

Charity  
bank

# Guide for Brokers

Specialist lending for  
impact-led organisations

A lender you can trust to engage,  
structure and deliver.



# About Charity Bank

Charity Bank is a specialist lender focused on impact-led organisations across the UK.

We are 100% owned by charities and social purpose investors and exist to align finance with social impact. Since 2002, we have provided over £650 million of loan finance to organisations delivering positive change across the UK.

We focus on property-backed transactions, including bespoke deals that require a relationship-led approach. We work closely with brokers to structure and deliver lending solutions that meet both commercial and social objectives, subject to our lending criteria and risk assessment.



“Charity Bank understood the nature of the deal and delivered where others couldn’t. They were clear, pragmatic, and a reliable partner throughout.”



## What we do differently

**Many projects do not fit standard lending models. They often involve:**

- Multiple partners
- Non-standard structures
- Income linked to public funding or care delivery
- A strong connection between property and social outcomes

**How we work with brokers:**

- Direct access to decision-makers
- Collaborative approach to structuring
- Clear engagement from initial enquiry through to completion

**Where we can add the most value**

We are particularly interested in transactions involving:

- C3 housing with care - supported living and long-term accommodation
- C2 and temporary accommodation - where there is a defined vulnerable tenant group
- Lease-based supported housing models
- OpCo / PropCo structures
- Joint ventures and partnership arrangements
- Impact-led organisations delivering clear social outcomes

£ **£1m+**  
Typical deal size

 **25+**  
Years track record in property-backed, impact-led deals

 **75**  
Net promoter score achieved in 2025

# Loans Charity Bank are looking for

## We lend to:

1. Charities and organisations with a recognised social model and purpose, including Registered Providers of Social Housing.

2. Impact-led private businesses operating in the following sectors:



**Housing:** Where the focus is on providing high-quality affordable social housing.



**Health and Social Care:** Including supported living, adults with disabilities, and elderly care.



**Children's Care:** Investment in children's residential care homes, large foster homes, and related services.



**Environmental Initiatives:** Projects related to climate change mitigation, such as retrofitting buildings to reduce carbon emissions and biodiversity net gain projects.



## Social impact requirements:

**High Social Impact:** Organisations must demonstrate social impact beyond affordable housing alone.

**Client-Centric Focus:** We prioritise organisations that focus on high-quality delivery and regulation, not just profit.

Please note we do not lend to individuals, even for a social purpose.



## Example impact-led private business case studies:

### Emergency Accommodation Provider

**Organisation:** Emergency accommodation provider for homeless families.

**Social Impact:** Owns and manages 400 homeless units, often for families, filled through local authority partnerships. Helps support lower rates of violent crime, anti-social behaviour, and sexual offenses.

### Supported Living Provider

**Organisation:** Supported living care and accommodation provider for adults with physical and learning disabilities.

**Social Impact:** Manages 40 supported living units with significant additional care.

### Children's Care Provider

**Organisation:** New children's care provider delivering high quality outcomes and strong operational standards.

**Social Impact:** Focus on children's residential care homes, large foster homes, and related services, leveraging Department for Education grants alongside social investment and local authority funding.

### Environmental Retrofit Provider

**Organisation:** Retrofit and sustainability provider delivering energy efficiency upgrades across supported housing and social infrastructure.

**Social Impact:** Retrofit of over 75 residential units, including installation of solar panels and low-carbon heating systems, reducing energy costs and carbon emissions while improving the quality and long-term sustainability of housing provision.



# Key Lending Criteria

<b>Loan size</b>	<ul style="list-style-type: none"> <li>£250,000 ~ £8.5 million (Residential)</li> <li>£250,000 ~ £6.5 million (Commercial)</li> </ul>	
<b>Loan to value</b>	<ul style="list-style-type: none"> <li>Max 65% Commercial / Max 70% Residential</li> <li>Development - 65% Commercial / 70% Residential</li> </ul>	
<b>Assessed terms</b>	<ul style="list-style-type: none"> <li>10 year committed and &lt; 30 year repayment profile on assessed terms</li> <li>Registered Social Landlord (RSL) up to 25 years committed or ~ 30 year profile (10 years committed)</li> <li>Interest only available &lt; 36 months</li> <li>Current debt service cover for trading entities is 110% earnings before interest, taxes, depreciation, and amortization</li> <li>Organisations must be able to demonstrate high social impact/ additionality (i.e. beyond affordable housing alone)</li> </ul>	
<b>Fees</b>	<ul style="list-style-type: none"> <li>Typically 1.5%~2% standard Arrangement Fee</li> <li>Non utilisation - 50% per annum of variable margin (charged quarterly)</li> <li>Remuneration: Please note any payments made will be disclosed to borrowers</li> <li>For facilities with phased or delayed drawdown, a fee may apply to undrawn amounts</li> </ul>	
<b>Typical loan purpose</b>	<ul style="list-style-type: none"> <li>Refinancing</li> <li>Property purchases</li> <li>'Rent to mortgage'</li> <li>Development finance</li> </ul>	<ul style="list-style-type: none"> <li>Property refurbishments</li> <li>Property extensions</li> <li>Energy efficiency improvements</li> <li>Cashflow</li> </ul>
<b>Required information</b>	<p>We require the following information in order to ascertain whether we can take matters further:</p> <ul style="list-style-type: none"> <li>Legal structure of borrower</li> <li>Purpose and amount of loan required</li> <li>Up to date management accounts</li> <li>Forecasts for a minimum of 2 years</li> <li>Details of the asset to be charged as collateral and its estimated value</li> <li>Last three years audited / independently examined accounts</li> </ul>	

# Meet our Lending Team

You'll have direct access to our senior team throughout the deal lifecycle



**Carolyn Sims**  
Director of Impact Lending



**Bernie Teggart**  
Impact Relationship Manager  
- Housing, Support & Healthcare



**Nathan Whitaker**  
Director of Business  
Development & Borrower  
Experience



**David Brinsford**  
Impact Relationship Manager  
- Communities, Faith, Culture  
& Education



**Daniel Wilson-Dodd**  
Head of Social Investment  
Solutions



**Mark Herbert**  
Social Investment Solutions  
Manager



**Kirsty Dyke**  
Senior Impact Relationship  
Manager - Broker Channel Lead



**Alan Tudhope**  
Social Investment Solutions  
Manager



**Denise Hignett**  
Senior Impact Relationship  
Manager - Communities, Faith,  
Culture & Education



**Marti Del Rosario**  
Social Investment Solutions  
Manager



**Jeremy Ince**  
Senior Impact Relationship  
Manager - Housing, Support &  
Healthcare



# Charity bank

## Get in touch

We work with brokers and other intermediaries who are members of the NACFB, FIBA or the ICEAW as well as those who are FCA regulated.

If you are interested in working with Charity Bank and are a member of any of the above organisations, we would love to hear from you.

To discuss a potential opportunity with us, please contact us via email.

E: [brokers@charitybank.org](mailto:brokers@charitybank.org)

W: [charitybank.org](http://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).