

IMPACT INVESTING WITH COMMUNITY BONDS

Join a community of forward-thinking impact investors earning stable returns and making a difference. Community Bonds are an innovative financial tool that enable you to align your investments with your values and support the mission of a local non-profit.

The **Centre for Social Innovation**, **SolarShare** and **ZooShare** are just three examples of organizations offering community bonds to their network of supporters. Learn about the difference between their offerings to determine which impact investment is right for you!



ABOUT	The Centre for Social Innovation (CSI) is a co-working space, community, and launchpad for people who are changing the world, with three locations in Toronto and a location in New York City.	SolarShare Co-operative develops commercial-scale solar projects on rooftops across Ontario. These projects convert energy from the sun into clean electricity for the Ontario grid.	ZooShare is building North America's 1st zoo-biogas plant, recycling manure from the Toronto Zoo and food waste from local grocery stores into renewable power for the Ontario grid.
IMPACT	Build a new home for social innovators in Downtown Toronto at 192 Spadina Ave.	Reduce greenhouse gas emissions through community-owned solar energy projects.	Reduce greenhouse gas emissions and return nutrients to the soil through the sustainable management of waste.
RETURN	3 - 4.5%	5%	7%
TERM	3 - 5 years	5 years	7 years
SECURITY	Secured against the current value of 192 Spadina Ave, valued at \$16.2M.	Secured by mortgages registered on title of property leases and project assets/contracts.	Secured by a mortgage registered on the title of the property lease and project assets/contracts, including a 20-year contract with the Ontario Power Authority.
CONTACT	Leah Pollock Partnership Manager 416-979-3939 x27 leah@socialinnovation.ca socialinnovation.ca	Julie Leach Investment Manager 416-977-7363 julie@trec.on.ca solarbonds.ca	Frances Darwin Communications Coordinator 647-704-6078 frances@zooshare.ca zooshare.ca

Please contact each organization to learn about the risks associated with each investment. This document does not contain investment advice. Obtaining the advice of a qualified investment advisor is a prudent course before you make any investment.

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FREQUENTLY ASKED QUESTIONS

Why buy a Community Bond?

- Align your investments with your values
- Earn a stable return
- Support a local project
- Join a community of people like you!

Who can invest in Community Bonds?

Any resident of Ontario, Ontario corporation, non-profit or foundation can invest in Community Bonds.

Are Community Bonds “guaranteed”?

The only investment that is guaranteed is a Guaranteed Investment Certificate (GIC). Like all other investments, Community Bonds have an element of risk. It is important to carefully read each offering (a legal document which outlines all the risks of the investment).

Are Community Bonds RRSP eligible?

Yes, Community Bonds are eligible for registered accounts provided the security is backed by a real property. Please contact the individual organizations to learn more.

Can I sell/trade my bonds?

Since Community Bonds are not part of the traditional bond market, there is no market in which to sell or trade a Community Bond. Your money is invested in the project for the term of the bond, so make sure to invest your long-term savings.

How do I get started?

Please visit the websites and contact the individuals listed on the opposite page.

“WITH INTEREST RATES AT HISTORIC LOWS, COMMUNITY BONDS OFFER A GREAT OPPORTUNITY FOR INVESTORS TO EARN A STRONG FINANCIAL RETURN WHILE HELPING NONPROFITS MAKE A BIGGER IMPACT. PEOPLE WITH MONEY IN THEIR SAVINGS ACCOUNT — AND WHO ARE WILLING TO TAKE THE RISK — SHOULD CONSIDER DIVERSIFYING BY ADDING COMMUNITY BONDS TO THEIR INVESTMENT PORTFOLIO.”

Tim Nash

*The Sustainable Economist,
Treasurer of the
Ontario Nonprofit Network*

THE **CENTRE FOR SOCIAL INNOVATION**, **SOLARSHARE** AND **ZOOSHARE** ARE JUST THREE EXAMPLES OF ORGANIZATIONS OFFERING COMMUNITY BONDS TO THEIR NETWORK OF SUPPORTERS. LEARN ABOUT THE DIFFERENCE BETWEEN THEIR OFFERINGS TO DETERMINE WHICH IMPACT INVESTMENT IS RIGHT FOR YOU!

RETURN ON INVESTMENT

2%
SAVINGS
ACCOUNT

2.85%
5-YEAR
GIC

3 - 7%
COMMUNITY
BONDS