

Sanctuary Bond by Equfund

Equfund is a Community Benefit Society helping to provide affordable homes in some of the most deprived areas of the UK

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pursuant to the exemption to Section 21(i) of the Act contained in paragraph 35 of the Financial Services and Markets Act 2000 (Financial Promotions) Order 2005. The Society is exempt from the requirement to issue an approved prospectus pursuant to Section 85 (5) of the Act pursuant to paragraph 7(2)(d) of Schedule 11A of the Act. The Directors of the Society accept responsibility

for the preparation of the document. To the best of the knowledge and belief of the Directors (who have taken all reasonable care to ensure that such is the case) the information contained within this document is in accordance with the facts and the document makes no omission likely to affect the context of such information.

Offer for subscription by Equfund (IPS) Limited for £2,000,000 unsecured Loanstock.

ALL LOANSTOCK HOLDINGS SHOULD BE SEEN AS A SOCIAL INVESTMENT WHICH IS NOT COVERED BY A FINANCIAL SERVICES COMPENSATION SCHEME. PAST PERFORMANCE IS NOT A GUIDE TO FUTURE PERFORMANCE. IF IN DOUBT, CONSULT A FINANCIAL ADVISER.



Cost of living crisis plunges millions into poverty

The cost of living is rising, with food, energy, tax, and household costs surging. Charities are warning this will have significant impacts, plunging many more families into poverty.

Flats with ice inside the windows, mould on the walls, and a meter for the shower was a reality for many in the '80s and '90s. Three decades later, Dickensian poverty has returned and could extend to many more people.

The cost-of-living crisis, fuelled by soaring energy prices, is totally unsustainable and is hitting the lowest-income families the hardest.

With energy prices set to rise again in the Autumn, UK families could face one of the most challenging periods in post-war history.

Sanctuary Bond by Eqfund

The Sanctuary Bond by Eqfund issue of Loanstock, enables us to have an emergency fund from monies loaned by ethically-minded and socially aware investors. This fund will give us the ability to purchase and renovate properties to let to the hidden homeless and those in urgent need of emergency accommodation. To keep tenant rents low, we offer a fixed rate of between 0-5% (inclusive). We have launched the Sanctuary Bond to combat the escalating homelessness problem caused by high rents and years of financial austerity which have culminated in a housing crisis and a need for emergency housing.

People who will benefit from the investment in the Sanctuary Bond will include families evicted

from their rented properties and single people — often with young children—who are fleeing domestic violence.

The money raised with the Sanctuary Bond will be used to purchase and refurbish accommodation to provide shelter for people who are threatened with homelessness, giving them a safe home in which to rebuild their lives. With over twenty years of expertise and experience in affordable housing, we are well placed to acquire and manage the properties.

The Sanctuary Bond by Eqfund is suited for motivated people who want to help to address the shortage of housing in the UK and not see the homelessness situation worsen.

Rebecca's tenant experience

I'm Rebecca. I'm 52 and work as a Learning and Development Facilitator for an NHS Trust. I moved into my home four years ago. I needed a property in the Dingle area that I could afford after splitting with my husband.

I found this property after a search and set up a viewing. I loved it and decided I would like to take it and moved in after an easy application process.

There's a real community spirit in the area and everyone is so friendly and helpful. There

are a number of community groups that look at improving the surrounding area and anyone's welcome to join.

Eqfund has been an excellent landlord. Any repairs I've needed have been completed quickly and professionally. The house is of a high standard and was decorated and clean when I moved in.

The rent is very reasonable which is important to me. I've had one rent increase in the four years I have been here and that was only by £25 which still kept it affordable for me.

The cost of living crisis has led to many of my colleagues in the NHS and teaching vocations having to leave their jobs to get better paid jobs in the supermarkets and at Amazon just to be able to afford their rent. One colleague recently

had her rent increased by £200 per month by her landlord.

I don't think the media accurately report just how bad things are for nurses and teachers. It's been shocking. We even have a food bank

in our local hospital reception area just for the staff who are struggling and we have so many vacancies we can't afford to lose many more staff.

I would recommend renting from Eqfund to anyone, as they're very helpful and friendly. They offer affordable housing options to people like me who would not normally be able to afford such a lovely home.



Sanctuary Bond by Equfund

£2,000,000 unsecured Loanstock • The Sanctuary Bond by Equfund N° 11 • 31st January 2023

Complete the sections below and send the application with your payment by cheque or bank draft, to: Equfund (IPS) Limited, Hammond House, North Road, West Kirby, Wirral CH48 4DE. Alternatively payment can be made via electronic bank transfer, to: Account: Equfund (IPS) Limited, Account No: 30512621 Sort code: 20-50-36. Please quote your full name as reference.

All Loanstock holdings should be seen as a social investment which is not covered by a financial services compensation scheme. Past performance is not a guide to future performance. If in doubt, consult a financial advisor.

First applicant

TITLE	FULL NAME		
<input type="text"/>	<input type="text"/>		
ORGANISATION	IF APPLICABLE	PHONE	OPTIONAL
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ADDRESS	CITY / TOWN		
<input type="text"/>	<input type="text"/>		
COUNTY	POSTCODE		
<input type="text"/>	<input type="text"/>		
EMAIL ADDRESS			
<input type="text"/>			

FIRST APPLICANT SIGNATURE

DATE

ADVISOR

OPTIONAL

Joint applicant OPTIONAL

TITLE	FULL NAME		
<input type="text"/>	<input type="text"/>		
ORGANISATION	IF APPLICABLE	PHONE	OPTIONAL
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ADDRESS	CITY / TOWN		
<input type="text"/>	<input type="text"/>		
COUNTY	POSTCODE		
<input type="text"/>	<input type="text"/>		
EMAIL ADDRESS			
<input type="text"/>			

JOINT APPLICANT SIGNATURE

DATE

ADVISOR

OPTIONAL

When you choose Loanstock over a longer period, and invest more with the zero interest or a lower percentage option, we are able to help more people.

I/we subscribe a total of: £ for years
MIN. £1,000, MAX. £250,000 MIN. 2 YRS, MAX. 15 YRS

Paid by: £
CASH (NEW MONEY)

I/we wish to receive the following annual interest rate:

0% 1% 2% 3% 4% 5%

I/we would like to receive the Loanstock income by:

CHEQUE STANDING ORDER STOCK ALLOTMENT

ACCOUNT NUMBER SORT CODE

By signing, I/we confirm that I am/we are at least 18 years of age. I/we agree to be bound by the Terms and Conditions of the Instrument creating the Stock and the Terms and Conditions contained in the Offer Document. I/we understand that the board of Equfund (IPS) Limited may reject my/our application and does not have to tell me/us why it has been rejected.

I/we give permission to Equfund (IPS) Limited to use the information supplied in this application form to verify my/our identity to meet the Society's policy to prevent money laundering.

I/we attach a cheque or bank draft made payable to Equfund (IPS) Limited for the total investment amount.

OFFICE USE ONLY

TRANSFER REFERENCE

The data provided by you will be stored within a computerised database. This data will only be used for Equfund (IPS) Limited's purposes and in accordance with the provisions of the Co-operative and Community Benefit Societies Act 2014 and will not be disclosed to a third party, unless required by law. Equfund

(IPS) Limited takes data protection seriously and operates a robust internal Data Protection Policy. Details of Equfund (IPS) Limited's recently updated GDPR compliant privacy policy, which explains what it will do with your personal data, can be found at www.equfund.com/privacy-policy

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SOCIAL INVESTMENTS & FINANCE

0151 625 0800

Summary of terms & conditions

£2,000,000 unsecured Loanstock • The Sanctuary Bond by Equfund N° 11 • 31st January 2023

The stock

You may inspect the legal documents which creates the Stock and govern this Offer document during our normal business hours at our registered office.

Repayment

We will repay the Stock in full on the 31st January 2038, or beforehand at the end of the fixed term as specified on the application, and may repay all or part of the Stock at 90 days' notice. We may buy in Stock by a general offer, by individual negotiation, or at par if you die. You must surrender your Loanstock Certificate before we will pay you or meet any redemption requests. In case of joint holdings, the Stock shall be repaid to the first named joint registered holder in the Stock register.

Transfer

You may transfer your Stock to another person in multiples of £100 and of not less than £1,000, subject to a maximum holding per person of £250,000. This limit does not apply if you transfer your entire holding of Stock. The above transfer details must be notified in writing to Equfund (IPS) Limited within 21 days of the transfer. There is no intention at present to list the Stock on any exchange.

Application

You may apply to buy Stock solely or jointly if you are an individual over the age of 18 years or are an organisation. You must subscribe a minimum of £1,000 or more in multiples of £100 and you cannot subscribe more than £250,000. The Offer will close and Stock will be allocated at 12 noon on 31st January 2023.

We will not present your cheque or draft before the closing date and the Stock will be issued not later than 14 days thereafter. We reserve the right not to accept your application, or to accept it in part. We will accept applications only on the terms and conditions set out in this document.

Cancellation of application

If you wish to cancel your application you should write to us within 14 days of submission of the application. You cannot withdraw your application once this time period has elapsed.

Payment

You may pay for your Stock by cheque or bank draft payable to Equfund (IPS) Limited which may be post-dated to 31st January 2023. Please write your name and address on the reverse of the cheque. Alternatively payment can be made via electronic bank transfer, to: Account: Equfund (IPS) Limited, Account No: 30512621 Sort code: 20-50-36. Please quote your full name as reference.

Loanstock certificates

Your application will be acknowledged within 14 days of receipt of your cheque and completed application. We will either send you a Loanstock Certificate for the full amount of your application, or a refund of any balance of your money with a Loanstock Certificate if your application is accepted in part, or a full refund, or return your cheque or bank draft, through the post at your own risk.

Interest

Interest shall be paid at the rate specified on your application.

Offer for subscription by Equfund (IPS) Limited. - a community benefit society under the Co-operative and Community Benefit Societies Act 2014 No 29088R - for £2,000,000 Unsecured Loanstock to be issued at par payable in full upon allocation.

Equfund (IPS) Limited.
Hammond House,
North Road,
West Kirby CH48 4DE
equfund.com | contact@equfund.com

Interest payment

The interest shall be calculated on the 31st January each year. Interest may be credited to each Stock holder by the allotment of further Stock provided that no amount less than £1 shall be credited by way of further Stock and in any such event the amount of interest not credited as further Stock shall stand as a debt of Equfund (IPS) Limited to the holder and be added to further interest payments. As an alternative, interest payments may be made via cheque or standing order. The choice is yours.

Repayment on default

The Loanstock will be due for repayment in full immediately if, amongst other things, Equfund (IPS) Limited: - (1) is in breach of these Terms and Conditions; or (2) is overdue on any payment by 21 days or more; or (3) passes a resolution for winding up or goes into liquidation or has an administrative order made against it or an effective instrument of dissolution is made by members of Equfund (IPS) Limited; or (4) is in default of any other of its indebtedness, which then becomes due for payment before its due date.

Trustee

Equfund Limited (company number 02518230) ("Trustee") is appointed as trustee for the holders of the Stock pursuant and subject to the instrument which creates the Stock.

The Trustee holds the various promises given by Equfund (IPS) Limited in respect of the Stock (including the promise to repay the Stock on the relevant repayment date) on trust for the Stock holders. The role of the Trustee is as an administrative agent of the Stock holders. The Trustee does not investigate and has not investigated the credit-worthiness of Equfund (IPS) Limited.

The Trustee accepts no liability – beyond its duty as Trustee – in the event that repayment in full on the Stock is not made on the relevant repayment date. The terms of the Trustee's appointment as Trustee are set out in the instrument which creates the Stock.

Security

The Stock is secured by way of a fixed charge over a bank account of Equfund (IPS) Limited. That fixed charge is set out in the instrument which creates the Stock and is granted in favour of the Trustee.

We are required to ensure that upon the Stock (or any part of it) becoming due for repayment, an amount at least equal to the amount of the Stock to be repaid is held within that account. Save for this charge, the Stock is unsecured.

Further stock

Equfund (IPS) Limited may issue further loan stock from time to time ranking in priority to, or pari passu with, or subordinate to, the Stock, and whether secured or unsecured.

General

These conditions shall not give the Stock holder any rights to attend meetings or participate in any way in the management of Equfund (IPS) Limited. An Annual Review of the Business will be sent to all Stock holders when available. We do not sell or exchange mailing lists. In these Terms and Conditions 'we' means Equfund (IPS) Limited. 'You' means the first named applicant on the attached form together with any joint applicant where the context so requires. Offer dated 31st January 2023.

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