



The cost of living crisis and specialist/support housing.



Housing LIN

Connecting people, ideas and resources



- 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



What makes Charity Bank different?



A committed partner

A social sector specialist

Patient and supportive

Loans tailored to you

- To develop, buy or refurbish new homes
 - General Needs, Affordable, Market Value, Shared Ownership
 - Specialist - Almshouses, Move-On,
 - Supported – Care, Additional Needs
- To invest in new activities and develop new income streams
- To form part of a match funding package
- To help leverage grants and donations
- Emerging theme – retro fitting cost of energy efficiency improvements.



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





What we consider...

- Social Impact
- Evidence of affordability
- Good governance
- Security as secondary source of repayment

Above Derwent Community Land Trust

- Development of x4 new energy efficient homes for shared ownership near Keswick in the Lake District
- Significant community development project. £1m+ scheme funded by mix of:
 - Bank Debt
 - HCA grant
 - Local Authority Support
- Has helped x4 local families acquire homes in the village they would otherwise have been unable to afford





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Important Information

The information provided in this presentation is for the recipient's use only and is not intended for onward distribution. The services and products referred to in this document are intended for use by United Kingdom (UK) residents only. All Charity Bank information is taken from management and borrower data and our 2022 Social Impact Survey.

Nothing within this document should be deemed to constitute advice or a recommendation. If you are in any doubt about the action you should take or whether you can adhere to our terms of business or your obligations under any loan agreement, you should seek the advice of your solicitor, accountant or other professional adviser before any course of action is taken.

Loan applications are subject to a credit assessment, which does not impact your credit score. There is no guarantee that you will receive any funds following the submission of a loan application. Rates/fees depend on individual/business circumstances.

By entering into a loan agreement, you are putting any property and/or assets secured on the loan at risk should you default and cannot make repayments in accordance with the terms and conditions of the loan provided to you and some or all of the funds lent to you may become repayable immediately.

The Reach Fund is a grant programme which is funded by Access – The Foundation for Social Investment and is open to organisations based in and operating in England. Charity Bank is an Access Point – a social investor who can refer charities and social enterprises to the Reach Fund so that they are able to apply for a grant. For full details and eligibility criteria visit: www.reachfund.org.uk

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