



COMMUNITY BOND INVESTOR INFORMATION

Before investing in Linlith-Go-Solar Community Bonds you should read this information carefully. It sets out the details of becoming a Community Investor.

LEGAL INFORMATION

This document is issued by Scottish Communities Finance Ltd - a Community Benefit Society (BenCom) registered with the Financial Conduct Authority (FCA) under the Co-operative and Community Benefit Societies Act 2014, registration number 7649, incorporated on 26th October 2017.

RISK

Investment in Community Bonds should be seen as a social investment and should not be regarded as being primarily an investment for personal monetary gain or profit. This investment is not suitable for those who seek income from their investment or require immediate access to their capital.

Community Bonds are a risk investment for the purpose of the promotion of the benefit of the public urban or rural communities across Scotland. The issue of Community Bonds by SCF Ltd does not constitute an offer to the public under section 85 of the Finance Services and Marketing Act 2000, since it is not an issue of transferable securities nor is it a controlled investment by virtue of paragraph 16(3) of Schedule 1 of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005.

The bond offer is not covered by the Financial Services Compensation Scheme and investors have no recourse to the Financial Ombudsman. You should only ever invest as much as you are prepared to lose.

If you are in any doubt about the terms of the offer or your investment in Community Bonds you should consult a professional adviser e.g. Independent Financial Adviser; Accountant or Solicitor.

BOND HOLDINGS

The minimum investment is £50. The bonds are not transferable or withdrawable prior to the maturity date. In certain circumstances the Directors of SCF Ltd may change the maturity date.

They also have the right to suspend or reduce the amount payable on each bond if the auditors of SCF Ltd certify that Linlith-Go-Solar has more liabilities than assets. In the event of LCDT or SCF Ltd ceasing to trade, bond holders should receive back their money, which could be less than original invested.

PAYMENT OF INTEREST

SCF Ltd aims to undertake its activities so that it may pay interest to bond holders upon the agreed period.

Bond holders may elect to donate their interest and/or their capital in favour of supporting the Linlith-Go-Solar project.