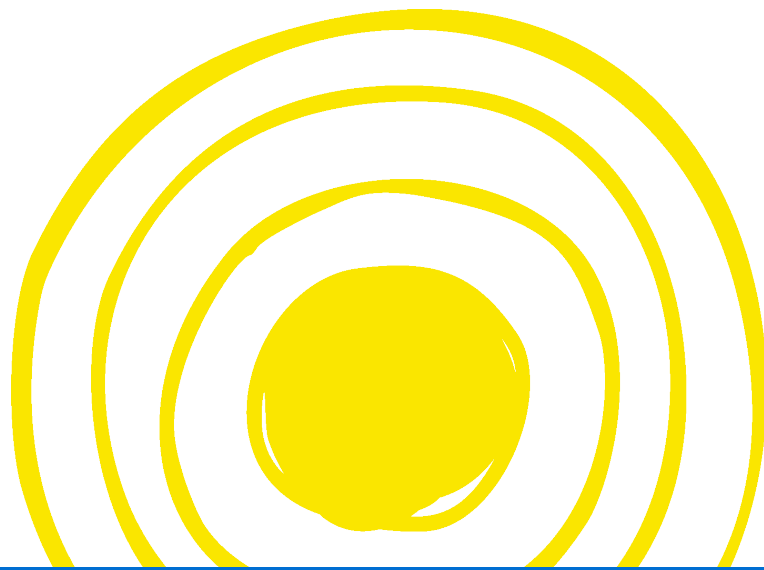


Sun Villages Movement
and
Sun Villages Co-operative



***Creating collaborative housing
solutions***

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Introduction

Have you read Stina Kerans' eBook, "*How We House Ourselves Matters?*"

It is the first document in an orientation series of three documents in which we progressively share more information about the Sun Villages model for property developments that provide financial and housing security.

The eBook is just a snapshot of Stina's lifelong journey that led her to recognize the need for better housing solutions and to develop the Sun Villages model as an alternative finance and ownership model for housing that is more ecologically sustainable, socially cohesive and supportive of thriving communities of healthy, productive people.

You can order the complete book for reading as an eBook or in hard copy, from www.sunvillages.com.au.

Are you intrigued, inspired, and wanting to know more about how we become empowered through the Sun Villages movement to take back control of our housing needs and future financial security?

The purpose of this second document in the series, is to invite you to take the next steps towards participating in the Sun Villages movement and being a co-creator of a new model of housing and a less extractive way of living. Thus many more people are enabled to prosper – to thrive, not just survive.

Read on to consider the appeal to you to join this movement to help achieve the outcomes we seek.

We introduce you to the Sun Villages Co-operative, which is the organisation that manages the Sun Villages movement.

We show how even people with small amounts of money can be part of this movement, by collaborating with others in taking responsibility for their superfunds in a Self-Managed Super Fund (SMSF).

Then, you can come to understand more how the Sun Villages model actually works, when you read the next, third document, in the series: "*New Investment Model for Future Financial and Housing Security*".



What is the Sun Villages Movement?

We are a social movement of people collaborating financially – with our money and our labour - to create synergistic neighbourhoods or connected villages where we have more freedom of choice in how we live, work and interact.

We are motivated by the beneficial social and environmental outcomes that will resolve many of our social ills and financial insecurities.

We have people power in acting together to take back control of our basic needs of shelter, food and energy. If we do nothing, we are at risk of corporate control of our lives for their profitability. But acting collectively - using the tool of our own money, our labour and our resources - we are a movement that creates a future worth living.

Vision

This is our vision for a future with financial and housing security for our wider society, not just for self-interest:

- > Housing owned by a diverse range of people, not banks, corporations or the wealthy only.
- > Housing suitable for all stages of life and which is secure and accessible to anyone who can access \$10,000.
- > Housing that is socially healthy and ecologically sustainable.
- > Localised and community-connected way of life.
- > Community life that enables all people opportunities to regenerate, thrive and be resilient under adversity.
- > Freedom to take responsibility for our own governance and finances and happiness.
- > Secure investments that are rewarding, predictable and ethical.
- > Strong, predictable returns for self-managed superannuation fund investments to provide for retirement funds.

How does this appeal to you?

Mission

We co-operate as a peer-to-peer group to create multi-generational eco-village style housing developments that are a model for

- secure housing accessible to people with \$10,000;
- sustainable living, with reduced ecological impacts; and

- social and economic well-being, with enhanced social connections and a Local Energy Trading System (LETS) that reduces dependence on earning money;

and which offer

- enhanced quality of life and security of a place to call home to people of all ages and stages of life;
- village facilities as social spaces;
- shared services;
- a friendly, supportive community of all age groups;
- protection against impoverishment;
- protection of assets for inheritance;
- ethical investment opportunity.



The Sun Villages Model

In a nutshell, Sun Villages is an open-source, new model of home ownership where a company of shareholders owns the land, finances construction and shares in the developer's profit, which is usually about 20%, distributed as bonus shares to the investors. On completion, all shareholders receive an initial maximum annual return on investment (ROI) of 6% (target maximum).

By not dividing up the building into strata apartments, instead using 99-year leases, the costs involved in owning an apartment are significantly reduced, as are the weekly living costs, which make life in a Sun Villages development stress free and enjoyable. Residents can use the ROI on their shares to reduce their weekly lease fee, until it is completely off-set. Then the ROI becomes a net income stream.

For pure investors, the ROI provides a simple, predictable, secure, ethical and worry-free investment income, which eliminates the responsibilities and costs associated with conventional property investment.

Much more detailed information about how the model works for the demonstration project of Sun Villages (Queanbeyan) Ltd, is provided in the next document "*New Property Investment Model for Future Financial and Housing security*".

The Sun Villages model IS an innovative model of property investment that

enables ordinary people with ordinary amounts of money to secure safe and healthy homes and to have freedom of choice in where and how they live, or to secure an investment in property. It is a model *for people by the people*.

It offers a far better financial outcome for all involved than does the existing housing market. It does this without any threat to property values, so that the old, and this new housing model can co-exist.

The Sun Villages model is NOT a suitable model for anyone wanting lucrative self-gain.

The aim is to enable people to attain financial and social security, not tremendous wealth.

The Sun Villages visionary model of housing

A new, 'cost, ownership and design' model of housing, that organically creates a resilient and strong social fabric that allows present and future generations to thrive financially and socially and have shelter, basic food and energy independence while existing in harmony with the environment.

A replicable model that consistently provides a predictable, secure and strong return, safe from the volatile global financial market. In this way, it creates a housing market that is accessible to all who wish to live more sustainably.

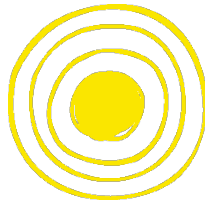
Testimonials

“Sun Villages is in line with my philosophy and values on life and the lifecycle. I will enjoy the freedom to be able to travel and leave our apartment under the care of our syndicate.”

[Ada Azzam, Sun Villages owner-resident/investor;
social worker for community development]

“If you want to invest in property, you would be mad not to absorb what this team has evolved. It's a genuine game-changer, setting the scene for a new collaborative civil society.”

[Elizabeth Jewell Stephens, Sun Villages investor;
editor, LivingNow magazine]



How We Win-Win-Win

Why is this a win-win-win solution for investors, the environment and society as a whole?

Financial wins

Property is the king-of-assets for investors, but conventional property investments can cause investors many headaches managing the responsibilities of property portfolios.

The Sun Villages model of property investment benefits investors in many ways:

- Smaller investors can access gains in the development stage that are usually only available to big or wholesale investors.
- The project development process is more transparent and investors share the middleman's profit, including the developer's 20%-30% profit margin and avoided bank interest on construction finance loans.
- This investment offers a strong, secure, predictable return on investment (ROI).
- ROI stays in line with inflation, thus enabling you to plan for your retirement more confidently.
- There is no risk of vacancy as each owner-resident has all the rights and responsibilities of traditional homeowners and can't simply leave without finding another to take their place. Their shares act as a bond, thereby protecting shareholders from property damage or non-payment of lease fees.
- If you need some cash, then you can sell off a fraction of your shares rather than having to sell an entire property with associated costs and potential capital gains tax liability.
- There's a freedom that's simply not available to most property investors because risks, costs and responsibility headaches of conventional investment properties are eliminated.

There are additional financial benefits for residents in the village:

- There are opportunities to work in the village and receive reward for work and contribution to village life.
- There are many possible cost of living savings because service connection fees are all but eliminated and utility consumption costs are

lower because of the eco-efficiency of the build materials and some on-site power generation.

- Other living costs can be reduced by participating in onsite trading of products and services.

Social wins

The Sun Villages model is a design for a high density village type structure that creates a walkable neighborhood with shared social spaces in urban areas. Most people are social by nature and thrive better in a village like environment that enables casual and frequent contact with others. We benefit in many ways:

- Interactions can greatly reduce or even eradicate many of our pressing social issues, especially linked to isolation, loneliness, depression and many aspects of mental- and physical ill-health. Simply nodding to others on a garden path or in a café has been shown to be sufficient to for continued mental health.
- If people collaborate with other folks in their neighbourhood to invest locally, using the Sun Villages model to purchase and adapt a suitable building near to their local shops and communal facilities, then existing neighbourhoods could better serve and empower both their old and their young. This would result in everyone able to be more socially connected and would improve their well-being.
- It's easy to get to know other residents if you want to, and different types of communities have the potential to emerge. For instance, it is much more plausible and cost effective to organise child minding, care for our elderly, and to encourage them to participate in village life, than using institutions that are void of the matriarchal (yin) traits of love and real caring that grows over time.
- Village life provides support for children who have a sense of belonging rather than simply being dependent on the nuclear family and day care.
- Village life that incorporates a complementary currency gives everyone - from young to old - the potential to be empowered and have abundance i.e. have enough of what they need. (Read more about this aspect through experiential storytelling in Stina's book, chapter 16.)
- The Sun Villages project designs use innovative flexible architecture that enables living spaces to be easily modified to suit changing needs with age – and hence enable ageing-in-place as an alternative option to move away from your long established social connections and/or into aged care residential properties. (Read more about this in Stina's book, chapter 14.)

Sun Villages are not designed to be intentional community, which suffer much from conflicts about money, shared property, collective decision making and governance issues. Residents are free to be as private or as socially involved as suits them and meets their requirements. Everyone has their own private apartments. Use of social spaces is optional.

Environmental wins

The Sun Villages model is designed to minimize the adverse impacts of housing infrastructure on our natural environment and to provide a safer, cleaner living environment in several ways:

- The well-designed, higher density living spaces obviates the need for everyone to own a ¼ acre block. Suburban sprawl displaces much productive land, bushland and habitats and is a cause of serious environmental degradation, especially for provision of utility services, transport networks and distribution of food. (Read more about these environmental impacts in Stina's book, chapter 15.)
- There are significant environmental benefits from housing design that meets people's needs for access to work and education, recreation and products and services, including healthy food and other whole-of-wellness needs.
- The Sun Villages project designs use the best of energy-efficient technology and materials that are durable and environmentally "clean and green".

If we, the people, don't take advantage of opportunities to evolve from the environmental degradation of suburban sprawl and to be able to profit from creating more ecologically sustainable housing ourselves, then we will likely be subjected to top-down changes in housing strategies, that we may not like.



Inadequacies of Existing Housing Policy

This is just a broad overview of the complex housing problems and government policy approaches to finding solutions.

Housing stress

Housing un-affordability is widely regarded as the most important concern among the millennial demographic, those born between 1981 and 1996, dealing with mortgage stress or rental stress as costs go up while wages do not keep pace. People who have not paid off their homes, are facing increasing mortgage costs and risk of losing their homes if they cannot afford the increasing repayments as banks increase loan interest rates. Renters are vulnerable to rental price increases. Sydney rental prices increased by between 10%-25% in 2022-2023,

and by almost 22% in Melbourne¹. But the wage price index (WPI) was just 3.6% in the same period².

Federally, the National Housing Finance and Investment Corporation (NHFIC) attributes the chronic rental shortages and hence rental demand pushing up rental costs, and which is “expected to continue for years”, to the shortfall in residential housing stock, in turn caused by¹:

- soaring property prices and stagnant wages;
- more incoming migrants to do local jobs (at lower wages), and who will need accommodation;
- increasing costs of building materials and labour;
- collapse of many mid-tier residential building companies, leaving half built homes;
- not enough available serviced land; and
- community opposition to higher density housing developments.

This list of causes excludes the vested interests of the speculative property industry and banking system that do not want any housing policy change that would adversely impact their profitability from property transactions and loan repayments.

Government policies

The NHFIC presently offers certain home buyers support to buy a home through schemes that reduce the deposit required without requiring lenders mortgage insurance. This does nothing to make housing more affordable but does increase the buyer’s debt burden.

Federal Labor government policy under the National Housing Accord is to fund development of new social and affordable homes as build-to-rent (BTR) projects with contributions from a Housing Australia Future Fund (and (HAFF). Treasury is investigating mechanisms to attract the required funding through private finance and institutional investment³.

Various state government policies and strategies have been developed with visionary statements of creating the right mix of supply, diversity and affordability that contributes to individual and community economic, health and social

¹ <https://www.smh.com.au/business/consumer-affairs/all-quiet-on-the-rental-front-the-great-undiscussed-policy-challenge-20230405-p5cy90.html>

² <https://www.abs.gov.au/statistics/economy/price-indexes-and-inflation/wage-price-index-australia/latest-release>

³ <https://www.nhfc.gov.au/media/analysis-international-private-finance-and-institutional-investment-fund-delivery-social-and>

wellbeing⁴. Doing this needs collaboration with local government, who have developed their local housing strategies⁵.

The new Labor NSW government (since March 2023) propose turning surplus public land over to development of BTR residential properties, starting with a pilot scheme on the South Coast⁶.

This whole approach to resolving housing problems is top-down and creates dependency on government solutions and potentially reliance on BTR projects, which may not be in our best long-term interests.

Build to rent (BTR) projects

Our Australian Federal government is negotiating tax discounts and taxpayer funded subsidies to incentivize large corporations, including foreign investors, to build large apartment complexes in our cities and major metropolitan areas, through a build-to-rent (BTR) model. Our taxes will pay to stabilise their rental returns for 15 years. Thus they can profit from controlling this basic need for housing that we all have, while tenants face rental servitude for life.

What happens to renters in these housing complexes after that time when subsidies are withdrawn and rental costs increase?

The Housing Accord initiative is intended to create new social and affordable housing projects where tenants can pay a deemed affordable rent, about 20% below the market rate. The Labor government is targeting our Australian superannuation funds to pay for these projects, as a social responsibility⁷.

Meanwhile Australians are prevented from using their own money saved in super funds for a home that would give them security in retirement.

The perverse outcome of this government strategy for BTR housing projects, is that we get the privilege of renting a place to live in that our savings are invested in and our tax dollars have subsidised i.e. our money can be directed by government to fund the building of a house/apartment that we can never own.

Where does one live in retirement after a working lifetime of renting and not able to buy to own our own home?

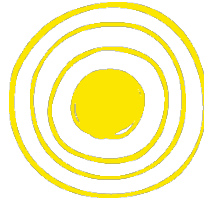
⁴ For example: <https://www.planning.nsw.gov.au/Policy-and-Legislation/Housing/A-Housing-Strategy-for-NSW>

⁵ <https://www.planningportal.nsw.gov.au/local-housing-strategies-tracker>

⁶ <https://www.theguardian.com/australia-news/2023/jan/11/nsw-labor-eyes-build-to-rent-development-on-public-land-to-tackle-housing-crisis>

⁷ <https://thenewdaily.com.au/finance/superannuation/2020/05/12/super-funds-labor-affordable-housing/>

The Sun Villages' model provides the solution for this dilemma: opportunity to invest in property to secure both a home for 'retirement living' and to generate an income for financial independence.



How Does Peer-Funding Work?

A peer-funding financing model enables us as men and women to be linked together financially by pooling our money in an equitable and profitable way to create better housing and lifestyle solutions. In doing this, we are also contributing to creation of a more sustainable society.

People freely come together for mutual benefit by pooling their money in a syndicate that has enough resources to invest in property through shareholdings, with no need for bank loans and bypassing the middle men - superannuation fund managers, banker and property developers – with their extractive costs.

With our pooled resources of money in surplus savings and/or Self Managed Super Funds, we fund projects ourselves, and redirect construction cost savings and development profits back to the syndicate members in the form of additional or bonus shares, in proportion to each members shareholding. In this way, the Sun Villages model does not profit a single individual or one or two big corporations, but is an opportunity for smaller investors to benefit from property investment opportunities that are not normally available to them.

This model offers a far greater return that can normally be achieved by any individual acting on their own, if not focused only on maximising monetary wealth through property renovation or development.

Investing in eco-villages is better than nearly all investment options: it is more secure than the share market; is local rather than an investment in other countries; the return on investment is predictable and not vulnerable to share price variability.

Is this not especially beneficial in these tumultuous times of chaotic change when a collaborative network of friends and a supportive community is invaluable and offers more security than any amount of money in the bank?



The Self Managed Super Fund Opportunity

Lack of control in managed super funds

There's over \$3 trillion in Australian super funds of which approximately \$1 trillion is invested offshore in big corporations that preference profits over welfare of people and conservation of our planet. Investments in fracking (mining coal seam gas), industries using cheap slave-like labour, production of chemical pesticides and practices that are destroying farmland and food production, threatening food security, are just some of the types of destruction that many of us are opposed to. But unfortunately, the majority of people don't have the privilege of controlling their superannuation.

With their retirement investments, the majority of people are simply seeking security in old age, not wealth over and above their chosen level of comfort. These are the sort of folks who are not interested in the complexities of working the stock market and bearing the risks of gambling with their money. While undeniably there exists the opportunity to make incredible returns in doing so, market corrections do eventually occur. In the Global Financial Crisis (GFC) of 2008, many average Australians simply seeking a secure retirement lost a substantial amount of their funds and faced a hardship that they never foresaw.

Even discounting the risks of a market collapse, over the last 100 years, the average returns from investments in the stock market have been just 2.6%. Yet property growth over the last 100 years in Australia has averaged 10% per year. This is surely better security for a long-term plan.

But super fund managers are – understandable from a greed perspective - reluctant to invest in the property market. Working the stock market, they can make both returns for their clients and earn themselves lucrative bonuses, which were about \$30 billion, as in 2019; and there's no loss to them when the market does make a correction or collapses.

Gain control with a Self Managed Superfund (SMSF)

If we want to change this unfair system, then we have to be responsible for creating our own opportunities. After the 2008 GFC, many people formed SMSFs and continue to do so. As of 2019 there was around \$600 Billion in SMSFs.

Property is a favourite investment for SMSFs, but only about 20% of SMSFs can afford property, and they do mostly hold property in their fund regardless of advice around diversity of investment in different classes of assets: a) property; b) various stock market products; c) various cash products – such as bank deposits and bonds; d) gold, precious stones and metals - which don't give you an income stream.

So about 80% of SMSFs don't have enough funds to afford property. This is likely why \$120 Billion of SMSF money is sitting idle in banks. Sadly inflation is now going to rapidly devalue this money.

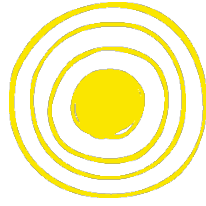
This is where the power of the Sun Villages movement lies. The Sun Villages Co-operative (described below) can help to connect people together and direct them to accountants who can set up an SMSF and provide administrative services. Around \$250,000 is the minimum amount recommended for a SMSF, which can have a maximum of six people as members. The setup and administrative costs are proportioned by the amount each member invests. A SMSF that now contains pooled funds can choose as part of their investment strategy to invest in Sun Villages projects through purchase of shares.

In a completed Sun Villages housing development, SMSFs accumulate a return on their investment (ROI) as income and are therefore required to seek further shares to invest this income. This will stimulate demand for shares, which increases share value, or initiates more housing developments. As long as such development incorporates the financial aspects of the Sun Villages model, an investment through shares can be made in a current active project to earn a significant return while waiting for another project in a specific location of interest.

Alternatively, if you have time, you could yourself start the process of beginning another development, which is a great way for family or friends to support those with only a very small amount of superannuation savings, and a great way for families wishing to assist offspring into a home.

In poorer cultures than ours, children who can take care of their elders are considered security in old age. In our culture, with the future of pensions in question and super funds failing, investment properties may be the most viable way to provide security after retirement.

What better way for such property investment than an ethical investment in the Sun Villages eco-housing market?



Role of Sun Villages Co-operative

Sun Villages Co-operative (the Co-op) was formed in June 2022 to be the networking, communication, education and funding arm of the Sun Villages movement. Explore more about us here: <https://sunvillagesco-op.au> .

The Co-op is accountable to the Department of Fair Trading, instead of ASIC; is freely able to advertise; and can take in an unrestricted number of so-called “unsophisticated” investors as Co-op members. This clears the way for many more investors with small to medium amounts of money to participate in creating more socially and ecologically responsible housing developments, and to benefit from a fair financial return. Thus the Co-op is a vehicle that gives us more people power to organize our own housing solutions. Individuals and groups can apply for membership.

Member benefits

Becoming a member and investing in Sun Villages Co-operative gives you these benefits:

- None of your investment is diverted to the rent seekers in the financial industry.
- You become a member in a community of investors connecting with and educating each other on being open and transparent in managing property developments so all the value stays with members in the Co-operative.
- You can meet other like-minded peer funded home owners and investors to develop and share ideas for creating the next Sun Villages project.
- You can contribute what you can and ask for what you need in being a co-creator with others of your own Sun Villages project using Sun Villages' open intellectual property and experience of other projects.
- You can invest in one project to get it completed while you collaborate with others to start another.

If you would simply like to receive eNews, notifications about current and prospective projects and invitations to SV community events, then we invite you to be a Sun Villages Co-operative Associate, with an annual subscription of \$26.

If you would like to participate as a full Co-op member, then we invite you to apply for membership. Members pay a one off joining fee of \$100 and a renewable annual subscription of \$100, and invest \$10,000 in purchase of Co-op shares. Members can be involved in early planning and decision making in

identifying viable projects. When viable projects have been selected, members will be invited to nominate how much extra they would be willing to invest when the project proceeds. These funds may be used to either lend money to a member's project, or buy shares in it, for a ROI to the Co-op members.

A distributing co-operative

It is early days still in building our membership base and prospective projects, but we are considering offering two classes of Co-op shares:

1. Those offering immediate income e.g. through interest bearing loans.
2. Those offering a share of the construction profit on completion of a project, which is a delayed return, but of higher value (similar to the ROI for people who invest directly into a specific project).

DISCLAIMER: Although the Sun Villages model aims to achieve a maximum ROI of 6%, rising with the wages component of CPI, this ROI may not always be attainable for every type of project and in every location, due to variability in numerous factors.

We suggest that anyone who is interested in eco-villages start seeking collaborators, as collaboration will prevent many good ideas from failing due to financial constraints. Presently there is about a two-year delay in any council development application (DA) approval process. While waiting, if you organize a group of people for your project and who each invest in this Sun Villages movement while awaiting DA approval, then by the time your project is approved for construction, the group is likely to have a strong financial backing. Hopefully, during the wait, the capital invested will have increased in value too. Investing in the Sun Villages movement while you wait could also assist in getting your project prioritized for assistance from Sun Villages Co-op.

Current project

The first Sun Villages project that is open to investors is that of Sun Villages (Queanbeyan) Ltd, which we describe in the next document, "*New Investment Model for Future Financial and Housing Security*", as it is the development of this project that can demonstrate all the integrated aspects of the Sun Villages model.

Get involved and lend your skills

If you can offer time, skills (especially trades), or other forms of participation in addition to just investing funds, then you would be helping to create an even more synergistic outcome for all involved. The Sun Villages movement shouldn't depend on volunteers only.

With enough people, money and resources, the Sun Villages movement can drive successive sustainable housing developments distributed between city, urban, rural and coastal locations. Such a network of resilient and collaborative villages can assist to strengthen the social fabric that binds together stronger society.



Next Steps

To contact us

If you're inspired by the Sun Villages vision and mission, you are welcome to contact us to arrange to have a general chat or ask about specific aspects, be they financial, social, environmental.

Ann Taylor
Secretary
Sun Villages Co-operative

Stina Kerans
Founding member
Sun Village (Queanbeyan)

info@sunvillagesco-op.au

Landline: 028 000 3707

stinakerans@gmail.com

Mob: 0428 278 935

To help grow the Sun Villages movement

If you're excited by the potential of the Sun Village model to create better housing and living solutions and the benefits of this investment opportunity, then please help make more people aware of this opportunity by inviting them to review the Sun Villages Co-operative website and subscribe to the free Co-op eNews, "*SV Housing Matters*".

<https://www.sunvillagesco-op.au/>

Then they too can follow our orientation series of documents:

1. How We House Ourselves Matters
2. Creating Collaborative Housing Solutions (this document)
3. New Property Investment Model for Future Financial and Housing Security

Once people have processed this background information, they can best enjoy and benefit from getting to know us better through workshops – in person or online – and at events, where we deepen our knowledge and can take constructive action to help achieve the housing and community outcomes we strive for.

To become a Co-op associate

If you would like to receive the free eNews plus

- participate in Q&A sessions, with opportunity to submit your own questions
- receive alerts of new project opportunities
- be invited to SV events,

then we invite you to become a Sun Villages Co-operative associate for an annual subscription of just \$26.

Apply here: <https://www.sunvillagesco-op.au/>

To become a Sun Villages Co-operative member

If you would like to become a Co-op member, then you can submit an Expression of Interest (EOI) form from the website <https://www.sunvillagesco-op.au> .

This is not binding on either party. Membership applications must be approved by the board of directors.

Then

1. We send you the Disclosure Document and Rules of the Co-operative and the membership application form.
2. You contact us to discuss any questions you may have. You may wish to attend an Open Day and/or online webinar.
3. When you are ready to proceed, you send us your completed application form.
4. On receipt of your application for membership, we review your application at our next board meeting.
5. Once we confirm that your application has been accepted, we send a request for payment of membership fees (\$100 joining and \$100 annual subscription) and purchase of \$10,000 shares.

6. You then deposit your money into the bank account stated on the application form.
7. We confirm your payment with issue of a receipt for your membership fees, which is your record of membership. The date of receipt of payment is the date that your membership commences.

This is recorded in our membership register that we maintain in compliance with Co-operative National Law and as regulated by NSW Department of Fair sTrading.

8. We issue a receipt for your purchase of shares and issue your Share Certificate, which is your record of your shares. *We maintain the shares register in compliance with Co-operative National Law and as regulated by NSW Department of Fair Trading.*

To learn more about the Sun Villages model

If you wish to know more of the detail of how the Sun Villages model works to produce what we call its “sizzling” results, then please read the next, third document, in the series:

#3: “*New Investment Model for Future Financial and Housing Security*”.

You will receive this in a next email, or you can access all documents at any time from here: <https://www.sunvillagesco-op.au/orientation>

