

# Scenarios

Return and Risk Profile for a \$5,000 investment (50 shares)\*

	Investor A	Investor B	Investor C
Tax Bracket	30.20%	38.67%	43.50%
Average Annual Income	29,590	59,180	93,000
RRSP Deferral	1,510	1,934	2,175
<b>Equity Tax Credit for:</b>			
5 years	1,500	1,500	1,500
10 years	2,500	2,500	2,500
15 years	3,000	3,000	3,000
<b>Capital at risk for:</b>			
5 years	1,990	1,567	1,325
10 years	990	567	325
15 years	490	67	0

\*We assume a minimum investment of \$5000 for RRSP holdings due to service fees



## Black Business Community Investment Fund Limited

### For more Information please call:

The Fund Manager  
902-426-6985 or  
1-800-668-1010  
9a.m. - 5p.m.

e-mail:  
doe.gordon@bbi.ns.ca

website:  
www.bbi.ca

### or drop in:

Black Business Initiative  
1575 Brunswick Street  
Halifax, Nova Scotia  
or  
2101 Gottingen Street  
Halifax, Nova Scotia




# Investing in Our Community's Future



## Black Business Community Investment Fund Limited

### Caution to Investor

This advertisement is not to be construed as an exempt offering to the public in Nova Scotia unless a simplified offering document relating thereto has been filed with and its use has not been objected to by the Nova Scotia Securities Commission. The offering is made by the simplified offering document only and copies thereof may be obtained from such sales agents and promoters as may lawfully offer these securities in Nova Scotia.



## Funding for a Bright Future

Black Business Community Investment Fund Limited (BBCIFL) has been created to provide an investment opportunity within Nova Scotia and manage the invested funds. The goal of the fund is to increase the level of economic activity and prosperity within the NS Black owned business community. The fund organizer is the Black Business Initiative

For purposes of the fund's investments, a Black owned business is defined as a business located and incorporated in Nova Scotia with at least 30% Black ownership.

## How the Fund Works

The BBCIFL is a pool of capital raised in the community through the sale of shares. The money would be invested primarily as equity in new or existing Black-owned businesses in the province. This is a blind-pool fund, where qualifying investments have not been predetermined.

## The Fund Organizer

The Black Business Initiative (BBI) is a province-wide business development agency whose mandate is to foster a dynamic and vibrant Black presence within the Nova Scotia business community. BBI has been providing leadership and client services since 1996.

BBI's core activities are:

- Training, Mentoring and Counseling
- Loan and Equity Services
- Communication Activities
- Strategic Initiatives

As a result, we have developed specific expertise in making and managing financial investments in Black-owned businesses.

## Who can invest?

Any resident in Nova Scotia over the age of 19 is eligible to invest in BBCIF.



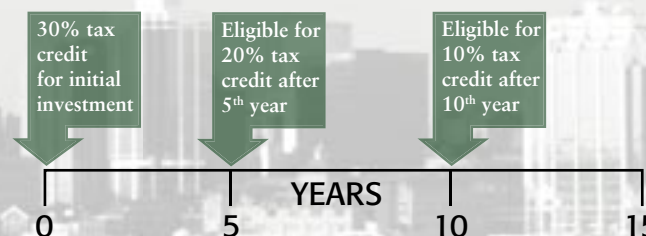
## What's in it for me?

Shareholders will receive up to 60% tax credit if they choose to hold the shares for a total of 15 years. The details of this provincial, nonrefundable tax credit benefit are as follows:

- 30% credit immediately upon investment in the fund (shares must be held for 5 years.)
- 20% credit at the beginning of a 5 year additional holding period, provided share value does not drop below 60% of purchase price (shares must be held for 5 more years.)
- 10% credit at the beginning of the 10th year of the investment, provided share value does not drop below 50% of purchase price (shares must be held for 5 more years.)

Additionally, your investment is RRSP eligible and can be purchased with cash already in your RRSP. The time line below illustrates the timing and amount of tax credit investors can expect.

## Tax Benefit Timeline



## What's in it for the community?

Your investment will help create community prosperity for the Nova Scotia community as a whole, and the Black business community in particular, by:

- Keeping local financial resources working in the community
- Creating local jobs
- Supporting locally produced goods and services
- Encouraging existing and new home-based and small business

## How much money can I expect to make?

Your immediate tax credit depends on the amount you contribute, up to a maximum of \$50,000 in a year, and your tax bracket. The long-term returns are determined solely by the performance of the ventures in which the fund invests.



## Why should I make this investment now?

This is an ideal time to support local businesses as they position themselves to participate in growth fields such as Nova Scotia's emerging oil and gas industry, and environmental sector.

## How will I know how my investment is doing?

All shareholders will receive audited annual financial statements and unaudited semi annual financial statements, and invitation to the shareholders annual general meeting.