



Financing that works for co-operatives

*Strengthening Canadian Co-operatives by providing
access to innovative capital*

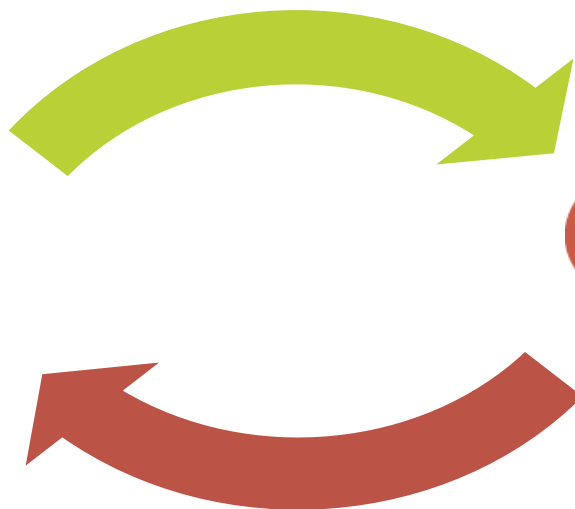
What is the Canadian Co-operative Investment Fund?

- The Canadian Co-operative Investment Fund provides loans, equity and quasi equity to co-operatives across Canada.
- We provide capital investments to co-operatives ranging from \$50,000 to \$1.25M per transaction to help them achieve their goals and strengthen their communities.
- Our loans are flexible and tailored to the specific development stage and needs of our borrowers.
- We partner with credit unions and other capital providers to increase funding capacity.



Two-Way Partnership With Investors

- ✓ Investment
- ✓ Deal Flow



- ✓ Deal Flow
- ✓ New Tools for Existing Members
- ✓ Opportunities for New Members
- ✓ Stronger Member Engagement
- ✓ Social Impact Returns
- ✓ Financial Returns



Objectives

1

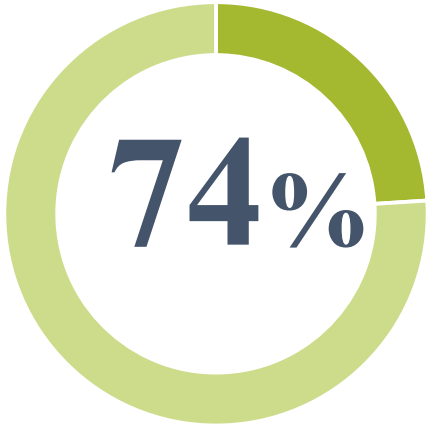
To provide capital that meets the needs of co-operatives to strengthen the co-operative sector

2

To be an additive and complementary service to credit unions and other capital providers

3

To partner with co-operative developers



74% of co-operatives indicate that access to capital is becoming more difficult



1 in 5 co-operatives say access to capital is a serious barrier to their growth

2x

Co-operatives have 2x MORE expansion intentions than other small and medium enterprises¹ (3x more within Canada!)



Why CCIF?

1: Survey on financing and growth of small and medium enterprises, 2014, Statistics Canada, November 27, 2015

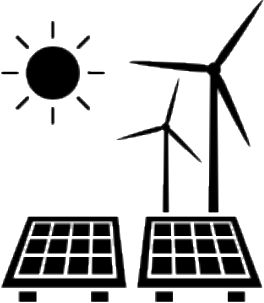


Where we invest

We invest across Canada in the following areas:



Affordable Housing



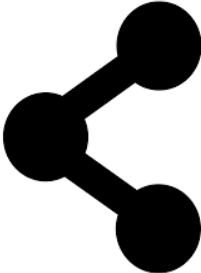
Renewable Energy



Agriculture & Food



Entity Growth



Sharing Economy



Indigenous Communities



Telecom

What We Invest In

- **Loans**
 - Bridge, equipment, mortgages, expansion, etc.
- **Quasi-equity (structured loans)**
 - Deferred principle, graduated interest, etc.
- **Equity**
 - Share Capital
- **Share capital for business succession**
 - Loans to purchase share capital



BUSINESS
SUCCESSION



EXPANSION AND
CONSOLIDATION



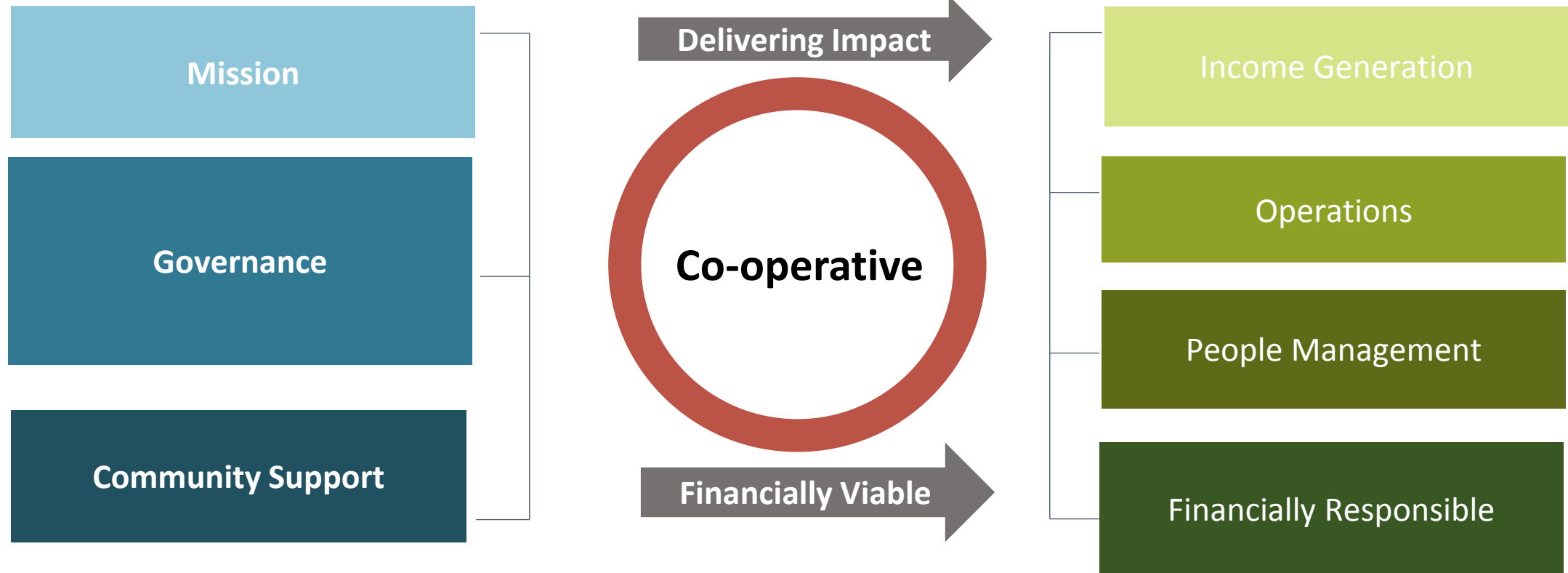
ACQUISITION



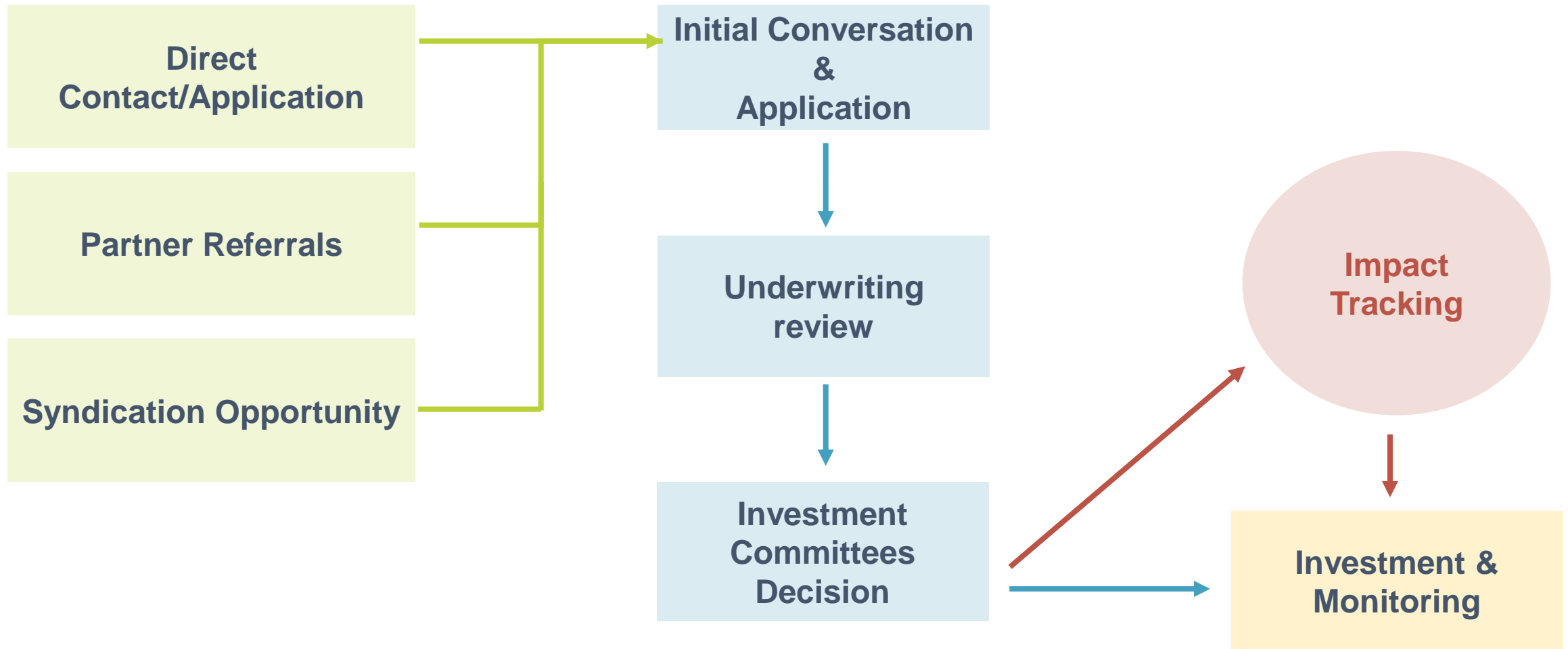
START-UP



Co-operative Performance



Application Process





Contacts

For Lending Inquiries

Christina Baker – Fund Manager
*Director of Community Lending, New
Market Funds*

604.704.9590

cbaker@newmarketfunds.ca

For Investment Inquiries

Derek Ballantyne – Fund Manager
*CEO, Community Forward Fund
Assistance Corp*

416.930.2159

dballantyne@newmarketfunds.ca

This document does not constitute an offer to sell or a solicitation of an offer to buy securities as to any person in any jurisdiction in which it is unlawful to make such an offer or solicitation. This document is not a prospectus or an advertisement, and the offering is not being made to the public. The information contained herein has been compiled from sources believed to be reliable; however, there can be no guarantee as to the accuracy or completeness of such information. Certain information contained herein constitutes "forward-looking statements." Due to various risks and uncertainties, actual events or results may differ materially from those reflected or contemplated in such forward-looking statements. Past performance is no indication of future returns. Prospective investors should make their own investigation of the investment described herein, including the merits and risks involved and the legality and tax consequences of such an investment. The fund and its affiliates reserve the right to modify any of the terms of the offering and the interests described herein. This document contains confidential information and, accordingly, is for the confidential use of only those persons to whom it is transmitted. Each potential investor, by accepting delivery of this document, agrees not to use or make a photocopy or other copy or to divulge the contents hereof to any person other than a legal, business, investment or tax advisor in connection with obtaining the advice of such persons with respect to this offering and as to legal, tax and related matters.

New Market Funds™ is a trademark of New Market Funds Society. Used under license.