**Questions and answers about investing in Enviu**

In this document we included the most asked questions and their answers about the crowdfunding project of Enviu. If your question is not on the list or you feel the answer is unclear or incomplete, please do not hesitate to call +31 10 2887970 and ask for Jesse.

**Enviu, who is Enviu?**

The people of Enviu develop innovative solutions to environmental and social issues and introduce these to the market.

The companies that we develop can potentially drive a massive positive change on the environment or society. We create and develop these companies together with our community, currently consisting of about 8,000 people who all cooperate by using their talent, knowledge, experience and time on a voluntary basis.

We do this because we believe in a new economy that increases the quality of life for everyone, that will redeem the ecological balance and where everyone can be part of. And because we want to be the pioneer of this new economy.

**Why would I invest in Enviu?**

Because you share Enviu’s believe in changing the world by creating a value-adding economy and you want to be a part of this.

**What is it that I buy exactly?**

For € 100 you buy a certificate that will provide you with the rights on 1/100.000th part of the profit of Enviu Participations, the holding company of Enviu’s businesses.

In addition you will have a membership of the Dutch cooperative of Enviu’s crowdfunders.

**And what’s Enviu Participations going to do with my money?**  
It will work as follows: first Enviu Foundation will develop new projects: companies that have a positive impact on environment and society. As soon as Enviu Foundation developed a project to a start-up company, this project will be offered to Enviu Participations and be judged by its independent Investment Board.

If the Investment Board accepts the project, Enviu Participations will buy the project from Enviu Foundation against payment of the cost price, possibly increased with a mark-up. This is where we use your money for.

Enviu Foundation will use the proceeds of the sale to initiate new projects. Consequently, your money will solely be used for projects that have been developed and tested and then again spend on the start of new projects.

Some projects that Enviu Foundation currently is working on are Micro Pensions, Open Source House, Textiles4life and Help! App. Please check our website for more information about these projects.

**Why is my part in the profit 1/100.000th?**  
Your part of the profit is based on your contribution to Enviu Participations.

We strife to eventually obtain investments of € 7,500,000 in total by big investment companies (over € 200,000), as well as smaller investors (between € 50,000 and € 200,000) and crowdfunders.

Our contribution to Enviu Participations is valued at € 2,500,000 (please find below the explanation why it’s this amount). Consequently, provided that we obtain the entire investment of € 7,500,000, Enviu Participations is worth € 10,000,000 (€ 7,500,000 + € 2,500,000). Your contribution of € 100 is 1/100,000th part hereof, so this equals your part of the profit.

**So what happens if Enviu does not obtain € 7,500,000?**

If it turns out that before the 31st of December 2011 we did not obtain investments of € 7,500,000 in total, your part of the profit will be higher, because the total invested amount is lower. For example: suppose we obtain investments of € 2,500,000 in total, your contribution of € 100 equals 1/50,000th part of the total contribution (which in that situation equals € 5,000,000), resulting in a profit right of 1/50,000th part of the profit.

Such a situation is quite likely as we do not expect to obtain an amount of € 7,500,000 before the 31st of December 2011.

For your information: it would suffice to collect € 500,000 at this point to carry out our proposed activities and growth in 2012.

**What is Enviu’s contribution?**

Enviu’s contribution consists of the transfer of her three current participations to Enviu Participations. These are: (i) Sustainable Dance Club BV, (ii) Yummm! Concepts BV and (iii) Three Wheels United BV. The value we attached to these participations is based on the value used during recent investments in these companies, or, if such information is not available, on the business plan of the participation.

In addition, Enviu Foundation is obliged to develop new (sustainable) companies for Enviu Participations. The value of the different contributions added up is worth € 2,500,000 in total.

**Can my part of the profit change?**

Yes. As long as we did not obtain sufficient investments, we will keep looking for new investors. If we attract new capital, your contribution consequently will become a smaller part of the whole contribution.

For example: in 2011 we obtain financing of € 2,500,000. As a result, the total amount of contribution is € 5,000,000 (our contribution of € 2,500,000 + the contribution of the investors of € 2,500,000). Your contribution of € 100 will provide you with a right to 1/50,000th part of the profit.

If we attract another € 2,500,000 in 2012, the total amount of contribution is € 7,500,000 (our € 2500,000 + the investors’ € 5,000,000 of both 2011 and 2012). Your contribution of € 100 provides you with a right to 1/75,000th part of the profit instead of 1/50,000th. This process is called ‘dilution’.

**Can I attend shareholders’ meetings?**  
No. The rights attached to a certificate do not equal the rights attached to a share. We however will keep you updated by sending you a newsletter on a regular base. And if you at any time have any questions about our activities, you can let us know and we will answer your question to the best of our abilities.

By the way, if you’d like to be involved with Enviu, in whatever way, that is normally possible (we’d love you to). Please check out our website and click on “become active” so you can become part of our network.

**When will you distribute profits to me? And how much?**  
Enviu Participations is the holding company of Enviu’s businesses. We intend to start these businesses and sell them when they are well-developed. If we realized a sale, we will distribute the proceeds of the sale to our shareholders and certificate holders.

For example: supposed we would sale our share in Sustainable Dance Club BV in five years for an amount of € 4,000,000, you will earn € 40.

There is this possibility that we will re-invest the first proceeds of sales by using them to invest in our other start-ups. We will only do this after consulting our shareholders and after we held a poll among our crowdfunders.

It is hard to foresee how much our current and future start-ups will be sold for. We estimate the return on investment 5%-7%, but this could easily be much more or less. We estimated 5%-7% to show that we intend to make a healthy profit, but that this at the same time is not the only target. A good social and environmental return is just as important for us.

**I’m not Dutch / I do not live in the Netherlands. Can I invest?**  
Sure! Unless you live in a country where local law prohibits you from doing so. We do not know per country whether or not this is the case.

**Can I trade my certificate?**

Symbid informed us that this will be possible in future.

**Can I invest more than € 100? Or less?**

Sure. The minimum amount to invest is € 20. You will not become part of the “Club of 1,000” but we of course still will be very happy with it.

There is no maximum amount, but if you intend to invest over € 25,000, please let us know on beforehand.

**Can I invest in a specific project?**  
Not yet. Depending on the results of this first crowdfunding experiment, we will make this possible in the near future.

**Who is Symbid and what do they get?**

Symbid is the organization that allows us to crowdfund. You will find out that when you invest, you will pay a few more Euro. This is their fee.

**Can I get my money back?**

In case you have second thoughts and would like to have your investment back, Symbid will not allow you to. As long as our investment proposal is on their website, you however can invest your money into another start-up on the Symbid website.