

The background is a vibrant orange-red color with a complex, abstract line-art pattern. This pattern, reminiscent of a tapestry, features various symbols including human profiles, hands holding objects, architectural structures like houses and churches, and natural elements like leaves and plants. The lines are thin and white, creating a dense, interconnected web of imagery.

Tapestry

COMMUNITY CAPITAL

Finance to the Power of Community

The People's Tapestry is about building communities, creating social change and preserving community wealth.

How do you see your project coming to life in the Tapestry?

**The world needs your
biggest, boldest and most
ambitious ideas.**

**Tapestry enables you to
unlock the capital you need
to bring them to life.**

We are inspired by leaders like you, who are challenging the status quo to put their communities first. Across the country, community champions are creating new spaces, new services, new enterprises, and new markets to make our world a better place.

At Tapestry, we are driven to support our country's innovators in social and environmental change. To us, this means enabling community ownership of community assets by helping those visionary organizations elevate their supporters to become investors.

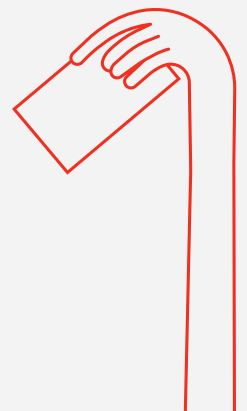
WHAT ARE COMMUNITY BONDS?

Community Bonds are a proven social finance tool used by non-profits and co-ops. They are able to leverage their community of supporters to help finance the purchase of a fixed-asset. Similar to a conventional bond, Community Bonds are an interest-bearing loan with a face value, fixed term and set interest rate. What makes Community Bonds different is that they generate both a social and financial return.

The flexible structure of a Community Bond allows issuers to attract investments from across a wide range of local supporters - from average citizens through to accredited investors and foundations. What they share is a passion for their community and a pride of ownership. With care and proper consideration, these Community Bonds can be eligible to be held in tax-advantaged vehicles such as RRSPs and TFSA accounts.



**The true power of
Community Bonds
emerges in their ability
to engage community
members emotionally,
as well as financially.**





Tapestry's Community Bond Accelerator workshop.

COULD COMMUNITY BONDS WORK FOR YOU?

A community bond might be a good fit for your organization if your project:

- ✓ It is iconic and meaningful to the community
- ✓ Generates social or environmental impact
- ✓ Will raise \$500,000 to \$5 Million in Community Bonds
- ✓ Has a sustainable revenue model that is able to pay back investors
- ✓ Has the potential for widespread community engagement



BRING YOUR VISION TO LIFE

Since 1999, Tapestry has managed \$55 million in social and environmental impact investments. We have developed the tools, templates, software and process to make your community bond raise accessible and straightforward.

1 STRUCTURE

We will help you to structure your bond offering to meet the needs of both your project and your community, and ensure that your offering complies with all legal regulations.

- > Investor Research
- > Feasibility Analysis
- > Legal Compliance

2 RAISE

We will support your team in marketing your bond to your community and augment your investor relations efforts. We will ensure that you have access to the capital you need, when you need it.

- > Sales Strategy
- > Development of Marketing Collateral
- > Bond Sales Processing

3 MANAGE

Investors will be managed efficiently and securely for the term of the bond by our team supported by our custom-built platform. Community members receive a financial return and feel proud of their contribution to the local community.

- > Transaction Processing
- > Investor Correspondence
- > Data Storage & Security
- > Legal Compliance



How Tonya Brought Her Vision to Life

Tonya Surman is one of the Co-founders of the Centre for Social Innovation (CSI), a social enterprise in Toronto, Canada, that specializes in the creation of shared workspaces for people and organizations with a social mission.

Founded in 2004, the CSI quickly became a hotbed of social innovation. By 2009, they were operating 28,000 sq ft of leased space and had a dynamic membership of over 175 people and projects committed to social change. They had a waiting list so long that they knew it was time to grow their physical space. **Tonya had a bold idea - let's buy a building.**

As a successful non-profit organization, they had built a strong reputation and cultivated deep network but they had no assets to leverage and practically no money, with only \$50,000 in

accumulated surplus. The building they hoped to buy was \$6.8 million to purchase and renovate.

So, they decided to leverage the best asset they had - their community. The result was the CSI community bond, which allowed them to offer an RRSP-eligible investment opportunity to their network of supporters. **Within four months, they had raised \$1.4 million from 285 community investors** (and eventually \$2 million), took ownership of their newest building and prepared to welcome over 300 new socially driven organizations.

TAKE THE NEXT STEP

If you are interested in using Community Bonds to finance your iconic community project, Tapestry can help you. We have the expertise, staff and technology to make your bond campaign a success.

To apply for our **free Community Bond Accelerator Workshop**, send us an email with a description of your project and organization or apply online.

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