

ALL NATIONS TRUST COMPANY

*Aboriginal Business
Financing and Funding
2016*

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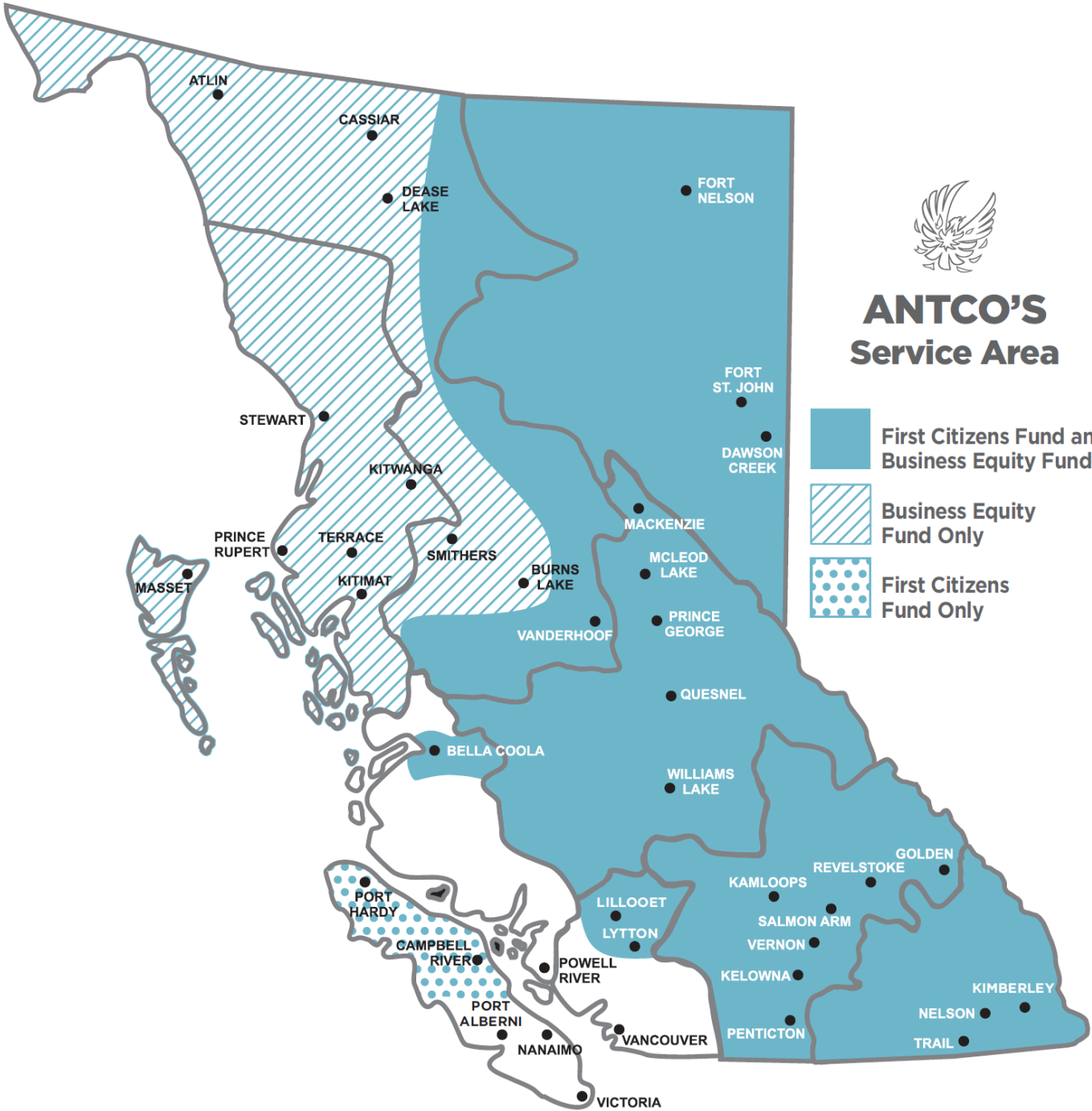
Who we are:

- Aboriginal owned Trust Company
- In business since 1988
- 220 Aboriginal shareholders
- Service delivery area: BC Interior and North



ANTCO'S Service Area

-  First Citizens Fund and Business Equity Fund
-  Business Equity Fund Only
-  First Citizens Fund Only





Services offered

- Business Loans
- Mortgages
- Business Funding
- Insurance Brokerage, Pensions/Benefits
(ANIB)



First Citizens Fund (FCF) loan requirements

- Minimum 51% Aboriginal ownership
- Business loans (start-up, expansion, acquisition)
- Loans are eligible for a 40% deferred contribution
- Lifetime maximum of \$75,000
- Community projects limit 3 x \$75,000



Business Equity Fund (BEF)

- Equity Funding
- Reduces the loan required to start or expand your business.



Business Equity Fund (BEF)

- Most industries are supported
- Funding of up to 30% of eligible costs
- Most projects are approved for 20-25% of project costs



BEF also supports soft costs:

- Feasibility studies / Business plans
- Environmental assessments
- Business valuations
- Legal counsel (partnership agreement, purchase agreement)



Business plan funding example

Costs	\$	Financing	\$	%
Business Plan/ Feasibility	<u>10,000</u>	Cash Equity	2,500	25
		Business Equity Fund	<u>7,500</u>	<u>75</u>
Total Costs	10,000	Total Financing	10,000	100

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Funding/Financing example

Costs	\$	Financing	\$
Equipment	100,000	Cash Equity	22,500
Operating	25,000	NRT Equity Match	5,000
Marketing	10,000	Business Equity Fund	37,500
Inventory	<u>15,000</u>	Financing*	<u>85,000</u>
Total Costs	150,000	Total Financing	150,000

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Business Development Officers

www.antco.bc.ca

Insurance Quote or Service

www.anib.ca