



Economic Development Investment Programs

Large Capital Investment and Savings
and Small Investment Programs

Presented by The Community
Homeowners Group, Inc.



Goal, Objective, Method, Attitude

- Goal
 - To identify and pursue viable investment opportunities to increase the wealth of the investment members.
- Objective
 - To provide a disciplined and consistent approach to investing and saving
- Method
 - Participation in a large capital investment program as well as a savings and small investment program
- Attitude
 - A group consistently united toward the growth and sustainability of wealth



Goal, Objective, Method, Attitude

- Goal
 - The implementation of God's economic development program
- Objective
 - A return to how the original Church had "all things in common."
 - Evidencing trust in God that he is our sufficiency in all things including financial matters in obedience to God
- Method
 - Pooling the collective resources of God's people to invest in business ventures that evidence that the character of Christ in their dealings
- Attitude
 - A group consistently yielded in obedience unto God toward the growth and sustainability of wealth



Savings and Small Investment Program

- What is it?
 - Savings & Small Investment Program (SSIP) is a program that offers a savings plan and investment/loan opportunities for members in small creative projects
- Who is involved?
 - All individuals who comprise the investment group



Savings and Small Investment Program

■ How does it work?

- An initial \$500.00 assessment for membership is required. From the initial investment, small loans can be made to investment members to underwrite creative projects
- Following the initial investment, investment members agree to save \$100.00 per month. The investment members will receive a reasonable return on their savings
- Each individual will share in the returns on investments according to the amount invested



Large Capital Investment Program

- What is it?

- The Economic Development Large Capital Investment Program (LCIP) is for individuals with capital (money) to invest in creative projects that require a substantial initial outlay of capital (\$10,000) in exchange for equity interest in real estate and other property

- Who is involved?

- All individuals in the investment group who buy into the program



Large Capital Investment Program

■ How does it work?

- The Investment Group will search out investment opportunities in real estate as well as business opportunities both locally and internationally.
- It is envisioned that 20 Investment Group Members would make up the initial investment group
- There will be two classes of investors.
 - Class E investors (equity investors) would be required to contribute a minimum of \$10,000 and will benefit from equity ownership, and periodic dividends
 - Class C investors (cash investors) are those who pay into the SSIP program and will benefit from periodic dividends



Timeline

■ LCIP

- Initial investment period: Open Now until September 15, 2009 (capped at 20 investors for the first project)

■ SSIP

- Initial assessment due: July 15, 2009
- Monthly payments begin August 15, 2009



Expected Return

- LCIP – Long term investment
 - Quarterly dividend returns
 - Equity value appreciation
- SSIP – Mid term investment
 - Quarterly dividend returns