



Keep the
Comrades
Thriving



LOAN STOCK SCHEME

Invest in Your Club's Future
Members Guide





Why We Need You

- The Club is part of Conwy's history and community.
- Funds are needed to deliver the 3-month rolling business plan, grow turnover to £400k, and keep the Club safe.

Member Benefit:

- Your loan helps stabilise the Club, keeps it in community ownership, and protects a building with equity of c. £1.2m.



MARTIN CRAVEN
CHAIRMAN

"This is more than an investment. It's your commitment to the survival and future of Conwy Comrades Club. Together, we can protect our heritage and enjoy a thriving Club for years to come."



How It Works

Key Features:

- Minimum investment: £50
- Maximum investment: £5,000
- Target raise: £90,000
- All members treated equally

Interest Options:

- 4.5% Cash Option – paid annually
- 6% Voucher Option – paid annually in vouchers to spend at the Club

Term

- Fixed at 3 years
- Repayment at the end of the term
- Early repayment requests considered with 30 days' notice, if funds allow



What is Loan Stock?

A SIMPLE GUIDE FOR MEMBERS OF CONWY COMRADES CLUB

From time to time, members may hear the term Loan Stock and wonder what it actually means. Put simply, Loan Stock is a way for our Club to borrow money directly from members instead of going to banks or commercial lenders. It is a perfectly legal method of fundraising, set out in the Club's official Rules (Rule 30).

HOW DOES IT WORK?

Loan Stock is not a shareholding and does not give you ownership of the Club. Instead, it works like this:

- Members lend money to the Club in fixed amounts.
- In return, the Club pays interest each year and promises to repay the original loan at the end of the agreed term.
- Each member who subscribes receives a Loan Stock Certificate as proof of their investment, and their name is recorded in the Club's Loan Stock Register.

WHY IS THIS IMPORTANT?

Raising money through Loan Stock means the Club can:

- Secure vital funds without taking on expensive bank loans.
- Keep control in the hands of members, not outside investors.
- Strengthen our financial position while protecting the long-term future of the Club.

IS IT SAFE AND LEGAL?

Yes. Loan Stock has been used by clubs, co-operatives, and community organisations across the UK for many years. Our Rules allow us to raise up to £100,000 in this way, and the Committee is committed to running the scheme transparently and in line with all legal requirements.

That said, it is important to remember that Loan Stock is not covered by the Financial Services Compensation Scheme (FSCS), and it is an unsecured loan. The Club's ability to pay back depends on successful trading, which is why every subscription is also an act of trust and support for the Comrades.

WHY SHOULD MEMBERS CONSIDER IT?

- You'll receive a fair return: either cash interest or higher-value Club vouchers.
- You'll be directly supporting the recovery and growth of the Club.
- Most importantly, you'll be part of securing the Comrades for future generations.

"Your investment brings you value every year, whether through cash or vouchers to spend at the bar, while ensuring the Comrades continues to be there for you."



Secretary / Treasurer
Conwy Comrades Sports and Social Club
8 Church Street, Conwy, LL32 8AF



How to Apply

01

COMPLETE THE APPLICATION FORM



Begin by filling in the official Loan Stock Application Form, making sure to include your personal details and next of kin information so our records are accurate and up to date.

02

RETURN IT TO THE SECRETARY



Once complete, return the form to the Club Secretary. You can do this by email, by post, or by handing it in directly at the Club for convenience.

03

MAKE YOUR PAYMENT



After submitting your form, make your payment by bank transfer or cheque. This confirms your subscription and secures your place in the Loan Stock Scheme.

04

RECEIVE YOUR CERTIFICATE



When your payment has been processed, you will be issued with a personalised Loan Stock Certificate and your details will be officially entered into the Club's Register. This certificate is your proof of investment and should be kept safely.

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Secretary@conwycomrades.co.uk



Secretary / Treasurer
Conwy Comrades Sports and Social Club
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