

# **Sustainability and Access to Investment & Loan funding**



**Simon Thorrington ACIB**

**Regional Director North,**

**Charity Bank**



# The next few minutes looking at the Funding Landscape

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- Historic context
- Current context
- What lies ahead?
- Securing Sustainable Income Streams
- Access to Finance

# The Past

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- 1950s to 1970s: the state provided
- 1979 General Election: VCS became providers via grants then contracts
- 1997 General Election: Partnerships & Compact
  - Civil Renewal
  - Reconnecting Citizen & State
  - Building Social Capital
  - Community Cohesion

# The Present: Recession, Financial Crisis, Public Sector Spending

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- Investment Income
- Public Expenditure
- Service Demand Pressure
- Credit Availability

**But one thing is certain: it will be up to us in communities to deliver**

# So what are the Funding Options ahead?

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Traditional diverse mix of income streams

- Donations & Fundraising
- Memberships
- Payroll giving
- Lotteries
- Revenue Support Grants
- Contract Income
- In-Kind contributions
- Trading & Diversification

# Some Trading examples

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- Farfield Mill, Yorkshire Dales
- Age Concern
- Heron Corn Mill
- Start in Salford
- Rental Income

# Loan & Venture Finance: National

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- High Street: larger organisations only
- Social Banks: Unity Trust, Triodos, Charity Bank
- Big Issue Invest
- Cooperative & Community Finance
- Venturesome

# Government Programmes via Social Investment Business

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- Futurebuilders England Fund: awaiting announcement
- Social Enterprise Investment Fund: SEIF
- Communitybuilders Fund
- Adventure Capital Fund

# Locally within the Region

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- The Social Enterprise Loan Fund NE Region
- Street North East
- Project North East
- Spirit of Enterprise Loan Fund

# To conclude

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- Think of your potential
- Gear up to deliver
- Good Luck! – and thanks for listening

Simon Thorrington  
Tel: 07979 644872  
sthorrington@charitybank.org

