



## Charitable Loan Agreements

A Charitable Loan Agreement permits you to lend your money for Link Charity to use in its investments. In turn, Link Charity pays you an attractive rate of return, while the profits made on your funds will be donated to your favourite charities.

*In essence this is a charitable GIC.*

### Benefits

1. The principle is guaranteed.
2. The interest rate is guaranteed.
3. The loan can be revocable.
4. The donor can select the charities.

### Types

#### 1. Revocable and Variable Loans

Your loan is callable at any time. The current rate is 2.5%

#### 2. Irrevocable or Term Loans

Currently we have established a 5 year term option with a return of 3.5%.

## How We Can Help

By establishing a Charitable Loan Agreement with Link Charity you are providing funds to established charities while receiving above average return on your guaranteed investment. The rate of return is set quarterly by the Board of Directors and has historically been set higher than the standard GIC rates at the chartered banks.