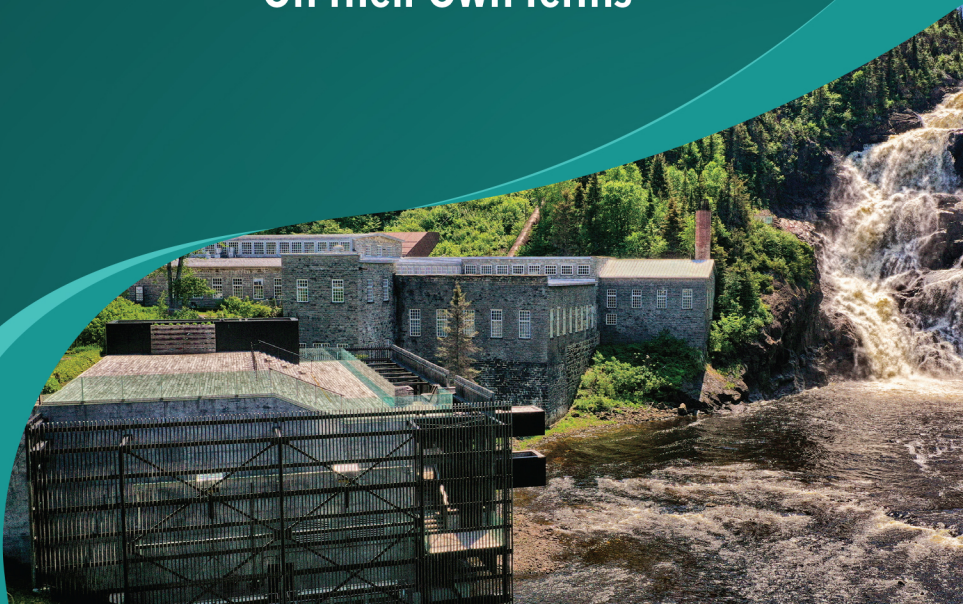




FNFA
Financing your future.

**Helping First Nation Communities
Build Their Own Futures
On Their Own Terms**



"Access to affordable capital is the key ingredient to economic growth for First Nations. FNFA is the only First Nation organization in the world leveraging private capital for a pooled-borrowing model of Nations to finance community projects - this is true economic reconciliation in action."

~ Ernie Daniels, President and CEO



ABOUT FNFA

First Nations Finance Authority (FNFA) is a 100 per cent First Nations owned and governed, not-for-profit, financial institution.

In 1992, a group of First Nation leaders envisioned an Indigenous-owned and operated institution with access to the same financing available to other levels of government in Canada to build safe, healthy, and prosperous communities.

Our goal is to provide First Nation governments with access to loans and investment opportunities at the best possible rates.

***By First Nations,
for First Nations.***

OUR SERVICES

FNFA helps First Nations with financial and investment needs in three key areas, including:

- ✓ **Financing Services:** we raise short and long-term, low-cost financing in the capital markets on behalf of borrowing members for their community priorities including infrastructure, economic, land, and social development projects.
- ✓ **Investment Services:** we provide borrowing members with flexible, low-risk high-yield investment options; and,
- ✓ **Advisory Services:** we offer First Nations capital planning support.

FNFA does not charge fees, our interest rates are well below bank prime, and we provide longer financing terms. Our objective is to ensure continuous and equal access to affordable financing for all First Nations in Canada.



LOANS DISBURSED BY PROVINCE AND TERRITORY

June 2026

Total Loans

\$5.69B

Total Jobs Created*

52,284

National Economic Output*

\$12.08B

*Estimated using Statistics
Canada multipliers



DIRECT ACCESS TO CAPITAL MARKETS

FNFA raises capital from the same place as banks, provinces, and local governments - capital markets, and has done this successfully 14 times since 2014.



FINANCING COMMUNITY PROJECTS + PRIORITIES

FNFA works with our members to identify community priorities, determine borrowing capacity and identify eligible own-source revenues that could be used to secure financing.

Invite us to meet with your community leadership to explore how working with FNFA may benefit your members.

BECOME AN FNFA BORROWING MEMBER

1 Request for your First Nation to be scheduled to the *First Nations Fiscal Management Act* (2005). More than 65% of First Nations in Canada have chosen to become scheduled.

2 Work with the First Nations Financial Management Board to obtain a Financial Performance Certificate.

3 Your First Nation will pass a Band Council Resolution (BCR) to request to become a FNFA Borrowing Member.

4 FNFA's Board of Directors reviews and approves all membership and loan requests.

We are here to support you through the process from scheduling onward. Connect with us and our team is happy to help.

COLLABORATING TO COMPETE

FNFA staff work with your community to understand your revenue stream, what level of debt can be supported, and we provide a calculation to Chief and Council of your borrowing capacity. We have established excellent relationships with our banking syndicates, our investors, and most importantly, our members.

CONTACT US

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

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