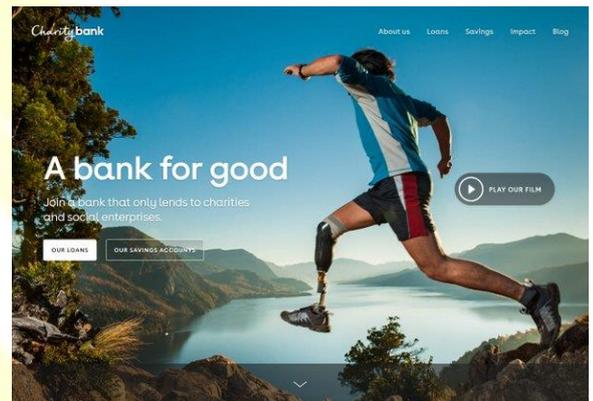


# 'Making a Mark'

## Mark Holder Social Impact Declaration

### Charity Bank

Charity Bank is an ethical bank for people who believe that banking should always work for good. We use our savers' money to make loans to charities, social enterprises and organisations with charitable purposes, working to create lasting social change in our communities.



What drives us isn't profits, but a shared idea about the world we want to live in.

We were founded to support charities with loans that they couldn't find elsewhere and to show people how their savings could be invested ethically and in ways that would make them happy.

The Social Enterprise Mark criteria includes a requirement for all applicants and renewing Mark Holders to provide 'social impact statements', which illustrate how they are striving to meet their social/environmental objectives. Below are examples of how **Charity Bank** is Making a Mark, striving to make a difference to society:

### **Social inputs – lending for charitable purposes**

We only lend to charities, social enterprises and organisations with charitable goals. What matters to us is that the borrower is committed to a charitable purpose and has the ability to repay.

We offer loans from £50,000 to £2.5 million, up to £3.25 million to social housing providers, and more in partnership with other lenders. We take deposits from the public in order to be able to provide such loans.

Email: [enquiries@charitybank.org](mailto:enquiries@charitybank.org)  
Website: <https://charitybank.org/>  
Phone: 01732 441900



## Social outputs – loaned more than £140 million



## Social outcomes – furthering social missions

We provide loans to organisations to further their social missions. We try to assess both immediate benefits for the borrower's beneficiaries, and longer term benefits for the borrower. Figures of quantifiable outcomes for beneficiaries can be found on [our website](#), together with individual borrower stories.

Key findings from our last borrower survey were:

**SOCIAL MISSION** 95% percent of borrowers said that their Charity Bank loan had made a major or significant contribution towards the achievement of their mission.

95%

### SERVICES

85% said that their Charity Bank loan had improved the quality of support they could offer the people they work with.

72%

### FINANCIAL MANAGEMENT

72% said their financial management had improved as a result of the loan.

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