



Loan
Fund

LONDON COMMUNITY FOUNDATION



invest in
social change

feel-good returns

Imagine the possibilities when you invest with passion. Take a moment now and reframe your charitable giving. **What if it could be innovative? Produce real results? Build your community?**

Wow. That feels good.



reframe your giving

The Loan Fund is a new social investment program that turns donations into capital loans for community and non-profit groups. With access to funding they typically couldn't get from a bank, groups can further their mission more efficiently and effectively.

The result? Vital services like affordable housing get built much faster.

When you reframe giving as investing, our community's capacity grows in unexpected and exponential ways.



a stronger community one home at a time

It's hard to believe that there are **3,000 individuals** in our community waiting for affordable housing. London currently has a five-year plan to build **600 new units**.

The other **2,500+ people** who need a home could wait as long as eight years. They'll continue to live in substandard or illegal apartments, in shelters or couch-surf with friends, using food money to pay for rent just to keep a roof over their head. It's no way to live.

London Community Foundation believes that housing is one of the most critical needs we face. Providing someone with a home they can afford is the foundation for a better life.

That's why affordable housing is the Loan Fund's first priority.

"People need housing first. Regardless of how the person may be doing with mental health, addictions, unemployment or other problems, housing provides people with the stability to get into better patterns and get the help they need."



Abe Oudshoorn

Housing First advocate and
Assistant Professor,
Arthur Labatt Family School of
Nursing, Western University



real results

When you give to the Loan Fund your investment builds long-term capacity while funding short-term projects that make a difference today.

Here's how. You make a donation, borrowers present proposals, and trained experts allocate loans to projects with the most potential. As loans are repaid, they are re-circulated into new projects.

You could see results in as little as one to two years as new homes are built and occupied.

Projects must make good business sense. That's a given. But they also need to satisfy the London Community Foundation's ideals around providing positive social change in the communities and neighbourhoods where we live.

“Imagine walking by a housing development and saying: ‘I helped build that project.’ When you see changes in your community, that’s what gives money meaning. Social investing is the future.”



Tima Bansal
Canada Research Chair in
Business Sustainability



a smart and caring community now and forever

As needs change, the Loan Fund's priorities will shift and grow. What won't change is our commitment to financing social enterprises that make our community a smart and caring place to live.

To us, “**smart**” means understanding the real needs in our community. It also means tapping into knowledge, expertise and connections to create economic and social wellbeing for everyone.

“**Caring**” motivates us to act on our knowledge, working toward a community where all citizens have the same opportunities.

The London Community Foundation is one of Canada's largest community foundations and holds more than **\$50 million in assets**. Since 1979, we have provided steadfast support for our community and the charitable organizations that make it strong.



interested?

For more information about making a social investment or accessing a loan, contact the London Community Foundation

519-667-1600 or info@lcf.on.ca



SMART & CARING
COMMUNITIES



COMMUNITY
FOUNDATIONS
OF CANADA

www.lcf.on.ca

t. 519 667 1600

e. info@lcf.on.ca