

The Investment Fund

80% Project funding  
10% Loan loss coverage fund  
10% Redemption fund

You can redeem your shares subject to the annual limits of the redemption fund and the rules of the association.

See GICIC Guide for Investors and Borrowers on [www.investingabriola.ca](http://www.investingabriola.ca)

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# The Gabriola Island Community Investment Co-op



Gabriolans  
Investing  
In  
Gabriola

The Gabriola Island  
Community Investment Co-op

Inaugural AGM  
November 22, 2018

Further Information

[www.investingabriola.ca](http://www.investingabriola.ca)

[info@investingabriola.ca](mailto:info@investingabriola.ca)

Facebook:  
The Gabriola Island  
Investment Co-op

The Gabriola Island Community Investment Co-operative helps Gabriola flourish by investing funds in a range of projects on Gabriola which meet the members' objectives and priorities.

Any resident of Gabriola over the age of 16 can become a member of the co-operative by buying one to a maximum of 20 shares. Each share is \$500.

Each shareholder is entitled to one vote no matter how many shares each owns.

The anticipated return on your money is approximately 1-2% per annum.

The Gabriola Island Community Investment Co-operative:

- Board of Directors
- Advisory Committee
- Finance Committee
- You, the members of the co-operative

The Board of Directors manages day-to-day affairs including money management on the advice of the Finance Committee and the selection of projects to be funded and monitored on the advice of the Advisory Committee. The Board is responsible for communication and consultation with the members of the co-operative.

The Advisory Committee will review preliminary project applications for eligibility. They will then request detailed information from eligible proposals. If need be, the Advisory Committee may assign an advisor to work with the applicant to develop the proposal.

The committee assesses the technical, managerial and financial risks and reports back to the directors who will make a final decision.

For applicants who do not have sufficient business experience, the directors may decide based on the merits of the proposal, to fund the proposal if they and the applicant can find a suitable mentor who can advise the applicant over the loan period.

The Finance Committee is responsible for the management of members' funds and for ensuring that all regulations governing Investment Co-operatives and best practices are upheld.

You, the members, are responsible for electing directors and helping them to develop and uphold the objectives and priorities of the membership as a whole.

Your investment stays on Gabriola to help our community flourish.