Indwell

SUSTAIN INDWELL'S FUTURE WITH AN IMPACT LOAN

An Impact Loan (promissory note) with Indwell provides you with an outstanding opportunity to invest in supportive housing.

Indwell's buildings are financed through a mix of government grants, donations, and financed capital. The financed capital comes from a variety of sources, including traditional financial institutions (banks and credit unions), other financing organizations (church loan funds, foundations), and impact loans from individuals and businesses.

Indwell offers competitive rates on loans of $50,000 or more.

More Information About Indwell Impact Loans

Term Expiries - To efficiently manage the expiring promissory note terms, all notes will expire at the end of the applicable year of maturity.

The holders of expiring closed term notes have three options upon expiry:

1. Demand payment of balances outstanding on the note;
2. Apply the note's outstanding balance towards another closed term note, with interest payable at the published and prevailing interest rates at that time; or,
3. Apply the note's outstanding balance towards subscription to an open term note, payable on demand with at least 30 days notice, with interest payable at the published and prevailing interest rate for open term notes at that time.

Interest Rates - At this time, Indwell is accepting loans of $50,000 or more. The rates are as follows:

5 year – 4.25%
4 year – 4.05%
3 year – 3.85%
2 year – 3.70%

Indwell reserves the right to change the interest rates paid for new loans at its discretion (interest rates for closed term notes are guaranteed and do not change for the full term of the note). On an annual basis, the interest rate for the open term notes will be adjusted to the published interest rate for open term notes at that time.

Interest Payment - A lender has the option of receiving their earned interest on a monthly (direct deposit) or annual basis, or the lender can choose to receive a donation receipt in lieu of interest payments.

Disclaimer - Impact loans sustain Indwell's ability to provide Hope and Homes for All. While Indwell endeavours to operate in a financially sustainable and responsible manner, lenders should be aware that impact loans are promissory notes and not secured by specific Indwell assets.

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HOPE AND HOMES

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indwell.ca

Please contact Michael Brathwaite, Senior Associate, Impact Investing at 1-866-529-0454 ext 228 or mibrathwaite@indwell.ca to learn more about supporting supportive housing with Indwell through an Impact Loan.

To find out how you can support Indwell's programs with other giving options, please contact Hemal Gandhi, Donor Engagement Coordinator, at 1-866-529-0454 ext 282 or hcgandhi@indwell.ca.

Charitable registration no. 131295198RR0001