

LECTURE ON WHY TO INVEST IN LOCAL BUSINESSES OR HOUSING COOPERATIVES AT EPEKA – A HOUSING COOPERATIVE FOR ALL

BY AS



REPUBLIKA SLOVENIJA
MINISTRSTVO ZA GOSPODARSTVO,
TURIZEM IN ŠPORT



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The Association EPEKA, a social enterprise, is organising a lecture on why investing in the local environment has many benefits and positive effects.

- 1 **Economic growth:** local businesses and organisations are the driving force behind local economic growth. When you invest in your local environment, you stimulate new business development, job creation and increased revenues. This has a positive impact on the economy as a whole, as money stays in the local community.
- 2 **Employment:** Investing in the local environment creates jobs for people in the area. This reduces unemployment, increases incomes for residents and improves living conditions in the community. In addition, local businesses often offer greater job security and better working conditions.
- 3 **Strengthening local identity:** Local areas have their own unique identity, history, culture and traditions. Investing in the local environment preserves and strengthens this identity. Local businesses and organisations often have close links with the community and support local events, activities and other activities that strengthen the sense of belonging and pride of the residents.
- 4 **Environmental sustainability:** Investing in the local environment can contribute to environmental sustainability. Local businesses often have a smaller carbon footprint as their supply chains are shorter and transport is reduced. In addition, the local community can better focus on renewable energy, resource conservation and sustainable practices.
- 5 **Social cohesion:** The local environment fosters social cohesion among residents. When you invest in the local environment, cooperation between different groups of residents is encouraged, creating a strong and cohesive community. It also increases social networks, which are crucial for mutual support and community development.
- 6 **Supporting small businesses:** Local environments are home to most small businesses. By investing in the local environment, you support these entrepreneurs and help them to grow and compete. Small businesses are key to innovation, job creation and diversity in the economy.
- 7 Investing in housing associations can make sense for a number of reasons:
- 8 **Affordable housing:** Housing associations are usually set up to provide affordable housing for their members. By investing in a housing association, you can help create and maintain affordable homes for the people in your community.
- 9 **Community development:** Housing associations promote community development and member participation. Co-operative members participate in the management and decision-making of their housing environment, helping to create a more inclusive and cohesive community. Investing in a housing cooperative enables co-creation of an environment that meets the needs and aspirations of members.
- 10 **Long-term stability:** Housing cooperatives are usually designed as long-term solutions to housing problems. Your investment supports the stability and sustainability of the housing association and helps to provide lasting housing security for community residents.

- 11 Socially responsible living: Housing associations often follow the principles of social responsibility and sustainable development.
- 12 Financial return: Investing in housing associations can also bring a financial return. Housing in housing associations is usually more stable in terms of price, which can allow the value of your investment to grow over the long term. In addition, housing associations can share profits or pay dividends to members according to the value they have invested. As with any investment, it is important to carefully study and understand the business model and operating conditions of the housing association and to assess your objectives, risks and expected return.

We will be discussing all these issues with experts, financial advisors, policy makers and others at public events for co-operators and the general public.

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