

Financing the Change We Want To See with Community Bonds

Date: October 9th, 2025

Time: 1:00-2:00 PM EST

About Tapestry

Tapestry



- ✓ Non-profit organization with the mission of making community financing accessible to social purpose organizations across Canada.
- ✓ We guide organizations every step of the way to ensure they meet their investment target.
- ✓ We have successfully advised various community bond issuers to raise over \$120 million in community investments to fund social and environmental impact projects including affordable housing, renewable energy, and arts and culture spaces.

What We're Trying To Solve

#1



There are non-profits, charities and co-operatives that want to acquire assets to scale their impact, but they need access to capital in order to do this.

#2



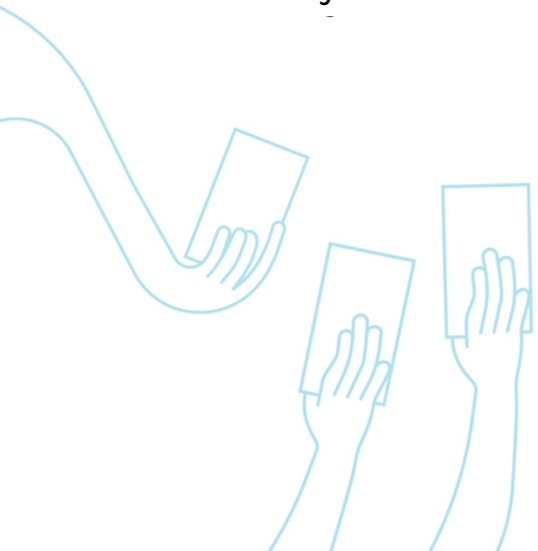
Canadians want to invest their money in positive ways, but they need information about investment opportunities and investment products available to do this.



The Solution

#1

Community investors make a fair return by investing in projects they believe in.



#2

Non-profits and co-ops own assets that allow them to scale their impact.



#3

Communities are better served with access to the spaces and services they need.



What Are Community Bonds?



Why Community Bonds?

1. **Flexible** - You set the terms
2. **Inclusive** - Individuals, institutions invest
3. **Engaging** - Stimulates pride and ownership in community
4. **Efficient** - Faster than traditional donation campaigns
5. **In-demand** - Each campaign oversubscribed
6. **Scalable** - Sustainable financing for growth



Are there Risks?

Risk	General Mitigation Strategies
Default	Business plan (revenue model or case) & a financial model. Investor communication regarding extending maturity payments.
Liquidity	Business plan (revenue model or case) & a financial model. Asset locks and other legal structures.
Investor Interest	Investor consultations (participatory interest rate setting) & stable investor communication.
Resources	Careful assessment of what your capital needs are (i.e. need multiple raises, or do you need a one-time flow of capital?).

Community Bonds in Canada

Tapestry

Nationally

33+

Issuers

+\$170M

Capital Raised

4

Provinces/Territories

6

Sectors

Tapestry

62+

Projects

+\$129M


Capital Raised

+4,300

Community
Investors

\$20M

Interest Returned



Case Study: Places for People

Places for Peoples' Impact



32 | 100+
—

Housed families | people

7
—

Families who've become
homeowners since

20
—

Current units in ownership



The Challenge

Haliburton County has high unemployment and child poverty rates, with limited rental options due to its seasonal economy. Many residents struggle to find housing, often resorting to couch-surfing or sleeping in cars, making homelessness harder to address.

Places for People, an organization providing affordable housing in Haliburton County since 2007. Despite being a small, volunteer-led team, they wanted to expand beyond their 12 units across five properties to meet growing demand.

Places for People had planned to use community bonds for a two-storey, 16-unit apartment building, but first needed to get themselves into a good financial position to achieve this in 5 years.



The Solution

To get themselves into financial position to build their 16-unit, 2-storey building, Places for People raised \$850,000 to refinance the 5 properties they currently own and lower the interest rates that they pay to consolidate their loans.

This would make it easier for Places for People to act fast and deploy capital when new properties become available.



Places for People
November 24, 2023

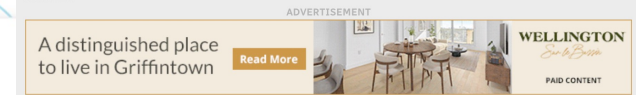
P4P's Community Bonds a huge success!

Our campaign was a great success, allowing us to raise our targeted \$850,000 and will enable P4P to continue supporting affordable housing in Haliburton. The success of our bond raise will enable us to go to our next stage of providing affordable housing in Haliburton County!

Business

To pay for affordable housing, some non-profits bypass banks and get loans from their neighbours

'Community bond' model gains traction as housing providers try to ramp up supply



A sign welcomes visitors to the village of Haliburton, Ont., a popular destination in Ontario's cottage country. A growing number of non-profits, including in Haliburton County, are turning to 'community bonds' to raise capital and create affordable housing at a time of high rents across the country. (Paula Duhatschek/CBC)

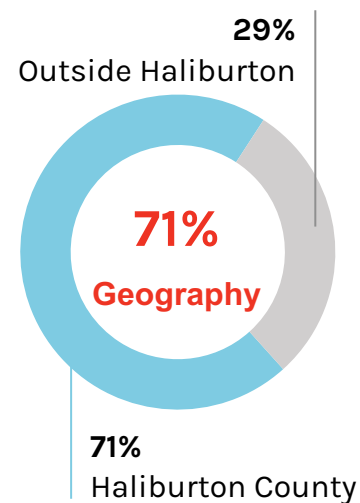
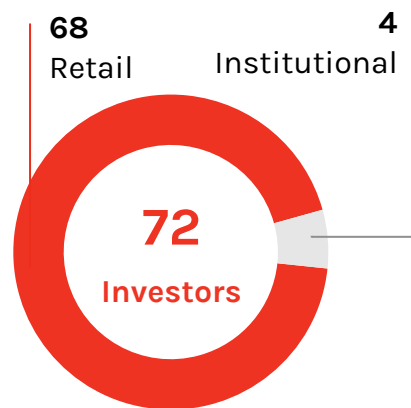
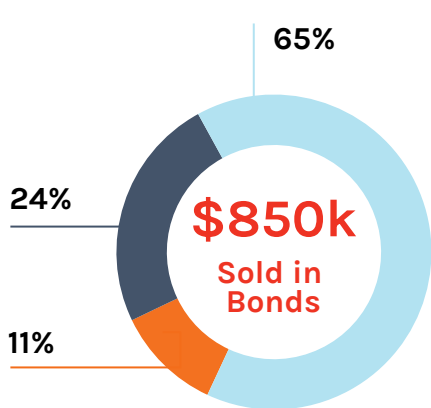
The Campaign

This community bond campaign raised \$850,000 in 2.5 months (10 weeks) to refinance Places for Peoples’ existing loans.

This consolidation lowered the interest rate that Places for People paid on their loans by ~2%



The Result



◆ Series A ◆ Series B ◆ Series C

Series A \$1K minimum
3.0% interest
3yr term

Series B \$5K minimum
4.0% interest
5yr term

Series C \$10K minimum
5% interest
7yr term

#Rural Housing Transformation

June 27, 2024



P4P buys eight-plex in Haliburton Village

Sue Tromanhauser, P4P president, announced the news June 25, saying the non-profit closed a \$1 million deal for 104 Highland St. in May. It's the second purchase the group has made in as many years, following the 2022 deal for a five-plex in Carnarvon.

By The Highlander

Our American Counterparts



Thanks for your time!

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