



tale'awtxw aboriginal capital corporation

An Introduction to Accessing Capital

Presented by:

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Tale'awtxw Aboriginal Capital Corporation

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Who We Are

Established in 1992

Owned by 54 Coast Salish First Nations

Provide services to all Aboriginal peoples in the traditional Coast Salish territory



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Services Provided

- Commercial Loans
- First Citizens Fund Loans
- Business Equity Program Contributions
- New Relationship Trust Equity Match
- West Coast Energy Fund

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Overview

In this presentation, we will:

- Review types of projects we support
- How to apply for each type of project
- Review how a project is evaluated.



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The First Step...

The first step is to contact your Aboriginal Capital Corporation and:

- Find out if your project is a good fit for our programs
- Find out if there is any funding/financing available
- Discuss what is required for your application
- Find out what the process is for a project like yours
- Discuss timelines for the application process, business planning and evaluation process.



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How We Can Help

Projects we can support include:

1. Business Plans
2. Capital Projects
(Business Start Up, Expansion or Acquisition)
1. Marketing Projects
2. Business Support (Legal or Accounting Fees)



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1. Business Plans

Costs	\$	Financing	\$	%
Professional Fees	10,000	Cash Equity	2,500	25
		BEP	7,500	75
Total Costs	10,000	Total Financing	10,000	100



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1. Business Plans

To apply for Business Planning Support, submit the following:

- Completed application
- Quote from a qualified consultant
- Proof of 25% cash equity to contribute to the business plan fees
- Evidence of capacity to invest in the business, including ability to access commercial financing, manage and operate the proposed business
- Historical financial statements of the applicant
- Band Council Resolution (if required).



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2. Community Business Start Up, Expansion or Acquisition

Costs	\$	Financing	\$	%
Capital Costs	200,000	Cash Equity	45,000	15
Operating Costs	25,000	BEP	80,000	27
Marketing Costs	75,000	NRT Equity Match	25,000	8
		FCF Loan	75,000	25
		Commercial Financing	75,000	25
Total Costs	300,000	Total Financing	300,000	100



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2. Community Business Start Up, Expansion or Acquisition

To apply, the applicant should submit:

- TACC Application
- Business Plan with 3 years projected financials
- BCR demonstrating the First Nation's commitment to starting the business, ability to invest 15% of their own capital
- Historical financials for existing business or from the applicant
- Bank statement showing 15% cash equity.
- Additional documents may be required, talk to a Business Services Officer (or Business Development Officer) about the application process before applying
- Confirmation of financing from other lender (if required).



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3. Marketing Project

Costs	\$	Financing	\$	%
Marketing Costs	100,000	Cash Equity	15,000	15
		BEP	50,000	50
		Commercial Financing	35,000	35
Total Costs	100,000	Total Financing	100,000	100



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3. Marketing Project

To apply, the applicant should submit:

- Completed application
- Marketing Plan with 3 years projected financials
- Historical financials of the business
- Proof of 15% cash equity
- Confirmation of other financing (if required).



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4. Business Support

Costs	\$	Financing	\$	%
Professional Fees	25,000	Cash Equity	12,500	50
		BEP	12,500	50
Total Costs	25,000	Total Financing	25,000	100



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4. Business Support

Examples of Business Support for an existing business:

- Accounting Fees
- Legal Support
- Project Management
- Patent Registration
- Professional Business Advice



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4. Business Support

If a separate application is required for business support, submit the following:

- Application
- Quote from qualified consultant
- Evidence of 50% cash equity
- Historical financial statements
- Summary of expected benefits.



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What We Look For

The goals of our programs are to:

To increase the number of viable businesses owned and controlled by Aboriginal Canadians, and to provide a supportive business environment.

To cultivate a culture of entrepreneurship in the Aboriginal community and to improve access to business opportunities.

To enhance access to capital for Aboriginal businesses that have difficulty accessing conventional commercial financing.



What We Look For

1. The First Nation or Economic Development Corporation has the capacity to start/acquire or expand their business:
 - Ability to invest (at least 15% of their own cash equity)
 - Ability to access commercial financing
 - Ability to manage the business.
2. The proposed business will be commercially viable.
3. The expansion or marketing project will create measurable new benefits such as additional revenues, new markets, or new employment opportunities.
4. For BEP projects, there is a demonstrated need – the project could not proceed without BEP support.
5. Qualifications and experience relating the applicant to the business.
6. Benefits to the community.



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Before you start

Call your local Aboriginal Capital Corporation
to discuss your project.

Tale'awtxw Aboriginal Capital Corporation
(604) 926-5626

All Nations Trust Corporation
(778) 471-4110

Nuu-chah-nulth Economic Development Corporation
(250) 724-3131