



# Need a Financial Partner?

We are the alternative ...

## INVESTING IN SOCIAL CHANGE - KEY ELEMENTS OF SUCCESS

*Is your group/organization looking for a financial partner? We may be able to provide the financial resources required to make your project a reality.*

We are the Canadian Alternative Investment Cooperative (CAIC); a cooperative of church based charities formed in the early 1980's to invest in projects with positive social value or that promote alternative economic structures. CAIC is not a charity and does not provide grants or interest free loans. We do provide loans, mortgages and equity investments to groups working for social justice who do not meet the criteria of conventional lenders.

With a capital pool of over \$6 million, we are always looking for good projects requiring investment. We are particularly interested in housing and community economic development projects. Listed below are what CAIC considers characteristics of a sound investment.

### • *A GOOD TRACK RECORD*

Does your group have experience in this area and have you demonstrated the ability to deal with difficulties and solve problems creatively?

### • *STRONG COMMUNITY SUPPORT*

Do you have strong volunteer & community support (i.e. financially and politically)?

### • *STRONG FINANCIAL SKILLS*

Does your group have access to accounting, computer and other business skills that will allow you to operate effectively?

### • *STRONGLY COMMITTED KEYPLAYERS*

Do the participants have a financial stake in the project? Is there a commitment to making your project a success?

### • *RECOMMENDED & SUPPORTED BY OUR MEMBERS*

Did you hear about CAIC from one of our members?

### • *MANAGEABLE LOANS*

Will your project generate sufficient cash flow to meet payments? What other debts does your group have?

### • *GUARANTEES*

Do you have a guarantor for the loan?

### • *MULTIPLE SOURCES OF INCOME*

Do you have several (potential) sources of income, or are you reliant on one source (i.e. government funding)?

### • *COLLATERAL*

Can you provide secure collateral (i.e. fixed assets, land, buildings)?

### • *CAPITALIZATION*

Will you have sufficient funds for start-up and enough surplus to provide for unforeseen difficulties?

### • *MANAGEMENT SKILLS*

Can you anticipate the market & develop strategies to make your project successful?

### • *ECONOMIC OPPORTUNITY*

Do you have a sound business plan? Do you have the right economic environment to make your project a success?

Our volunteer board and advisory committee meets once a month to consider loan requests. If your organization can meet most of the above lending criteria, we encourage you to contact our office for a loan application package.

*For more information on how your project can access capital contact:*

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