



Steps to a Loan: Aboriginal Health Access Centres

The following is a summary of the typical steps required as part of Infrastructure Ontario's (IO) loan application process for Aboriginal Health Access Centres.

ELIGIBILITY



An Aboriginal Health Access Centre AHAC that is owned or operated by a not-for-profit organization listed below is eligible to apply for an IO loan:

- ▶ Anishnawbe Mushkiki Inc.
- ▶ De Dwa Da Dehs Nyes Aboriginal Health Centre
- ▶ Gizhewaadiziwin Health Access Centre
- ▶ Mamaweswen North Shore Tribal Council operating N'Mninoeyaa: Community Health Access Centre
- ▶ Mohawks of Akwesasne operating Kanonkwa'tesheio:io Social
- ▶ Noojmowin Teg Health Centre
- ▶ Shkagamik-Kwe Health Centre
- ▶ Southwest Ontario Aboriginal Health Access Centre
- ▶ Waasegiizhig Nanaandawe'iyewigamig
- ▶ Wabano Centre for Aboriginal Health Inc.

REGISTER



The following documents are required to confirm eligibility for the program:

- ▶ Articles of Incorporation/Letters Patent
- ▶ Either (1) evidence of ownership of an AHAC facility and address of that centre or (2) evidence of operation of an AHAC, such as a copy of a lease or management agreement of the centre
- ▶ Description of the intended use of the IO financing which must be for infrastructure purposes

UNDERWRITING REVIEW



IO's Underwriting Group uses the following information to assess the viability of project financing and long-term financing:

- ▶ Loan request details
- ▶ Financial information
- ▶ Management and governance
- ▶ Borrower business model
- ▶ Financial performance – information on the sources of revenue, expenses and future capital expenditures
- ▶ Project details (construction financing only)
- ▶ Regulatory approvals (construction financing only)
- ▶ Security and collateral information

IO's Underwriting Group uses the following information to assess the viability of project financing and long-term financing:

TERM SHEET



Upon completion of the financial analysis, a draft Term Sheet (TS) is prepared by IO's Underwriting Group and sent to you for review and acceptance. The TS will include proposed terms, conditions, security, financial covenants, conditions precedent and reporting requirements. Receipt of the signed TS will allow the Underwriter to proceed with recommendation to the Credit Review Group.

CREDIT REVIEW



IO's Legal Counsel reviews applicable resolutions and any litigation that may impair your ability to meet the debt obligations.

LEGAL REVIEW



IO's Legal Counsel reviews applicable resolutions and any litigation that may impair your ability to meet the debt obligations.

FINANCING AGREEMENT



When the application is approved and supporting application documents have been received in good order, a Financing Agreement (FA) is drafted and sent to you. The FA provides the terms and conditions of the agreement, the financing schedule, associated resolutions, and banking information. You then must review the FA, provide the necessary signatures and return it to IO, at which point it is considered to be fully executed. Copies of the FA and all applicable documents are forwarded to you.

FUNDS ADVANCED



When the agreement has been fully executed and all conditions precedent have been met, you may request short or long-term financing according to the terms of the FA.