

Visit us online!  
*www.fnfa.ca*

Our new website has financial planning tools to help you:

- Determine how much your community can borrow based on its size and type of income.
- Calculate the monthly or annual cost of your loan.
- Create a report for your Chief and Council with the best borrowing options for your projects. Print or Save it!

To navigate to the calculators:

1. In your web browser click on the big “Financial Officers” button.
2. Once in the Financial Officers section you will see buttons for “Loan Calculator” and “Repayment Calculator.”
3. Simply click on one of these buttons and follow the prompts to get started. It’s that easy!



**FNFA**

First Nations Finance Authority

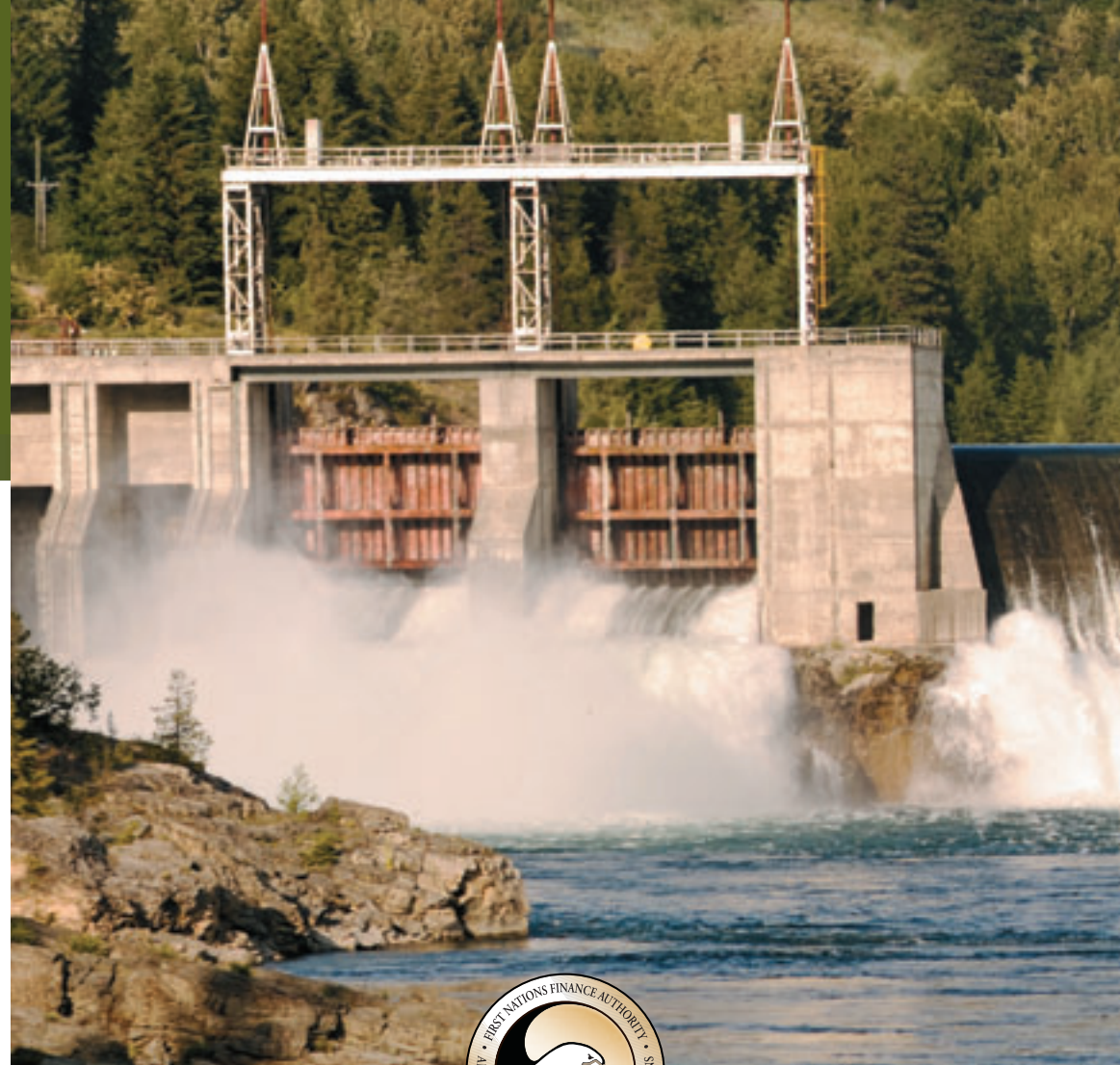
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**FNFA**

**OTHER REVENUES REGULATIONS**

*Promoting economic and social development*



### Financing Secured by Other Revenues Regulation

The FNFA will soon have final approval of the Financing Secured by Other Revenues Regulations. This Regulation will allow FNFA to supply loans to its Borrowing Member First Nations (all First Nations across Canada are eligible for membership) on the basis of all eligible revenue streams.

First Nations can choose their loan repayment terms from 5 to 30 years. The FNFA will work with you to explore which repayment term works best for your needs. Fixed rate loans are available for the full period of your repayment term.

Visit [www.fnfa.ca](http://www.fnfa.ca), click on the "Financial Officers" Button to calculate your community's (1) borrowing room and, (2) loan costs for a project.

### Other Sources of Revenue Regulation

The Regulation defines the process for borrowing loans, and repaying them with other revenues. Specifically, it addresses the types of revenues that can be used to request FNFA loans, and the types of eligible projects. The Other Revenues Regulation defines the process for borrowing using all other types of secure income.

### What Defines 'Other Revenues'?

The types of First Nation revenues that can be used to request FNFA loans include ongoing, secure sources of income such as:

- tax revenues and fees (other than property taxation, which is defined separately);
- certain categories of royalty income;
- certain categories of lease, permits and other reserve land, or traditional territory derived income;
- revenues derived from contracts and paid to First Nations;
- business income or dividends;
- transfer from provincial, regional, municipal or local governments;
- transfers from Canada that specifically permit such use; and,
- interest income from deposits; and investment income other than interests held by Canada.

*Virtually any band income may be used to secure FNFA loans. Call us today, we'll work with you to determine the best options for your borrowing.*

### What can Other Revenue Loans be Used For?

In addition to defining the sources of income, the Financing Secured by Other Revenues Regulations also define what the loans can be used for.

Basically, other revenue supported loans can be used "for any purpose that promotes the First Nation's economic or social development." This is spelled out in detail in the Regulation and includes but is not limited to:

- capital infrastructure that is wholly or partly owned by the First Nation;
- rolling stock;
- land purchases (that is to be wholly or partly owned by the First Nation);
- shares or other interests in corporations that own, operate, manage or sell products of independent power projects or public service utilities;
- short-term financing related to the same purposes.

**See the back page for instructions on how to calculate borrowing and loan costs online.**

**If you are unsure about your project, call us today!**

**We'll work with you and your staff to ensure that the best possible options are identified.**