

Welcome!

Social Impact Investing for Community Building & Housing Solutions



COMMUNITY
FOUNDATION
GREY BRUCE

We're here for good.

[This beautiful aerial image of a foggy Owen Sound Harbour appeared in our *Vital Focus on Housing* report, courtesy of John Fearnall, Good Noise Photography.]

SPEAKERS



Randall Howard

Chair of the Board

Centre Wellington
Community
Foundation

Fergus, ON



Julia Grady

CEO

10 Carden

Guelph, ON



Ryan Deska

Director, Community
Engagement &
Development

Habitat for Humanity
Guelph Wellington

Guelph, ON



community investment

10C Community Bond Overview

Julia Grady, Co-Founder and Executive Director

10C Shared Space @ 42 Carden Shared Space
Guelph, Ontario

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This non-profit
property purchase and
redevelopment is
financed with social
financing.



Since 2016, we have raised and maintained
\$2,500,000 in social financing, via **140**
community investors, and are just completing
our first full 5 year renewal cycle.

Non-profits and charities can use tools like
social financing to accelerate their work and
expand their local infrastructure.

Introduction

10C Shared Space (10C) — 10C's mission is to foster the conditions for collaboration on social, environmental, cultural, and economic wellness that strengthens **community resilience, belonging and sustainability**.

As a thriving community hub, 10C inspires its members to break new ground through collaborations fuelled by human relationships, entrepreneurship and shared discovery.

Our enterprising non-profit is home to over **400 members**, is building diversified revenue streams (with some government funded programs) and recently took on long-term operations of the Guelph Farmers' Market.



10C Themes
of Activity

**Social
Enterprise**

Placemaking

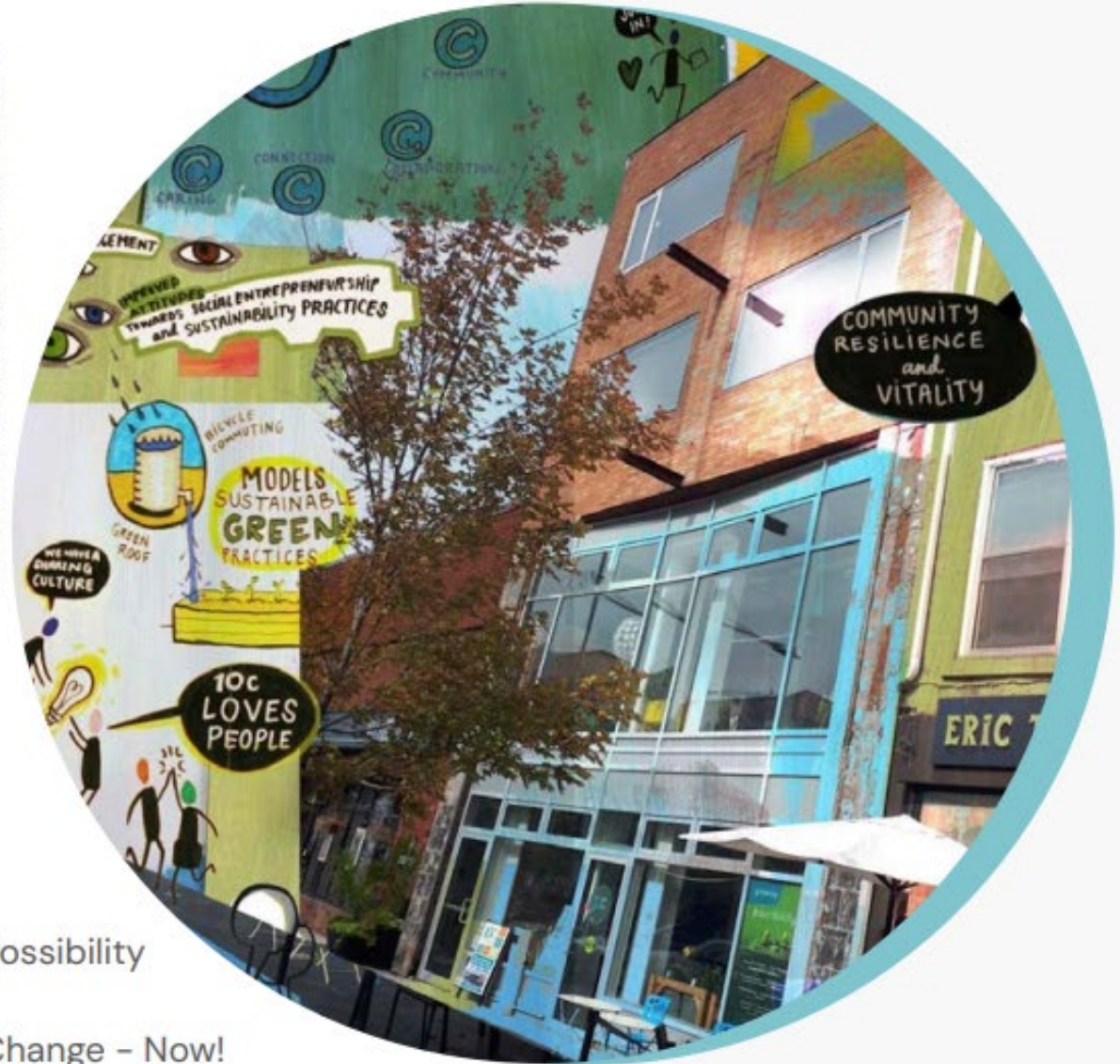
**Sustainable
Food Systems**

**Sustainable
Development Goals**

**Social
Finance**

**Community
Engagement**

10C
Inspires Possibility
and
Creates Change – Now!





2008-2015

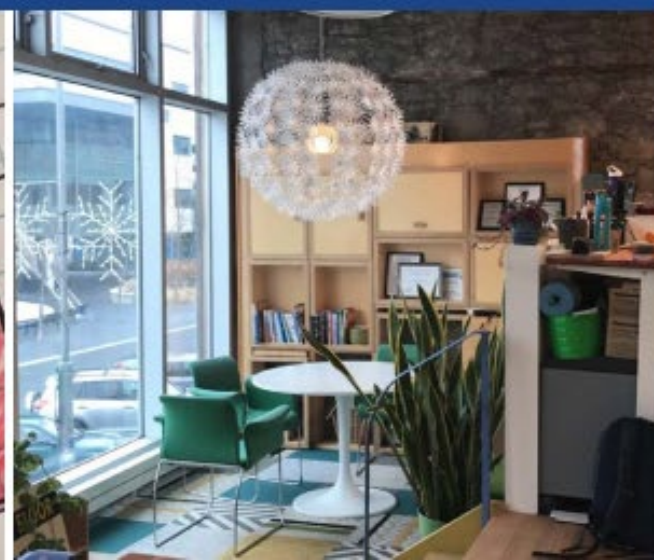


2016-beyond

the origins of our placemaking project in downtown Guelph, Ontario



10C accessed social financing to purchase and
redevelop a building – social purpose real estate.



140
community investors
\$2,500,000

\$1,000 to \$183,000
average investment
\$18,115

\$30,000
available for
investment in 2023

Our Social Finance program has helped
bring a **\$5,000,000** project to life.



community bonds



Use social finance to purchase and redevelop
a building, aka social purpose real estate.

10C Community Bond Offering

Series C

Interest Rate

2.75%

Minimum Investment

\$1,000

Series E

Interest Rate

3.0%

Minimum Investment

\$5,000

Series F

Interest Rate

3.75%

Minimum Investment

\$50,000

Series J

Interest Rate

4.25%

Minimum Investment

\$10,000

We are completing our first FULL five year renewal
cycle, with approximately \$30,000 to go.



engagement



We are focussed on strengthening the local socio-economic fabric with learning, shared infrastructure and collaborations.



400
members

1800+
events

25,000+
visitors

many collaborative
connections and projects



kitchen culture

The wonderful members in the Nourish kitchen are redefining “kitchen culture” from being “notoriously difficult, high-pressure and punishing” to learning, teaching, sharing and collaborating.

15

social enterprises supported weekly

28

unique users

4043

hours in the kitchen

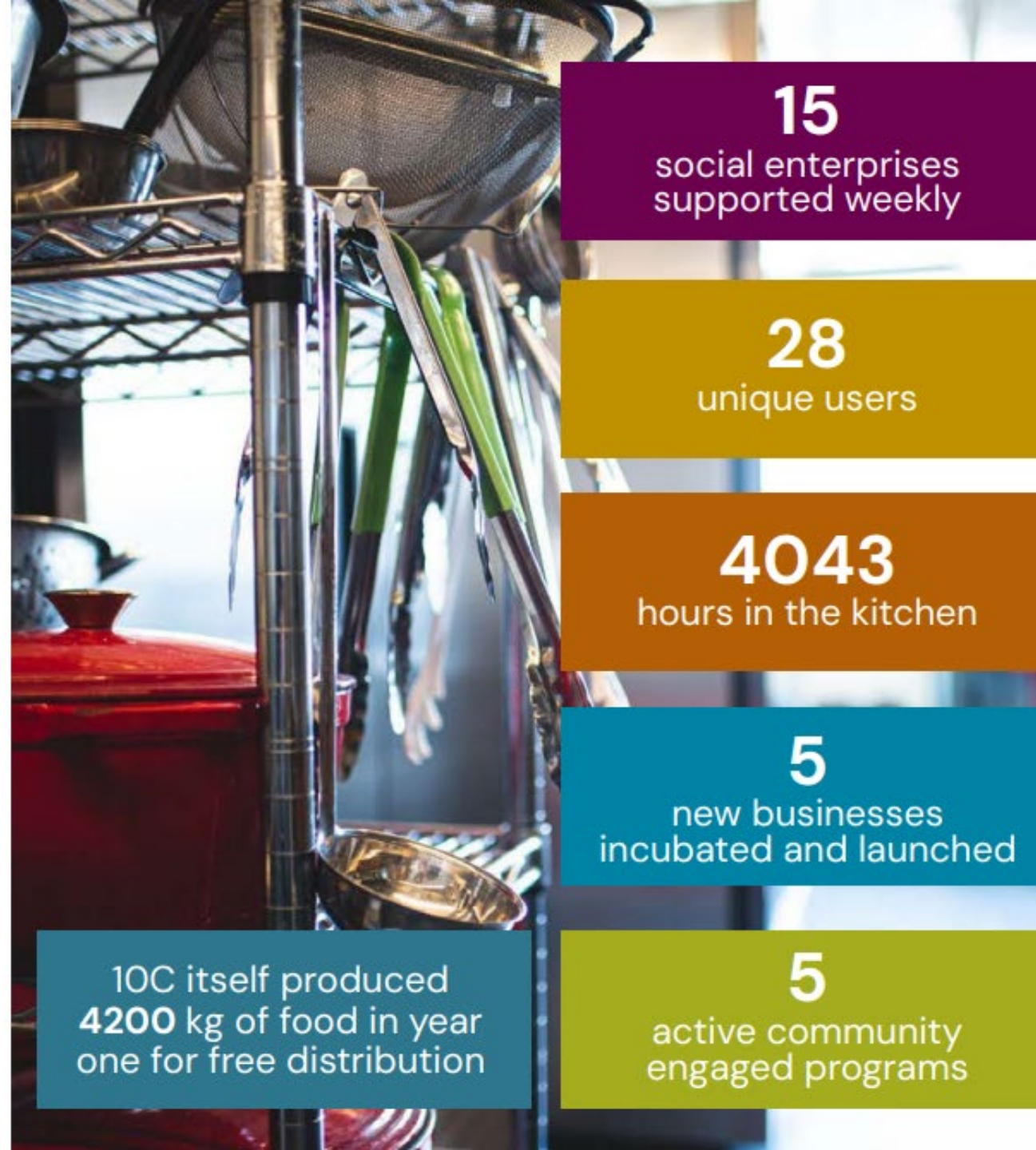
5

new businesses incubated and launched

5

active community engaged programs

10C itself produced
4200 kg of food in year
one for free distribution





sustainable food



Farmers' Market as social purpose real estate
and community engagement and belonging





evidence

10C's community bond demonstrates:

- The desire of community to invest in local impact;
- That social finance investments can deliver both social and financial value;
- Tangible real estate is used to financially back investor risk;
- 10C's ability to organize and manage the sale of community impact investments.



140

community investors

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investment in 2023



Habitat
for Humanity[®]
Guelph Wellington

Ryan Deska

Director, Community Engagement and
Development



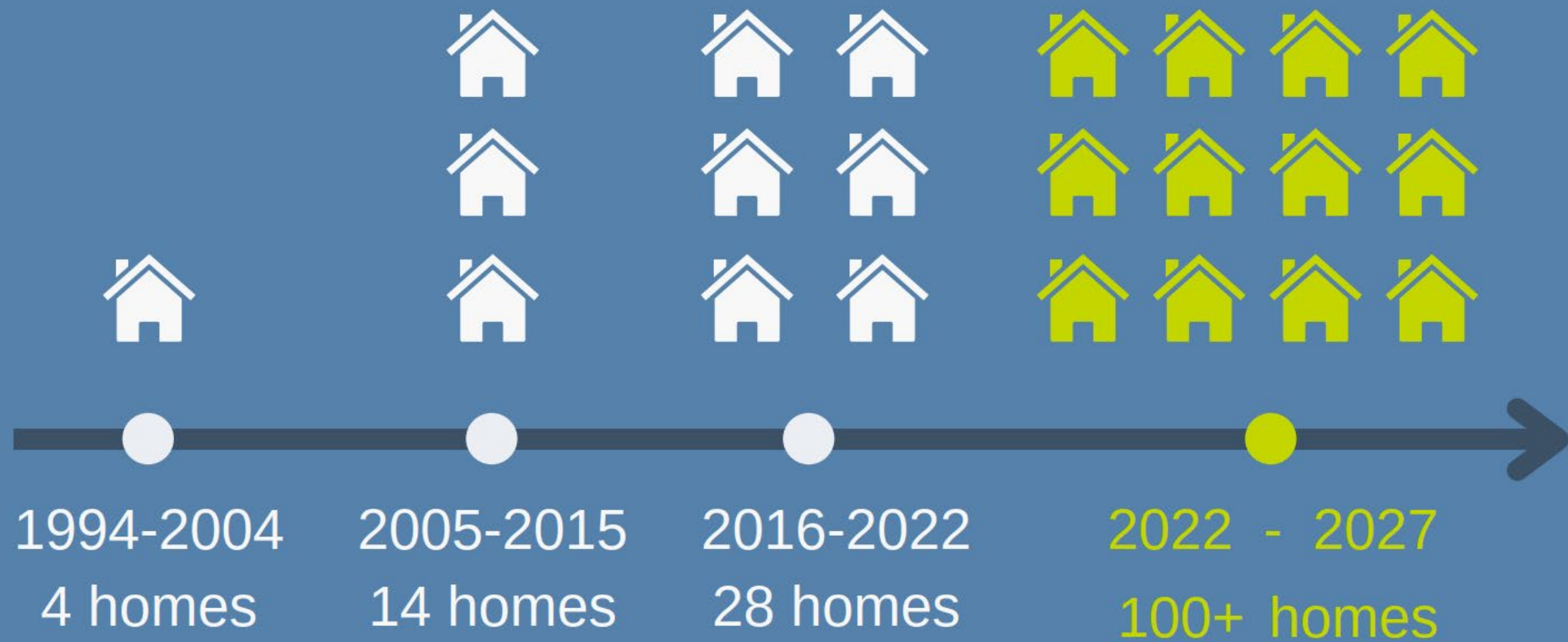
Our vision: A world where everyone has a decent place to live

- ✓ Build Homes
- ✓ Engage Community
- ✓ Create Opportunities for Affordable Home Ownership

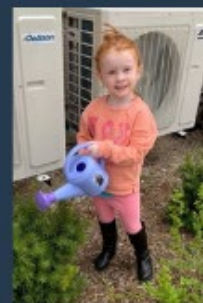


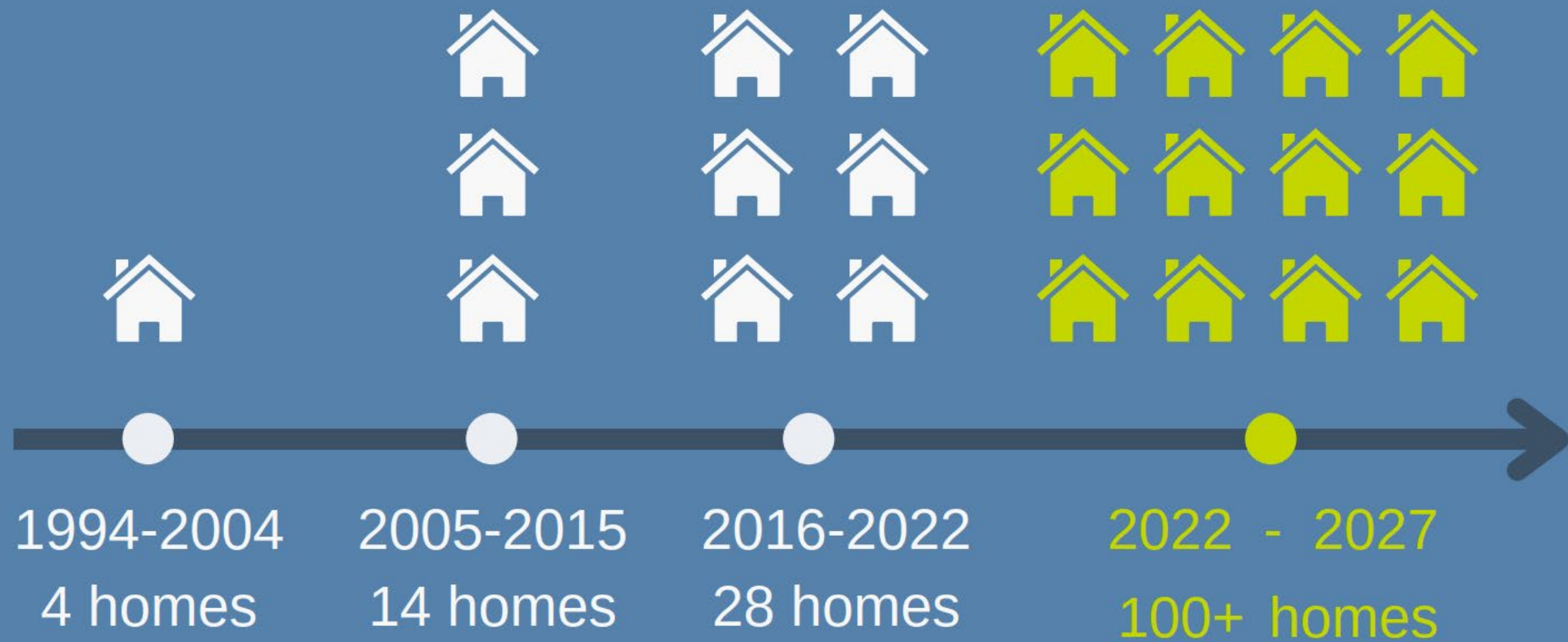
Affordable Home Ownership





Cityview Village







What if our investment portfolios could help build homes in our community?

community bonds

465 Garafraxa St W, Fergus ON

CLASS F BOND

Interest Rate
1 year

6.85%

Minimum Investment \$10,000

Interest & Repayment

Interest fixed, paid semi-annually, December 31 & June, 30

Maturity Date

September 15, 2024

CLASS G BOND

Interest Rate
2 year

7.25%

Minimum Investment \$10,000

Interest & Repayment

Interest fixed, paid semi-annually, December 31 & June, 30

Maturity Date

September 15, 2025

**What if
your investments
could transform
your community?**

Put your money to work.
Join us in building affordable
housing.

All Bonds are secured against the Properties.
A Bond Certificate and Trust Agreement forms the Community Bond legal documentation package.

Total Community Bond Offering: \$5 million
Current Raise: \$1.5 million



community bonds



[John Fearnall, Good Noise Photography]

The background of the slide is a composite of two aerial photographs. The upper portion, which is a large triangle, shows a vast landscape covered in a thick layer of white fog or low-lying clouds. In the distance, a bright sun is visible on the horizon, casting a warm, golden glow across the scene. The lower portion, also a triangle, shows a dense residential neighborhood with numerous houses, green trees, and a winding road. The two triangular images meet at a point in the center of the slide.

DISCUSSION & QUESTIONS

[John Fearnall, Good Noise Photography]



QUESTIONS FROM THE
AUDIENCE

THANK YOU!



COMMUNITY
FOUNDATION
GREY BRUCE

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[John Fearnall, Good Noise Photography]