



NatWest
Social & Community Capital

**IS YOUR CHARITY OR SOCIAL ENTERPRISE
LOOKING TO RAISE FINANCE?**

LET'S TALK ABOUT SOCIAL INVESTMENT

WHO WE ARE AND WHAT WE DO

The Social and Community Capital charity was established in 1999 to fund and help local community businesses. Our mission is to enable social enterprises to make a positive impact in UK communities.

WE DO THIS BY:

- Fact-finding to understand your requirements and capabilities to get the right support at the right time for your organisation
- Providing flexible, fit for purpose loans and wider support to groups who might otherwise struggle to get funding
- Removing financial pressures to allow you to focus on making a difference within your community

OUR MAIN SECTORS OF FOCUS ARE:

- Employability, education, and training for those furthest from the labour market
- Provision of services to the most disadvantaged people and communities
- Community regeneration

WHAT OUR FUNDING TENDS TO LOOK LIKE

- Helping social enterprises at the start of their journey
- Flexible funding of £30,000 to £750,000
- Flexible interest rates of 4% to 8%
- Organisations delivering above average levels of social impact, as measured by our impact framework, may be eligible for a reduced interest rate
- Loan period of up to 10 years (15 for property purchase)
- Patient capital – we could defer repayment while the organisation grows
- Free to apply
- No early repayment fee
- Loan fee may apply – maximum 1% of commitment
- We do not take a personal guarantee. We normally take a debenture or bond and floating charge where appropriate

ELIGIBILITY

There are a few things we need to check before working with an organisation:

Social Impact: Their work has a positive social impact and they reinvest the majority of their profits for a social purpose.

Financial Sustainability: They have or will have a sustainable business model and be able to repay any borrowing.

Suitable Governance: They have a social enterprise business structure, good governance, and a suitable management structure.

Declined by a Bank: They've been declined for a loan by a mainstream bank or couldn't apply because they don't meet the bank's lending criteria.

Security may be required. Product fees may apply. Over 18s only. Subject to status, business use only. Any property or asset used as security may be repossessed or forfeited if you do not keep up repayments on any debt secured on it. Where there is interest to pay on the loan and your repayments are deferred, interest will continue to accrue.



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LET'S TALK

We're setting up calls with our loan officers Brendan and Tracy each week to make connections and start conversations.

If you're currently looking for finance and would like to learn more about social investment we would love to hear from you. To learn how NatWest Social & Community Capital could support you to achieve your goals, contact our Business Development Manger Bertie Herrtage to arrange a call.



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NATWEST SOCIAL & COMMUNITY CAPITAL

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