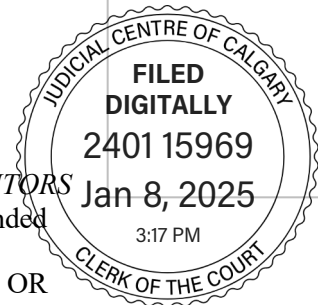


COURT FILE NUMBER 2401-15969
COURT COURT OF KING'S BENCH OF ALBERTA
JUDICIAL CENTRE CALGARY

Clerk's Stamp



IN THE MATTER OF THE *COMPANIES' CREDITORS*
ARRANGEMENT ACT, RSC 1985, c C-36, as amended

AND IN THE MATTER OF THE COMPROMISE OR
ARRANGEMENT OF ANGUS A2A GP INC., ANGUS MANOR
PARK A2A GP INC., ANGUS MANOR PARK A2A CAPITAL
CORP., ANGUS MANOR PARK A2A DEVELOPMENTS INC.,
HILLS OF WINDRIDGE A2A GP INC., WINDRIDGE A2A
DEVELOPMENTS, LLC, FOSSIL CREEK A2A GP INC.,
FOSSIL CREEK A2A DEVELOPMENTS, LLC, A2A
DEVELOPMENTS INC., SERENE COUNTRY HOMES
(CANADA) INC. and A2A CAPITAL SERVICES CANADA
INC.

DOCUMENT

SECRETARIAL AFFIDAVIT

ADDRESS FOR
SERVICE AND
CONTACT
INFORMATION OF
PARTY FILING THIS
DOCUMENT

Fasken Martineau DuMoulin LLP

Barristers and Solicitors
3400 First Canadian Centre
350 – 7th Avenue SW
Calgary, Alberta T2P 3N9

Attention: Robyn Gurofsky / Kaitlyn Wong

Phone: (403) 261-9469 / (403) 261-9469

Email: rgurofsky@fasken.com / kwong@fasken.com

File Number: 321102.00017

AFFIDAVIT NO. 3 OF KIM PICARD

Sworn on January 8, 2025

I, Kim Picard, of the City of Calgary, in the Province of Alberta, SWEAR AND SAY THAT:

1. I am a legal assistant at the law firm of Fasken Martineau DuMoulin LLP ("**Fasken**"), Canadian Rep Counsel in the above-noted proceedings. As such, I have personal

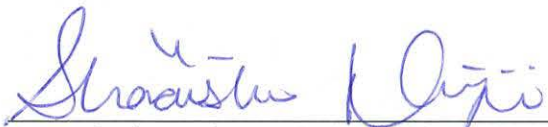
knowledge of the facts and matters hereinafter deposed to, save where stated to be based on information and belief, and where so stated I verily believe the same to be true.

2. Unless otherwise stated, all monetary references in this affidavit are references to Canadian dollars.
3. I adopt the defined terms set out in Exhibit “1” to the Affidavit of Michael Edwards, sworn November 12, 2024, and my second Affidavit sworn in these proceedings on December 13, 2024 (the “**Second Picard Affidavit**”).
4. This Affidavit is intended to be read in conjunction with the Second Picard Affidavit.
5. I am advised by Ms. Robyn Gurofsky, a partner in Fasken, and I do believe, that since the time that I swore the Second Picard Affidavit to the date of this Affidavit, an additional 37 Canadian investors have replied to either Fasken’s December 5 correspondence or Pinnacle Wealth’s December 9 email at the a2acanadianinvestor@fasken.com email address (the “**Fasken A2A Email Address**”).
6. As at the date of this Affidavit, a total of 120 Canadian investors have sent responses to the Fasken A2A Email Address. Of these:
 - (a) 42 report to have invested in Angus Manor for a total investment amount of \$1,030,500;
 - (b) 36 report to have invested in Fossil Creek for a total investment amount of \$809,300; and
 - (c) 46 report to have invested in Windridge for a total investment amount of \$1,006,233,with four investors each reporting investments in multiple projects.
7. The responses received from the Canadian investors at the Fasken A2A Email Address, indicate the following:

- (a) no Canadian investors in Angus Manor, Fossil Creek, or Windridge have received any financial reporting from the A2A Group in respect of their investments in the last six years;
- (b) no Canadian investors in Fossil Creek or Windridge have received notice of a General or Special meeting of the trust unitholders of Fossil Creek A2A Trust or Hills of Windridge A2A Trust, respectively;
- (c) Canadian investors in Angus Manor have not received any repayments on their investments to date;
- (d) of the 36 Canadian investors in Fossil Creek who responded, 15 investors report to have received some repayments totalling approximately \$33,109.42. Most of these repayments appear to have occurred in 2017. Other Canadian investors in Fossil Creek have not received any payments to date;
- (e) of the 46 Canadian investors in Windridge who responded, 18 investors report to have received small repayments primarily between 2016 and 2018, totalling approximately \$30,298. These investors have not received any payments since. Other Canadian investors in Windridge have not received any payments to date;
- (f) of the 120 Canadian investors who replied, one investor indicated that they were supportive of how the A2A Group had handled their investments to date; however, this individual also indicated they were supportive of the ongoing appointment of the Monitor. A further two investors indicated they were unsure if they supported the A2A Group's handling of their investments to date;
- (g) two of the 120 responding Canadian investors did not answer the question as to whether they supported the ongoing appointment of the Monitor over the Debtor Companies; and

- (h) four of the 120 responding Canadian investors indicated they were unsure as to whether they supported the ongoing appointment of the Monitor over the Debtor Companies or required more information.
8. Attached hereto as **Exhibit "A"** is a copy of an Excel spreadsheet created by Fasken to track responses to the December 5 and December 9 emails from Canadian investors with the names of the respondent investors redacted. An unredacted copy of this spreadsheet is attached hereto as **Confidential Exhibit "A"**.
9. Attached hereto as **Exhibit "B"** is a blackline comparing the version of Exhibit "A" to this Affidavit, to the previous version attached as Exhibit "C" to the Second Picard Affidavit.
10. This Affidavit is prepared in respect of the various Applications scheduled to be heard January 16 and 17, 2025.

SWORN BEFORE ME at Calgary, Alberta,
this 8th day of January, 2025.


Commissioner for Oaths in and for Alberta

)
)
)
)
)
)
)


KIM PICARD

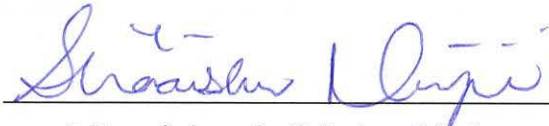
Shaaista Munji
A Commissioner for Oaths
in and for Alberta
My Commission expires March 16, 2027

This is Exhibit "A"

Referred to in the Affidavit of

KIM PICARD

Sworn before me this 8 day of
January, 2025



A Commissioner for Oaths in and for the
Province of Alberta

Shaaista Murji
A Commissioner for Oaths
in and for Alberta
My Commission expires March 16, 2027

Angus Manor

	A	B	C	D	E	F	G	H	I	J
	Angus Manor Investor Name	Amount of Investment	Date of Repayments	Repayments to Date	Have you received annual reports from A2A?	Have you received information for tax purposes from A2A?	Supportive of A2A	Supportive of A&M	Are you interested in being a Canadian Representative?	Additional Relevant Commentaires
1										
2		\$8,000	N/A	\$0.00	No	No	No	Yes	No	
3		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
4		\$10,000	N/A	\$0.00	No	No	No	Yes	Yes	
5		\$60,000	N/A	\$0.00	No	No	No	Yes	No	
6		\$20,000	N/A	\$0.00	No	No	No	Yes	No	
7		\$50,000	N/A	\$0.00	No	No	No	Yes	No	
8		\$24,000	N/A	\$0.00	No	No	No	Yes	Maybe	"we were advised that our investment in another project 'REDSTONE INVESTMENT CORP' through Pinnacle had gone bankrupt [...] The time -line for completion [of Angus Manor] was to be under five years. [...] We have received a minimum amount of information, or updates on the progress of the project. [...] WE are VERY DISAPPOINTED in the way A2A has handled our investment. We are in our in our later 80s and our investment obviously was small on the bigger scale, but IT REPRESENTED A SIGNIFICANT AMOUNT for us as seniors on a fix[ed] income. There has been virtually NO COMMUNICATION from them. We could never endorse them as a reputable company. [...] WE are very supportive of Alvarez& Marsal Canada Inc. continuing the investigation into A2A's financial affairs."
9		\$25,000	N/A	\$0.00	No	No	No	Yes	No	
10		\$7,000	N/A	\$0.00	No	No	No	Yes	No	
11		\$10,000	N/A	\$0.00	No	No	No	No answer	No	
12		\$100,000	N/A	\$0.00	No	No	No	Yes	No	"Depuis près de 10 ans, aucune mise à jour, aucune communication de la part de A2A Angus !"
13		\$10,000	N/A	\$0.00	No	No	No	Yes	Yes	
14		\$20,000	N/A	\$0.00	No	No	No	Yes	Yes	
15		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
16		\$7,000	N/A	\$0.00	No	No	No	Yes	Yes	
17		\$40,000	N/A	\$0.00	No	No	No	Yes	No	
18		\$75,000	N/A	\$0.00	No	No	No	Yes	Yes	
19		\$7,000	N/A	\$0.00	No	No	No	Yes	No	
20		\$75,000	N/A	\$0.00	No	No	No	Yes	No	
21		\$15,000	N/A	\$0.00	No	No	No	Yes	No answer	
22		\$10,000	N/A	\$0.00	No	No	No	Yes	Yes	
23		\$10,000	N/A	\$0.00	No	No	No	Yes	No	

	A	B	C	D	E	F	G	H	I	J
24		\$50,000	N/A	\$0.00	No	No	No	Yes	Yes	"Lets please proceed with this CC[A]A process, there is no way A2A should be in charge of any of our assets. [...] no updates in years and A2A seems to be missing"
25		\$7,500	N/A	\$0.00	No	No	No	Yes	Yes	
26		\$10,000	N/A	\$0.00	No	No	No	Unsure	No	"I am not supportive of A2A's handling of my investments to date primarily because of a lack of communication that has left me without any information on the status of the investments."
27		\$30,000	N/A	\$0.00	No	No	No	Yes	No	
28		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
29		\$35,000	N/A	\$0.00	No	No	No	Yes	No answer	
30		\$20,000	N/A	\$0.00	No	No	No	Yes	Maybe	
31		\$20,000	N/A	\$0.00	No	No	No	Yes	No	
32		\$25,000	N/A	\$0.00	No	No	No	Yes	No	
33		\$8,000	N/A	\$0.00	No	No	No	Yes	No	
34		\$25,000	N/A	\$0.00	No	No	No	Yes	No answer	
35		\$50,000	N/A	\$0.00	No	No	No	Yes	No	
36		\$25,000	N/A	\$0.00	No	No	No	Yes	No	
37		\$7,000	N/A	\$0.00	No	No	No	Yes	No	
38		\$40,000	N/A	\$0.00	No	No	No	Yes	No	"I have received absolutely no correspondence or updates, and I have received NO repayment of my investment. To say that I am totally dissatisfied with the handling of this project by A2A would be an understatement. I would be supportive, and I would greatly appreciate if Alvarez & Marshal Canada Inc continue their role of monitor to investigate and report with respect to my investment and A2A's financial affairs."
39		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
40		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
41		\$20,000	N/A	\$0.00	No	No	No	Yes	No	
42		\$15,000	N/A	\$0.00	No	No	No	Yes	No	
43		\$10,000	N/A	\$0.00	No	No	No	Yes	Yes	
44	TOTAL	\$1,030,500		\$0.00						

The first part of the paper discusses the importance of the research and the objectives of the study. It then presents a literature review of the existing research on the topic. The next section describes the methodology used in the study, including the data collection and analysis techniques. The results of the study are then presented, followed by a discussion of the findings and their implications. The paper concludes with a summary of the main points and a list of references.

The research was conducted in a systematic and rigorous manner, following the principles of good research practice. The data was collected from a large and diverse sample of participants, and the analysis was conducted using a range of statistical techniques. The results of the study are presented in a clear and concise manner, and the implications of the findings are discussed in detail.

The findings of the study have important implications for the field of research. They suggest that there is a need for further research in this area, and that the results of this study can be used to inform policy and practice. The paper also highlights the importance of the research and the need for continued research in this area.

In conclusion, the paper presents a comprehensive and detailed account of the research. It discusses the importance of the research, the objectives of the study, the methodology used, the results of the study, and the implications of the findings. The paper is a valuable contribution to the field of research and is highly recommended for reading.

Windridge

	A	B	C	D	E	F	G	H	I	J
	Windridge Investor Name	Amount of Investment	Date of Repayments	Repayments to Date	Have you received notice of a General or Special Meeting of Trust Unitholders?	Have you received financial statements?	Supportive of A2A	Supportive of A&M	Are you interested in being a Canadian Representative?	Additional Relevant Comments
1										
2		\$10,000	Unknown	\$500	No	No	No	No answer	Maybe	"The last [financial statement] was Q1 2018. I have email history of following up for a few years without any reply."
3		\$10,000	May 5, 2016, March 9, 2017, June 26, 2017, May 16, 2018	\$665.23	No	No	No	Yes	No	"Very poor communication, have not received any updates since 2017"; "We are very disappointed with this company. There's been no communication and offices might have closed."
4		\$15,000	N/A	\$0.00	No	No	No	Yes	Yes	
5		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
6		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
7		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
8		\$10,000	N/A	\$0.00	No	No	No	Yes	Yes	
9		\$20,000	May 5, 2016, March 9, 2017, June 26, 2017, May 16, 2018	\$1,330.46	No	No	No	Yes	No	
10		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
11		\$20,000	N/A	\$0.00	No	No	No	Yes	No	
12		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
13		\$20,000	N/A	\$0.00	No	No	No	Yes	Yes	"The abrupt radio silence from A2A we investors endured was shameful"
14		\$50,000	May 5, 2016, March 9, 2017, June 26, 2017, May 16, 2018	\$3,326.14	No	No	No	Yes	No	
15		\$900	N/A	\$0.00	No	No	No	Yes	No	
16		\$53,726.13	N/A	\$0.00	No	No	No	Yes	No	
17		\$10,000	May 5, 2016, March 9, 2017, June 26, 2017, May 16, 2018	\$665.23	No	No	No	Yes	No	
18		\$10,800	N/A	\$0.00	No	No	No	Yes	No	
19		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
20		\$10,000	Around 2015	Small amount	Unknown	Unknown	No	Yes	No	

	A	B	C	D	E	F	G	H	I	J
21		\$100,000	May 5, 2016, March 9, 2017, June 26, 2017, May 16, 2018	\$6,652.27	No	No	No	Yes	Maybe	
22		\$20,000	N/A	\$0.00	No	No	No	Yes	No answer	
23		\$10,000.22	N/A	\$0.00	No	No	No	Yes	No	
24		\$15,000	Unknown	\$997.85	No	No	No	Yes	Yes	
25		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
26		\$9,000	N/A	\$0.00	No	No	No	Yes	Yes	
27		\$30,000	May 2016, March 2017, June 2017, May 2018	\$1,995.69	No	No	No	Yes	No answer	
28		\$20,000	Several years ago	Trivial dividends	No	No	No	Yes	No	
29		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
30		\$25,000	May 2016	\$500	No	No	No	Yes	No	
31		\$25,000	N/A	\$0.00	No	No	No	Yes	No	
32		\$50,000	April 28, 2016	\$1,715.52	No	No	No	Yes	No	
33		\$5,200	N/A	\$0.00	No	No	No	Yes	No	
34		\$20,000	N/A	\$0.00	No	No	No	Yes	Yes	"Those involved in taking our money had completely disappeared or gone completely silent."
35		\$10,000	April 7, 2016, February 10, 2017, June 22, 2017, May 4, 2018	\$665.23	No	No	No	Yes	No	
36		\$3,700	N/A	\$0.00	No	No	No	Yes	No	
37		\$1,100	N/A	\$0.00	No	No	No	Yes	No	
38		\$101,400	N/A	\$0.00	No	No	No	Yes	No	
39		\$100,000	2016 to 2018	\$6,652.27	No	No	No	Yes	Yes	
40		\$500	N/A	\$0.00	No	No	No	Yes	No	
41		\$25,000	N/A	\$0.00	No	No	No	Yes	No	
42		\$20,000	Last payment May 5, 2016	\$1,330.46	No	No	No	Yes	Yes	
43		\$10,000	May 5, 2016, March 9, 2017, June 26, 2017, May 16, 2018	\$665.23	No	No	Does not know how investment is being handled to answer	Yes	No	
44		\$50,000	Unknown	\$2,436.14	No	No	No	Yes	No	
45		\$14,906.76	N/A	\$0.00	No	No	No	Yes	No	"It was like we invested in thin air!"
46		\$10,000	N/A	\$0.00	No	No	No	Yes	No	

	A	B	C	D	E	F	G	H	I	J
47		\$10,000	2017 and 2018	\$200	No	No	No	Yes	No	"My investment in A2A The Hills of Windridge was many years ago, and after they basically disappeared and stopped communicating, I exhausted reasonable avenues of inquiry"
48	TOTAL	\$1,006,233		\$30,298						

The first part of the paper discusses the importance of understanding the cultural context of the research. It highlights the need for researchers to be sensitive to the values and beliefs of the communities they are studying. This is particularly important in the field of health research, where cultural differences can significantly impact the effectiveness of interventions.

The second part of the paper focuses on the methodology used in the study. It describes the process of selecting participants and the data collection methods. The researchers used a combination of qualitative and quantitative approaches to gather data. This allowed them to explore the cultural nuances of the phenomenon while also measuring its prevalence and impact.

The results of the study are presented in the third part of the paper. They show that there are significant cultural differences in the way that health is perceived and managed. These findings have important implications for the design and implementation of health programs. They suggest that interventions should be tailored to the specific cultural context of the target population.

The final part of the paper discusses the limitations of the study and suggests areas for future research. The researchers acknowledge that the study was limited to a specific community and that the findings may not be generalizable to other populations. They also suggest that future research should explore the role of culture in other areas of health and well-being.

Fossil Creek

	A	B	C	D	E	F	G	H	I	J
	Fossil Creek Investor Name	Amount of Investment	Date of Repayment	Repayments to Date	Have you received notice of a General or Special Meeting of Trust Unitholders?	Have you received financial statements?	Supportive of A2A	Supportive of A&M	Are you interested in being a Canadian Representative?	Additional Relevant Comments
1										
2		\$1,000	N/A	\$0.00	No	No	No	Yes	No	
3		\$30,000	N/A	\$0.00	No	No	No	Yes	Yes	
4		\$500	N/A	\$0.00	No	No	No	Yes	No	
5		\$18,000	N/A	\$0.00	No	No	No	Yes	No	
6		\$21,000	N/A	\$0.00		No	No	Yes	No	"\$21,000.00 is a huge loss to us and we would really like to get at least some of it back."
7		\$2,000	N/A	\$0.00	No	No	No	Yes	No	"zero communication. Tried A2A in Canada and in Singapore, zero response ever."
8		\$60,000	N/A	\$0.00	No	No	No	Yes	No	"I view A2A as a scam and theft. I would not want to see control given back to A2A."
9		\$21,400	N/A	\$0.00	No	No	No	Yes	No	"I am not pleased with A2A's handling of this account and I am not supportive of them being able to manage the account going forward."
10		\$10,000	N/A	\$0.00	No	No	No	Asked for more information	No	"According to Olympia Trust this investment has \$0 market value. A2A has been non-responsive to inquiries to myself, Pinnacle and Olympia Trust over the past number of years."
11		\$50,000	N/A	\$0.00	No	No	No	Yes	No	
12		\$13,000	Unknown	\$1,075.37	No	No	No	Yes	Yes	
13		\$25,000	June 2017	\$2,068.01	No	No	No	Yes	No	
14		\$11,000	June 2017	\$909.94	No	No	No	Unsure	No	"I had not received any documents regarding the sale of Fossil Creek prior to the Dec.9/24 email about the CCAA Proceedings. The reference to the sale of Fossil Creek in the CCAA Proceeding documents is the first time that I was made aware of it."
15		\$10,000	Unknown	\$827.20	No	No	No	Yes	No	
16		\$10,000	June 2017	\$827.20	No	No	No	Yes	No	
17		\$75,000	N/A	\$0.00	No	No	No	Yes	No answer	

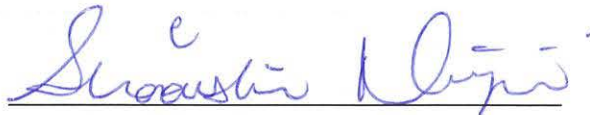
	A	B	C	D	E	F	G	H	I	J
18		\$13,000	Unknown	\$195.00	No	No	No	Yes	No	"The information and updates about my investment have been mostly absent and uninformative. [...] To date the way A2A has handled my investment has left me with no confidence in them."
19		\$40,000	Unknown	\$3,308.80	No	No	No	Yes	No	"We tried to get A2A to rename the shares, but they were never around. So the share registry needs to be updated."
20		\$21,900	Unknown	\$1,811.57	No	No	No	Yes	No	
21		\$15,000	N/A	\$0.00	No	No	No	Yes	No	
22		\$15,000	N/A	\$0.00	No	No	No	Yes	No	
23		\$30,000	July 11, 2017	\$2,481.60	No	No	No	Yes	No	"On Janaury 4, 2017, we drove through the A2A Fossil Creek development. Construction was well underway as well as having a fair amount of home[s] completed with families living in them. I always wondered why we weren't receiving any updates or any payments."
24		\$20,000	January 20, 2017	\$1,654.40	No	No	No	Yes	No	
25		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
26		\$20,000	N/A	\$0.00	No	No	No	Yes	Yes	
27		\$30,000	June 2017	\$6,204.03	No	No	No	Yes	No	
28		\$22,000	June 26, 2017	\$1,819.85	No	No	No	Yes	No	
29		\$10,000	Unknown	\$827.20	No	No	No	Yes	No	
30		\$100,000	June 24, 2017	\$8,272.05	No	No	Yes	Yes	No	
31		\$12,000	N/A	\$0.00	No	No	No	Yes	No	
32		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
33		\$6,600	N/A	\$0.00	No	No	No	Yes	No	
34		\$15,900	N/A	\$0.00	No	No	No	Yes	No	
35		\$30,000	N/A	\$0.00	No	No	No	Yes	No	
36		\$20,000	N/A	\$0.00	No	No	Unsure	Unsure	No	
37		\$10,000	July 2017	\$827.20	No	No	No	Yes	No	
38	TOTAL	\$809,300		\$33,109.42						

This is Exhibit "B"

Referred to in the Affidavit of

KIM PICARD

Sworn before me this 8 day of
January, 2025



A Commissioner for Oaths in and for the
Province of Alberta

Shaista Murji
A Commissioner for Oaths
in and for Alberta
My Commission expires March 16, 2027

Angus Manor

	A	B	C	D	E	F	G	H	I	J
	Angus Manor Investor Name	Amount of Investment	Date of Repayments	Repayments to Date	Have you received annual reports from A2A?	Have you received information for tax purposes from A2A?	Supportive of A2A	Supportive of A&M	Are you interested in being a Canadian Representative?	Additional Relevant Commentes
1										
2		\$8,000	N/A	\$0.00	No	No	No	Yes	No	
3		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
4		\$10,000	N/A	\$0.00	No	No	No	Yes	Yes	
5		\$60,000	N/A	\$0.00	No	No	No	Yes	No	
6		\$20,000	N/A	\$0.00	No	No	No	Yes	No	
7		\$50,000	N/A	\$0.00	No	No	No	Yes	No	
8		\$24,000	N/A	\$0.00	No	No	No	Yes	Maybe	"we were advised that our investment in another project 'REDSTONE INVESTMENT CORP' through Pinnacle had gone bankrupt [...] The time -line for completion [of Angus Manor] was to be under five years. [...] We have received a minimum amount of information, or updates on the progress of the project. [...] WE are VERY DISAPPOINTED in the way A2A has handled our investment. We are in our in our later 80s and our investment obviously was small on the bigger scale, but IT REPRESENTED A SIGNIFICANT AMOUNT for us as seniors on a fix[ed] income. There has been virtually NO COMMUNICATION from them. We could never endorse them as a reputable company. [...] WE are very supportive of Alvarez& Marsal Canada Inc. continuing the investigation into A2A's financial affairs."
9		\$25,000	N/A	\$0.00	No	No	No	Yes	No	
10		\$7,000	N/A	\$0.00	No	No	No	Yes	No	
11		\$10,000	N/A	\$0.00	No	No	No	No answer	No	
12		\$100,000	N/A	\$0.00	No	No	No	Yes	No	"Depuis près de 10 ans, aucune mise à jour, aucune communication de la part de A2A Angus !"
13		\$10,000	N/A	\$0.00	No	No	No	Yes	Yes	
14		\$20,000	N/A	\$0.00	No	No	No	Yes	Yes	
15		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
16		\$7,000	N/A	\$0.00	No	No	No	Yes	Yes	
17		\$40,000	N/A	\$0.00	No	No	No	Yes	No	
18		\$75,000	N/A	\$0.00	No	No	No	Yes	Yes	
19		\$7,000	N/A	\$0.00	No	No	No	Yes	No	
20		\$75,000	N/A	\$0.00	No	No	No	Yes	No	
21		\$15,000	N/A	\$0.00	No	No	No	Yes	No answer	
22		\$10,000	N/A	\$0.00	No	No	No	Yes	Yes	
23		\$10,000	N/A	\$0.00	No	No	No	Yes	No	

	A	B	C	D	E	F	G	H	I	J
24		\$50,000	N/A	\$0.00	No	No	No	Yes	Yes	"Lets please proceed with this CC[A]A process, there is no way A2A should be in charge of any of our assets. [...] no updates in years and A2A seems to be missing"
25		\$7,500	N/A	\$0.00	No	No	No	Yes	Yes	
26		\$10,000	N/A	\$0.00	No	No	No	Unsure	No	"I am not supportive of A2A's handling of my investments to date primarily because of a lack of communication that has left me without any information on the status of the investments."
27		\$30,000	N/A	\$0.00	No	No	No	Yes	No	
28		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
29		\$35,000	N/A	\$0.00	No	No	No	Yes	No answer	
30		\$20,000	N/A	\$0.00	No	No	No	Yes	Maybe	
31		\$20,000	N/A	\$0.00	No	No	No	Yes	No	
32		\$25,000	N/A	\$0.00	No	No	No	Yes	No	
33		\$8,000	N/A	\$0.00	No	No	No	Yes	No	
34		\$25,000	N/A	\$0.00	No	No	No	Yes	No answer	
35		\$50,000	N/A	\$0.00	No	No	No	Yes	No	
36		\$25,000	N/A	\$0.00	No	No	No	Yes	No	
37		\$7,000	N/A	\$0.00	No	No	No	Yes	No	
38		\$40,000	N/A	\$0.00	No	No	No	Yes	No	"I have received absolutely no correspondence or updates, and I have received NO repayment of my investment. To say that I am totally dissatisfied with the handling of this project by A2A would be an understatement. I would be supportive, and I would greatly appreciate if Alvarez & Marshal Canada Inc continue their role of monitor to investigate and report with respect to my investment and A2A's financial affairs."
39		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
40		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
41		\$20,000	N/A	\$0.00	No	No	No	Yes	No	
42		\$15,000	N/A	\$0.00	No	No	No	Yes	No	
43		\$10,000	N/A	\$0.00	No	No	No	Yes	Yes	
44	TOTAL	\$10,500	1,030,500	\$0.00						

Summary report: Litera Compare for Word 11.9.1.1 Document comparison done on 08/01/2025 12:22:37 PM	
Style name: Default Style	
Intelligent Table Comparison: Active	
Original filename: 1. Angus Manor.pdf	
Document Author:	
Modified filename: 2. Angus Manor.pdf	
Document Author:	
Changes:	
<u>Add</u>	2
Delete	2
Move From	0
<u>Move To</u>	0
<u>Table Insert</u>	11
Table Delete	0
<u>Table moves to</u>	0
Table moves from	0
Embedded Graphics (Visio, ChemDraw, Images etc.)	0
Embedded Excel	0
Format changes	0
Total Changes:	15

The first part of the paper discusses the importance of understanding the cultural context of the research. It highlights the need for researchers to be sensitive to the values and beliefs of the communities they are studying. This is particularly important in the field of health research, where cultural differences can significantly impact the effectiveness of interventions.

The second part of the paper presents a review of the literature on cultural competence in healthcare. It examines the various models and frameworks that have been developed to guide healthcare providers in delivering culturally appropriate care. The review also identifies the challenges and barriers to achieving cultural competence in practice.

The third part of the paper describes the methodology used in the study. It details the selection of participants, the data collection methods, and the analysis techniques. The study was conducted in a community-based setting, and the participants were recruited through a snowball sampling method.

The fourth part of the paper presents the findings of the study. It discusses the themes that emerged from the data and provides a detailed analysis of the results. The findings suggest that there is a need for more culturally sensitive healthcare services and that healthcare providers should receive training in cultural competence.

The fifth part of the paper discusses the implications of the findings for practice and policy. It suggests ways in which the results of the study can be used to improve healthcare delivery and to address the health needs of diverse populations.

The final part of the paper concludes with a summary of the key points and a statement of the author's conclusions.

Windridge

	A	B	C	D	F	E	G	H	I	J
	Windridge Investor Name	Amount of Investment	Date of Repayments	Repayments to Date	Have you received notice of a General or Special Meeting of Trust Unitholders?	Have you received financial statements?	Supportive of A2A	Supportive of A&M	Are you interested in being a Canadian Representative?	Additional Relevant Comments
1										
2		\$10,000	Unknown	\$500	No	No	No	No answer	Maybe	"The last [financial statement] was Q1 2018. I have email history of following up for a few years without any reply."
3		\$10,000	May 5, 2016, March 9, 2017, June 26, 2017, May 16, 2018	\$665.23	No	No	No	Yes	No	"Very poor communication, have not received any updates since 2017"; "We are very disappointed with this company. There's been no communication and offices might have closed."
4		\$15,000	N/A	\$0.00	No	No	No	Yes	Yes	
5		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
6		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
7		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
8		\$10,000	N/A	\$0.00	No	No	No	Yes	Yes	
9		\$20,000	May 5, 2016, March 9, 2017, June 26, 2017, May 16, 2018	\$1,330.46	No	No	No	Yes	No	
10		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
11		\$20,000	N/A	\$0.00	No	No	No	Yes	No	
12		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
13		\$20,000	N/A	\$0.00	No	No	No	Yes	Yes	"The abrupt radio silence from A2A we investors endured was shameful"
14		\$50,000	May 5, 2016, March 9, 2017, June 26, 2017, May 16, 2018	\$3,326.14	No	No	No	Yes	No	
15		\$900	N/A	\$0.00	No	No	No	Yes	No	
16		\$53,726.13	N/A	\$0.00	No	No	No	Yes	No	
17		\$10,000	May 5, 2016, March 9, 2017, June 26, 2017, May 16, 2018	\$665.23	No	No	No	Yes	No	
18		\$10,800	N/A	\$0.00	No	No	No	Yes	No	
19		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
20		\$10,000	Around 2015	Small amount	Unknown	Unknown	No	Yes	No	

	A	B	C	D	F	F	G	H	I	J
21		\$100,000	May 5, 2016, March 9, 2017, June 26, 2017, May 16, 2018	\$6,652.27	No	No	No	Yes	Maybe	
22		\$20,000	N/A	\$0.00	No	No	No	Yes	No answer	
23		\$10,000.22	N/A	\$0.00	No	No	No	Yes	No	
24		\$15,000	Unknown	\$997.85	No	No	No	Yes	Yes	
25		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
26		\$9,000	N/A	\$0.00	No	No	No	Yes	Yes	
27		\$30,000	May 2016, March 2017, June 2017, May 2018	\$1,995.69	No	No	No	Yes	No answer	
28		\$20,000	Several years ago	Trivial dividends	No	No	No	Yes	No	
29		\$10,000	N/A	\$0.00	No	No	No	Yes	No	
30		\$25,000	May 2016	\$500	No	No	No	Yes	No	
31		\$25,000	N/A	\$0.00	No	No	No	Yes	No	
32		\$50,000	April 28, 2016	\$1,715.52	No	No	No	Yes	No	
33		\$5,200	N/A	\$0.00	No	No	No	Yes	No	
34		\$20,000	N/A	\$0.00	No	No	No	Yes	Yes	"Those involved in taking our money had completely disappeared or gone completely silent."
35		\$10,000	April 7, 2016, February 10, 2017, June 22, 2017, May 4, 2018	\$665.23	No	No	No	Yes	No	
36		\$3,700	N/A	\$0.00	No	No	No	Yes	No	
37		\$1,100	N/A	\$0.00	No	No	No	Yes	No	
38		\$101,400	N/A	\$0.00	No	No	No	Yes	No	
39		\$100,000	2016 to 2018	\$6,652.27	No	No	No	Yes	Yes	
40		\$500	N/A	\$0.00	No	No	No	Yes	No	
41		\$25,000	N/A	\$0.00	No	No	No	Yes	No	
42		\$20,000	Last payment May 5, 2016	\$1,330.46	No	No	No	Yes	Yes	
43		\$10,000	May 5, 2016, March 9, 2017, June 26, 2017, May 16, 2018	\$665.23	No	No	Does not know how investment is being handled to answer	Yes	No	
44		\$50,000	Unknown	\$2,436.14	No	No	No	Yes	No	
45		\$14,906.76	N/A	\$0.00	No	No	No	Yes	No	"It was like we invested in thin air!"
46		\$10,000	N/A	\$0.00	No	No	No	Yes	No	

	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>	<u>H</u>	<u>I</u>	<u>J</u>
	<div>██████████</div>	<u>\$10,000</u>	<u>2017 and 2018</u>	<u>\$200</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>"My investment in A2A The Hills of Windridge was many years ago, and after they basically disappeared and stopped communicating, I exhausted reasonable avenues of inquiry"</u>
<div>474048</div>	TOTAL	<div>\$865,8261,006,233</div>		<div>\$25,66630,298</div>						

Summary report: Litera Compare for Word 11.9.1.1 Document comparison done on 08/01/2025 12:23:38 PM	
Style name: Default Style	
Intelligent Table Comparison: Active	
Original filename: 1. Windridge.pdf	
Document Author:	
Modified filename: 2. Windridge.pdf	
Document Author:	
Changes:	
<u>Add</u>	5
Delete	5
Move From	0
<u>Move To</u>	0
<u>Table Insert</u>	9
Table Delete	0
<u>Table moves to</u>	0
Table moves from	0
Embedded Graphics (Visio, ChemDraw, Images etc.)	0
Embedded Excel	0
Format changes	0
Total Changes:	19

Fossil Creek

	A	B	C	D	E	F	G	H	I	J
	Fossil Creek Investor Name	Amount of Investment	Date of Repayment ntRepayment	Repayments to Date	Have you received notice of a General or Special Meeting of Trust Unitholders?	Have you received financial statements?	Supportive of A2A	Supportive of A&M	Are you interested in being a Canadian Representative?	Additional Relevant Comments
1										
2		\$1,000	N/A	\$0.00	No	No	No	Yes	No	
3		\$30,000	N/A	\$0.00	No	No	No	Yes	Yes	
4		\$500	N/A	\$0.00	No	No	No	Yes	No	
5		\$18,000	N/A	\$0.00	No	No	No	Yes	No	
		\$21,000	N/A	\$0.00		No	No	Yes	No	"\$21,000.00 is a huge loss to us and we would really like to get at least some of t back."
6										
7		\$2,000	N/A	\$0.00	No	No	No	Yes	No	"zero communication. Tried A2A in Canada and in Singapore, zero response ever."
8		\$60,000	N/A	\$0.00	No	No	No	Yes	No	"I view A2A as a scam and theft. I would not want to see control given back to A2A."
9		\$21,400	N/A	\$0.00	No	No	No	Yes	No	"I am not pleased with A2A's handling of this account and I am not supportive of them being able to manage the account going forward."
		\$10,000	N/A	\$0.00	No	No	No	Asked for more information	No	"According to Olympia Trust this investment has \$0 market value. A2A has been non-responsive to inquiries to myself, Pinnacle and Olympia Trust over the past number of years."
10										
11		\$50,000	N/A	\$0.00	No	No	No	Yes	No	
12		\$13,000	Unknown	\$1,075.37	No	No	No	Yes	Yes	
13		\$25,000	June 2017	\$2,068.01	No	No	No	Yes	No	
		\$11,000	June 2017	\$909.94	No	No	No	Unsure	No	"I had not received any documents regarding the sale of Fossil Creek prior to the Dec.9/24 email about the CCAA Proceedings. The reference to the sale of Fossil Creek in the CCAA Proceeding documents is the first time that I was made aware of it."
14										
15		\$10,000	Unknown	\$827.20	No	No	No	Yes	No	
16		\$10,000	June 2017	\$827.20	No	No	No	Yes	No	
17		\$75,000	N/A	\$0.00	No	No	No	Yes	No answer	

18		\$12,000	Unknown	\$195.00	No	No	No	Yes	No	"The information and updates about my investment have been mostly absent and uninformative. [...] To date the way A2A has handled my investment has left me with no confidence in them."
----	--	----------	---------	----------	----	----	----	-----	----	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	A	B	C	D	E	F	G	H	I	J
18		<u>\$13,000</u>	<u>Unknown</u>	<u>\$195.00</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	"The information and updates about my investment have been mostly absent and uninformative. [...] To date the way A2A has handled my investment has left me with no confidence in them."
19		\$40,000	Unknown	\$3,308.80	No	No	No	Yes	No	"We tried to get A2A to rename the shares, but they were never around. So the share registry needs to be updated."
20		<u>\$21,900</u>	<u>Unknown</u>	<u>\$1,811.57</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
21		<u>\$15,000</u>	<u>N/A</u>	<u>\$0.00</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
22		<u>\$15,000</u>	<u>N/A</u>	<u>\$0.00</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
23		<u>\$30,000</u>	<u>July 11, 2017</u>	<u>\$2,481.60</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	"On January 4, 2017, we drove through the A2A Fossil Creek development. Construction was well underway as well as having a fair amount of home[s] completed with families living in them. I always wondered why we weren't receiving any updates or any payments."
24		<u>\$20,000</u>	<u>January 20, 2017</u>	<u>\$1,654.40</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
25		<u>\$10,000</u>	<u>N/A</u>	<u>\$0.00</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
26		<u>\$20,000</u>	<u>N/A</u>	<u>\$0.00</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	
27		<u>\$30,000</u>	<u>June 2017</u>	<u>\$6,204.03</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
28		<u>\$22,000</u>	<u>June 26, 2017</u>	<u>\$1,819.85</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
29		<u>\$10,000</u>	<u>Unknown</u>	<u>\$827.20</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
30		<u>\$100,000</u>	<u>June 24, 2017</u>	<u>\$8,272.05</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>No</u>	
31		<u>\$12,000</u>	<u>N/A</u>	<u>\$0.00</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
32		<u>\$10,000</u>	<u>N/A</u>	<u>\$0.00</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
33		<u>\$6,600</u>	<u>N/A</u>	<u>\$0.00</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
34		<u>\$15,900</u>	<u>N/A</u>	<u>\$0.00</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
35		<u>\$30,000</u>	<u>N/A</u>	<u>\$0.00</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
36		<u>\$20,000</u>	<u>N/A</u>	<u>\$0.00</u>	<u>No</u>	<u>No</u>	<u>Unsure</u>	<u>Unsure</u>	<u>No</u>	
37		<u>\$10,000</u>	<u>July 2017</u>	<u>\$827.20</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	
38	TOTAL	\$410,900 <u>\$809,300</u>		\$9,211.52 <u>\$33.10</u> <u>9.42</u>						

Summary report: Litera Compare for Word 11.9.1.1 Document comparison done on 08/01/2025 12:24:19 PM	
Style name: Default Style	
Intelligent Table Comparison: Active	
Original filename: 1. Fossil Creek.pdf	
Document Author:	
Modified filename: 2. Fossil Creek.pdf	
Document Author:	
Changes:	
<u>Add</u>	6
Delete	6
Move From	0
<u>Move To</u>	0
<u>Table Insert</u>	19
Table Delete	1
<u>Table moves to</u>	0
Table moves from	0
Embedded Graphics (Visio, ChemDraw, Images etc.)	0
Embedded Excel	0
Format changes	0
Total Changes:	32