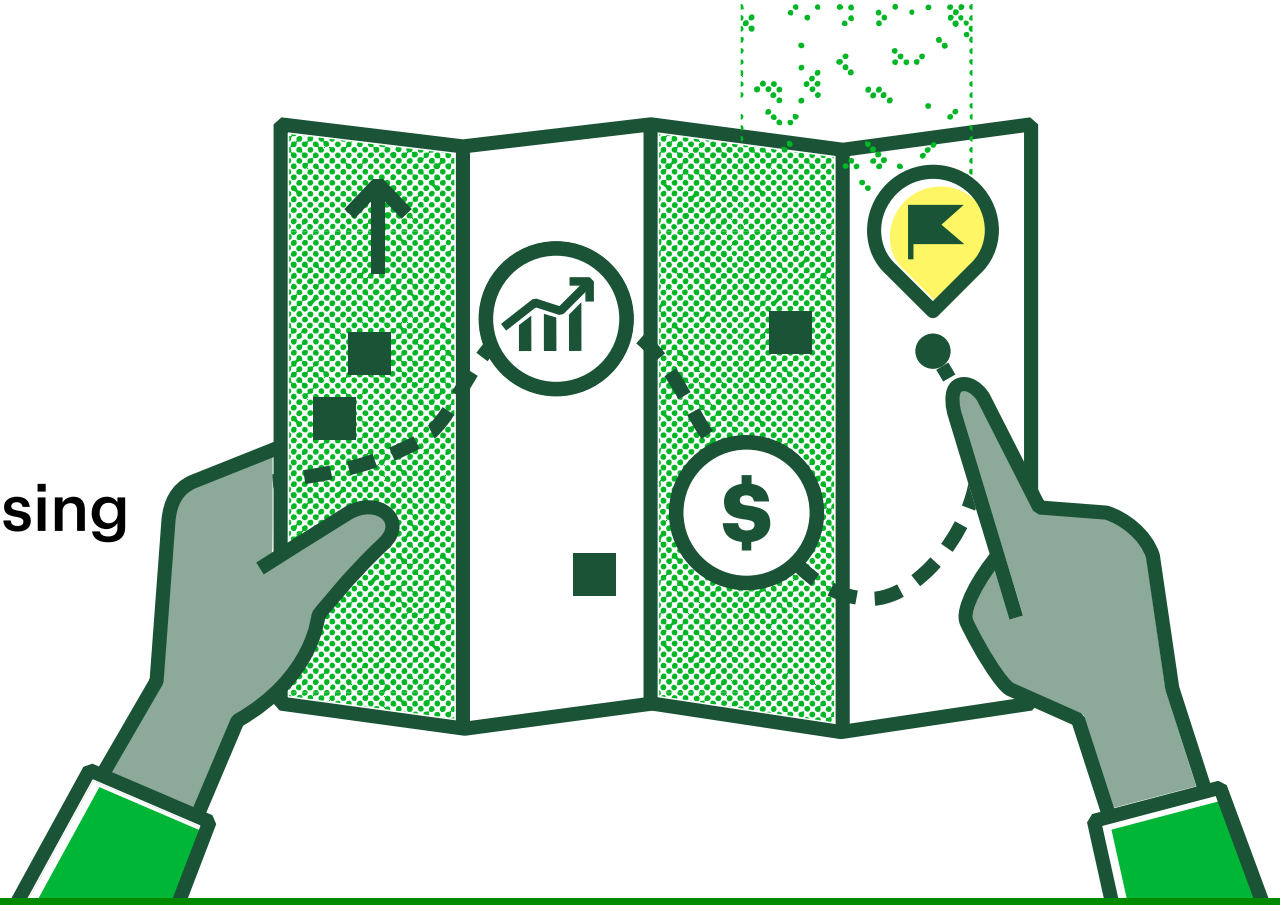
Comprehensive Funding Supports

Growing your toolbox



NICHI'S 2ND Annual Indigenous Housing Capacity Building Event

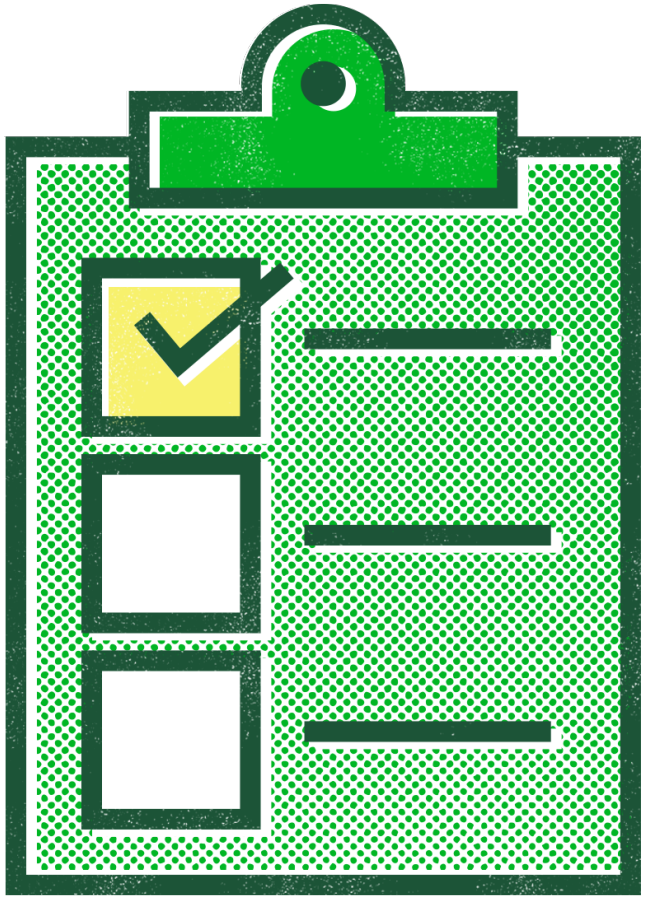
TD Indigenous Banking Group

Adam Hanuman, AVP Western Canada

November 24, 2025

Agenda

1. Our Presenters
2. Project Management Support
3. Operating Supports
4. Refinancing Strategies
5. Accessing funding streams for wrap-around supports
6. Activity and Q & A
7. Closing



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Presenters

Adam Hanuman

Adam is an Associate Vice President with TD's Indigenous Banking Group. He leads the Western Canada team focused on meeting the unique needs of Indigenous Peoples, businesses, and communities.

adam.hanuman@td.com

David Hammond

David is an Associate Vice President in TD Bank's National Real Estate Group, overseeing all credit and operational risk for the Bank's construction financing portfolio across British Columbia.

david.hammond@td.com

Michelle Green

Michelle is a Senior Regional Manager, Pacific Region, with TD's Indigenous Banking Group where her role is to bring the bank to Community and to meet Communities where they are.

michelle.green@td.com

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Our Approach

TD's National Real Estate Group (NREG), together with TD Securities, the Commercial Mortgage Group (CMG), Commercial Banking and the Indigenous Banking Group, have a mandate to take a targeted approach to supporting affordable housing.

Working collaboratively with Business Bankers, Retail, Wealth, Wholesale business and Indigenous communities the Indigenous Banking Group uses a comprehensive and creative approach to provide financial advice and support to help meet the unique needs of Indigenous Peoples, businesses, organizations and communities through long-term financing, philanthropy, and information sharing.

Project Management Support

Project Management - New Construction Financing

1. TD's Approach to Project Financing
    - Experience
    - Financial Capacity
    - Repayment Strategy
2. How TD supports CMHC Insured Products
    - Benefits of insured vs. Non-insured borrowing
3. Third-Party Cost Consultants
    - Quantity Surveyor (ex. BTY, Altus)

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Example – Conventional vs. CMHC Debt

Property Assumptions		
Net Operating Income	$120,000	$120,000
Cap Rate	3.75%	3.75%
Property Value	$3,200,000	$3,200,000
Mortgage Assumptions		
	Conventional	**CMHC**
Interest Rate	4.50%	3.75%
Amortization (years)	25	40
Minimum DSC Ratio	***120%***	***110%***
A. Debt Limit - DSC	**$1,442,909**	**$2,173,910**
Maximum LTV	***75%***	***95%***
B. Debt Limit - LTV	**$2,400,000**	**$3,040,000**
Max Loan (lesser of A and B)	**$1,442,909**	**$2,173,910**
Equity Saved	**$731,001**	

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Operating Supports: Treasury Services

TD Treasury Management Services

Take charge of your receivables and payables processes with flexible treasury solutions.

TD Liquidity Management ›

Maximize working capital and meet liquidity needs with custom, automated systems from TD Treasury Management

TD Payables ›

Maximize efficiency and control in your payment processes with our robust Treasury Management solutions

TD Information Services ›

Streamline treasury management operations and analyze financial data anywhere, anytime, with our secure online information platforms

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TD Liquidity Management

Maximize working capital and maintain cash availability – while optimizing returns and helping pay down debt – with TD Treasury Management.

- Interest bearing operating accounts
- Accessible savings accounts
- Short term liquid investment options

	Average Balances	Indicative Interest Rate	Monthly Interest	Annual Interest
CDN$ Interest Bearing Operating Account	$5,000,000	2.55%	$10,829	$129,945
CDN$ Interest Bearing Operating Account	$10,000,000	2.55%	$21,658	$259,890
CDN$ Interest Bearing Operating Account	$15,000,000	2.55%	$32,486	$389,836
CDN$ Interest Bearing Operating Account	$20,000,000	2.55%	$43,315	$519,781

Daily interest is calculated as follows: Daily closing balance or tier amount x number of days with that same balance/amount and the same rate of interest x interest rate for the appropriate tier divided by 365. During a leap year an extra day's interest is calculated and paid. . Interest is paid monthly.

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TD Payables Solutions

Advance your payables processing with our flexible solutions.

- **Increase accuracy and efficiency**
- **Lower fraud risk** and simplify reconcilement processes
- **Get real-time payment confirmations**
- **Flexible, scalable** and easy to implement
- **Improve working capital** and control interchange
- **Reduce costs** and i**ncrease control and reporting**

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TD Information Services

Manage your banking activities more efficiently with online capabilities including:

- Customizable dashboard, alerts and notifications
- Real-time balance and transaction reporting
- Real-time book transfers including loan payments and advances
- Domestic and international wires with real-time foreign exchange rates
- ACH payments including same-day items

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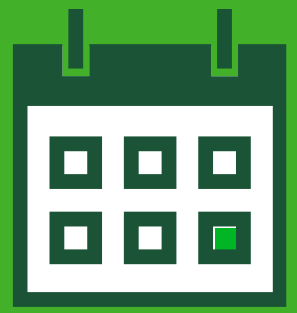
Refinancing Strategies Leveraging Existing Housing Assets

Unlocking equity

Using existing stabilized housing assets to pull equity which can be used as dry powder for new projects.

For example, using a revolving line of credit secured against cash flow and housing portfolio.



Accessing funding streams for programming supports

The TD Ready Commitment

Vibrant Planet

We aspire to help improve the environment so people and economies can thrive.

Connected Communities

We aspire to help people participate and be included in their community.

Better Health

We aspire to create more equitable health outcomes for all.

Financial Security

We aspire to help people feel more confident about their financial future.

Affordable Housing

Affordable Housing is an integral part of Financial Security. That's why we're dedicated to improving the quality and accessibility of housing in communities across North America. TD works with community organizations to help people access housing.

How to apply

https://www.td.com/ca/en/about-td/ready-commitment

Funding

Explore funding opportunities from TD

Learn More

Apply for funding

There are many ways TD supports your community. Choose the funding option below that best fits your organization or initiative. If your organization is based in the U.S., **explore funding opportunities in the U.S.**

Corporate Donations and Sponsorships

We offer funding for community-based projects and events that are aligned with the TD Ready Commitment.

Apply now

TD FEF Grant

We support grassroots environmental initiatives focusing on green spaces.

Learn more

The TD Ready Challenge

The TD Ready Challenge supports organizations developing innovative solutions for a changing world.

Learn more

Conclusion

Questions?

Thank you.

TD Contact Informion

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