Community Share Offer
Summer 2024
It’s amazing to think that it is almost ten years since a small group of volunteers came together to create South East London Community Energy (Selce). Since then, with the immense commitment of staff, volunteers and members, we have achieved so much.

Today, we have more than 200 member investors and their combined investment has enabled us to provide solar panels for eleven community sites and energy efficient LED lighting for three more.

The income generated has been invested in our Energy Advice service which last year helped more than 1,900 households at risk of fuel poverty.

We estimate we have saved over 4,000 households £1.3m on bills and saved more than ten tonnes of greenhouse gas emissions through energy advice.

Now in our tenth anniversary year, we have a proven track record in enabling community energy.

We are nationally recognised as a leading community energy group and have won multiple awards, especially for our Energy Advice service. This fourth community share offer will cement our position as one of the most active community energy coops in the country and enable the installation of efficient LED lighting in five more community buildings.

As newer members of the Selce family we want to thank all Selce team members, staff, volunteers and members past and present for making all of this possible and setting out to build a just energy transition locally.

We strongly urge everyone not to miss this opportunity to join Selce as a member and invest in this, our fourth community share offer.

Thank you!
Kate and Nadia
Join Selce and make your savings work for the planet, the community and for you

Climate change is already impacting our community, while many of us are finding it harder to afford energy bills.

As individuals it’s hard to know what we can do.

That’s where Selce comes in. When we work together we can reduce carbon emissions and help our community reduce energy bills too.

With this community share offer Selce will install 1,800 efficient LED lights at five community buildings saving 250 tonnes of carbon emissions and offering you a forecast 4% return on your investment.
Our vision is a sustainable future where energy is generated from local renewable sources and used efficiently; a future where everyone has an energy efficient home, the affordable energy they need and a voice in the energy system.

We are a community benefit society, a not for profit social enterprise. We are proud to be part of the community energy movement, where local people come together to generate, own and use renewable or low carbon energy technology.

Over almost ten years, with the support of more than 200 member investors, we have raised more than half a million pounds and invested this in half a megawatt of solar panels and LED lighting at fourteen locations in Greenwich and Lewisham. Our installations save greenhouse gas emissions equivalent to approximately 1,000 households annually.

We use the surplus income from our projects to offer advice and practical support to people in Greenwich, Lewisham, Bexley and Bromley who are struggling with their energy bills, helping those in our community with the lowest incomes to save money and stay warm.

We are proud to have been recognised for our local work toward a just energy transition five times at the Community Energy England Awards.
The Share Offer Project

Through this share offer we will upgrade lighting in four schools and a community centre installing 1,880 new LED light bulbs. The schools and community buildings are:

- **Newhaven School**, King’s Park Campus, Eltham Palace Rd, London SE9 5NA, a school for children with special educational needs in Greenwich.
- **Gordonbrock Primary School**, Amyruth Road, London, SE4 1HQ, a primary school for children in Lewisham.
- **Edmund Waller Primary School**, 86a Waller Rd, London SE14 5LY a primary school for children in Lewisham.
- **Deptford Mission**, Deptford Methodist Church, 1 Creek Road, Deptford, SE8 3B. A community centre providing a day centre for elderly disabled people, a Monday club for adults with learning disabilities plus drama, music, photography, film and writing clubs for young people. Deptford Mission offers friendship and support and is a vital part of our community.

**Investment Risk**

We are a society for the benefit of the community that can lawfully offer withdrawable shares to existing and new members. However, we are not directly regulated by a statutory body.

As with all risk investments, withdrawable shares could lose some, or all, of their value and they are not protected by the Government’s Financial Services Compensation Scheme nor the Financial Ombudsman Service. For more information about our governance and finances see page 8 and other sections below.
How schools and communities benefit

The total cost of installing new lights is £185,274. It would be impossible for these sites to pay for the upgrade themselves, so we operate a pay as you save model, meaning our partner sites benefit from:

- No upfront costs. Selce leases the lighting to the community buildings over 10 years.
- Brighter spaces while saving approximately £295,000 on electricity bills over ten years.
- No hassle. The project management and maintenance is all managed by Selce.
- Lower energy bills. More money available for community activities.
- Improved learning outcomes, focus and productivity as well as reduced eye strain and headaches.
- Learning opportunities provided by Selce through climate change and energy workshops.
- LED bulbs also last longer and need replacing less often than other bulbs.

£295,000 saving on energy bills over ten years

How we all benefit

Because LED light bulbs use 50% to 70% less energy use than fluorescent bulbs, we all benefit from 25 tonnes of carbon dioxide emissions avoided per year, the equivalent of 41 flights from the UK to New York.

- The project will contribute £28,127 to our Energy Advice Fund, enough for Selce to advise more than 500 people.
- Selce has already raised funds towards the total £185,274 and we are aiming to raise the remaining £63,721 through this community share offer.
- You can read more in the Project Finances section below.

saving 250 tonnes CO$_2$ over ten years
What Are Community Shares?

Community shares are an effective and democratic way for communities secure the assets they need. They are designed so that members of a community can put their money to work to purchase any income generating assets, such as solar panels or lighting systems, that are needed by the community.

Anyone can own a community share and become a member investor in Selce when they invest between £250 and £20,000.

When you are a member, you become part of a community guided by democratic cooperative principles. No matter how much you have invested, you will have one vote at our annual general meeting (AGM). Our work is guided by a board of member investors elected yearly at our AGM.

You can only become a member investor at times when we have an open share offer. This share offer is open until September 30th, or until we hit our investment target. We will make further share offers in future.

Join Selce today and make your savings work for the planet, for the community and for you.

Investment Risk

We are a society for the benefit of the community that can lawfully offer withdrawable shares to existing and new members. However, we are not directly regulated by a statutory body. As with all risk investments, withdrawable shares could lose some, or all, of their value and they are not protected by the Government’s Financial Services Compensation Scheme nor the Financial Ombudsman Service.
Why Invest in Selce?

Your investment returned in 6 years or less

This investment is for a maximum of 6 years. You will be asked on the application form whether you would like to invest for 1, 2, 3, 4, 5 or 6 years. The term of investment commences once all sites are installed. The estimated date of installation is Summer 2024. These terms of investment will be offered on a first come first served basis. If the desired term of investment is no longer available at the time we receive your investment, you will be offered the closest alternative term. The final decision regarding the repayment of investors is made at the Annual General Meeting.

Exemption from inheritance tax

Our shares attract business property relief, meaning they are exempt from Inheritance Tax, provided that the shares have been held for at least two years. The government website www.gov.uk/business-relief-inheritance-tax provides further guidance.

Help local families with energy bills

This project is forecast to contribute £28,127 to the Selce Fuel Poverty Fund, enough to advise more than 500 people.

Projected return of 4%

Based on our financial model, we will provide a 4% annual interest payment to members investing in this share offer. The final decision on the payment of interest is made at the Annual General meeting. If you wish, you may donate all or some of your interest to support our work with families facing fuel poverty. We will contact you annually to ask if you would like to do this.

Avoid greenhouse gas emissions

When you invest in a bank or building society, your savings could be invested in oil and gas, alcohol, mining or military hardware. This is an ethical investment which will save 25 tonnes of greenhouse gas emissions, the equivalent of 41 flights from the UK to New York, every year.

Schools and community centres save on bills

With more efficient lighting, these 5 community buildings will save £295,000 on electricity bills over ten years.

Our business model just became even more sustainable

Thanks to the creation of a Selce capital investment fund via an anonymous donor, these projects will generate enough income to repay our member investors within 6 years. This means that these projects contribute more funds to the Energy Advice Fund and future projects.
How To Invest

Are you ready to join Selce? Great!

1 Complete and return a Share Application form. You can complete the form on our website: https://tinyurl.com/adrmfy3f or post the form at the back of this document.

2 Make a payment via bank transfer or cheque.

3 Receive a confirmation of your membership within 28 days of the close of the share offer. Welcome to Selce!

Not sure yet? Read on to learn more about our legal structure, directors and financial model.

More About Our Share Offer

Our legal structure

South East London Community Energy (Selce) is the trading name of South East London Community Energy Ltd which is registered as a community benefit society under the Cooperative and Community Benefit Societies Act 2014 (society number 32417). Our rules are based on Cooperatives UK’s model rules and are available from our website https://selce.org.uk/about-us/shares/. Selce is a trading entity that will generate a financial surplus whilst undertaking work that benefits the community in line with our mission and aims.

The Financial Conduct Authority (FCA) is the regulator that ensures our organisation complies with the Cooperative and Community Benefit Societies Act 2014. The FCA has the power to cancel the registration of a society if it does not comply with relevant legislation. The FCA is also responsible for regulating financial promotions. Although Selce complies with all parts of the Act, community benefit societies are exempt from most of these regulations and consequently this share offer is not regulated.
Our Team

Our Directors

Kate Parker, Co-Chair
Kate is an independent consultant working in the energy sector, focussed on the energy transition. She has worked in engineering, project management and consulting roles for the last 25 years and is passionate about developing business and decision processes that are rooted in a better understanding of people and behaviour.

Nadia Smith, Co-Chair
Nadia is our youngest board member, and winner of Community Energy England’s Young Champion of 2019. She comes to us with a wealth of experience from working with Community for Renewables CIC as a project coordinator and the Renewable Energy Association as a policy analyst where she engaged with industry and government to champion entrepreneurship and grow the renewable energy and clean tech sector. She was also a founding member of Dream Renewables, setting up a practical four week course on renewable energy for school leavers in Ghana, where she led the week on business models and energy solutions for rural communities.

Alex Hartley
Alex is one of the founding directors of Selce and is one of the architects of our energy advice and energy efficiency initiatives. She has many years of experience managing sustainability initiatives at a senior level in business and the third sector.

Alex Rowntree
Alex is a communications and engagement specialist in the renewable energy sector. At Selce, he helps oversee the cooperative’s community outreach work.

Anna Fairtlough
Anna worked locally as a social worker, manager and educator for twenty years before joining Goldsmiths University in 2001 as a social work lecturer. She taught and did research into social work, and developed new academic programs and courses, specializing in equalities and professional leadership. Anna has made considerable changes in her home to reduce her household carbon emissions as a first step on her retrofit journey.
Our Directors

Andrew Rendel, Treasurer

Andrew is a senior finance professional with experience across commercial and investment banking as well as early stage, growth and project finance investment. He specialises solely in the finance of sustainability and green technology with a decade of experience in this sector. He built the financial model that Selce uses to assess projects.

Camilla Berens

Camila is a co-founder of Selce and comes from a background in financial journalism. She was Chair of Selce for eight years. She lives locally and is involved with several charities and community groups.

Dermot McKibben

Dermot was one of Selce’s first members. He has twenty years’ experience working with Greenwich Council dealing with housing issues in the private sector as well as working in the field of housing rights and serving as Lewisham councillor. Dermot is currently retired and active in numerous local community organisations.

Jason Blanchard

Jason graduated from the University of Exeter with an MEng in Renewable Energy Engineering. He has a background in company and asset management of solar farms having been responsible for the technical operations over 45 MWp of community owned assets. His work at Communities for Renewables CIC led him to be awarded the first Community Energy England Young Champion Award in 2018 for recognition of his dedication to the community energy sector professionally and in a voluntary capacity. After living in Cornwall, Jason moved to the outskirts of London in 2019 where he became a member of the consultancy team at Isoenergy.

Stefano Casalotti (PhD)

Stefano has experience of setting up a Community Interest Company and as an academic has coordinated teaching programs and led research in neuroscience. In his spare time Stefano has acted as the joint coordinator of the London Cycling Campaign, Camden Branch for nine years, has been on the organizing committee of London Green Fair and has invested in ecological improvements to his own property.
Our Directors

Tauseef Anwar

Tauseef is an elected Lewisham councillor where he acts as Speaker of the Council and participates in several committees including the Sustainable Development Committee. He is a director of Greenland Energy Services which carries out sustainable home improvement and retrofit.

Tristan Owen

Tristan is an Energy/Environmental Consultant with over twenty years’ experience and knowledge of energy and environmental legislation and policies. He has worked in the private, public and charity sectors for Natural England, Lewisham and Bromley councils, Retrofit Works and Groundwork amongst others. Tristan has a Master’s degree in environmental science/Environmental Assessment, and is a qualified Retrofit Coordinator and Domestic Energy Assessor.

Ying Man

Ying is currently leading sustainability initiatives within Birmingham’s school community, empowering educational institutions to embark on the journey towards decarbonization and energy efficiency. His focus involves developing strategies for schools to attain net zero status. With more than 16 years of experience in the energy sector, Ying brings expertise in renewables and navigating grant funded schemes. He has been a driving force in mobilizing community groups to take the lead on transformative retrofit projects.

Senior Staff

Dr Giovanna Speciale
co-founder, CEO and Company Secretary of Selce

Giovanna worked in the community sector for 14 years whilst spending her free time participating in environmental activism as part of the road protest and climate justice movements. After a stint managing an environmental community project and completing an MSc in energy policy, she used the financial freedom afforded her by living on a solar powered boat in Deptford to focus on establishing Selce.

Lawrence Chude
Project Officer, Sustainable Futures Team

Lawrence has 2 years’ experience working in the community and renewable energy sector. He is qualified with an MSc in Sustainable Engineering. Lawrence is experienced in determining the feasibility of sites to benefit from an LED retrofit and is responsible for project managing our LED projects.
Our financial position

After almost ten years of steady growth, Selce is in a good financial position. Our last set of annual accounts show an expansion of our work both in terms of our reach and scale. Our turnover increased from £407,833 to £662,563 in financial year 2022/23 which is a rapid step up compared to the steady growth of previous years. We have for the first time made a modest profit of £28,576. Income increased by a further third in 2023/24.

We have completed three previous community share offers and with the support of our members raised more than half a million pounds which we have invested in solar photo voltaic panels and LEDs for fourteen community buildings.

Our grant funded projects have gone from strength to strength. We have successfully applied for grants in support of our fuel poverty alleviation work and for a new project to test innovative approaches to providing in person energy efficiency and sustainable heating advice at a local level. Last year we advised 1,922 people about energy and secured £1.1m from the Department for Energy Security and Net Zero for a new project promoting sustainable home improvement.

Through the growth of our trading and grant funded activities we have grown our team and currently employ thirty five people (thirty two full time equivalent) and hold adequate reserves to protect the cooperative against contingencies.

We have consistently returned between 3% and 4% interest to members with the exception of the year of 2021. Reduced returns in this year were the result COVID-19 preventing the maintenance of panels.

Prospective members wishing to read Selce’s annual financial statements can do so via our website: https://selce.org.uk/about-us/shares/.

The Future for Selce

While opportunities to generate renewable energy remain and people continue to experience fuel poverty, there is much for Selce to do. As we enter our tenth year, with huge achievements behind us, we plan to build on our success to achieve more for our community and realise our full potential.

We believe that an end to fuel poverty, and end to cold, damp, draughty housing and an abundance of community owned assets is possible.

In a Strategic Review carried out by Directors working with Co-operators UK and in consultation with membership in 2022, we identified five priorities:

1: Fuel poverty alleviation.
2: Increasing local renewable generation.
3: Reducing energy demand.
4: Supporting the sector.

These are the areas which we will focus on to 2026.
# Project Finances

## Income

The project generates income through the lease of LED lighting to our partner sites, through a Lighting Service Agreement over a period of ten years. As shown in the table above, the income generated from the combined sites is £157,514 over the ten year project period.

## Expenditure

Planned expenditures throughout the course of the project include:

Operations and Maintenance: LED lighting is an extremely reliable technology and O&M costs are generally low. We have forecast £6,126 across all sites over ten years. This covers our administrative costs including staffing and insurance. This will include preparing accounts, managing the ongoing contracts, administrating payments to suppliers and shareholders, etc. We have comprehensive insurance policies and equipment will be covered by a manufacturers’ warrantees.

## Transfer of Funds

Member interest payments: the project sets aside income in line with our commitment to provide 4% interest to members.

Transfer to Energy Advice Fund: the project contributes £28,127 in support of our energy advice work.

Investor repayments: the project sets aside funds in order to repay investors over a period of 6 years.
Transfer to Reinvestment Fund: After investors have been repaid in year 6, the surplus available for transfer to other purposes increases. A total of £80,000 is transferred to the Reinvestment Fund in years 5 to 10, to be held by Selce for the purpose of reinvesting in future capital investments into renewable and sustainable energy.

Assumptions

Equipment degradation: We assume a 10 year lifespan for our equipment and lease this over 10 years. This is a conservative assumption. Most LED equipment will continue to operate effectively for 15 years.

Administration costs: Our administration cost assumptions are based upon an assessment of the cost of administering existing LED sites.

Cost savings for sites: cost savings are based on an understanding of each site’s current lighting equipment, current electricity bills and the Watt consumption of planned LED lighting installations.

Inflation: We assume that RPI will average at 2% over the next 10 years. We have assumed that electricity prices will increase at a faster rate and allowed an additional 1.5% increase in electricity prices year on year.

Forecasts

This table provides financial projections for the proposed 5 projects over a 10 year period. Community share capital will fund the first 6 years of this project. This does not include income from grants for fuel poverty work or income associated with the projects funded in previous share offers.

The total cost of installing these 1,880 new lights is £185,274. Selce has already raised £43,836 in confirmed grant funding from the London Community Energy Fund and Lewisham Community Energy Fund and are awaiting confirmation on a further £20,000 in other grant funding. We are allocating £80,000 from the Selce capital investment fund. We have thus set our minimum target at £41,438 and our maximum target at £61,438, meaning we are confident that we will raise the funds necessary to complete these projects.

Risks

All investments and commercial activities carry risk. When buying shares members should weigh up financial risks and rewards as they would with any other investment opportunity. The board considers that the following risks are the most material.

Delayed Installation: We aim to install during the summer period of 2024. Missing the summer break window could lead to delays. To mitigate this risk, this share offer will be open during the period 1st June 2024 to 30th September 2024 which the Board deem more than adequate time to raise the required funds, based on previous successful share offers which raised larger amounts. We expect to raise all the required funds before the end of the share offer period and will close the share offer when the necessary amount has been raised. There are multiple suppliers in the London area capable of carrying out this work including those with which Selce has worked on previous LED installations.
Faults with the installation: LED lighting is low risk for faults. To reduce the risk of fault we provide all our partner sites with spare bulbs which they can install. Selco own the light bulbs and fittings across the ten year project lifespan and we hold insurance against this risk. In the event of a failure, we take responsibility for arranging for our contractor to put the issue right in line with warranties. We choose our installers by competitive tender. Each installer was scored against the weighted criteria of: cost, quality, accreditations, warranties and organisational values. Our suppliers have extensive experience of LED installation.

Theft and damage: the installations may become damaged through vandalism or theft. Our insurance will cover replacement for ten years. After ten years, ownership of and responsibility for the installations transfers to the sites.

Economic Conditions: changes to the cost of insurance, inflation, maintenance or other costs could have an effect on the rate of return to the fuel poverty fund and for investors. Selco has conducted an analysis of stressed financial scenarios and deemed the projects viable in even the least optimistic of these financial scenarios. Investors should be aware of risk and if you are uncertain about investing, consult an independent financial advisor.

Terms and Conditions

Membership
Membership is open to individuals over sixteen years of age and to organisations.

Shareholdings
The minimum shareholding is £250 and the maximum is £20,000.

Offer Timetable
The offer period is from 5th June 2024 to 30th September 2024 inclusive. The share offer will close as soon as the target level of investment has been reached. The offer period may be extended at the discretion of the directors.

Share Withdrawal
Shares in a Society for Community Benefit are not transferable. This means that they cannot be bought or sold except through the society and the value of the shares cannot increase. Investment may be withdrawn.

This investment is for a maximum of 6 years. Investors will be asked on the application form whether they would like to invest for 1, 2, 3, 4, 5 or 6 years. Your investment will be returned to you after the agreed term of investment. The term of investment commences once all sites are installed. The estimated date of installation is Summer 2024.
These terms of investment will be offered on a first come first served basis. If the desired term of investment is no longer available at the time we receive your investment, you will be offered the closest alternative term.

Annually the directors will consider members’ requests to withdraw their investment in full or in part, taking into account the funds available to Selce to make the repayment. If requests to withdraw funds exceeds the funds available, repayments will be offered on a pro-rata basis.

**Payment of Interest**
As a member of Selce you can receive interest on your investment. The rate of interest is decided annually by members at the annual general meeting. Interest is paid annually after this meeting. We expect the rate of interest to be 4%.

**Nomination Option**
In the event of the death of a member, the value of the shares will normally be added to the estate for probate purposes. On application you will be asked to nominate a beneficiary in the event of your death.

**Your Application**
You cannot withdraw your application for shares after we receive your application form. Any amount to be invested is payable in full on application. The directors do not have to accept your application for shares. They may decide not to issue shares to you or they may allocate fewer shares to you than you applied for. They do not have to give you any reason for their decision. Your application will be considered for approval at the first Board of Directors meeting after the closing date of the offer. Neither Selce nor any of its Directors can provide investment advice, tax advice or recommendations to investors.

**Contingency Arrangements**
If we raise more money than we require for the projects described here, or if any of our partners withdraw, we will return the capital to our investors on a “last in, first out” basis, retaining only what we need to install our projects. If we fail to raise sufficient share capital sites will be installed in the order in which they completed the legal lighting service agreement.

Selce will acknowledge receipt of your cheque or bank transfer. Selce will hold potential investors’ funds in trust until the Directors consider your application, when the offer closes. If shares cannot be made available to you, Selce will return your funds within 28 days.

**Asset Lock**
The assets of Selce are protected by an asset lock. This means that the assets of the cooperative may only be used in pursuit of our aims and values and may not be used for private gain.

**Membership rules and rights**
- Anyone over 16 may become a member of Selce, provided they meet the membership criteria and are accepted by the board.
- All members are invited to attend Selce’s AGM.
• Members are invited to participate in Selce on the basis of one member one vote, regardless of the level of investment.
• Members must act in accordance with the rules of Selce. The rules of Selce, accounts and minutes of past AGMs are available on our website: https://selce.org.uk/about-us/shares/.

**Voting**

All members will be invited to an AGM at which our annual report and accounts are considered, auditors are appointed, directors are elected as well as Treasurer and Chair and decisions are taken on the use of any profit.

**Legal Arrangements**

Selce will retain ownership of the LED lights and fittings. We sign a Lighting Service Agreement with the organisations responsible for the sites. We retain ownership and responsibility for the maintenance of the LED lights and fittings.
Share Application Form

Important before completing this application you should:
- Read this Share Offer document, paying attention to the risks section and read the rules of Selce, available on our website.
- Consider taking financial advice if you are uncertain.

PLEASE USE CAPITALS AND USE BLACK INK

It may be easier for you to complete this form online: https://tinyurl.com/adrmfy3f

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Please provide your bank details (this enables us to pay your interest via bank transfer) - optional

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If you wish, you may nominate an individual to receive your shares in Selce in the event of your death. If you wish to do so, please provide the details of the beneficiary.

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Share Application Form continued

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We encourage members to be actively involved in Selce. Would you like to be contacted about potential volunteering opportunities with Selce? Y/N

Declaration
I confirm my understanding that this application, if and when accepted by South East London Community Energy forms a contract subject to English law and the terms and conditions in the share offer document.
- I have read the share offer document including the risk factors.
- I am over 16.
- I am not making an application for more than 20,000 shares.

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Data protection and money laundering
The data provided by you on this form will be stored in a database. This data will also be used by Selce and will not disclosed to a third party. By signing this application form you are giving consent to Selce storing your information in line with the data protection act and communicating with you via electronic means. Selce is registered with the Information Commissioners Office.

A term of the invite is that Selce ensures complete compliance with the Money Laundering Regulations 2003. Selce may at its’ absolute discretion, require verification of identity from any person seeking to invest.
South East London Community Energy

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020 4529 6005

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cara@selce.org.uk

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www.selce.org.uk

Address/
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9QF

Community Benefit
Society: 32417