

# SHARED CAPITAL COOPERATIVE

## 2022 Notable Impact Highlights



**CANDIDE**  
GROUP

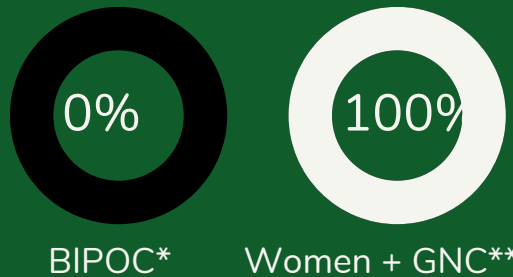
### Overview

Shared Capital Cooperative is a national CDFI loan fund specialized in financing cooperatively owned businesses and housing. Shared Capital is a cooperative association that is democratically owned and governed by over 300 cooperatives and committed to supporting cooperative development and building a just equitable and democratic economy.

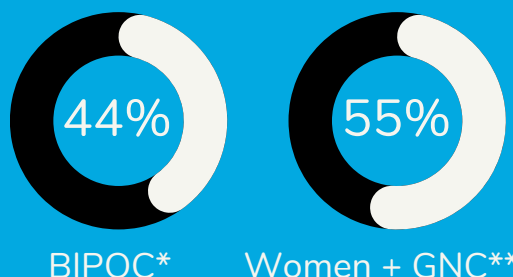
### Primary Stakeholders

Our primary stakeholder are groups of people who have been marginalized or excluded from access to capital and are democratically organizing, owning and operating cooperative businesses and housing. These include residents of housing cooperatives, consumer-owners of grocery co-ops, small farmers and businesses organized as cooperatives, and workers.

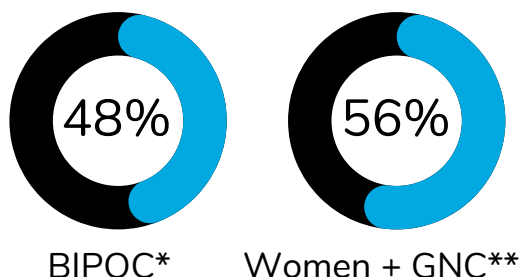
### Leaders



### Workforce



### Borrowers



### Democratic Governance

Our fund is democratically owned and governed by more than 300 cooperatives in 41 states. Our members nominate and elect our board through a competitive election process each year. Ten of eleven board members are elected by our member cooperatives and one board member is elected by our class of individual members. Profits are retained in the fund or may be paid to borrowers as a rebate on interest/dividends that they paid to Shared Capital during the year. In 2020 and 2021, we rebated to borrowers 5% of the interest they paid as a member patronage dividend.

### Challenging "Business as Usual"

Shared Capital is a fund that is democratically owned and governed by the current and former borrowers. The profits are retained in the fund or are returned to the borrowers as dividends paid proportionally as a rebate on the interest paid to the fund. We provide financing that is cooperative-friendly because it is flexible, patient and doesn't undermine the businesses democratic ownership.

### Internal Policies

An anti-discrimination policy, inclusive of former incarceration status, a salary differential policy, Generous PTO and family leave policy / Flexible work schedule; remote and hybrid options available / No-cost health insurance, full company-paid HSA contributions.



**Shared Capital Cooperative**

BUILDING ECONOMIC DEMOCRACY

\*BIPOC = Black, Indigenous, People of Color. \*\*GNC = Gender Nonconforming

The information contained herein is being provided to you for informational purposes only and is not, and may not be relied on in any manner as, legal, tax, or investment advice or as an offer to sell or a solicitation of an offer to buy any security. Private investments are illiquid and are not subject to ongoing daily valuation. Accordingly, the actual realized returns on unrealized investments may differ materially from the statements on impact stated herein. Nothing contained in the document may be relied upon as a guarantee, promise, assurance or representation as to the future. There can be no assurance that any investment will be able to realize investments in a timely manner. Investments in impact-focused securities are speculative and involve significant risks, including the risk of loss of the entire investment. Such investment is only suitable for sophisticated investors and requires the financial ability and willingness to accept the high risks and the lack of liquidity inherent in such investment. Prospective investors must be prepared to bear such risks for an indefinite period of time. Past performance is not indicative of future performance.

The information provided is valid as of the date of publication. All data is sourced by Candide Group LLC unless otherwise noted. The use of third-party names and logos does not indicate an endorsement or recommendation of Candide Group. Learn more at [candidegroup.com](http://candidegroup.com)