



# Directory of Social Impact Bond (SIB) Investment Funds

**Big Lottery Fund has been engaging directly with a wide range of financial institutions, grant foundations and investment funds that have worked with outcomes based projects needing start up investment. A significant proportion of these have invested in SIBs.**

**Organisations looking to Invest in SIBs have indicated that they seek the earliest opportunity to engage with SIB proposals at an early stage.**

**A core group of these have provided us with information, summarising their involvement in up-front investment in outcomes based projects, particularly Social Impact Bonds. Each entry included in this directory has been submitted by the organisation in question. Big Lottery Fund has also provided a list of websites and contact details of other potential investors and sources of finance for your reference as part of this directory.**

**This directory does not represent any recommendation by the Big Lottery Fund or the Life Chances Fund to select one or more of the investor(s) listed in the directory, as opposed to one or more investor(s) not included in this directory. We strongly suggest you undertake a skills audit to ascertain need and obtain independent advice in procuring any technical support providers.**

**The directory was last updated in April 2017.**

## Directory of SIB Investment Funds Index

The directory contains summaries of these investment funds and grant foundations:

*Please carefully consider issues relating to conflict of interest and the effect on your procurement processes for the final application when choosing an investor. As referenced in programme Q&As neither [Commissioning Better Outcomes](#) nor the [Life Chances Fund](#) will allow CBO/LCF development funding to pay for activities by an organisation that may then invest in the resulting proposition, either directly or via a fund they manage.*

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## **BIG Issue Invest**

Big Issue Invest (BII) is the social investment arm of The Big Issue Group. Our mission is to support social enterprises and charities that tackle poverty and create opportunity for people and communities. We can invest up to £3 million in organisations and projects that address social needs, including provision of the upfront capital often needed to deliver outcomes-based contracts.

### **Previous experience with SIBs:**

Founded in 2005, BII has invested in multiple Social Impact Bonds (SIBs) to date, targeting a range of social impact areas including homelessness, youth engagement, mental health and employment. We are keen to draw on this experience to support further SIBs and outcomes-based contracts seeking to address significant social issues. BII pursues a collaborate approach, working with commissioners, service delivery organisations and intermediaries to develop the most suitable investment package for each project. We welcome early engagement and are always happy to share the learning we have acquired to date as an experienced SIB investor.

### **Contact details:**

[www.bigissueinvest.com](http://www.bigissueinvest.com)

Annie Minter:      [annie@bigissueinvest.com](mailto:annie@bigissueinvest.com)      Tel: 0207 526 3536

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## Bridges Ventures

### Policy areas:

Bridges Ventures is a specialist sustainable and impact fund manager. We use an impact-driven approach to create superior returns for both investors and society. Bridges manages nearly £800 million across its Sustainable Growth, Property and Social Sector funds. Our specialist impact focus areas are education, health, sustainable living and underserved areas.

### Previous experience with SIB Investment:

We have invested in a number of both start-up and established enterprises in the fields of education, care delivery and employment. Bridges Ventures also established Bridges Impact+, a practitioner-led impact advisory service, to help grow the field of impact investment and outcomes based commissioning. We launched the world's first dedicated SIB fund in 2013, which mobilised funds of £25 million. Bridges is the world leader in designing, structuring and delivering Social Impact Bond projects, having supported 19 impact driven organisations to deliver outcomes contracts for 22 local and national government commissioners around the UK across four policy areas: youth unemployment, children's services, homelessness and health and social care. Bridges has delivered research, analysis and advisory on global SIB infrastructure, as well as actively leading knowledge sharing between service providers and commissioning bodies. Through the SIB Fund, Bridges has pioneered new SIB structures that have been shared and replicated throughout the market.

From the first use of SIBs in the UK, where the focus was on innovative interventions, Bridges has successfully demonstrated that outcomes contracts can also be used to scale and replicate existing initiatives for greater value to the commissioner. Bridges has also pioneered world-first SIBs across a wide range of sectors through the Fund, including the first active healthcare SIB globally and a replicable model for children's foster care support. Bridges works closely with providers and commissioners on the delivery of outcomes based contracts and SIBs and by drawing on a long track record and a day-to-day understanding of SIB delivery – Bridges SIB fund is in a unique position to provide both a strategic and operational perspective – making sure that impact is maximized over the course of the SIB. Bridges Impact+ and Bridges SIB fund have already authored two papers to stimulate the growth of the SIB market: [Better Outcomes, Better Value](#) and [Choosing Social Impact Bonds](#). Full details are available on the [Bridges website](#).

### Contact details:

Andrew Levitt:	<a href="mailto:andrew@bridgesventures.com">andrew@bridgesventures.com</a>	Tel: 07813 873286
Mila Lukic:	<a href="mailto:mila@bridgesventures.com">mila@bridgesventures.com</a>	Tel: 07824 633184
Adam Kybird:	<a href="mailto:adam@bridgesventures.com">adam@bridgesventures.com</a>	Tel: 07900 161267

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## CAF VENTURESOME

### Previous experience with SIB Investment:

CAF Venturesome is one of the most established players in the UK social investment market, having made more than 500 deals over 14 years. We are an impact first investor, focusing on low-cost unsecured debt, to support high impact charities and social enterprises across the UK, through the four funds that we run.

We have a strong track record of being a lead and co-investor in SIBs, working with multiple providers, commissioners and intermediaries, and in 2012 published “[Funding Good Outcomes](#)” – a policy paper on payment by results contracts based on our experience in this space. SIBs we have invested in include Aspire Gloucestershire; Teens & Toddlers and St Mungo’s Broadway.

### Service area:

We are always interested in hearing about new SIB investment opportunities. When considering these our primary focus is on the social impact potential of the intervention and the long-term financial and organisational benefit for the delivery organisation. We prioritise simpler SIB models - those that are quickest and cheapest to set up and to monitor, and where our funding can play a significant role. We tend to invest between £200,000 & £300,000 and look for SIBs where the total financing need does not exceed £1m.

### Contact details:

<https://www.cafonline.org>

Tel: 03000 123000

Holger Westphely [hwestphely@cafonline.org](mailto:hwestphely@cafonline.org)

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## Care and Wellbeing Fund

The Care and Wellbeing Fund supports the development of innovative models of community based care through social investment, with the aim of iterating these models and bringing them to scale. Working in partnership with the Fund will provide commissioners with access to upfront capital to develop new or adapted services, alongside sector-specific expertise in the design and implementation of new interventions, data analysis and business support. The £12m investment fund boasts an impressive team. The Fund is backed by two founding co-investors, Macmillan Cancer Support and Big Society Capital, with Social Finance Ltd acting as Fund Manager and The Health Foundation as a Development Partner.

### Service area:

Developing operating models, financial modelling, business case development, defining strategic objectives, providing catalytic capital to reduce the risk of innovation, structuring social impact bonds, investor matching.

### Previous experience with SIBs:

The Care and Wellbeing Fund team has extensive experience in developing and implementing Social Impact Bonds. The Fund Manager, Social Finance, was the first to design and implement a Social Impact Bond and has successfully designed and managed SIBs in numerous areas across Health and Social Care, Children's Services, Mental Health and Employment, Social Prescribing and Criminal Justice. The Fund itself made its first investment into the Reconnections SIB in Worcestershire, which aims to tackle loneliness and isolation, working with the County Council and Worcestershire's three CCGs. The Fund is currently rolling out a programme of projects aimed at improving end of life care, having worked with over 60 CCGs, as well as engaging key stakeholders and national organisations such as NHS England, Marie Curie and Hospice UK.

### Policy areas:

Primary care development, improved care for older people, vocational rehabilitation, social prescribing, management of long-term conditions, health and activity, end of life care, health & wellbeing.

### Contact details:

[www.careandwellbeingfund.co.uk/](http://www.careandwellbeingfund.co.uk/)

Clodagh Warde: [Clodagh.Warde@socialfinance.org.uk](mailto:Clodagh.Warde@socialfinance.org.uk) Tel: 0203 586 1900  
Rosanna Hardwick: [Rosanna.Hardwick@socialfinance.org.uk](mailto:Rosanna.Hardwick@socialfinance.org.uk) Tel: 0203 700 3587

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## City Bridge Trust

### Previous experience with SIBs:

The City Of London Corporation's charitable funder, City Bridge Trust, provides grants totalling around £20m per year towards charitable activity benefitting Greater London.

### Policy and Service areas:

One of the Trust's programmes is the Stepping Stones Fund a grant fund for organisations looking to engage with the social investment market. Recipients must have a London focus, and the Trust can only support certain legal forms of organisation so please check their eligibility criteria.

Stepping Stones grants have been awarded to several organisations exploring SIBs.

### Contact details:

[www.citybridgetrust.org.uk/](http://www.citybridgetrust.org.uk/)

Tim Wilson: [Tim.Wilson@cityoflondon.gov.uk](mailto:Tim.Wilson@cityoflondon.gov.uk) Tel: 0207 332 3710

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## Esmee Fairbairn Foundation

### Previous experience with SIBs:

Esmee Fairbairn has a £35m social investment fund and has made 120 social investments since 2008. Esmee invests in a diverse range of organisations including charities, social enterprises, community benefit societies and other social investment funds. Esmee supports both revenue and capital projects with social investment. It has a broad portfolio of social investments including loans, charity bonds, equity, revenue participation agreements and Social Impact Bonds (SIBs).

### Policy and Service areas:

Esmee is an impact first investor, this means the projects and organisations it supports with social investment must be able to demonstrate the potential to achieve a high social impact as well as a financial return. Investments must be aligned with Esmee's funding priorities within one of the five sectors it supports – Arts, Environment, Children & Young People, Social Change and Food. Details of its priorities in each of these sectors are on its website.

### Contact details:

[www.esmeefairbairn.org.uk](http://www.esmeefairbairn.org.uk)

Jules Tompkins: [jules.tompkins@esmeefairbairn.org.uk](mailto:jules.tompkins@esmeefairbairn.org.uk) Tel: 0207 812 3700

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## The FSE Group

### **Previous experience with SIB Finance and Investment:**

FSE has been providing finance to SMEs for more than ten years and its social impact fund provides unsecured loans of £200,000 to £1 million to ambitious social enterprises across the UK.

### **Policy and Service areas:**

We are happy to consider proposals across a range of social themes so, as long as the impact is strong and the project is tackling real disadvantage then we'd love to have a conversation. More detail on our social impact fund can be found here:

<http://www.thefsegroup.com/fund/social-impact-accelerator/>.

### **Contact details:**

[www.thefsegroup.com](http://www.thefsegroup.com)

Mark Bickford: [mark.bickford@thefsegroup.com](mailto:mark.bickford@thefsegroup.com) Tel: 01276 607304

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## Impact Ventures UK

Impact Ventures UK (IVUK) is an award winning £36 million impact investment fund. It was launched by LGT Impact Ventures in association with Berenberg and with a cornerstone investment from Big Society Capital. IVUK's diverse investor base includes UK and European institutional investors, asset owners and private clients, reflecting the appeal of the fund across different sources of capital. It is one of the first social impact funds to attract investment from a UK local authority pension fund. IVUK invests in enterprises that create long-term social impact for disadvantaged people and communities in the UK as well as generating a financial return.

### **Location:**

London

### **Policy area(s):**

Education, employment and skills, health, housing and shelter and social inclusion

### **Previous experience with SIBs:**

IVUK is keen to support socially impactful SIBs. The Fund has inputted into and reviewed a number of SIB opportunities and would like to hear from anyone seeking to raise capital for a UK focused social impact SIB.

### **Contact details**

[www.impactventuresuk.com](http://www.impactventuresuk.com)

Jo Fackler, Fund Assistant: [Joanna.fackler@lgtiv.com](mailto:Joanna.fackler@lgtiv.com) Tel: 0203 405 2932

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## Northstar Ventures Ltd

Northstar Ventures is one of the North East of England's leading and ambitious intermediary investors managing a number of funds aimed at innovative, high growth businesses and social enterprises across the region. The North East Social Investment Fund is a £9m fund investing in sustainable Social Enterprises to improve their social impact in key priority sectors. Our investment team has considerable experience in working with social enterprises to raise finance in the social investment sector and has worked with providers and deliverers to structure a social impact bond.

### Location:

North East

### Policy area:

Any

### Service area:

Funding, Deal structuring, Analysis

### Previous experience with SIBs:

We have successfully structured a SIB funded by the DCLG Fair Chance Fund and being delivered by Home Group and others in Newcastle and the North East. The project is aimed at reducing homelessness and improving well-being through education and employment of disadvantaged young people with complex needs.

### Contact details:

[www.northstarventures.co.uk](http://www.northstarventures.co.uk)

Peter Gilson, Investment Manager: [peter@northstarventures.co.uk](mailto:peter@northstarventures.co.uk)

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## QBE

### Previous experience with SIB Investment:

QBE Insurance Group, headquartered in Sydney, is one of the world's leading general insurance and reinsurance companies, employing around 14,500 people across 37 countries. QBE's strategic vision is to be the insurer that builds the strongest partnerships with customers. This helped to inspire QBE's activities in impact investment through Premiums4Good. Premiums4Good is a new initiative from QBE, using everyday insurance spending to grow awareness of impact investments by directing a percentage of everyday insurance premiums into investments with an additional social or environmental objective.

QBE have made a commitment to invest up to \$100m in Social Impact Bonds globally and by providing an institutional investor lens, QBE is helping to shape and develop the global market.

### Contact details:

[www.qbeeurope.com](http://www.qbeeurope.com) or [www.qbe.com](http://www.qbe.com)

[james.pearson@qbe.com](mailto:james.pearson@qbe.com) or [enquiries@uk.qbe.com](mailto:enquiries@uk.qbe.com)

Tel: 0207 1054 000

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## Social and Sustainable Capital (SASC)

### Previous experience with SIB Investment:

Social and Sustainable Capital (SASC) manages two funds with a combined value of £50 million. It aims to invest these funds in a way that will generate both social impact and a financial return. Funding payment by results (PBR) contracts is a key area of interest.

### Policy and Service areas:

SASC believes that while conventional social impact bond (SIB) structures have a role to play in the market, they can be expensive and inflexible. Wherever possible, SASC aims to put together a different kind of PBR structure. It favours a structure that is more flexible, lower cost and – importantly – allows a provider to share in the economics of the project. SASC has led the arrangement of one such project that gave a provider total financing of £1 million, and is working with another provider on a similar project.

### Contact details:

<http://socialandsustainable.com/>

[info@socialandsustainable.com](mailto:info@socialandsustainable.com)

Tel: 020 3096 7955

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## Triodos Bank

Triodos is one of Europe's leading ethical banks and exists to finance and support organisations whose primary objective is to generate a positive social or environmental impact. The Bank has operations in 5 European countries including the UK and has over £8.5bn of funds entrusted to it. The UK based Triodos Corporate Finance team are widely recognised as a leading intermediary in the social investment sector and have considerable experience in advising charities and social enterprises on raising finance and in working in partnership with commissioners, investors and providers in structuring social impact bonds.

### **Policy area:**

Criminal justice, Education, Families, Health and social care, Local services, Sport and leisure, Young people

### **Previous experience with SIBs:**

Triodos have successfully structured two SIBs – Triodos New Horizons Limited - a £5m 3 year contract with Greater Merseyside Connexions Partnership aimed at improving prospects for disadvantaged young people in Merseyside, and Street Impact Limited - a £2.5m 3 year contract with St Mungo's aimed at eliminating rough sleeping in Central London.

### **Location:**

National

### **Contact details**

[www.triodos.co.uk/](http://www.triodos.co.uk/)

Dan Hird, Head of Corporate Finance:

[dan.hird@triodos.co.uk](mailto:dan.hird@triodos.co.uk)

Tel: 0117 9809 588

Jeremy Pannell, Corporate Finance Manager:

[Jeremy.pannell@triodos.co.uk](mailto:Jeremy.pannell@triodos.co.uk)

Tel: 0117 9809 592

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## Triple Point

Triple Point is a specialist investment business founded in 2004 that looks to create value for both investors and investees. This value goes beyond simply delivering returns; it extends to the lasting partnerships we build and the integrity with which we conduct our business. It also underpins our commitment to social investment.

We have brought together our individual investor clients' focus on social impact with our understanding of tax relief to become the largest provider of SITR-qualifying funding for social enterprises. We are now extending this funding to Social Impact Bonds and other outcomes contracts.

### Service area:

- We aim to be a significant provider of funding to the SIB sector.
- By utilising our proven SITR expertise and our established network of individual investors we expect our SIB funding to be at a highly competitive rate.
- Our individual investor clients are motivated by an opportunity that aligns the maximisation of social outcomes with financial returns.
- We are happy to co-invest with other funders.
- We will use our extensive project management expertise, garnered when arranging funding of more than £500 million, to help our SIB partners maximise social outcomes.

### Previous experience with SIBs:

We have not invested in SIBs previously. However, we believe we are well-placed to deliver mutually beneficial funding to SIBs that is consistent with our values. To achieve this we will combine our in-depth research of the SIB sector, our relationship with multiple SIB intermediaries, our project management experience and our SITR expertise with a positive, open-minded attitude to the needs of our SIB partners.

### Contact details:

[www.triplepoint.co.uk/](http://www.triplepoint.co.uk/)

Julian Pickstone

[julian.pickstone@triplepoint.co.uk](mailto:julian.pickstone@triplepoint.co.uk) Tel: 07746 751856

Caroline Addai-Bempah

[caroline.addai-bempah@triplepoint.co.uk](mailto:caroline.addai-bempah@triplepoint.co.uk) Tel: 0207 201 8990

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## Tuesday Social Investment CIC:

### Previous experience with SIBs:

Tuesday Social Investment CIC offers services in activities of venture and development capital companies.

### Policy and Service areas:

Tuesday has scope to undertake a broad range of programme related investment and is actively seeking investment opportunities in the social enterprise space.

### Contact details:

Jonathan Brinsden

[JonathanBRINSDEN@bdb-law.co.uk](mailto:JonathanBRINSDEN@bdb-law.co.uk)

Tel: 0207 783 3563

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## Other investment funds, sources of investment finance, grant foundation websites and associated contact details

### CAN Invest

#### Policy and Service areas:

CAN Invest supports voluntary, community and social enterprises (VCSEs) to build sustainable businesses by providing capital and business support.

In terms of finance and social investment specifically, they provide the following services to investors:

- Social investment fund set up and capacity building
- Impact due diligence and portfolio audits

And for the interests of social enterprises we also:

- Manage several in-house funds
- Are approved providers for industry funds, e.g. Big Potential
- Provide impartial advice on social investment options

CAN's open fund currently is the Early Intervention Fund, delivered in partnership with UBS. It provides loans and business support to help East London VCSE organisations working in early intervention or supporting children and young people.

The fund's unique approach is to support organisations that are new to social investment or are unable to service higher-interest rates. It aims to provide a minimised application process, reducing the burdens placed upon VCSEs.

Specifically it offers;

- **Unsecured** loans of £5,000 – £100,000
- Interest rates of 0% – 4% AER, and repayment over 1 – 4 years
- Up to 3 days FREE consultancy in areas such as finances, impact and marketing

The finance can be used for any of the following;

- Working capital / cash flow needs
- Growth finance needs
- To help organisations pilot a project for later expansion.
- To help facilitate payment by results or outcomes contracts, or other similar work.

Further details can be found [here](#);

#### Contact details:

<http://www.can-invest.org.uk/>

[invest@can-online.org.uk](mailto:invest@can-online.org.uk)

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## Friends Provident Foundation

### Previous experience with SIB Finance and Investment:

FPF invested in the first UK and world SIB in Peterborough.

Established as part of the demutualisation of Friends' Provident Life Office in 2001 and the flotation of Friends Provident plc, Friends Provident Foundation is an independent grant-making charity that focuses on exploring the role of money and financial systems as a force for social good.

### Policy and Service areas:

The Foundation will consider requests for capital or revenue funding, core funds or project costs. We support the principle of Full Cost Recovery (FCR).

Trustees both commission work within our stated areas of interest, as well as respond to new proposals for work. Trustees also make direct investments in social enterprises within our charitable and programme objectives that generate financial as well as social returns. We are working toward a portfolio of social investments of up to 5% of our expendable endowment funds.

The Foundation is willing to consider requests for loans, part-loans, underwriting, or other forms of financial support, in addition to grant funding.

### Contact details:

[www.friendsprovidentfoundation.org](http://www.friendsprovidentfoundation.org)

[foundation.enquiries@friendsprovidentfoundation.org.uk](mailto:foundation.enquiries@friendsprovidentfoundation.org.uk)

Tel: 01904 629675

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## The Henry Smith Charity

### Previous experience with SIB Finance and Investment:

The Henry Smith Charity is a large grant making charity, which has been helping to combat disadvantage since 1628. We make grants totalling approximately £25 million each year to up to 1,000 organisations and charities throughout the UK for initiatives and projects that address social inequality and economic disadvantage.

The Charity aims to fulfil its objects by providing a sustainable and growing grant-making programme, supporting a wide variety of charitable projects and organisations across the UK. We regard ourselves as a 'light-touch', very broad, generalist and predominantly reactive grant maker. We typically fund for three years to give a degree of stability and continuity and are happy to make grants towards general running costs, as this is sometimes the most helpful type of funding to the applicant.

The Charity aims to achieve the maximum possible beneficial social impact from its grant-making. We like to fund organisations which have real difficulty getting funding elsewhere and which demonstrate evidence of effective work meeting a compelling need. For this reason many of the grants are to fund smaller organisations and those without public appeal. Our expertise lies with projects that address social deprivation and invested in the first UK and world SIB in Peterborough.

### Contact details:

[www.henrysmithcharity.org.uk](http://www.henrysmithcharity.org.uk)

Tel: 020 7264 4970

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## Joseph Rowntree Foundation

The Joseph Rowntree Foundation is an independent organisation working to inspire social change through research, policy and practice.

JRF is interested in social investments that directly meet its 'solving UK poverty' mission.

### Contact details:

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

Danyal Sattar, Head of Social Investment      Email: [Danyal.Sattar@jrf.org.uk](mailto:Danyal.Sattar@jrf.org.uk) or Tel: 01904 406 258

[info@jrf.org.uk](mailto:info@jrf.org.uk) or Tel: 01904 629241

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## Key Fund

### Policy and Service areas:

Our central mission is to provide finance – flexible loans and grant/loan packages – to help community and social enterprises to start-up, become sustainable, or grow. It's not just about the money. It's also about providing the right kind of support to help our investees have the best possible chance of success.

We invest in community and social enterprises who have traditionally been excluded; turned down by mainstream banks and building societies. Particularly those in disadvantaged areas.

### Contact details:

[www.thekeyfund.co.uk](http://www.thekeyfund.co.uk)

[info@thekeyfund.co.uk](mailto:info@thekeyfund.co.uk)

Tel: 0330 2020559

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## Lloyds Bank Foundation

### Policy and Service areas:

The Lloyds Bank Foundation for England and Wales enables charities to break or prevent the cycle of disadvantage. By providing both financial and practical support, we aim to deliver lasting positive change.

As one of the leading corporate Foundations we seek to deliver changes to practice and policy through our grant making. We understand the challenges charities face, and use our sector experience and knowledge to offer long term funding for core and development costs. We work with charities on the ground to tackle disadvantage and understand their work, helping us improve the impact and quality of what we do. Through this process we support charities through a journey of development, allowing them to concentrate on those most in need.

We build partnerships and champion the role and impact of small and medium charities. We commit our time, sector expertise and financial backing – made possible by the long term secure support from Lloyds Banking Group allowing charities the opportunity to succeed. The Lloyds Bank Foundation for England and Wales is one of the UK's leading independent grant making trusts.

We are proud to invest in charities helping to break disadvantage and create better lives.

### Contact details:

[www.lloydsbankfoundation.org.uk/](http://www.lloydsbankfoundation.org.uk/)

[enquiries@lloydsbankfoundation.org.uk](mailto:enquiries@lloydsbankfoundation.org.uk)

Tel: 0370 4111223

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## NatWest Social and Community Capital

### Policy and Service areas:

Maybe you need funding to get off the ground. Perhaps you need the networks or supply chains to grow and evolve. We're there to support social enterprises at every stage of the journey, from starting up to expanding your impact on the world. We have £10 million to help social ventures that don't qualify for mainstream loans. Organisations can get funding from £30,000 up to £750,000 depending on what they do. They may be a viable charity, social enterprise, community interest company or co-operative.

We tailor loans to specific business requirements and offer flexible terms. There's no deadline, so organisations can apply all year round.

### Contact details:

<http://www.business.natwest.com/business/social-community-capital.html>

[natwestscc@natwest.com](mailto:natwestscc@natwest.com) Tel: 0207 672 1411

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## Panahpur Charitable Trust

### Policy and Service areas:

Panahpur is a UK-based foundation which seeks to operate its capital holistically to achieve its charitable goals, which reflect a concern for all people – especially the excluded, marginalised and vulnerable.

During the early 2000s, the board became uncomfortable with the idea that charitable foundations focused exclusively on financial outcomes. They took the decision to move out of conventional investment because they fund work with people who are vulnerable and excluded and they saw inequality as one of the big causes of their exclusion. This led the board to seek alternatives which led the Foundation into the emerging world of Social Investment. The Foundation invested in the first UK and world SIB in Peterborough.

### Contact details:

[www.panahpur.org/](http://www.panahpur.org/)

To contact use this link: [www.panahpur.org/contact-us/](http://www.panahpur.org/contact-us/)

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## Paul Hamlyn Foundation

### Policy and Service areas:

The Paul Hamlyn Foundation was established by Paul Hamlyn in 1987. Upon his death in 2001, he left most of his estate to the Foundation, creating one of the largest independent grant-making foundations in the UK. The Foundation's mission is to help people overcome disadvantage and lack of opportunity, so that they can realise their potential and enjoy fulfilling and creative lives. To that end it invested in the first UK and world SIB in Peterborough.

In 2015 the Foundation announced a new strategy, to ensure that we focused on achieving six strategic priorities where we wanted to see change. We have designed new funds, some of which are open now, to help organisations and individuals to work towards these aims. We are also continuing with many of our existing programmes.

Our most important partners in this are the organisations and individuals whom we fund and whose work results in a better quality of life for those they serve. Our role is not to manage their programmes or stand in their way, but we can, when appropriate, offer support and advice, and to do so, we value the contribution of the people who work for the Foundation – staff, advisors and trustees – all of whom bring experience and skills to our activities.

There are limited opportunities in the UK for individuals with bold ideas for achieving social impact, but operating outside of an established organisational context, to access financial support. It is particularly difficult for people with new ideas to secure funding to support the earliest stages of ideas development – to enable scoping and exploratory work, ideas generation and the necessary development work prior to launch and testing of a new approach or venture.

### Contact details:

[www.phf.org.uk](http://www.phf.org.uk)

[Information@phf.org.uk](mailto:Information@phf.org.uk)

Tel: 020 7812 3300

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## Resonance

### Policy and Service areas:

Resonance are a social impact investment company. We help social enterprises raise capital from like-minded investors and we create impact investment funds, which deliver financial return and targeted social impact. Our **Venture Services** provide customized support including investment readiness and deal arranging to help you prepare for raising finance.

Meanwhile our **Funds** team designs, raises and manages focused impact investment funds where they are the right tools to scale up good social enterprise models.

### Contact details:

<http://resonance.ltd.uk/>

[Info@resonance.ltd.uk](mailto:Info@resonance.ltd.uk)

Tel: 0345 004 3432

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## Tudor Trust

### Previous experience with SIB Investment:

Tudor invested in the first UK and world SIB in Peterborough.

We make grants, and provide other types of support, to voluntary and community groups working in any part of the UK. We particularly want to help smaller, community-led organisations that work directly with people who are at the margins of society: organisations that support positive changes in people's lives and in their communities. We want to respond flexibly to your ideas and energy, and to fund effective organisations working to high standards.

### Policy and Service areas:

Our ability to be flexible can mean that we are well-placed to support organisations which are in transition, whether they are entering a period of growth and development or are responding creatively to challenging circumstances.

As an independent grant maker an important part of our role is to support work which is untried and which has uncertain outcomes. However, we are not interested in innovation for innovation's sake: we also recognise the need for sound, practical work which seeks to bring stability and wellbeing into difficult places and situations.

We trust the groups we fund and aim to build open and straightforward relationships with the groups we support. Our funding guidelines are broad because we want to support the work that you really want to do. We seek to give you the opportunity and practical tools to do the work that you know is needed. We try to offer high levels of support and engagement when this is helpful and appropriate.

### Contact details:

[www.tudortrust.org.uk](http://www.tudortrust.org.uk)

Telephone the Information Team on 020 7727 8522

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## Unity Trust Bank

### Policy and Service areas:

As the independent challenger bank with a social conscience, Unity Trust Bank places social impact and financial sustainability at the heart of its business. Customer deposits fund lending to organisations that contribute community, economic, social or environmental benefit. This lending creates housing, community finance and community and care assets which form the infrastructure of a flourishing society.

We continue to invest in responsible finance providers (formerly Community Development Financial Institutions (CDFI)) which lend on to individuals, small businesses and social enterprises excluded from mainstream finance, to unlock access to finance in local economies.

We share your vision and can support your banking and borrowing needs with our sector knowledge. Talk to us today to discover how we can work together.

### Contact details:

[www.unity.co.uk](http://www.unity.co.uk)

[us@unity.co.uk](mailto:us@unity.co.uk)

Tel: 0345 1401000

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