



## Social Enterprise Funders offering Loans November 2023

### Introduction

There are funders who offer loans to organisations that identify as Social Enterprises or Community Interest Companies (CIC) depending on the aims of the project. The main issues around community projects are sustainability and ensuring that groups and organisations are inclusive and opportunities for participation are available to all. Funders prefer to support maximise people's ability to stretch always best to call the funder to see if your project circumstances the funder may be able to signp

Funding	Amount available	Deadline	Criteria	Key Outcomes
<p><b>Big Issue Invest - Social Impact Debt Fund IV</b>  <b>Enquiries</b>            Tel: 020 7526 3200            E-Mail: <a href="mailto:investmentenquiries@bigissueinvest.com">investmentenquiries@bigissueinvest.com</a>  <a href="https://www.bigissue.com/invest/investments/fund-iv/">https://www.bigissue.com/invest/investments/fund-iv/</a></p>	<p>Secured loans of between £1 million and £4 million are available</p>	<p><b>Applications may be submitted at any time</b></p>	<p>The Social Impact Debt Fund IV is open to established socially impactful organisations that fulfil the following eligibility criteria:</p> <ul style="list-style-type: none"> <li>• Be legally registered in the UK as a company or a charity. The fund supports all forms of legally incorporated organisations, excluding sole trading businesses.</li> <li>• Be working in the sectors of site-based health and social care, affordable housing and homelessness, or social and community infrastructure.</li> <li>• Be an established organisation - ideally trading for more than five years, with three years of audited accounts.</li> <li>•</li> </ul>	



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<p><b>Charity Bank - Loan Finance</b> Tel: 01732 441919 E-Mail: <a href="mailto:enquiries@charitybank.org">enquiries@charitybank.org</a> <a href="https://www.charitybank.org/charity-loans">https://www.charitybank.org/charity-loans</a></p>	<p>Loans of up to £4 million are available</p>	<p><b>Applications may be submitted at any time</b></p>	<p>Applications will be accepted from charities, social enterprises and organisations where their activities are compatible with Charity Bank and its values and social purpose.</p>	<p>The funding provided by Charity Bank is intended to help supported organisations in creating lasting social change within their communities.</p>
<p><b>Co-operative and Community Finance Enquiries</b> Tel: 0800 464 7262 E-Mail: <a href="mailto:info@coopfinance.coop">info@coopfinance.coop</a> <a href="https://coopfinance.coop/">https://coopfinance.coop/</a></p>	<p>Loans from £10,000 to £75,000 are available, other funds under the sponsor's management are able to lend up to £150,000</p>	<p><b>Applications may be submitted at any time</b></p>	<p>Applications are welcome from:</p>	



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<p><b>DSL Secured Loans</b> <b>Enquiries</b> Tel: 0141 425 2930 E-Mail: <a href="mailto:info@dsl-businessfinance.co.uk">info@dsl-businessfinance.co.uk</a> <a href="https://dsl-businessfinance.co.uk/dsl-loans/">https://dsl-businessfinance.co.uk/dsl-loans/</a></p>	<p>Secured loans of between £1,000 and £50,000 are available</p>	<p><b>Applications may be submitted at any time</b></p>	<p>SMEs and social enterprises in Scotland can apply.</p>	<p>Secured Loans are available to support businesses in Scotland to achieve their goals.</p>
<p><b>Growth Impact Fund</b> <b>Enquiries</b> Tel: 020 7526 3440 E-Mail: <a href="mailto:investmentenquiries@bigissueinvest.com">investmentenquiries@bigissueinvest.com</a> <a href="https://growthimpactfund.org.uk/">https://growthimpactfund.org.uk/</a></p>	<p>Three flexible types of investment available: Equity - £50,000 to £500,000 for shares in the organisation. Revenue share - £50,000 to £750,000 for repayments based on the organisation's revenue performance. Patient debt - £500,000 to £1,500,000 for regular repayments set at an agreed interest rate over several years</p>	<p><b>Applications may be submitted at any time</b></p>	<p>To be eligible organisations must:</p> <ul style="list-style-type: none"> <li>• Be legally registered in the UK as a company or a charity.</li> <li>• Support all legal structures.</li> <li>• Have demonstrated proof of concept by generating some trading revenue already.</li> <li>• Be looking to significantly grow trading income and social impact.</li> <li>• Be interested in seeking funding as a repayable investment.</li> <li>• Be able to demonstrate that their focus is on tackling inequity for marginalised people in the UK.</li> <li>• Have more than 75% representation at board and at least 50% representation at senior leadership team of individuals who fall into one or more of the following categories: <ul style="list-style-type: none"> <li>• Black, Asian or Minority Ethnic.</li> <li>• Disabled.</li> <li>• Women.</li> <li>• LGBTQIA+.</li> <li>• Lived experience of a social challenge.</li> <li>• Experience of socio-economic disadvantage.</li> </ul> </li> </ul> <p>Solo founders and organisations that demonstrate a clear commitment to improving diversity, equity and inclusion are also eligible to apply.</p>	<p>The Growth Impact Fund offers social-purpose organisations investment and supports entrepreneurs to grow their impact and sales. It provides tailored support packages including grant funding and expert advice to organisations with a social purpose that are focused on tackling inequity and have diverse representation at board and leadership level</p>



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**Heritage Impact Fund**

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<https://ahfund.org.uk/loans/our-loan-funds/>

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SME

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