

# Social enterprise looking for a loan?



## Work with Charity Bank

- Charity Bank exists to lend to charities and social enterprises. As a social enterprise certified by the social enterprise mark, our mission is to support your mission.
- You can apply for loans from £50,000 to £2.5 million, up to £3.5 million if you are a housing association and more in partnership with other lenders.
- We lend to both small and large organisations at competitive rates, seeking to match repayment schedules to your needs.

## Apply now to receive 25% off our arrangement fees

- If you are a social enterprise mark holder quote the code SEM01 to claim 25% off our arrangement fees (you are eligible if you haven't formally enquired about a loan or borrowed from us in the past twelve months).
- Our standard arrangement fee is usually 1% of the agreed loan but may be individually negotiated. Applications are subject to Charity Bank's approval. Please submit your application by 31st May 2016.

**Charity  
bank**  
a bank for good

Talk us through what you need:  
T: 01732 441 919 E: [lendingteam@charitybank.org](mailto:lendingteam@charitybank.org)

# How a loan could support your venture

## Homes for Good: solving a housing crisis

"We want to address the chronic shortage of homes in Scotland by making good quality, affordable homes available. We also want to rebuild the trust between private sector landlords and tenants by laying the foundations for successful tenancies. So we set up Homes for Good Investments, as a joint venture with social investor Impact Ventures UK (IVUK), to acquire and refurbish run-down properties that will be rented to people on low incomes or benefits.

With the support of a loan from Charity Bank and investment from IVUK we aim to make 120 properties available, which we anticipate will benefit 480 people in Scotland over the next 8 years."

Susan Aktemel, director, Homes for Good



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## Reviive CIC: recycling unwanted furniture

"We've just received our Social Enterprise Mark and opened up another shop in Chester, an achievement that would not have been made possible without a loan from Charity Bank to help us with our initial set up costs.

As a direct result, we're able to help the local community by offering quality recycled furniture at a discount to those who receive benefits, helping them furnish their homes for less. Our profits, above and beyond running costs, go to the two charities that established Reviive; The Shropshire Housing Alliance and The Shropshire Furniture Scheme. Our charities provide advice, support and practical assistance to find people a home and provide them with furniture once they have a home."

Julian Price, managing director, Reviive CIC



© Reviive CIC

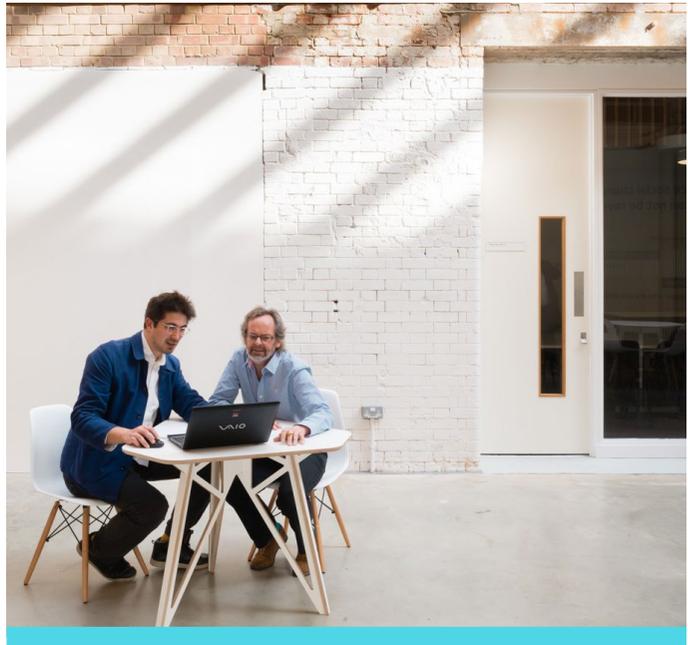
## The Foundry: a place for change

"The Foundry is an office, conference and events centre designed for social justice and human rights organisations. Our vision is to create an environment where people can share ideas, work together and engage with the public on social justice and human rights issues.

By letting affordable space to social purpose organisations, we aim to remove many of their building management and administration responsibilities allowing them to focus on their core objectives.

Alongside investment, a loan from Charity Bank helped us to buy and refurbish the building, now a thriving hub winner of the RIBA, London Building of the Year award."

**Susan Ralphs, executive director, The Foundry**



© Jim Stephenson

## Not just a loan, we're another pair of hands

### Proffitts CIC: property with purpose

"Charity Bank helped us build on our success after we secured funding from the Government's Empty Homes Community Grants Programme, which aims to bring empty properties into use as affordable housing.

The Empty Homes project enabled us to purchase six properties that had stood empty for a long time. A Charity Bank loan helped us to buy another three houses that will provide housing for young and homeless people.

Our loan will enable us to transform the properties into clean, modern homes. It has been an emotional, positive and rewarding experience for all involved, especially for the young people we have housed."

**Martin Proffitt, director, Proffitts**



© Proffitts CIC

# Talk us through what you need

## Let's make it happen:

The Charity Bank Limited, Fosse House,  
182 High Street, Tonbridge  
Kent, TN9 1BE

**T: +44 (0)1732 441919**

**E: [lendingteam@charitybank.org](mailto:lendingteam@charitybank.org)**

**W: [charitybank.org](http://charitybank.org)**

 [twitter.com/charitybank](https://twitter.com/charitybank)

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Call us directly or email us and briefly tell us what you do, the amount of money you need and what you plan to use it for.



A Charity Bank regional manager in your area will be in touch to learn more about your organisation and the sort of loan that would work best for you.



If it's clear that a loan could support you, you'll work with your regional manager to submit a loan application. Our credit team will make the final decision.



Once you receive the loan, the regional manager you worked with will be a phone call away should you have any questions. Don't hesitate to keep in touch.

Registered Office: The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, Kent TN9 1BE. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 207701. Member of the Financial Services Compensation Scheme (FSCS). Company registered in England and Wales No. 4330018.

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