



Highgate Sustainable Living “Use your money for good...and get a good return”

## Positive Investing

Michael Flint

Operations Manager, Ethex

# What is positive investing?

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Positive investing is about choosing to save and invest in businesses that are changing the world for the better.

[www.ethex.org.uk](http://www.ethex.org.uk)

# About Ethex

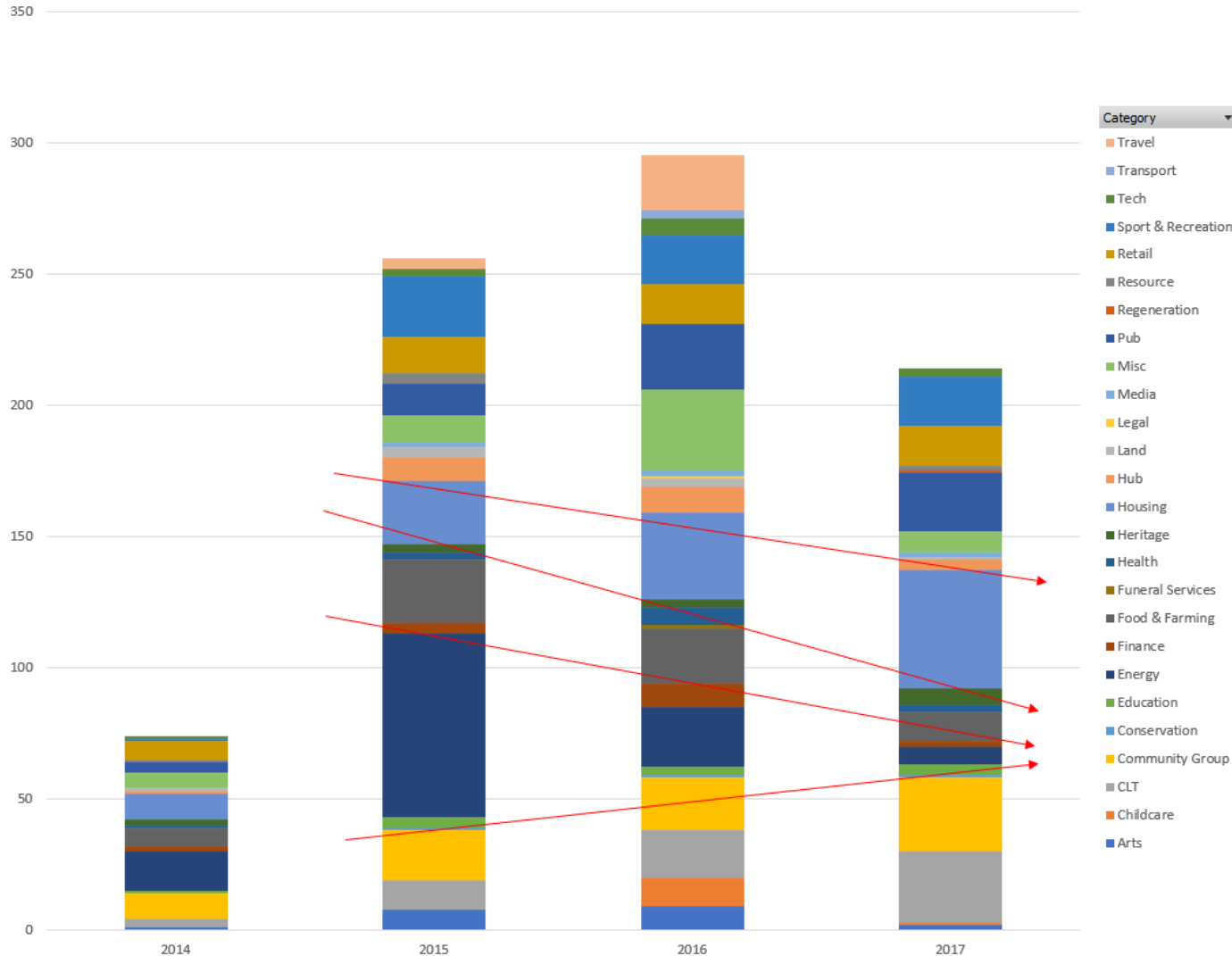
- Ethex's mission is to help millions of everyday people invest directly into businesses that are committed to making a positive change in the world
- Since 2013, we've helped to raise £60 million for 70 businesses from over 12,500 individuals
- Our aim is to continue to develop a market and make positive investing more mainstream



# What sort of projects does Ethex raise funds for?



# Analysis on the formation of Societies



# Current Investment Opportunities

## Featured savings and investments see all >

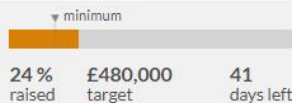


WITHDRAWABLE SHARES

### Headingley Development Trust >

Headingley Development Trust is creating Headingley Investment Fund to support HDT's community development projects, including HEART - Headingley Enterprise and Arts Centre

**Awarded the Community Shares Standard Mark**



ORDINARY SHARES

### Walls & Futures >

Walls & Futures provides homes for some of the most vulnerable people in society, focussing on Supported Housing for people with a range of disabilities including autism, learning and physical disabilities and mental health needs. They deliver homes that meet the needs of each individual, enabling them to lead more fulfilling lives.



WITHDRAWABLE SHARES

### Resilient Energy Alvington Court >

Resilient Energy Alvington Court are looking to raise £600k to take a fully operational 500kW wind turbine in Alvington in the Forest of Dean into full community ownership.



DEPOSITORY RECEIPTS

### Oikocredit >

A leading social investor for 40 years, Oikocredit lends your money to organisations who help people and communities in the developing world lift themselves out of poverty.





## Mission

**130 MILLION FAMILIES IN SUB SAHARAN AFRICA DO NOT HAVE ACCESS TO ELECTRICITY, LIMITING THEIR CHANCES OF ACHIEVING ECONOMIC PROSPERITY AND IMPROVED QUALITY OF LIFE.**

**ENERGISE AFRICA AIMS TO PROVIDE CLEAN AND RENEWABLE ENERGY TO 111,000 RURAL HOMES IN SUB-SAHARAN AFRICA, CURRENTLY WITHOUT ACCESS TO ELECTRICITY.**



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# What is Energise Africa?

- Energise Africa is a ground-breaking initiative that provides people with the opportunity to invest in a range of pioneering businesses that install life-changing solar systems in homes in Sub-Saharan Africa – bringing clean energy and economic opportunities to families, whilst targeting a 6 % annual return for investors.
- In only 7 months we have raised £2.5 million from ~500 retail investors and match funding, enabling more than 100,000 people to access life changing solar in Uganda, Kenya, Tanzania and Mozambique.

## 1. Withdrawable shares

- Longer term investment (up to 20 years, 2–6% return)

## 2. Unlisted bonds

- Typically shorter investment period (2-10 year, 4-8% annual return)

## 3. Ordinary shares (equity)

- Usually restricted offers, higher risk, often EIS eligible, no guaranteed exit

## 4. Funds

- Returns are via capital appreciation, can sell units via application to fund manager

## 5. Depository receipts

- More liquid, diverse investment pool, lower return between 1-2%

Figures above are an indication of investment returns based on historic data. Actual returns will vary between projects

# Tax efficient investment options

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- Social Investment Tax Relief
  - Investors are able to claim back 30% of their initial investment from HMRC against their income tax liability for the year
  - Other advantages include Capital Gain Deferral
  - Minimum holding period of 3 years
- Innovative Finance ISA
  - 3<sup>rd</sup> class of ISA introduced by the government in 2016
  - Individuals have an annual £20,000 allowance to be spread across the 3 different ISA classes
  - Currently available on [lendahand.co.uk](http://lendahand.co.uk)
  - Ethex will be launching their own ISA in the next month

Your money.  
You have a  
choice to  
invest positively.  
**#positive17**



make money do good

**Michael Flint – [michael@ethex.org.uk](mailto:michael@ethex.org.uk)**

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