Charity bank

Theory of Change

Your bank **for good.**

The Problem

Impact-led organisations working to tackle social issues and improve lives across the UK often lack the investment, expertise, and support needed to reach their full potential. Many operate with limited financial reserves, leaving them vulnerable to economic shifts, and unable to plan for growth and innovation. This is compounded by a challenging funding environment and a financial sector that often misunderstands their values and models. As a result, these organisations struggle to scale, launch new programmes, or innovate towards new solutions. This leaves significant amounts of social impact on the table. Meanwhile, savers and investors lack transparent, values-aligned options to use their money for social good while earning a return.

Inputs

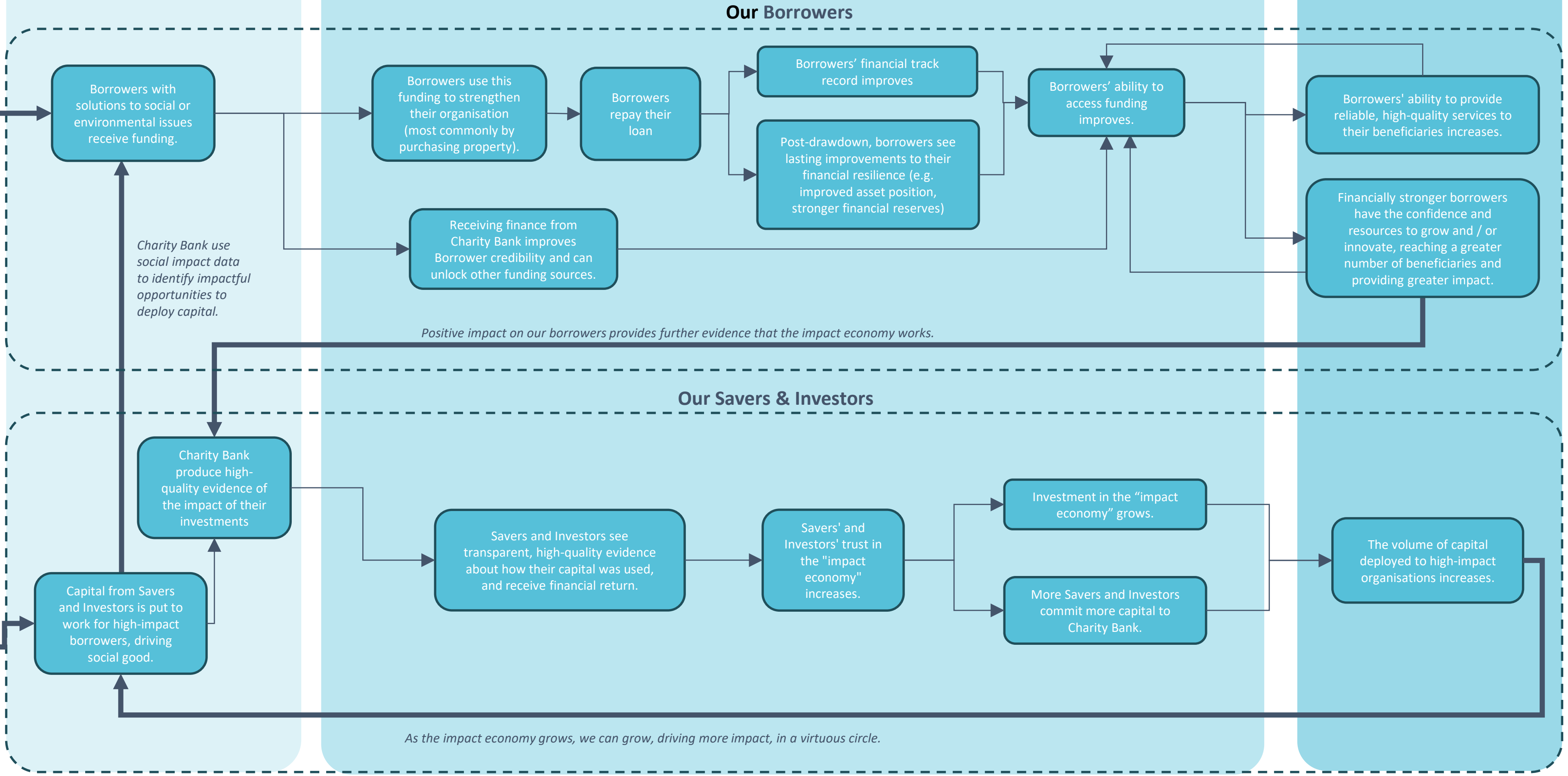
Our Offering to Borrowers

- A bank aligned with our borrowers' values – we're entirely owned by social purpose organisations, and we only lend to organisations that meet minimum impact standards.
- Tailored financial products that meet the needs of impact-led organisations.
- A deep understanding of the values and operating models of organisations that are delivering social impact.
- Flexibility and a friendly face.
- Partnerships with other social lending organisations.
- A particular focus on lending to organisations working with underserved communities, or high-need individuals, or who have difficulty accessing finance.

Our Offering to Savers & Investors

- Savings accounts that put deposits to work for positive social / environmental impact, as well as financial return.
- Transparency about where your money is going, and the impact it's generating.
- High-quality evidence about how we're driving impact (case studies, impact reports, infographics, etc.)

Outputs | Short Term → Outcomes → Long Term | Impacts



Goal

Our Impact

Organisations delivering positive social impact have access to the capital they require to scale, grow, and strengthen the provision and quality of their services.

This means that communities in the UK, including those that are underserved have more reliable access to effective support services from resilient, impact-led local organisations that understand their needs.

Our Borrowers' Impact

Strengthened by our lending, our Borrowers go on to deliver positive social impact for their beneficiaries. What this impact looks like varies, but might include:

- Affordable housing for vulnerable families.
- Increased access to mental health services.
- Community spaces reducing isolation.

Positive impact on **People**

Positive impact on **Communities**

Positive impact on the **Planet**