

# Project Finance

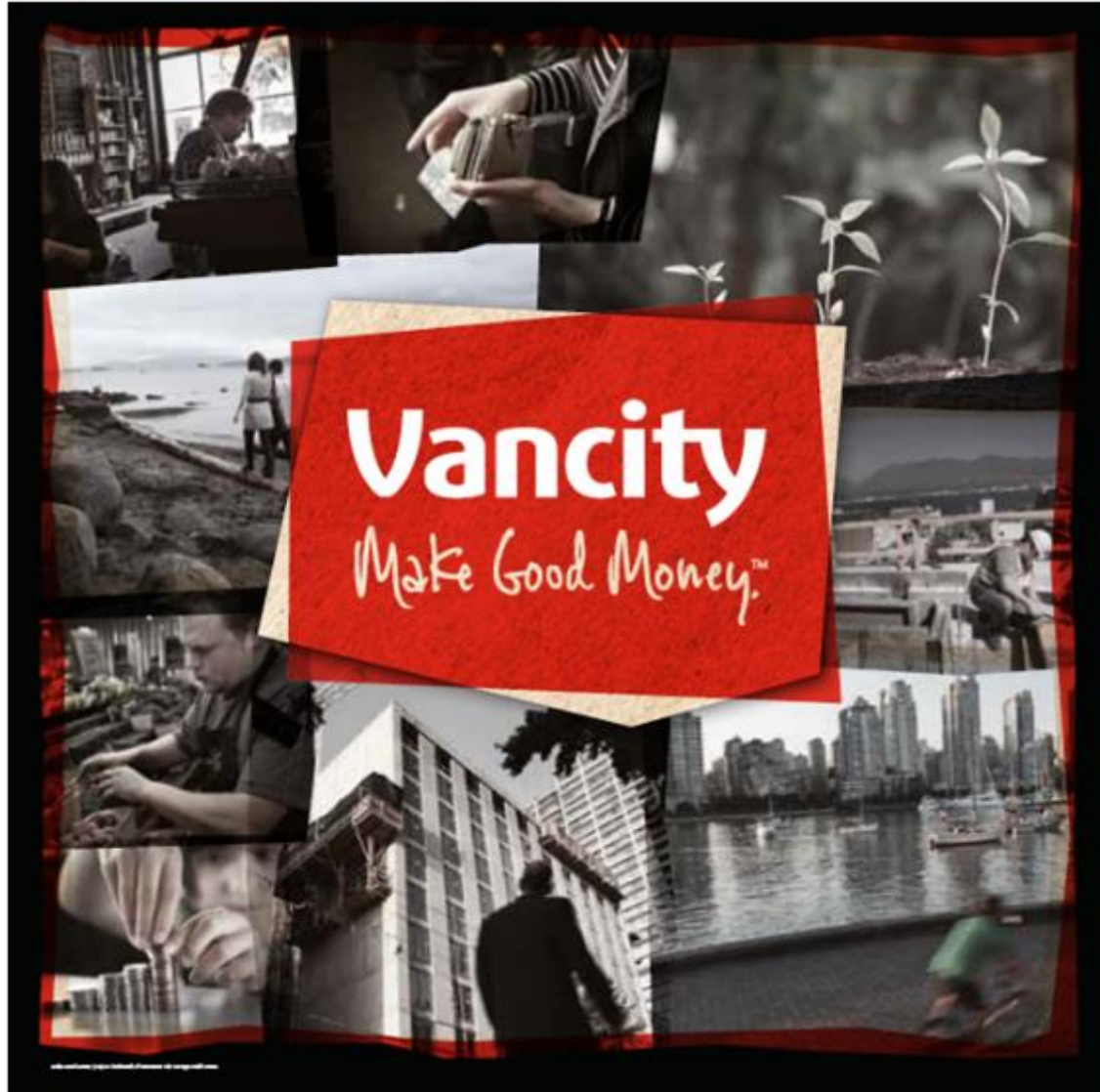
## The Application and Assessment Process

Links to Learning 2018

**Vancity**

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# Our areas of focus





Employment  
*Opportunities*



*Social Capital*



*Cultural  
Capital*

# Creating Healthy Communities

*Economic  
Diversity*

*Economic  
Capital*

*Environmental  
Capital*



# Investing for Impact



# Business Model continuum



Not-for-Profit Ownership

For Profit / Private Ownership



Primary Source of Income

Government / Foundations

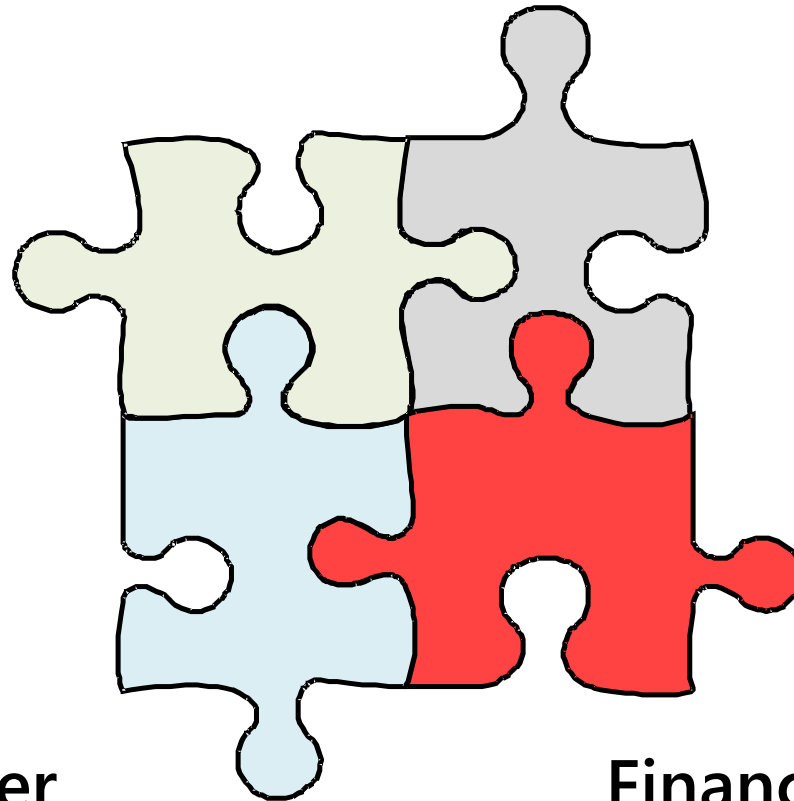


Sale of Products and/or Services



# Sources of Investment/Financing

Your Money



Partners,  
Funders, or  
Investors

Leverage other  
Assets - Equity  
Financing

Financing – loan  
programs and  
conventional financing

# Typical Loan Applications Include



- Business plan including a minimum of 2 years financial projections
- Proof of equity investment and statement of personal net worth
- Contracts or letters of intent to purchase your goods or services
- Personal Guarantee is required from all owners/directors of a private business
- Two character references
- Reasonable credit history



# Key Considerations



# What does it take to get financing?



- Good governance
- Experienced development team
- Strong Partners or Stakeholders
- Active community participation – approval, tangible involvement, jobs, and/or equity
- Solid plan
- Ability to repay the debt

# Vancity contacts



***Stewart Anderson, Manager, Indigenous Partnerships***

*To learn more about our work with Indigenous Not for Profit and First Nation government organizations visit [www.vancity.com/indigenouscommunities](http://www.vancity.com/indigenouscommunities)*



# Good Money™

invests in Indigenous communities  
to achieve economic strength  
and independence.

**Vancity**  
*Make Good Money™*