

Naturheim Impact Membership

Place your capital into living value.

Introduction

Naturheim is a cooperative association with the vision of creating a regenerative ecovillage where nature, community, and long-term sustainability are at the center. To enable the land purchase, the first building phase, and the establishment of essential infrastructure, we are opening up the Naturheim Impact Membership — a grounded, secure, and value-based way to contribute to the growth of the village.

This is not a traditional financial investment.

It is a value-creating membership loan, where your capital is placed into real assets: land, buildings, water, soil, and future community-based activities.

Overview: Naturheim Impact Membership

Minimum contribution: 100,000 SEK

Form: Membership loan to Naturheim Cooperative Association

Binding period: 5 years, starting from the date of the land purchase

Notice period: 12 months (may be extended up to 24 months if needed)

Return: Interest-free. The association strives to preserve and strengthen the value of the loan through the development of the land and the project.

Use of funds: Land purchase, first building phase, infrastructure, and launch of core operations

Number of places: Limited during the initial phase

This structure is legally sound, ethically balanced, and creates stability for both the association and its Impact Members.

Liquidity Model

To ensure balance, security, and long-term financial stability, Naturheim applies the following five-part model:

1. Notice period & liquidity conditions

After the five-year binding period (starting from the date of the land purchase), members may request withdrawal.

Repayment will be made within 6–24 months, and only at a pace that the association's liquidity allows, ensuring ongoing operations are not harmed.

2. Proportional or sequential repayment

If several members request withdrawal at the same time, repayment will occur:

- proportionally to all who requested it, or
- in sequential order based on the date the request was received.

The board decides the method depending on the financial situation.

3. Liquidity reserve

After the land purchase, and once the operations begin generating revenue, Naturheim will gradually rebuild a liquidity reserve with the intention that there should always be available funds for future member withdrawals.

4. Replacement through new Impact Members

When a member requests withdrawal, the association may accept new Impact Members to replace the exiting capital and maintain financial stability.

5. Loan extension

Members may choose to extend their membership loan after the five-year period.

The association may offer benefits such as:

- future housing priority
- credit towards future living spaces
- community-related advantages

Membership Loan Agreement – Naturheim Impact

§1 Purpose

The member provides a membership loan to Naturheim Cooperative Association to enable the land purchase, construction, infrastructure and overall development of Naturheim Ecovillage.

§2 Loan amount

The minimum loan amount is 100,000 SEK. The amount is transferred to the Association's bank account.

§3 Binding period

The loan is bound for five (5) years from the date of the land purchase.

§4 Return

The loan is interest-free. The Association strives to preserve and strengthen the value of the loan through the long-term development of the land and its assets.

§5 Repayment & notice period

After the binding period, the Member may request repayment with a twelve (12) month notice period.

The Association may extend the repayment period up to twenty-four (24) months if necessary to maintain sufficient liquidity.

§6 Liquidity conditions

Repayment will be made only at a pace that the Association's liquidity allows and may not jeopardize the sustainability, development, or operational functioning of the project.

§7 Simultaneous withdrawals

If several members request repayment at the same time, repayments will be made proportionally or in sequential order, according to the decision of the board.

§8 Security

The loan is secured by the Association's assets, including land and infrastructure. In the event of a sale or dissolution, membership loans are repaid in proportion to the realized value of the assets.

§9 Transparency

Members will receive an annual report, financial statement, and asset-value overview.

Impact Member Assurance

1. Security in real assets

Your capital is placed into land, buildings, and tangible value — not speculation.

2. Security in the system

The five-part liquidity model protects both the members and the project.

3. Security in long-term value

As the land and the village grow, your contribution grows with it.

“We do not work with speculation. We work with life.

Your capital becomes part of what we cultivate.”

Contact

For inquiries and personal contact:

www.naturheim.se

+46 725 701 553

Naturheim Cooperative Association