

# **CROSS GUNS**

Community Hub

***‘Re-opening the heart of Pant’***

**Community Share Prospectus**



***Cross Guns Community Benefit Society Limited***

Financial Conduct Authority Registration Number 9714

# I. INTRODUCTION

Our shared intention is to provide a viable pub and community café business, serving good quality, locally-sourced food and drinks. Our aim is to be much more than a pub, it is to be the centre of the village providing a social meeting place for locals and visitors alike. As a local hub, owned by the community and run for its benefit, the aim is to be flexible to suggestions and changing needs. It will offer a daily public meeting space and facilities that the village currently lacks.

Our daytime trade will focus on running a community café to appeal to all sections of our community. Café bar style snacks will be available as well as quality hot drinks and the café will be licensed.

During the evening, trade will focus more on a traditional pub model, with meals and a range of alcoholic and non-alcoholic drinks.

**Cross Guns Community Benefit Society Limited** (the 'Society') is undertaking a share issue to raise capital to purchase, renovate and operate the Cross Guns public house. This document should be read in conjunction with the Society's **Business Plan** and **Governing Rules**, which are available on the website [www.crossguns.org.uk](http://www.crossguns.org.uk).

## The founding objects of our Community Benefit Society are:

*To carry on business for the benefit of the community by acquiring, managing or otherwise securing the future of the Cross Guns public house in Pant and/or any other business for the benefit of the community within the area served by Llanymynech and Pant Parish Council and engaging in any other related activities that may further benefit that community.*

**This is a time-bound share offer open for one month, with a contingency to extend the share offer by an additional month, if we are close to our target and the purchase has been agreed with the vendor:**

**Opening date: 20/03/2026**

**Closing date: 20/04/2026**

**Extension closing date (if over £220,000 has been raised by 20 April 2026): 20/05/26**

- Minimum to be raised: £300,000
- Target to be raised: £348,000
- Maximum target: £500,000
- Nominal share value: £1
- Minimum share subscription per person: £250
- Maximum share subscription per person: £25,000
- Interest: none paid until year three, subject to positive trading conditions and the rate to be decided by the Board of Directors annually
- Withdrawal of capital targeted from year three onwards



**This offer of shares is made by Cross Guns Community Benefit Society Limited**, a Community Benefit Society registered under the Co-operative and Community Benefit Societies Act with the Financial Conduct Authority (registration number 9714). By subscribing for shares issued by the Society in this share offer you will become a member of, and thus an owner of, the Society and its assets along with other members.

The detailed history of the Cross Guns Community Benefit Society is in Section 3 of the Business Plan.

The idea of the Society came about following a community meeting on 20 November 2025.

The Cross Guns Community Benefit Society Limited was incorporated by the Financial Conduct Authority (FCA) on 17 February 2026 (Registration number 9714).

The funding to date to allow the Society to proceed with initial set-up has come from donations from individuals, businesses and from Llanymynech & Pant Parish Council.

## Community Shares

**Community shares are fully at risk** and you could lose some or all of the money you subscribe. You have no right to compensation from the Financial Services Compensation Scheme, nor any right of complaint to the Financial Ombudsman Service. **Please don't invest any money you can't afford to lose.**

Similar to a company limited by shares, the Cross Guns Community Benefit Society has limited liability, so members can lose no more than the amount of their subscription. Community Share Offers are exempt from the Financial Services Market Act 2000 and not subject to the Financial Promotions Order 2005.

Community Shares are unique to Co-operatives and Community Benefit Societies. They are wholly different to share capital in companies, which have a principle of one share one vote, so majority shareholders can exercise control over the enterprise. Community Shares have a principle of one member one vote, regardless of the number of shares owned, so every member has an equal vote regardless of how many shares they own in the Society. All members are entitled to vote at members' meetings and to put their names forward for election to the Board.



Our Society can issue a form of shares known as **withdrawable share capital**. You can make a request to have your capital returned, but you must understand that this is dependent on the trading position. This is unlikely to be until after the second year of trading and will always depend on the financial position of the Society. The Society needs to establish trading surpluses to provide for withdrawals or to attract new share capital from new or existing members to replace capital being withdrawn.

The long-term plan is to provide liquidity to honour the terms of withdrawable share capital. There is therefore a **risk to capital** invested in this share offer and you should know that:

- the only way of getting your money back is for the Society to return your investment to you.
- that three months' notice has to be given of a request to have your investment returned to you.
- the Board of Directors has the right to refuse requests for withdrawal.
- the ability to meet any requests is completely dependent on the Cross Guns' trading circumstances.

These community shares will **not change in value**, but provision is being made for modest **interest** from Year 3. Details will be decided by the Board. Interest may be paid in the form of new shares. **No dividends** are payable on Community Shares. The rules of the Society contain an **Asset Lock**, and so members will not have rights over residual assets of the Society. If it is dissolved, after paying back creditors' claims and then shareholders, any residual amount will be invested in another non-profit organisation with a similar asset lock.

Purchasing shares may provide a modest annual **return on investment** by way of interest payable. We are looking to pay 2% interest on share capital from Year 3 onwards, if the business can afford it and subject to Board approval.

We are hoping to qualify and be able to offer investors Seed Enterprise Investment Scheme Tax Relief (<https://www.gov.uk/guidance/venture-capital-schemes-apply-to-use-the-seed-enterprise-investment-scheme>.) This can offer tax relief against future tax for individuals which can be very attractive. Details to follow, but please consider talking to your financial advisor.

## 2. PANT AND THE COMMUNITY

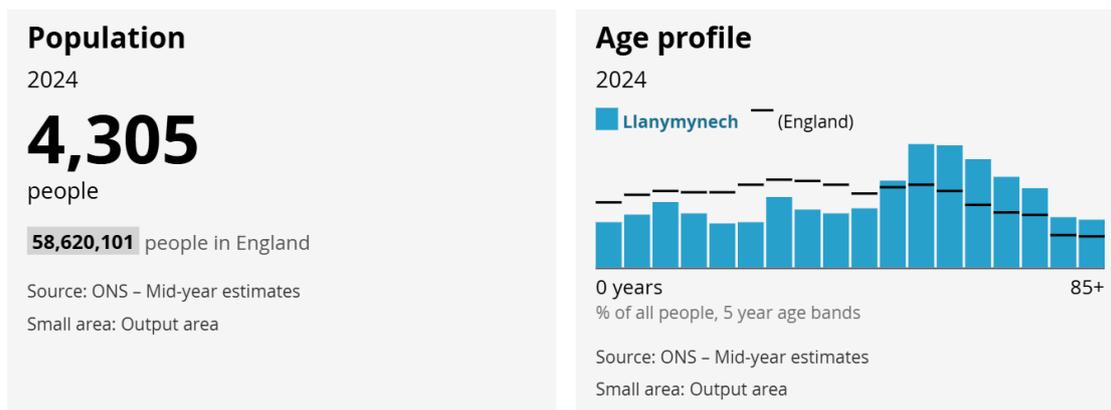


Community members in Pant have joined together to investigate the purchase the Cross Guns and there's a strong feeling that saving the last village pub is a valuable project. This is evidenced in the numbers attending our public meeting in November 2025 and the follow-up number of pledges to buy shares. Over 100 people have pledged some £112,000 so far. The majority of pledges are made by people who are residents, with a small number of pledges being made by local businesses. The village wants to keep the pub as a vital village meeting place for residents and visitors alike. Without the pub, the village would lose a central hub, a community focus.

Pant is a village community of some 500 properties and approximately 2,000 inhabitants. But the wider Llanymynech & Pant Parish Council area includes some 4,000 people.

The age profile of local people can be seen below and we will aim to ensure we deliver activities and services to meet the needs of our community. One of the aims of the Society is to improve the vibrancy of the village, in terms of social activities.

### Llanymynech



The village currently has the following amenities, the (closed) Cross Guns, Pant Memorial Hall, the well-regarded Llanymynech Golf Club and a village shop. As the village has a shop and village hall, we do not aim to encroach on their custom. Our business plan aims to complement the offer in the village. Our café might take limited custom from the shop for teas and coffees and small groups might choose to meet in the Cross Guns rather than the village hall but we believe the markets are distinct enough not to cause too much cannibalisation of trade.

A certain amount of competition might exist with the Golf Club for evening trade but we aim to develop good relations with the club to our mutual benefit. For example, the Golf Club could benefit from the parking that the Cross Guns offers, especially for visiting coach parties – due to the narrow access road to the Club.

Also, we are looking to ensure that the pub becomes a meeting place for the community, both during the day, with its coffee and cake offering, as well as the focal point as an all-day pub.

At some point in the future, the Montgomery Canal will be restored through Pant towards Llanymynech and we see the Cross Guns as being able to benefit from this as an asset in the village for narrowboaters to stop at. We see the Cross Guns adding to the local amenity for tourists and visitors to the area.

In setting up the Cross Guns Benefit Society to purchase the Cross Guns we have included a democratic model of share purchase and management, which demonstrates that our interest lies in preserving the pub as a shared asset. Here are some key indicators that support the justification of making the village pub a community-owned one:

- **Business and employment:**

Local businesses would be connected to the pub and support local employment. We have a range of small to large local businesses in and around Pant and we would want to encourage them to see the benefit of the Cross Guns in the village, both in terms of their trade but also in making their businesses more attractive to potential employees. All these businesses would benefit from the Cross Guns remaining open. We show in our business plan how we plan to use local produce in the café and pub. The local caravan property owners are committed to offering incentives to encourage visitors to the pub. The pub building will need refurbishment and maintenance, and we plan to use local tradespeople. We are working closely with a local PR company to help us develop the business plan with ongoing professional services.

- **Transport links and an Area of Outstanding Natural Beauty:**

Most people use cars to come to and leave the village. People do walk to Pant, from nearby villages and those on Offa's Dyke walk within yards of the Cross Guns. We anticipate that the majority of villagers will walk to the Cross Guns if visiting in the evening but are perhaps more likely to drive during the day. We have a local bus service that runs through the village every hour Monday to Saturday, and two hourly on a Sunday. The nearest train stations are Gobowen or Welshpool, both approximately 10 miles away. Having a local community hub at the Cross Guns would mean people would have a place to socialise without needing a car. Our business plan shows how we include activities that encourage the community to come together and to welcome those who are single and those who are visiting for leisure activities and holidays.



### 3. BUYING THE CROSS GUNS

#### We are working within tight time constraints

Due to being within a moratorium period we are proceeding with our share offer, in advance of having an offer accepted by the vendors. Our offer of £220,000 (on an asking price of ca. £350,000) has not currently been accepted but we need to progress so that we have the cash available should the vendor agree to our offer before the expiration of the moratorium period or if it subsequently goes to auction.

#### What we need

The following list shows where the target funding of £348,000 is to be spent:

Building Purchase	£220,000
VAT on Purchase Price	£44,000
Stamp Duty	£2,700
Professional Fees (Legal, Survey, Crowdfunder)	£13,300
Start-up Costs	£7,000
Refurbishment	£60,000
Initial Cash Float	£1,000
<b>Total</b>	<b>£348,000</b>

The VAT amount shall be reclaimed by the Society following completion and kept as working capital.

Any additional funding above the £348,000 target shall provide additional working capital above the amount of the reclaimed VAT. With a good level of additional funding above the £348,000, we can look at the additional cost benefits of an improved café area, upstairs refurbishment and an outside accommodation area. Additional funding would also allow for an enhanced level of pub refurbishments beyond year three. We shall also need surplus funds to allow for any share withdrawal beyond the third year.

It is important that all the share pledges to date are turned into cash to ensure we can achieve our purchase price commitments.

Share purchasing, in addition to the pledged amounts, can be made at any time during the share offer period.

#### How we get there

The scenario our business plan is based around is where we raise £348,000 to fund the purchase, the essential works and provide working capital without the need for additional finance from any other sources.

This target would enable us to move ahead. If we cannot raise a minimum of £300,000 from the share offer nor find an alternative source of short-term funding, then the project fails, and the money raised will be returned to investors after consultation about whether an alternative site could be found to create a viable Cross Guns community hub.

In the event that the share offer is oversubscribed and we are achieving a share fundraising target in excess of £500,000, then the shares shall be issued on a first-come, first-served basis. In the unlikely event that £500,000 of shares have been issued, any surplus funds shall be returned to the applicants.

#### Envisaged timescales

Launch Share Offer and application: 20<sup>th</sup> March 2026

Turn pledges into cash by: 20<sup>th</sup> April 2026 (extended to 20<sup>th</sup> May 2026, if we are close to target by 20<sup>th</sup> April)

Complete survey and due diligence: 20<sup>th</sup> May 2026 (extended to 20<sup>th</sup> June 2026, if we are close to target)

Complete purchase by: 1<sup>st</sup> July 2026 (extended to 1<sup>st</sup> August 2026, if we are close to target)

## 4. OPERATION

### Choosing the managed model

We considered both the tenanted and managed operating models to manage the pub (at least initially after opening) and have decided to appoint a manager to run the Cross Guns on the Society's behalf. Our business plan does also say that the Board will aim to offer volunteering opportunities, not just to help the Cross Guns become sustainable, but also as part of its social mission to encourage community volunteering in the village.

As the initial Board of Directors have considerable experience in recruiting and employing people, they are happy that they could undertake the appointment of the first General Manager.

Obviously, as the Board composition changes (after the first AGM, for example) we realise that the model chosen may change. Our business plan, though, assumes that we employ a manager at least in the first five years.

While we are optimistic about the pub's long-term success, should the business not perform as expected, The Cross Guns Community Benefit Society retains ownership of a tangible asset – the building and surrounding land, which could be sold if necessary to return funds to investors.



### Community oversight and involvement

The Cross Guns Community Benefit Society will own the pub property, ensuring that we, local residents, retain influence over how the premises are cared for and improved. This structure will also allow us to maintain an open dialogue with customers and management about the community's needs. When selecting a manager, a willingness to engage with and support the local community will be a key criterion and business objective.

However, the Board's aim is not to be involved in daily operations. Managing and promoting the pub is the responsibility of the General Manager, who will be chosen for their ability to run a successful business. Our role is to encourage, support, and maintain the overall vision, without micromanaging.

The Society will be looking for ongoing future members to become Directors, in oversight of the pub and tenants, together with management of the Society's finances and regulatory requirements.

There will be a need for the community to be involved in ongoing promotion and marketing of the pub and its offerings, together with volunteers involved in maintenance (buildings and garden), together with an ongoing fundraising requirement to ensure all future costs are met.

The community-led model offers real strengths for the future of the **Cross Guns**:

- Local people have a strong emotional connection to their pub and are often ready to contribute their money, skills, time, and enthusiasm to protect it.
- A large and engaged membership base offers a built-in support network and loyal customer base, both of which are critical to long-term success.
- Experience from the Plunkett Foundation and Co-operatives UK shows that community-owned enterprises – especially pubs – tend to be resilient, largely thanks to their strong local identity.
- Our ongoing membership of Co-operatives UK will provide access to discounted services and support, including utilities, insurance, financial services, communications, food and drink suppliers, fixtures and more.

Following the acquisition, the Society's Directors will manage the business until such time as the first AGM is held, where the existing Board of Directors shall resign and a Board shall be appointed. Any member over the age of 18 is entitled to stand as a member of the Board. A meeting shall be deemed to have a quorum if three members, or 10% of the membership entitled to vote, whichever is the greater, are present in person. Full details of the governance of the Society can be found in our rules, available at [www.crossguns.org.uk/rules](http://www.crossguns.org.uk/rules).

## 5. FINANCES

### Income

At its core, our financial model is built around being a retail hospitality business. Our main revenue stream comes from sales in the café and the pub, with a small amount coming from auxiliary services such as private hire, camping pitches and solar export.

In addition to using our income to cover regular costs, we believe it's essential for us to build up a financial reserve to increase our long-term sustainability. This allows us to manage future property improvements and to accommodate share withdrawals by members when needed, both of which are important for the long-term health and growth of the business.

The hospitality industry has yet to fully recover following the COVID-19 pandemic and there are indications that there will be a somewhat different landscape for cafés and pubs in the future. Our vision therefore is very much about becoming an asset appreciated and used by local people rather than a destination for people from farther away.

Any passing trade or custom from people who want to support a community-owned business is to be seen as 'the icing on the cake'. Initially, at least, we do not see that it is either possible or indeed desirable to become a destination venue.

During the early stages – while the purchase is being finalised and renovation work is underway – a reduced income will be generated. This is reflected in our business plan.

### Expenditure

The Cross Guns Community Benefit Society will incur ongoing running costs. These will include professional fees such as accountancy, legal services and FCA compliance, as well as insurance and general administrative expenses (e.g. printing, stationery, website maintenance).

As the owners of the building known as the **Cross Guns**, we will be responsible for maintaining the value and functionality of the property.



We envisage our members stepping up to support the project, volunteering their time and skills to keep additional costs down and assist the Society when possible. This community spirit will prove invaluable and aligns with the whole ethos of the project.

### Shareholder interest and share withdrawals

Our goal will be to offer a modest return to investors, ideally starting in the third year of operation. These payments will, however, be dependent on the Society generating sufficient surplus to maintain responsible financial management.

Each year, interest payments will be reviewed as part of the annual financial process. Any proposals from the Board will be subject to approval at the Annual Members' Meeting. The level of interest paid will follow the Society's rules, which set **a cap at either 5% or the Bank of England base rate plus 3%, whichever is greater.**

Withdrawals of share capital are also tied to the financial health of the organisation. Starting from Year 2, we will allow for limited withdrawals, provided surplus funds are available. Exceptions may be made in special cases such as bereavement or bankruptcy.

As outlined in the Society's rules (available on our website or by request), withdrawals are granted at the discretion of the Board and only when financially viable. This reflects the understanding that investing in **Cross Guns** is a long-term commitment to supporting the local community, not a vehicle for short-term financial return.

## Financial forecasts

This section outlines the anticipated achievable income and expenditure forecasts for a three-year period following opening. This is consistent with British Beer and Pub Association (BBPA) standard revenues for a 'Rural Character' pub with mixed wet and dry sales and c. £5,000 per week turnover, including forecasts for café / coffee shop revenues based on market research carried out by the Steering Group (see Business Plan for details). All figures rounded to the nearest pound; VAT excluded unless stated.

<b>INCOME (£)</b>				
	<b>2026/27</b>	<b>2027/28</b>	<b>2028/29</b>	<b>Total</b>
Shares	348,000	0	0	<b>348,000</b>
VAT Refund	44,000	0	0	<b>44,000</b>
Sales Income	254,701	281,931	310,487	<b>847,119</b>
Other Income	5,512	5,200	5,304	<b>16,016</b>
Future Share Purchases	0	1,000	1,500	<b>2,500</b>
<b>TOTAL INCOME</b>	<b>652,213</b>	<b>288,131</b>	<b>317,291</b>	<b>1,257,635</b>
<b>EXPENDITURE (£)</b>				
Purchase price inc. VAT	264,000	0	0	<b>264,000</b>
Stamp Duty	2,700	0	0	<b>2,700</b>
Professional Fees for Purchase	13,300	0	0	<b>13,300</b>
Start-up costs	7,000	0	0	<b>7,000</b>
Refurbishment	30,000	30,000	0	<b>60,000</b>
Cost of Sales	107,307	118,690	130,521	<b>356,518</b>
Operating costs	144,487	151,590	157,424	<b>453,501</b>
2% Return to Shareholders	0	0	6,960	<b>6,960</b>
Share Withdrawals	0	1,000	1,500	<b>2,500</b>
Solar Panels	0	10,000	0	<b>10,000</b>
<b>TOTAL EXPENDITURE</b>	<b>568,794</b>	<b>311,280</b>	<b>296,405</b>	<b>1,176,479</b>
<b>NET POSITION</b>	<b>83,419</b>	<b>-23,149</b>	<b>20,886</b>	<b>81,156</b>
<b>CASH IN HAND</b>	<b>70,295</b>	<b>60,270</b>	<b>81,156</b>	<i>N/a</i>

Notes:

- A full breakdown of the figures is included in the Business Plan.
- Other income includes donations, fundraising events, raffles, income from solar export etc.

## Three-year P&L projections

<b>£</b>	<b>2026/27</b>	<b>2027/28</b>	<b>2028/29</b>
Turnover	260,186	287,154	315,695
Less cost of sales	-107,307	-118,689	-130,521
Gross profit	152,879	168,465	185,174
Gross margin	59%	59%	59%
<i>Less Overheads</i>			
Staff costs	-95,137	-98,940	-102,894
Property expenses	-28,200	-29,550	-30,940
Other expenses	-36,150	-23,100	-23,590
Depreciation	-10,800	-19,133	-19,800
	-170,287	-170,723	-177,224
Profit before interest	-17,408	-2,258	7,950
Bank interest	1,341	1,053	1,303
	1,341	1,053	1,303
Profit before tax	-16,067	-1,205	9,253
Tax	0	0	0
Profit after tax	-16,067	-1,205	9,253
Less shareholder interest	0	0	6,960
Retained profit	<b>-16,067</b>	<b>-1,205</b>	<b>2,293</b>

### Three-year Balance Sheet projections

£	2026/27	2027/28	2028/29
<b>Fixed assets</b>			
Buildings	215,600	211,200	206,800
Refurbishment	25,000	51,667	37,667
Furniture & equipment	5,600	4,200	2,800
	246,200	267,067	247,267
<b>Current assets</b>			
Stock	10,318	11,412	12,550
Prepayments	123	101	130
Bank - current a/c	98,175	80,621	103,898
	108,616	92,134	116,578
<b>Creditors</b>			
Bank overdraft	0	0	0
Trade creditors	-20,437	-22,163	-23,995
Bank loan	0	0	0
VAT	-1,597	-1,828	-2,072
PAYE/NI	-849	-883	-919
Corporation tax	0	0	0
Accruals	0	-3,600	-3,840
	-22,883	-28,474	-30,826
Net current assets	85,733	63,660	85,752
<b>Creditors due &gt; 1 year</b>			
Bank loan	0	0	0
Grant	0	0	0
<b>NET ASSETS</b>	<b>331,933</b>	<b>330,727</b>	<b>333,019</b>
<b>CAPITAL AND RESERVES</b>			
Share capital	348,000	348,000	348,000
Retained profit / loss	-16,067	-17,273	-14,981
<b>SHAREHOLDER FUNDS</b>	<b>331,933</b>	<b>330,727</b>	<b>333,019</b>

Note: Three-year cashflow projections are contained in Appendix 3 of the Business Plan.

## 6. INITIAL BOARD OF DIRECTORS

The existing members of the Board of Directors are all volunteers and will not derive from the purchase any more benefit than other members.

Our initial Board of Directors was formed from the Steering Group set up following the first public meeting after the closure of the Cross Guns and its listing for sale.

Together, the Board has many years' experience in business and all are resident either in Pant or within 10 miles. None of the initial Board members has run a pub before and this is, in part, why the employed manager operating model was chosen.

As professionals in a variety of fields, the Board members are aware of their various skill shortages and we are fully open to co-opting specialists or hiring in professional help as required.

### Directors

**Boyd** – has over 25 years of experience as a Director of an Audio Visual installation, manufacturing and ecommerce businesses. He has a wealth of experience in online marketing, bookkeeping, product design, website management, manufacturing and business management. His focus will be on ensuring that the Cross Guns maximises its potential profits by helping to create a strong business model. This will enable us to materialise profits and give back to other local groups.

**Dan** – starting his career in education, Dan developed strong leadership and organisational skills before transitioning into entrepreneurship. He went on to found and grow two successful cleaning businesses, employing 10 staff and delivering services across the county and throughout North and Mid Wales. Through hands-on management and strategic growth, Dan has built solid experience in running sustainable, people-focused businesses. Dan is committed to applying this experience to help establish a thriving, financially resilient and inclusive community pub that can serve local people for years to come.

**Gareth** – worked in the restaurant trade as a restaurant manager for 10 years, turning a failing restaurant into a successful one, before becoming the local shop and post office manager. Gareth has worked within customer service and front of house for almost 20 years.

**Richard** – a former Sales Director of a Motor Trade Group employing 240 people and latterly over the past 16 years the CEO of Shropshire Chamber of Commerce, Richard brings a wealth of business and customer-focused experience to the team.

**Sarah** – with experience gained from a 25+ year career in international banking and the last 10 years as a business owner in the publishing sector, Sarah is driven to draw on her skills to contribute to the creation of a thriving and inclusive community hub.

**Sean** – with over 25 years' experience running a marketing business, Sean has been involved in promoting a wide range of businesses including co-operatives and charities. Sean's focus is on creating a viable community-owned business that can meet the needs of local people.

## 7. COMMUNITY SHARE OFFER: FREQUENTLY ASKED QUESTIONS

How much does a share cost?	A single share will cost £1, and the minimum investment is £250 (250 shares).
Are there limits on how much I can invest?	Yes. The maximum you can invest is £25,000 (25,000 shares).
Why should I buy community shares?	We need your investment to help buy the Cross Guns building. Without sufficient investment from the community, we will be unable to establish the business and ensure the pub continues at the heart of the community for the long term.
Who can buy shares?	Anyone over the age of 16 can buy shares for themselves or as a gift for someone else. Shares can be bought for and held for those under the age of 16, which will be issued to them at age 16. A group of people known as an unincorporated association; however, one person must be nominated as a member of the Society. A business, organisation or other incorporated body.
Will my share value increase?	No. Shares in the Society can never be worth more than their face value.
Will I receive a return on my investment?	The shares can pay interest; the business plan assumes interest to be paid at 2% from year three, but this will depend on the success of the business.
Can I sell my shares to a third party?	No. Shares in the Society cannot be sold. They are a special sort of share known as withdrawable shares, and the only way you can recover their value is to apply to the Society to withdraw the value of the shares you own.
What happens if the buy out of the pub fails?	All monies will be returned as soon as possible once the decision not to proceed is made.
What happens if you do purchase the pub, but it then fails?	In the unlikely event that the Society fails, all the business assets, including the freehold of the building and land, would be sold and the proceeds of the sale (after paying any creditors) divided between the shareholders up to the value of their shares. Your liability as a member is limited to the value of your shares. You cannot lose any more than the value of your shares. You might receive the full value of your shares back or you might lose part or all of your investment. Any remaining money (after paying any debts and shareholders) must be transferred to another organisation with a similar asset lock.
What happens if I didn't get all my investment back?	Although we are registered as a Community Benefit Society with the Financial Conduct Authority (FCA), the sale of withdrawable shares in the Society is not regulated by the FCA. Like many investments, these community shares are at risk and you could lose some or all of the money you invest.
Can my investment be gift aided?	No, Cross Guns Community Benefit Society Limited is not a charity.
What happens to my shares when I die?	Your shares will form part of your inheritance and can be transferred under the terms of your Will, or alternatively, you can nominate a beneficiary (to the Society Secretary) at any time up to a value of £5,000; any investment over this will need to be dealt with by probate. The share offer will allow you to nominate a future beneficiary.
Can I see the business plan?	The business plan is available on the Society's website at <a href="http://www.crossguns.org.uk">www.crossguns.org.uk</a> and should be read in conjunction with this document.
Will I get a Share Certificate?	Everyone who invests will receive a community share certificate.
What will you do with my personal details and data?	The data provided by you will be stored on an electronic database. This data will be used for Cross Guns purposes and will not be disclosed to any third party other than required by any statutory duty. Members can inspect the members' register and view members' names and addresses (but not how much they have invested).
Who should I speak to if I have any questions?	Please speak to any of the members of the working group at a Pant Pop-Up Pub or email <a href="mailto:info@crossguns.org.uk">info@crossguns.org.uk</a> .