



**DEMOCRATIC  
FINANCE  
SCOTLAND**

Transforming community wealth

# Democratic Finance Scotland

Supporting community and social enterprises to  
**secure their long-term financial sustainability**  
by developing:

Long-term, independent  
income sources

+

Community power and control

Ensuring communities have the  
**financial control** and the **community power**  
to take **ownership of important community assets**  
and run **democratic community led businesses**

# What our members say about Shared Ownership

## Shared Ownership Survey, November 2024:

### Have you explored shared ownership?

- 73% no
- 11% yes but did not progress

### Do you think it should be mandatory for developers to offer shared ownership?

- 90% answered yes (37%) or unsure (53%)

### Do you need more support with shared ownership in your community?

- 76% answered yes (31%) or unsure (45%)

# Our Support for Funding and Finance

## Local, citizen-driven sources of money

- Community shares
- Community bonds
- Local philanthropy and legacy giving
- Donation-based crowdfunding

# Community Shares and Bonds

## Key Features and Benefits

- Investment crowdfunding from your community
- Interest typically 2-6%
- Not transferable
- Community Benefit Society required
- Accessible – shares and bonds from £10
- Encourages community engagement in enterprise
- Repayment typically 10-20 years
- Levers other funding and finance

## Bonds vs Shares

- Bonds are debt
- Shares are equity/ownership
- Bonds have a fixed term repayment
- Shares slightly more flexible on repayment
- Bonds offer tax relief for investors (innovative finance ISA)

# Our Support for Democratic Governance

## Member-led, enterprising, local economic regeneration

### **DTAS Member Support**

- General capacity building
- Directors' training
- Member benefits (finance, insurance, legal)

### **DTAS Democratic Finance Support**

- Community Benefit Society expertise and registration
- Good practice community engagement and consultation
- Relationship building with developers
- Focus on income generation and community-led business

# Scottish Community Coalition on Energy

## Members:

DTAS, Community Energy Scotland, Community Land Scotland and Scottish Communities Finance

## Focus Areas:

Shared Ownership, Community Energy, Community Benefit Funds and a Scottish Community Wealth Fund

## Policy Asks on Shared Ownership:

- Proactive mapping and early-stage awareness raising
- Clarity on Scot Gov ambitions and targets
- Community capacity building and update to Good Practice Guidance
- Develop bespoke funding options for shared ownership

# Get in Touch!



**[www.democraticfinance.scot](http://www.democraticfinance.scot)**



**[info@democraticfinance.scot](mailto:info@democraticfinance.scot)**

**[morven@dtascot.org.uk](mailto:morven@dtascot.org.uk)**