

HET ZWALUWNESTJE

Bonds Frequently Asked Questions (FAQs)

Het Zwaluwnestje
KVK-nummer: 93543360
www.zwaluwnestje.nl
bonds@zwaluwnestje.nl

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In this document we have compiled the frequently asked questions of our bonds campaign.

Visit our website for other important crowdlending campaign documents such as the **Zwaluwnestje brochure** and **bonds regulations**.

You can always contact us at bestuur@zwaluwnestje.nl

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Bonds FAQs

1. Who are we and how are we financed?

1.1. Who are we?
We are a housing cooperative in Amsterdam based on inclusivity, solidarity, and sustainability. Het Zwaluwnestje is being built for people who believe in sharing space across different backgrounds and experiences. We want to create a lively, nature-inclusive home in the Amstelkwartier that offers not just shelter, but genuine care, community, and neighbourliness.

1.2. What is a housing cooperative?
In a rental housing cooperative, members are tenants who collectively run the co-op. Our rent payments go toward repaying the cooperative's loans, operational expenses, and other maintenance costs. Units cannot be owned or sold, which keeps the building off the real estate market indefinitely and rents affordable.

1.3 How do we finance the housing cooperative?
Building Het Zwaluwnestje requires bringing together funding from multiple sources. The breakdown looks like this:
- ~60% comes from a bank loan
- ~20% comes from the City of Amsterdam's cooperative housing fund
- ~20% comes from members' own equity, subsidies, donations, other loans, and bonds.

Bonds make up around 3% of total financing.

1.4 What does the planning look like?
In 2025, the municipality allocated Het Zwaluwnestje a plot in the Amstelkwartier. By the end of 2025 the design phases were started, and they will run all through 2026. Construction is slated for 2027 and 2028. The tenants are expected to move in in 2029.

1.5 What will the rental income be spent on in the future?
After construction, the cooperative is funded through monthly rent contributions from members, which go toward repaying loans, groundtax, maintenance, and a financial buffer. As debt decreases over time, the cooperative grows stronger, and any surplus is reinvested into the cooperative or used to support future collective housing initiatives.

2. What are bonds and how do I get them?

2.1 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!

2.2 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.

2.3 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.

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

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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.

2.5 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.

2.6 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.

2.7 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”.

2.8 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.

It is mandatory to provide us with the IBAN and the first and last name of the new bondholder in advance.

3. What are the risks and safety guards?

3.1 What happens if the cooperative goes bankrupt?
The main reason why the Het Zwaluwnestje could not proceed would be an unexpected change in construction costs.

To get a handle on this and recognize potential problems in a timely manner, we are evaluating and communicating the progress of the residential complex's construction on our website zwaluwnestje.nl.

Our brochure provides further explanation of how we account for (un)foreseen costs.

However, in the event of bankruptcy, there is a risk that the bonds will not be paid out because, in that case, the bank, the municipality, and impact investors have priority.

3.2 Who does an appraisal of the building?
The appraisal is necessary to determine the property's value and is an important step in determining the property's financeability and the project's feasibility. The appraisal is carried out by the bank.

3.3 How do we protect bond holders? How do we safeguard the money from the Bonds?
The 5 year bonds will be used in the current phase of design. However, the 10 year bonds will be kept until construction is about to start and other financing is secured with more certainty, making them a safer investment.

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4. How can I get in touch?

4.1 Where can I find more information on the bonds and their conditions?

Our website zwaluwnestje.nl hosts the bonds regulation document and brochure (which will have information on our project and business case).

4.2 How do I receive regular updates?

We will keep you informed via the website or email throughout the design and construction process. And you can sign up to our newsletter on the website.

4.3 How can I contact you?

bonds@zwaluwnestje.nl for anything related to our crowdlending campaign.
bestuur@zwaluwnestje.nl for general inquiries.

4.4 Can I help in another way?

Donations can be made through zwaluwnestje.nl.

It is also possible to convert the interest on your bonds into a yearly donation to het Zwaluwnestje! You can let us know via bonds@zwaluwnestje.nl

Please note: when making donations, we also need the information necessary to verify the person or organization.

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



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Would you like to learn more?

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

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