

LOAN APPLICATION



Congratulations on taking the big step towards business financing.

Contact us in TOLL FREE: 1-800-465-6821.

NADF's vision is

Aboriginal Prosperity, which is achieved by advancing the well-being of Aboriginal people in northern Ontario through business and economic development.

CFDC Investment Fund Sponsored By:



Nishnawbe Aski Development Fund (NADF)

Loan Maximum

NADF's loan fund maximum is \$500,000, for exceptional cases, NADF can make considerations. You can speak to one of our account managers for more details.

Loan Approval Time

NADF will provide you with a response on your loan request within twenty-five (25) business days, subject to NADF receiving all the required information.

The Application Process

- NADF will want to discuss your business idea with you before you submit a loan request. NADF offers planning advice & tools.
- Once an application is submitted, an Account Manager is assigned to work with you.
- The Applicant shall supply all the financial, business and personal information required to assess the application.

You can email your loan application and supporting documents (**listed in Criteria & Document Checklist**) to Loans@nadf.org or drop off, fax or mail to one of our three locations. An Account Manager will contact you within two (2) days of receiving your application.

Head Office: 107- 100 Anemki Place Fort William First Nation Thunder Bay, ON P7J 1J4 1-800-465-6821	Thunder Bay: 106 Centennial Square, 2nd Floor Thunder Bay, ON P7E 1H3 Phone 807-623-5397 Fax 807-622-8271	Timmins: 273 Third Avenue, Suite 203 Timmins, ON P4N 1E2 Phone 705-268-3940 Fax 705-268-4034
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1. CRITERIA & DOCUMENT CHECKLIST. Call us to discuss if you have any questions.

- ANCESTRY.** Copy of Status/Métis Card (front and back).
The Canadian Applicant shall be Canadian Status Aboriginal, Non-Status or Métis. First Nations or First Nation Organizations/Corporations are also eligible to apply.
- IDENTIFICATION.** Copy of Birth Certificate and Driver's License or Passport, for each applicant.
- RESUME.** Work experience and education of each applicant is required. For corporations & non-profit organizations we ask for the managements & board biographies.
- EQUITY.** A copy of recent bank statement of applicant's bank account.
- BUSINESS STRUCTURE.** Copy of Articles of Incorporation OR Master Business License
- I am undecided on **BUSINESS STRUCTURE.** I do not have a business structure registered yet for Sole Proprietorship, Partnership or Corporation.
- FINANCIALS.** If you are an existing business, provide annual financial statements for the past two fiscal years and most recent interim financial statements.
- CERTIFIED BUSINESS VALUATION.** If you are planning on purchasing an existing business. NADF will also require a certified business valuation (CBV) or Appraisal from qualified individual for businesses valued over \$150,000. Call us to discuss.

2. BUSINESS PLAN

Are you including a business plan with this application? YES NO
Do you need help completing your business plan? YES NO

Your business plan should include at a minimum a twelve (12) month cash flow projection, a competition analysis and quotes for items you are purchasing with NADF loan funds. NADF will determine what additional information you need to submit during the screening phase. NADF does not always require a comprehensive business plan. Talk to us.

3A. LOAN DETAILS

Which best identifies your loan request:

- New business startup, operating for less than two (2) years
- New Start-Up, brand new
- A Business Expansion
- A Business Acquisition
- An Inventory Loan
- A Commercial Mortgage
- I have accessed funding from NADF in the past.

3B. LOAN PURPOSE

1. What product or service does your business offer (or will offer)?
2. What is the loan to be used for?
3. What is your timeline for spending the loan funds you are requesting (ie. next month)?
4. Which community is your business located in (or going to be) and operating from?

4A. APPLICANT'S INFORMATION – for Corporations, First Nation Organizations.

PLEASE PRINT

Legal Name as written in Articles of Incorporation	Date of Incorporation MM/Day/Year _ _ - _ _ - _ _ _ _
Business Operating Name:	
Mailing Address:	
Telephone & Cell Number of Main Contact for this Application	
Email of Main Contact for this Application	
Status – Band Number & First Nation of Board of Directors. A share register is also required.	
Metis – Metis Organization & Card Number of Directors. A share register is also required.	

4B. APPLICANT'S INFORMATION – for Sole Proprietor or Partnership

For multiple applicants, each applicant must complete and submit Section, 4, 5 and 6. Additional copy included, you can make additional copies as needed.

Name (first, middle, last):	Date of Birth MM/Day/Year __ - __ - ____
Home Address:	Social Insurance Number __ - __ - ____
Mailing Address (if different from Home):	
Telephone & Cell Number:	
Email:	Driver's License Number
Status – Band Number & First Nation	
Metis – Metis Organization & Card Number	

5. NON-RELATED & PROFESSIONAL REFERENCES

Name: _____ Phone: _____ Relationship: _____

Name: _____ Phone: _____ Relationship: _____

6. PERSONAL FINANCIAL STATEMENT - for Sole Proprietor and Partnerships

Bank: _____ Transit # _____ Account # _____

ASSETS	\$ Market Value	LIABILITIES	\$ Balance	Monthly Payment
Cash/Bank balances (confirmation required)		Mortgage or Rent		
Savings		Loans		
Real Estate (attach tax assessment for property located off reserve)		Credit Cards		
Vehicles		Line of Credit		
Equipment		Other Loans		
Insurance		Vehicle Loans		
Investments- Registered		Consumer Proposal or Bankruptcy		
Investments -Non Registered		Other (list)		
Other (list)				
Total Assets (A)		Total Liabilities (B)		
		NET WORTH = (A)-(B)		

7. ESTIMATED PROJECT COSTS & FINANCING

Estimated Project Costs	A	Estimated Project Financing, put your best estimates	B
Capital		Cash Equity. Your equity is to be used as part of the project cost. 10-15% minimum requirement	
Land	\$		
Building			
Equipment			
Acquisition		Nishnawbe Aski Development Fund Re-payable loan	
Construction Cost/Leaseholds			
Technology			
Other (specify)			
Operating		Aboriginal Business Financing Program A grant program NADF delivers, ask us about it.	
Insurance			
Utilities & hook-up fees			
Inventory		Other commercial financing (Where else are you applying?)	
Other (specify)			
Marketing		Other financing (Where else are you applying?)	
Business Support			
Legal Fees			
Other (specify)			
TOTAL ESTIMATED COSTS		TOTAL ESTIMATED FINANCING	

The total in column "A" must match the total in column "B"

8. CONTACT INFORMATION

Contact Information for other Sources of Financing, for NADF to contact and confirm, if applicable.

Name: _____ Phone/Cell: _____ Email: _____

Name: _____ Phone/Cell: _____ Email: _____

Name: _____ Phone/Cell: _____ Email: _____

9. MARKETING How did you hear about NADF?

- Radio – What station? _____
- Newspaper – Which one? _____
- Referral from Other Organization (municipality/band office, etc.)
- You are a Current NADF client or Past Client
- NADF Website, Social Media, Facebook
- Word of Mouth
- Attended NADF Work Shop

10. DECLARATION OF APPLICANT (s)

Note: In cases of joint applications submitted by multiple applicants, each applicant must sign and date This Application.

I/WE hereby certify that all the information provided by me in This Application and the attachments reflects accurate description of the intended project and is true and correct to the best of my knowledge.

I/WE hereby acknowledge my understanding of the application process and lending criteria of Nishnawbe Aski Development Fund (NADF) and agree to follow them.

I/WE hereby give consent for NADF to verify any information provided by me in This Application, access my credit report, contact organizations or persons to collect, use or disclose any information that considered relevant to This Application. I understand that the information provided by me in This Application is being gathered solely for the purposes of considering my request for financing. NADF will exercise reasonable care, including taking technical and organizational precautions, in order to safeguard my personal information and business data. All information submitted during the application process will be handled by NADF according to the NADF's Privacy Policy consistent with Canada's Personal Information Protection and Electronic Documents Act (PIPEDA).

I/WE hereby declare that the information that I have provided in This Application is not proprietary in nature.

If approved for financing, I give permission for NADF to use testimonials (spoken or written) and images of my business and myself. I also understand and consent to the fact that NADF may share my contact information and high-level project description with federal and provincial government programs and departments for the purposes of maximizing resources available to my new venture, as well as for statistical, research and evaluation purposes.

_____	_____	_____
Print Full Name	Signature	Date mm-dd-yy

_____	_____	_____
Print Full Name	Signature	Date mm-dd-yy

_____	_____	_____
Print Full Name	Signature	Date mm-dd-yy

_____	_____	_____
Print Full Name	Signature	Date mm-dd-yy

SUPPLEMENTAL PAGE – When there is more than one applicant, complete Sections 4, 5 and 6 for each applicant, make copies if required.

4B. APPLICANT'S INFORMATION – for Partnerships

Name (first, middle, last):	Date of Birth MM/Day/Year _ _ - _ _ - _ _ _ _
Home Address:	Social Insurance Number _ _ _ - _ _ _ - _ _ _ _
Mailing Address (if different from Home):	
Telephone & Cell Number:	
Email:	Driver's License Number
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Insurance		Vehicle Loans		
Investments- Registered		Consumer Proposal or Bankruptcy		
Investments -Non Registered		Other (list)		
Other (list)				
Total Assets (A)		Total Liabilities (B)		
		NET WORTH = (A)-(B)		