

# Community Investment Fund (CIF)

CIF provides long dated loans to small and medium sized charitable organisations across England. These organisations are focussed on delivering social change, particularly amongst disadvantaged groups in their communities.

## NEW INVESTMENTS

- 1 Ara Recovery for All

## CONTINUING INVESTMENTS

- 1 Active Prospects
- 2 The Big Life Company
- 3 Caring For Communities And People
- 4 Child Dynamix
- 5 Cornerstone Place
- 6 Heart of England
- 7 Hull Women's Network
- 8 One Small Thing - Hope Street
- 9 Resilient Energy Mounteney's Renewables (REMR)
- 10 Social adVentures
- 11 Storeroom2010

## Community Investment Fund

### Reach

England-wide

### Launch date

February 2014

### Funding available

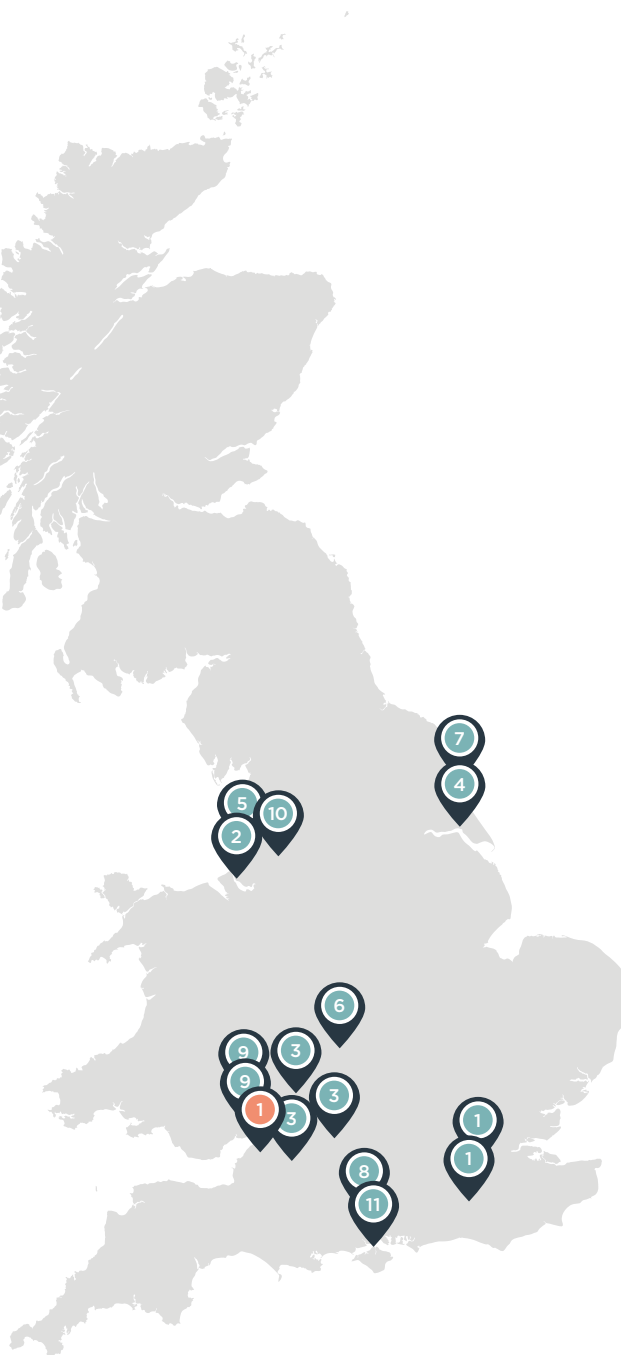
£250k - £2m

### Term

Flexible

### INVESTORS

Big Society Capital  
Social Investment Business  
Schroders BSC Social Impact Trust plc



## CIF DIRECTLY ADDRESSES 4 SDGS

We have seen how organisations that are embedded in communities support social inclusion and change.

CIF works with charities and social enterprises that are focused on communities and social issues. These organisations have often been created by communities in response to specific problems.



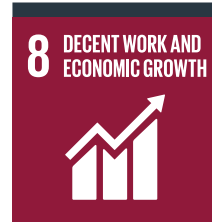
Poverty affects access to basic services, property and resources, often at a local level.

CIF combats poverty by supporting organisations that enable local people to access local services and accommodation.



Multiple households in England struggle with energy debt and fuel poverty.

CIF funds community projects that install energy efficiency measures and alleviate fuel debt.



Low-paid workers and the long-term unemployed are often trapped in poverty, impacting physical and mental wellbeing.

CIF supports education, training and employment initiatives.



Access to adequate, safe and affordable housing is a nationwide challenge. Vulnerable people are often most affected.

CIF builds communities by enabling vulnerable people to remain in their home town.

**£24.4m**

Total investment to end of 2024\*

**12**

Organisations active in CIF portfolio in 2024

**The properties will give homes to people who have a history of entrenched or repeat rough sleeping. Without the loan we would be reliant on the private sector and other social landlords, and unable to offer the intensive support our clients' needs.**

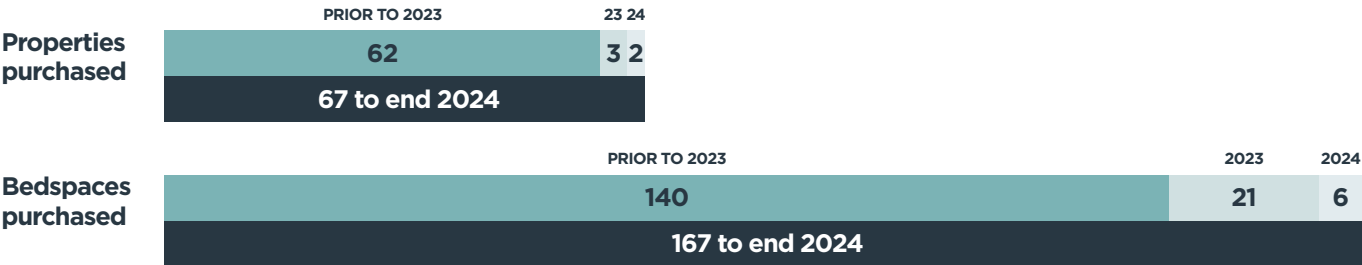
**Graham England  
CEO, Ara Recovery for All**



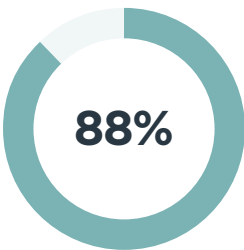
\*Excludes refinancings

# Impact in Community Investment Fund (CIF)

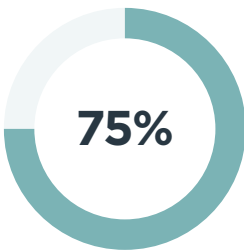
Our seven housing investments in the Community Investment Fund continue to provide accommodation to improve the lives of vulnerable and disadvantaged individuals.



Social sector organisations are crucial providers of Supported Housing to disadvantaged people in their communities.



Average occupancy rate of properties of last twelve months to December 2024

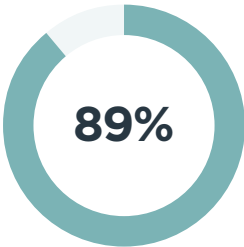


Tenants satisfied with accommodation



Total people supported since 2017  
224 adults  
129 children

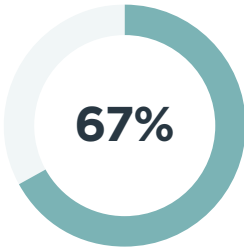
We use the Index of Multiple Deprivation to measure the impact of our investments. The IMD ranks areas in deciles from highest to lowest levels of deprivation.



% of housing purchased with CIF investment located in areas ranked in the 50% most deprived areas in the UK



% of housing purchased with CIF investment located in areas ranked in the top third of deprivation in the UK



% of housing purchased with CIF investment located in the decile of greatest deprivation in the UK

# Housing quality

## All residential properties funded by SASC

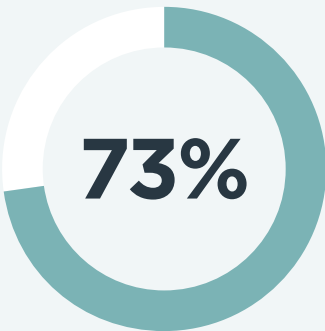
EPC rating	% of portfolio
A	0%
B	0%
C	48%
D	44%
E	4%
Below E	4%

## Moving onto independent living

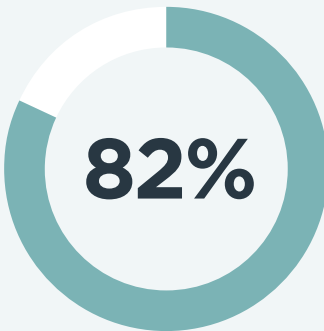
Our latest investment into Ara Recovery for All will enable 15 of their clients experiencing homelessness to rebuild their lives, through offering a support package alongside stable accommodation.

353

total tenants housed to date in CIF properties



% of tenants who maintained or improved their wellbeing in 2024



% of tenants making a positive move on (of those that moved in 2024)