



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

How You Can Support Affordable Housing

Dear Friend of the Community,

The Full Spectrum Initiative aims to support the provision of affordable housing for a wide range of individuals in the community including younger community members and the elderly. Initial funding will be used to provide housing at East Whins, then for the Wild Geese Co-operative and ultimately elsewhere at the Park. Ekopia is offering several different ways in which you can support the Full Spectrum Initiative's Park Housing co-operative project. These are:

Zero Interest Loans

With a minimum amount of £500, these are needed for at least five years. We estimate that about £30-40,000 of such loans are needed for each unit supported.

Interest-bearing Shares

Ecovillage Fund Shares are now on offer to support this project with a minimum of amount £1,000 for five years, with no return in the first year and an estimated return of 2-3% interest per annum thereafter. (Interest will be paid from rental income levied on the occupiers of the property). Classified as medium-low risk as Ekopia will be provided with a second security or better over the properties concerned. We will not invest in housing projects which, in the opinion of the Ekopia board, carry a high degree of risk. These Ekopia investments require a one-off £50 lifetime membership.

Grants and Donations

We need to raise at least £30,000 per housing unit. This is may be the biggest hurdle we have to jump to make the project a success and any donation, no matter how small, is appreciated. You may also know of a grant funder who could assist us and any such suggestions are also welcome.

Ekopia

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. 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 investors thus have no recourse to the Financial Services Compensation Scheme.

With best wishes,

Alex Walker
Chairman

Park Housing Co-operative

Name

Address:.....

Email

PLEASE USE £250 INCREMENTS BELOW

Zero Interest Loans

I wish to lend to Ekopia ----- Amount (Minimum £500)

as a non-interest bearing loan for a period of ----- Years (Minimum of Five)

Interest-bearing Ecovillage Fund Shares

I wish to purchase FIVE Year Ekopia
Ecovillage Shares ----- Amount (Minimum £1,000)

I wish to purchase TEN Year Ekopia
Ecovillage Shares ----- Amount (Minimum £1,000)

These shares attract variable interest per annum expected to be 2-3% from year two onwards.

I wish to purchase 1 Ekopia Membership @£50 -----

Note: Existing Members do not need to purchase another £50 membership. This fee only applies to those wishing to take out Interest-bearing Ecovillage Fund Shares

Shares in Ekopia Ltd are limited to a maximum of £20,000 by law. Anyone interested in investing more than the maximum limit Ekopia is able to offer in shares should contact Alex Walker (see below).

Donations

I wish to donate ----- Amount

GRAND TOTAL -----

The Full Spectrum Initiative aims to support the provision of affordable housing for a wide range of individuals in the community. If you have a strong preference as to which aspect you wish to support please indicate here or above. _____

The Board of Ekopia endeavour to ensure that investments are properly run and regulated. Interest on our shares is dependent on the successful trading of the projects involved, and the return of the capital upon the security the project affords.

Cheques should be made payable to Ekopia Ltd.
Please reply to: The Administrator, Ekopia,
The Park, Findhorn Moray IV36 3TZ
or contact Alex Walker, telephone/fax (01309) 691258
e-mail alex.walker@findhorn.cc