Your Money Can Help the World Heal

Would you like to invest in a Waldorf School, with a fully secured investment certificate bearing 2.1% interest?

The Vidar Foundation is a Canadian not-for-profit registered charity. We connect socially minded investors with projects with social, educational, environmental, or food security benefits. With nearly \$2 million invested, we are helping two young and bursting Waldorf schools to grow; we helped the South Shore Waldorf School in Blockhouse, Nova Scotia to buy their schoolhouse, and now build a kindergarten extension. We've lent the Okanagan Waldorf School in Lumby, BC more than a million dollars in the last three years to help build four new early childhood education classrooms. We helped the older, established Lakeside School in Kelowna rewrite their \$395,000 mortgage on more favourable terms, and provided funds for Sunnivue Organic Farm near Toronto to create a living space for workers. We helped a Waldorf-inspired toy store in Montreal to buy their building, the Christian Community Church in Vancouver to create a rental suite in their manse, and the Ottawa Waldorf School to enlarge their kindergarten. We have recently created a Waldorf teacher training tuition loan and bursary program to remove barriers for students who wish to become Waldorf teachers. This supports both the West Coast Institute in BC and the Rudolph Steiner Centre for Anthroposophy in Toronto to increase enrolment and provide much needed Waldorf teachers for our Canadian schools.

The Vidar Foundation's mission is to find new and creative ways for our money to step beyond pure profit, to promote a healthier society. We think it is important to become more conscious of where our money is, who we are lending it to, and for what purpose.

When we give our retirement savings to a bank or anonymous mutual fund, we are disconnected from who we are lending our money to, and what they are using it for. These funds hold shares in major corporations whose sole objective is to make money, without considering the environmental, social, or moral costs. The corporate world is amoral, with no concern for anything except profit. It makes money by endlessly increasing consumption and exploiting the world's resources. Our earth is suffering terribly under this false accounting, and our human relationships as well. We don't have to be a part of this. There are other options.

As free individuals, we can choose to become more responsible for where our money is, and what effect it is having on all the lives it touches. When we make our lending relationships more conscious, we imbue our money with intention and power. We know who we are supporting, and we help them bring a dream we share to fruition in the world. Our savings can help make the world better.

At the Vidar Foundation, we have a direct personal relationship with each of our borrowers, and through the board, we commit the funds of our investors and their intentions to the success of each project. Invested in Waldorf schools, your savings help raise our children to become strong, independent, creative individuals with the ability to think for themselves.

We have many investors, with amounts as small as \$1000, and terms as short as one year. Investments are secured by mortgages and other collateral, and your money is safe. We have not had a single default, because we work closely with our project partners to support them, and very much want them to succeed. Smaller investments can be redeemed within weeks, although we ask 1-3 months notice for larger returns.

We invite you to consider using some of your savings to support a Waldorf School in this way, and reaching out to grandparents and extended family who may wish to support the wonderful education our children are receiving. Your money is secured by a mortgage, and administered independently by the Vidar Foundation.

We also have multiple new projects we need new investors to begin. The Vidar Foundation is hoping to support the Nelson Waldorf School to repatriate the remainder of its \$130,000 mortgage from the Rudolf Steiner Foundation in San Francisco, at a more favourable interest rate for the school. The Vidar Tuition loan program needs new investors for these interest-free loans every fall, and donors to support the student bursary program for these very worthy teachers. Both the South Shore and Okanagan Waldorf Schools will soon need larger classrooms, and we welcome your help to support them.

Please consider reaching out to us for more information. We will have online information events in the next few months where you can hear about our projects and learn how you can get involved, if even in a small way. Check out our website at <u>vidarfoundation.ca</u> and give one of us a call or email.