



CO-OPERATIVE & COMMUNITY FINANCE

supportive lending since 1973

Building a co-operative future.



Flexible loans from £10k - £150K for:

- Worker co-operatives
- Housing co-operatives
- Land-based co-operatives
- Environmental and community energy co-operatives
- Community Businesses of all shapes and sizes
- Employee-owned businesses
- Social enterprises and charities with democratic control
- And many more...

For:

- Establishing your co-op or community business
- Growing an existing one
- Purchasing or improving property
- Buying equipment
- Working and development capital
- A better finance deal tailored to suit you
- And more...



Why borrow from us?

- Over 50 years of lending experience
- National coverage
- Flexible terms, from 2 to 20 years
- Competitive interest rates
- Brokered deals on larger amounts
- Support to access development grants and blended finance
- Ongoing support during the term of the loan
- Membership, a say in how we do business
- We don't ask for personal guarantees



OUR VISION

“ A thriving, diverse and sustainable UK co-operative economy with ready access to capital. ”

“ To make the right finance available, at the right time, for co-operative enterprises in the UK. ”

OUR MISSION

OUR VALUES

Our values align with and are inspired by the seven co-operative principles and international cooperative values:

- **Principled**
- **Credible**
- **Supportive**
- **Collaborative**
- **Flexible**



For more information or to make an online loan application, please visit our website:
www.coopfinance.coop

Co-operative & Community Finance is the trading name of Industrial Common Ownership Finance Limited, which is authorised and regulated by the FCA in the conduct of investment business.
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