



Ekopia Resource Exchange Ltd.
The Park
Findhorn
FORRES
Moray IV36 3TZ
Scotland
Tel & Fax: 01309 691258

Introduction to Ekopia Share Offers

Dear Friend of the Community,

Ekopia now has various projects for which we are seeking investment funds from members and friends of the community. We have several specific share issues. At present, we are specifically seeking funds to support affordable housing projects.

Housing Projects

These include support for:

- Station House Co-operative
- East Whins housing cluster
- Development of the new West Whins project

The minimum investment is £500 and Five Year shares attract up to 3% interest. This is a medium-low risk investment as Ekopia will be provided with a second security or better over the properties concerned.

All investments include voting membership of Ekopia. Ekopia is a community benefit co-operative. As such we are empowered to raise funds from our supporters for community projects, but please note that investments are not covered by the Financial Services Compensation Scheme.

Phoenix Investment

We are also seeking support for our local shop and café – the Phoenix Findhorn CIC. This is a minimum investment of £500 for five years. 4% interest per annum is paid out if profits allow plus a **discount** providing a further 5% off purchases made in the shop and café. Classified as medium-high risk as the security is essentially the ability of the company to trade successfully and no interest was paid for several years prior to 2016. Repayments are subject to availability.

With best wishes,

Alex Walker
Chairman

APPLICATION FORM

Name

Address:.....

Email

Your bank account details – for interest payments:

Bank: Sort Code:

Account No:

PLEASE USE £250 INCREMENTS

Housing Project

I wish to purchase FIVE Year Ekopia Housing Fund Shares in support of community housing ----- Amount (Minimum £500)

These shares attract up to 3% interest per annum

Phoenix Findhorn CIC

I wish to purchase Ekopia Shares in support of Phoenix Community Stores Ltd. ----- Amount (Minimum £500)

These shares attract a variable dividend up to a maximum of 4% plus a discount card providing 5% off purchases.

GRAND TOTAL -----

Note: Donations of any amount are very welcome in support of these projects.
**Cheques should be made payable to Ekopia Resource Exchange Ltd.
Please reply to: The Administrator, Ekopia Resource Exchange Ltd,
The Park, Findhorn Moray IV36 3TZ**

or contact Alex Walker, telephone/fax (01309) 691258
e-mail: ips@findhorn.cc

Investors in Ekopia become Shareholding Members in the company. The constitution is based on mutuality, with each adult member having one vote. Voting is independent of the amount of shares owned.

Please note: whilst the Board of Ekopia endeavour to ensure that investments are properly run and regulated, interest on our share is dependent on the successful trading of the projects, and the return of the capital upon the security the project affords.

For the purposes of this document we define 'risk' as follows:

- Low Risk; investments in authorised bodies e.g. banks.
- Medium Low; Organisations with a good business plan, a trading history showing ability to cover twice the interest costs, and collateral to offer.
- Medium High; Organisations with a trading history showing an ability to generate profits, but not meeting all of the low medium criteria.
- High Risk: New enterprises with no profitable trading history and enterprises where we have identified other high risk issues.

Once you have made an investment an 'Allotment Letter' will be sent to you specifying the details of the offer. UK money laundering regulations mean we need to obtain proof of identity. Once you have signed and returned this letter a share certificate will be issued to you. If you decline the offer as defined in the Allotment Letter your investment will be returned to you.

Ekopia provides regular updates to members by email. It is helpful to us, and saves paper if you could provide an email address on the above application form.

I am interested in receiving more information about Ekopia ____ (Please tick if required)
In particular I am interested in knowing more about: _____

_____ (Please specify)

Ekopia is a founder member of Development Trusts Association Scotland.
Our website is www.ekopia.org.uk