A Partnership Between...

How did we get here?

Democratic Finance Scotland builds on the history and success of DTAS' Community Shares Scotland programme and Scottish Communities Finance Ltd bond programme.

Collectively we have:

Created a network of over **18,000 citizen investors**

Raising over **£20 million** through citizen-led investment

Into **75 democratic, community led businesses**

HOWEVER there are still significant barriers to increasing community-led wealth and control.

> This is what the DF programme seeks to address

What will Democratic Finance Scotland do?

We will support **community and social enterprises** to secure their long-term financial sustainability.

We will do this by supporting communities to develop:

| Long-term, independent income sources | + | Community power and control |

Giving you the **financial control** and the **community power** to take **ownership of important community assets** and run **democratic community led businesses**

What is Democratic Finance?

An approach that combines:

Citizen-led investment + **Democratically controlled businesses**

To build local economies that work better for the people who live there.

Democratic Finance Key Principles

Democratic

- Money is raised collectively from within a community
- Money is invested into democratically controlled organisations
- Investment and membership opportunities are open to all
- Communities acting independently on their own behalf as 'Agents of Change'
- Community assets and services are mutually owned and run

Finance

- Organisations have a greater blend of income and are less grant dependent
- Communities have networks of 'Citizen Investors'
- Money is repayable to local people and local organisations
- Money is retained and circulated locally, boosting long term community wealth
- Investment opportunities are affordable and fair, and best suited to community and social enterprises

National Policy Drivers

- Community Wealth Building
- National Strategy for Economic Transformation (NSET)
- Land Reform - Community Empowerment Act
- Wellbeing Economy
- Democracy Matters
- Offshore and Onshore renewable opportunities

Research, Development & Advocacy

- Research and piloting new democratic finance solution
- Building strategic partnerships that support local action
- Influencing policy and advocating for communities

Programme Support

Our practical, hands-on support focuses on:

1. Helping you secure local, citizen-driven sources of money

- Community shares
- Community bonds
- Grassroots legacy giving
- Local philanthropy
- One-off community lotteries
- Common Good Funds

2. Giving you tools to strengthen local control and involvement

- Democratic governance models
- Community engagement and marketing
- Finance and investment jargon busting

3. Championing community-led opportunities from renewable energy

- Community ownership of renewables – 100% and shared ownership
- Fair distribution and good governance of Community Benefit Funds

Who We Support:

We provide direct and practical support to any community either with, or with a desire to adopt:

✓ A democratic and accessible governance structure

✓ An enterprising, empowering and sustainable approach

✓ A grassroots focus on securing, boosting and retaining local wealth

How we provide support:

Our support encourages communities to take and lead action themselves. Support is fully funded and is split into 2 stages:

Early Stage

Support to explore what democratic finance sources or tools are the best fit for your community and your plans
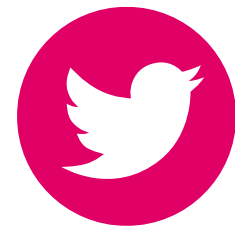
In Depth Development

Support to implement democratic finance sources or tools:
- good governance and Board training
- community engagement
- understanding and modelling investment
- business planning
- launching and marketing offers

Get in Touch!

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