

***ALL NATIONS TRUST COMPANY***



*Aboriginal Business  
Financing and Funding  
2017*

# ***ALL NATIONS TRUST COMPANY***



## Who we are:

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



## Services offered

- Business Loans
- Mortgages
- Business Funding
- Insurance and Pensions ([www.anib.ca](http://www.anib.ca))



## 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



Business Equity Fund (BEF) a.k.a.

Business Equity Program (BEP)

- 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>
<b>Total Costs</b>	<b>10,000</b>	<b>Total Financing</b>	<b>10,000</b>	<b>100</b>



# ALL NATIONS TRUST COMPANY



## Funding/Financing example

Costs	\$	Financing	\$	%
Equipment	200,000	Cash Equity	37,500	15
Operating	25,000	New Relationship Trust Equity Match	25,000	10
Marketing	10,000	Business Equity Fund	62,500	25
Inventory	<u>15,000</u>	Financing*	<u>125,000</u>	<u>50</u>
<b>Total Costs</b>	<b>250,000</b>	<b>Total Financing</b>	<b>250,000</b>	<b>100</b>

# Bar S Ventures



# Ainsworth Hot Springs



***ALL NATIONS TRUST COMPANY***



Contact Business Development Officers @

Phone 778-471-4110

[www.antco.bc.ca](http://www.antco.bc.ca)



## Provincial Resources

**Coast Salish Region:** Tale'awtxw Aboriginal Capital Corp

([www.tacc.ca](http://www.tacc.ca))

**Central Vancouver Island:** Nu-Chah-Nulth ([www.nedc.info](http://www.nedc.info))

**Northwest:** Tribal Resources Investment Corp ([www.tricorp.ca](http://www.tricorp.ca))