

## **Oikocredit: Investing in People, Planet, Prosperity and Partners**

In 2015, social investing pioneer and co-operative, Oikocredit, celebrated its 40th Anniversary and initiation by the World Council of Churches. Significantly, churches have always played an important role in Oikocredit, with the Scottish Episcopal Church and the Church of Scotland being founder members of the co-operative alongside many others.

Today, Oikocredit remains guided by the principle of empowering people in low-income countries - believing that the most effective and sustainable means of assisting those in need is to provide them with an opportunity to create their own paths out of poverty through the instrument of investment. Since 1975, Oikocredit has therefore placed over €2 billion of its investors' capital in 1,670 social enterprise partners (such as Divine Chocolate, Cafédirect and their producers) to reach disadvantaged groups with vital finance and technical support.

Investors' capital is focused on small-scale agriculture, renewable energy, infrastructure and inclusive finance projects. In 2015, the latter ensured that 46 million people (particularly women and rural communities) received vital access to finance as well as educational programmes, training and other services.

Today, Oikocredit is a unique, worldwide network of more than 51,000 investors. Investment is open to all institutions and eligible individuals via non-listed depository receipts in the Oikocredit International Share Foundation. The minimum investment is £150 (or €200).

For more information, visit <http://www.oikocredit.org.uk> and email our Scottish Colleague, David Cousland at [david.cousland@fairfinanceagency.com](mailto:david.cousland@fairfinanceagency.com).