

It Takes a City Community Land Trust

Somewhere to call home

Charitable Community Benefit Society, founded in 2020

Share Offer – September 2026 - Intro



An invitation to invest in community shares to finance the development and construction of two small supported modular housing schemes for people that are homeless



Woodhouse Way proposal



Veterans' Club proposal

Key features

This Share Offer, together with other sources of capital, will raise funds to build two housing schemes totalling 11 new homes on two small plots of land in Cambridge. There are two classes of share, relating to two stages of investment, Development and Construction. Development covers scheme design, obtaining planning and legal consents, assembling construction partners and finalising construction costs. Construction covers site preparation, utilities, landscaping and installation of off-site manufactured modular homes.

Surplus funds will be applied to future schemes with the consent of the investor.

The Offer will remain open for 12 months in the first instance. The Society reserves the right to make the offer permanently open for investment for further schemes. The minimum raise will enable one 5 home scheme to be built to begin with.

Share Class	Purpose	Target raise	Minimum investment	Maximum investment	Minimum raise	Annual interest payable
Development	Secure planning and legal consents and delivery partnership	£40,000	£250	£10,000	£20,000	5% from 2 nd anniversary for 10 years, then 2.5%
Construction	Build schemes and make ready for occupancy	£726,000	£250	£50,000	n/a*	2.5% from 2 nd anniversary

* Minimum raise of £20,000 for Development enables us to proceed to submit planning for at least one scheme. We can continue to build support for Construction phase during the planning applications.

It Takes a City Community Land Trust – Offer of Shares

Somewhere to call home



It Takes a City Community Land Trust is a charitable community benefit society incorporated in 2020 – the Society – with a core purpose of building supported housing schemes for single people experiencing homelessness.

The Society completed its first supported housing scheme in 2024, known as Joy’s Corner, on Baldock Way in Cambridge, with four homes, all occupied with single people in housing need referred to us by Cambridge City Council. This was but the first of many we plan to build in and around Cambridge, tapping into the goodwill of local people and partners to help finance the schemes and ensure affordable rents.

Homes are small, manufactured off-site, fully equipped and are relocatable, enabling small plots of land to be used effectively. The Society takes full responsibility for raising funds, securing compliance and overseeing design and construction, but aims to remain small, working with a trusted group of suppliers and partners.

To speed developments, we work across four streams: raising finance (including by this and subsequent share offers); finding land (site search and assessment); securing planning (via an Agreement with the planning authority); and assembling delivery partners (homes, groundworks, landscaping, architecture and engineering).

Two schemes, at Woodhouse Way and off Barnwell Drive, are ready for detailed development work leading to construction, subject to planning and legal consents, and finance. This Share Scheme aims to raise the finance to take these two schemes through to completion.

The need for these schemes arises from a gap between the homes needed and the number of single person social homes available. Cambridge is a difficult region due to land scarcity and house prices. A volunteer led housing association such as the Society, securing social finance, and using modular off-site construction, is one way to help fill that gap.

The Share Offer aims to raise up to £766,000 in interest-bearing shares to fund these two schemes, complemented by a target of £75,000 in grants and donations and a loan of £125,000. Shares cost £1 each. The first £1 paid becomes a Membership Share, and entitles the Member to attend AGMs, be nominated for election to the Board and vote in the AGMs. Two classes of share are offered, to reflect the different levels of capital and risk associated with the two stages: Development – leading to planning and legal consents, and Construction – leading to the housing scheme ready for occupation and earning revenue.

The Business Model for the Society is based on raising finance, building housing schemes and earning income from letting the homes to vulnerable people. No other trading activities are planned. Core costs of governance, compliance and pre-development work are covered by scheme surpluses supplemented by grants and donations. The Business Plan issued with this Share Offer provides further details on the approach and the financial model.

Investors should note the cautions in the chapters below - shares are a form of unregulated investment and there is no access to the Financial Ombudsman Service or the Financial Services Compensation Scheme (FSCS). There is no guarantee that schemes can be brought to completion or that investors can achieve the returns expected.

The Society is governed by a Board of Directors with experience in finance, construction, property and homelessness. Directors are Members who are elected to the Board at the AGM by Members.