



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

## **Introduction to Ekopia Share Offer Supporting NFD Ltd. and the Findhorn Foundation and two other specific projects**

Dear Friend of the Community,

Ekopia seeks investment funds to be directed into various projects

Currently we are seeking investment funds to support NFD Ltd., the Findhorn Foundation's trading arm, expand its business activities. Although we do not at present have a loan with the Findhorn Foundation itself should the opportunity arise this fund is also available for that purpose.

This fund is classified as low-medium risk as the Foundation is able to provide Ekopia with a security over a marketable building.

The minimum investment amount is £500 and the investment periods are 1 or 5 years. Interest rates are variable with returns expected to be between 2-2.5%. In common with all our funds, three months notice is required for a withdrawal.

Other Specific Share Issues - we are also seeking funds to support two other projects.

### Phoenix Investment

Minimum of £500 for five years. 4% interest per annum if profits allow plus a **discount** providing a further 5% off purchases made in the shop and Blue Angel café. Classified as medium-high risk as the security is essentially the ability of the company to trade successfully and no interest has been payable for over four years. The shares are without time limit and repayments are subject to availability.

### Housing Project

Five Year shares attract up to 3% interest. A medium-low risk investment as Ekopia will be provided with a second security or better over the properties concerned.

Ekopia is Community Benefit Society Registered in Edinburgh No. 2574R(S)

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 we are not authorised by the Financial Services Authority to conduct "regulated activities", and that investments are not therefore covered by the Financial Services Compensation Scheme.

With best wishes,

*Alex Walker*

Chairman

Name .....

Address:.....

Email .....

Your bank account details – for interest payments:

Bank: .....

Sort Code: .....

Account No: .....

PLEASE USE £250 INCREMENTS

**NFD/Findhorn Foundation**

I wish to purchase ONE Year Ekopia Shares ----- Amount (Minimum £500)  
in support of NFD Ltd/Findhorn Foundation

These shares attract variable interest per annum expected to be 2%.

I wish to purchase FIVE Year Ekopia Shares ----- Amount (Minimum £500)  
in support of NFD Ltd/Findhorn Foundation

These shares attract variable interest per annum expected to be 2.5%.

**Phoenix Community Stores**

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

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

**Housing Project**

I wish to purchase FIVE Year Ekopia Housing ----- Amount (Minimum £1,000)  
Fund Shares in support of community housing

These shares attract up to 3% interest per annum

GRAND TOTAL ----- (Maximum £100,000)

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](mailto: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.

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 the Development Trusts Association Scotland.  
Our website is [www.ekopia-findhorn.org](http://www.ekopia-findhorn.org)