

## Take the first step:

### Request for Offering Memorandum:

Our Member-Owner Loan Campaign is a drive to raise at least \$1.5 million in loans to expand our existing store. The Offering Memorandum is available only to Member-Owners of our co-op who are residents of New Hampshire. Please fill out the following information and drop it off at the store or mail it to: Member Loans, 34 Cypress St., Keene NH 03431.

I confirm I am a resident of New Hampshire.

I confirm I am a fully-vested Member-Owner of Monadnock Food Co-op.

I am requesting a copy of the Offering Memorandum.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**For more information  
about investing in**

**Monadnock Food Co-op, contact:**

**James Holcomb**

**Campaign Coordinator**

**[outreach@monadnockfood.coop](mailto:outreach@monadnockfood.coop)**

**603-283-5401**



### Key things to know:

- This program is open only to Member-Owners of Monadnock Food Co-op who are in good standing and bona fide residents of New Hampshire.
- All potential investors should read Monadnock Food Co-op's Member-Owner loan packet for a complete description of the program, expansion plan, and the risks of making a loan.
- The information provided in this brochure does not constitute an offer to sell or a solicitation of an offer to purchase securities and any such offer or solicitation can only be made by an Offering Memorandum.

**Thank you for supporting  
our expansion -- and mission!**

Discover more expansion details:  
[monadnockfood.coop/expansion](http://monadnockfood.coop/expansion)

34 Cypress St. Keene, NH, 03431  
603-355-8008

monadnock<sup>TM</sup>  
FOOD CO-OP

ready, set,  
grow!



*buy local  
invest local*

**Member-Owner  
Loan Campaign**

# ready, set, grow!

“Building community, supporting the local economy, embracing a business model that balances people, profit, and planet -- these are the values we hold dear and they are in evidence every day at Monadnock Food Co-op. We are happy to do whatever we can to support our healthy, growing co-op. It’s making our world a better place!”

-Lisa Mahar & Bill Beardslee

## Invest in our mission:

Our Member-Owners will help fuel the 2020 expansion of the Monadnock Food Co-op, and with our expansion comes more mission impact, such as increased support for local farmers and producers, more local jobs, and a more positive shopping experience for you.

Eligible Member-Owners can invest in our co-op through our Member-Owner Loan Campaign that offers:

- A fair return on investment.
- The opportunity to invest dollars locally in a community-owned social enterprise.

Our entire expansion will cost \$9.5-10.5 million, which includes the purchase of the existing building and land from Monadnock Economic Development Corporation plus construction costs.

Our goal is to secure \$1.5 million from co-op Member-Owners to finance equipment, inventory, and other expenses within the building.

## Who:

Eligibility to participate in our Member-Owner Loan Campaign is limited to Member-Owners of the Monadnock Food Co-op who live in New Hampshire.

## What:

Interest will be paid annually. Loan terms are between 6 to 10 years.

## How will we use these funds:

We will use loan fund to finance the purchase of equipment, inventory, and other cover expenses within the building.

## Store design:

Please stop by the co-op today to view the current design of our expanded store. You’ll find a poster with the design and expansion updates across from bread aisle.

“The Monadnock Region has been my home for more than 40 years. Strengthening the local business community is important to me and I have never had an opportunity like this to invest so directly in the local economy. On top of that, my investment will contribute to all that our co-op represents beyond being a great food store and providing jobs.”

- Carolyn Crane

## Member-Owner Loans fuel our growth:

- Capital from Member-Owners means less dependency on outside lenders.
- Member-Owners earn 0-4% on their loans to our co-op.
- Member-Owner Loans demonstrate tangible support for our cooperative business model and vision of our community.

Loan Amount	Interest Rate (selected by investor)
\$2,000 to \$9,999	Up to 3%
\$10,000+	Up to 4%

## Our Goal:

# \$1.5 million

For more information about investing in Monadnock Food Co-op, contact: James Holcomb, Campaign Coordinator  
[outreach@monadnockfood.coop](mailto:outreach@monadnockfood.coop)  
603-283-5401



Preliminary drawing: Final plans are subject to change. Our current co-op building is planned to expand into a site to the East, a vacant lot.