

	Eligibility	Type of Financial Product	Finance below £50k	Finance Above £50k	Length of Term	Type of Interest & Rate	Secured/Unsecured	Arrangement Fee
<u>Big Issue Invest Scotland</u>  <a href="#">WEBSITE</a>	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> <li>Loans</li> </ul> <p><b>Compare</b></p>	✓	✓	TBA	Fixed Interest Rates 7 - 9%	Secured & unsecured	✓
<u>Charities Aid Foundation</u>  <a href="#">WEBSITE</a>	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> <li>Loans</li> <li>Underwriting</li> <li>A range of banking services</li> </ul> <p><b>Compare</b></p>	✓	✓	2 - 25 years	Variable Interest & Fixed Interest	Secured & unsecured	✓
<u>Charity Bank</u>  <a href="#">WEBSITE</a>	Charities, Social Enterprises and Community Organisations	<ul style="list-style-type: none"> <li>Loans</li> <li>Deposits and ISAs</li> </ul>	✗	✓	5 - 25 years	TBA	Secured & unsecured	✓
<u>Cooperative &amp; Community Finance</u>  <a href="#">WEBSITE</a>	Employee or Community owned Co-operatives	<ul style="list-style-type: none"> <li>Loans</li> </ul>	✓	✓	3-20 years	Fixed Interest 6 - 8% on reducing balance. Variable Interest	Secured & unsecured	✓

						3%-4% above base Up to 8%		
<u>DSL Business Finance</u> <a href="#">WEBSITE</a>	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> <li>Loans</li> </ul>	✓	✗	1 - 10 years	Fixed Interest 7% - 9%	Unsecured and Secured	✓
<u>Esme Fairburn</u> <a href="#">WEBSITE</a>	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> <li>Loans</li> <li>Quasi-Equity</li> </ul>	✗	✓	1 - 5 years	TBA	TBA	✓
<u>Ecology Building Society</u> <a href="#">WEBSITE</a>	3 <sup>rd</sup> Sector organisations & Social Enterprises	<ul style="list-style-type: none"> <li>Loans</li> <li>Residential Mortgages</li> <li>Deposits and ISAs</li> </ul>	✗	✓ 70%- 80% Loan to Value	1 - 40 years	Fixed Interest & Variable Interest	Secured Loans	✓
<u>GE Group Social Impact Accelerator</u> <a href="#">WEBSITE</a>	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> <li>Loans</li> </ul>	✗	✓	2 - 7 years	TBA	Unsecured	TBA

<p><b><u>Resilient Scotland</u></b></p> <p><b><u>WEBSITE</u></b></p>	<p><b>3rd Sector organisations &amp; Social Enterprises</b></p>	<ul style="list-style-type: none"> <li>Loans &amp; grant packages</li> </ul>	✓	✓	1 - 10 years	Fixed Interest 6.5 %	Secured &Unsecured	NO
<p>Local area in 1 of the following; Clackmannanshire, Dundee City, East Ayrshire, City of Edinburgh, Fife, Glasgow City, Inverclyde, North Ayrshire, North Lanarkshire, Renfrewshire, South Lanarkshire, West Dunbartonshire, West Lothian</p>								
<p><b><u>Resonance</u></b></p> <p><b><u>WEBSITE</u></b></p>	<p><b>Organisations raising funds through community share offers</b></p>	<ul style="list-style-type: none"> <li>Loans</li> </ul> <p><b><u>Compare</u></b></p>	✗	✓	TBA	TBA	Secured	✓
<p><b><u>RBS Social &amp; Community Capital</u></b></p> <p><b><u>WEBSITE</u></b></p>	<p><b>3rd Sector organisations &amp; Social Enterprises</b></p>	<ul style="list-style-type: none"> <li>Loans</li> </ul>	✓	✓	TBA	TBA	Secured	TBA
<p><b><u>Social Investment Scotland (SIS)</u></b></p> <p><b><u>WEBSITE</u></b></p>	<p><b>3rd Sector organisations &amp; Social Enterprises</b></p>	<ul style="list-style-type: none"> <li>Loans</li> </ul> <p><b><u>Compare</u></b></p>	✓	✓	2 - 25 years	Fixed Interest 5 - 9% &Variable Interest	Secured &Unsecured	✓
<p><b><u>Social &amp; Sustainable Capital</u></b></p>	<p><b>3rd Sector organisations &amp; Social Enterprises</b></p>	<ul style="list-style-type: none"> <li>Loans</li> </ul>	✗	✓	TBA	TBA	Secured &Unsecured	TBA

<a href="#"><u>WEBSITE</u></a>								
<a href="#"><u>Triodos</u></a> <a href="#"><u>WEBSITE</u></a>	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> <li>Loans</li> <li>A range of banking services</li> </ul>	x	✓	1 - 25 years	Fixed Interest & Variable Interest	Secured	TBA
<a href="#"><u>Unity Trust Bank</u></a> <a href="#"><u>WEBSITE</u></a>	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> <li>Loans</li> <li>Social mortgages</li> <li>A range of banking services</li> </ul> <p><b>Compare</b></p>	x	✓	3 - 30 years	Fixed Interest & Variable Interest	Secured	✓
<b>SPECIALISED FINANCIAL PRODUCTS</b>								
<a href="#"><u>Architectural Heritage Fund</u></a> <a href="#"><u>WEBSITE</u></a>	3rd Sector organisations & Social Enterprises Project must involve an historic building	<ul style="list-style-type: none"> <li>Loans</li> <li>Grants</li> <li>Loan &amp; Grant packages</li> <li>Community Share purchases</li> </ul>	✓	✓	6mths - 15 years		Secured & unsecured	✓

<p><u>Pure Leapfrog</u></p> <p><a href="#"><u>WEBSITE</u></a></p>	<p>3rd Sector organisations &amp; Social Enterprises</p>	<ul style="list-style-type: none"> <li>Loans</li> </ul> <p><b>Compare</b></p>	<p>✓</p>	<p>✓</p>	<p>Up to 10 years</p>	<p>5.5% solar 6.5% wind 7.5% hydro</p>	<p>Secured</p>	<p>Applicable</p>
<p><u>Community Shares Scotland</u></p> <p><a href="#"><u>WEBSITE</u></a></p>	<p>Co-operatives and (Charitable) Community Benefit Societies (Assistance if conversion required)</p>	<ul style="list-style-type: none"> <li>Equity (Non-transferrable withdrawable Share Capital)</li> </ul>	<p>✓</p>	<p>✓</p>	<p>Any. (Withdraw period usually after 2-5 years)</p>	<p>2%-5% (approx.) Tax relief may also be available</p>	<p>Unsecured equity (shares)</p>	<p>NO (CSS provide free expert support and advice)</p>
<p><u>Zero Waste Scotland: Recycling Fund</u></p> <p><a href="#"><u>WEBSITE</u></a></p>	<p>3rd Sector organisations &amp; Social Enterprises</p>	<ul style="list-style-type: none"> <li>Loans</li> </ul>	<p>x</p>	<p>✓</p>	<p>3 – 5 Years</p>	<p>TBA</p>	<p>Secured</p>	<p>NO</p>