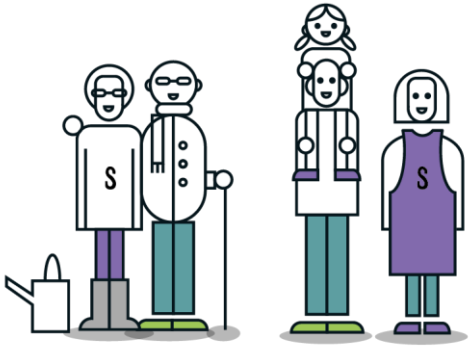
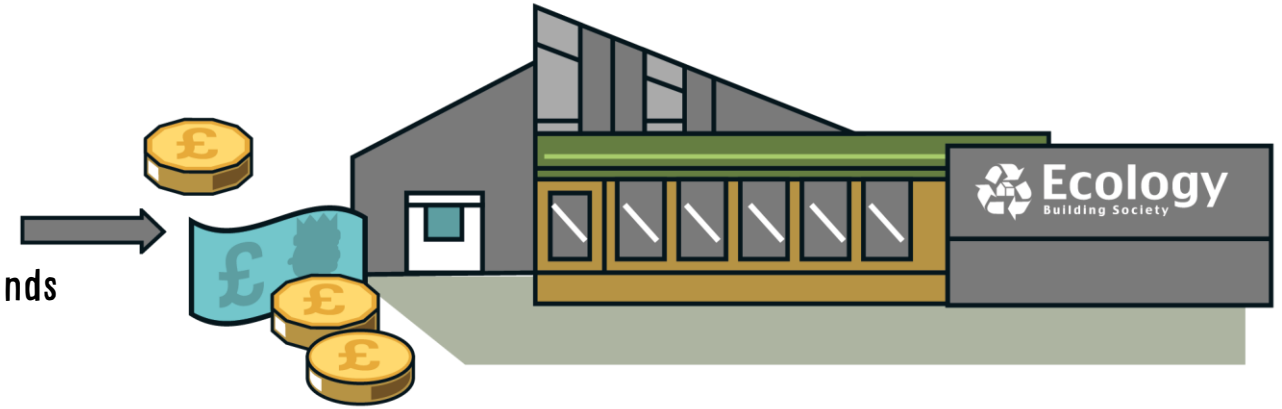
Building Society for Beginners

Chris Newman & Tim Morgan

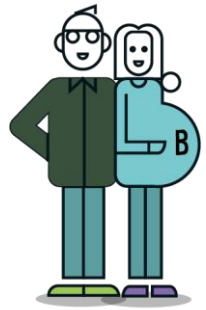
Ecology
Building Society



Savers deposit funds

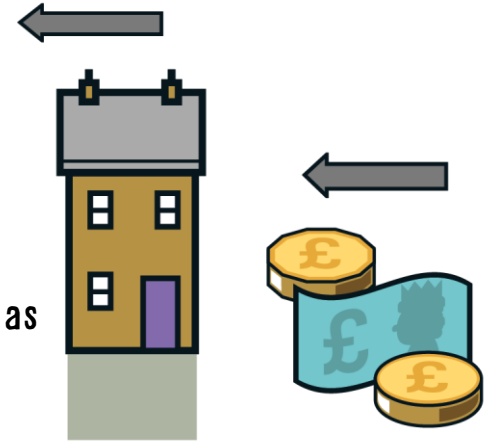


Ecology lend funds



Savers may request their money

Money leaves the system as it goes to the vendor



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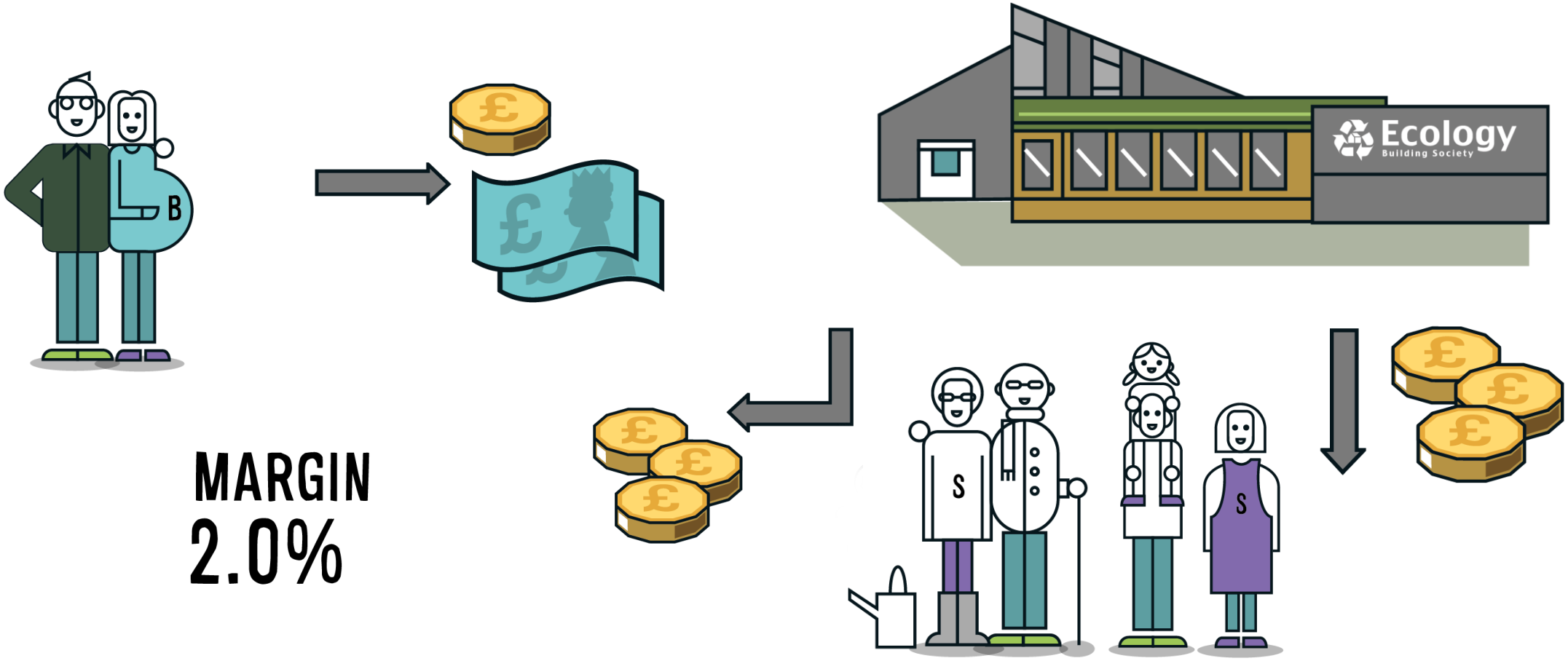

MARGIN
2.0%

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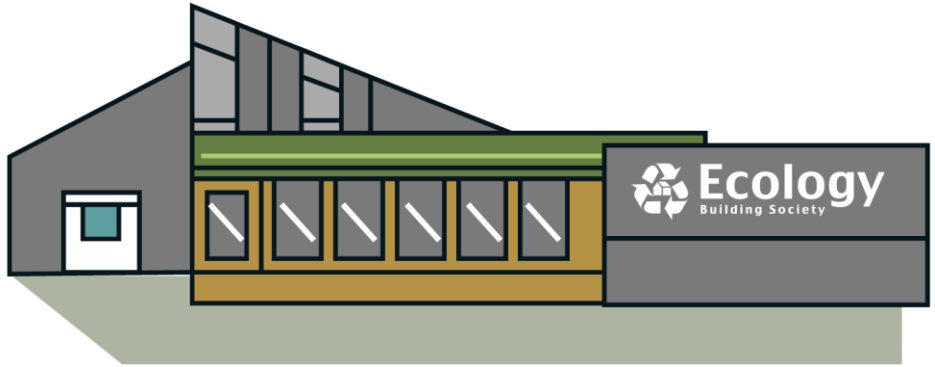
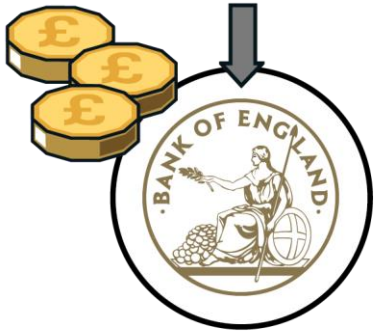
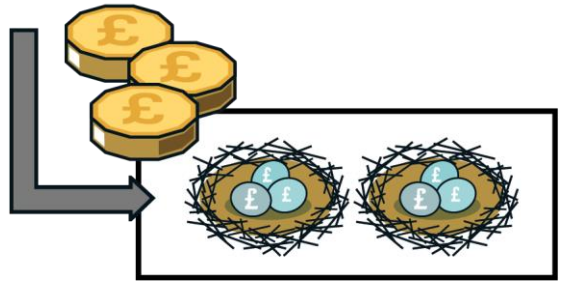


Ecology doesn't hold cash –
it goes to other places…





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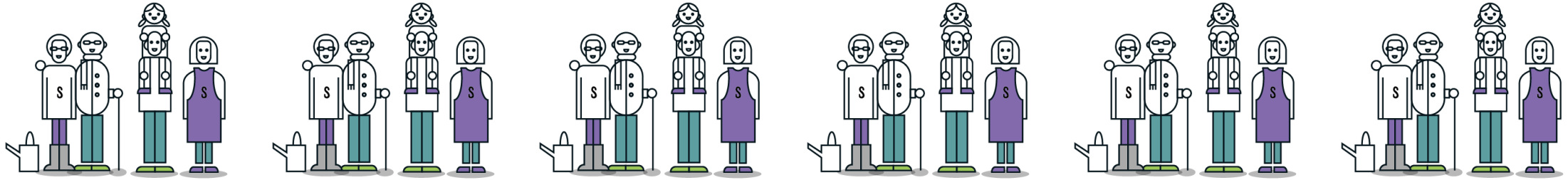

Savers...

Borrowers

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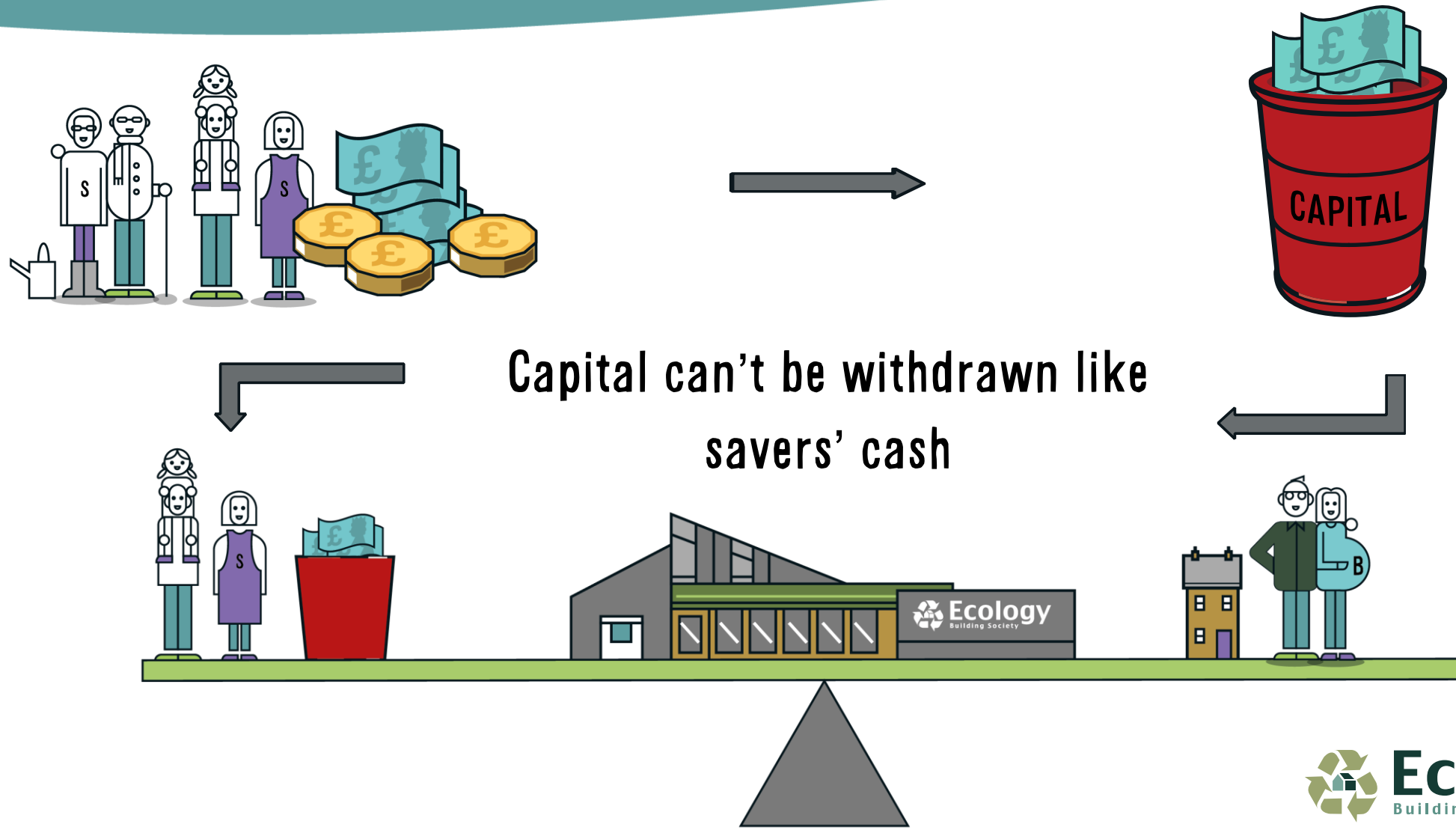

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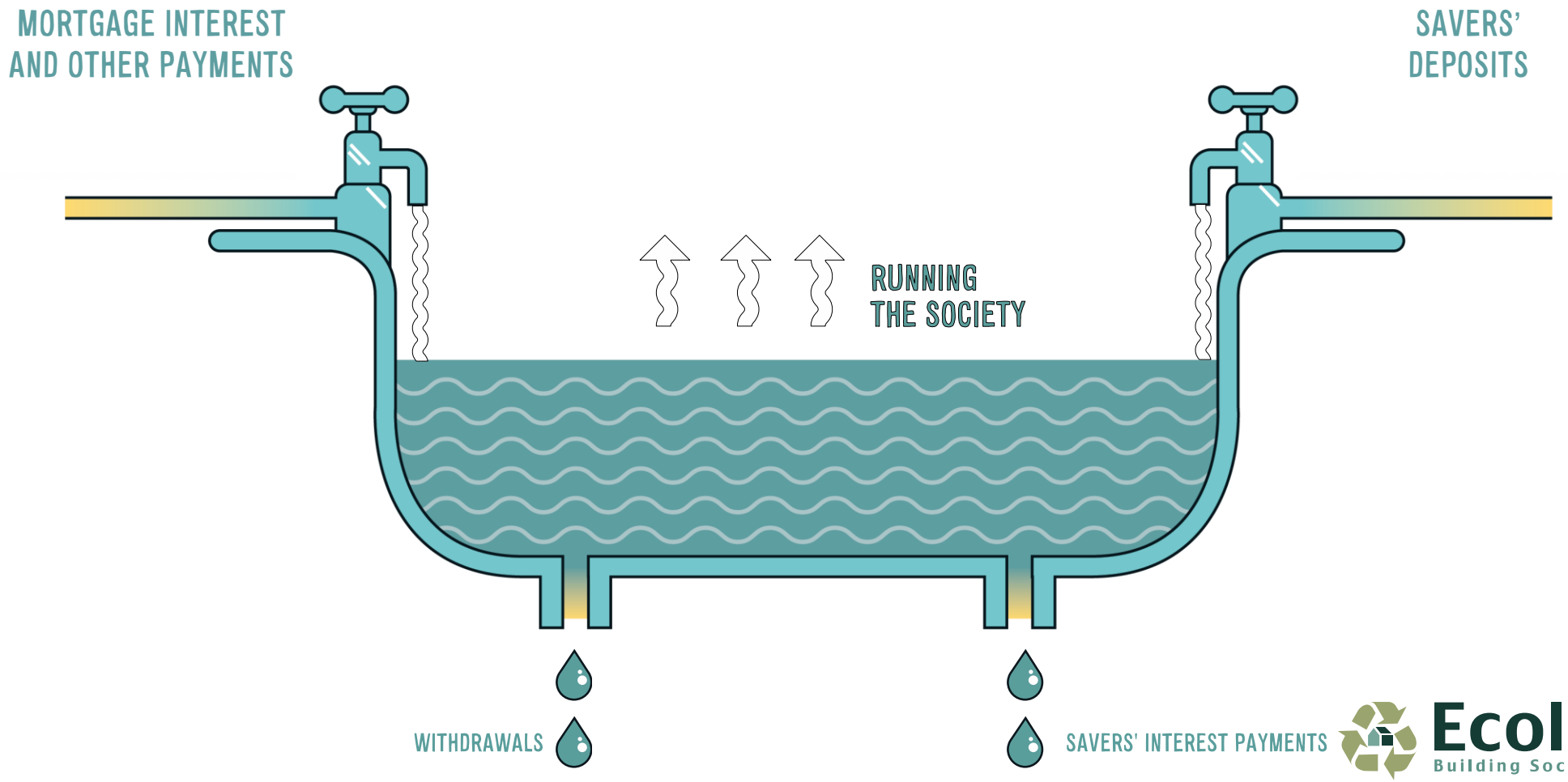
Water = Assets



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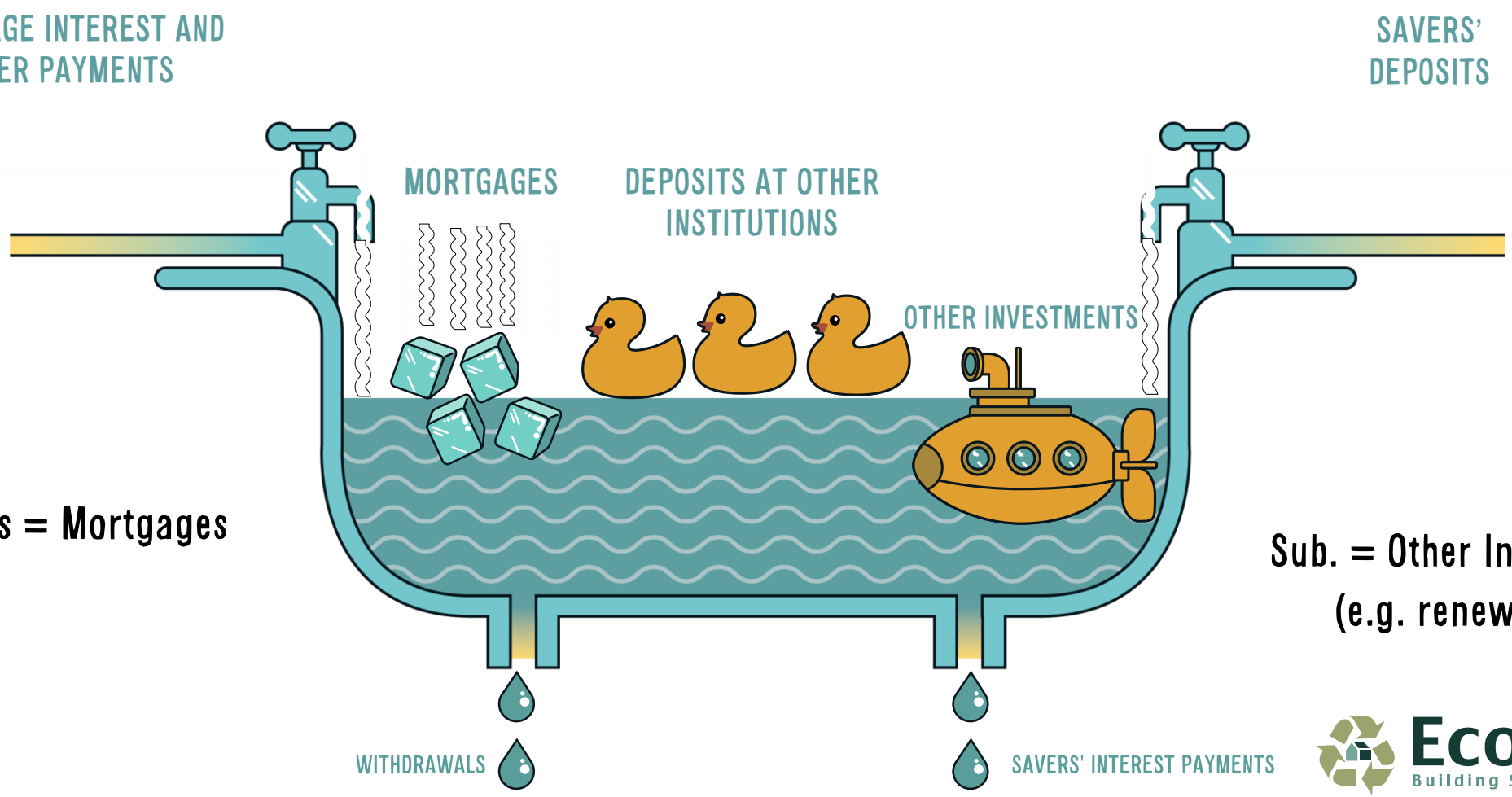
Rubber ducks = Institutions



Ice cubes = Mortgages

Sub. = Other Investments (e.g. renewables)

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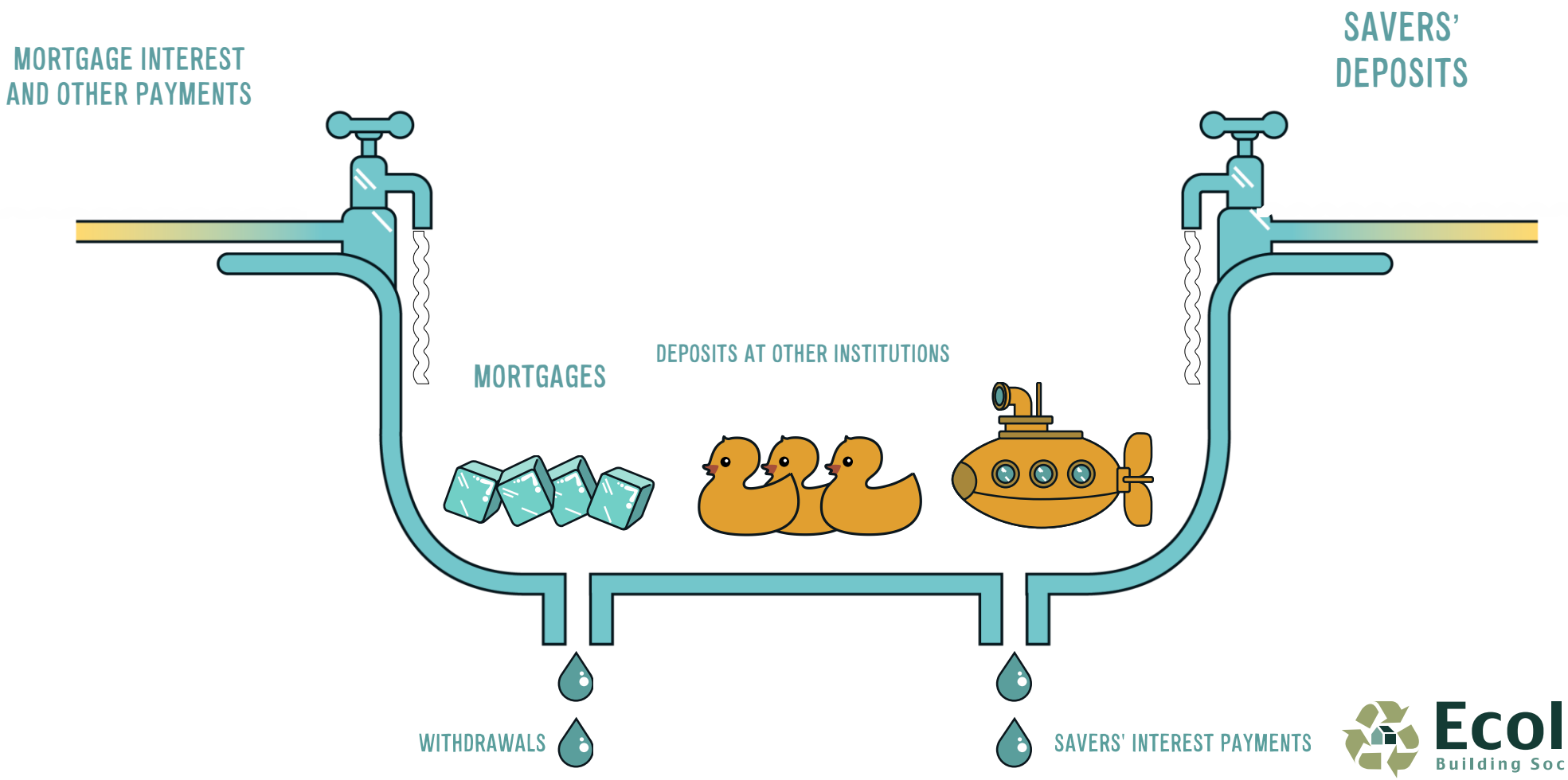
All cash deposited with us is put into ice cubes, ducks or submarines



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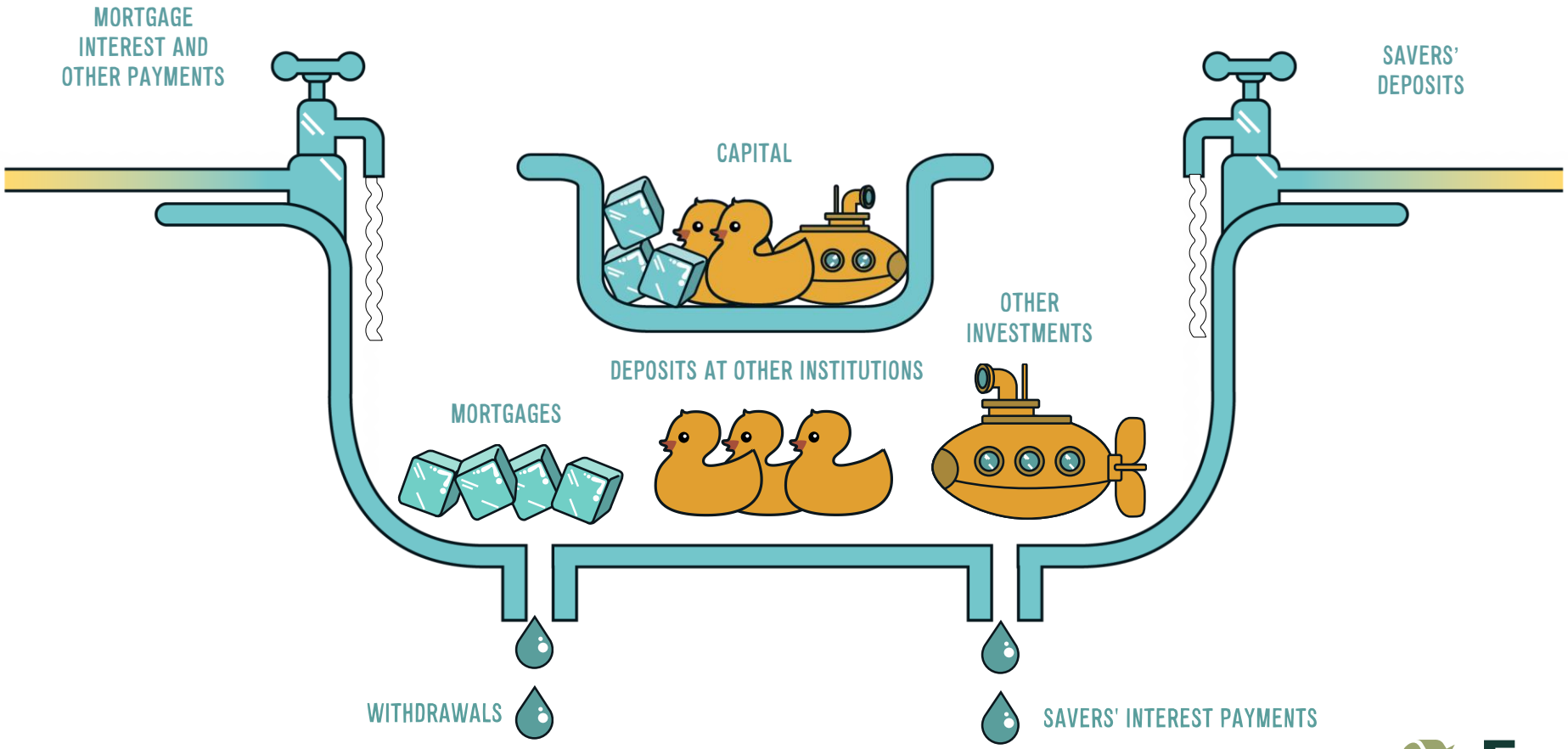
No plug hole in the floating sink!



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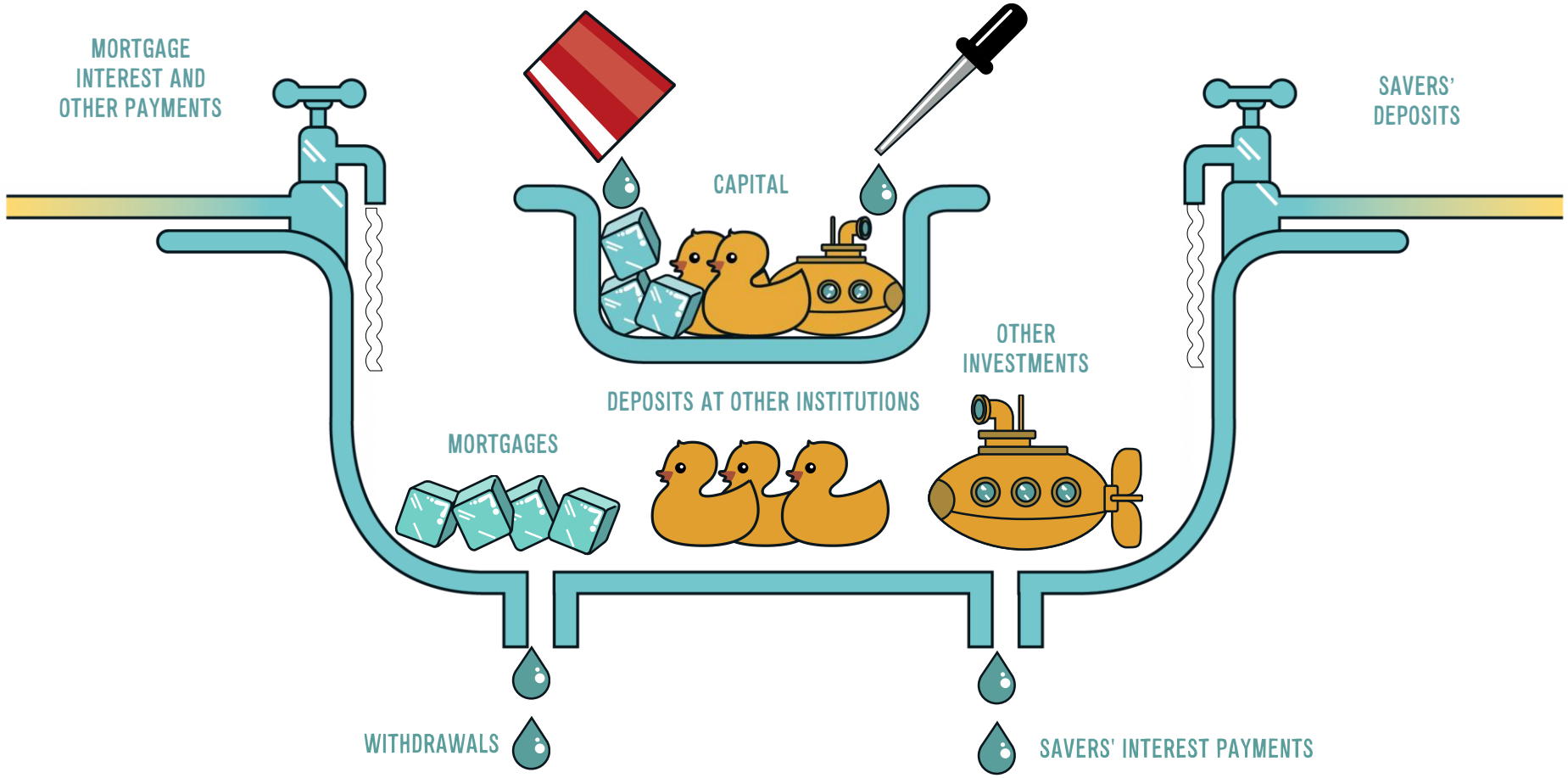

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