



Resources for Partners: Introduction to social investment



Purpose

This pack of resources has been created for our partners to use.

Against a background of misinformation, too much information and many requests for slides to use to support a range of understanding we have published this open source resource.

We hope that membership bodies, sector infrastructure organisations, public services and their departments, grant funders and their programmes will find these user centred slides helpful to support the explanation of what social investment is, when and why it might be relevant and where help and support can be gained.

The slides can be modified to reflect the needs of your audience. Including:

- ◆ **Tailoring the case studies to a particular social issue focus e.g arts & culture**
- ◆ **Focusing on a particular type of finance product or deal profile (e.g. community ownership, small loans, etc)**
- ◆ **Suggesting additional material that may compliment or support your presentation or session which can be downloaded or requested**
- ◆ **Supplementing slides with the use of films, events or sharing peer experiences to help bring the subject to life**

We understand that repayable finance may not sound like the most engaging topic!



Context

Against a background of decreasing resources and ever increasing demand, social enterprises, charities and the voluntary and community sector increasingly need to consider their:

- **Resilience & Sustainability**
- **Income generation & revenue models and the**
- **Funding & Finance required to support their organisation**



Contents

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Content Index

Header

Purpose, context and content

State of the sector

What is social investment?

Why might you need social investment?

Who are the social investors?

What sort of finance is available?

Case studies one page summary

4 case studies (Kickstart your organisation, buy an asset, maintain cashflow, growth and innovation)

Case studies

Social issue case studies e.g. Arts & heritage, sports & wellbeing are available for additional download (include hyperlink)

What support is available?

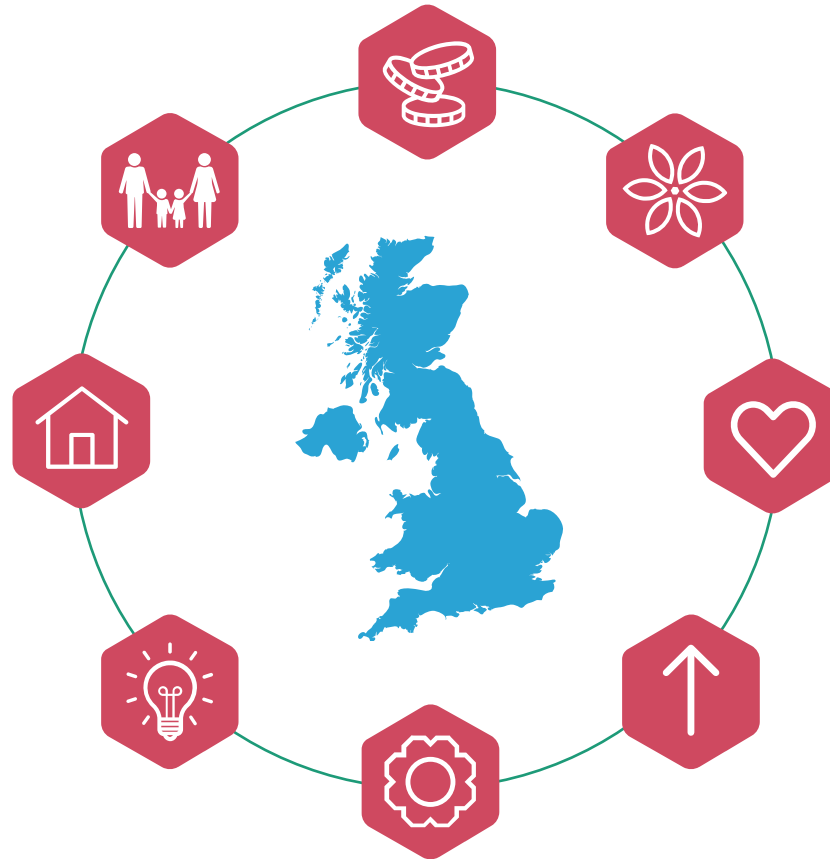
FAQs

Where next?



The social challenge

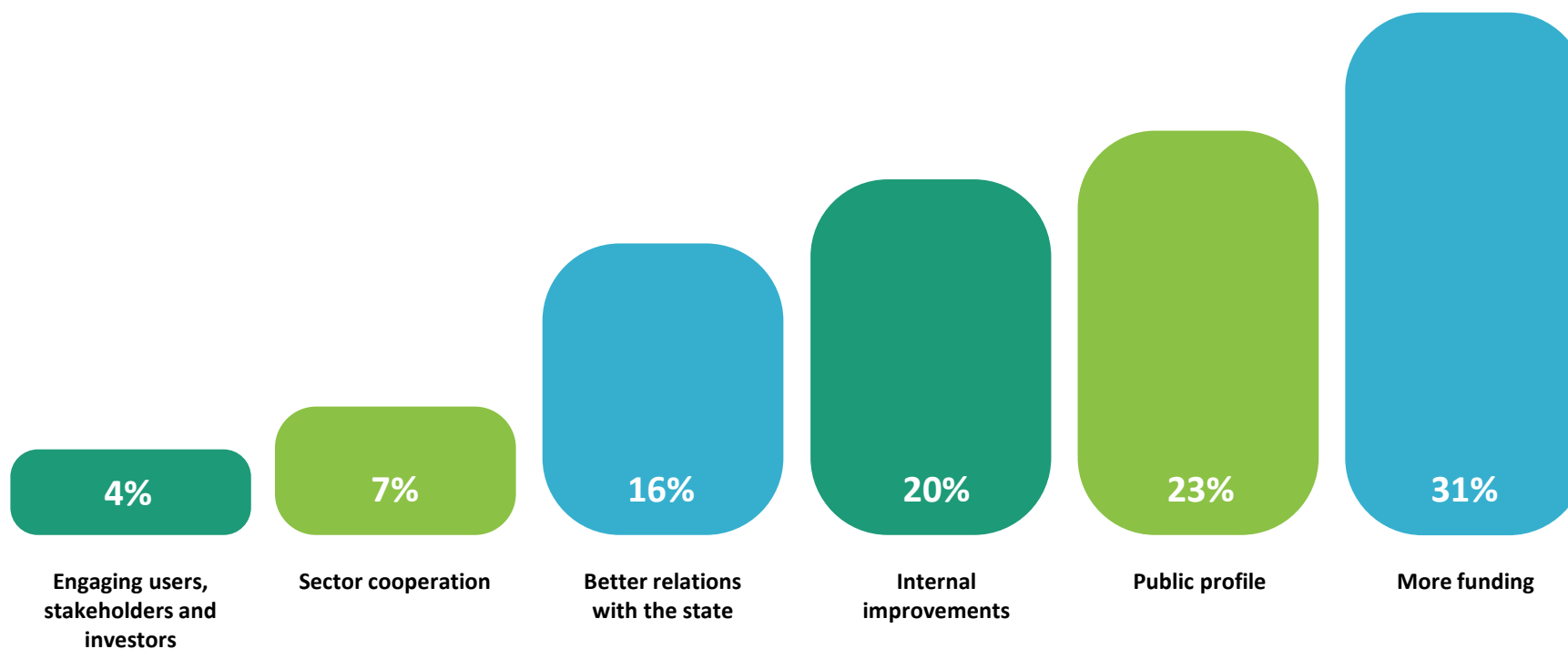
Social enterprises and charities are dealing with some of the most challenging issues in the UK





Charities Taking Charge: Transforming to Face a Changing World

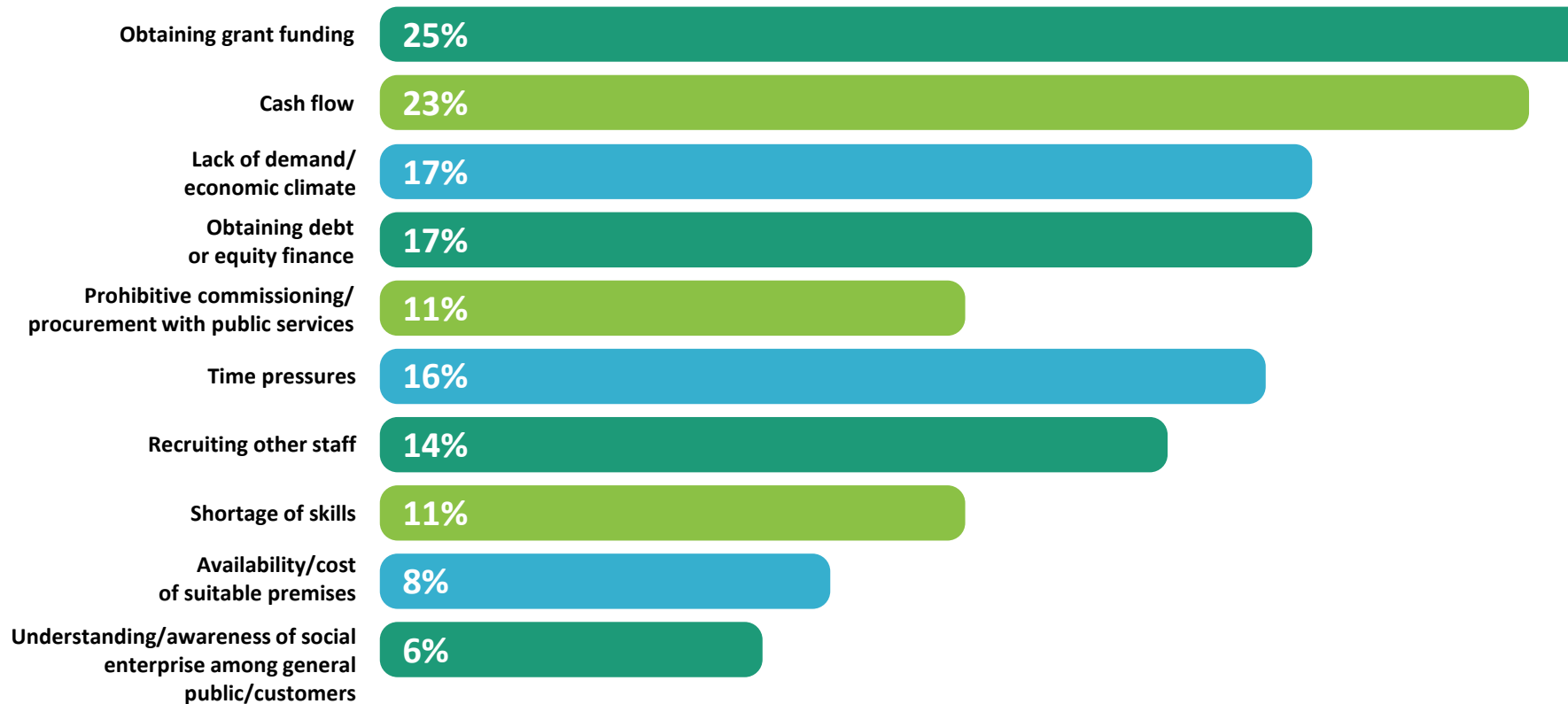
What would be the most important to help the charity sector increase its impact in society?





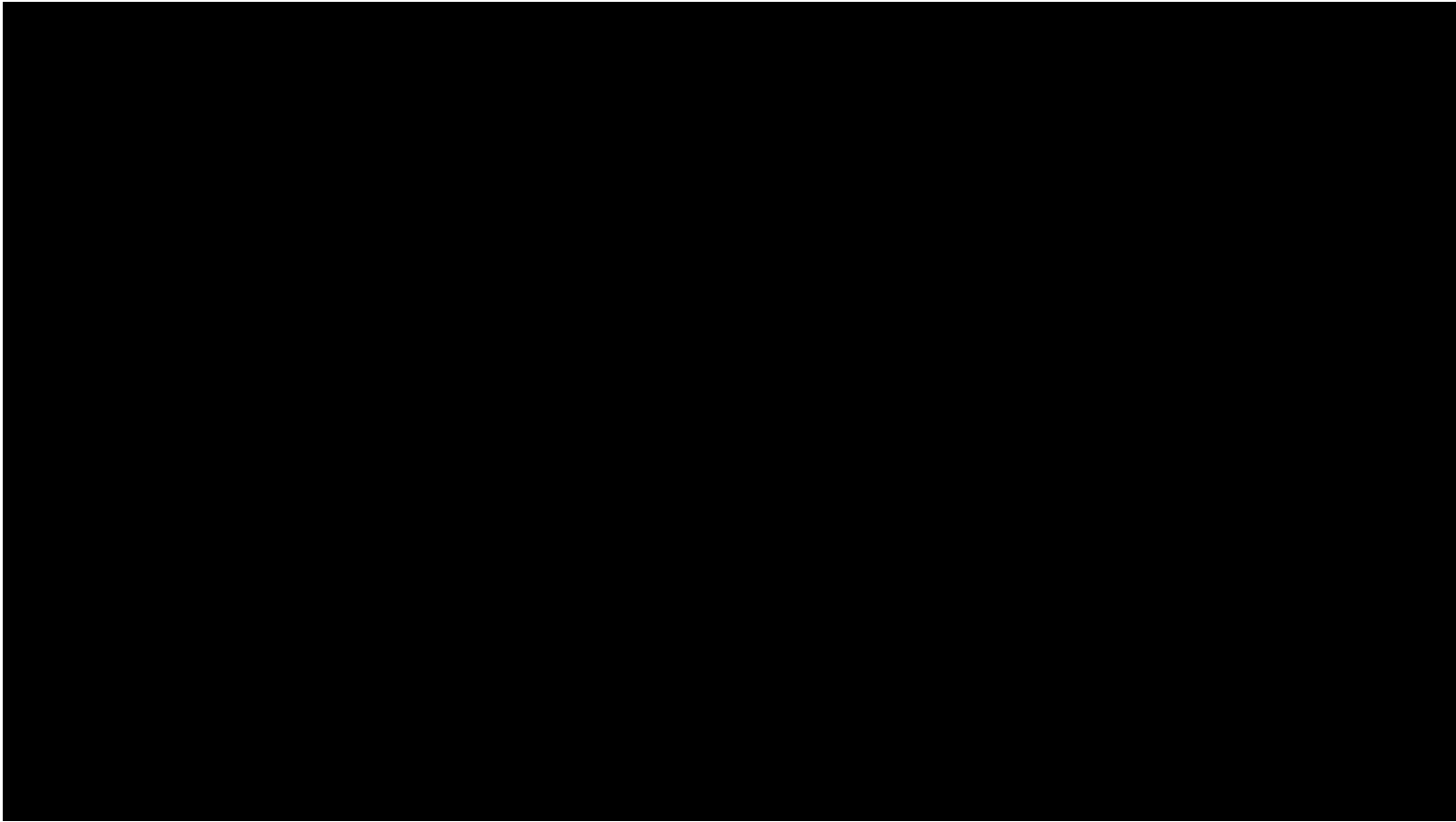
The Future of Business: State of Social Enterprise Survey 2017

Figure 20: Top 10 Barriers to Sustainability





What is Social Enterprise?



K10,
social enterprise

Social investment sits alongside donations and grants as another tool that charities and social enterprises can use to help buy an asset, deliver a contract or grow their work.





Another tool



Trading



Donations



Social
Investment



Bank
Finance



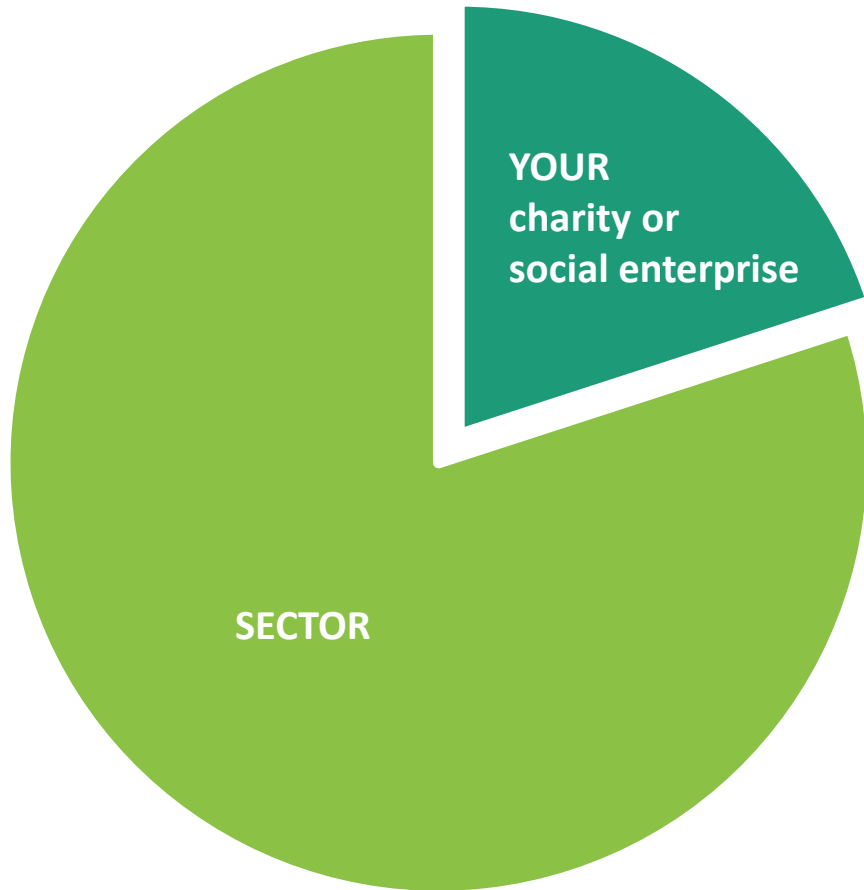
Contracts /
Payment by Results

Social Investment exists to support and create impact by helping to build:

- **Innovation**
- **Growth**
- **Sustainability**



Why Social Investment?



Recycle money available



Attract additional funding



Be more flexible than grants



Enable enterprise to direct grant income to where most needed



Bring business discipline (effectiveness)



Bring wider support and engagement with your mission



Bring involvement/expertise from motivated investors



Sharpening focus on social impact



Early considerations

What do you need investment for?

Buy an asset

Maintain cash flow

Kickstart your business

To grow and innovate

Is there an income stream with a surplus?

Government contract

Rental income

Membership fees

Donations

Trading

What social impact will you create?





Who are the social investors?

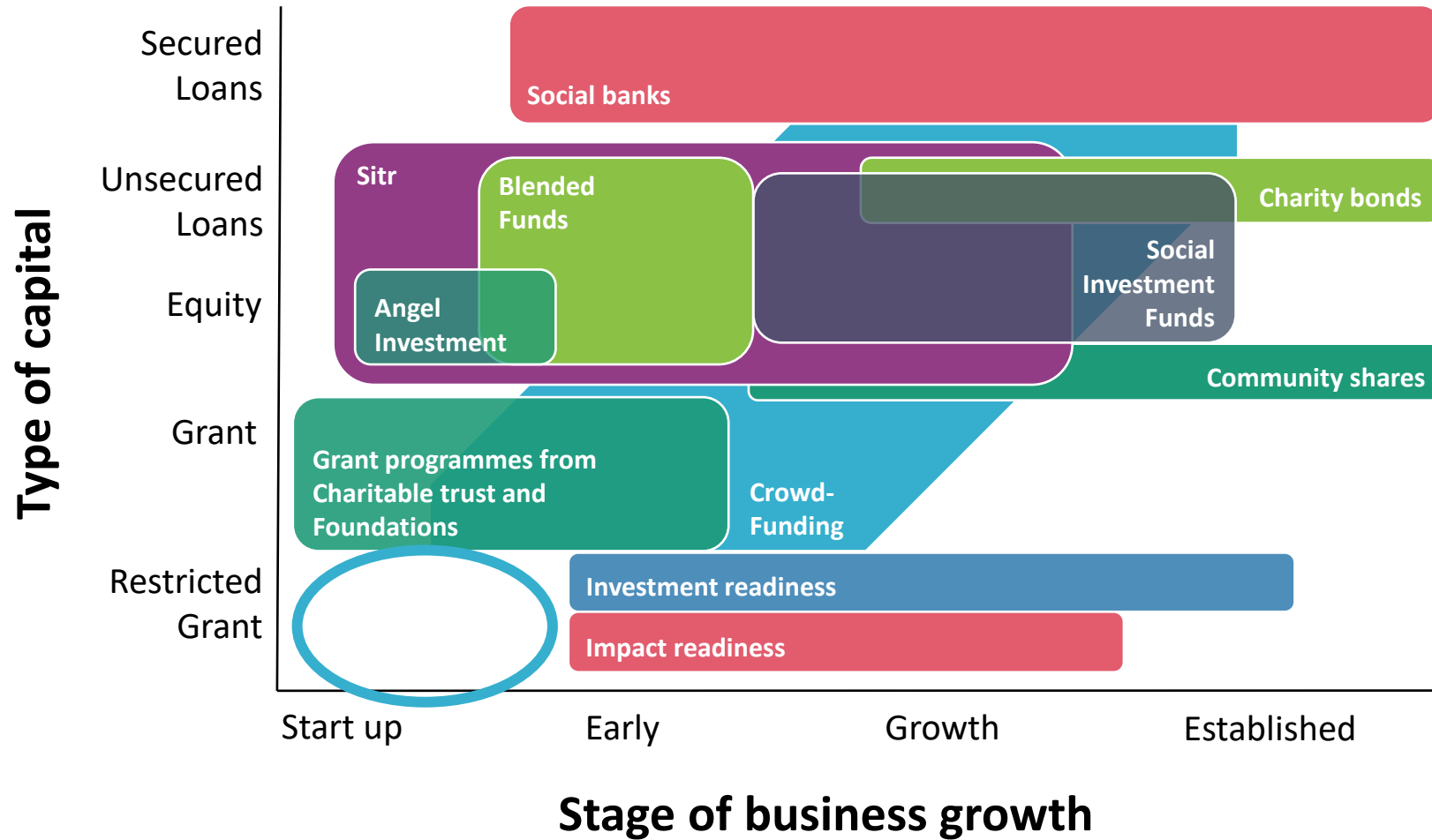


Social Return

Financial Return



What sort of investment is available?







- Kick start your organisation

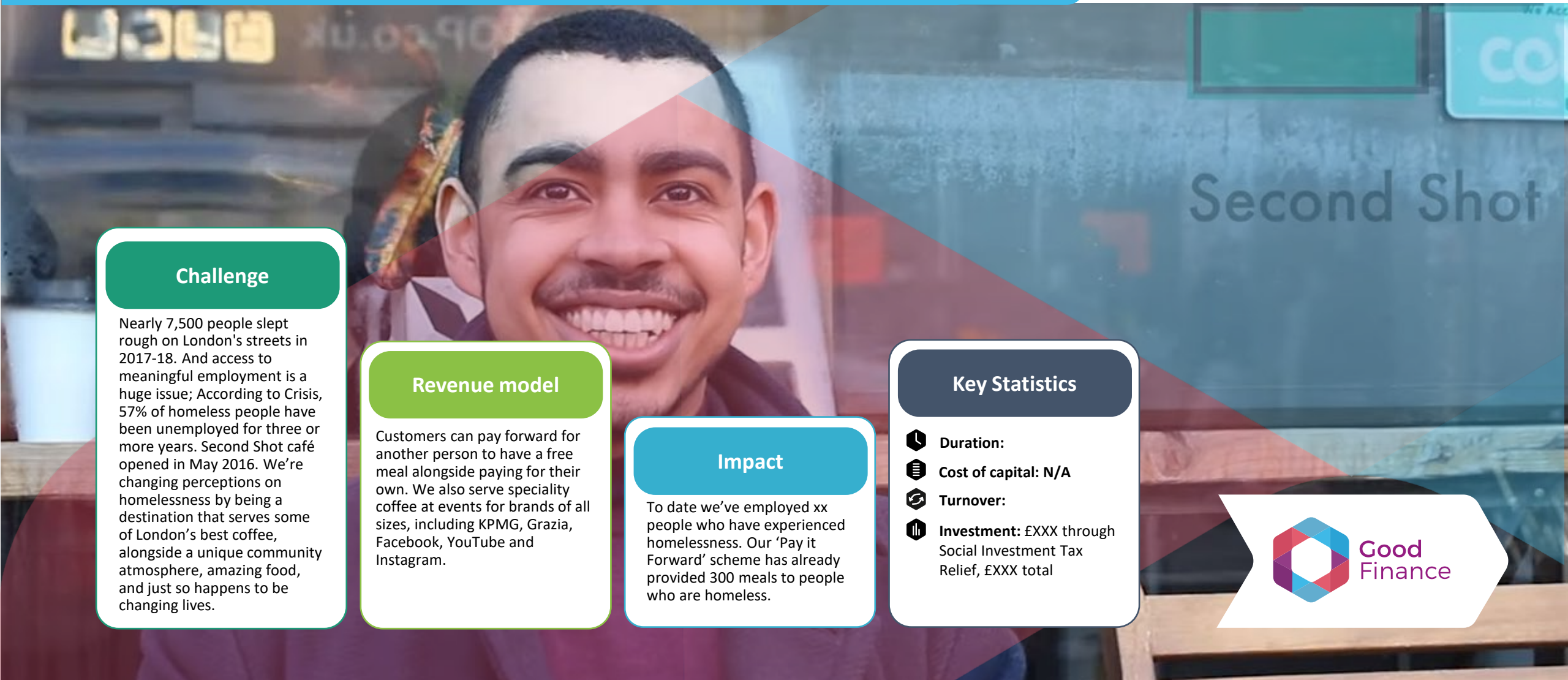


Second Shot Coffee

secondshotcoffee.co.uk



SITR



Challenge

Nearly 7,500 people slept rough on London's streets in 2017-18. And access to meaningful employment is a huge issue; According to Crisis, 57% of homeless people have been unemployed for three or more years. Second Shot café opened in May 2016. We're changing perceptions on homelessness by being a destination that serves some of London's best coffee, alongside a unique community atmosphere, amazing food, and just so happens to be changing lives.

Revenue model

Customers can pay forward for another person to have a free meal alongside paying for their own. We also serve speciality coffee at events for brands of all sizes, including KPMG, Grazia, Facebook, YouTube and Instagram.

Impact

To date we've employed xx people who have experienced homelessness. Our 'Pay it Forward' scheme has already provided 300 meals to people who are homeless.

Key Statistics

- Duration:**
- Cost of capital:** N/A
- Turnover:**
- Investment:** £XXX through Social Investment Tax Relief, £XXX total



Good Finance



Leeds Urban Bike Park

<https://www.leedsurbanbikepark.com/>



Challenge

Middleton Park, Leeds has some of the most deprived areas in the UK. The local community wanted a facility that could be accessed by the majority, but in particular young people, and that they could be proud of.

Leeds Urban Bike Park offers free to access high quality progressive mountain bike trails for all ages built around a community hub. Cycle Pathway a local social enterprise operates the facility, running the community café, workshop and offering activities for alternative educations providers, schools and the community.

Revenue model

Cycle Pathway operate the park as a social business, generating revenue from the café, workshop, bike hire and social space. Sporting Capital provided £100k loan to support the development of the business model, helping them move from volunteer led to 8 paid staff and providing funding for working capital.

Impact

The bike park opened in December 2017 and received over 3,000 visitors in its first month despite the weather! It is bringing together riders from the local community and across England and providing a home to a number of different community groups.

Key Statistics

- Duration:** 4 years
- Cost of capital:** 1.75%
- Turnover:** £210,000 from year 2
- Invested:** £48,000K Social Investment Tax Relief, £85,000K in total
- Product type:** Social Impact Bond





Freedom Bakery

www.freedombakery.org



Individual
Investors



Challenge

Many ex-offenders find it difficult to find employment on release. Freedom Bakery trains prisoners to make artisan bread and aims to increase the employability of prisoners and reduce re-offending.






Revenue model

Social investment helped the business startup and will be repaid through selling produce. Freedom Bakery supplies the visitor café at HMP Low Moss as well as cafés, restaurants and offices in Glasgow.

Impact

Freedom Bakery will provide training for more than 50 inmates at HMP Low Moss, giving them the skills, knowledge and support to find employment, while also creating job opportunities as the business grows.

Key Statistics

-  **Duration:** 4 years
-  **Cost of capital:** 1.75%
-  **Turnover:** £210,000 from year 2
-  **Invested:** £48,000K Social Investment Tax Relief, £85,000K in total
-  **Product type:** Social Impact Bond





Clevedon Pier

www.clevedonpier.co.uk



Individual
Investors

Challenge

Situated in the Severn estuary with the second highest tidal reach in the world, the pier is expensive to maintain from environmental damage and needs continual public funding.






Revenue model

Over 1,000 local people have invested into the pier through community shares. The investment will be repaid through income generated from the visitor's centre.

Impact

Clevedon Pier serves 25,000 residents. The new facilities will be open for local people and organisations. Clevedon Pier is the only fully operating Grade 1 listed building in the country.

Key Statistics

-  **Duration:** N/A
-  **Cost of capital:** 2%
-  **Turnover:** £180,000
-  **Investment:** £250,000 through Social Investment Tax Relief, £330,000 total
-  **Product type:** Social Investment Tax Relief



Good
Finance



Portpatrick Harbour

<http://portpatrickharbour.org/>



Individual
Investors

Challenge

The historic harbour of Portpatrick in Scotland was in financial difficulty and was under threat of being lost to a property developer due to financial mismanagement. Having not been repaired since 1850, the harbour was also in decay and in urgent need of maintenance and development.



Revenue model

Individuals invested through community shares. The investment will be repaid through income generated from visiting boats.

Impact

Portpatrick Harbour serves a village of approx. 600 people in Portpatrick and is a popular destination for visitors in Scotland. Local restaurants, shops and businesses benefit from the influx of visitors to the newly refurbished harbour.

Key Statistics

-  **Duration:** 5 years
-  **Cost of capital:** 1.5%
-  **Turnover:** Approx £26,000
-  **Investment:** £100,000
-  **Product type:** Community shares





- Buy an asset



Gorton Monastery, Manchester

www.fc-utd.co.uk

Challenge

The Gorton Monastery remained an important part of the community for over 100 years but in the early 1970s the terraced housing in the area began to be demolished and the community relocated. In 1991 the complex was sold to a developer who went bankrupt before starting to convert the church into luxury flats. The buildings were seriously vandalised whilst in the hands of the receiver, and anything of value stolen. The site had been included on the World Monument Fund's Watch List of the 100 most endangered sites in the world when the AHF was asked to become involved.






Revenue model

We generate all of our own revenue with events, venue hire and a programme of activities.

Impact

Everything we do at The Monastery embraces the values that we've inherited from the Franciscan Brothers who created the original building. A regular programme of community, health, wellbeing and family activities is also available for everyone to enjoy.

Key Statistics

-  **Duration:** n/a
-  **Cost of capital:** 4% originally, with 6% top up
-  **Turnover:** £1 million+
-  **Investment:** £700,000 with a top up of £150,000
-  **Product type:** Secured loan





FC United of Manchester

www.fc-utd.co.uk



SITR



Challenge

Moston in North Manchester is one of the most deprived areas of the UK. Income, employment, health, crime and education outcomes are in the bottom 10% when compared to the rest of the country. Previously without a ground, the club used social investment to build a new stadium, enabling them to play home matches and provide a permanent base for their community outreach work.

Revenue model

FC United of Manchester raised £270,000 via community shares using Social Investment Tax Relief. Investors will be repaid through income generated by the club, such as membership fees, match day revenue, merchandise and season ticket sales.

Impact

FC United of Manchester's community work engages with approx. 2000 people each year, developing the skills and enhancing the life chances of children, young people and vulnerable adults across North Manchester.

Key Statistics

- Duration: 4 years**
- Cost of capital: 2% (optional)**
- Turnover: £1 million+**
- Investment: £270,000**
- Product type: Social Investment Tax Relief**





Mentis Tree CIC

<http://www.mtcic.org.uk/>



Challenge

[Mentis Tree CIC](#) (MTCIC) is a social enterprise providing low-cost therapies across East Anglia. They took on investment from [Big Issue Invest](#) after outgrowing their service offices, to buy a place of their own.






Revenue model

A low cost counselling service provided by counsellors working towards their professional accreditation. This service offers short and long term work. A series of Lectures in Bury St Edmunds suitable for Continuing Professional Development and general interest.

Impact

Services extend from 7-90+ year olds. Saved money buying one office rather than having lots of offices.

Key Statistics

-  **Duration:** 5 years
-  **Cost of capital:** 8%
-  **Turnover:** N/A
-  **Investment:** £50,000
-  **Product type:** Unsecured loan





Homes for Good

www.homesforgood.org.uk

Challenge

In Glasgow, the quality of housing and landlord services at the lower end of the private rental market are poor. Vulnerable people and those on low incomes struggle to find a happy, secure home.






Revenue model

The investment was raised to provide the equity piece in property purchases. It could be repaid in a number of ways at the end of the eight year term, including selling the properties, preferably to first-time buyers.

Impact

Homes for Good will support more than 500 people on benefits, low incomes, those at risk of homelessness and other vulnerable groups over the eight-year investment.

Key Statistics

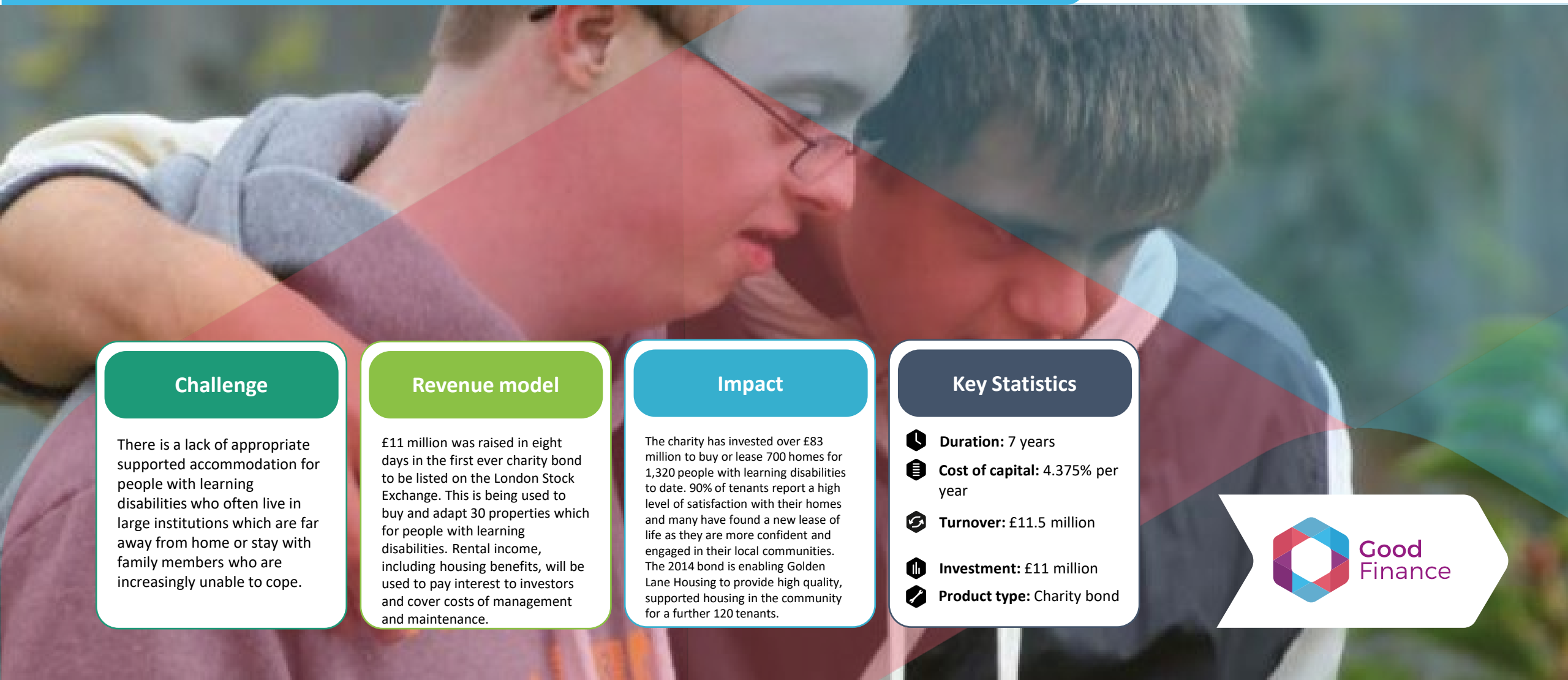
-  **Duration:** 8 years
-  **Cost of capital:** 7% with a 20% equity stake
-  **Turnover:** Approx. £300,000 by 2017
-  **Investment:** £2 million
-  **Product type:** Equity, secured loan





Golden Lane Housing

<https://www.glh.org.uk/>



Challenge

There is a lack of appropriate supported accommodation for people with learning disabilities who often live in large institutions which are far away from home or stay with family members who are increasingly unable to cope.






Revenue model

£11 million was raised in eight days in the first ever charity bond to be listed on the London Stock Exchange. This is being used to buy and adapt 30 properties which for people with learning disabilities. Rental income, including housing benefits, will be used to pay interest to investors and cover costs of management and maintenance.

Impact

The charity has invested over £83 million to buy or lease 700 homes for 1,320 people with learning disabilities to date. 90% of tenants report a high level of satisfaction with their homes and many have found a new lease of life as they are more confident and engaged in their local communities. The 2014 bond is enabling Golden Lane Housing to provide high quality, supported housing in the community for a further 120 tenants.

Key Statistics

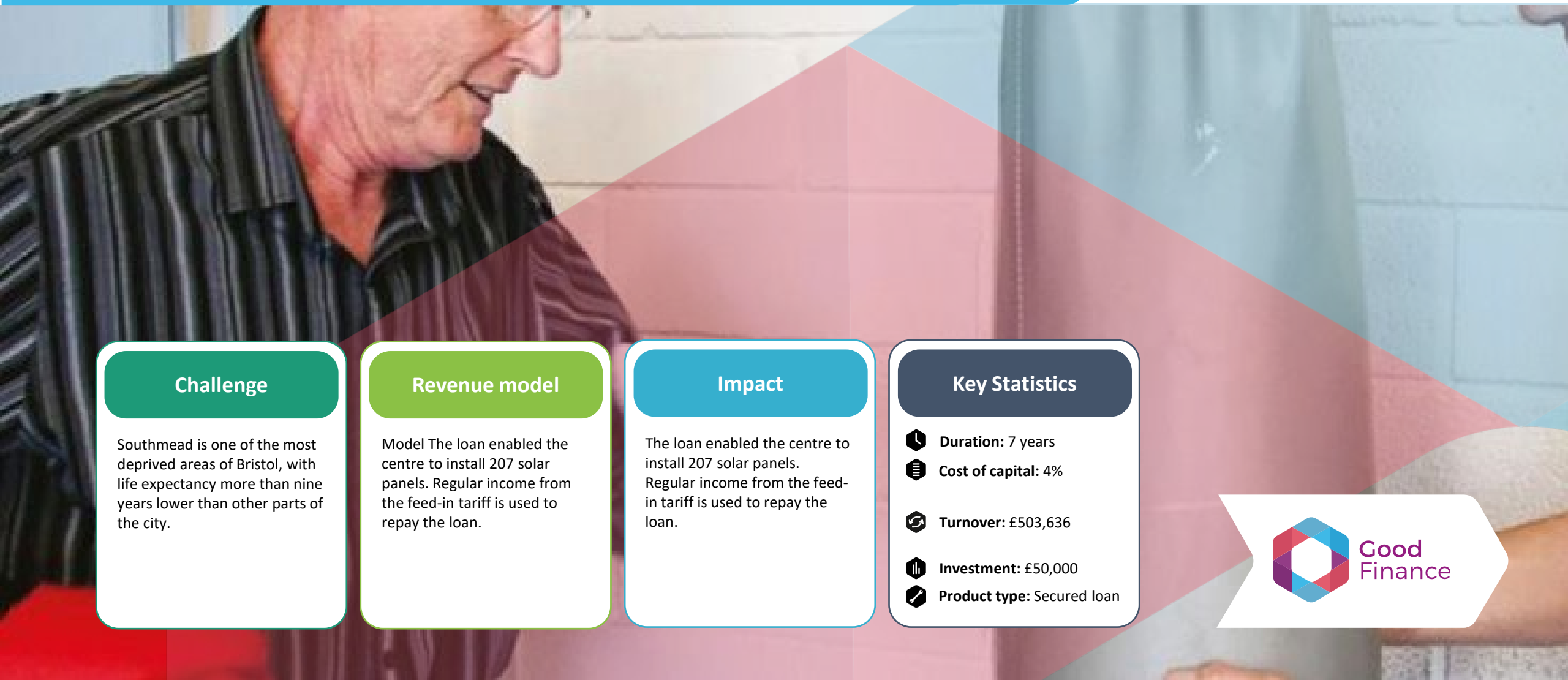
-  **Duration:** 7 years
-  **Cost of capital:** 4.375% per year
-  **Turnover:** £11.5 million
-  **Investment:** £11 million
-  **Product type:** Charity bond





Southmead Development Trust

<https://www.southmead.org/>



Challenge

Southmead is one of the most deprived areas of Bristol, with life expectancy more than nine years lower than other parts of the city.






Revenue model

Model The loan enabled the centre to install 207 solar panels. Regular income from the feed-in tariff is used to repay the loan.

Impact

The loan enabled the centre to install 207 solar panels. Regular income from the feed-in tariff is used to repay the loan.

Key Statistics

-  **Duration:** 7 years
-  **Cost of capital:** 4%
-  **Turnover:** £503,636
-  **Investment:** £50,000
-  **Product type:** Secured loan





Commonweal Housing

<https://www.commonwealhousing.org.uk/>

Challenge

There is a lack of suitable supported shared housing for formerly homeless people to enable them to move on from high intervention, high cost supported housing to independent living.






Revenue model

A loan was used to purchase six properties, supplementing the seven homes acquired from the charity's principal benefactor. The loan will be repaid from rental income from the properties.

Impact

53 people have been supported by the peer landlord project to date and the average occupancy is 12 months. 39 people are accommodated each day and 65% of clients are currently in employment. The project is providing opportunities for clients to learn from their peers and develop new skills around financial capability, independent living and finding or maintaining employment.

Key Statistics

-  **Duration:** 7 years
-  **Cost of capital:** 4%
-  **Turnover:** £3.9 million
-  **Investment:** £1.4 million
-  **Product type:** Secured loan



Gioscope – award-winning housing charity

<https://gioscope.org.uk>



Key Statistics

- Duration:** 15 years (25 year repayment profile)
- Cost of capital:** 6.5%
- Turnover:** £587k (2017)
- Investment:** £1 million
- Product type:** Secured loan

Challenge

The collapse of Hull’s fishing industry left many parts of the city with low levels of owner occupation and a surplus of poorly maintained private rented housing. Like many cities, Hull is facing challenges regarding the availability of good quality housing, with many people on lower incomes being priced out of the housing market.

Solution

Gioscope renovates empty and derelict properties, bringing them back into use to provide affordable housing to those in need. They provide opportunities to gain skills in their bike repair and joinery workshop, as well as training in building trades, numeracy, literacy and computer skills. Many go on to live in a Gioscope home, sometimes one they have renovated as part of the volunteer program.

Revenue model

The loan enabled Gioscope to acquire properties that could not be funded through traditional mortgages, with the charity often benefitting from being cash buyers. Gioscope is able to make loan repayments from the rental income generated from the portfolio of properties.

Impact

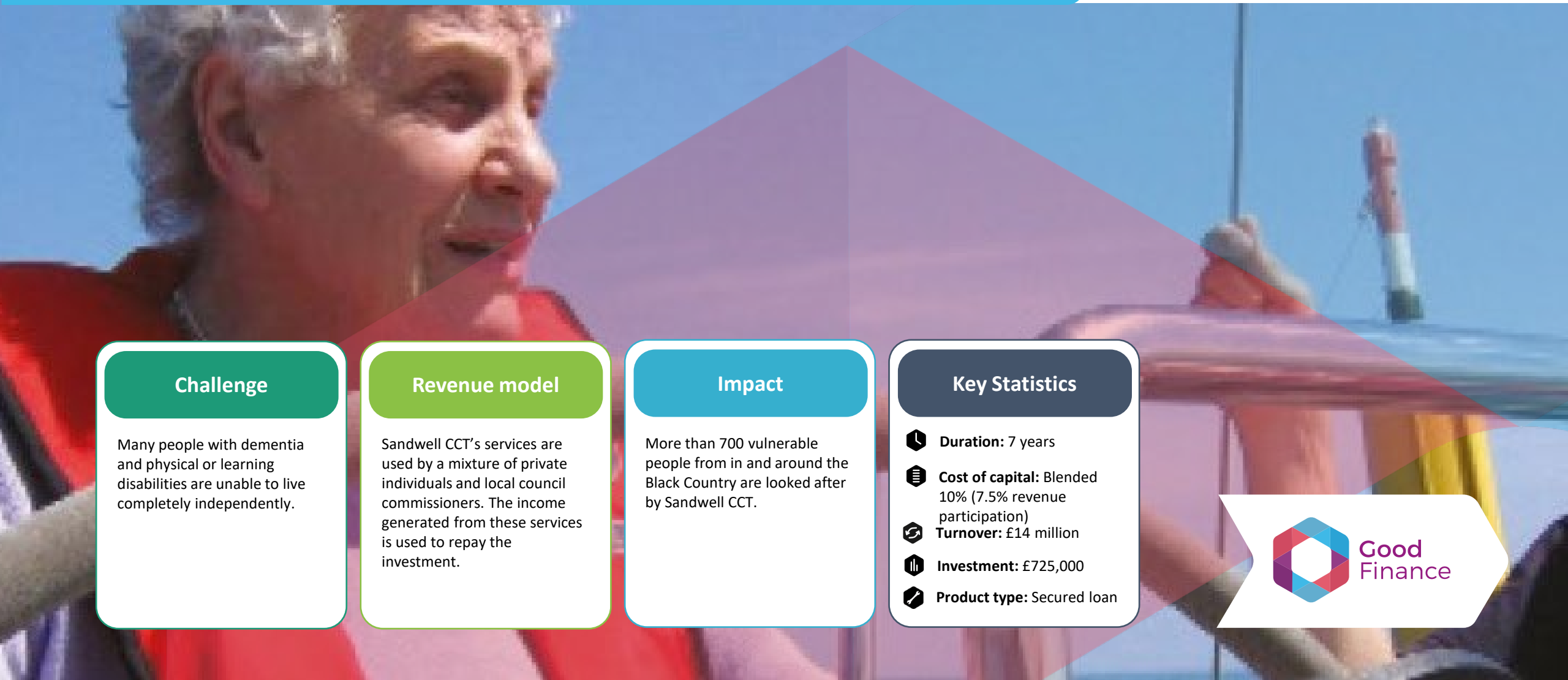
Gioscope now provides housing for over 260 people, a 20% increase since receiving the first investment from SASC. The charity has expanded its training and community services: in the last 12 months it has worked with over 200 volunteers. Gioscope has also been able to renovate its office headquarters, which now serves as a walk-in community hub for local social enterprises and individuals to access.





Sandwell Community Caring

<http://www.sandwellcct.org.uk/>



Challenge

Many people with dementia and physical or learning disabilities are unable to live completely independently.






Revenue model

Sandwell CCT's services are used by a mixture of private individuals and local council commissioners. The income generated from these services is used to repay the investment.

Impact

More than 700 vulnerable people from in and around the Black Country are looked after by Sandwell CCT.

Key Statistics

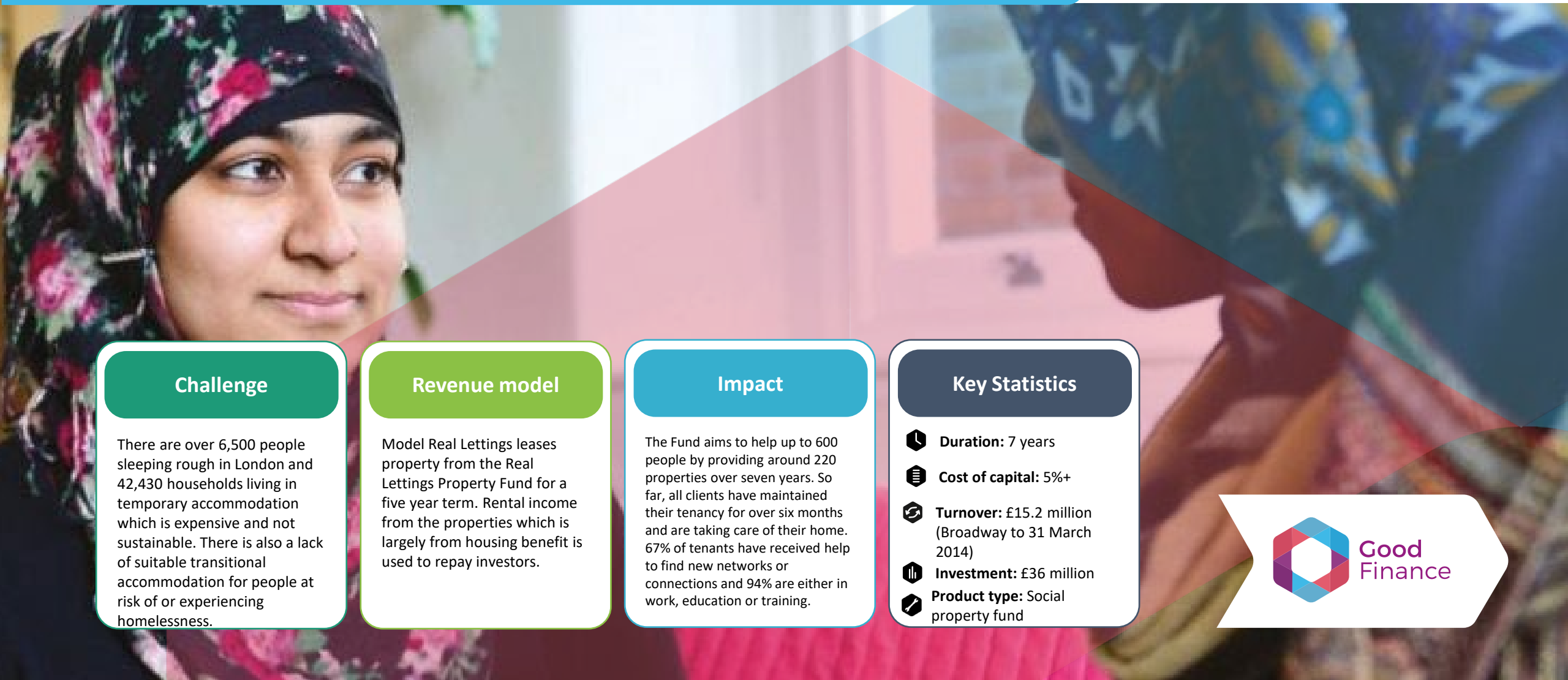
-  **Duration:** 7 years
-  **Cost of capital:** Blended 10% (7.5% revenue participation)
-  **Turnover:** £14 million
-  **Investment:** £725,000
-  **Product type:** Secured loan





St Mungo's Broadway

<https://www.mungos.org/>



Challenge

There are over 6,500 people sleeping rough in London and 42,430 households living in temporary accommodation which is expensive and not sustainable. There is also a lack of suitable transitional accommodation for people at risk of or experiencing homelessness.






Revenue model

Model Real Lettings leases property from the Real Lettings Property Fund for a five year term. Rental income from the properties which is largely from housing benefit is used to repay investors.

Impact

The Fund aims to help up to 600 people by providing around 220 properties over seven years. So far, all clients have maintained their tenancy for over six months and are taking care of their home. 67% of tenants have received help to find new networks or connections and 94% are either in work, education or training.

Key Statistics

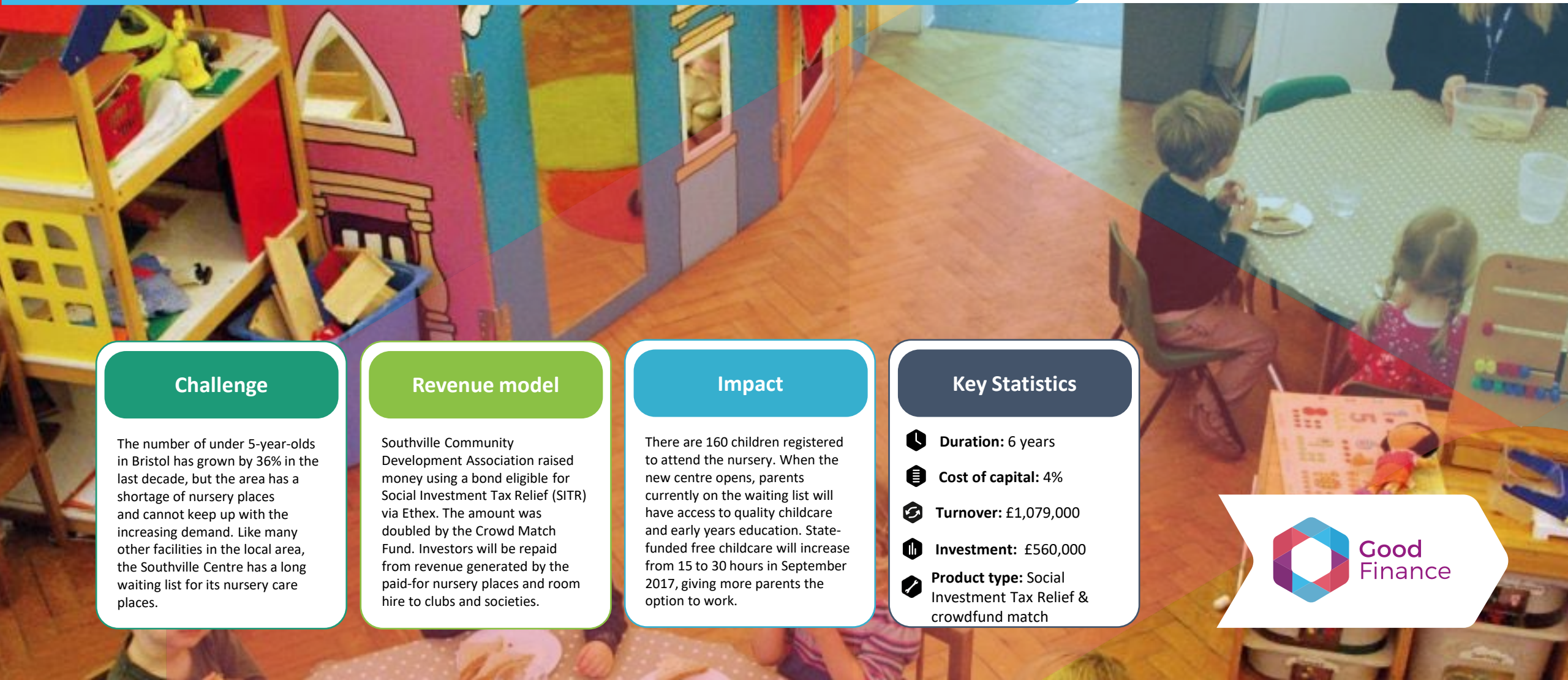
-  **Duration:** 7 years
-  **Cost of capital:** 5%+
-  **Turnover:** £15.2 million (Broadway to 31 March 2014)
-  **Investment:** £36 million
-  **Product type:** Social property fund





BS3 Community

<https://bs3community.org.uk/>



Challenge

The number of under 5-year-olds in Bristol has grown by 36% in the last decade, but the area has a shortage of nursery places and cannot keep up with the increasing demand. Like many other facilities in the local area, the Southville Centre has a long waiting list for its nursery care places.




Revenue model

Southville Community Development Association raised money using a bond eligible for Social Investment Tax Relief (SITR) via Ethex. The amount was doubled by the Crowd Match Fund. Investors will be repaid from revenue generated by the paid-for nursery places and room hire to clubs and societies.

Impact

There are 160 children registered to attend the nursery. When the new centre opens, parents currently on the waiting list will have access to quality childcare and early years education. State-funded free childcare will increase from 15 to 30 hours in September 2017, giving more parents the option to work.

Key Statistics

-  **Duration:** 6 years
-  **Cost of capital:** 4%
-  **Turnover:** £1,079,000
-  **Investment:** £560,000
-  **Product type:** Social Investment Tax Relief & crowdfund match





Furnistore

<http://www.furnistore.co.uk/>

Charity
bank
a bank for good

Challenge

Families who find themselves in difficult or emergency situations often lack the basic essentials to set up a home.






Revenue model

Model Furnistore sells second-hand furniture to the general public. This enables them to provide support to low income families and to repay their mortgage.

Impact

Furnistore took out a mortgage to buy their own premises. With a permanent base, they can now run their business selling second-hand furniture and provide emergency support to those that need it most in their community.

Key Statistics

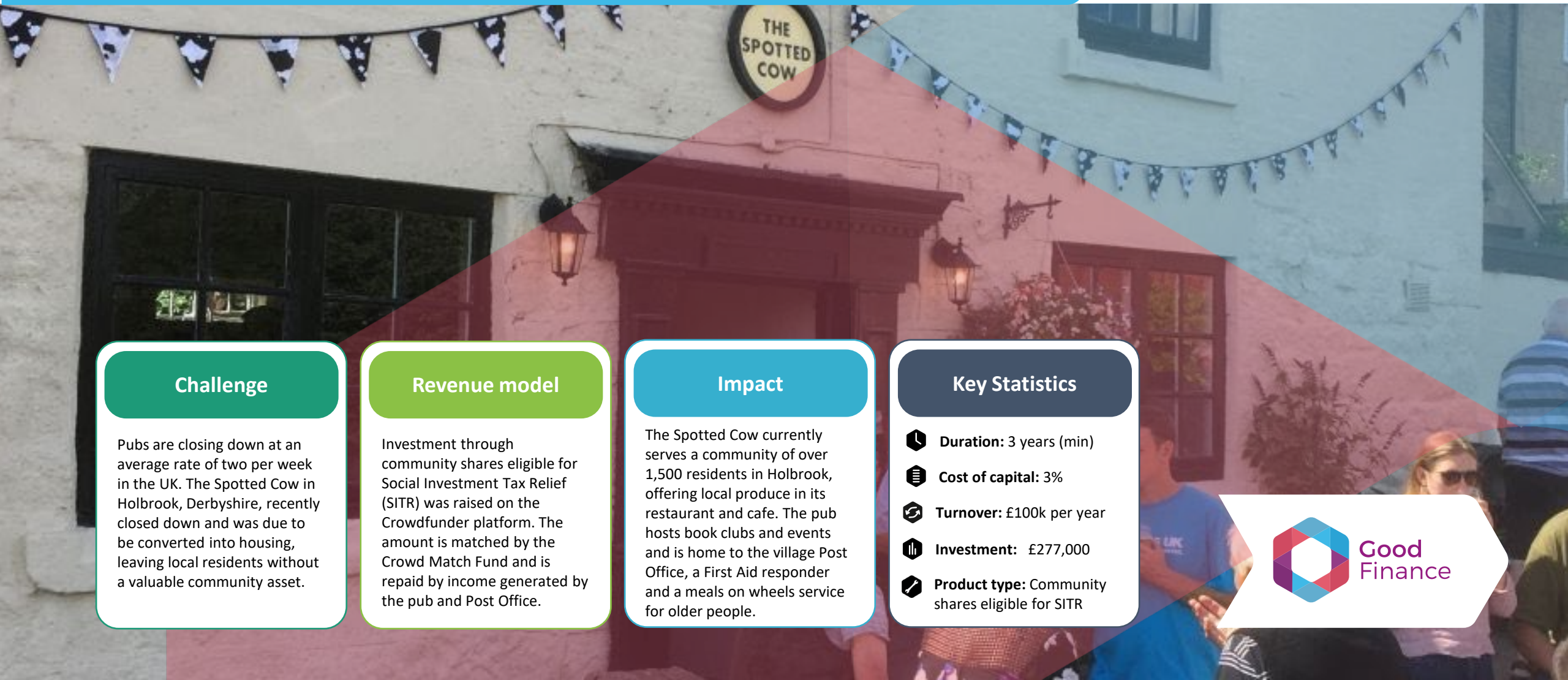
-  **Duration:** 20 years
-  **Cost of capital:** 6%
-  **Turnover:** £185,000
-  **Investment:** £160,000
-  **Product type:** loan





The Spotted Cow

<http://www.thespottedcowpub.com/>



Challenge

Pubs are closing down at an average rate of two per week in the UK. The Spotted Cow in Holbrook, Derbyshire, recently closed down and was due to be converted into housing, leaving local residents without a valuable community asset.

Revenue model

Investment through community shares eligible for Social Investment Tax Relief (SITR) was raised on the Crowdfunder platform. The amount is matched by the Crowd Match Fund and is repaid by income generated by the pub and Post Office.

Impact

The Spotted Cow currently serves a community of over 1,500 residents in Holbrook, offering local produce in its restaurant and cafe. The pub hosts book clubs and events and is home to the village Post Office, a First Aid responder and a meals on wheels service for older people.

Key Statistics

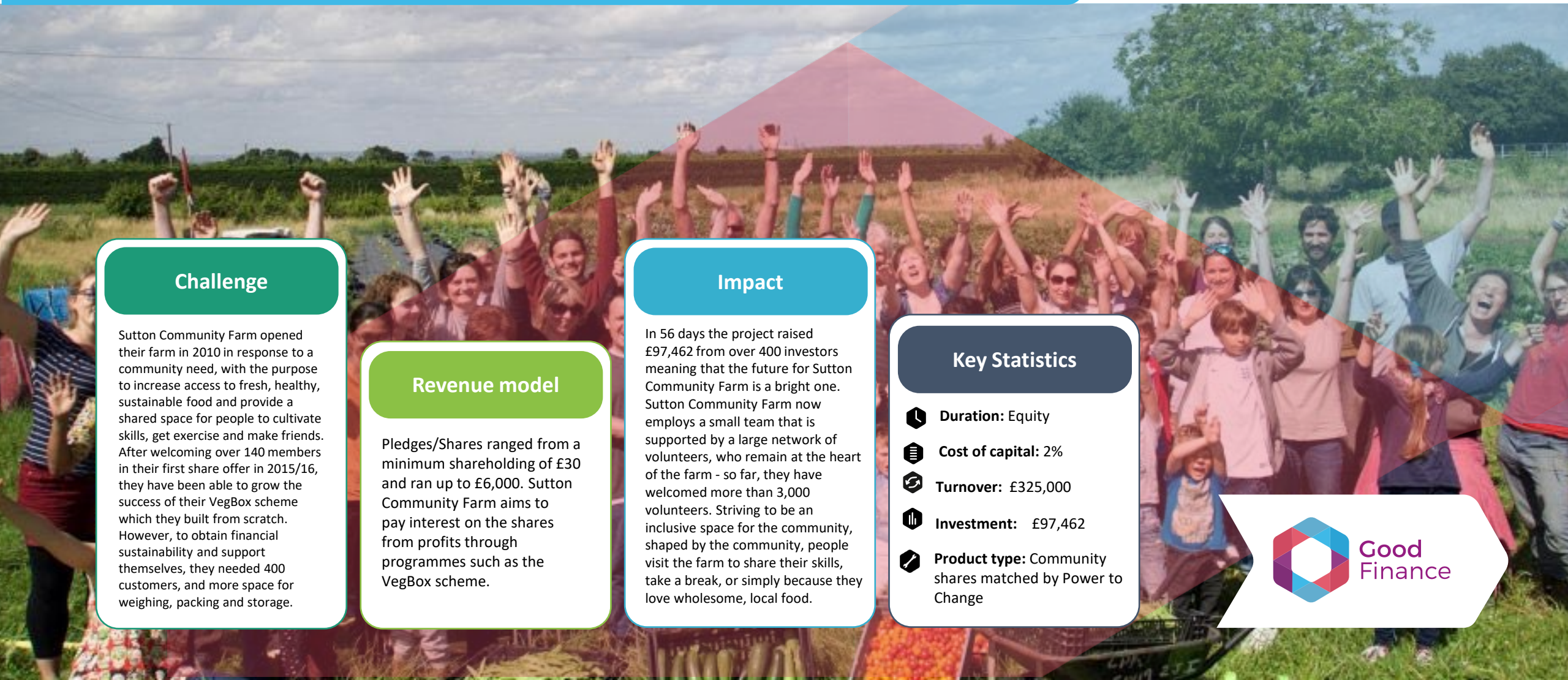
- Duration:** 3 years (min)
- Cost of capital:** 3%
- Turnover:** £100k per year
- Investment:** £277,000
- Product type:** Community shares eligible for SITR





Sutton Community Farm

<http://suttoncommunityfarm.org.uk/>



Challenge

Sutton Community Farm opened their farm in 2010 in response to a community need, with the purpose to increase access to fresh, healthy, sustainable food and provide a shared space for people to cultivate skills, get exercise and make friends. After welcoming over 140 members in their first share offer in 2015/16, they have been able to grow the success of their VegBox scheme which they built from scratch. However, to obtain financial sustainability and support themselves, they needed 400 customers, and more space for weighing, packing and storage.

Revenue model

Pledges/Shares ranged from a minimum shareholding of £30 and ran up to £6,000. Sutton Community Farm aims to pay interest on the shares from profits through programmes such as the VegBox scheme.

Impact

In 56 days the project raised £97,462 from over 400 investors meaning that the future for Sutton Community Farm is a bright one. Sutton Community Farm now employs a small team that is supported by a large network of volunteers, who remain at the heart of the farm - so far, they have welcomed more than 3,000 volunteers. Striving to be an inclusive space for the community, shaped by the community, people visit the farm to share their skills, take a break, or simply because they love wholesome, local food.

Key Statistics

- Duration:** Equity
- Cost of capital:** 2%
- Turnover:** £325,000
- Investment:** £97,462
- Product type:** Community shares matched by Power to Change





Ecodynamic



Challenge

Redruth, once the centre of Cornwall's mining industry, highlights the challenges that make communities in the UK face. Two in five are unemployed, often facing issues including fuel poverty and rising food prices.






Revenue model

The £350,000 for the project has been funded through a combination of community shares and loans. The investment will be repaid from revenues from feed-in tariffs generated by the wind turbine which is estimated to be around £45,000 a year.

Impact

Profits from the wind turbine will be reinvested to support organic, biodynamic farming grassroots projects for community benefit which will create local apprenticeships and provide high quality, local food for families on a low income.

Key Statistics

-  **Duration:** 4 years
-  **Cost of capital:** 7%
-  **Turnover:** £45,000
-  **Investment:** £75,000
-  **Product type:** Community shares & loans



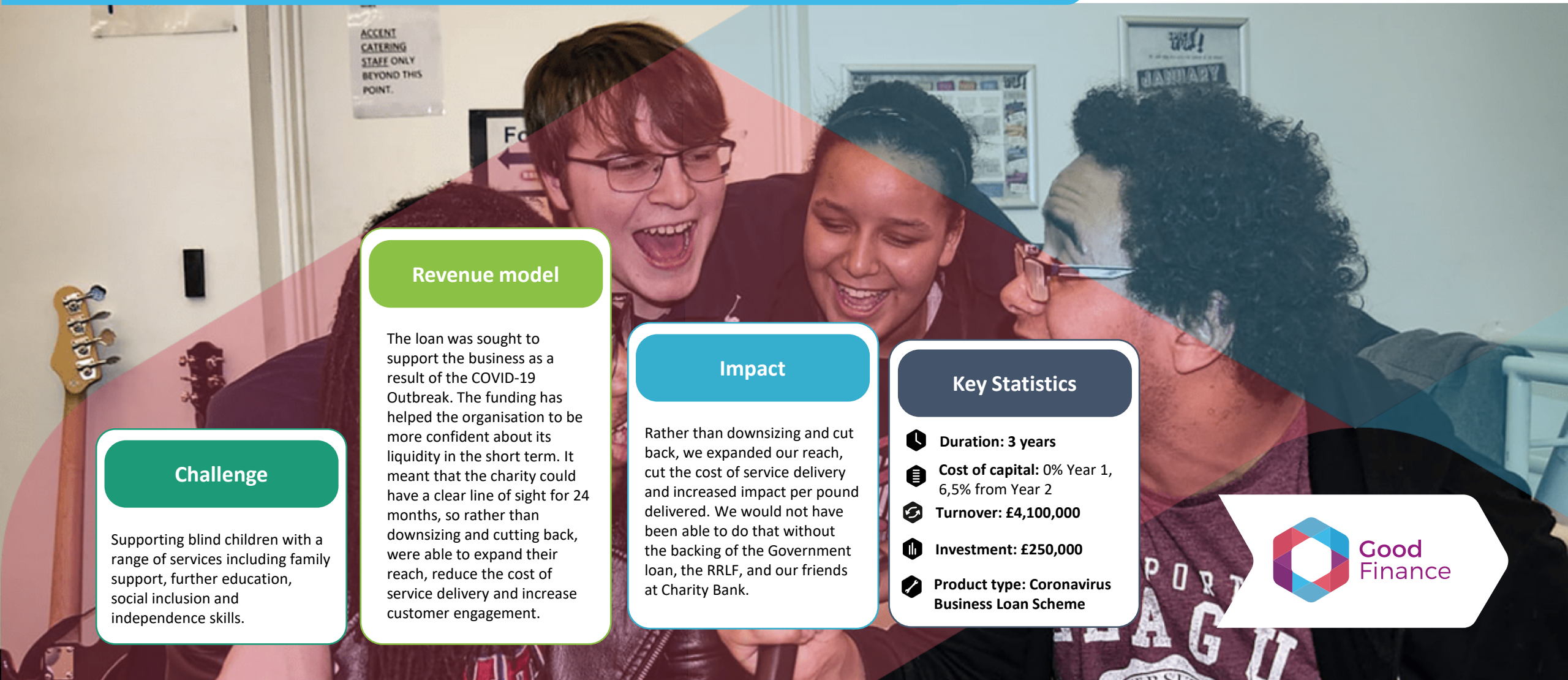


- Growth and innovation



The Royal Society for Blind Children (RSBC)

<https://www.rsbc.org.uk/>



Challenge

Supporting blind children with a range of services including family support, further education, social inclusion and independence skills.

Revenue model

The loan was sought to support the business as a result of the COVID-19 Outbreak. The funding has helped the organisation to be more confident about its liquidity in the short term. It meant that the charity could have a clear line of sight for 24 months, so rather than downsizing and cutting back, were able to expand their reach, reduce the cost of service delivery and increase customer engagement.

Impact

Rather than downsizing and cut back, we expanded our reach, cut the cost of service delivery and increased impact per pound delivered. We would not have been able to do that without the backing of the Government loan, the RRLF, and our friends at Charity Bank.

Key Statistics

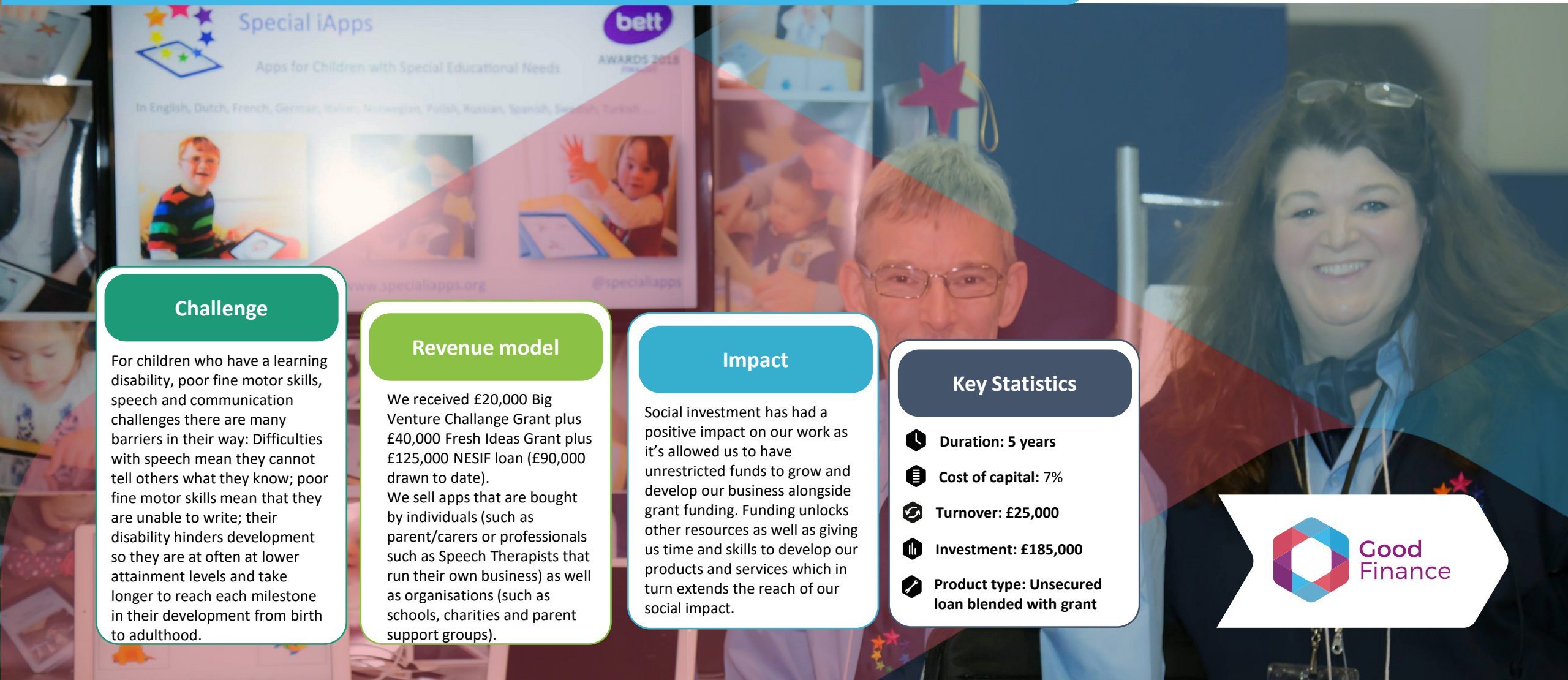
- Duration: 3 years**
- Cost of capital: 0% Year 1, 6,5% from Year 2**
- Turnover: £4,100,000**
- Investment: £250,000**
- Product type: Coronavirus Business Loan Scheme**





Special iApps C.I.C

www.specialiapps.org



Challenge

For children who have a learning disability, poor fine motor skills, speech and communication challenges there are many barriers in their way: Difficulties with speech mean they cannot tell others what they know; poor fine motor skills mean that they are unable to write; their disability hinders development so they are often at lower attainment levels and take longer to reach each milestone in their development from birth to adulthood.

Revenue model

We received £20,000 Big Venture Challenge Grant plus £40,000 Fresh Ideas Grant plus £125,000 NESIF loan (£90,000 drawn to date). We sell apps that are bought by individuals (such as parent/carers or professionals such as Speech Therapists that run their own business) as well as organisations (such as schools, charities and parent support groups).

Impact

Social investment has had a positive impact on our work as it's allowed us to have unrestricted funds to grow and develop our business alongside grant funding. Funding unlocks other resources as well as giving us time and skills to develop our products and services which in turn extends the reach of our social impact.

Key Statistics

- Duration: 5 years**
- Cost of capital: 7%**
- Turnover: £25,000**
- Investment: £185,000**
- Product type: Unsecured loan blended with grant**





Ways to Wellness

www.waystowellness.org.uk



Challenge

People from disadvantaged backgrounds are more likely to suffer with long-term health conditions, with an earlier onset. They have poorer health outcomes and consume more health service resources. Ways to Wellness adds to and complements medical support through social prescribing: patients are helped to manage their long-term conditions through one-to-one and community support.

Revenue model

Ways to Wellness is funded through a Social Impact Bond (SIB). Repayments to investors will be governed by a "payments-by-results" contract with the Newcastle Gateshead CCG.

Impact

Over seven-years (2016), more than 11,000 people will benefit. Success will be measured by an improvement in wellbeing and reductions in hospital visits, admissions and the length of stays.

Key Statistics

-  **Duration:** 7 years
-  **Cost of capital:** N/A
-  **Turnover:** N/A
-  **Investment:** £1.65 million
-  **Product type:** Social Impact Bond





Old Spike Roastery

www.oldspikeroastery.com

CAF
Venturesome

Challenge

The issue of homelessness in the UK is a growing problem in the face of budget cuts and the cost of living increasing. A key aspect of this issue is the barriers homeless people face when looking to secure employment, which restricts their route out of homelessness and into a more stable life.






Revenue model

Selling goods to not for profit business. We provide lunches to primary schools.

Impact

We want to highlight the difference that social investment has made one man's life. From being homeless in London Thomas was supported by Prisoners Abroad. He earns the London Living Wage, has a flat, paid holidays and plans for the future. He even has his own blend of Change Please coffee, "Tom's Blend", sold in Sainsbury's all over the country.

Key Statistics

-  **Duration:** 3 years
-  **Cost of capital:** 6.5%
-  **Turnover:** £365,000
-  **Investment:** £60,000
-  **Product type:** Unsecured Loan





Local Food Links

www.localfoodlinks.org.uk

CAF
Venturesome

Challenge

Over the past 30 years, school food shifted from being produced on site in the school kitchens to external commercial caterers providing food which is often low quality. Small rural schools in Dorset, with under 40 pupils and no kitchen facilities, were unable to offer nutritious meals to pupils both eligible and ineligible for free school meals.






Revenue model

Selling goods to not for profit business. We provide lunches to primary schools.

Impact

We have been able to open a new kitchen in Weymouth so that we can now supply over 3,700 healthy school meals a day to rural primary schools in Dorset, Somerset and Devon.

Key Statistics

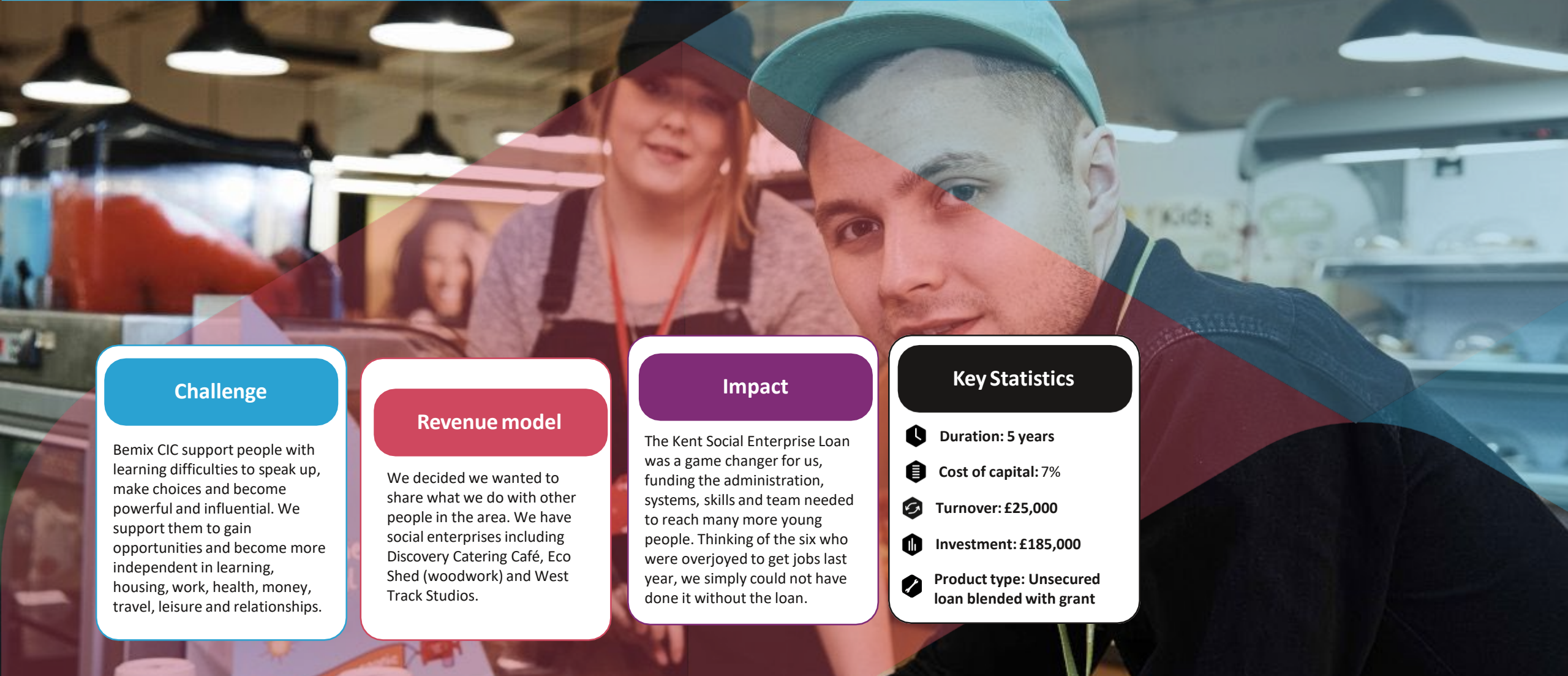
-  **Duration:** 4 years
-  **Cost of capital:** 6.5%
-  **Turnover:** £1,080,000
-  **Investment:** £200,000
-  **Product type:** Unsecured Loan





Bemix CIC

<https://www.bemix.org/>



Challenge

Bemix CIC support people with learning difficulties to speak up, make choices and become powerful and influential. We support them to gain opportunities and become more independent in learning, housing, work, health, money, travel, leisure and relationships.






Revenue model

We decided we wanted to share what we do with other people in the area. We have social enterprises including Discovery Catering Café, Eco Shed (woodwork) and West Track Studios.

Impact

The Kent Social Enterprise Loan was a game changer for us, funding the administration, systems, skills and team needed to reach many more young people. Thinking of the six who were overjoyed to get jobs last year, we simply could not have done it without the loan.

Key Statistics

-  **Duration: 5 years**
-  **Cost of capital: 7%**
-  **Turnover: £25,000**
-  **Investment: £185,000**
-  **Product type: Unsecured loan blended with grant**



Ambition East Midlands

Challenge

Young homeless people with complex needs sometimes fall through the net, receiving little support from existing services. Many are regarded as too difficult to help, and have an increased risk of becoming involved in crime, substance misuse and long-term benefit dependency.






Revenue model

Ambition East Midlands is funded through a Social Impact Bond (SIB). Repayment is under a “payment-by-results” contract with the Department of Communities and Local Government, out of long-term savings to the public purse.

Impact

Over the three years of the SIB, 340 young homeless people will take part in the programme. Performance will be measured by how many young people are successfully housed and maintain a tenancy, and enter and maintain employment, education or training.

Key Statistics

-  **Duration:** 3 years
-  **Cost of capital:** 7%
-  **Turnover:** £1+ million
-  **Investment:** £100,000
-  **Product type:** Social Investment Tax Relief





London Early Years Foundation

www.leyf.org.uk



Challenge

Many parents are discouraged from returning to work because of the high cost of childcare. As a result, many children from low-income backgrounds miss out on high-quality nursery education.

Revenue model

Social investment has enabled LEYF to develop a cross-subsidy business model whereby profitable nurseries in affluent areas subsidise community nurseries in deprived parts of London.

Impact

48% of children attending LEYF nurseries have subsidised places, this brings together children from all backgrounds. It increases the child's readiness for school while enabling parents to return to work.

Key Statistics

- Duration:** 3 years
- Cost of capital:** 6.5%
- Turnover:** £600,000
- Investment:** £75,000
- Product type:** Secured loan



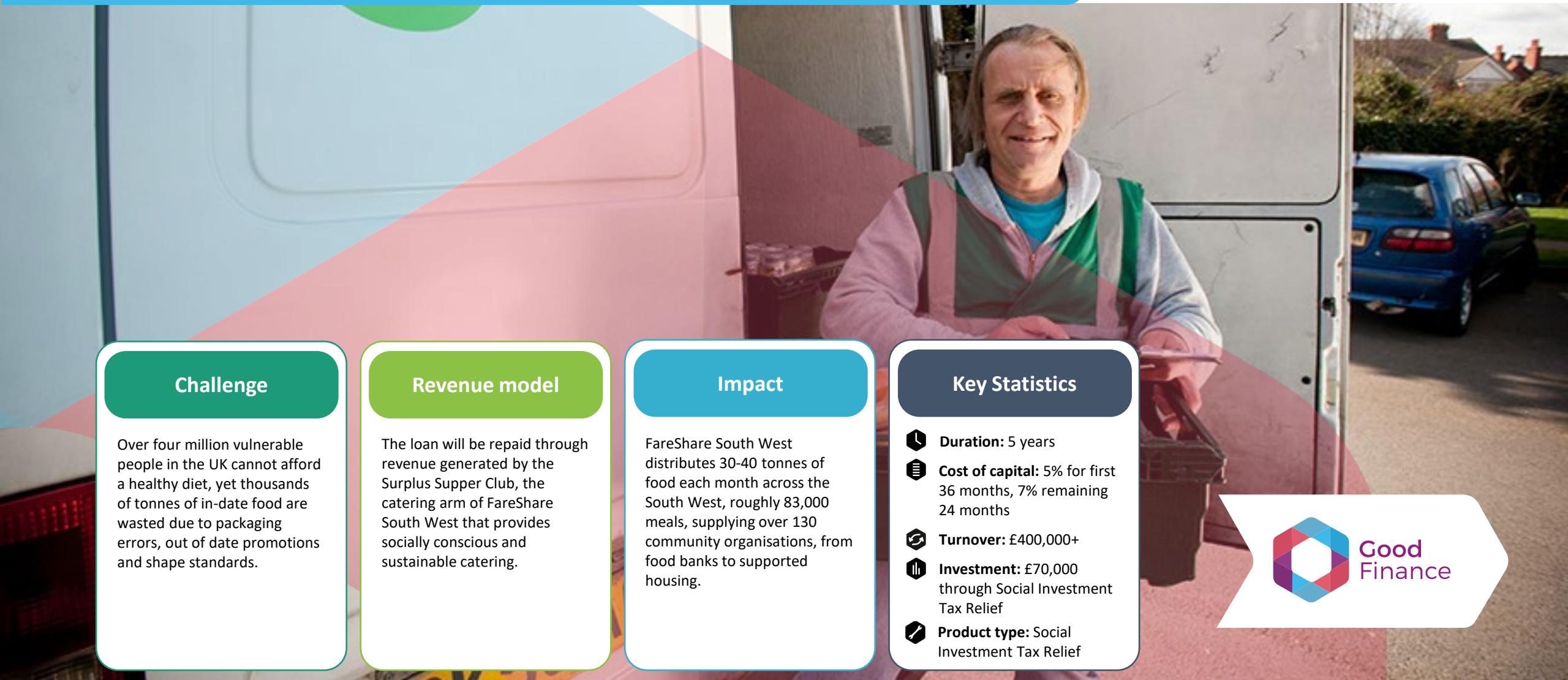


Fareshare South West

www.faresharesouthwest.org.uk



Individual Investors



Challenge

Over four million vulnerable people in the UK cannot afford a healthy diet, yet thousands of tonnes of in-date food are wasted due to packaging errors, out of date promotions and shape standards.






Revenue model

The loan will be repaid through revenue generated by the Surplus Supper Club, the catering arm of FareShare South West that provides socially conscious and sustainable catering.

Impact

FareShare South West distributes 30-40 tonnes of food each month across the South West, roughly 83,000 meals, supplying over 130 community organisations, from food banks to supported housing.

Key Statistics

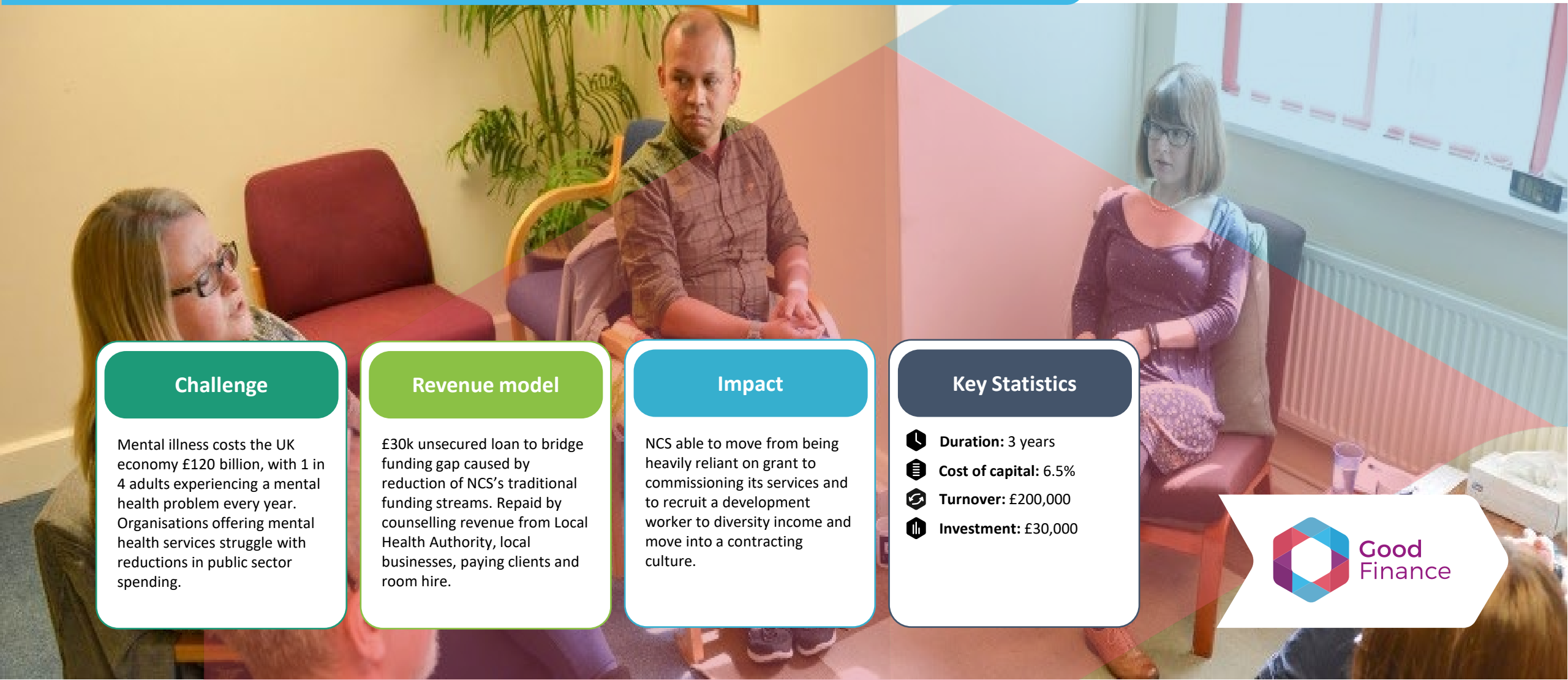
-  **Duration:** 5 years
-  **Cost of capital:** 5% for first 36 months, 7% remaining 24 months
-  **Turnover:** £400,000+
-  **Investment:** £70,000 through Social Investment Tax Relief
-  **Product type:** Social Investment Tax Relief





Nottingham Counselling Service

www.nottinghamcounsellingcentre.org.uk



Challenge

Mental illness costs the UK economy £120 billion, with 1 in 4 adults experiencing a mental health problem every year. Organisations offering mental health services struggle with reductions in public sector spending.

Revenue model

£30k unsecured loan to bridge funding gap caused by reduction of NCS's traditional funding streams. Repaid by counselling revenue from Local Health Authority, local businesses, paying clients and room hire.

Impact

NCS able to move from being heavily reliant on grant to commissioning its services and to recruit a development worker to diversity income and move into a contracting culture.

Key Statistics

- Duration:** 3 years
- Cost of capital:** 6.5%
- Turnover:** £200,000
- Investment:** £30,000





Aspire Gloucestershire

<http://aspiretrust.org.uk/>



SITR

Challenge

Young homeless people with complex needs sometimes fall through the net, receiving little support from existing services. Many are regarded as too difficult to help, and have an increased risk of becoming involved in crime, substance misuse and long-term benefit dependency.

Revenue model

Aspire Gloucestershire is funded through a Social Impact Bond (SIB). Repayment is under a “payment-by-results” contract with the Department of Communities and Local Government, out of long-term savings to the public purse.

Impact

Over the three years of the SIB, 150 young homeless people will take part in the programme. Performance will be measured by how many young people are successfully housed and maintain a tenancy, and enter and maintain employment, education or training.

Key Statistics

- Duration:** 3 years
- Cost of capital:** 7%
- Turnover:** £500,000
- Investment:** £35,000 through SITR
- Product type:** SITR

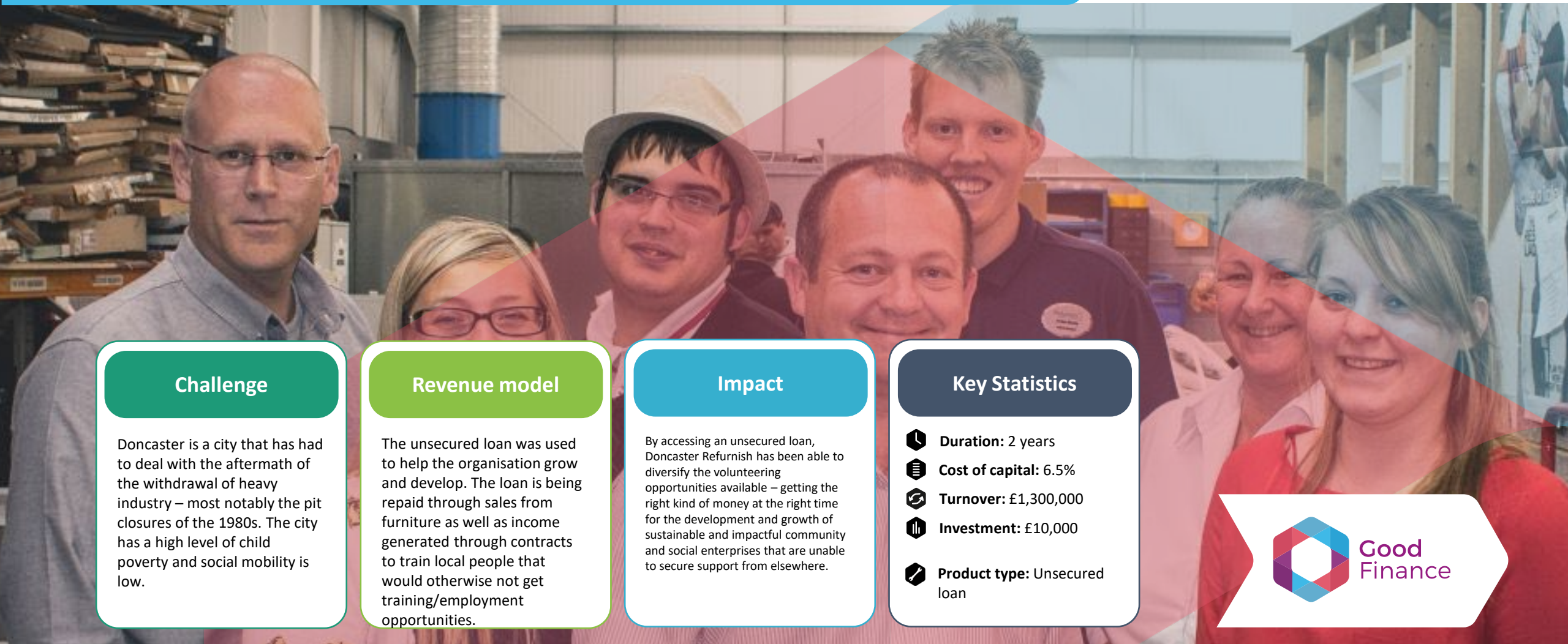


Good Finance



Doncaster Refurnish

<https://refurnish.co.uk/>



Challenge

Doncaster is a city that has had to deal with the aftermath of the withdrawal of heavy industry – most notably the pit closures of the 1980s. The city has a high level of child poverty and social mobility is low.

Revenue model

The unsecured loan was used to help the organisation grow and develop. The loan is being repaid through sales from furniture as well as income generated through contracts to train local people that would otherwise not get training/employment opportunities.

Impact

By accessing an unsecured loan, Doncaster Refurnish has been able to diversify the volunteering opportunities available – getting the right kind of money at the right time for the development and growth of sustainable and impactful community and social enterprises that are unable to secure support from elsewhere.

Key Statistics

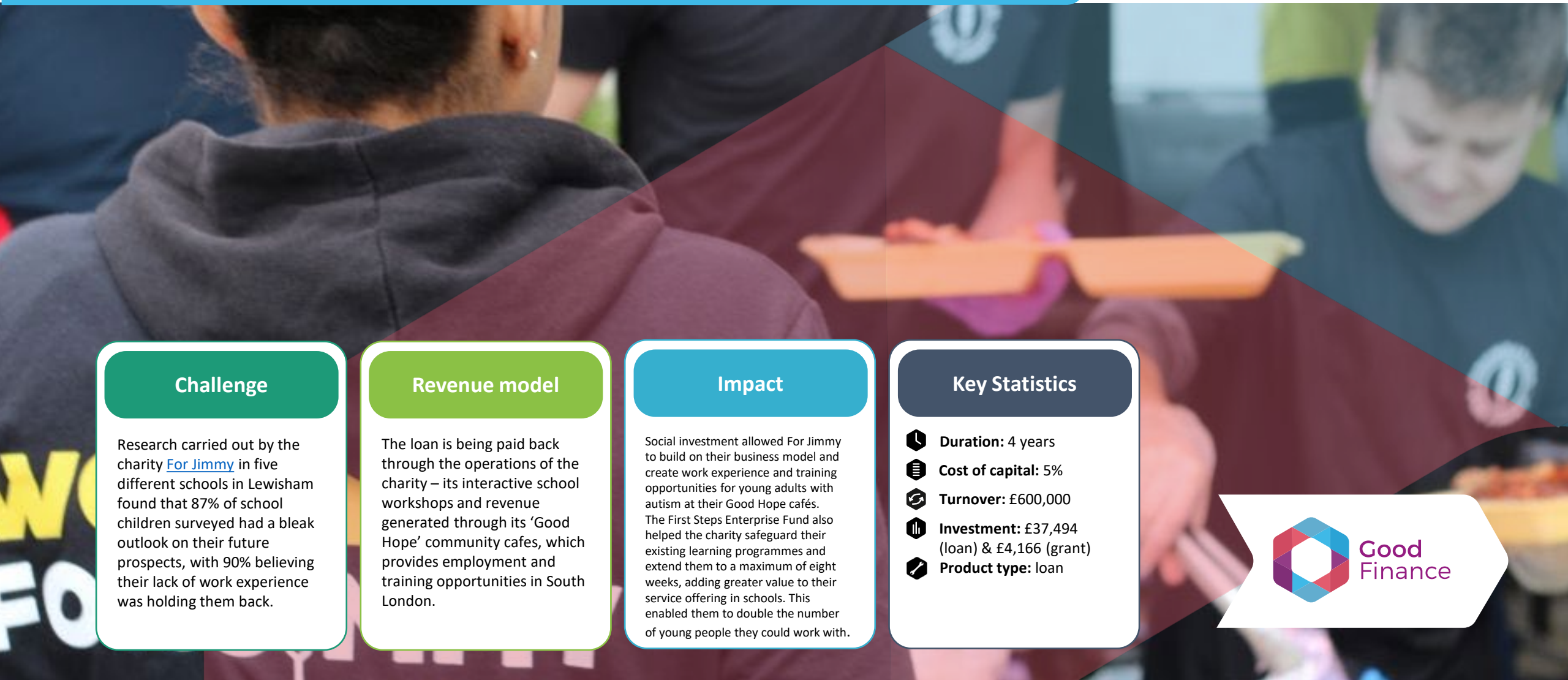
- Duration:** 2 years
- Cost of capital:** 6.5%
- Turnover:** £1,300,000
- Investment:** £10,000
- Product type:** Unsecured loan





For Jimmy

<http://forjimmy.org/>



Challenge

Research carried out by the charity [For Jimmy](http://forjimmy.org/) in five different schools in Lewisham found that 87% of school children surveyed had a bleak outlook on their future prospects, with 90% believing their lack of work experience was holding them back.






Revenue model

The loan is being paid back through the operations of the charity – its interactive school workshops and revenue generated through its 'Good Hope' community cafes, which provides employment and training opportunities in South London.

Impact

Social investment allowed For Jimmy to build on their business model and create work experience and training opportunities for young adults with autism at their Good Hope cafés. The First Steps Enterprise Fund also helped the charity safeguard their existing learning programmes and extend them to a maximum of eight weeks, adding greater value to their service offering in schools. This enabled them to double the number of young people they could work with.

Key Statistics

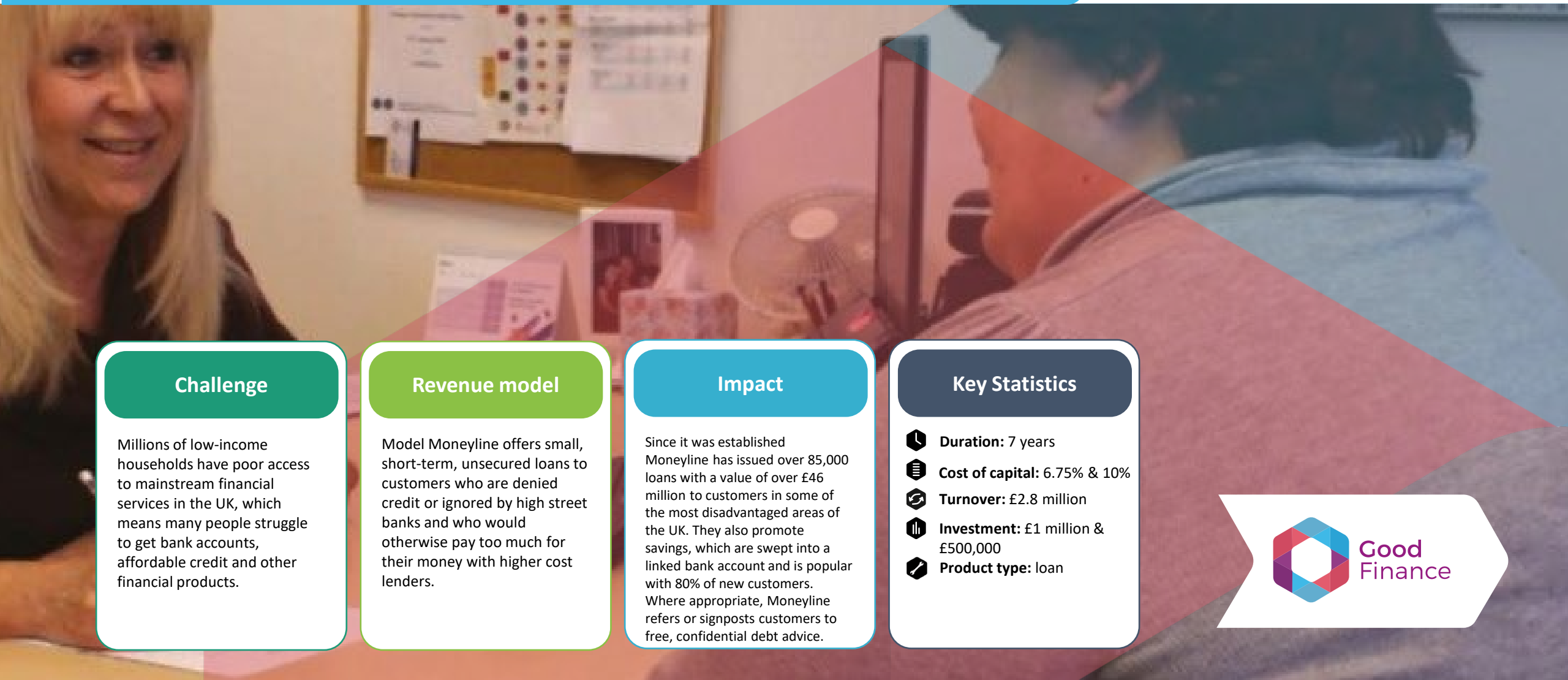
-  **Duration:** 4 years
-  **Cost of capital:** 5%
-  **Turnover:** £600,000
-  **Investment:** £37,494 (loan) & £4,166 (grant)
-  **Product type:** loan





Moneyline

<https://www.moneyline-uk.com/>



Challenge

Millions of low-income households have poor access to mainstream financial services in the UK, which means many people struggle to get bank accounts, affordable credit and other financial products.






Revenue model

Model Moneyline offers small, short-term, unsecured loans to customers who are denied credit or ignored by high street banks and who would otherwise pay too much for their money with higher cost lenders.

Impact

Since it was established Moneyline has issued over 85,000 loans with a value of over £46 million to customers in some of the most disadvantaged areas of the UK. They also promote savings, which are swept into a linked bank account and is popular with 80% of new customers. Where appropriate, Moneyline refers or signposts customers to free, confidential debt advice.

Key Statistics

-  **Duration:** 7 years
-  **Cost of capital:** 6.75% & 10%
-  **Turnover:** £2.8 million
-  **Investment:** £1 million & £500,000
-  **Product type:** loan





Hubbub Foundation

<https://www.hubbub.org.uk/>

CAF
Venturesome



Challenge

The UK faces profound environmental risks that will affect the economy, quality of life and the well-being of the future generations. Public understanding of and/or engagement with environmental issues and sustainable remains low in the United Kingdom.






Revenue model

Thanks to their new vlogging channel, Hubbub has won several new contracts with corporates and foundations. Hubbub expects to bring in an additional £200k of income per year through this vlogging channel by tapping into the large marketing budgets of major brands to promote a joint sustainability message to a larger and more targeted audience.

Impact

In partnership with Mothercare, Hubbub redistributed 20,000 items of baby clothing to 2,000 UK families struggling to make ends meet. They recycled 500,000 disposable coffee cups in one month in the Square Mile of London and recycled 30,000 coffee cups from one street in Manchester. They have also led on the distribution of a £750,000 grant fund from Sainsbury's to over 30 community-based food waste campaigns.

Key Statistics

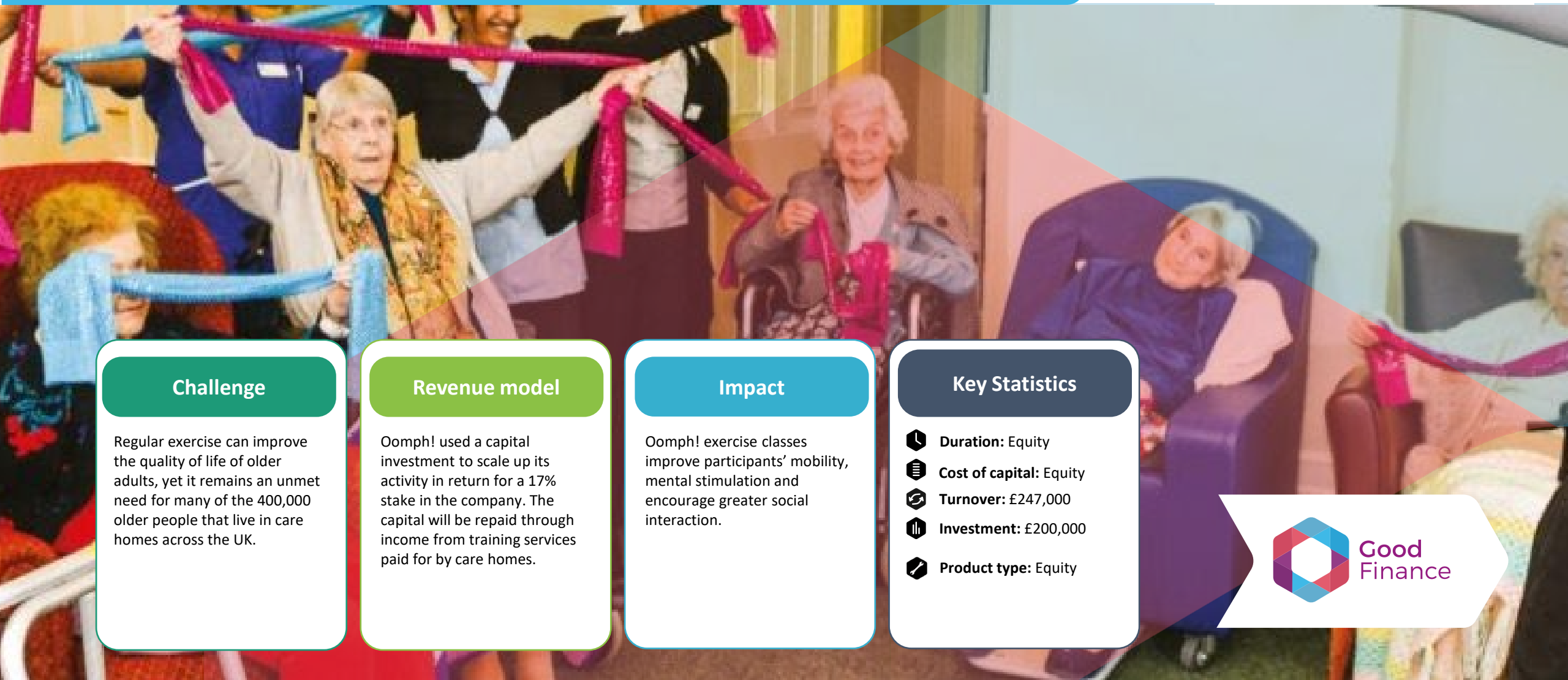
-  **Duration:** 2 years
-  **Cost of capital:** 6.5%
-  **Turnover:** £1.5 million
-  **Investment:** £100,000
-  **Product type:** loan





Oomph!

<https://oomph-wellness.org/>



Challenge

Regular exercise can improve the quality of life of older adults, yet it remains an unmet need for many of the 400,000 older people that live in care homes across the UK.






Revenue model

Oomph! used a capital investment to scale up its activity in return for a 17% stake in the company. The capital will be repaid through income from training services paid for by care homes.

Impact

Oomph! exercise classes improve participants' mobility, mental stimulation and encourage greater social interaction.

Key Statistics

-  **Duration:** Equity
-  **Cost of capital:** Equity
-  **Turnover:** £247,000
-  **Investment:** £200,000
-  **Product type:** Equity



Greenwich Leisure Limited

<https://www.gll.org/b2b>

Rathbones
Look forward

Challenge

Two-thirds of people do not currently take part in weekly exercise, despite links to illnesses such as heart disease, stroke and diabetes. A key barrier to participating in sport is a lack of affordable, appropriate or accessible facilities.






Revenue model

GLL used a charity bond to help transform new sports facilities including the London Aquatics Centre and Copper Box Arena and the Royal Greenwich Lido as accessible community facilities. The bond will be repaid with income from the venues including membership fees.

Impact

Over 1.2 million people have visited the London Aquatics Centre and Copper Box Arena to-date. Members of the local community now train alongside world class athletes. GLL also actively engages groups who traditionally do not take part in sport including people on low incomes, people with disabilities, women and older people.

Key Statistics

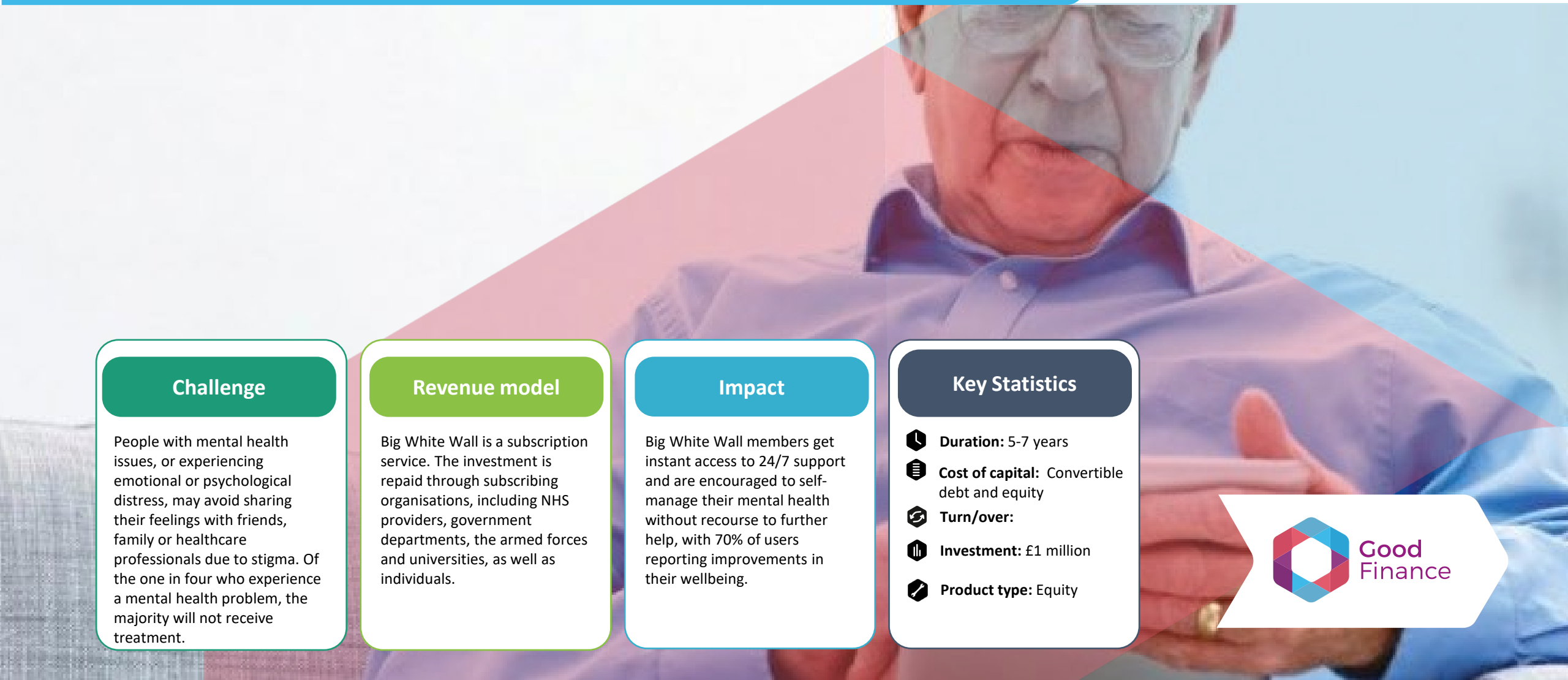
-  **Duration:** 5 years
-  **Cost of capital:** 5%
-  **Turnover:** £155 million (2014 est)
-  **Investment:** £5 million
-  **Product type:** Charity bond





Big White Wall

<https://www.bigwhitewall.com>



Challenge

People with mental health issues, or experiencing emotional or psychological distress, may avoid sharing their feelings with friends, family or healthcare professionals due to stigma. Of the one in four who experience a mental health problem, the majority will not receive treatment.

Revenue model

Big White Wall is a subscription service. The investment is repaid through subscribing organisations, including NHS providers, government departments, the armed forces and universities, as well as individuals.

Impact

Big White Wall members get instant access to 24/7 support and are encouraged to self-manage their mental health without recourse to further help, with 70% of users reporting improvements in their wellbeing.

Key Statistics

- Duration:** 5-7 years
- Cost of capital:** Convertible debt and equity
- Turn/over:**
- Investment:** £1 million
- Product type:** Equity



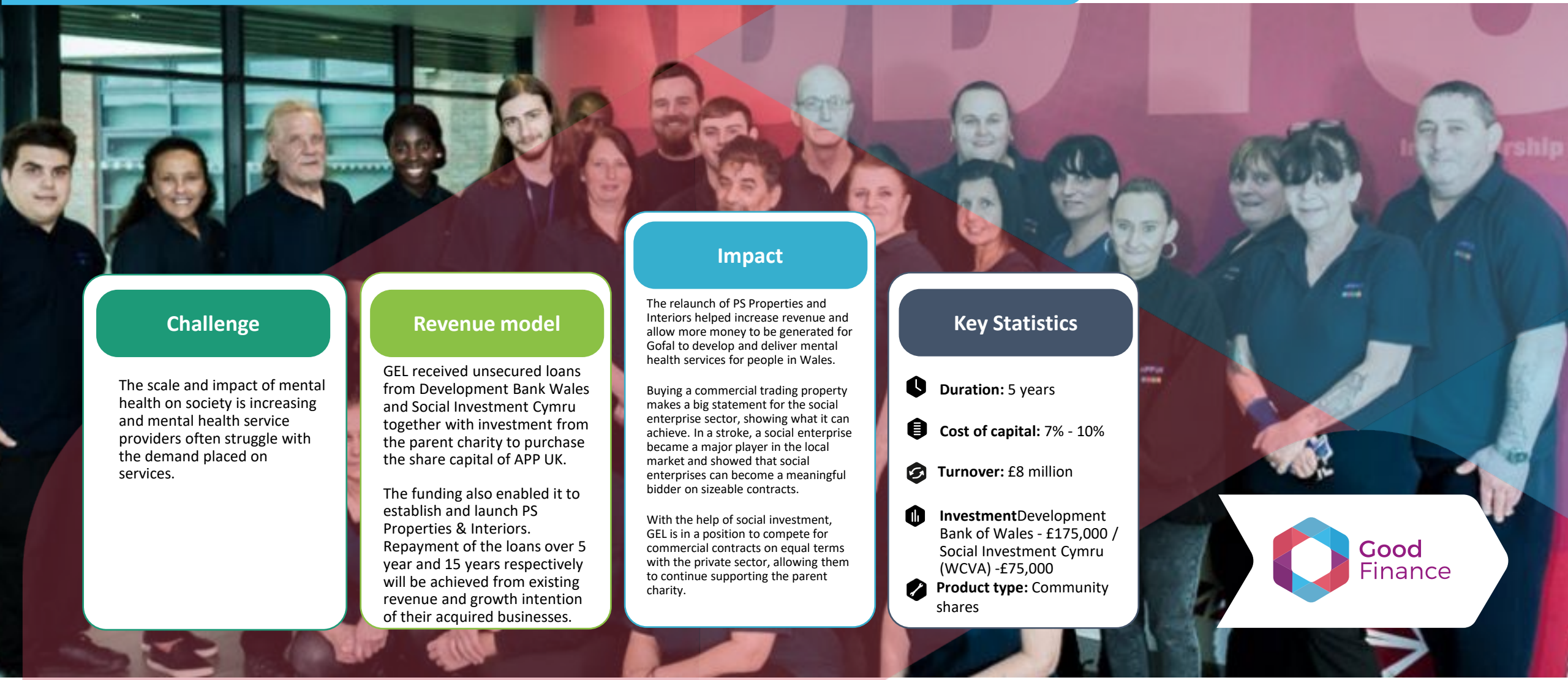


Gofal

<http://www.gofal.org.uk/>



Buddsoddiad
Cymdeithasol
Cymru
Social
Investment
Cymru



Challenge

The scale and impact of mental health on society is increasing and mental health service providers often struggle with the demand placed on services.

Revenue model

GEL received unsecured loans from Development Bank Wales and Social Investment Cymru together with investment from the parent charity to purchase the share capital of APP UK.

The funding also enabled it to establish and launch PS Properties & Interiors. Repayment of the loans over 5 year and 15 years respectively will be achieved from existing revenue and growth intention of their acquired businesses.

Impact

The relaunch of PS Properties and Interiors helped increase revenue and allow more money to be generated for Gofal to develop and deliver mental health services for people in Wales.

Buying a commercial trading property makes a big statement for the social enterprise sector, showing what it can achieve. In a stroke, a social enterprise became a major player in the local market and showed that social enterprises can become a meaningful bidder on sizeable contracts.

With the help of social investment, GEL is in a position to compete for commercial contracts on equal terms with the private sector, allowing them to continue supporting the parent charity.

Key Statistics

- Duration:** 5 years
- Cost of capital:** 7% - 10%
- Turnover:** £8 million
- Investment** Development Bank of Wales - £175,000 / Social Investment Cymru (WCVA) -£75,000
- Product type:** Community shares



Good
Finance



Adviza

<https://www.adviza.org.uk/>



Department
for Work &
Pensions



Challenge

There are more than three-quarters of a million unemployed young people in the UK today. Young people who have been excluded from school or have not achieved adequate GCSEs are more likely to fail to make the transition into work, training or further education

Revenue model

Energise is funded through a Social Impact Bond. Repayment is under a “payment-by-results” contract with the Department of Work and Pensions, out of long-term savings to the public purse of reducing youth unemployment. Social investors take the financial risk, providing the up-front funding in the knowledge that their returns will only be made if the intervention achieves specified targets.

Impact

The Energise project improves attendance, attitude, and behaviour at school, as well as improving GCSE results and routes into employment. In the first year of the programme over 600 young people were referred from 35 schools.

Key Statistics

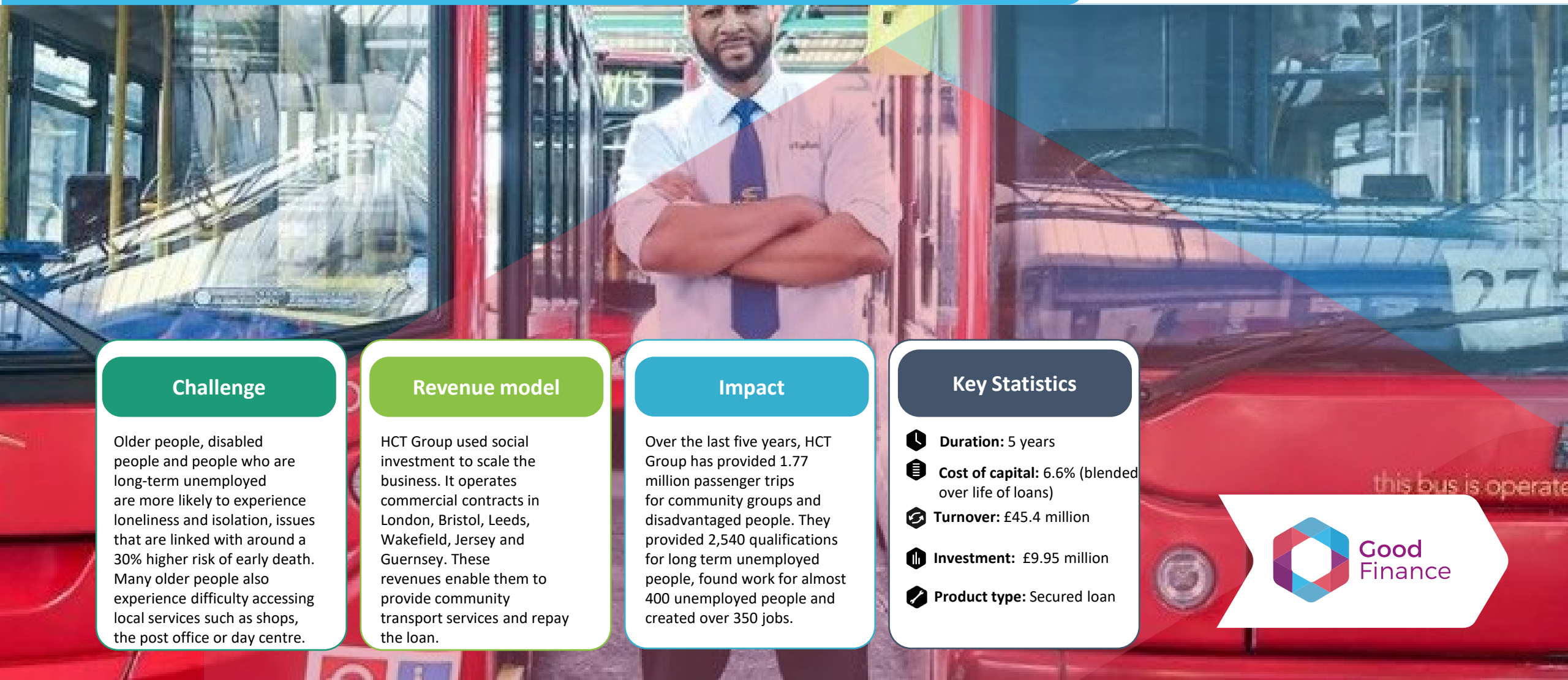
- Duration:** 3 years
- Cost of capital:** Outcomes payment
- Turn/over:** £8.2 million
- Investment:** £902,000
- Product type:** Social Impact Bond





HCT

<http://www.hctgroup.org/>



Challenge

Older people, disabled people and people who are long-term unemployed are more likely to experience loneliness and isolation, issues that are linked with around a 30% higher risk of early death. Many older people also experience difficulty accessing local services such as shops, the post office or day centre.






Revenue model

HCT Group used social investment to scale the business. It operates commercial contracts in London, Bristol, Leeds, Wakefield, Jersey and Guernsey. These revenues enable them to provide community transport services and repay the loan.

Impact

Over the last five years, HCT Group has provided 1.77 million passenger trips for community groups and disadvantaged people. They provided 2,540 qualifications for long term unemployed people, found work for almost 400 unemployed people and created over 350 jobs.

Key Statistics

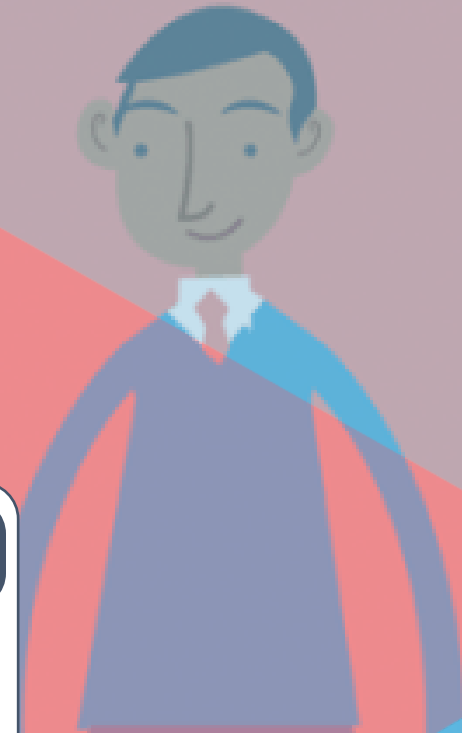
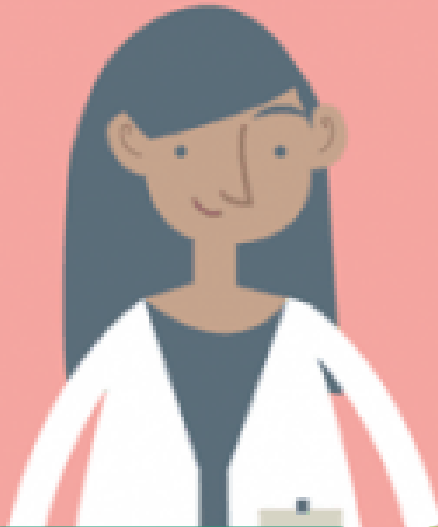
-  **Duration:** 5 years
-  **Cost of capital:** 6.6% (blended over life of loans)
-  **Turnover:** £45.4 million
-  **Investment:** £9.95 million
-  **Product type:** Secured loan





Unforgettable

<https://www.unforgettable.org>



Challenge

There are 850,000 people with dementia in the UK. Although there are many products and services that provide practical solutions to the daily challenges of the illness, identifying these without mainstream shops and information centres can be difficult.






Revenue model

Social investment helped the business start-up. Unforgettable will repay the investment by generating revenue from products sold through its website.

Impact

Over the next three years, Unforgettable aims to reach 10% of the population affected by dementia, roughly 85,000 people. By connecting the best products and services with the people that need them most, Unforgettable aims to make a practical difference to those with dementia and the people that care for them.

Key Statistics

-  **Duration:** 5-7 years
-  **Cost of capital:** Loan and equity
-  **Turnover:** N/A
-  **Investment:** £500,000
-  **Product type:** Loan



Good
Finance

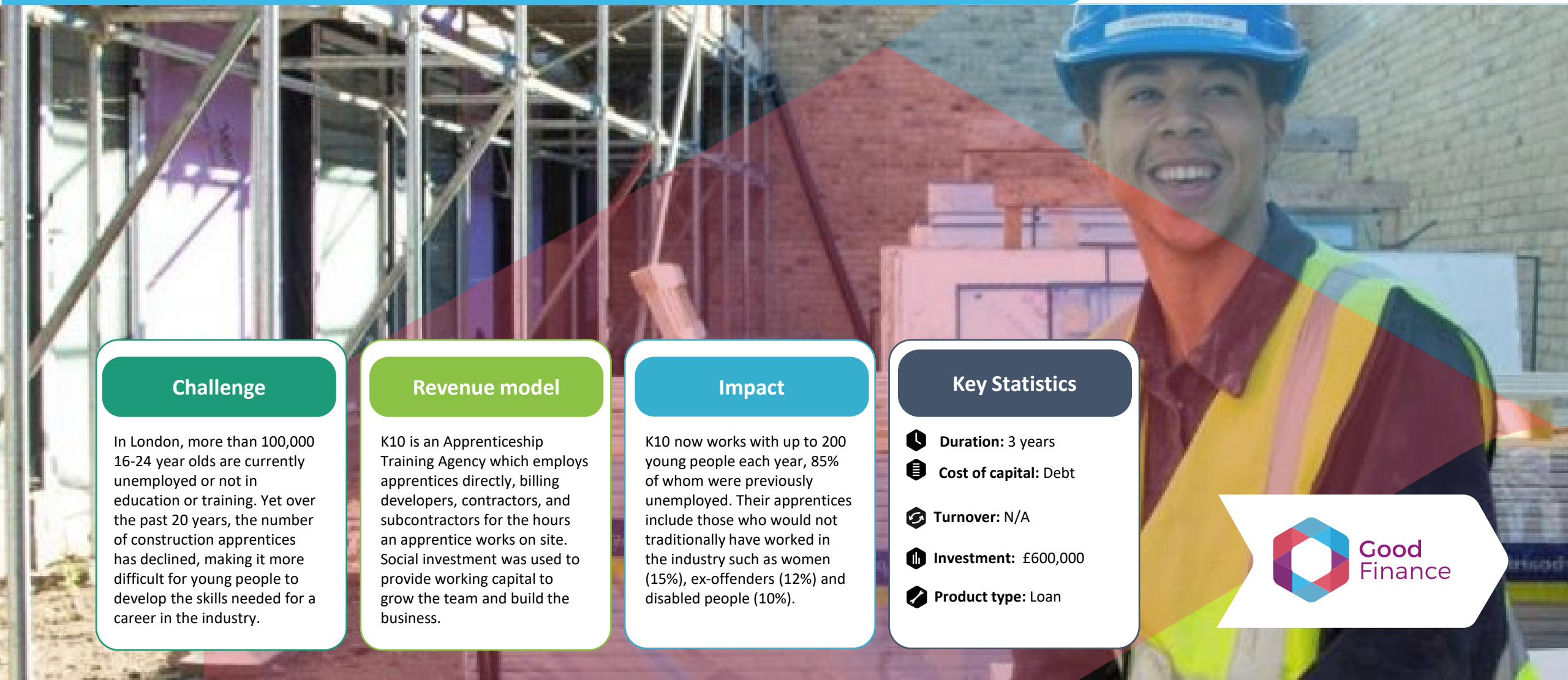


K10

<https://www.k-10.co.uk/>



Venture Philanthropy



Challenge

In London, more than 100,000 16-24 year olds are currently unemployed or not in education or training. Yet over the past 20 years, the number of construction apprentices has declined, making it more difficult for young people to develop the skills needed for a career in the industry.






Revenue model

K10 is an Apprenticeship Training Agency which employs apprentices directly, billing developers, contractors, and subcontractors for the hours an apprentice works on site. Social investment was used to provide working capital to grow the team and build the business.

Impact

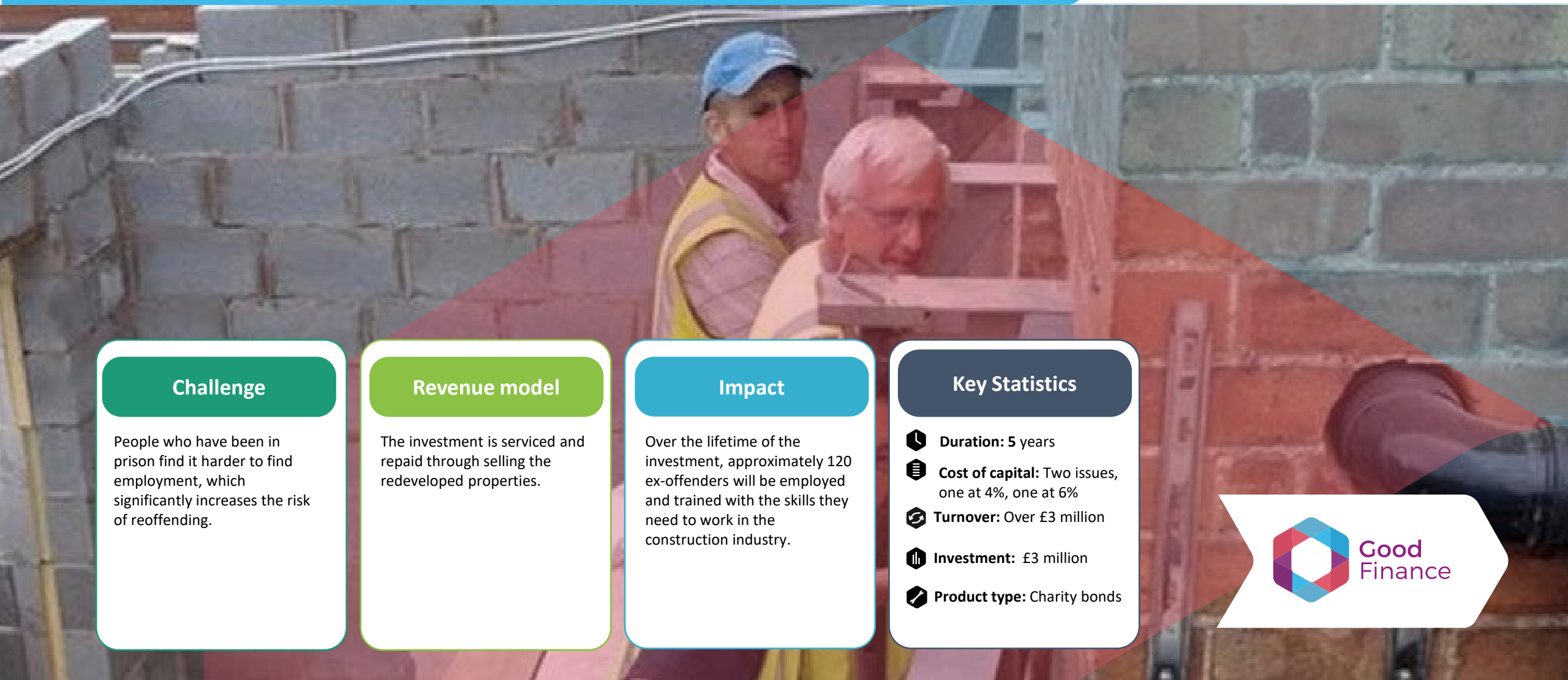
K10 now works with up to 200 young people each year, 85% of whom were previously unemployed. Their apprentices include those who would not traditionally have worked in the industry such as women (15%), ex-offenders (12%) and disabled people (10%).

Key Statistics

-  **Duration:** 3 years
-  **Cost of capital:** Debt
-  **Turnover:** N/A
-  **Investment:** £600,000
-  **Product type:** Loan



Good Finance



Challenge

People who have been in prison find it harder to find employment, which significantly increases the risk of reoffending.

Revenue model

The investment is serviced and repaid through selling the redeveloped properties.

Impact

Over the lifetime of the investment, approximately 120 ex-offenders will be employed and trained with the skills they need to work in the construction industry.

Key Statistics

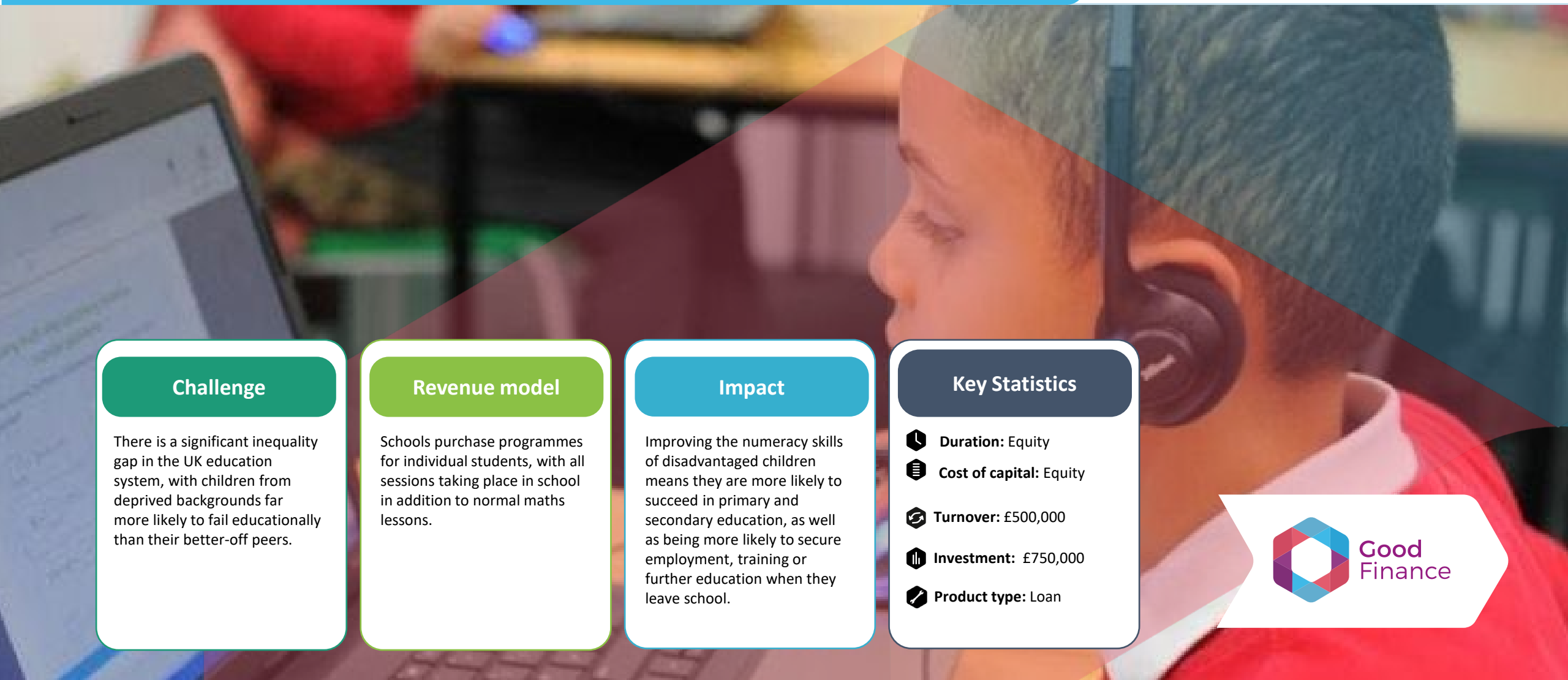
- Duration:** 5 years
- Cost of capital:** Two issues, one at 4%, one at 6%
- Turnover:** Over £3 million
- Investment:** £3 million
- Product type:** Charity bonds





Third Space Learning

<https://thirdspacelearning.com/>



Challenge

There is a significant inequality gap in the UK education system, with children from deprived backgrounds far more likely to fail educationally than their better-off peers.

Revenue model

Schools purchase programmes for individual students, with all sessions taking place in school in addition to normal maths lessons.

Impact

Improving the numeracy skills of disadvantaged children means they are more likely to succeed in primary and secondary education, as well as being more likely to secure employment, training or further education when they leave school.

Key Statistics

- Duration:** Equity
- Cost of capital:** Equity
- Turnover:** £500,000
- Investment:** £750,000
- Product type:** Loan





- Maintain cash flow



Acorn Early Years Foundation

<https://www.acornearlyyears.org.uk/>

Challenge

At Acorn, we are working towards our vision of 'a more caring and connected society' through four levels of change:

1. The Child
2. The Family
3. The Community
4. The Natural Environment






Revenue model

In order to generate revenue, Acorn provides day nurseries, out-of-school clubs and play schemes, and training for the early years sector.

Impact

The loan has helped us survive the outbreak because it has given us working capital and enabled us to survive the cash flow requirements of salaries and rents for the business for six months. We are very confident now that by the end of the period of the loan, which we have for a year, we will be able to repay it"

Key Statistics

-  **Duration: 3 years**
-  **Cost of capital: 0% Year 1, 6,5% from Year 2**
-  **Turnover: £5,900,000**
-  **Investment: £100,000**
-  **Product type: Coronavirus Business Interruption Loan Scheme**





Ilkley Lawn Tennis and Squash Club

www.iltsc.co.uk

Charity
bank
a bank for good



Challenge

“It’s very expensive to run this kind of facility but it’s important to us to find ways to cover costs without making membership fees too high. This is a facility for local people and we want to make sure it remains so”. In 2013 we began development updating several facilities and expanding the gym and fitness studio areas. “We received grant from Sports England and the Lawn Tennis Association.






Revenue model

The loan from Charity Bank filled the final funding gap. These improvements not only benefit the club’s standing as a centre for excellence but also attract a wider membership, and so increase revenue.

Impact

Since the work was completed just under a year ago, our membership numbers have grown by more than 25% to over 2,200 members.

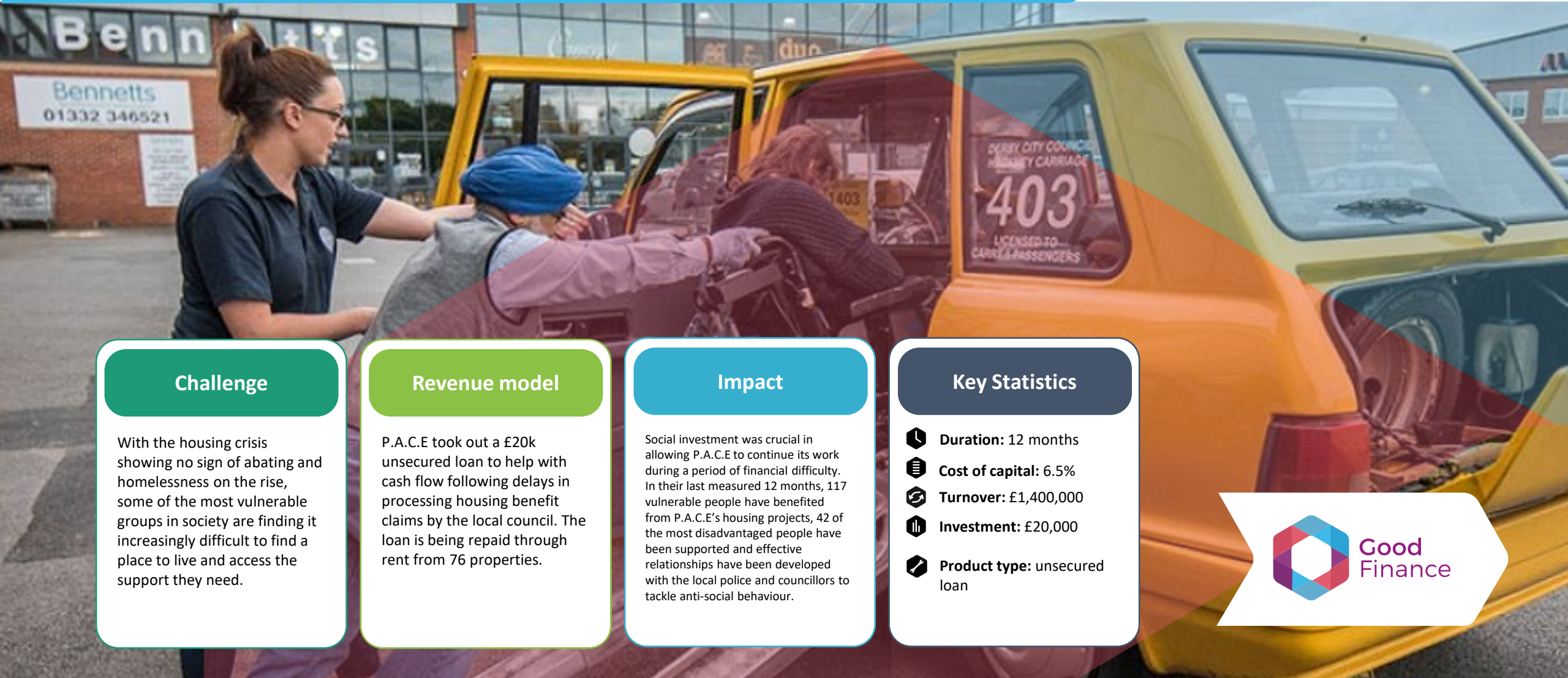
Key Statistics

-  **Duration:** 12 months
-  **Cost of capital:** 6.5%
-  **Turnover:** £1,400,000
-  **Investment:** £20,000
-  **Product type:** unsecured loan





P.A.C.E



Challenge

With the housing crisis showing no sign of abating and homelessness on the rise, some of the most vulnerable groups in society are finding it increasingly difficult to find a place to live and access the support they need.






Revenue model

P.A.C.E took out a £20k unsecured loan to help with cash flow following delays in processing housing benefit claims by the local council. The loan is being repaid through rent from 76 properties.

Impact

Social investment was crucial in allowing P.A.C.E to continue its work during a period of financial difficulty. In their last measured 12 months, 117 vulnerable people have benefited from P.A.C.E's housing projects, 42 of the most disadvantaged people have been supported and effective relationships have been developed with the local police and councillors to tackle anti-social behaviour.

Key Statistics

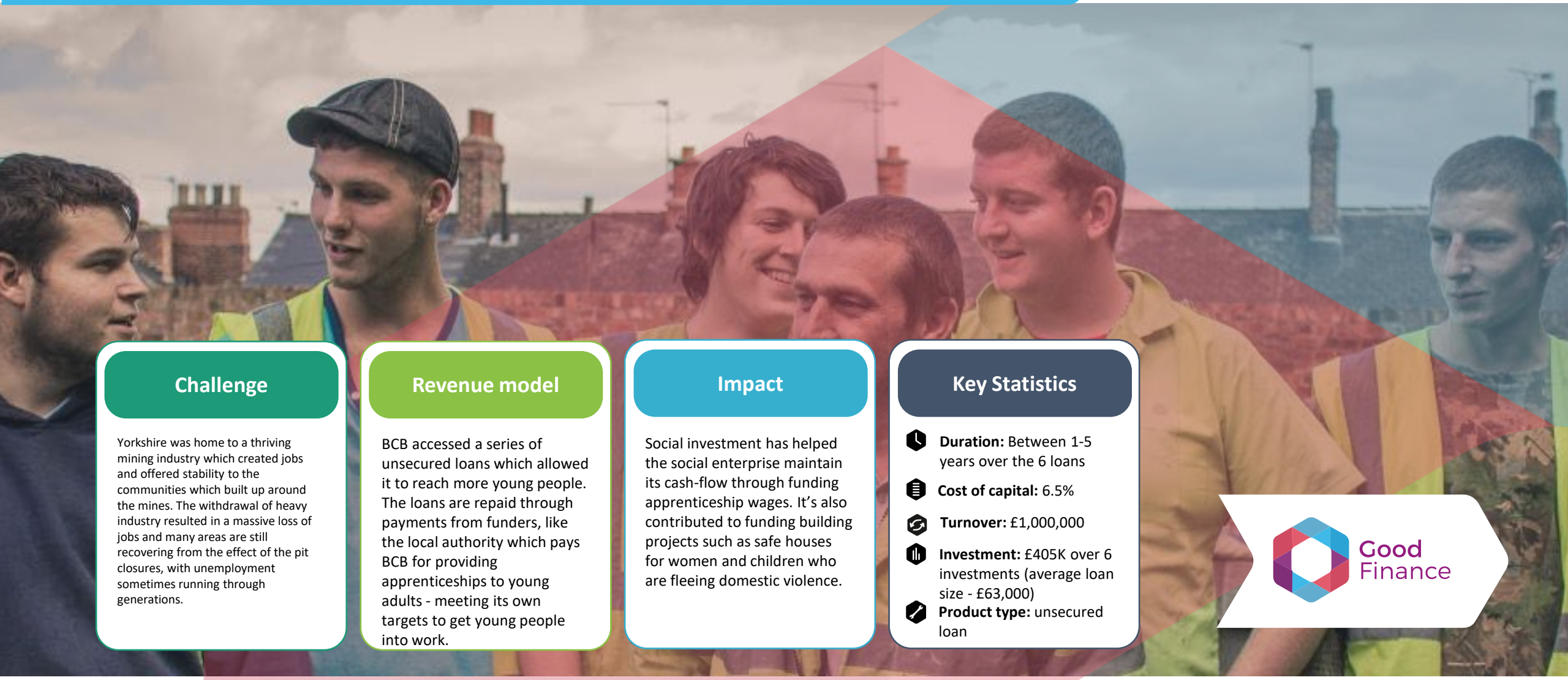
-  **Duration:** 12 months
-  **Cost of capital:** 6.5%
-  **Turnover:** £1,400,000
-  **Investment:** £20,000
-  **Product type:** unsecured loan





Barnsley Community Build

<http://bcbtraining.co.uk/>



Challenge

Yorkshire was home to a thriving mining industry which created jobs and offered stability to the communities which built up around the mines. The withdrawal of heavy industry resulted in a massive loss of jobs and many areas are still recovering from the effect of the pit closures, with unemployment sometimes running through generations.






Revenue model

BCB accessed a series of unsecured loans which allowed it to reach more young people. The loans are repaid through payments from funders, like the local authority which pays BCB for providing apprenticeships to young adults - meeting its own targets to get young people into work.

Impact

Social investment has helped the social enterprise maintain its cash-flow through funding apprenticeship wages. It's also contributed to funding building projects such as safe houses for women and children who are fleeing domestic violence.

Key Statistics

-  **Duration:** Between 1-5 years over the 6 loans
-  **Cost of capital:** 6.5%
-  **Turnover:** £1,000,000
-  **Investment:** £405K over 6 investments (average loan size - £63,000)
-  **Product type:** unsecured loan





Headliners UK

<https://www.headliners.org/>

CAF
Venturesome

Challenge

Young people in deprived areas, from minority groups, or having a form of disability, are isolated or at risk of exclusion.






Revenue model

They repayed the loan through their unrestricted income streams. CAF Venturesome offering the loan based on their historic ability to secure grants from a variety of funders.

Impact

Since 1994, Headliners have worked with over 10,000 young people and they have produced more than 6,000 stories on issues important to them. In the past year Headliners participants have logged 29,994 volunteering hours and have developed and delivered over 20 social action projects in their community.

Key Statistics

-  **Duration:** 3 years
-  **Cost of capital:** 6.5%
-  **Turnover:** £600,000
-  **Investment:** £75,000
-  **Product type:** loan



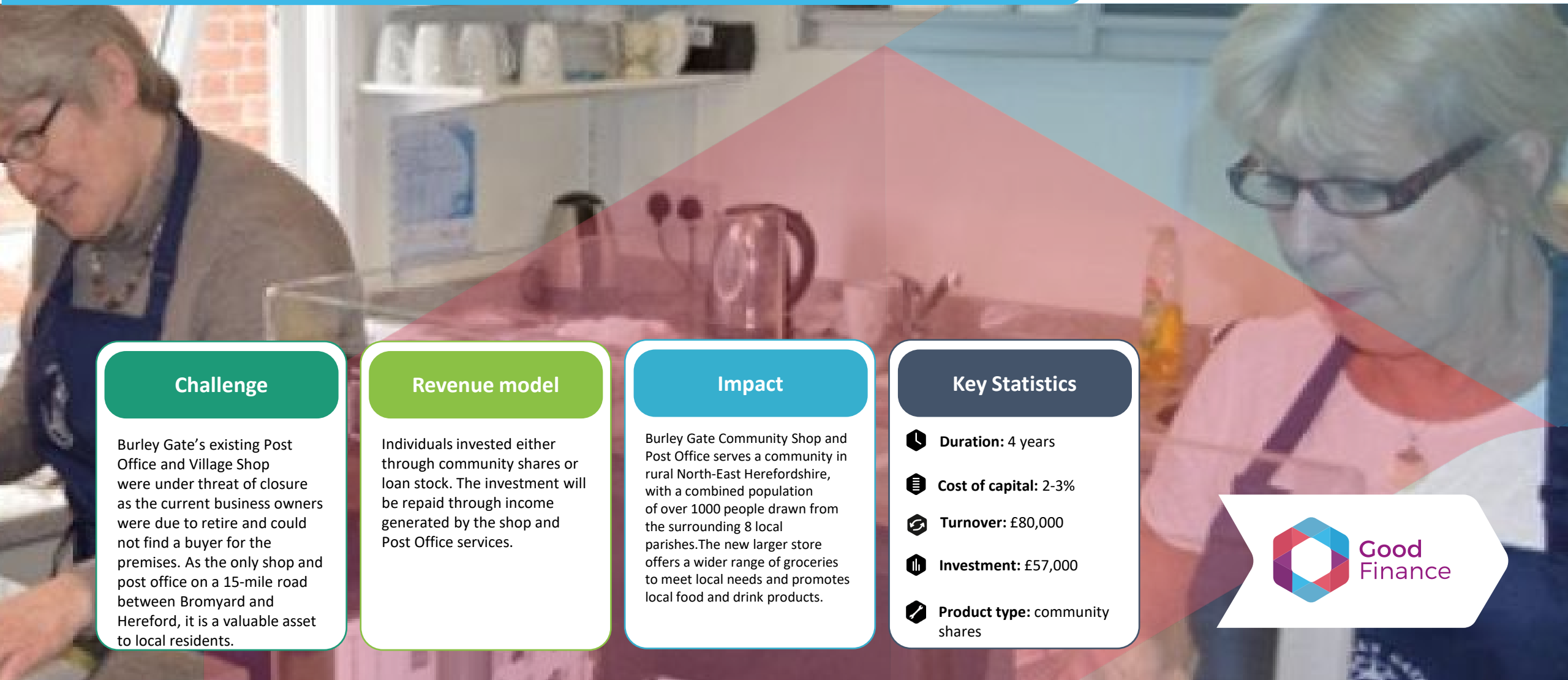


Burley Gate Community Shop and Post Office

<http://burleygateshop.co.uk/>



Individual
Investors



Challenge

Burley Gate's existing Post Office and Village Shop were under threat of closure as the current business owners were due to retire and could not find a buyer for the premises. As the only shop and post office on a 15-mile road between Bromyard and Hereford, it is a valuable asset to local residents.






Revenue model

Individuals invested either through community shares or loan stock. The investment will be repaid through income generated by the shop and Post Office services.

Impact

Burley Gate Community Shop and Post Office serves a community in rural North-East Herefordshire, with a combined population of over 1000 people drawn from the surrounding 8 local parishes. The new larger store offers a wider range of groceries to meet local needs and promotes local food and drink products.

Key Statistics

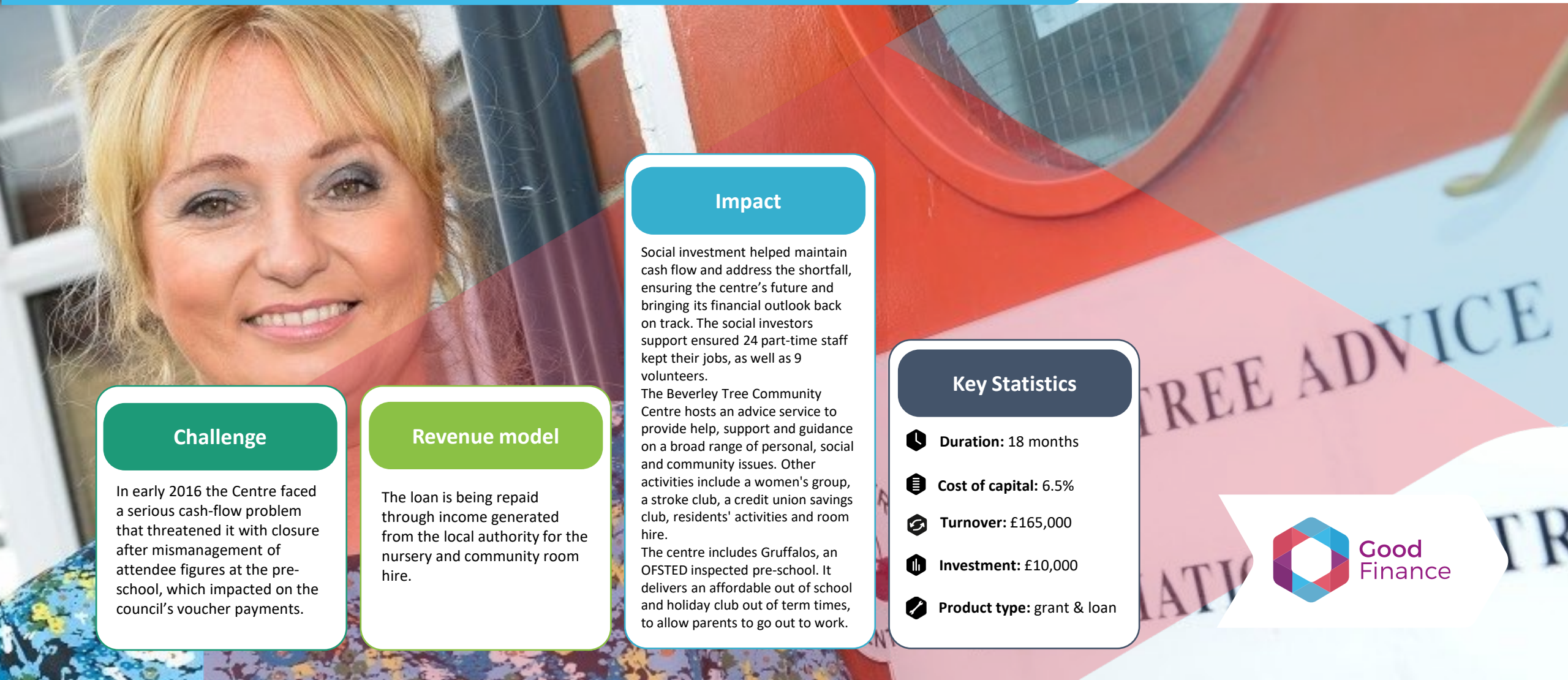
-  **Duration:** 4 years
-  **Cost of capital:** 2-3%
-  **Turnover:** £80,000
-  **Investment:** £57,000
-  **Product type:** community shares



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Beverley Tree Community Centre



Challenge

In early 2016 the Centre faced a serious cash-flow problem that threatened it with closure after mismanagement of attendee figures at the pre-school, which impacted on the council's voucher payments.

Revenue model

The loan is being repaid through income generated from the local authority for the nursery and community room hire.






Impact

Social investment helped maintain cash flow and address the shortfall, ensuring the centre's future and bringing its financial outlook back on track. The social investors support ensured 24 part-time staff kept their jobs, as well as 9 volunteers.

The Beverley Tree Community Centre hosts an advice service to provide help, support and guidance on a broad range of personal, social and community issues. Other activities include a women's group, a stroke club, a credit union savings club, residents' activities and room hire.

The centre includes Gruffalos, an OFSTED inspected pre-school. It delivers an affordable out of school and holiday club out of term times, to allow parents to go out to work.

Key Statistics

-  **Duration:** 18 months
-  **Cost of capital:** 6.5%
-  **Turnover:** £165,000
-  **Investment:** £10,000
-  **Product type:** grant & loan

Navigation

Collaborative project between organisations committed to improving **access to information** on investment & finance for charities & social enterprises



Funded by:



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Website for charities & social enterprises to help them navigate social investment:



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Common questions about social investment



Is social investment more expensive than mainstream commercial lending?



Is there a benefit of social investment over borrowing from banks?



Why do social investors ask so many questions before being able to make a decision about lending?



Is social investment suitable for social enterprises and charities at every stage of their development? E.g. start up?



Impact slide

Content to come?



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Slide Appendices

- Revenue generation and prevalent models
- Social investment logic – self service model to understanding
- Social issue slides:
 - Arts and heritage
 - Sport and wellbeing
 - X
 - X
 - X

Content to come?



Thank you!



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