

Ekobanken



Transparent loans 2006

ecological - social - cultural

Transparent loans

All our loans to organizations during 2006 are published in this brochure. In every account report we emphasize one or two topics and this time we have chosen pre-schools, food and the environment and micro credits. Earlier themes have been alternative energy, culture, health care, fair trade, social activities and research in the Baltic Sea area.


We also send out a newsletter several times a year. The annual report and a summary of the Ekobanken sustainability projects are sent out separately to all our members. All the information can also be found at www.ekobanken.se.

Ekobanken, according to the regulations, works in particular with granting and negotiating credits that promote a healthy development of free initiatives which are of benefit to the public. Therefore, when granting loans to projects and organizations, besides the customary investigation into credit rating, the bank carries out an appraisal of the goals of the loans from ethical, social and environmental aspects.

The picture forming the background of this page is from the painting of the school gymnasium in the Freie Waldorfschule in Prien/Chiemsee.

Photo: Fritz Fuchs.

Färgbygge is one of Ekobanken's loan projects. Färgbygge has produced and supplied ecological paint material for the last 25 years with the aim of realizing the possibilities of transparent paint in the field of architecture. www.fargbygge.se



Can money be managed so that it becomes meaningful?

Yes, we in Ekobanken believe it can. We place money where it supports a healthy social and ecological development!

All loans and credits to organizations and companies are published so that it is clear how the money has been spent. Publication can also give inspiration to people willing to take initiatives. In this way Ekobanken creates concrete purpose and context around money.

Development for life

Those pre-schools with loans in the bank apply well thought out educational methods and try to create a secure childhood where children are able to be children with all their playfulness and creativity. Each pre-school is individual, based on the local conditions and the people who are involved. Committed adults, a creative environment and a rhythmic way of life are some of the key factors in the pre-schools financed by Ekobanken. Many of them have close access to natural surroundings and they incorporate the four seasons into their pedagogical planning. It is self-evident for them to prepare food that is ecological, and very often locally grown and produced. It is also natural for them to serve food that is prepared on the pre-school premises and not in a large centrally located kitchen.

Conversation with a pre-school pioneer

■ Auri Neideman, educationist at Saga pre-school in Järna - how did you come to start in this profession?

They needed a stand-in in the play school my twin children went to in the middle of the 1970's and I just jumped in and started to work there. My experience was gained from my own five children, the children I had looked after as a child-minder and I myself had gone to a Waldorf pre-school and then on to Kristofferskolan. I had also started a small play group with another mother several years before. Then I went to Järna two summers in a row and attended a pre-school course there. I remember once in the beginning when I and a group of children had gone on a trip to Moraån. When it was time to go home the big boys in the group said: No! We aren't going home - no way!

What was I going to do? They were of course testing me! So we started to play a game, imagining we were in a jungle full of wild and dangerous animals and we got home before they realised where they were. That's what you do too after lots of training in educational theory, I know that now. During those first years the salary was 1,000 Swedish kronor per month, the play school moved to new provisional premises every year and everything was done on a voluntary basis. We received no municipal grant until Saga house was built in 1985. That

was thanks to the fact that just that year there was a guest employee in Södertälje municipality who promised to arrange an initial state grant of 300,000 Swedish kronor if we had started the digging within a certain time frame. We managed it and we got the money. Around 50 people became guarantors for our loan and it was the people around us, not only the parents, who took on different amounts. Since then we have extended the building in several stages and now we have three departments and a long waiting list.

■ How do you behave towards the children?

There is a lot of talk about respect today and the respect that is important is an inner respect for the child's individuality and individual development. The preschool should foster this individual development. Children in fact develop on their own through seeking out the challenges and the role models they need. They also need to socialize with other children, to learn

to be considerate and to compromise without losing their individuality. The basis for the pre-school child's learning in life is imitation of role models. We have fine conditions here in Skåve, we have always been surrounded by people who work with animals and on the land, builders and joiners. We have played an active part in this life, at close hand or at a distance, and this has led to a great deal of play. We have been able to harvest wheat that the farmer has left for us, we have threshed and ground it and baked bread with it. We have been able to follow the entire process which has been most valuable.

■ What will children need in the years ahead?

To meet the elements, to see people who work with things that are easy to understand, to be able to imitate adults who cooperate and solve conflicts in a good way! This is going to be incredibly important in future so that the children who come to this earth will be able to find their way in the environment. We must safeguard the stress-free environment of the play school, where it is possible to sit down in peace and quiet and just watch the cows chewing grass, a worm crawling in the soil, or a beetle swimming in a pond. We must allow plenty of time and space for free play and role play.

Children's groups need to be smaller than they are today. Otherwise they take too much energy. Today's children have not the same reserves of energy as before, which is probably because the adults around them have not the same amount of energy either. It seems as though everyone can manage less and less. Perhaps it's because parents tend to be older nowadays. While we are on the subject of energy it makes me think about how important it is to have access to first class raw ingredients, organically grown vegetables, Saltå bread etc. We haven't had very many allergic children at Saga, even though we have a small farm with animals. There have been more sensitive children in recent years but for a long time we had no problems at all. There have been very many children at Saga over the years. My first pre-school children are 36 years old now! And now the parents in the pre-school are the children who went to my play school in Järna when they themselves were small.



Play is social training

When you open the gate into the pre-school "Mikaels barnträdgård", which is in the centre of Kungälv, you can see the whole of the garden in front of you. When you go along the path you are first greeted by the hens, then you see the willow play house, the fireplace and the pond. Here it is very important for the outside environment to be pleasing for both body and soul and here the children play freely with all the elements.

Play is seen as social training and it is not interrupted by the staff. The seasons are important and they characterise the rhythm of the activities. The children are welcome to help in the practical work in the house and garden and the adults make a great effort to be good role models for the children to imitate.

Information about Mikaels barnträdgård:
Run as a foundation with educationists and parents on the Board. 30 places for children aged 1-7 years
Started its activities in 1989
Telephone: 0303 - 636 72. www.fredkullaskolan.se
Painting by Anki Knuts



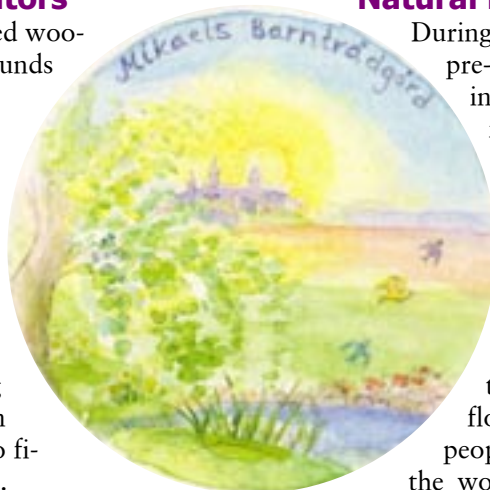
Information about Baskemölla Barnstuga:
Run as a voluntary association
16 places for children aged 1-6 years
Started its activities in 2002
Telephone: 0414 - 260 53
Photo: Lotta Beskow

With parents as guarantors

Solbacken is in a centrally located wooden building with large hilly grounds in Märsta. The foundation was recently given the chance to buy the property which they had previously rented. Many of the parents stood guarantor for part of the loan in Ekobanken.

As the pre-school business has gradually developed the securities have been able to be converted to the property. Using guarantors or guarantee funds in the beginning is the usual way to finance pre-schools in Ekobanken.

Parental involvement is a pre-condition for Solbacken. Besides the work with financing, the following tasks are included in the parents' voluntary responsibilities: cleaning, gardening, cooking and working with fund-raising bazaars.



Natural materials in Ekoby

During spring 2007 the children and the pre-school teachers will be moving into the newly-built day-care centre in Baskemölla Ekoby. Markus Beskow Schumacher who, together with a colleague, has been working project manager for the building tells us that wood-chip clay has been used as insulation in the walls. The roof insulation is eco-fibre and in the kitchen there is a linseed-treated earthen floor. A small group of dedicated people has taken care of most of the work with e.g. the plans, contacts with the authorities and the actual building work. Markus says that stamping the wood-chip clay gathered together both the parents and the local people in Ekobyn.



Information about Solbacken:
Run as a foundation with educationists and employees on the Board
13 places for children aged 1-6 years
Started its activities in 1988
Telephone: 08 - 591 203 48
www.sigtuna.se and click on Förskola
Photo: Ann-Marie Näslund-Alm

Food - an ecological issue

It is often said that people who eat a lot of vegetables stay strong and healthy. This was perhaps true when people grew their vegetables in their own back gardens. Most of the vegetables on the market today have been produced in laboratories, they no longer grow in soil and they have no real taste. The surplus production is subsidised and is sent to Africa where the small farmer, who still farms in the traditional way, is cut out. The production of food is becoming more industrialised, and the nutritional value in our food-stuffs is gradually decreasing.

The ecological organizations that are granted loans in Ekobanken are working in various different ways for a healthy development in the area of food. Farms, cultivations and improvement operations, shops, information agencies and consumers' cooperation all have this in common. The same is true of organizations within education, certification and research that are borrowers or customers of the bank.

Dairy farms or animal factories?

Nibble farm in Järna belongs to a dwindling group of biodynamic dairy farms in Sweden. Farms where neither chemical pesticides, artificial fertilizer nor genetically modified organisms (GMO) are used. Cultivation and livestock farming are well balanced so that the soil is living and fertile. In biodynamic cultivation the farmers concentrate on health care - that is that the best way to deal with disease and pests is to prevent them. Here all the demands are met with regard to ecological cultivation that the KRAV mark of quality guarantees, but the ecological thinking is taken a step further. At Nibble they have realised that the farm's economic sustainability in a longer perspective lies in local improvement and the use of the farm as a place of culture for connected activities. Nibble sells seed to the flour mill, Saltå Kvarn, the milk goes to cheese production at The Nibble Dairy and besides there is Nibble Agricultural College, Nibble market garden Nibble Bakery and Nibble sawmill on the farm.



According to the Krav and Demeter livestock regulations dairy cows must be let out to graze in summer and be allowed outside for part of the day all year round. According to Demeter it is not permitted to remove the cows' horns.

Better taste and nutritive value

Ekolivs in Vallentuna is a newly opened shop that aims to always stock the most wholesome and delicious food for all the family.



”There is really a huge difference in ecologically grown vegetables, and in meat and eggs from animals that have received all the nourishment and care they need, both in the taste and the nutritional value” says Gunilla Hofgren who is the shop manageress at Ekolivs.

Gunilla Hofgren and Bernt Klingberg are behind Ekolivs.
Photo: Gabriel Kärrby

Of what nature gives. And nothing else.

Saltå Kvarn has refined biodynamic grain since 1964. They know that careful treatment of raw products gives higher quality nutrition. The flour is ground with stone mills, the bread is baked in wood-fired ovens and they cooperate with ecological and biodynamic agriculture all over the world. In order for Saltå to be able to put a Demeter label on its products the refining process in the mill and the bakery is checked by the Swedish Demeter association.

No preservatives or food additives are allowed. Saltå Kvarn will increase its product range next year to also include meat. The raw products will come from biodynamic farms in the immediate neighbourhood that already supply grain to the company. ”We want to take the responsibility to put the added value onto the market”, says Johan Ununger, managing Director.

Contact:
www.demeter.net
www.krav.se

Nibble gård: www.nibble-naturbruk.nu
www.ekolivs.com
www.saltakvarn.se

Ekoköket for professional cooks

The Ekocentrum in Sigtuna is a voluntary association that spreads information about ecological products. In the association is the active section Eco-kitchen where most of them work in restaurants and large scale institutional households.



Pupils from Johannaskolan in Örebro practising agriculture at Skillebyholm. www.johannaskolan.com Photo: Anna Gribble

Consumer cooperation is needed

The association Sweden's Consumers in Cooperation aims to increase consumer influence in the market and in politics, in the sustainable and enduring direction. They are greatly involved in problem areas such as gene manipulation, radiation, antibiotics for animals to promote growth, cloning and hormone treatment of animals.

Education for sustainability

Ekocentrum in Gothenburg is northern Europe's largest permanent sustainability exhibition. Besides an exhibition with many good examples of how we can create a sustainable world it offers environmental education, activities for schoolchildren and many interesting seminars. Part of the exhibition is devoted to consumer questions and consumer power. It proves that the consumers' choice of products makes a difference and determines what is finally produced.

Research for the future

Some on-going research projects at the Biodynamic Research Institute

- The self-sufficient farm as a model for a future resource economy and environmentally-friendly agriculture in the Baltic Sea region.
- The plant nutrition flow in Swedish agriculture and society



Skillebyholm has been offering a biodynamic education since 1974. Now there is also a part time course and a number of shorter courses.

Photo: Anna Gribble, Johannaskolan

- Ways to close the cycle for a better environment and economy with limited resources.
- Local producer and consumer cooperation as a future model for an enduring society.
- Influence of forms of cultivation on the cultivation landscape and the bio-diversity.
- Self sufficiency with energy at the farm level.

Contact:

Ekocentrum - information centre: www.ekocentrum.info

Consumers in cooperation: www.konsumentsamverkan.se

Ekocentrum - sustainability exhibition: www.ekocentrum.se

Biodynamic research institute: www.jdb.se/sbfi

www.skillebyholm.org

Ekobanken and micro credits

Muhammad Yunus, the Nobel Peace Prize Winner 2006, thinks that credit is a Human Right. In a global world it is easy to think that sustainable development will go through the large economic structures and actors. But we think the opposite: To develop local economy and stimulate entrepreneurship through small loans and micro credits is the active means. In Sweden too financial exclusion is a reality for immigrants, women and people in sparsely populated areas. A central issue for Ekobanken as a social bank pioneer is how local capital can be activated in order to support sustainable development at the local level. How can people work together locally and find new ways to develop and finance projects, activities or companies through new finance instruments and local cooperation models? www.lokalekonomi.nu.

Each person is an entrepreneur

Ekobanken's representative Bridget Wedberg and others at Coompanion Roslagen have made a survey of the need for capital of entrepreneurs within the social economy, female entrepreneurs and entrepreneurs with



Participants in Ekobanken's loan project DONA (De Ordnar Natur-ligtvis Allt) with sign to Wermdö Hushållningssgilles harvest market. photo: Lotta Johansson, Värmdö Föreningsråd.

foreign backgrounds. The survey shows an interesting contradiction: The three groups represent a large number of possible initiative takers for a number of new companies in Sweden - if they could just get access to some capital. There are too few new companies being started in Sweden, at the same time as there are too few support structures to get them going. Some typical characteristics for social economy companies:

- start from an idea and a need, no thought of profit
- give great freedom to influence work, democratic
- often with little economic means from the start
- start from local needs, include voluntary work
- small scale, enduring, don't use all resources
- keep watch/ give employment when others can't
- have high growth

The social economy companies and associations work with independent schools with educational or village-profile, personnel-run or parent-run pre schools, village- or ethnic based homes for the elderly, home service, school kitchen etc. They also work with integration, workplace rehabilitation, care of abusers,



Loan customer Solidarity. and Culture Centre Gjuteriet in Norrköping is a meeting place for people, cultures, nationalities and generations. www.gjuteriet.org Photo: Miguel Muñoz

psychological /physical function disability and local area development

The survey shows a number of different problems for these organizations. Lack of advice and financial support structure, difficulty in getting initial capital and above all problems with the attitudes of banks and authorities, also with long-term, economically sustainable activities

Local saving - a foundation bolt

Ekobanken's experience and the bank tool box for social economy financing contain many solutions for these needs. Ekobanken also supports the development of support structure such as credit guarantee associations, knowledge bank for social economy activities, funds for social economy etc. In the EU loans under 25.000 Euro to companies with 1-9 employees are defined as a micro credit. Ekobanken has during all the years worked with micro credits and also sent funds to such people in the Dominican Republic.

Poverty is a threat to peace

Micro finance and micro credits have been in focus in recent years. 2005 was the UN micro credit year and at the end of 2006 Muhammad Yunus and Grameen Bank were jointly awarded The Nobel Peace Prize.

In developing countries micro finance is about loans and financial services to the extremely poor, from a few dollars and upwards. In Europe although conditions are different micro finance is needed here.



Ekobanken is the only Swedish member in EMN, European Micro finance Network. They work with micro-finance solutions to fight unemployment and financial exclusion. european-microfinance.org

Here is an excerpt from the Nobel speech of Muhammad Yunus.

By awarding us this prize, the Norwegian Nobel Committee has contributed to the idea that peace is closely connected with poverty. Ninety four per cent of the revenue in the world goes to forty per cent of the population, while 60 per cent of the population only live on six per cent of their income. Half of the world's population are living on 2 dollars a day. More than a billion people are living on less than a dollar a day. It is not possible to fight terrorism with military equipment. We must understand the underlying reasons for terrorism if we are to get rid of it once and for all. It's better to use resources to improve the situation for the poor instead of spending them on weapons.

Our actions reflect our thoughts

We get what we want or that which we don't refuse. If we had decided that poverty was unacceptable and that it didn't belong in a civilised society, we would have built institutions and implemented a policy for a world free from poverty. What we desire and how we shall realise it is dependent on what we think. We can change the world if we find a way to change perspective and quickly reform our mindset when new knowledge becomes available.

Poverty at the museum

I believe that we can create a world free from poverty since poverty is not created by the poor. Poverty has arisen because we have built our theoretical frameworks of underestimating human capacity, through drawing up concepts that are too narrow (as for example company, credit rating, entrepreneurship, oc-

cupation) or developed half finished institutions (such as financial institutions that exclude the poor).

I am quite convinced that we can create a world without poverty if we all believe in it. In a world without poverty the schoolchildren who visit Poverty museums will be horrified to see what terrible and unworthy conditions a number of people lived. They will accuse their parents of tolerating such an inhuman situation that lasted so long, for so many people.

Poor people are bonsai people, like bonsai trees that come from healthy seeds but have happened to land in poor soil. There is nothing wrong with their seeds. It is just that society never gave them a good place to grow. All we need is for poor people to get a developing environment so that they can release their energy and creativity. Then poverty will disappear fast.

© The Nobel Foundation, Stockholm, 2006.



Muhammad Yunus speaking to an interested group of listeners at Høgskolen in Oslo. Photo: Stian Torstensson

Grameen Bank in Bangladesh

Founded by Muhammad Yunus in 1976.

Grameen Bank and Muhammad Yunus were awarded The Nobel Peace Prize 2006 for their efforts to create economic and social development from the bottom.

Grameen Bank has almost 7 million customers. 97% of borrowers are women.

The loans are small and need no security. Subsequent loans depend upon repayments of the initial loan.

Borrowers are placed in groups of five in order for them to help and support each other.

95% of all loans are re-paid. The interest on all loans is 16 per cent, which is less than the rate in corresponding state micro-credit programmes.

www.grameen-info.org

Ekobanken loan projects

Loans to cultivation and ecology

- Arby foundation administers Solmarka biodynamic farm outside Kalmar.
- Grönskan on the island Lyrön outside Orust, a local ecological shop.
- Nibble Agricultural College.
www.nibble-naturbruk.nu
- The bakery at Nibble farm is run by Michael Bock.
- Yttereneby farm is a traditional biodynamic farm.
- Associera AB work with aid projects
- Eco-village Baskemölla in Österlen.
- Skilleby Trädgård grows biodynamic vegetables that are sold locally. www.skillebytradgard.se
- GES Investment Services make environmental and social analyses. www.ges-invest.com
- Skåve farm is a biodynamic farm with animals, grain cultivation and machine repair services.
- Skåve foundation provides land and buildings for activities in Skåve village outside Järna.
- Saltå Kvarn AB. www.saltakvarn.se
- Kaffeboan eco-shop in Söderköping. www.kroonshalsa.se
- Human Health, eco-shop in Svenshögen.
- Ekolivs in Vallentuna. www.ekolivs.com
- Associera Farming advice.
www.lantbruksradgivning.se
- Skillebyholm. www.skillebyholm.org
- Ekocentrum i Sigtuna. www.ekocentrum.info
- Järna odlarring develop trademarks Järna Grönt and Järna Kött and run distribution.
- NordIQ offers solutions for the optimization of district heating plants. www.nordiq.se
- Nibblestiftelsen, biodynamic farm, Järna.
- Biodynamic research Institute.
www.jdb.se/sbfi
- Charlottendals tenant owners' society, Järna.
- Switchpower plan and supply solar cells- system for electricity production. www.switchpower.se
- Bures Byggnadsvård in Stigtomta.
www.buresbyggnadsvard.se
- Ecological holiday accommodation on Öland. www.ekologisktboende.se
- Rafaels Trädgårdar is building up a therapy business on Orust..
- Ull i Sverige in Kil. www.ulltvatt.se

Loans to fair trade

- DEM Collective, make and sell clothes.
www.demcollective.com
- Jadu make and sell clothes of pure natural materials. www.jadu.se

- The Work Cooperative LAFO produce and sell a banana & hibiscus drink.

Loans to culture and miscellaneous

- Vårdinge Village Folk High School include handicraft and art in their programme.
www.vardinge.fhsk.se
- Cultural Centre in Ytterjärna.
www.kulturhuset.nu
- Balders Publishing House issue the cultural magazine Balder and books. www.balder.info
- Christian Society in Norrköpings Helgeands Chapel
- Solidarity and Cultural Centre Gjuteriet, Norrköping. www.gjuteriet.org
- Wrå Tryck & Förlag have a publishing and printing business, specialising in small editions.
- Kristofferseminariet in Bromma.
www.kristofferseminariet.se
- Waldorf Academy in Gothenburg.
www.waldorfakademien.se
- Cultural centre Oceanen in Gothenburg
www.oceanen.com



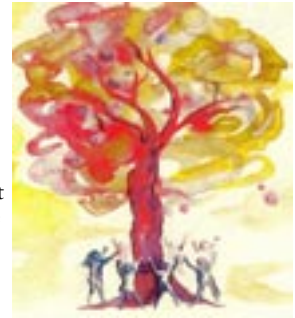
Mariann Wickander lives in Ekoby Baskemölla. In the picture she is building walls with wood-chip clay for the day care in the village.

- Sweden's Consumers in Cooperation.
www.konsumentsamverkan.se
- Rudolf Steiner seminar run adult education courses. www.steinerhogskolan.se
- Robygge sells e.g. natural cosmetics, books and paint in their shop. www.robymge.se
- Granstedt Culture and Society
- Ton och Teknik (Klas Dahlström).
- DONA and Värmdö Föreningsråd
- Tenant owners' society Tillsammans, Svenshögen.
- Skogsbrynsbyns tenant owners' society in Ytterjärna.

- Svanskogs Resource centre run e.g. The Community centre 42:an. www.svanskog.com
- Study loan for students at Nei Jing Academy. www.neijing.se
- Study loan for students at the Psychosynthesis Academy www.psykosyntesakademin.se
- Lekvattnet Kulturturism i Torsby lease the old farm in finngården Kvarntorp.
- Stiftelsen Alternativbyn in Svenshögen.
- Bethnarin Women's Society in Södertälje work with e.g. integration into the labour market.
- Hallongrottan, feminist book shop near Hornstull in Stockholm. www.hallongrottan.com
- Stiftelsen for non-violence and peace.

Loans to health care

- Vårdinge By is a country village with housing and workshops for the disabled.
- Norrby Välle Gård provides care and housing, a cafeteria, riding therapy and handicraft for young people and the long term unemployed.
- Hagastiftelsen cares for specially demanding children, young people and adults.
- Tälleby Fastighet provide premises for workshops - Telleby Verkstäder.
- Mora Park's curative treatment home for children. www.morapark.se
Egna Vingar, home for young adults in Farsta.
- The ice skate factory is a cultural and handicraft centre with e.g. an independent special needs high school. www.novalisskolan.se
- Lugnet, social therapeutic home on Munsö. Färingskolan, a school for young people. www.faringskolan.se
- Auris Musikinstrument develops and produces musical instruments and music therapy instruments. www.auris.se
- Staffansgården is a group home in Delsbo.
- GB Barnartikler sells well known products for young children. www.gbab.com
- Helgestahemmet is a curative treatment home in Mölnbo that also offers group housing and workshops for adults. www.helgesta.se
- Mikaelgården, curative village community for children and families. www.mikaelgarden.se
- Memphis economic association, home and day centre in Vindeln.
- Rudolf Steinerstiftelsens Bostadsstiftelse provides housing and premises for several health care and treatment homes.
- Saltå village, housing, special school and day centre for young people and adults. www.saltaby.se
- Ängsholmens work and housing collective for women. www.angsholmen.com
- Åsbo work cooperative, Tärnsjö.



Artist: Bojan Krogh, art teacher at Annaskolan in Dormsjö, a unique waldorfpedagogisk village school, the only one in Dalarna. www.waldorf.se/annaskolan

- Förenade Solhem housing cooperative on Vaddö.
- Tunabergs community and group housing for the elderly.
- Fröliden is a student home in Gnesta.
- Årsta Gård offers curative housing and schooling. www.arstagarad.se
- EK Prämen is a social therapeutic initiative outside Söderköping.
- Phenixkliniken is an alternative treatment clinic in Stockholm. www.phenix.se
- Gustavsfors-Vårviks home for the elderly is run as a voluntary association.
- The way out! cooperative in Gothenburg expanding with new branches. www.vagenut.coop
- Xpandivision is a multi ethnic economic association in the city area on Järvafältet north of Stockholm. www.xpandivision.se

Loans to child and youth projects

- Martinskolan in Farsta www.martinskolan.se
- Johannaskolan in Örebro. www.johannaskolan.com
- Mariaskolan in Järna. www.mariaskolan-jarna.se
- Fredkullaskolan and Mikael's barnträdgård. www.fredkullaskolan.se
- Waldorfskolan on Orust. www.orustwaldorfskola.se
- Rudolf Steinerskolan in Norrköping. www.rudolfsteinerskolan.se
- Solvikskolan in Järna. www.solvikskola.se
- Sophiaskolan in Rörum. www.sophiaskolan.se
- Stjärnflocka in Vårdinge.
- Solbacken, Waldorf pre-school in Märsta.
- Föreningen Nyponkulla in Hölö
- Kummelnäs Barnträdgård in Nacka.
- Barnstugan in Baskemölla.
- S/F Constantia gives children and young people the opportunity to sail. www.constantia.se
- S/Y Ellen offers school sailing trips and camps. www.syellen.org
- Lilla Bullerbyns pre-school on Charlottendals Gård.
- Riala Waldorf association in Bergshamra.
- Örjanskolan in Järna. www.orjanskolan.se
- Fridastiftelsen is a special school in Norrköping.

How to use Ekobanken

When you have an account in Ekobanken you can choose whether the money is spread over the whole range of bank loans or whether it is used in one of the areas below.

We offer ethical savings and placement as well as a wide range of services for organisations and companies with connection to both Plusgiro and Bankgiro. On the loan side there are loans and credit for activities within sustainable entrepreneurship and social economy and also private loans for members with saving accounts in the bank.

Type of account	Loan area
Ecology	Alternative energy, ecological and biodynamic food products and also ecological advice and research
Culture	Culture centre, cultural associations, adult education
Health care	Alternative forms of treatment, care of the disabled
Child and youth	Pre-schools, independent schools special schools school ship
The way out	Activities to support people who want to change their lives
Fair Trade	Production and trade with respect for human conditions
Sustainable Development in Västra Götaland	An account for regional purposes that will support local development

Ekobanken

Member bank
 Box 64, 153 22 Järna
 Visiting address: Skåve Magasin
 Representative office: Tyska Skolgränd 3 in the Old Town in Stockholm
 Fax: +468 - 551 749 90
 E-mail info@ekobanken.se
 Plusgiro: 8 19 05 - 2
 Bankgiro: 148 - 8444
 Organisation number: 516401 - 9993
 Registered office: Södertälje

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