

Loan Program Response Form

Please return this form with your cheque in the enclosed reply envelope.

Yes, I will make a loan of \$_____ (fill in an amount) to the CJL Foundation operating as Citizens for Public Justice

for _____ years** at _____% interest.
(three years or more) (interest rate - 0 to 4%)

** Remember that you can request the return of your loan, if necessary, with 60 days written notice.

Signature: _____

SIN #: _____

If you earn \$50 or more per year in interest we have to complete a T5 form and therefore require your Social Insurance Number.

My cheque is enclosed.

Please forward my promissory note to:

Name: _____

Address: _____

City & Prov: _____

Postal Code: _____

Phone: _____

Email: _____

please return form to:
CITIZENS for PUBLIC JUSTICE
309 Cooper Street, Suite 501
Ottawa, Ontario K2P 0G5

CPJ is committed to protecting the privacy and confidentiality of personal information collected and used in the course of our work. By providing information on this form, you are consenting to the use of your information in accordance with our Privacy Policy posted at www.cpj.ca. This policy can be mailed to you at your request.

CPJ Loan Program

Investing in public justice



the CJL Foundation operating as
CITIZENS for PUBLIC JUSTICE

www.cpj.ca
cpj@cpj.ca

Citizens for Public Justice is looking for supporters who are willing to invest in public justice by providing loans to assist us with our cash flow through our periods of low income during the late spring, summer, and early fall months.

Terms

CPJ offers promissory notes for each loan specifying the terms. We are looking for three-year (or longer) loans of \$3,000 - \$10,000, but are certainly open to loans of lesser or greater amounts. We offer interest rates up to 4%, depending on the need or request of the lender. Interest is payable every six months, on June 30 and December 31. If necessary, loans are callable by the lender upon 60 days notice.

If you are personally unable to give us a loan, you might be willing to take out a personal loan which you could then lend to us. We are willing to cover all the bank service costs and the interest on the loan you take out, and take responsibility for paying it back according to the arrangements of the loan made by you.

Your Risk

Your only risk is if CPJ would cease operations. Should this happen, the staff and board are committed to ensuring that all creditors including lenders are completely paid out before ceasing fundraising efforts.

Are You Able to Help?

Please consider our financial situation, and yours, and if you are able to participate in our loan program, please complete and return the response form on the back page. We will then prepare a promissory note and forward it to you immediately.

Cash Flow Crunch

CPJ's cash receipts vary dramatically from month to month each year. In February, we receive an influx of revenue as our members submit their membership fees for the year. Donations and memberships continue to flow until about June and then slow to a trickle. Donations pick up again in the fall, when school begins and people return to their normal patterns of work, paycheques, and giving. In the last month of the year, CPJ typically receive 1/4 to 1/3 of their annual income, when the majority of people determine their giving for the year in light of the holiday season and the tax deadline of December 31. This large influx of cash enables us to pay the balance of our expenses each year. However, every year we experience an annual summer dip in income, during which time some salary and bill payments are held back.

One of the ways we try to address our cash flow and our debt situation is through a number of short and long term loans from supportive businesses and other charitable organizations, as well as private loans with our members. These loans are given in good faith from our support community and we have a perfect record of paying them back.

We have also tried to encourage our members to consider monthly pre-authorized deductions as another way of improving our cash flow situation. This is an ongoing campaign that is resulting in more and more of our supporters choosing this form of giving.

Still, we need to deal with the current situation, in which the five months from June 1 to November 1 are periods of very low income for us. Loans from our faithful supporters would greatly help in alleviating our annual cash flow problems.

If you have any questions or need further clarification on the information enclosed, feel free to contact CPJ at 613-232-0275 or 1-800-667-8046 or at cpj@cpj.ca