

Nova Scotian food producers provide jobs throughout the food system, increase food sufficiency, keep money in Nova Scotia and help reinvigorate rural communities.

Shareholders invest in FarmWorks and that capital is loaned to food-related businesses.

LENDING CRITERIA

- Application Form submitted to Linda Best by email, mail, fax, or in person
- Applications are reviewed in sequence based on the date received and applicants are contacted within two weeks
- Applicants being considered for loans will submit their BUSINESS PLANS and FINANCIAL STATEMENTS and THREE YEAR PROJECTIONS, CREDIT SCORES and PERSONAL STATEMENT OF FINANCIAL AFFAIRS
- Site visits are arranged and conversations with applicants take place
- FarmWorks completes the Comprehensive Review and applicants are notified of the Board decision
- Loan Agreement is signed and money is disbursed
- There are no application fees or legal fees or charges for assistance provided by Directors or Advisors
- Loans are unsecured and no chattel security is taken
- No payments are required for the first three months following the granting of the loan
- There are no interest charges for prepayment of all or part of the loan balance after two years
- Businesses submit brief semi-annual reports and annual Financial Statements 90 days after year end
- Individuals who are owners of businesses that borrow from FarmWorks may invest in FarmWorks and receive the 35% Provincial tax credit with 5-year hold and credits of 20% and 10% for subsequent 5 year holds



CAUTIONS:

THIS CEDIF OFFERING MAY BE A HIGH RISK INVESTMENT. THIS OFFERING IS MADE THROUGH AN OFFERING DOCUMENT, WHICH CAN BE OBTAINED FROM AN AUTHORIZED SALES AGENT, Linda Best, 902-542-3442, lbest@ns.sympatico.ca. THIS OFFERING CONSTITUTES AN EXEMPT OFFERING OF THESE SECURITIES ONLY IN NOVA SCOTIA BY AUTHORIZED SALES AGENTS. INVESTORS SHOULD READ THE OFFERING DOCUMENT BEFORE MAKING AN INVESTMENT DECISION.

WARNING: Unlike most investment funds, this fund will not be required to comply with the requirements of an investment fund manager provided the fund complies with Nova Scotia Securities Commission Policy 45-601 Community Economic Development Investment Funds. Other investment funds are required to have registered investment fund managers to afford investors a level of protection that is not present in this investment. When investors purchase or own shares in this fund they should be aware that they will not have the protections of the requirements and standards imposed on registered investment fund managers under Nova Scotia securities laws which include:

- a) meeting experience and education requirements,
- b) complying with investment fund reporting requirements,
- c) employing a chief compliance officer,
- d) maintaining minimum levels of working capital,
- e) maintaining specified levels of insurance or bonding, and
- f) undergoing Commission compliance reviews.

Other Important Risks: Securities law restrict reselling shares; see Item # 57 in this offering document.

If you purchase shares: Selling your shares prior to the expiry of the five-year hold period will require repayment of the Equity Tax Credit to the Province. No one may want to buy your shares at any price. No company or individual has an obligation to purchase your shares. If you can sell your shares, the price may be significantly less than your purchase price. There is no guarantee of any return on this investment, and you can lose your investment.

These tax credits are non-refundable provincial income tax credits. Tax laws change and may adversely impact your investment. The Equity Tax Credit program expires on February 28, 2022 and there is no guarantee that the ETC program may be continued beyond this date. Read the entire offering document and consult with your financial advisor prior to subscribing and purchasing any shares. Investors should review the investment merits of the offering as you may not be eligible for potential non-refundable provincial income tax credits which may affect your investment.

This advertisement has been approved by Johanna Kwakernaak, Chair and Linda Best, Treasurer of FarmWorks Investment Co-op Limited.



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Phone: 902-542-3442, 902-670-3660

Email: lbest@ns.sympatico.ca

OFFERING DOCUMENT AND FURTHER INFORMATION:

<http://farmworks.ca/home/>

FarmWorks Investment Co-operative Limited was founded in 2011 by community leaders who wanted to help achieve the economic, social, cultural and other benefits of food production in NS.

FarmWorks mission is to promote and provide strategic and responsible community investment in food production and distribution in order to increase access to a sustainable local food supply for all Nova Scotians.

Investing in FarmWorks Community Economic Development Fund entitle shareholders to an initial 35% Provincial tax credit and additional 20% and 10% credits at the 5 and 10 year anniversaries, respectively, provided certain conditions are met, as well as RRSP tax deferral.

Investing in farms and food production helps provide capital for production of increasing amounts of local food.

PROMOTERS OF THE ISSUE:

Chair: Johanna Kwakernaak, Berwick, 902-385-2393
Vice-chair: Andy Meade, Woodville, 902-691-4551
Treasurer: Linda Best, Greenwich, 902-542-3442
Secretary: Val VanOostrum, Woodville, 902-670-8388
Director: Ann Anderson, Wolfville, 902-542-0572
Director: Jennifer Osburn, Berwick, 902-538-0173
Director: Chris Atwood, Yarmouth, 902-742-8475
Director: Peter Hicklenton, Berwick, 902-582-7419
Director: Leslie Brown, Fall River, 902-861-4523
Director: Ginny Point, Black River, 902-542-0327
Director: Keith Rudderham, Point Edward, 902-402-7843
Director: Valerie VanOostrum, Berwick, 902-670-8388
Director: Aaron Eisses, Halifax, 902-791-6225

SELLING AGENTS:

Phone: 902-542-3442, Cell: 902-670-3660

Treasurer: Linda Best, 902-542-3442, 902-670-3660
Director: Ann Anderson, 902-542-0572

INDEPENDENT FARMWORKS DIRECTORS:

Amin Tran, Windsor, 902-299-1243
Robert MacEachern, Halifax, 902-717-0075
David Oulton, Windsor, 902-790-0031

Why Local?

Nova Scotia could provide enough great food to meet at least 50% of our requirements. For that to happen we can make some choices.

Could we work a little harder to find healthy and local food for ourselves? Could we encourage organizations and institutions and agencies to buy local food? Could we help ensure that farmers and producers have the assistance and capital and infrastructure to enable them to produce and to meet food safety regulation?

Investing in FarmWorks is a means of investing in ourselves and in what we value about Nova Scotia.



MISSION:

The mission of the Issuer is to promote, and provide, strategic and responsible community investment in food production and distribution to increase access to a sustainable local food supply for all Nova Scotians.

Money invested in FarmWorks Community Economic Development Fund is used to provide equity funding to sustainable farms and food-related businesses to help increase the supply of local food, and the level of agricultural and related economic activity.

The Board of Directors assesses all applications and makes final decisions on investments into specific local businesses.

OBJECTIVES:

Develop and market Community Economic Development Investment Funds.

Lend strategically to farm and food enterprises to help increase sustainable food production and revenue.

Provide mentoring and facilitate farm and food-related innovation and diversification in partnership with government and non-government organizations.

Promote local purchasing and investing.

Evaluate other investment tools and investment opportunities that may help achieve FarmWorks goals.

The Shares being offered:

- The price per share is \$100 and the minimum share purchase under this Offering is: 1 share for \$100.00.
- The minimum number of Shares offered is 500 and the total proceeds if minimum sold is \$50,000. The maximum number of Shares offered is 20,000 and the total proceeds if maximum sold is \$2,000,000.
- The offering price was established arbitrarily by the Issuer.
- The Issuer will distribute securities until March 1st, 2019.
- Shares are fully paid, newly issued voting common shares that are non-retractable, non-redeemable for 5 years, non-convertible and not restricted in profit sharing or participation upon dissolution.
- Investments may be eligible for a 35% Nova Scotia non-refundable Equity Tax Credit (may be carried forwards 7 years and backward 3 years) and for RRSP tax deferral.
- Investments are eligible for further Equity Tax Credits of 20% and 10% at the 5 and 10 year investment anniversaries, respectively, if the CEDIF meets certain conditions.



“Food is the key ingredient for re-building rural communities and the provincial economy. Lives and livelihoods depend on it.”

Linda Best, Chronicle Herald, October 2011