



# Native Fishing Association

## Loan Application

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The NFA provides financial assistance to First Nations commercial fisherman by way of carefully designed individual loan programs to best suit the needs and circumstances of each borrower. NFA usually structures loans to be repaid over a period of 3 to 10 years.

**To qualify for an NFA loan an applicant must:**

- Be Aboriginal,
- Have suitable fishing knowledge and experience,
- Provide a proposal that makes good business sense,
- Demonstrate that the loan can be repaid,
- Demonstrate the ability to provide suitable mortgage security on a licensed fishing vessel and/or other assets as deemed necessary,
- Provide up to 20% down payment of the total value of the asset to be purchased.

**In order to determine whether a loan proposal qualifies for assistance, it is necessary for NFA to gather considerable detailed information from the applicant. Please provide the following documentation:**

Completed NFA Loan Application Form.

Completed Co-applicant Information Form (if applicable). Please contact the NFA for a copy of this form.

Photocopies of your last three years of fishing statements (your completed income tax forms or statements received from fish processing company).

Survey of vessel.

If you are purchasing a licence and/or vessel, you need to negotiate a price and sign a purchase agreement.

If you are applying for repairs or maintenance work on your existing vessel, you will need to provide estimates from at least two marine repair shops.

If you are applying to purchase vessel equipment, you need to provide quotes from at least two marine dealers.

If you are applying for debt consolidation (paying out existing creditors) you need updated statements from creditor listing outstanding amounts owing.

Once your application is complete, please forward/mail all documents including photocopies of any income statements, fishing statements, surveys, etc. to our office.



**Applicant Information**

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Name in Full: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Cell: \_\_\_\_\_

Email: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ SIN: \_\_\_\_\_ Gender: \_\_\_\_\_

**Personal Information – Please check or circle where applicable**

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Aboriginal Ancestry: \_\_\_\_\_

Band Name: \_\_\_\_\_ Band Number: \_\_\_\_\_

Marital Status:             Married             Single             Divorced  
    Common Law             Separated             Other

Name of Spouse: \_\_\_\_\_

Number of Dependents: \_\_\_\_\_ Age of Dependents: \_\_\_\_\_

**Loan Information – Please circle where applicable**

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Do you own a fishing vessel?    YES    NO    Vessel Name: \_\_\_\_\_

If the answer is no, have you previously owned a fishing vessel?    YES    NO

Name of Fish Company you fish for: \_\_\_\_\_

Do you own commercial licence(s)?    YES    NO  
   Type: \_\_\_\_\_ Area(s): \_\_\_\_\_

Have you ever received assistance from NFA, New Relationship Trust, Business Equity Program, First Citizens Fund, or any other program?    YES    NO

If yes, please identify the funding program and the year the application was approved:  
\_\_\_\_\_

What amount are you applying for? \_\_\_\_\_



Business Structure:       Sole Proprietor       Partnership       Incorporated  
                                   First Nations       Other

How many years do you think will be necessary to repay the loan? \_\_\_\_\_

The application is for:       New Business       Expansion       Modernization  
                                   Other \_\_\_\_\_

Number of Employment Opportunities created: \_\_\_\_\_ Or Maintained: \_\_\_\_\_

Please provide in detail how the proposed loan funds will be utilized.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Please indicate your income for the last three years.

*(Please attach documented proof of income as per years requested below)*

Year	Fishing	Other	Total
20__			
20__			
20__			



## Recent Fishing Activity and Experience

How many years fishing experience do you have? \_\_\_\_\_

What types of fisheries have you participated in? *(Please check as applicable)*

Fishing Type	Yes	No	Identify Years Fished
Salmon			
Herring			
Halibut			
Other			

In the spaces below, please provide details of your fishing activity and experience for each of the past three (3) years. Attach letters of reference if applicable.

Please indicate experience from each fishery showing the following: *name of vessel, owner/skipper, areas fished, fishing company, and gear type, etc.*

Year	Details of Fishing Activity and Experience
20__	
20__	
20__	



## List of Assets

Confirmation of information noted on this page will be obtained as per required, application may be rejected if information provided is insufficient or inaccurate.

Item	Amount
<b>Cash Savings:</b> <i>(Bank, Credit Union, Etc.)</i>	
<b>Owing to you from Fishing Company:</b>	
<b>Savings Bonds, Investments, RRSP's, Etc.:</b>	
<b>House:</b> 1.On Reserve 2.Off Reserve	
<b>Other Real Estate:</b> <i>(Please Describe)</i>	
<b>Vehicles:</b> <i>(Please identify Year, Make, Model, Etc.)</i>	
<b>Fishing Vessel(s):</b> <i>(Please identify Fishing Vessel(s) and Licence(s) Owned)</i>	
<b>Other Fishing Assets:</b> <i>(Electronics, Gear, Nets, Punts, Skiffs, Licences, Etc.)</i>	
<b>Other Assets:</b> <i>(Please Describe)</i>	
<b>Do you own shares in any company?</b> YES NO If Yes, Identify Company Name: _____	
<b>TOTAL ASSETS</b>	



## List of Liabilities

Confirmation of information noted on this page will be obtained as per required, application may be rejected if information provided is insufficient or inaccurate.

Item	Amount
<b>Owing to Band council, Band Store, Others:</b> <i>(Please List)</i>	
<b>Owing to Fishing Company:</b> <i>(Please identify Company Name)</i>	
<b>Owing to Banks, Credit Unions, Etc.:</b> <i>(Please List)</i>	
<b>Owing on Cars, Trucks, Etc.:</b>	
<b>Mortgage on House or Other Real Estate:</b>	
<b>Owing on Fishing Vessel, Gear, Nets, or Other Fishing Assets:</b> <i>(Please List)</i>	
<b>Owing on Credit Cards, Charge Accounts, Etc.:</b> <i>(Please List)</i>	
<b>Government Loans:</b> <i>(Please Identify)</i>	
<b>Owing to Revenue Canada:</b> <i>(Income Tax, UIC, Etc.)</i>	
<b>Other Debts or Loans:</b>	
<b>TOTAL LIABILITIES</b>	



## Income & Expense Sheet

In the spaces below, please provide details of all your income and expenses for the past three (3) years. Copies of settlement statements and income tax slips (T4F, etc.) must be supplied to verify the amounts shown.

Income				
	20__	20__	20__	Projection
Salmon	\$	\$	\$	\$
Herring	\$	\$	\$	\$
Halibut	\$	\$	\$	\$
Other Income	\$	\$	\$	\$
<b>TOTAL INCOME</b>	\$	\$	\$	\$

Expenses				
	20__	20__	20__	Projection
Crew	\$	\$	\$	\$
Provisions	\$	\$	\$	\$
Fuel & Oil	\$	\$	\$	\$
Boat Supplies	\$	\$	\$	\$
R&M	\$	\$	\$	\$
Nets, Gear	\$	\$	\$	\$
Boat Insurance	\$	\$	\$	\$
Mortgage Fees	\$	\$	\$	\$
Auto Expense	\$	\$	\$	\$
Freight	\$	\$	\$	\$
UIC	\$	\$	\$	\$
Lease Fees	\$	\$	\$	\$
Other	\$	\$	\$	\$
<b>TOTAL EXPENSES</b>	\$	\$	\$	\$

<b>NET INCOME AFTER EXPENSES</b>	\$	\$	\$	\$
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## Vessel Information

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Please provide complete and accurate information on the vessel(s) owned or to be purchased by the applicant.

- If you currently own a vessel and are also looking to purchase, please complete both Section A and Section B.
- If you own a vessel to be used as security, please complete Section A only.
- If you are purchasing a vessel, please fill in information Section B only.

### SECTION A- Currently Owned Vessel

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Please provide complete and accurate information on the vessel(s) owned.

#### Vessel Identity

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Name of Vessel: \_\_\_\_\_ Type of Vessel: \_\_\_\_\_

Name of Registered Owner: \_\_\_\_\_ No. of Shared Owned: \_\_\_\_\_

Year Vessel Purchased: \_\_\_\_\_ Purchase Price: \_\_\_\_\_

Current Vessel Location: \_\_\_\_\_ Current Vessel Afloat or Dry Docked? \_\_\_\_\_

DOT Licence No: \_\_\_\_\_ VRN No: \_\_\_\_\_

Ships Registry No: \_\_\_\_\_ Port of Registry: \_\_\_\_\_

Other Attached Licences: \_\_\_\_\_

#### Hull & Mechanical Information

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Overall Length: \_\_\_\_\_ Registered Length: \_\_\_\_\_ Breadth: \_\_\_\_\_

Depth: \_\_\_\_\_ Net Tonnage: \_\_\_\_\_ Gross Tonnage: \_\_\_\_\_

Hull Construction: (*Aluminum, Steel, Fiberglass, or Wood*) \_\_\_\_\_

Builder: \_\_\_\_\_ Built Where: \_\_\_\_\_

Year Built: \_\_\_\_\_ Year Rebuilt: \_\_\_\_\_

Main Engine: (*Gas or Diesel*) \_\_\_\_\_ Manufacturer: \_\_\_\_\_

Model: \_\_\_\_\_ H.P.: \_\_\_\_\_





Insurance, Survey, and CSI Information

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Insurance Company: \_\_\_\_\_

Insured Value: \_\_\_\_\_ Expiry Date: \_\_\_\_\_

Surveyed By: \_\_\_\_\_ Survey Value: \_\_\_\_\_

Survey Date: \_\_\_\_\_ Date of last CSI Report: \_\_\_\_\_

Comments

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Photographs of the vessel must be included, photos must be recent or within one (1) year of the application date.

Vessel Condition

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Main Engine Condition

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Maintenance Required

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## SECTION B- Vessel to be Acquired

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Please provide complete and accurate information as per the proposed vessel to be acquired.  
(Please leave blank if not applicable.)

A current vessel survey is required. Please enclose related survey documents with your application.

### Vessel Identity

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Name of Vessel: \_\_\_\_\_ Type of Vessel: \_\_\_\_\_

Name of Registered Owner: \_\_\_\_\_ No. of Shared Owned: \_\_\_\_\_

Year Vessel Purchased: \_\_\_\_\_ Purchase Price: \_\_\_\_\_

Current Vessel Location: \_\_\_\_\_ Current Vessel Afloat or Dry Docked? \_\_\_\_\_

DOT Licence Number: \_\_\_\_\_ VRN No: \_\_\_\_\_

Ships Registry No: \_\_\_\_\_ Port of Registry: \_\_\_\_\_

Other Attached Licences: \_\_\_\_\_

### Hull & Mechanical Information

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Overall Length: \_\_\_\_\_ Registered Length: \_\_\_\_\_ Breadth: \_\_\_\_\_

Depth: \_\_\_\_\_ Net Tonnage: \_\_\_\_\_ Gross Tonnage: \_\_\_\_\_

Hull Construction: (*Aluminum Steel, Fibreglass Other*) \_\_\_\_\_

Builder: \_\_\_\_\_ Built Where: \_\_\_\_\_

Year Built: \_\_\_\_\_ Year Rebuilt: \_\_\_\_\_

Main Engine: (*Gas or Diesel*) \_\_\_\_\_ Manufacturer: \_\_\_\_\_

Model: \_\_\_\_\_ H.P.: \_\_\_\_\_

### Survey and CSI Information

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Surveyed By: \_\_\_\_\_ Survey Value: \_\_\_\_\_

Survey Date: \_\_\_\_\_ Date of last CSI Report: \_\_\_\_\_



Transaction Information – *Please circle where applicable*

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Proposed Purchase Price: \_\_\_\_\_

Interim Agreement Signed: YES NO

Vessel Only: YES NO

Licence Only: YES NO

Vessel & Licence: YES NO

Identify Additional Licenses or Gear if Included in Purchase Price:

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Comments

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Photographs of the vessel must be included, photos must be recent or within one (1) year of the application date.

Vessel Condition

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Main Engine Condition

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Maintenance Required

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**DECLARATION of APPLICANT**

I certify that to the best of my knowledge and ability:

1. That the information herein and the attachments hereto reflect an accurate description and estimate of costs regarding the intended project.
2. That all relevant information that is material to the applicant has been fully disclosed to NFA.
3. That at least fifty-one (51%) of the owner/operators of the proposed business venture are of Canadian Aboriginal Ancestry and are ordinarily resident in British Columbia.

I confirm that the information given is true and complete.

Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature of Spouse (if a co-applicant)



**AUTHORIZATION of APPLICANT:**

To Whom This May Concern:

I hereby authorize and direct you to provide to the Native Fishing Association any information requested in connection with my accounts and dealings with you. Please provide copies of any materials requested and feel free to have any discussions with representatives of the Native Fishing Association concerning matters affecting my account.

The Native Fishing Association, or its agent, is authorized to obtain any information it may require relative to my financial affairs from any source to which it may apply, including credit information about me from Employers, First Nations, Credit Bureaus or any persons connected to my dealing, and each source is hereby authorized to provide Native Fishing Association, or its agent, with such information. The Native Fishing Association is authorized to disclose or discuss information concerning my affairs as it deems necessary for processing of my application.

Yours Very Truly,

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Witness

***Please Print Clearly***

Full Name:  
\_\_\_\_\_

Email Address:  
\_\_\_\_\_

Address:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone Number:  
\_\_\_\_\_

Birthday:  
\_\_\_\_\_

Social Insurance Number:  
\_\_\_\_\_