



INDIGENOUS WOMEN ENTREPRENEURS PROGRAM

Guidelines:

Program Overview

NACCA has launched an Indigenous Women's Entrepreneurship Program (IWE) to increase the number of Indigenous women engaging in entrepreneurship and business development in Canada. The Micro-loan Program will support Indigenous women who have small home-based and/or part-time businesses. Indigenous women face additional challenges in entrepreneurship stemming largely from their gender and care-giving role within their family and community.

These challenges include:

- Access to financing: Indigenous women entrepreneurs are hindered by eligibility criteria for equity, collateral, proven credit history, full time involvement in the business and lack of micro loans available.
- Balancing responsibilities between family and business: a survey that was completed in 2000 found that Indigenous women's responsibilities for children, grandchildren, parents, and extended family can impact women's growth.
- Fewer financial resources to invest in their business due to their lower average income and increase reliance on government transfers.
- Sexism results in women not taken as seriously as men, particularly in male dominated industries.
- Lack of support within their communities and from their Chiefs and Councils as Indigenous men are often favored within their communities and receive preferential treatment and,
- Lack of knowledge and business training in the areas of financial literacy and business planning, regulations, and management. Participation in workshops and training opportunities are often hampered by family responsibilities and lack of transportation.

Eligible Applicants:

Must be Indigenous (First Nations, Metis, and Inuit) women who majority own (51%) and operate or want to start their own business are eligible.

Loans are:

- Up to a maximum of \$20,000 (loans and non-repayable portion are issued together)
- Terms will vary based on amount
- Rates will vary based on credit rating
- Requires a Credit Bureau inquiry with Equifax
- Principal repayments can be made at any time without fees or penalties
- Application fee of \$250 will need to be paid along with application submission
- Any legal fees if applicable

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

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



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APPLICATION CHECKLIST:

- APPLICATION FORM COMPLETED IN FULL AND SIGNED
- \$250 APPLICATION FEE. CASH OR CHEQUE MADE PAYABLE TO ALL NATIONS DEVELOPMENT CORPORATION
- PROOF OF IDENTIFICATION (see application for details)
- EVIDENCE OF INDIGENOUS ANCESTRY
- COMPLETED "IWE" BUSINESS PLANNING GUIDE & CASHFLOW TEMPLATE OR PROVIDE YOUR OWN
- COPY OF BUSINESS REGISTRATION or ARTICLES OF INCORPORATION (if applicable)
- COPY OF BUSINESS LICENCE AND BUSINESS INSURANCE COVERAGE
- RESUME AND ANY APPLICABLE BUSINESS TRAINING CERTIFICATES IN YOUR FIELD
- PARTNERSHIP AGREEMENT (if applicable)
- MOST RECENT CRA NOTICE OF ASSESSMENT AND HISTORICAL FINANCIAL STATEMENTS IF AVAILABLE
- BANK STATEMENT SHOWING CASH EQUITY SHOWING NAME, DATE AND BALANCE
- COPIES OF NEW OR EXISTING SERVICE CONTRACTS (if any)
- ANY OTHER ITEMS OF IMPORTANCE TO YOUR BUSINESS

NOTE: *Failure to provide these documents with your application may cause delays in assessing your project.*

25. Is the co-applicant a member of any Indigenous organization or Band? Yes No

If yes provide name and location:

26. Identification:

In accordance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*, ANDEVCO 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 License (front and back)
Other ID Type (Acceptable ID must have a unique identifier, photo, and legal name) **Note:** ANDEVCO is required to view the original Government photo ID in person, face time, zoom or teams

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) – ANDEVCO will obtain the credit file

- Dual Method:**
report
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) – ANDEVCO 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 are not acceptable

***Section 2: Business Information:**

27. Legal business name:

28. Business number:

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

- i. For a sole proprietor, please attach the most recent CRA Notices of Assessment.
- ii. For a partnership, please attach a copy of the partnership agreement.
- iii. For a corporation, please attach a copy of the business registration or the articles of incorporation.
- iv. For any other form of business entity, please attach the most recent CRA Notices of Assessment.

30. Physical business Address (PO Box and General Delivery not acceptable):

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

32. Business phone:

34. Business email address:

33. Business cell phone:

35. Business website:

36. 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

***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. 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).

Statement of Net Worth:

Assets	Value	Liabilities	Balance	Monthly Payments
Real estate	\$ _____	Mortgages	\$ _____	\$ _____
Investments	\$ _____	Bank Loans	\$ _____	\$ _____
Vehicles	\$ _____	Credit Cards	\$ _____	\$ _____
Business Assets	\$ _____	Business Liabilities	\$ _____	\$ _____
Other:	\$ _____	Other:	\$ _____	\$ _____
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 ANDEVCO on the results of the funding received? Yes No

***Section 8: Disclosure Release and Waiver of Liability**

1. /We acknowledge that I am/we are entering into the Indigenous Women Entrepreneurs Application attached hereto (the "Application") and any loan arising therefrom on my/our own free will without any coercion by ANDEVCO 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 will also be required. (if applicable)
3. I/We acknowledge that ANDEVCO 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. ANDEVCO has advised me/us not to rely solely on the information and advice provided to me/us by or on behalf of ANDEVCO.
4. I/We acknowledge as well that ANDEVCO, 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 ANDEVCO, 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 ANDEVCO.
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 ANDEVCO any additional information required in support of the Application;
 - c. To allow and assist ANDEVCO with all enquiries it deems necessary to adjudicate the Application;
 - d. To provide to ANDEVCO any reports and additional information as required in relation to me/us or the loan, from time to time should the Application be approved;
 - e. To use any financing provided by ANDEVCO only in the manner and for the purpose described in the Application that can only be altered with the written permission of ANDEVCO 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 ANDEVCO including but not limited to those required under the Letter of Offer.

***Section 9: Privacy and Disclosure Consent**

By signing this form below and the Application, you are granting ANDEVCO 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 ANDEVCO 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 ANDEVCO requires information or services with respect to the loan Application or loan administration should the loan be granted.

The undersigned on behalf of the entity indicated as well as in your individual capacity agrees and authorizes ANDEVCO 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 ANDEVCO 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 ANDEVCO and know to refer to the ANDEVCO 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 ANDEVCO has the right to publicize or promote in various forms of media if the venture is successful in obtaining financing from ANDEVCO, 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

Initial: _____

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.

***Section 10: Declaration of Applicant**

1. THIRD PARTY STATEMENT

In accordance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*, ANDEVCO 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*, ANDEVCO 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

Print Name

Date

Co-Applicant Signature

Print Name

Date

This program is funded by the Government of Canada.

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