

TERM SHEET



We are pleased to provide you with these draft terms, reflecting the basis for our investment offering. The terms and conditions outlined herein are subject to change. This summary of indicative terms and conditions is for the Investor's use and is provided on a confidential basis on the condition that it will not be disclosed to anyone other than those directly associated with the transaction contemplated, without obtaining our written consent.

Issuer	YWCA Toronto
Issue Amount	\$1 million
Instrument/Security	Promissory Note (Referred to as a housing bond)
Security or Guarantee	None
Term & Maturity	10 years [March 31, 2022]
Use of Proceeds	The proceeds would be used to support the development and financing of YWCA Toronto's Elm Centre project.
Minimum Investment	\$50,000
Interest Rate	4.0%
Interest Payment Frequency	Semi-annual
Prepayment	The community bond may be prepaid in whole or in part (provided that the minimum prepayment shall be an amount equal to 25% of the outstanding principal balance) [three] years after the bond is issued, without penalty or premium, by paying the investor such principal amount of the bond that is to be prepaid, together with the unpaid interest accrued on the amount of principal so prepaid to the date of such prepayment.
Information and Reporting Obligations	YWCA will provide to each investor a copy of its annual audited statements and annual report.