



AGING WITH GRACE

VISION STATEMENT

To establish a not for profit organization based on Christian values, providing a caring community for seniors by respecting their needs with dignity and compassion.

A LETTER TO THE COMMUNITY

ISSUE 10 JULY 2019

TENANT / NON-RESIDENT LIFE LEASE HOLDER OPTIONS NOW AVAILABLE

TENANT OPTION

Charis Village is offering an option for those wishing to be **TENANTS** rather than purchasing a life lease.

This is a good opportunity to have a beautiful new home with all the bells and whistles and none of the yard work and snow shoveling. If you are 60+ and want to live in a community infused with grace, and you prefer not to buy a home, this could be the perfect choice. For those who are currently renting, why not compare your monthly rental costs and amenities to Charis Village's great selection of units - either duplexes with fully finished basements and attached garages, or quiet condo-like apartments built of non-combustible concrete and steel with heated underground parking and storage lockers. If you are a homeowner and want more freedom and less maintenance, we invite you to compare current expenses and lifestyle demands with living at Charis Village. We think you will be pleasantly surprised at what you can have for a very reasonable cost.

All Charis Village units will have these amenities and more

- Fully air-conditioned
- Heated parking
- New, good quality appliances
- Quartz countertops
- Custom cabinetry
- Large patios
- Maintenance-free lifestyle
- Beautiful Henner's Lake location
- Vibrant community spaces
- Aging in place: Future development of Assisted Living and Long-Term Care

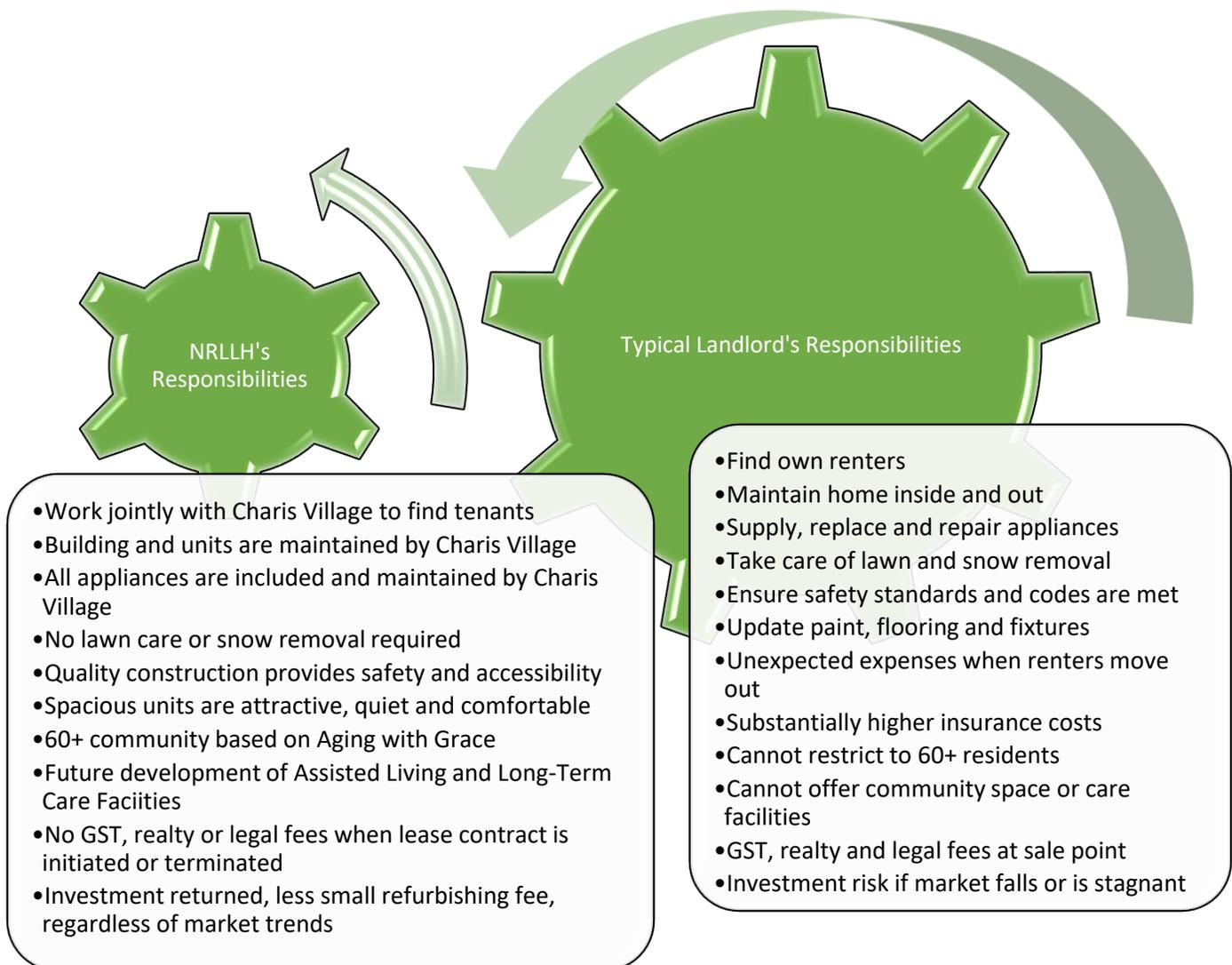
Read on to see what CHARIS VILLAGE OFFERS TO NON-RESIDENT LIFE LEASE HOLDERS

NON-RESIDENT LIFE LEASE HOLDER OPTION

For those who are interested in becoming a **NON-RESIDENT LIFE LEASEHOLDER (NRLRH)**, here is a great investment opportunity with very little management.

The NRLRH can now purchase a life lease and **SUBLET** the unit to an approved tenant with the opportunity of earning 3% on investment. The units would be maintained by Charis Village and the NRLRH would only be responsible for cleaning and damage *above normal wear and tear* if a tenant moves out. We already have a list of potential tenants who are looking to move into Charis Village. With this kind of community, there is very low risk of tenant problems, and no need to invest time and money in upkeep of the building, compared to typical rentals. This option also makes it conducive for a family or family corporation to life lease a unit for a senior family member. Because NRLRH's can set their own rental fee, this is a great way to offer affordable housing to a loved one. NRLRH's can be any age. NRLRH's can use this option to secure a DUPLEX or CONDO for themselves in the future or simply as an investment. We are excited to help you **earn 3% on your investment** without the usual risks, expenses and upkeep associated with being a landlord. We are currently accepting deposits on brand new units at Charis Village on a first-come, first-serve basis.

How hard do you work for your investment?





FINANCING THE VISION OF CHARIS VILLAGE

Charis Village is under construction. The Charis Village co-treasurers have been actively engaged with several financial institutions for construction financing and are now getting close to finalizing a loan with a bank. Although it is prudent to make sure the necessary financial arrangements are in place with a bank, it is preferred by Charis Village to raise its required project construction financing with supporter-based financing.

For the residents of Charis Village, it is more economical when Charis Village can borrow from the supporting community because paying a lower interest rate and no fees means lower costs for the residents. For the Charis Village supporter, it is beneficial to invest because of a higher rate of return on their supporter loan, as well as giving support to Charis Village in providing a senior's community based on Christian values, allowing prospective residents to live together with dignity and compassion. Consequently, Charis Village is encouraging their supporters to join in this important project by providing supporter loans for a two year term. In return, Charis Village is offering unsecured promissory notes to supporters for loans of a minimum of \$50,000 or greater at a rate of 4% per annum with the interest paid annually.

If you are interested but require a different length of term or have questions or wish to extend a loan, please email Peter Zuidhof at info@charisvillage.ca. You can phone or text Peter at 403-318-1693.

We welcome your participation.

There is a lovely trail around Henner's Lake on the west side of the Charis Village site. If you have a free morning or evening, grab your camera and binoculars and head outdoors.

You will enjoy seeing a variety of birds and wildlife along this peaceful path.

Photo credit: Klaaske

Charis Village Board Members

Peter Kuipers	403.748.4265	Co-Chair
Wim Schakel	403.885.2912	Co-Chair
Pauline Prins	403.782.2600	Secretary
Peter Zuidhof	403.885.5263	Co-Treasurer
Merle Jacobson	403.783.5779	Co-Treasurer
Glenda Johnson	403.782.6853	
Mary-Joan Pyper	403.350-6270	
Warren Schnoor	403.782.3800	
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