SECURED LOANS FOR A PURPOSE

An introduction to loan finance and the difference that life-changing loans are making

CAF Bank
MAKE AN IMPACT FASTER WITH A LOAN

A secured loan could help you move faster, to make a life-changing impact for the people you support.

At CAF Bank, our secured loans are designed for UK-based charities and social purpose enterprises that have been running for at least three years.

We’re owned by Charities Aid Foundation (CAF), which means any surplus we make is reinvested to support the charitable sector. Borrowing from CAF Bank doesn’t just mean choosing a bank that shares your values and measures of success. It means benefitting from the specialist insight of our CAF colleagues too.

Every loan we’ve provided has a story to tell.

Talk to our charity loan experts, by calling 03000 123 444 or visit cafonline.org/charities/borrowing

Telephone calls may be monitored or recorded for security/training purposes. Lines are open Monday to Friday 9am – 5pm (excluding English bank holidays).

Our loan finance has helped to deliver:

- 1462 NEW HOMES BUILT
- 192 HOMES REFURBISHED
- 36 CHARITY PROPERTIES REFURBISHED
- 85 CHARITY PROPERTIES PURCHASED
- 30 PLACES OF WORSHIP FUNDED
- 10 EDUCATION PROVIDERS FUNDED
- 28 CHARITY PROPERTIES CONSTRUCTED
- £41.8M DEBT REFINANCED
- 3 GREEN ENERGY SCHEMES FUNDED

Figures displayed in infographic above up-to-date as at 1 August 2022.
We found the combination of [CAF Bank’s] understanding, attractive commercial terms and professionalism to be compelling.

Matthew Davis
Christian Life Ministries

A VIBRANT CHURCH AND COMMUNITY HUB

THE CAUSE
Founded in Coventry in 1936, Christian Life Ministries (CLM) is a Pentecostal church that welcomes all nationalities and age groups. When their core congregation grew to 300, they knew they needed to scale-up. So major development of the site began in 2010.

OUR SUPPORT
The new property opened in 2011, thanks to fundraising by the Church’s supporters, and bridging finance. CLM chose us to refinance the existing bridging finance of £1.8m.

As well as our competitive pricing and terms, CLM liked our personal approach and high level of engagement. Plus, they appreciated our deep understanding of the charitable sector, and our enthusiasm for supporting it in the long-term – something the high street banks couldn’t quite compete with.

From the outset, the Church knew that over time it wanted to reduce the loan substantially. The agreed 25 year payment profile showed sustainability, giving both the Church and us confidence in its affordability. We are thrilled that they have worked to repay us earlier than planned, with the loan repaid in just over six years.

THE IMPACT
Part church, part conference space, ‘The Welcome Centre’ is a spot where the local community can come together, and where local businesses and public sector bodies can hold meetings and events. The Church provides genuine community and fellowship, as well as supporting a whole range of social actions to tackle poverty and ensure a sustainable city.
A LIFELINE FOR VULNERABLE ADULTS AND KEY WORKERS

THE CAUSE
St Vincent's and St George's Association believes that everyone has the right to lead an independent and fulfilling life. They provide vital care and support services to people with disabilities, health conditions and complex needs – as well as for the elderly.

OUR SUPPORT
The Association bought a Grade two listing building to restore this former guesthouse and place of education to its former glory; with the aim of providing both income from overnight guests and practical skills training to adults with learning disabilities. This would also give them fulfilling work and the chance to grow their opportunities in life.

Helped by a £350,000 loan from CAF Bank, on top of the charity's fundraising, they were able to refurbish this Grade II listed building, and launch their social enterprise project there in January 2020.

THE IMPACT
The Portland Guesthouse is a safe, welcoming space where independence, friendships and confidence are developed. People with disabilities can work there, gaining qualifications in hospitality, and receiving guidance on moving into paid employment.

The visitors who stay there fund the crucial work this initiative carries out. At least they did, until the pandemic hit.

Subsidised by donations, the guesthouse pivoted during the pandemic, offering free overnight accommodation for NHS staff and key workers who need to isolate from their families. The safe, welcoming environment remains and this project continues to play a vital role in serving the local community.
 charsity property purchase

WHAT
Property purchase and conversion, and refinance of existing debt

WHY
To meet the need for new homes in the community for people with learning disabilities

HOW
Loan finance support

When we looked at the various proposals, it was actually a fairly easy decision for us. CAF Bank, stood, for us, head and shoulders above the rest.

Peter Calderbank
Field Lane Foundation

building communities for those in need

THE CAUSE
Field Lane has been caring for people since 1841. Their team provides care and support services for vulnerable families and adults with learning disabilities. A large part of this is done through supported housing – providing people with a comfortable home in their community.

OUR SUPPORT
We first worked with Field Lane in 2015, providing loans to refinance their existing debt and purchase a property for supported housing. Since then, we have provided over £2m of loan finance, helping Field Lane to provide more people with a safe and comfortable home. For their latest project, our loan of £380,500 helped the charity purchase a terraced house in Crawley, West Sussex.

THE IMPACT
With the building conversion in Crawley complete, the property is now home to six of the charity’s clients – who are delighted to have a place of their own in the community.

Paula Trevaskis, manages one of Field Lane’s properties in Redhill, here are her words on the importance of providing a safe and inclusive space for people in need of support:

“We have adults who are making a transition, moving into a new property to begin their life as an adult and become part of a community. Having a calm, comfortable home is really important to them. They’re accessing the community in the way that I, and everyone else is.”
NEW STORIES OF IMPACT BEGIN EVERYDAY

Could a loan help your charity write its next chapter?

Our expert team and unmatched sector knowledge let us offer dedicated support to charities and social purpose enterprises across the UK.

We start by listening and taking the time to get to know you and your project. Then, if we think loan finance could be right for you, we'll ask you to send us some more information.

Talk to our charity loan experts, by calling 03000 123 444 or visit cafonline.org/charities/borrowing