



FNFA
Financing your future.

INCREASING ACCESS TO CAPITAL THROUGH FINANCING OF SPECIAL PURPOSE VEHICLES



*Imagine a project that could transform a
community and create generational wealth...*

"If FNFA could lend directly to Special Purpose Vehicles that have the support of loan guarantees, Nations of any size could secure access to affordable financing to participate in projects of their choosing faster than ever before."

~ Ernie Daniels, President and CEO



ACCELERATING NATION'S PUSH TO BUILD

First Nations are taking their rightful place in Canada's economy as there is more opportunity for participation and leadership in many projects across the country.

Imagine an opportunity that could transform a community, or collective of communities or groups, and create generational wealth: resource and equity opportunities that create jobs, generate revenues for investing in community, contribute to Canada's economy, and help close the ever-widening infrastructure gap.

For projects like these, Special Purpose Vehicles (SPVs) are typically created to consolidate representatives of community stakeholders into one entity that receives capital and makes decisions about its distribution.

WHAT IS AN SPV?

A **Special Purpose Vehicle (SPV)** – is a partnership or corporation (one legal entity) created for a specific project.

HOW AN SPV FUNCTIONS

Indigenous rights-holders: initiates and creates the SPV.

SPV: receives financing directly and manages the project.

Investors: provide capital to the SPV.

Project: developed and operated by the SPV.

Project Revenue: generated from the project and managed in the SPV used for debt servicing, distribution to owners, etc.



LED BY FIRST NATIONS, FOR FIRST NATIONS

FNFA was created to finance First Nations' projects and provide the lowest financing rates possible to our members. First Nations is not a product line to us; it is our sole focus.

LEVELLING THE PLAYING FIELD

Currently, FNFA can only lend to Indian Act bands scheduled under the First Nations Fiscal Management Act (FNFMA).

If FNFA could lend to Indigenous-owned and controlled SPVs, where a loan guarantee exists, the impact could be more efficient access to affordable capital and increased prosperity for every Nation, large or small.

AMENDING THE FNFMA

By amending the FNFMA to allow FNFA to finance Indigenous-owned SPVs, where a loan guarantee exists, we could increase the flow of capital to many more economic opportunities across Canada.

By expanding access to FNFA's borrowing programs, communities can unlock significant savings—freeing up resources to generate greater returns and reinvest

in critical priorities like housing, healthcare, infrastructure, and community services. This is not just financial efficiency—it's a pathway to stronger, more self-determined communities.

In addition to expanding access to low-cost financing, this approach would streamline the lending process, making it more efficient and responsive to the needs of Indigenous Nations—an essential factor for the timely execution of these complex projects.

LEARN MORE

Watch the video: **Empowering Prosperity for all First Nations Through FNFA and SPVs**





LOAN GUARANTEES

The provincial and federal Indigenous Loan Guarantee Programs could serve as a financial safeguard to support FNFA lending to SPVs, where a loan guarantee exists. This mechanism would enable more Indigenous groups to become equity partners in large-scale natural resource and energy projects—enhancing both revenue generation and quality of life within their communities.

In addition to expanding access to low-cost financing, this approach would streamline the lending process, making it more efficient and responsive to the needs of Indigenous Nations—an essential factor for the timely execution of these complex projects.



SUPPORT THE INITIATIVE

Contact us today and learn how you can support this initiative.

Together, we can create a legacy of prosperity for all our Nations, and we are stronger together.

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FNFA respects and affirms the inherent and Treaty Rights of all Indigenous Peoples and will continue to honour the commitments to self-determination and sovereignty we have made to Indigenous Nations and Peoples.

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