

Let's make it happen

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Loan applications are subject to credit assessment. This does not affect your credit score. We may seek to recover any property or assets provided as security if you do not keep up repayments on your loan. Nothing in this publication constitutes advice or a recommendation. Rates depend on individual/business circumstances.



Call us directly or email us and briefly tell us what you do, the amount of money you need and what you plan to use it for.



A Charity Bank regional manager in your area will be in touch to learn more about your organisation and the sort of loan that would work best for you.



If it's clear that a loan could support you, you'll work with our regional manager to submit a loan application. Our credit team will make the final decision.



Once you receive the loan, your regional manager will be a phone call away should you have any questions. Don't hesitate to keep in touch.

Did you know that by choosing to save with Charity Bank, your money can work as hard for good as you do?

We lend our savers' money to charities and social enterprises, so you can see the good your money is doing. Find out more about our savings accounts for charities, individuals and businesses at charitybank.org.

Registered Office: The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, TN9 1BE. Company registered in England and Wales No. 4330018. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 207701. Member of the Financial Services Compensation Scheme (FSCS).

Charity bank
a bank for good

Looking for match funding for the Community Ownership Fund?



The loans and savings bank for charities and social enterprises

- We are a bank run for and owned by social purpose organisations: our mission is to support your mission.
- We lend where the loan is being used for a social purpose.

We're a bank for people who don't just dream of a better world, they're busy building one.

Our approach to lending

- Loans from £50,000 to £10m+ (larger loans delivered in partnership with other lenders).
- We seek to fit repayment schedules to your needs.
- We take the time to build relationships with our borrowers.
- 1,100+ loans to charities and social enterprises.
- 98% of our borrowers recommend us.*

*(Source: Charity Bank Borrower Survey 2021)

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Talk us through what you need:

T: 01732 441919 E: loanenquiries@charitybank.org

How a loan could help you buy a community asset

Burton Street Foundation

Burton Street Foundation brings communities together from across Sheffield and beyond, by offering services and spaces for a range of activities, conferences and events. Charity Bank's initial loan helped Burton Street Foundation overhaul its spaces and facilities. Charity Bank later offered a second loan to consolidate the organisation's finances, allowing it to save a significant amount in annual repayments. Both loans ultimately helped Burton Street Foundation to increase its sustainability and impact.

Burton Street Foundation now welcomes around 2,500 people each week. 250 people benefit from its disability services. Fourteen local businesses are based in its offices, and around 35 charities and community groups use its facilities each week. It has also become a significant local employer, with over 150 people working for it.

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“We are a sustainable social enterprise, but there are times when additional funding is required so that we can be the best we can be. People who care about where their money is going and choose to save with a social lender like Charity Bank are directly helping social enterprises like ours to evolve and do more good.”

Helen Bark

Finance & Administration at Burton Street Foundation



Our mission is to support your mission

Head2Head Sensory Theatre

Head2Head gives young disabled people the chance to experience the world through drama. The charity tours London and South East England, performing multi-sensory shows, pantomimes and immersive drama experiences at schools and other locations. Head2Head's rental property was proving too expensive, and it didn't give the theatre company room to grow.

The charity needed a loan to buy new premises but was rejected by several high street lenders. Thankfully, Anni contacted Charity Bank and we agreed to lend Head2Head £315,000. The new property offers far more space and flexibility. Head2Head is also saving a considerable amount of money each month as the loan repayments are much lower than the charity's previous rental costs.

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“I had tremendous support from the team at Charity Bank. They held our hands, coached us and guided us through the process. They were friendly and on our side. Without Charity Bank, our dream would have floundered. They bent over backwards to make sure that we got our home, our base. I am so grateful.”

Anni Rhodes-Steere

Founder and Administrator of Head2Head



Whitley Bay Big Local

Whitley Bay Big Local opened a community building in the town back in 2014. It's moved home a couple of times since then but has now settled in a building best known as the former job centre. A wide range of weekly activities are held at the building as well as a 'pay as you can pantry'. Whitley Bay Big Local moved to its latest home with a view to buying and refurbishing it. The charity was able to raise enough money to cover the purchase, but not enough for the renovation.

Whitley Bay Big Local approached several lenders for a loan to cover the shortfall. Commercial lenders felt the project was too high risk. Social investors were prepared to lend the money, but only over a 10-year period, which would have made the repayments too high for the charity to afford. Charity Bank agreed to loan Whitley Bay Big Local the money it needed, over a 25-year period. The repayments are £2,000 a month less than the charity would have been paying in rent.

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“It was a very positive experience, and everything seemed possible with Charity Bank. As a specialist lender to the charity sector, Charity Bank scored lower on our risk register than a purely commercial organisation. We felt there would be more understanding and flexibility if something went wrong.”

David Carnaffan

CEO of Whitley Bay Big Local



Holne Community Shop & Tea Room

Community shops play a vital role in the social and economic life of communities. Holne Community Shop & Tea Room is owned by the community, for the community and provides not only services but a valuable place for social interaction. When the former landlord of the local shop was moving away from the area, he wanted to sell the premises. This risked losing a vital community asset, so the residents rallied. The charity managed to raise the bulk of the money from selling community shares but required some extra funding, so the social enterprise turned to Charity Bank.

A loan of £75,000 from Charity Bank assisted with the purchase of its premises. The shop is entirely run by volunteers. The tearoom has a mixture of volunteers and paid employees. This includes offering employment and volunteer opportunities to young people.

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“We would never have been able to make this a reality without the support of Charity Bank and its savers. In a rural area like ours, it's so important to have a place like this for people to come and socialise. The shop and tearoom are at the heart of our community now.”

Gilly Simpson

Secretary at Holne Community Shop & Tea Room

