

	Eligibility	Type of Financial Product	Finance below £50k	Finance Above £50k	Length of Term	Type of Interest & Rate	Secured/Unsecured	Arrangement Fee
<p><u>Big Issue Invest Scotland</u></p> <p><u>WEBSITE</u></p>	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> Loans <p>Compare</p>	✓	✓	TBA	Fixed Interest Rates 7 - 9%	Secured & unsecured	✓
<p><u>Charities Aid Foundation</u></p> <p><u>WEBSITE</u></p>	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> Loans Underwriting A range of banking services <p>Compare</p>	✓	✓	2 - 25 years	Variable Interest & Fixed Interest	Secured & unsecured	✓
<p><u>Charity Bank</u></p> <p><u>WEBSITE</u></p>	Charities, Social Enterprises and Community Organisations	<ul style="list-style-type: none"> Loans Deposits and ISAs 	✗	✓	5 - 25 years	TBA	Secured & unsecured	✓
<p><u>Cooperative & Community Finance</u></p> <p><u>WEBSITE</u></p>	Employee or Community owned Co-operatives	<ul style="list-style-type: none"> Loans 	✓	✓	3-20 years	Fixed Interest 6 - 8% on reducing balance. Variable Interest 3%-4% above base	Secured & unsecured	✓

						Up to 8%		
<u>DSL Business Finance</u> WEBSITE	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> Loans 	✓	✗	1 - 10 years	Fixed Interest 7% - 9%	Unsecured and Secured	✓
<u>Esme Fairburn</u> WEBSITE	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> Loans Quasi-Equity 	✗	✓	1 - 5 years	TBA	TBA	✓
<u>Ecology Building Society</u> WEBSITE	3 rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> Loans Residential Mortgages Deposits and ISAs 	✗	✓ 70%-80% Loan to Value	1 - 40 years	Fixed Interest & Variable Interest	Secured Loans	✓
<u>SE Group Social Impact Accelerator</u> WEBSITE	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> Loans 	✗	✓	2 - 7 years	TBA	Unsecured	TBA
<u>Resilient Scotland</u> WEBSITE	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> Loans & grant packages 	✓	✓	1 - 10 years	Fixed Interest 6.5 %	Secured & Unsecured	NO

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><u>Resonance</u> <u>WEBSITE</u></p>	<p>Organisations raising funds through community share offers</p>	<ul style="list-style-type: none"> Loans Compare 	<p>x</p>	<p>✓</p>	<p>TBA</p>	<p>TBA</p>	<p>Secured</p>	<p>✓</p>
<p><u>RBS Social & Community Capital</u> <u>WEBSITE</u></p>	<p>3rd Sector organisations & Social Enterprises</p>	<ul style="list-style-type: none"> Loans 	<p>✓</p>	<p>✓</p>	<p>TBA</p>	<p>TBA</p>	<p>Secured</p>	<p>TBA</p>
<p><u>SEN Bridging Loan Fund</u> <u>WEBSITE</u></p>	<p>SE Code Compliant SEN Members</p>	<ul style="list-style-type: none"> Bridging Loans 	<p>✓</p>	<p>x</p>	<p>Up to 6 months</p>	<p>3%</p>	<p>Secured against expected Income</p>	<p>✓</p>
<p><u>Social Investment Scotland (SIS)</u> <u>WEBSITE</u></p>	<p>3rd Sector organisations & Social Enterprises</p>	<ul style="list-style-type: none"> Loans Compare 	<p>✓</p>	<p>✓</p>	<p>2 - 25 years</p>	<p>Fixed Interest 5 - 9% & Variable Interest</p>	<p>Secured & Unsecured</p>	<p>✓</p>
<p><u>Social & Sustainable Capital</u> <u>WEBSITE</u></p>	<p>3rd Sector organisations & Social Enterprises</p>	<ul style="list-style-type: none"> Loans 	<p>x</p>	<p>✓</p>	<p>TBA</p>	<p>TBA</p>	<p>Secured & Unsecured</p>	<p>TBA</p>
<p><u>Triodos</u></p>	<p>3rd Sector organisations & Social Enterprises</p>	<ul style="list-style-type: none"> Loans 	<p>x</p>	<p>✓</p>	<p>1 - 25 years</p>	<p>Fixed Interest</p>	<p>Secured</p>	<p>TBA</p>

<u>WEBSITE</u>		<ul style="list-style-type: none"> • A range of banking services 				&Variable Interest		
<u>Unity Trust Bank</u> <u>WEBSITE</u>	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> • Loans • Social mortgages • A range of banking services <p>Compare</p>	x	✓	3 - 30 years	Fixed Interest &Variable Interest	Secured	✓
SPECIALISED FINANCIAL PRODUCTS								
<u>Architectural Heritage Fund</u> <u>WEBSITE</u>	3rd Sector organisations & Social Enterprises Project must involve an historic building	<ul style="list-style-type: none"> • Loans • Grants • Loan &Grant packages • Community Share purchases 	✓	✓	6mths - 15 years		Secured & unsecured	✓
<u>Pure Leapfrog</u> <u>WEBSITE</u>	3rd Sector organisations & Social Enterprises	<ul style="list-style-type: none"> • Loans <p>Compare</p>	✓	✓	Up to 10 years	5.5% solar 6.5% wind 7.5% hydro	Secured	Applicable

<p><u>Community Shares Scotland</u></p> <p><u>WEBSITE</u></p>	<p>Co-operatives and (Charitable) Community Benefit Societies (Assistance if conversion required)</p>	<ul style="list-style-type: none"> • Equity (Non-transferrable withdrawable Share Capital) 	✓	✓	<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><u>WEBSITE</u></p>	<p>3rd Sector organisations & Social Enterprises</p>	<ul style="list-style-type: none"> • Loans 	✗	✓	<p>3 – 5 Years</p>	<p>TBA</p>	<p>Secured</p>	<p>NO</p>