



# Supporting 'Charities' with Loans

Carolyn Sims

- The loans and savings bank for charities, social enterprises and people who want to make the world a better place
- Our vision is for a society that fosters vibrant communities and a healthy planet, giving every individual the opportunity to thrive
- Over 1,100 loans made for over £400 million since our inception
- 100% owned by charities and social purpose investors

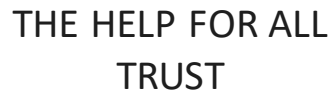


# About Us

We exist to support, strengthen and grow social sector organisations

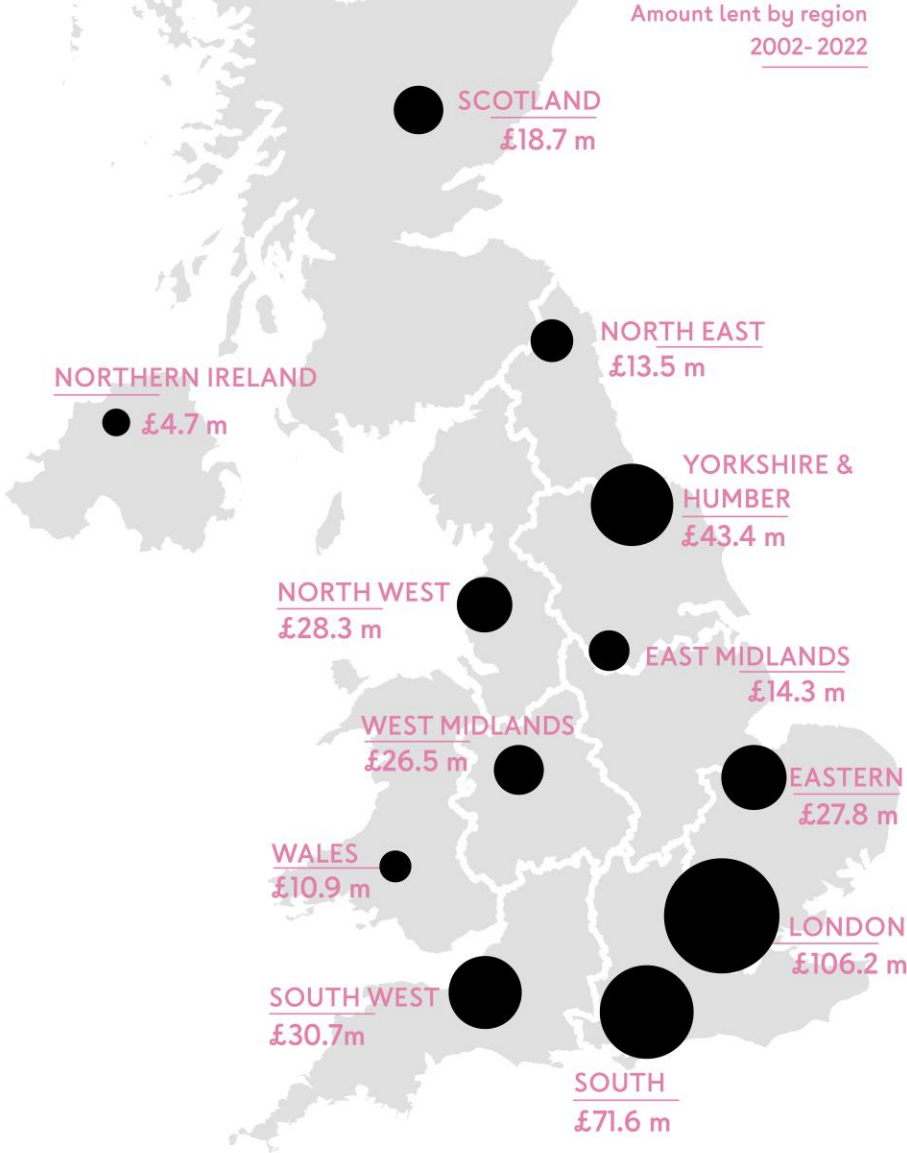


# Owned by the social sector, for the social sector





# Our regional managers are located across the UK



Source: Charity Bank Social Impact statistics January 2022

# Our mission is to support your mission



**Arts**  
85 loans  
£16.8m



**Community**  
199 loans  
£44.4m



**Education**  
109 loans  
£38.9m



**Environment**  
59 loans  
£11.3m



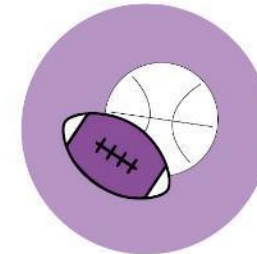
**Faith**  
141 loans  
£60.8m



**Health & Social Care**  
200 loans  
£71.6m



**Social Housing**  
276 loans  
£142.5m



**Sports**  
62 loans  
£10.2m

Source: Charity Bank Social Impact webpage statistics 07/01/22



# What makes Charity Bank different?



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A committed partner

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A social sector specialist

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Patient and supportive

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Loans tailored to you



- To develop, buy or refurbish a building
- Energy Efficiency
- To refinance other borrowing
- To bridge receipt of delayed funds
- To support working capital
- To invest in new activities and develop new income streams
- To form part of a match funding package
- To supplement grants and donations



## Why use loan finance?

Some of the many reasons our borrowers use loan finance

# Our loan terms

- £50,000 up to £10million+ (larger loans delivered in partnership)
- We provide bespoke debt structures
- Terms up to 25 years
- We provide development finance
- No early repayment penalty on variable rate loans unless re-financed with another lender in the first five years





- Charity Bank has a dedicated lending program to provide finance to charities and social enterprises working with and led by minoritised groups
- The programme has the capacity to provide finance on flexible terms including making unsecured loans
- Additionally, applicants can be supported through the Reach fund, which is funded by Access and can provide small grants to support organisations in England prepare to take on loan finance



# Reaching underserved communities

Focused on lending in the most deprived areas of England

*“The club has experienced huge ups and downs. Charity Bank have been fantastic throughout. They’ve been extremely flexible and have proactively worked with us to help us through. They used their expertise to suggest grants that we could apply for, and to help us create a new business plan. We’re in a good place now and becoming a viable, sustainable organisation. I think other banks might have taken a more clinical approach and decided to cut their losses. If that had happened, we might have had a very different outcome.”*

**Bernie Yaffe, Treasurer of Manchester Maccabi**



# Manchester Maccabi





*“We met with Charity Bank and got on well; they understood the business and what Energise Barnsley was trying to achieve. And they offered us a deal that was very attractive. I’m very happy to sing Charity Bank’s praises as it has been a pleasure working with them.”*

**Andy Heald, Director of Energise Barnsley**



# Energise Barnsley

Tackling climate change and fuel poverty

*“Unlike purely commercial banks, who are more driven by financial incentives, it’s clear that Charity Bank is there to provide support and really understands YMCAs.”*

**Kieran Connolly, Chief Resources Officer at  
Central YMCA**



# Central YMCA

The world's first YMCA

Charitybank





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