

Creating impact through Community Development Investments

Meritas SRI Funds and Community Development Investments create impact through investing in organizations that finance small local banking institutions similar to credit unions or cooperatives. These organizations, in turn, use that financing to provide small, yet meaningful, “micro-loans” to entrepreneurial people living in impoverished conditions. The intent of these micro-loans, often called microfinance or impact investments, is to provide the entrepreneur with short-term resources that lead to long-term self-reliance.

Community Development Investments are just one element of the OceanRock approach to socially responsible investing that sets it apart. Invest in Meritas SRI Funds as part of the path to reaching your financial goals, while creating a brighter future for others.

Micro-loans are a vital and growing complement to short-term development aid. Access to available credit empowers people in need to invest in their own businesses and build a better future for themselves, their families and their community.

Microfinance is not aid.
It is an investment.

- Microfinance is a loan subject to re-payment conditions and criteria that includes risk and credit worthiness.
- Microfinance has an expected return and is designed to build long-term financial independence.

For more information on socially responsible investments, including Community Development Investments, please contact your advisor.

OCEANROCK
INVESTMENTS INC.

About OceanRock Investments Inc.

OceanRock Investments is one of Canada’s fastest-growing investment management organizations. OceanRock offers a full range of managed portfolio solutions and individual funds to meet the needs of individual and institutional investors. OceanRock is committed to socially responsible investing (SRI) with its full offering of SRI funds and portfolio solutions through Meritas SRI Funds. OceanRock Investments Inc. is a wholly owned subsidiary of Qtrade Financial Group.

† The names of the individuals included in these stories have been changed to protect their privacy.

The information contained herein is provided by OceanRock Investments Inc. (OceanRock) for general informational purposes only and is not intended to provide, and should not be relied upon as providing, legal, accounting, tax, financial, investment or other advice, or a solicitation to buy or sell any securities. The information was obtained from sources believed to be reliable, but cannot be guaranteed to be current, accurate or complete. OceanRock is not responsible for any errors or omissions contained herein.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Publication date 06/2013



Meritas SRI Funds

Community Development Investments

Results for you, a positive
impact on others

OCEANROCK
INVESTMENTS INC.

Community Development Investments — Results for you, a positive impact on others

Along with traditional investment solutions, OceanRock Investments Inc. provides socially responsible investment (SRI) solutions through Meritas SRI Funds.

SRI incorporates environmental, social and corporate governance considerations while seeking competitive financial returns. The OceanRock approach to SRI involves three core elements:

Screening

Selecting responsible, well-performing companies to invest in, using the most comprehensive screening criteria

Engagement

Influencing positive, measurable change within companies

Community Development Investments

Impacting those in poverty by investing in programs that earn financial returns while achieving positive, lasting social impacts

Community Development Investments are unique to Meritas SRI Funds. In fact, Meritas SRI Funds is the only retail investment fund family in Canada that allocates up to two per cent of each fund to these investments.

In Canada, more than \$600 billion
has been invested in socially
responsible investments, representing
more than 20% of Canadian assets.*

* Source: Social Investment Organization, January 2013

Meet Marjani, Aza & Cristian,[†]

just a few of the many entrepreneurs who have benefited from Community Development Investments and are now on the path to self-reliance with help from the microfinance programs Meritas SRI Funds invests in.

Marjani's story | A micro-loan supports a new salon and a brighter future

Marjani had a business idea: to open a hair and beauty salon for the women of the city of Maralal in Kenya. Before Marjani opened her shop, the women of Maralal had to wait for a trip to Nairobi. With the help of a \$5,000 micro-loan, Marjani was able to capture a gap in her local marketplace and open her own salon. Marjani's salon is flourishing and she has dreams of expanding her business, including opening a supermarket and building a hotel.

Marjani's story begins long before her business success and the loans that helped her. Growing up, Marjani survived an unhealthy home, fighting her father's multiple attempts to marry her off as a young girl. With an increased level of income, she now pays for her younger brothers' school fees, and she has taken full parental responsibility for her sister — something Marjani hopes will save her from struggling the way she did.



Who: Marjani, hair and beauty salon owner
The Loan: A micro-loan of \$5,000
The Impact: Marjani opened a salon that is thriving and she is now supporting her siblings

Who: Aza, an entrepreneur with a prawn business
The Loan: A micro-loan of \$350
The Impact: Aza was able to grow her business and send her son to school



Aza's story | Impact beyond the loan: educational opportunities for the next generation

Aza used to travel 40 miles to the coast of Tanzania by bus each day to purchase the prawns she sells to restaurants and families in her hometown. Aza's sharp business mind saw an opportunity to meet demand when the low tide eliminated supply. For her plan to succeed, she would need a fridge and her financial situation put a traditional loan out of reach. Instead, Aza sought a micro-loan to buy the fridge to store her prawns and sell them on days when they weren't available. She generated additional income by renting out space in the fridge to local fishermen. Now Aza's business also has a fixed asset that she eventually could re-sell. With the extra income, Aza has been able to send her three-year-old son to school. CDI provides both the immediate financial gain for the entrepreneur and long-term benefits, like enhanced education, for the next generation.

Make an Impact

Cristian's story | Micro-loans boost cooperative farm productivity

For years, Cristian had no choice but to work in unproductive farming collectives under Communist rule in Romania. His life changed in 1991 when his neighbours came together to work again as a collective, but with a much different outlook. Today, the 500 members maintain their own fields, and each member has one vote on major cooperative decisions; seven elected individuals make up the cooperative's board. The cooperative covers 845 hectares of farmland privately owned by members, though the assets of the cooperative are common property. Traditional means of financing had been out of reach for the cooperative, which has received two micro-loans since 2005, enabling it to buy much-needed farm equipment to improve working conditions and productivity. Cooperative members produce grains and sugar beets for members and for sale. The future goal is to have enough capital to build silos to store produce to sell when the market is most favourable.



Who: Cristian, cooperative farm member
The Loan: A micro-loan to purchase farm equipment
The Impact: Micro-loans have enabled a cooperative farm to improve working conditions and productivity