:

Name of program	Date of application	For how much \$?
\$ _____		
\$ _____		
\$ _____		

By submitting this Application to ANTCO, you agree to notify ANTCO immediately of any application pending and under consideration, if negotiations are entered into, or an offer of financing is received during ANTCO's consideration of this Application.

***Section 8: Applicant and Co-Applicant Attestation**

Payments:

Are all payments current?

Taxes: income tax, GST and PST, payroll tax remittances	<input type="radio"/> Yes	<input type="radio"/> No
Employee wages	<input type="radio"/> Yes	<input type="radio"/> No
WorkSafe B.C. / other workers' compensation	<input type="radio"/> Yes	<input type="radio"/> No
Business licences	<input type="radio"/> Yes	<input type="radio"/> No

Bankruptcy Declaration:

Has either applicant ever filed for bankruptcy or been associated with a business which has filed for bankruptcy?

Yes No

Other:

Are either or both applicants party to any claims or lawsuits? Yes No

Has either applicant ever had an asset repossessed? Yes No

***Section 9: Identification of Applicant and Co-Applicant**

In accordance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*, ANTCO is required to verify the identity of **all persons** involved with an account:

Two valid (not expired) Federal, Provincial or Territorial Government photo ID:

Passport

Driver's Licence (front and back)

Other ID Type (Acceptable ID must have a unique identifier, photo and legal name)

Note: ANTCO is required to view the original Government photo ID

Identity Verification Method (select either Credit File or Dual Method)

Credit File:

Photocopy of valid (not expired) Federal, Provincial or Territorial **Government photo ID**; and

Credit File (must be in existence for at least 3 years) – ANTCO will obtain the credit file report

Dual Method:

Photocopy of valid (not expired) Federal, Provincial or Territorial **Government photo ID**; and

Credit File (must be in existence for at least 6 months but less than 3 years) – ANTCO will obtain the credit file report

Original Document from a reliable and independent source – Provide a recent, original and unaltered paper or electronic file of a document, received directly from the issuer, showing each person's name and address.

Examples include original documents issued by:

- the Federal, Provincial, or municipal government (e.g. CRA Notice of Assessment, municipal property tax assessment, etc.)
- Canadian utility (e.g. a utility bill for electricity, gas, water or telecommunications)

Note: Scans, photocopies and pictures of these Documents are not acceptable.

Business structure (sole proprietor, partnership, corporation, etc):

- For a sole proprietor, please attach the three most recent CRA Notices of Assessment.
- For a partnership, please attach a copy of the partnership agreement.
- For a corporation or non-profit society, please attach a copy of the certificate of incorporation or applicable registration as well as evidence of good standing.
- For any other form of business entity, please attach the three most recent CRA Notices of Assessment.

***Section 10: Disclosure, Release, and Waiver of Liability**

1. I/We acknowledge that I am/we are entering into the Application for Assistance attached hereto (the "Application") and any loan arising therefrom on my/our own free will without any coercion by ANTCO or anyone acting on its behalf.
2. I/We acknowledge that the terms and conditions of any financing which may be authorized will be set forth in a Letter of Offer, for my/our acceptance and agreement. A promissory note to repay the loan may also be required.
3. I/We acknowledge that ANTCO has advised me/us to seek professional financial and legal advice when appropriate and to conduct my/our own investigations into all matters pertaining to my/our business plan and the Application and has the opportunity to do so and further waives any claim of *contra preferentem* related thereto. ANTCO has advised me/us not to rely solely on the information and advice provided to me/us by or on behalf of ANTCO.
4. I/We acknowledge as well that ANTCO, its directors, officers, representatives, agents and employees have NOT provided me/us with any professional financial or legal advice, but rather offers itself only as a source of information and encouragement, and a source of direction to further resources.
5. I/We hereby release ANTCO, its directors, officers, representatives, agents and employees as well as any subsidiaries or affiliates thereof (collectively the "Releasees") from responsibility should I/we choose to rely on the information and advice provided to me/us by or on behalf of ANTCO.
6. I/We further agree to hold the Releasees harmless and hereby releases and discharges the Releasees from any actions, damages, claims or demands whatsoever which may arise, directly or indirectly, as a result of any act or omission by any of the Releasees in providing information to the Applicant in relation to any loan under the Application, and to indemnify the Releasees from any such actions, damages, claims or demands which might be suffered by the Applicant's business or any guarantor in connection with any such information.
7. In addition to and without limiting the generality of the foregoing and specifically in relation to the consent to obtain and use personal and credit information, the undersigned on behalf of the entity indicated as well as in your individual capacity further acknowledges and agrees as follows:
 - a. The statements in the attached Application are true as at the date executed therein;
 - b. To supply to ANTCO any additional information required in support of the Application;
 - c. To allow and assist ANTCO with all enquiries it deems necessary to adjudicate the Application;
 - d. To provide to ANTCO any reports and additional or updated information as required in relation to me/us or the loan, from time to time as required and requested by ANTCO should the Application be approved;
 - e. To use any financing provided by ANTCO only in the manner and for the purpose described in the Application that can only be altered with the written permission of ANTCO if their sole unfettered discretion; and
 - f. To at all times that the loan contemplated by the Application remains outstanding, to maintain all insurance as specified by ANTCO including but not limited to those required under the Letter of Offer.
 - g. To indemnify and save ANTCO harmless for any and all losses, costs or damages as result of a misrepresentation or breach of the provisions herein.

Applicant
Initial _____

Co-Applicant
Initial _____

***Section 11: Privacy and Disclosure Consent**

By signing this form below and the Application, you are granting ANTCO access to personal information pursuant to the *Personal Information Protection And Electronic Documents Act* as well as applicable Provincial and Federal privacy legislation. In addition, such information will be compiled and used by ANTCO in accordance with its obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. The physical and electronic information being gathered will be placed on a database and maintained with your name, address, email address, business history and financial information, along with being maintained in accordance with required legislation and regulations. Sharing of this personal/business information may include sharing it with any persons from which ANTCO requires information or services with respect to the Application or loan administration should a loan be granted.

The undersigned on behalf of the entity indicated as well as in your individual capacity agrees and authorizes ANTCO to, from time to time, conduct a Credit Bureau or reporting agency search, a personal property registry search, a search of all applicable provincial agencies, and any other searches required to assess credit history, and if any loan is granted, to assess compliance with terms of the loan, assess the loan security, or for purposes related to the loan and/or Application.

The undersigned on behalf of the entity indicated as well as in your individual capacity agrees and understands that this is a continuing authorization with no expiry date and that may be acted upon by ANTCO for the purpose required to assess the credit history, assess compliance with the terms of the loan, and assess the loan security in the event of default of the terms of the loan granted.

The undersigned on behalf of the entity indicated as well as in your individual capacity agrees and understands that under Provincial and Federal Privacy Law, the undersigned will have access to the information held by ANTCO and know to refer to the ANTCO Privacy Policy or contact the Chief Privacy Officer if a question or concern arises about the handling of personal/business information.

The undersigned agrees that ANTCO has the right to publicize or promote in various forms of media if the venture is successful in obtaining financing from ANTCO, which may or may not include personal/business information such as name. If you do not wish such preceding information to be publicized or promoted, please initial and indicate so as follows: _____ Decline

The undersigned understands that the specific personal/business information sharing arrangements will benefit the undersigned through expediting communication and that only information relating to and pertinent to the undersigned's loan Application, loan administration or loan realization will be the subject of the sharing agreement.

By my/our signature(s) below I/we warrant that I/we have read this document and I/we sign on behalf of myself/ourselves and any company, partnership, or entity I/we represent.

Applicant
Initial _____

Co-Applicant
Initial _____

***Section 12: Declaration of Applicant**

1. THIRD PARTY STATEMENT

In accordance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*, 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/We declare that I am/we are signing authority(ies) on the lending account applied for, and I/we 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.

OR

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

2. POLITICALLY EXPOSED PERSONS / HEADS OF INTERNATIONAL ORGANIZATIONS

In accordance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*, ANTCO is required to determine whether you or your co-applicant are Politically Exposed Persons or Heads of International Organizations.

Are you or any member of your immediate family a Politically Exposed Person ("PEP") or Head of International Organization ("HIO"), or a close family member or associate of a PEP or HIO (see below).

Applicant: Yes No If yes, please specify: _____

Co-Applicant: Yes No If yes, please specify: _____

A **domestic PEP** is a person who holds — or has held within the last five years — a specific office or position in or on behalf of the Canadian federal government, a Canadian provincial government, or a Canadian municipal government:

- Governor General, lieutenant governor or head of government;
- member of the Senate or House of Commons or member of a legislature;
- deputy minister or equivalent rank;
- ambassador, or attaché or counsellor of an ambassador;
- military officer with a rank of general or above;
- president of a corporation that is wholly owned directly by Her Majesty in right of Canada or a province;
- head of a government agency;
- judge of an appellate court in a province, the Federal Court of Appeal, or the Supreme Court of Canada;
- leader or president of a political party represented in a legislature; or
- mayor, elected or hereditary chief of a First Nation.

A **foreign PEP** is a person who holds or has held one of the following offices or positions in or on behalf of a foreign state:

- head of state or head of government;
- member of the executive council of government or member of a legislature;
- deputy minister or equivalent rank;
- ambassador, or attaché or counsellor of an ambassador;
- military officer with a rank of general or above;
- president of a state-owned company or a state-owned bank;
- head of a government agency;
- judge of a supreme court, constitutional court or other court of last resort; or
- leader or president of a political party represented in a legislature.

A person is foreign PEPs regardless of citizenship, residence status or birthplace.

The **HIO** is a person who is either:

- the head of an international organization established by the governments of states; or
- the head of an institution established by an international organization.

Certain family members, together with close associates, of a PEP or HIO must also be regarded as PEPs or HIOs.

These **family members** are:

- a spouse or common-law partner;
- a child;
- a mother or father;
- the mother or father of a spouse or common-law partner; and
- a child of a mother or father (sibling).

A **close associate** can be an individual who is closely connected to a PEP or HIO for personal or business reasons.

Some examples of a close association for personal or business reasons can include a person who is:

- business partners with, or who beneficially owns or controls a business with, a PEP or HIO;
- in a romantic relationship with a PEP or HIO;
- involved in financial transactions with a PEP or HIO;
- a prominent member of the same political party or union as a PEP or HIO;
- serving as a member of the same board as a PEP or HIO; or
- closely carrying out charitable works with a PEP or HIO.

Applicant Signature

Witness Signature

Date

Co-Applicant Signature

Witness Signature

Date