

Charity
bank
a bank for good

Social Investment in Community Assets

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A bank for good

Charity Bank is a bridge between people who would like their savings to benefit society,



and enterprising community organisations that are making lives better

Charity Bank

- We only lend to charities, social enterprises and organisations with a charitable purpose.
- Loans can be for £50,000 up to £2.5 million, and up to £3.5 million for housing associations.
- We also work together with other social lenders to provide larger loans.
- Each time a loan is repaid we re-lend to other charities and social enterprises.

What is Social Investment

Social Investment is the use of repayable finance to achieve a social as well as a financial return.

How do organisations use Social Investment ?

- Revenue Funding – day to day activities
- Capital Investment – build long term capacity

3 main types of Social Investment

- Debt
- Equity
- Quasi -Equity

What are investors looking for?

- Strength of governance/management
- Track record
- Financial systems and monitoring
- Amount and term of loan. Are the repayments affordable?
- Financial Forecasts.
- Social Purpose
- What if?/Fall back

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