

IPC Investment Options

Updated June 26, 2022

With Type of Investment Participation and Attribute comparisons

Based on raising \$150,000USD to finish the acquisition of the IPC land of 70 Hectares and cover basic infrastructure costs. When we achieve this, there is no need for more investments via the similar type categories with the asterix(*) Also note that mixing investment opportunities is also possible but need be discussed with the IPC Tribe prior to any formal agreement.*

IPC community businesses will pay the principal and interest over time for loans. Ideally the long term investment strategy is to reinvest and strengthen businesses before payout. Minimum return amounts can be negotiated with the IPC before investing.

	Tribe Member	Angelito Investor	Vacation Investor	Financier	Honorary Member	Protector Associate
Maximum Participants per type	190	*30	*10	*3	*1	86
Trial Period Fee (\$1200USD)	YES	NO	NO	NO	NO	NO
Investment Amount	\$3,800.00	\$5,000.00	\$5,000.00	\$50,000.00	\$150,000.00	\$600 per acre protected
Principal Refundable	NO	YES	NO	YES	YES	NO
Interest per annum	N/A	2.00%	N/A	4.00%	5.00%	N/A
Further Investment Necessary	YES	NO	YES	NO	NO	NO
Residual Income Opportunities	YES	NO	YES	NO	YES if they build similar to a Vacation Investor	NO
Participation in IPC General Meetings	YES	YES	YES	YES	YES	YES
Share in IPC (max 1 share per participant = 1 vote at AGM)	YES	NO	NO	NO	YES	NO
Stewarded Lot with Building Permissible (760 Square Meters)	YES	NO	YES	NO	YES but similar to a Vacation Investor	NO
Free and Transferable Accomadation Time Per Year (when availability allows)	Free to live, not transferable to others for more than 2 weeks per year	1 Week / Until Principal Paid off	3 Months / As long as Vacation Investor Agreement Continues	1 Months	3 Months	1 Week / Single use only

Pay for IPC Services and Goods	NO	YES	YES	YES	YES but free if giving IPC an interest free loan for duration of the principal being payed back	YES with Possible Discounts
Investment Transferable to Next of Kin	PARTIAL	Until Principal Paid off	PARTIAL	YES	PARTIAL	YES

Q&A

1. What does it mean to Pay for IPC Service and Goods?

Anything that the IPC offers or creates or whereby tribe members engage time (Shawoho) for guests (whether they are investors or other guests) the community can ask for compensation. Some of these services and the prices will be developed over time and which can be lumped into a weekly fee and/or a monthly basic infrastructure fee. These expenses could include: use of electrical and water systems, communal building use (kitchens, bathrooms, yoga platforms, pools, workshop space and equipment), tools, forest paths and activities, food from the land, doing errands for the guest or investors (including banking, item pick ups and bringing materials).

2. What is the further investment necessary mean?

For Tribe members and Vacation Investors their percentage of the expenses for upkeep of public places will be levied. Furthermore for Vacation Investors specifically, their engagement is to build some form of accommodation within 3 years that is suitable for rental when they are not living therein and thus this requires further investment.

3. What kind of buildings are permissible at the IPC?

All kinds of structures are possible and all kinds of shapes and materials can be used. As an Eco-community we are striving for renewable energy and non toxic materials and we have an 20% margin per Stewarded Land which is set for non noble materials, however this is a guideline more than a rule at this time and each building is up for discussion.

4. What does PARTIAL mean under the transfer of investment to next of kin?

Partial in this case is different depending on Investor Type. So ...

*For Tribe members; if their next of kin are not interested in being part of the tribe (that is being responsible for their Shawoho and any other duties therein), then they can opt out to leave the community. Just as if the tribe member themselves were requesting to leave, the same rules would apply. Mainly, some of the buildings cost may be refunded to the next of kin in this case when and if the community could afford to do so. They may not sell or transfer this membership in anyway unless the tribe has agreed otherwise through the democratic model at that time.

*For the Vacation Investor the transfer is possible and will continue in perpetuity so long as the Investor Agreement continues (that 9 months of the year can be rented out and that both parties get re-numerated) Upkeep of buildings will also be the responsibility of the new Vacation Investor.

*For the Honorary Member the transfer is possible however once the loan principal and interest owing is paid only the Vacation Investor model

or Tribe Member model would replace it depending on the intention of the next of kin. If they want to leave the community then the IPC will pay the next of kin in the same manner as a Tribe Member leaving would get. If they choose to continue as a Vacation Investor they will be subject to the same rules and can receive the same rental monies... and this is also transferable. Note that this means that the right to vote will cease unless the next of kin become Tribe Members.