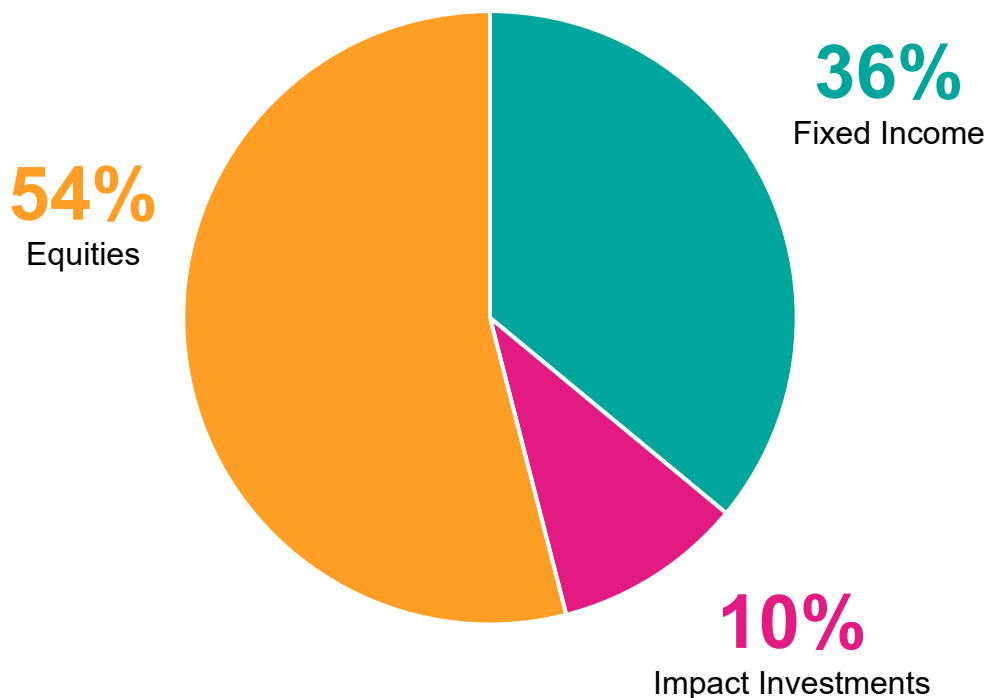




WRCF Investment Portfolio

Impact investments are investments made into companies, organizations, and funds with the intention to generate social and/or environmental impact alongside a financial return.

Current WRCF investment portfolio: **Approximately \$100 Million**



With 10% of WRCF's current investment portfolio committed to impact investments and an annual 5% grant distribution based on the total capital invested in endowment funds, WRCF is more than tripling its granting impact by deploying 15% of its endowment toward its philanthropic goals. This is an important component of our strategic shift to a Responsible Investing Portfolio that is 100% mission aligned.

Visit www.wrcf.ca/impact-investing to learn more or contact John Bowden at john@wrcf.ca or 519-725-1806 x 202.



WRCF impact investments:

Current

- Two secure loans at varying terms to 55 Franklin GP Inc. to hold for the development of **two affordable rental housing buildings** in Kitchener.
- A three-year secured loan to Saint Paul's Historic Church to develop up to **48 units** of affordable rental housing for seniors at 137 Queen Street South.
- A three-year secured loan to Indwell Community Homes to finance the purchase of property in Cambridge to create **39 permanent affordable housing units** for people who are in need of housing.
- An investment in a limited partnership focused on Gender Equality. StandUp Ventures II LP provides **seed-stage capital to formidable women founders**.
- A five-year secured loan to Union: Sustainable Development Co-operative to support the purchase of **58 units** at 475-477 Lancaster Street West. These buildings will continue to house local residents at affordable rates.
- A one and a half year secured loan to The Knossos Housing Corporation of Waterloo Region will assist in constructing a 60 unit building with **36 affordable housing spaces**. This building will help house local residents at affordable rates.
- A three-year unsecured loan to Supportive Housing of Waterloo to support the purchase of the **24 unit affordable housing project** at 144 Erb Street East. This building will continue to house local seniors at affordable rates.
- Three-year secured community bonds enabled a physical expansion of the 10C Shared Space (10C) in Guelph, Ontario. With enhanced facilities, 10C will be able to augment **its social innovation programming, develop stronger community connections and further build their organization's capacity**. As a social change leader and social innovation hub, 10C is creating a platform for collaboration, resource sharing and collective community impact.
- WRCF is the lead investor in a six-year secured community bond offered by House of Friendship, with additional opportunities currently available for our community to invest. The expansion of House of Friendship's **abstinence-based addiction treatment** facility will provide residential treatment for men, day treatment and counselling for men and women, as well as space to respond to our region's future addiction treatment needs.
- A five-year unsecured promissory note with Windmill Microlending helps internationally trained newcomers restart their careers in Canada. **Low-interest loans of up to \$10,000** are provided to individuals to help retrain their field of work and get employment in Canada. **74.5% of loan recipients are working in their field by the time they repay their loan, and loan repayment rates are at 97%.**



- A 10-year secured mortgage to The Working Centre allowed them to purchase The Water Street House, a place of welcome and support for people who use substances. The house offers communal supports that help people feel part of a community, finding ways of inclusion over separation. It is a place of support that provides **harm reduction, primary care, addiction support, and nine bedrooms for those most affected by the injection drug crisis.**

Past

- A five-year unsecured loan to Women's Crisis Services of Waterloo Region (WCSWR), providing an estimated **cost savings as high as \$38,000.** The funds saved will be allocated to ongoing programming for clients receiving services. 602 women and children were served at WCSWR shelters in 2018.
- A two-year unsecured loan to Kinbridge Community Association **helped renovate** their Duncan McIntosh Arena space **and assisted with program expansions** to better serve the community. **22,000 residents** are served by Kinbridge, of which 45% of the households have a combined income of less than \$50,000.
- A seven-year unsecured loan to Housing Cambridge will assist in constructing a 56 unit building with **36 affordable housing spaces.** This building will help house local residents at affordable rates.
- A five-year secured loan to assist oneROOF Youth Services with the relocation and renovation of their new location. This includes **creating space for youth-focused organizations** that youth will be able to access in one central space.
- A two-year unsecured promissory note to Supply+Protect Inc. (formally PPE Access) to support their Personal Protective Equipment (PPE) project. This will provide **better access to hard-to-procure PPE for community groups** that are currently not covered under the Local Health Integration Network's (LHIN) mandate.
- A three-year secured loan to Indwell Community Homes to finance the purchase of property from St. Mark's Lutheran Church to create **40 permanent affordable housing units** for people who are at high risk of homelessness.
- A bridge loan to Anishnabeg Outreach to assist with the **purchase of a refrigeration truck** to support their programs and services.
- A three-year unsecured loan to MennoHomes Inc. to finance a portion of the construction costs for the Bridgeport at Lancaster **48 unit affordable housing project** to help address the affordable housing waitlist in our region.
- A five-year secured loan to House of Friendship to assist with the purchase of the Comfort Inn at 190 Weber Street North. This building will be converted to **support approximately 100 men** through their ShelterCare program.