



A Guide to Investing in the Oikocredit International Share Foundation

UK & Ireland

This guide is intended to provide helpful information and not to replace the need to read the Prospectus. Here you should find answers to some of the common questions Oikocredit are asked about the Prospectus.

For a copy of the Prospectus or further information about Oikocredit please see the website or contact:

Patrick Hynes (Representative UK & Ireland)
PO Box 809 Garstang, Preston, PR3 1TU, UK

Tel: +44 (0)1995 602806
Email: uk@oikocredit.org
www.oikocredit.org

Oikocredit UA is incorporated as a cooperative society under the laws of the Netherlands and has its registered office in Amersfoort, the Netherlands no. 31020744.

Key Facts

Offer type:	Continuous. Investments can be made at any time.
Minimum investment:	£150 in UK (GBP), or €200 in Ireland (EUR).
Maximum investment:	There is NO limit to the amount which may be invested.
Asset type:	Depository Receipts.
Sectors:	Financial Services 80.6%, Agriculture, Livestock & Fishery 8.8%, Trade 3.9%, Health & Education 2.8%, Manufacturing 2.7%, Other 1.2% - <i>(Dec. 2008)</i> .
Regions:	Latin America 40.0%, Asia 24.9%, Africa 14.3%, Central & Eastern Europe 18.8%, Western Europe 1.3% and North America 0.6% - <i>(Dec. 2008)</i> .
Term:	You may request redemption of Depository Receipts at any time, although Oikocredit hope that investors would consider this a long term investment.
Return on investment:	2% has been paid each year since 1989, except for 1998 and 1999 where 1% was paid. The dividend is paid subject to business performance.
Return type:	A dividend paid annually in June for the previous calendar year, subject to approval of the Members.
Guarantee /Risks:	There are no guarantees given with respect to future value. The value of an investment in Oikocredit may stay the same or go down. Shares in Oikocredit have held their value since 1975 when Oikocredit started.
Protection:	Oikocredit is NOT a bank. Investment is therefore NOT protected by the Financial Services Authority or any other national investor compensation schemes.
Regulation:	Oikocredit issues an annual Prospectus which receives approval by the Dutch financial services authority (AFM). This approval permits the Prospectus to be issued in the UK and Ireland. Oikocredit is not authorised or regulated by the Financial Services Authority, or the Irish Financial Services Regulatory Authority.
Tax:	Dividends are paid gross of income tax and this should be declared as Overseas Income on the Foreign Pages of your Tax Return.
Gift Aid:	Dividends can be donated, but there is currently no UK Gift Aid tax relief.
Fees:	There are no investment fees to pay when investing in or redeeming depository receipts.
Regular investments:	An investment can be added to at any time. Regular investments may be made via a Standing Order mandate (minimum £50/€50 per month).

Frequently Asked Questions

[1]	What is the Oikocredit International SHARE Foundation (OISF)?
<p>Oikocredit Ecumenical Development Cooperative Society U.A (Oikocredit) was incorporated in 1975 as a cooperative society under the laws of the Netherlands. Oikocredit International Share Foundation (OISF) is a sister body established for raising investment from the public by using depository receipts which invests its funds by way of shares in Oikocredit.</p>	
[2]	What is a Depository Receipt?
<p>A Depository Receipt gives you the financial rights of an Oikocredit co-operative shareholder without direct Membership. This structure is intended to protect Oikocredit's commitment to its mission and values: only Members can vote. In the same way as shares held by Members, Depository Receipts contribute to the capital Oikocredit invest in its project partners.</p>	
[3]	How do I redeem my investment?
<p>You can obtain a redemption request form from the UK or the Dutch office and send it by post. Typically redemption takes around two weeks. Oikocredit, like other financial institutions offering mutual share capital, has a provision in its Articles of Incorporation that it may postpone redemptions for up to 5 years. This provision is designed to protect Oikocredit's stability and especially its borrowers in case of a crisis, and has never been invoked.</p>	
[4]	Who are the Members of the Oikocredit international co-operative?
<p>Membership of Oikocredit is open to: church organisations (such as religious orders and churches at national and diocese/regional level), Oikocredit's project partners, Oikocredit support associations and other organisations that support its mission and values. There are currently more than 600 members, with the majority from the global South.</p>	
[5]	What are the Support Associations of Oikocredit?
<p>There are Support Associations in 17 countries in Europe and North America. These are affiliated groups of volunteers who since 1975 have been responsible for raising most of the capital of Oikocredit and promoting the idea of investing in development. There are currently no Support Associations in the UK or Ireland.</p>	
[6]	Why is the Prospectus such a large document? Is this not just a waste of paper?
<p>The information contained in the Prospectus is required by Dutch financial regulations, which exists to ensure you are aware of the potential risks and are given a realistic presentation of the rewards of investment. You can choose to read the Prospectus on Oikocredit's website, rather than paper. The Prospectus is presented as two documents, the OISF Prospectus together with the Oikocredit U.A. Prospectus.</p>	

[7]	Do I need to give my bank account details on the Subscription Form?
Yes. Oikocredit need these details for the record of Holders, to fulfil its regulatory obligation and to protect against money laundering crime and other financial fraud. You are assured that your personal information is held securely and compliant with Data Protection laws.	
[8]	May an investment be held in joint names?
Yes. Please ask for a form from the UK office.	
[9]	Is it possible for a Charity to invest in Oikocredit?
Yes, individuals, charities and other organisations may invest. If you represent a charity and have questions about making a social investment, then please contact the UK office.	
[10]	What is the Oikocredit International SUPPORT Foundation?
This Foundation separates Oikocredit's lending operation from its grant giving work. The Foundation supports Oikocredit's project partners with additional capacity building or other assistance, especially in times of difficulty. Investors can choose to donate any dividend to the Foundation by selecting this option on the Subscription Form.	
[11]	Who do I call if I have a question about my investment?
You can always contact the UK office to answer your questions. The administration of your investment will be directly handled by Oikocredit's Investors Relations department in the Netherlands. You will be sent annual letters stating the current value of your Holding. You can call the office in the Netherlands on 0031 33 422 4040 or email info@oikocredit.org . English is spoken by all Oikocredit staff.	
[12]	What is a Stichting?
Stichting is the Dutch word for a Foundation.	
[13]	What does the U.A. stand for in "Oikocredit U.A."?
U.A is the Dutch equivalent of "Limited".	

The text in this document is not an invitation to invest nor is it an offer of securities and/or financial instruments. That can be made only through a formal Prospectus. A copy of the Prospectus is available from Oikocredit's website and from the UK office. You might find it helpful to contact a professional advisor on financial affairs about an investment. Approved by Wrigleys Solicitors LLP who are authorised and regulated by the Financial Services Authority.