

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.

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 Mounteneys Renewables (REMR)
- 10 Social adVentures
- 11 Storeroom2010
- 12 Ara Recovery for All

Community Investment Fund

Reach

England-wide

Launch date

February 2014

Funding available

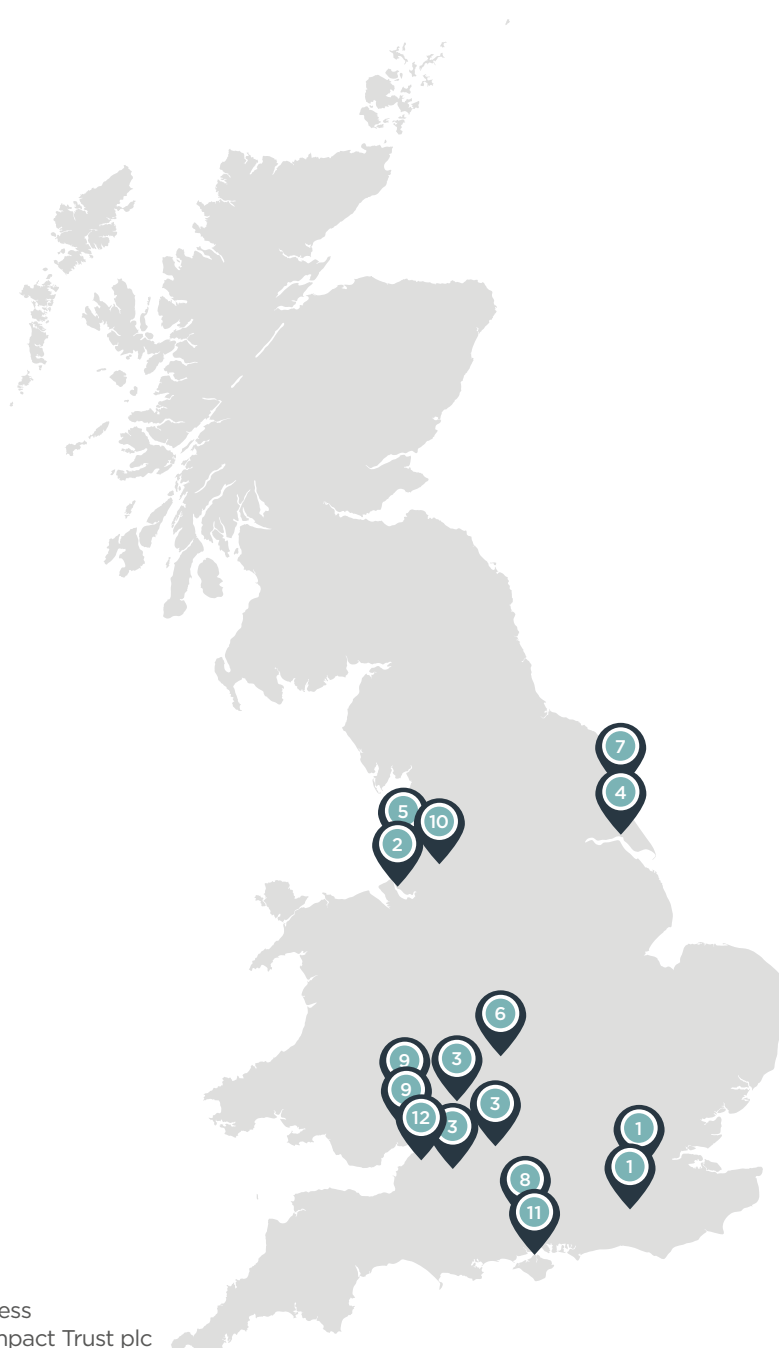
£250k - £2m

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.



1 NO POVERTY
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.



7 AFFORDABLE AND CLEAN ENERGY
Multiple households in England struggle with energy debt and fuel poverty.

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



8 DECENT WORK AND ECONOMIC GROWTH
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.



11 SUSTAINABLE CITIES AND COMMUNITIES
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.



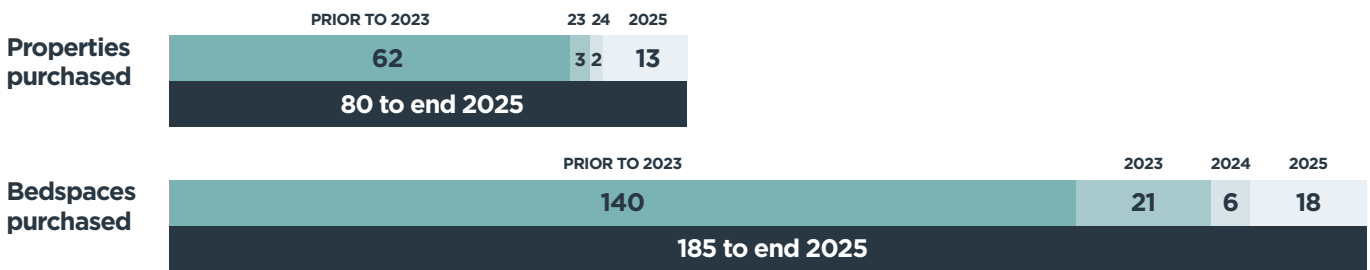
The properties will give homes to people who have a history of entrenched or repeat rough sleeping. Without the loan we would be reliant on the private sector and other social landlords, and unable to offer the intensive support our clients' needs.

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

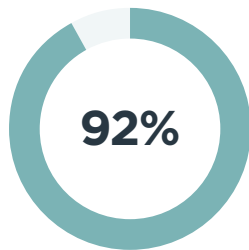
*Excludes refinancings

Impact in Community Investment Fund (CIF)

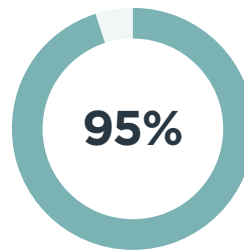
Our seven housing investments in the Community Investment Fund continue to provide accommodation to improve the lives of vulnerable and disadvantaged individuals.



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 2025

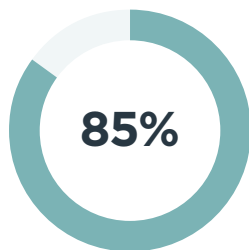


Tenants satisfied with accommodation

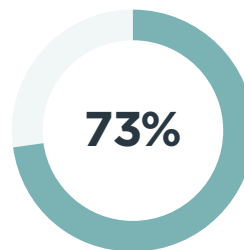


Total people supported since 2017
 279 adults
 149 children

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

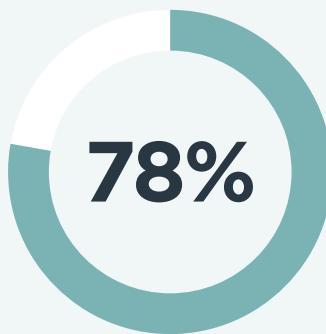
EPC rating	% of portfolio
A	0%
B	0%
C	54%
D	46%
E or below	0%

Moving onto independent living

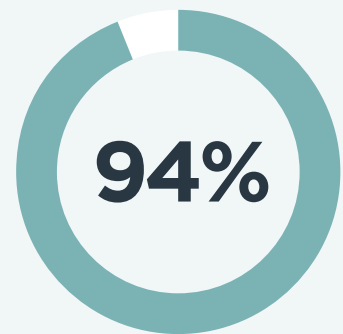
The SASC funded properties in the fund continue to provide stable accommodation to frontline organisations helping their clients rebuild their lives.

428

total tenants housed to date in CIF properties



% of tenants who maintained or improved their wellbeing in 2025



% of tenants making a positive move on (of those that moved in 2025)