

# HET ZWALUWNESTJE

Brochure (ENG)

In this brochure, we invite you to discover what Het Zwaluwnestje stands for, how you can invest in our vision, and how your contribution helps create a uniquely affordable and sustainable housing project.

Beyond supporting this community-led initiative, you will also be strengthening the growing movement of housing cooperatives: fostering a healthier housing market and a more livable, community-centered Amsterdam.

Together, we can build a future with affordable, sustainable homes in Amsterdam and create thriving, resilient communities!

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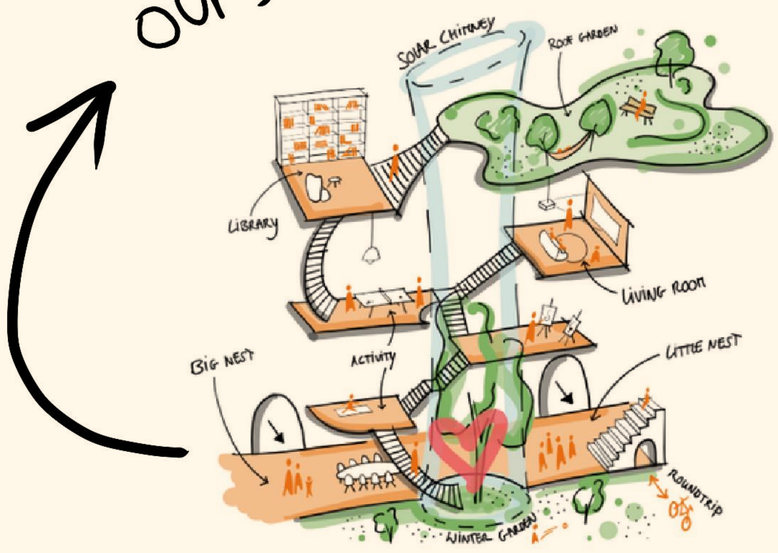
# Who we are and our mission

## The People

We are a group of old and new Amsterdammers. What unites us is a strong bond to our home city Amsterdam and its people. Many of us work in the social and public sector earning lower to middle income, which means we are increasingly unable to afford free market rents.

With the rising pressure on the housing market we find ourselves being pushed out of the city. We wish for Het Zwaluwnestje to give us and others the basic right to housing security. We welcome people who share these housing challenges, including people with additional support needs, queer people, and new Amsterdammers such as status holders.

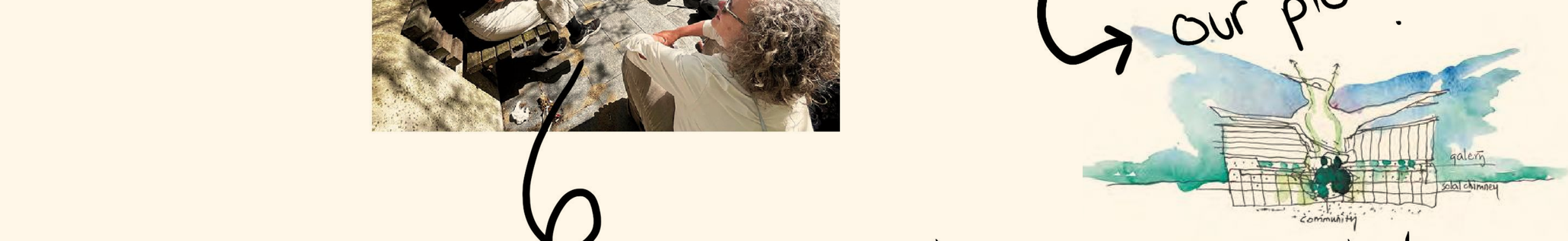








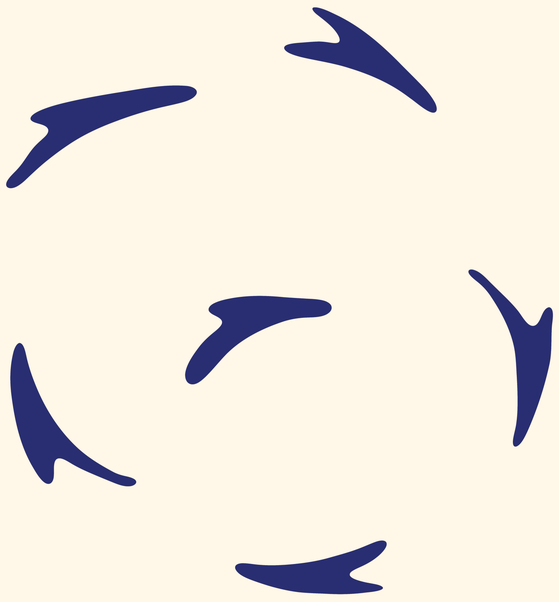





getting to know our architects

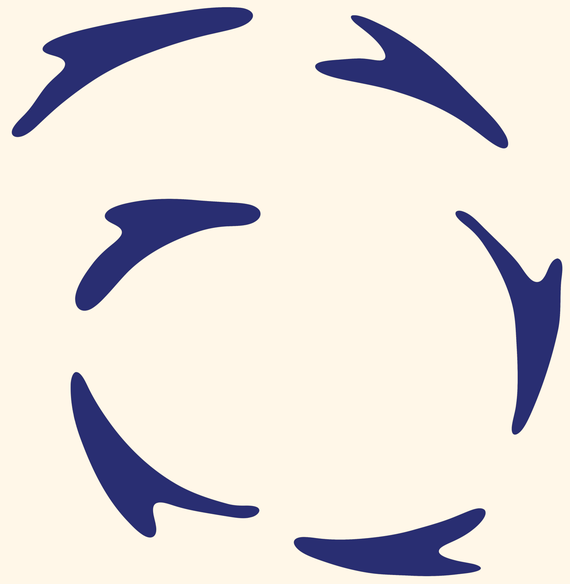
# Our values

**Our values guide every decision we make - about our community, our design, and our process.**



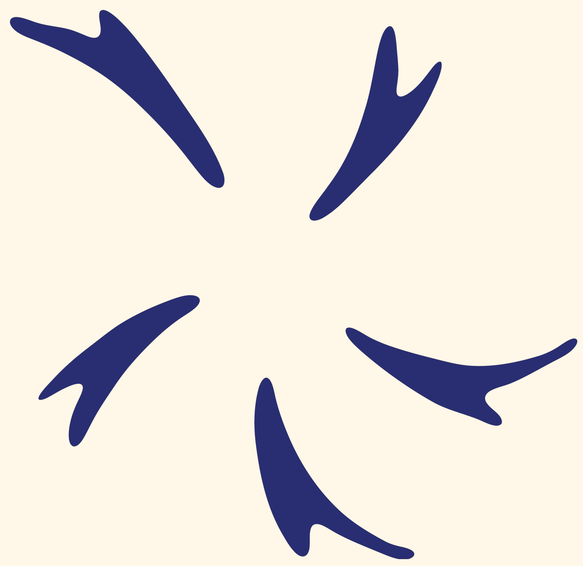
## Inclusivity

We want a home made by and for people of diverse cultural backgrounds and different needs. This means relying on principles of anti-racism and feminism, and considering disability and neurodiversity.



## Sustainability

To succeed, the environment and people must go hand in hand. Communal living naturally supports a more sustainable lifestyle, and our building reflects this: shared gardens, biodiversity measures, sustainable materials, and renewable energy.



## Solidarity

We will build a supportive community while staying connected to the world beyond our walls: our new neighborhood, the city, and the housing cooperative movement. This is reflected in affordable housing, shared responsibilities, and communal spaces that serve as a social hub for shared meals, workshops, and neighborhood events.

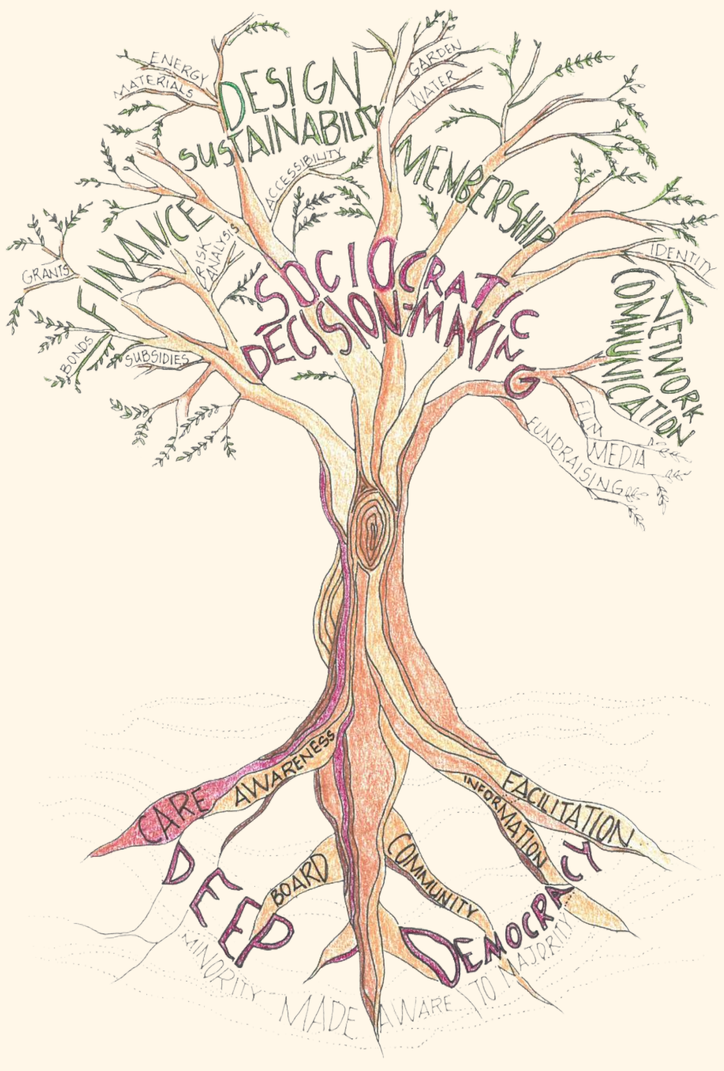
# Who we are and our mission

## The cooperative




We operate as a non-hierarchical cooperative, organised into five circles:

- Finance & Legal
- Vision & Organization
- Membership
- Design & Sustainability
- Network & Communication

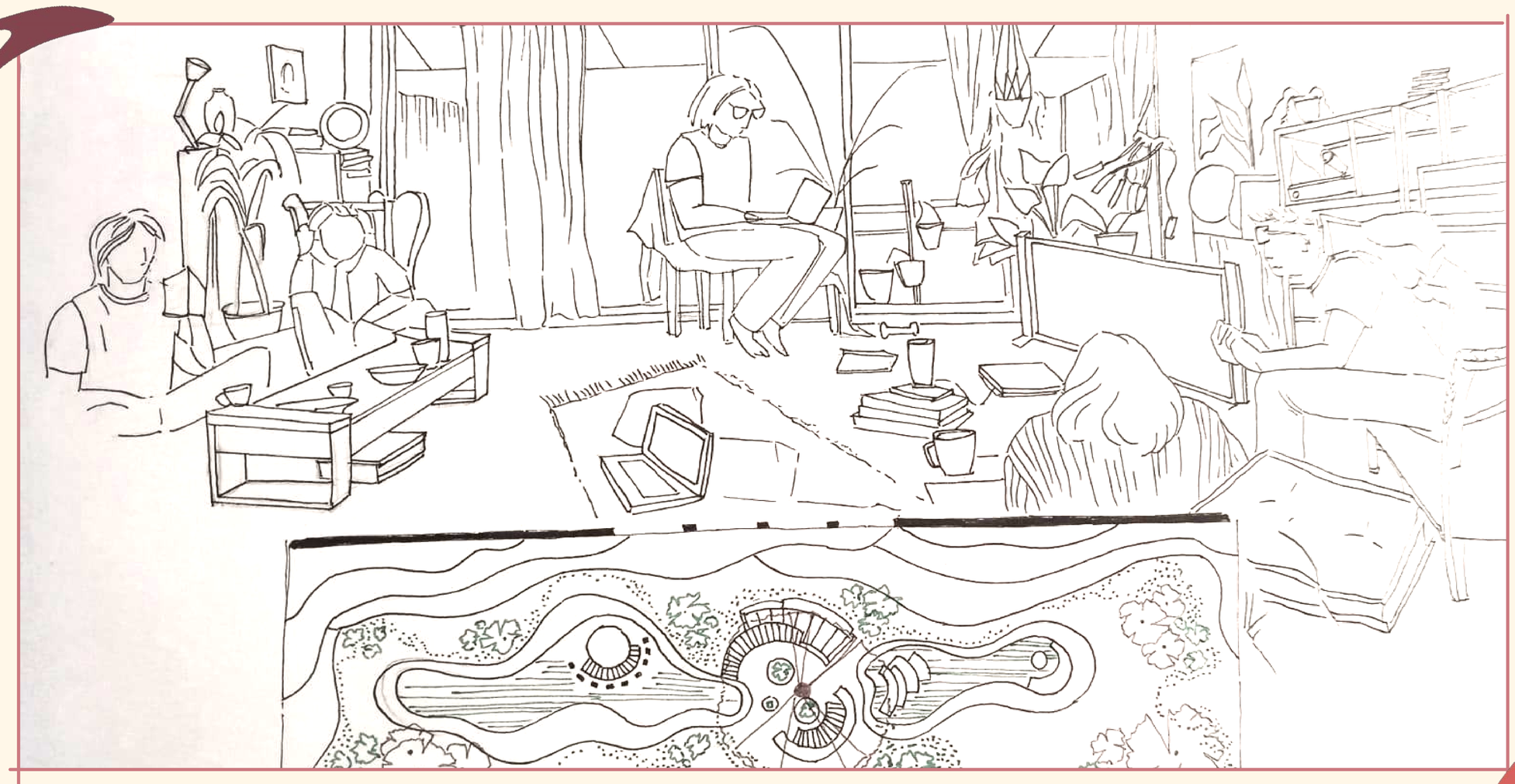



Each circle has the authority to make decisions within its own domain, which keeps decision-making close to the people doing the work.

The circles stay connected through a Connecting Circle with representatives from each.
Our board sits within the Vision & Organisation circle, handling statutory obligations within our participatory model.

# Who we are and our mission

## Decision Making



### Consent

We use consent-based decision-making, which keeps things moving while maintaining transparency.

### Deep Democracy

For complex topics where a range of views exists, we draw on Deep Democracy, a method that ensures minority voices are genuinely heard.

### General Assemblies

All members come together at monthly General Assemblies to discuss and decide on matters that affect the whole cooperative, like approving the building design and other collective decisions.

# The Nest
## Designing our future

Het Zwaluwnestje is designed around the cooperative principle that space is shared. Our 40 unit building will accommodate the full diversity of our community, with apartments for families, shared living for friends, and homes for couples and singles. Communal spaces are woven throughout, such as a shared kitchen for cooking together and a rooftop to gather on.

We want to create a lively,  nature-inclusive home in the Amstelkwartier that offers not just shelter, but genuine care, community, and neighbourliness.




For us, this means thinking carefully about the flow of daily life, from the most private corners of a home to the building's connection with the wider neighborhood.

# The Nest

## Architects Dok and Biospheres

When tasked with building 40 apartments, we began asking ourselves how to bring our principles of inclusivity and solidarity into physical form. In a cooperative, the transition between private and shared space is central to the design.

We are working with two architecture practices: **Dok (Marta Meijer)**, known for large-scale housing projects in Amsterdam, and **Biospheres (Maartje Lammers and Wiegert Ambagts)**, specialists in natural materials. Their expertise and guidance will make Het Zwaluwnestje a model for sustainable and affordable housing in Amsterdam.







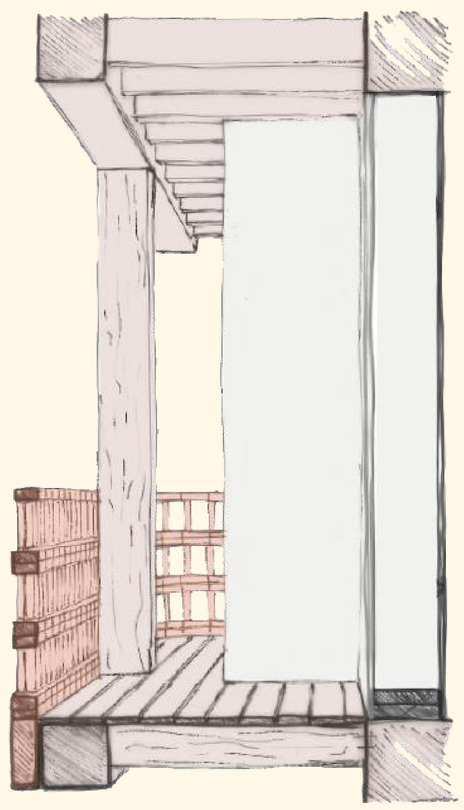
# The Nest

## Building sustainably

Sustainability means more than reducing environmental impact, it also encompasses quality of life, beauty, and spaces people genuinely care for. Places that foster movement, connection, and encounter, as well as quiet retreat.

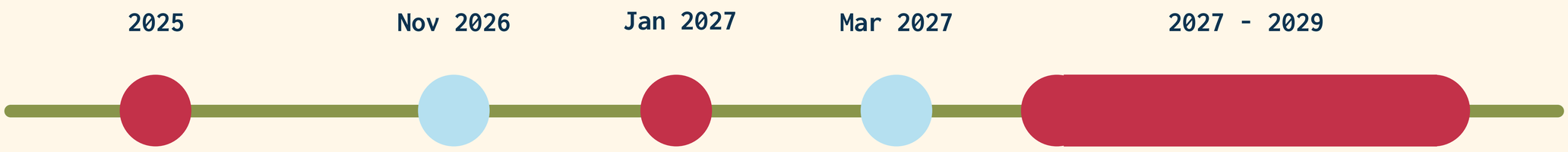
The building will use biobased and recycled materials, with a design rooted in regenerative principles, nature-inclusiveness, and community participation.

The building’s energy system will combine passive heating and cooling with active sustainable solutions.



Double facade to ensure passive cooling and with cross laminated timber as a loadbearing frame

## Construction Timeline



# Bonds campaign

## Crowdlending that drives affordable housing

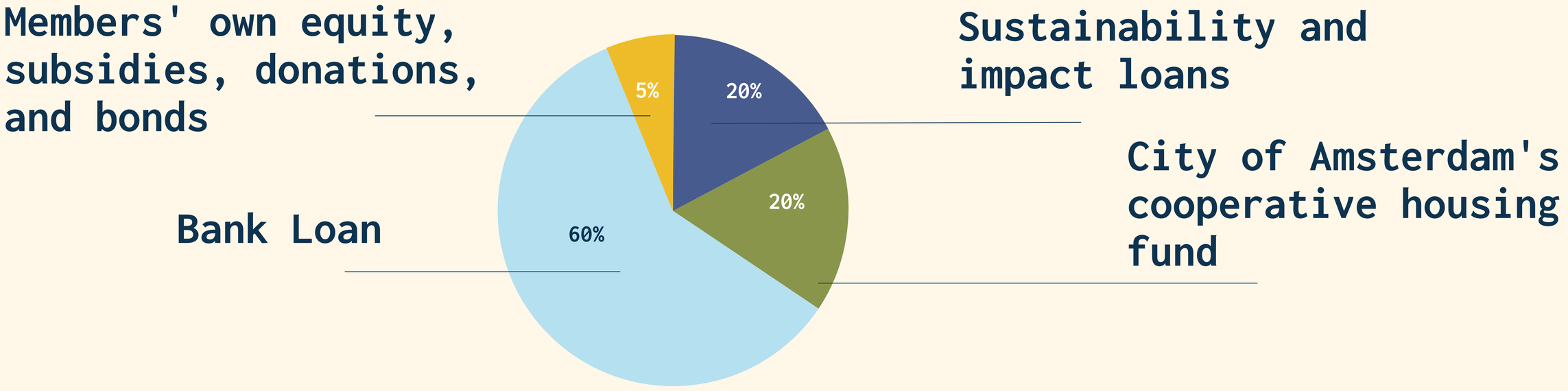
If you believe in affordable and sustainable housing, housing cooperatives, and you like our project in particular, you can support us.

**We believe that housing is a right!**

You can invest with us through our crowdlending campaign, by buying social bonds. With this, you can drive positive change in Amsterdam's housing landscape.

Each bond costs EUR 250 and earns a yearly interest of 3%. You may buy 5-year or 10-year bonds.

By purchasing a social bond, you’re making an ethical investment that directly supports affordable, sustainable housing in Amsterdam.



# Bonds campaign

Numbers

## Overview of the financial plan

| | | |
|---|---|---|
| Land tax | € 35.000 | 0,3% |
| Construction | € 6.898.000 | 61% |
| Auxiliary costs | € 391.000 | 3% |
| Fees | € 547.000 | 5% |
| Buffer | € 627.000 | 6% |
| Indexation | € 331.000 | 3% |
| Financing costs | € 405.000 | 4% |
| VAT | € 2.076.000 | 18% |
| **Total financing** | € 11.310.000 | 100% |

| | | |
|---|---|---|
| Member contribution | € 200.000 | 2% |
| Donations and subsidies | € 200.000 | 2% |
| Social bonds | € 300.000 | 3% |
| Impact loans | € 2.150.000 | 19% |
| Sustainability loans | € 200.000 | 2% |
| Municipal fund | € 2.000.000 | 18% |
| Bank loan | € 6.260.000 | 55% |
| **Total investment** | € 11.310.000 | 100% |

## Yearly revenue

| | |
|---|---|
| Rental income | € 585.000 |
| (rental loss 2%) | -€ 12.000 |
| **Total income** | € 573.000 |

| | |
|---|---|
| Land tax | € 36.000 |
| Exploitation/maintenance costs | € 77.000 |
| Interest payments | € 424.000 |
| Loan repayments | € 36.000 |
| **Total expenses** | € 573.000 |

# How to buy a bond? Step-by-Step Guide

1

**I choose Het Zwaluwnestje**

Are you investing with us? Yes! Thank you so much!

Just make sure to download and read all additional information documents (brochure, FAQs, regulations).

2

**Decide on an amount**

Select the type of bond you want (5-year or 10-year), and choose how many you are purchasing.

Fill out the needed information and tick the necessary boxes.

Follow the secure payment page - you are almost there!

3

**You are a proud owner of a bond!**

Once the payment is done, you will receive a confirmation email followed by a bond certificate.

This is a legally binding document that makes your investment official and traceable. Thank you!

# Bonds campaign

## Bonds FAQs

see the full list at www.zwaluwnestje.nl

**What is a bond?**
A bond is a way of lending money to Het Zwaluwnestje. In return, we pay you a fixed annual interest rate at the end of the term. It's a stable form of investment that directly contributes to sustainable, inclusive housing in Amsterdam!

**Why would you get a bond?**
By getting bonds, you lend money to Het Zwaluwnestje, directly contributing to a sustainable change in housing and social cohesion. Plus, you can get a return on your investment.

**Who can buy bonds?**
Bonds are available to individuals and legal entities (such as companies or foundations) based in the EU. You will need a valid IBAN account number to participate. If a legal entity participates, the company is the bondholder, not the contact person.

**How much does a bond cost and what types of bonds are there?**
Bonds have a value of € 250 each. You can also buy multiples of this amount.

There are two types of bonds, a 5-year term and 10-year term bond. The annual interest rate is 3%, which is not compounded.

The interest is paid out fully at the end of the term together with the principal.

**How many bonds can I buy?**
You may buy up to € 50.000 (EUR) in bonds. If you want to invest more, please contact us to make that possible.

**What happens after purchasing a bond?**
Once Het Zwaluwnestje approves the bond purchase, we will issue a certificate with the start and end dates. Both the bond and interest will be paid at the end of the term.

**How do I put the bond in my taxes?**
The bonds are considered an investment by the tax authorities and therefore form part of your assets. You declare the amount in Box 3 under "beleggingen”.

**Can I sell my bond?**
Yes, the bonds are freely transferable. Bear in mind that Het Zwaluwnestje must approve the bond transfer. Once you have found a buyer, contact us to transfer the bond to the new owner. If you have difficulties finding a buyer, we can offer assistance with the reselling. However, we cannot guarantee that we will be able to find a buyer.

**Attention! This investment falls outside AFM supervision.**
**No license and no prospectus required for this activity.**



## Would you like to learn more?

Check our crowdlending campaign on www.zwaluwnestje.nl and follow the process to buy bonds!

You can also message us at bestuur@zwaluwnestje.nl

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