Rethinking money, rethinking finance



Intermediation = disinterest



...and responsibility disconnected

a.

Direct investment, direct engagement



Crowdfunding

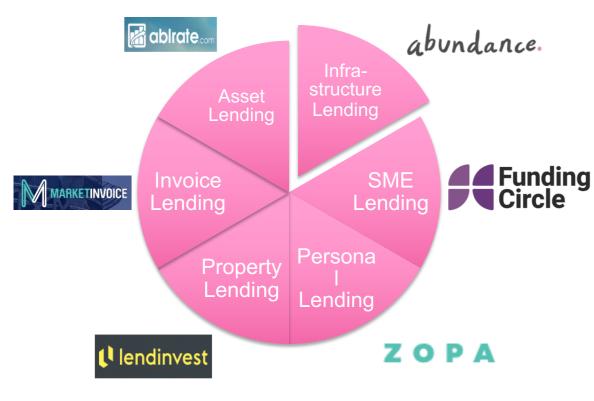
Investing or lending money direct to people or companies via an electronic platform

- donation or reward
- financial return

Lending and crowdfunding volumes



Types of funding



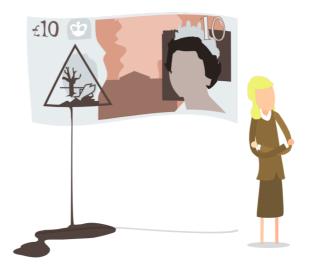
- Abundance provides funding for infrastructure
 - Construction finance
 - Long-term project finance

Cost of capital depends on risk/reward profile

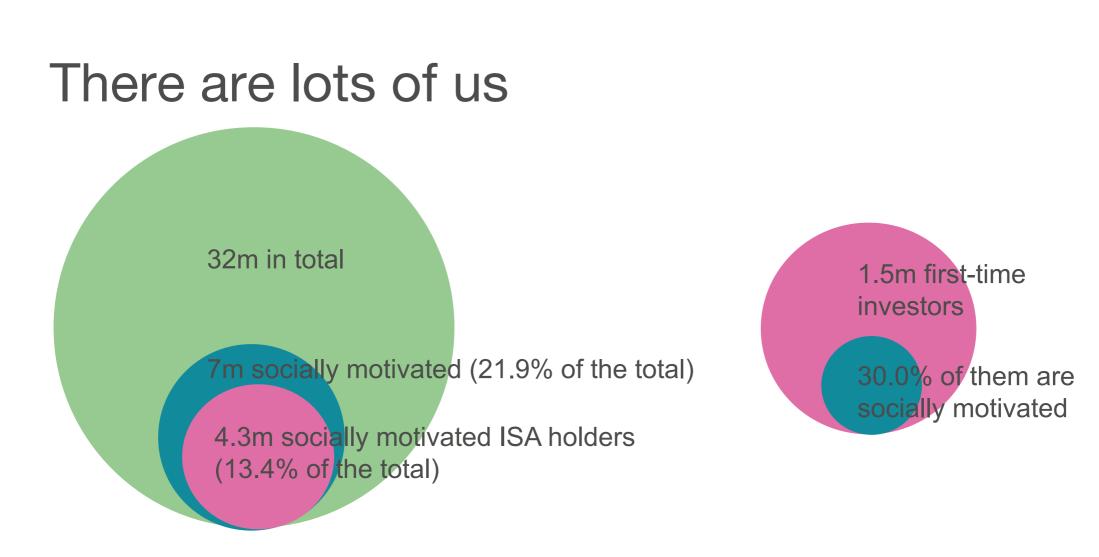
It does matter



71% people want to know where their money is invested



75% would be unhappy knowing it was invested in companies that damage the environment or unethical



And there's plenty of money



£608 billion held in ISAs, mostly in cash

Swindon Borough Council – raising money

"I'd like to make a decent profit and a greener Swindon to spend it in."

You can do both by investing in Swindon Borough Council's first solar bond. Invest now at **abundanceinvestment.com/swindon**

abundance

CAPITAL AT RISK. INVESTMENTS ARE LONG TERM AND MAY NOT

BE READILY REALISABLE. ABUNDANCE IS AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY (525432)

peer-to-peer investments

Common Farm

£1.83m raised in 4 months £500k invested from campaign investors

Chapel Farm

£2.45m raised in 7 weeks £600k invested from campaign investors

A platform to engage

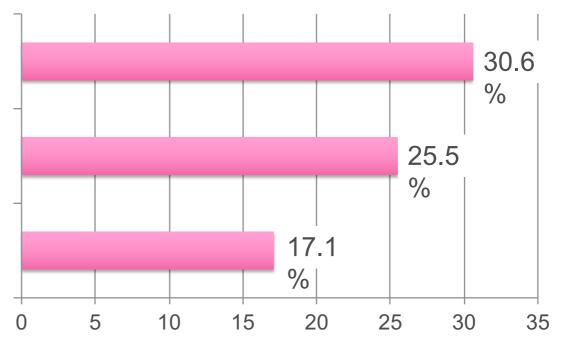
- Increased awareness of Council's Green Agenda
- Increased understanding of objectives behind the Council's Green Agenda
- Increased civic pride and connection



"We're investing in the local community on their behalf, giving them a stake in the future of the town where they live."

Rob and Tina invested for their grandchildren

After one investment

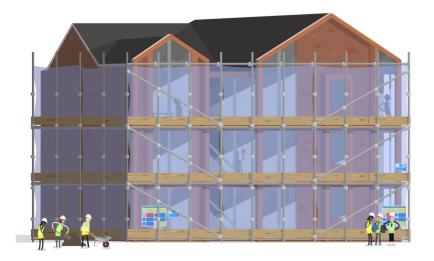


I am more engaged and active in the debate about renewable energy

I am more knowledgeable and confident about investing

I am more conscious of my energy consumption

Merseyside Assured Homes



- £4.2m raised to build 30 social and supported living homes
- 3 years, 4%
- All built to long lease, no sales
- We will refinance with 50 year, tradeable inflation-linked bond

Help to fund infrastructure and services



Energy



+ Transport



+ Communication



Education

+

£ 9.	2
ПП	ШΠ

+ Health



abundance.

Making it possible for anyone to use their money to finance and participate in the next generation of sustainable, local and socially useful infrastructure