

Community bonds campaign

Construction of the agroeducational centre

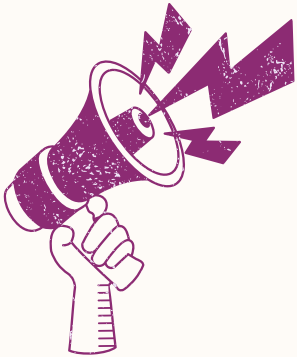
Santropol Roulant farm



Information kit for investors



# Call for socially conscious investment



Santropol Roulant calls on the communities and mindful investors of Montreal and the West Island, to take part in the creation of a unique ecological and agricultural educational space on the island of Montreal: the agroeducational centre at the Roulant farm in Senneville. We are offering the possibility of investing in and supporting this project through community bonds.



No securities authority has evaluated the quality of these securities or this document. By law, Santropol Roulant cannot offer investment advice, and no one may receive compensation from the sale of these bonds. Each person investing in the project must assess how this investment affects their own financial situation.

# Table of contents

- 1. **What is a community bond?** ..... 04
- 2. **About Santropol Roulant** ..... 05
- 3. **About the project** ..... 05
  - a. **A new chapter at the Roulant farm**
  - b. **Objectifs of the agroeducational centre**
  - c. **Building plans**
  - d. **Farm site development**
- 4. **The campaign in detail** ..... 09
  - a. **Risk management**
  - b. **Why community bonds?**
  - c. **Budget and funding**
  - d. **Terms and conditions**
  - e. **Investor benefits**
  - f. **Project timeline**
- 5. **Investment how-to** ..... 13
- 6. **Considering launching your own campaign?** ..... 13



# Community bonds: an innovative financing tool

Community bonds are a financial tool which allow social economy businesses and community organizations to access funding while being supported by their communities. Recognized local organizations, such as Cinema du Parc, Carrefour solidaire, and Brique par brique have successfully used this type of financing.

In other words, a community bond is a type of loan that does not involve any financial institution. This investment is not a donation. It offers an annual return in the form of interest, with no management fees. It has a fixed face value, a maturity date, and a set interest rate. Bonds are available to all types of investors, whether individuals or organizations.

Santropol Roulant aims to raise up to **\$150,000** through the issuance of community bonds as a temporary bridge to finance the construction and landscaping costs related to the agroeducational centre.



## Purchasing a community bond means:

Investing  
Locally

Supporting a  
project close to  
your heart

Contributing  
to social  
change

# Santropol Roulant: 30 years of community

Since 1995, Santropol Roulant has actively strengthened and nourished its local community through inclusive food security and educational programming for the benefit of Montrealers. For more information about our diverse programs, please visit our website:

[santropolroulant.org](http://santropolroulant.org)

The Roulant farm was founded in Senneville in 2012 as part of Santropol Roulant's commitment to a healthy, just, and sustainable food system. The 3.5 acres of certified organic farmland feed the organization's programs and community members while training the next generation of farmers in small-scale intensive agricultural practices.

## A new chapter at the Roulant farm:

# The agroeducational centre



After more than ten years of intensive market gardening, we have come to recognize the farm's potential to share knowledge, spark discoveries and provide a **transformative experience** for everyone who participates, whether through a visit, a workshop or a volunteer shift.



The agroeducational centre represents a unique opportunity for **residents of Greater Montreal of all ages, backgrounds and levels of mobility** to connect with the source of their food and to become future actors of social change. In increasing access to agricultural education and green spaces, this three season building will help grow participants' food knowledge, intergenerational connection and mental well-being.

## Project objectives



**Provide access** to the Roulant farm and its activities for participants of all ages and levels of mobility



**Inspire** Montrealers of all generations to take action within their food systems and cultivate welcoming communities



**Enrich** the educational activities of the farm by providing learning spaces sheltered from heat and inclement weather

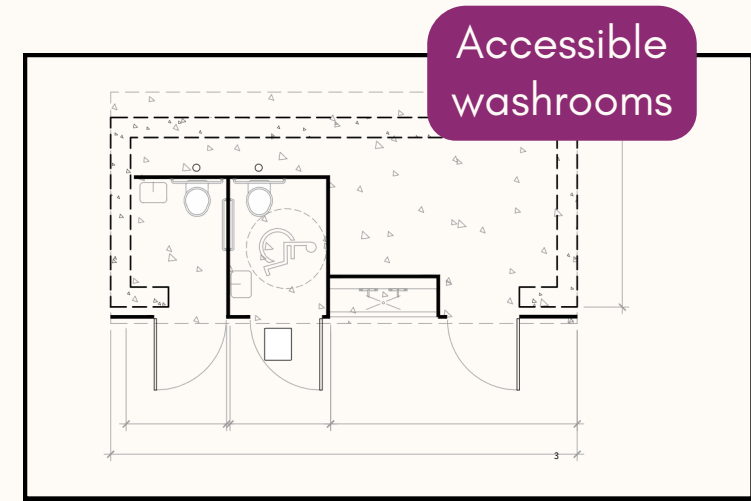


**Support** the work of farm employees by improving resources and working conditions

# Practical, educational community infrastructure

The multi-purpose infrastructure of the agroeducational centre will allow a larger number of groups with varying needs and levels of ability to **develop their agricultural knowledge** with practical experience, community events and volunteering opportunities.

The centre unites the farm's dual purposes of production and education, with infrastructure comprised of:

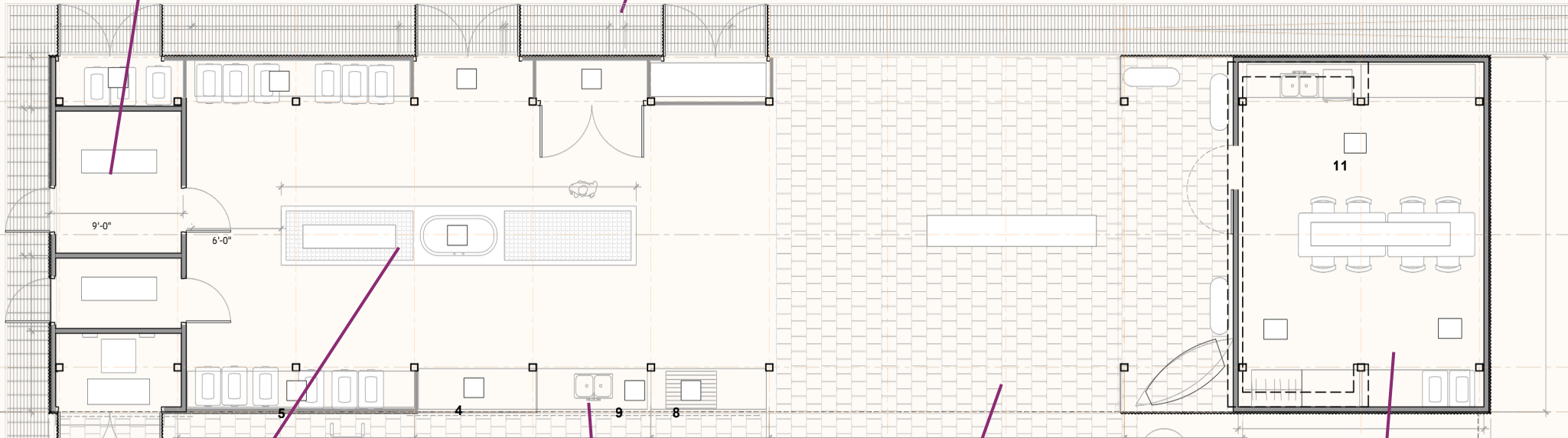


Accessible washrooms

Garden level

Two cold rooms for harvest storage

Storage space for farm equipment



Washing station

Outdoor summer kitchen

Learning space

Office and meeting room

# Development across the farm site



# Risk management

Community bonds primarily generate **social returns** resulting from projects carried out by organizations with a strong mission. In terms of financial returns, investors must be able to make informed investment decisions, knowing the risks associated with the investment.

The term “bond” refers to the fact that the capital is repaid at maturity, as in the case of government bonds. Santropol Roulant, legally incorporated as a non-profit organization under Part III of the Companies Act, is authorized to issue bonds (Sections 8, 77, 225).

Under the Securities Act (Section 3, paragraph 3), the organization is exempt from producing a prospectus and registering as a broker, provided that no intermediary receives compensation in connection with the sale or purchase of these bonds.

Like any investment, the community bonds issued by Santropol Roulant as part of this campaign carry risk. These community bonds will function as bridge financing, meaning that the funds raised by these bonds will be repaid via financing already committed by private foundations (to be disbursed between 2026 and 2030).

The bonds will mature in December 2027, at which point 92% of financing will have been received, allowing for the repayment of the principal and interest of community bonds. If, for some exceptional reason, the financing does not materialize, we have a line of credit equal to the amount of financing sought in order to repay investors.

The following section provides details of the agroeducational centre’s expenses and the financing already obtained by Santropol Roulant.

## Why issue community bonds?

Although we have reached our funding goal for the construction and development of the agroeducational centre, the funds granted by private foundations are not being paid out at the same rate as expenses. Community bonds will enable the community to participate in the realization of this unique project by providing the liquidity needed to pay subcontractors and purchase building materials.

## Budget

Construction costs	\$1,592,996
Equipment and site development	\$65,000
Management and related costs	\$70,000
Contingency costs (1%)	\$16,350
Tax refund (GST-QST)	-\$109,042
TOTAL	\$1,635,304

## Funding sources

Received grants	\$1,430,000
Confirmed grants (outstanding)*	\$150,000
Corporate donations	\$10,000
Reserve funding	\$45,000
TOTAL (confirmed)	\$1,635,000

\*Community bonds will serve as bridge financing until the full disbursement of this funding.

## Bonds terms & conditions

The community bonds issued by Santropol Roulant are **socially responsible investments** of \$250 each, with a maximum investment of \$20,000 (80 bonds). Bonds are issued for the period from July 1, 2026, to December 31, 2027, in exchange for 4% annual interest, calculated on a pro rata basis (6% for the 18-month term) and paid out at the end of this period. For example, for an investment of \$1,000, Santropol Roulant will issue \$60 in interest to the investor at maturity. **The investor can then choose to renew their investment or request a full redemption or donation of the amount.**



# The principal terms

**\$250 per bond**

*up to a maximum of \$20,000 per investor*

**Possibility of renewal**

*if the investor and Santropol Roulant so desire*

**Annual interest of 4% (not compounded)**

*(\$40 per \$1,000 per year)*

**Capital and interest paid**

**December 31, 2027**

**Interest calculated on a pro rata basis**

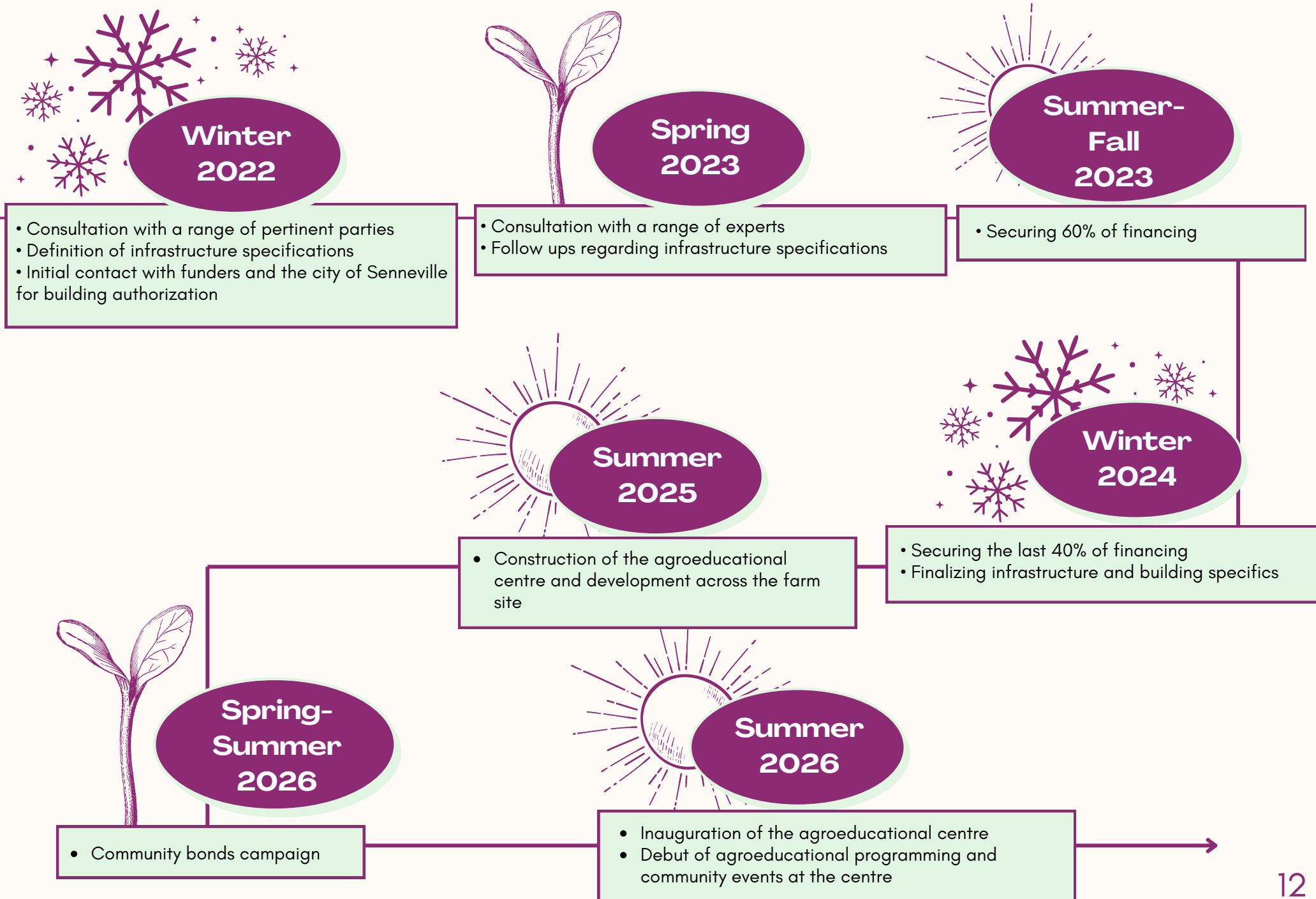
## Investor benefits

Investing in the agroeducational centre project offers you the possibility of a higher return on your investment than a guaranteed investment certificate (GIC). **In addition, by contributing to the realization of this project, investors will become stakeholders in the creation of a unique place in Quebec.**

Santropol Roulant is committed to keeping investors informed regarding the progress of construction work on the site, the development of programming, and the activities taking place through a biannual newsletter and a tour of the premises prior to the centre's opening in the summer of 2026.



# Project timeline



# Help write a new chapter at the farm

To invest:



[Investor subscription form](#)

To learn more:



[investir@santropolroulant.org](mailto:investir@santropolroulant.org)



## Considering launching your own campaign?

*If your organization wishes to launch its own community bonds campaign, we recommend consulting L'Ampli's resources to determine the terms that are most appropriate for your situation.*

*It is not usually recommended to issue community bonds with a term of less than two years. Santropol Roulant chose to offer a term of less than two years given the organization's financial stability and the fact that the bonds serve as bridge financing for funds already obtained from financiers, which will have been paid out by the time the bonds mature.*

