



CCIF

canadian co-operative
investment fund

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.
- Our loans are flexible and tailored to the specific development stage and needs of our borrowers.
- 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.
- We partner with credit unions and other capital providers to increase funding capacity. We have funded over \$2.2 million in loans to date.



What

Who

How

Impact



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

Types of Financing Available

- **Loans**
 - Bridge, equipment, mortgages, etc.
- **Quasi-equity (structured loans)**
 - Deferred principle, graduated interest, etc.
- **Equity**
 - Share Capital



BUSINESS
SUCCESSION



EXPANSION AND
CONSOLIDATION



ACQUISITION



START-UP





What can we Finance

We provide financing across Canada in many areas:



Affordable Housing



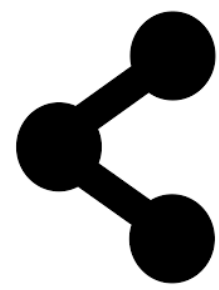
Renewable Energy



Agriculture & Food



Business Growth



Sharing Economy

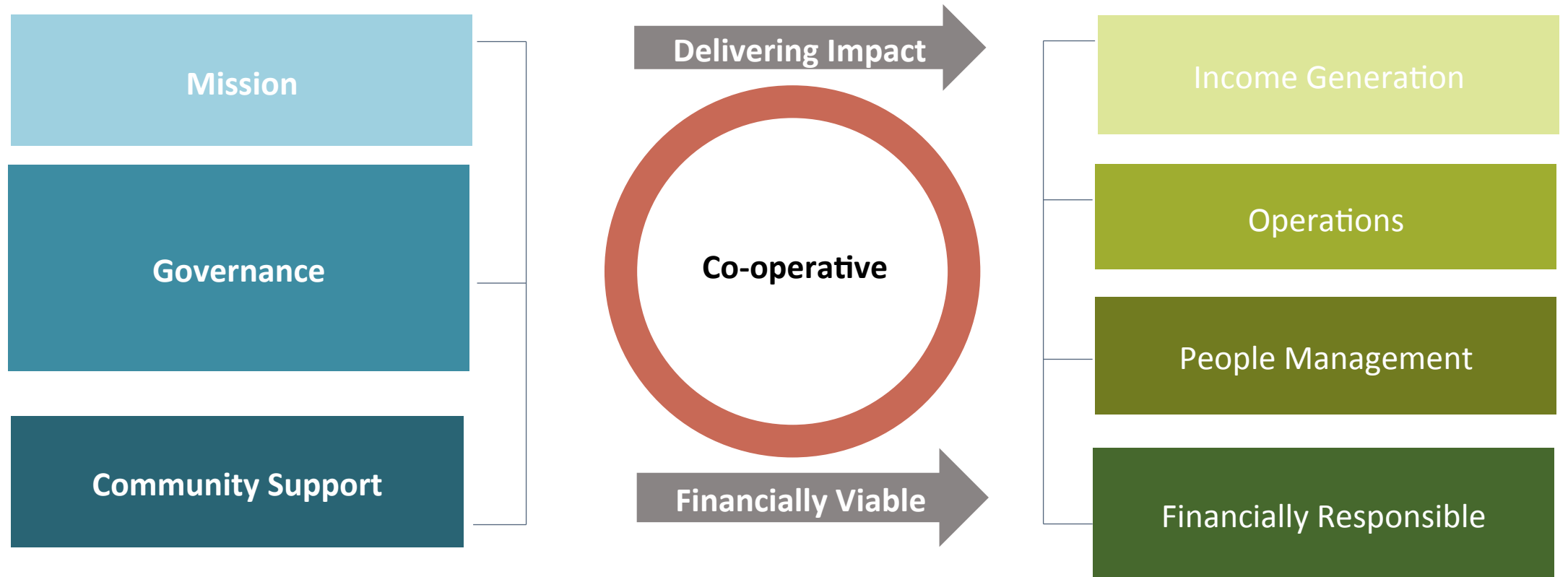


Indigenous Communities



Telecom

Cooperative Performance



1,001 ways to
measure impact

Impact measurement and management (IMM) is the new cool kid on the block. There are actually *dozens* of frameworks out there.



INTEGRATED REPORTING <IR>



Common Approach to Impact Measurement 

SDG way to measure impact



- Globally accepted targets
- Map sectors to SDGs

A few examples: Environment & Energy

Metrics:

- Individuals with new access to renewable energy
- Energy conserved
- Greenhouse Gas reductions
- Land area conserved or protected



Housing

Metrics:

- Individuals housed
- Average affordability (as a percentage of median income)
- Number of new units constructed



Example of ways to Measure Impact

Portfolio-wide metrics:

IMPACT MEASUREMENT				
In the table below, indicate all of the sector(s) that apply to your organization's work and at least one (1) corresponding metric to track within each sector you choose:				
Sectors				
	Arts <input type="checkbox"/>	Environment <input type="checkbox"/>	Food, Agriculture, Fisheries <input type="checkbox"/>	Financial Services <input type="checkbox"/>
Metrics	Number of new extracurricular programs offered to the community <input type="checkbox"/>	Energy conserved <input type="checkbox"/>	Percentage of suppliers who are smallholders <input type="checkbox"/>	Value of microfinance loans disbursed <input type="checkbox"/>
	Number of extracurricular programs offered to the community <input type="checkbox"/>	GHG reductions <input type="checkbox"/>	Total units/volume purchased from local organizations <input type="checkbox"/>	Value of grants provided <input type="checkbox"/>
	Square footage of community space built <input type="checkbox"/>	Number of individuals with new access to renewable energy <input type="checkbox"/>	Amount of the product that is certified by a third party <input type="checkbox"/>	Number of clients served <input type="checkbox"/>
		Land area conserved or protected <input type="checkbox"/>		
Sectors (continued)				
	Health <input type="checkbox"/>	Housing <input type="checkbox"/>	Social Enterprise <input type="checkbox"/>	Social Services <input type="checkbox"/>
Metrics	Number of individuals with new access <input type="checkbox"/>	Individuals housed <input type="checkbox"/>	Jobs created at directly supported or financed enterprises <input type="checkbox"/>	Square footage of community facilities financed <input type="checkbox"/>
	Square footage of healthcare facilities built or renovated <input type="checkbox"/>	Average affordability <input type="checkbox"/>	Revenue generated at directly supported or financed enterprises <input type="checkbox"/>	Jobs created at directly supported or financed enterprises <input type="checkbox"/>
		Number of housing units constructed <input type="checkbox"/>	New businesses created in low income areas <input type="checkbox"/>	Number of individuals served <input type="checkbox"/>

Project-specific metrics:

PROJECT and/or ORGANIZATION - SPECIFIC IMPACT METRICS	
Name 3 project-specific goals for your organization that you will track and the sector and impact metric(s) for each:	
Goal 1:	
Sector 1:	
Metric(s) 1:	
Goal 2:	
Sector 2:	
Metric(s) 2:	
Goal 3:	
Sector 3:	
Metric(s) 3:	
COMMUNITY IMPACT	
Please describe the community impact that will result from the financing your organization receives from CFF:	
INDIGENOUS IMPACT	
Will your organization or project work specifically to promote positive impacts in Indigenous communities? <input type="checkbox"/> No <input type="checkbox"/> Yes	
If yes, please select at least one of the four metrics below that you will track. You may also add additional metrics that are specific to your project.	
<input type="checkbox"/> Number of Indigenous-owned businesses supported <input type="checkbox"/> Number of new own-source revenue streams that are created to generate future investment back into the community <input type="checkbox"/> Number of jobs created for Indigenous Peoples <input type="checkbox"/> Number of projects that promote the safeguarding of natural resources on traditional territory with support of unique Indigenous knowledge <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____	

Measuring Impact

SOCIAL ENTERPRISE

\$200,00 of CCIF's capital has gone to this sector. Adhering to the Social Enterprise model, borrowers demonstrate that they not only pursue a commercially sound business model but one that also solves problems within communities.

SDG(S)



Case Study



The Project: Fredericton Bouldering Co-operative

The Mission: The Fredericton Bouldering Co-operative (FBC) was created in 2018 in an effort to rally the local rock-climbing community and provide fellow climbers with a climbing gym that would replace the aging and soon-to-be-demolished university gym in Fredericton, New Brunswick. The university climbing community has over 400 members and has been operating for over 20 years.

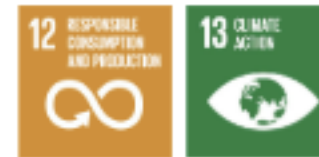
The Problem: FBC was very successful in raising money from the community and through private investments to support the construction of the new state-of-the-art climbing gym, however, there was a gap between what it raised and what it needed to cover the project costs.

The CCIF Solution: CCIF worked together with FBC to structure a term loan that met their needs and covered the gap between the funds that were raised for the project and the remaining funds that were required to finish the project and to support the new gym's first year of operations. The new state-of-the-art climbing gym is nearly 3,000 square feet and will provide the Fredericton community with an upgraded bouldering facility seven days of the week. In addition to regular member use of the facility, FBC plans to support additional programming for youth and hold corporate events in the space.

FOOD, AGRICULTURE AND FISHERIES

In aggregate, \$125,000 have been used to fund this sector. To qualify for funding from CCIF, organizations demonstrate that their consumption and production is based in sustainable practices.

SDG(S)



Case Study



The Project: Sumac Community Worker Co-operative

The Mission: The Sumac Community Worker Co-op wholly owns Planet Bean, a 100% organic and fair-trade coffee roaster that was established in 1997. The co-op has three coffee retail shops and also sells its coffee wholesale to over 200 commercial customers in Southern Ontario. It strives offer local and the freshest coffee in Guelph. The overall objective of Sumac is to promote economic democracy, social justice, and ecological stability. Planet Bean instill these ethical standards with their fair-trade producer organizations in the Southern hemisphere which they visit on an annual basis.

The Problem: Sumac was looking to refinance three of its outstanding loans that were held with a traditional financial institution. They hoped to secure a fixed rate term loan in order to free up monthly cashflow and improve their financial and growth capacity.

The CCIF Solution: CCIF was able to refinance Sumac's debt with flexible and affordable terms to allow it to improve its monthly cashflows and start planning for future growth. With its debt refinanced, Sumac envisions future growth opportunities, including the purchase of its own warehouse.

New Market Funds Team

Leadership

Derek Ballantyne
Andy Broderick
Garth Davis

Managing Partner
Managing Partner
Managing Partner

Community Lending Team

Julia Vlad
Christina Baker

VP, Lending
Director, Community Lending

Finance & Operations

Matt Putra
Carla Pellegrini

VP, Finance
Operations Manager



Contacts

For Investment Inquiries

**Derek Ballantyne,
CEO**

416.930.2159

dballantyne@newmarketfunds.ca

For Lending Inquiries

**Christina Baker,
Director of Community Lending**

604.704.9590

cbaker@newmarketfunds.ca

For General Inquiries

Info@communityforwardfund.ca

613.366.1169

www.communityforwardfund.ca

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