



Ekopia Resource Exchange Ltd.  
The Park  
Findhorn  
FORRES  
Moray IV36 3TZ  
Scotland  
Tel & Fax: 01309 691258  
[www.ekopia.findhorn.com](http://www.ekopia.findhorn.com)

## **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 distinguish between our main Ecovillage Project Share Fund that provides finances for various projects, and several more specific share issues.

### **Ecovillage Project Share Fund**

Ekopia seeks investment funds to be directed into the Findhorn Ecovillage Project Share Fund. The money raised will be re-invested in various projects forming part of the Ecovillage Project.

This fund is classified as medium risk as the security is the ability of the projects involved to trade successfully and some also provide a formal security. Ekopia will not re-invest the money in this fund in high-risk projects.

Those the fund does invest in include:

- \* Findhorn Wind Park
- \* Findhorn Foundation and New Findhorn Directions Ltd.
- \* Newbold House
- \* Station House Co-operative and other affordable housing projects as they emerge.

We expect to add others to the portfolio in the future.

This portfolio approach spreads the investor's risk, and enables Ekopia to offer a more flexible investment opportunity.

The minimum investment amount is £500 and the investment periods are 1 and 5 years. Interest rates are variable with returns expected to be between 3-6%.

## **Specific Share Issues**

### Findhorn Foundation and NFD Investment

Minimum of £1,000 for a minimum period of one year. Three months notice required for a withdrawal. 4% interest per annum. Classified as medium-low risk as the Foundation is able to provide Ekopia with a security over a marketable building. Currently these shares support the FBHP eco-chalets. Note that the minimum amount has recently been reduced from £5,000.

### Phoenix Investment

Minimum of £500 for five years. 4% interest per annum plus a discount card providing a further 5% off purchases made in the shop, café and Bakehouse. Classified as high risk as the security is essentially the ability of the company to trade successfully and no interest has been payable for two years. The shares are without time limit and repayments are subject to availability.

### Wind Park Investment

Minimum of £500 for five years. 4-6% interest per annum. Classified as medium high risk as the security is essentially the ability of Findhorn Wind Park Ltd. to trade successfully. Details of options overleaf. Ten year shares offering a potentially higher rate of return are also available. Details on request.

### Housing Project

One Year shares to attract 3% interest; Five Year shares to attract 3% interest plus a potential additional amount on redemption of up to 3% (i.e. up to 6% maximum) based on changes in the housing price index (only positive, not affected by reductions in house prices). Details on request. Medium Low risk as Ekopia will be provided with a second security or better over the properties concerned.

NB: All Ekopia investments require a one off £50 lifetime membership. The maximum amount any individual can invest in an Industrial and Provident Society is limited by UK legislation to £20,000. Please do not hesitate to call us if you need more information.

With best wishes,

*Alex Walker*

Chairman

Name .....

Address:.....

Email .....

PLEASE USE £250 INCREMENTS

**Ecovillage Project Shares**

I wish to purchase ONE Year Ekopia  
Ecovillage Project Shares

----- Amount (Minimum £500)

These shares attract variable interest per annum expected to be 4-5%.

I wish to purchase FIVE Year Ekopia  
Ecovillage Project Shares

----- Amount (Minimum £1,000)

These shares attract variable interest per annum expected to be 5-6%.

**Foundation/NFD**

I wish to purchase ONE Year Ekopia Shares  
in support of the Findhorn Foundation/NFD Ltd.

----- Amount (Minimum £1,000)

These shares attract 4% interest per annum.

**Phoenix Community Stores**

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.

**Wind Park**

I wish to purchase FIVE Year Ekopia Ecovillage  
Shares in support of Findhorn Wind Park Ltd.

----- Amount (Minimum £500)

These shares attract 4-5% interest per annum.

I wish to purchase FIVE Year Ekopia Ecovillage  
Shares in support of Findhorn Wind Park Ltd.

----- Amount (Minimum £5,000)

These shares attract 6% interest per annum.

**Housing Project**

I wish to purchase ONE Year Ekopia Housing Fund  
Shares in support of community housing.

----- Amount (Minimum £500)

These shares attract 3% interest per annum.

I wish to purchase FIVE Year Ekopia Housing  
Fund Shares in support of community housing

----- Amount (Minimum £1,000)

These shares attract 3% interest per annum plus  
a possible 3% supplement depending on house prices

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

GRAND TOTAL ----- (Maximum £20,050)

Note: Existing Members do not need to purchase another £50 membership. 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 [awalker@findhorn.org](mailto:awalker@findhorn.org).

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 should contact Alex Walker.

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:

Phoenix Community Stores Ltd. \_\_\_\_\_

Findhorn Foundation/NFD Ltd. \_\_\_\_\_

Findhorn Wind Park Ltd. \_\_\_\_\_

Co-operative Housing \_\_\_\_\_

Findhorn Ecovillage Project \_\_\_\_\_ (Please tick if required)

*"Click Here" and a  
"Hot" - "Click Here" and a  
are needed to see this picture.*

Ekopia is a founder member of the Development Trusts Association Scotland & a member  
of Co-operatives UK.

Our website is; [www.ekopia.findhorn.com](http://www.ekopia.findhorn.com)

Ekopia is an Industrial and Provident Society Registered in Edinburgh No. 2574R(S)