

Community Development Finance Institutions: a new financial instrument for social, economic and physical renewal

WORKING AT THE MARGINS, FILLING THE GAPS, CHALLENGING ASSUMPTIONS



Foreword

The Government is committed to supporting the Community Development Finance sector, which we think has the potential to make a valuable contribution to our efforts to make opportunities for enterprise open to all. I am aware of some of the excellent work already being undertaken by Community Development Finance practitioners, and hope that the Community Investment Tax Credit that I announced at the Community Development Finance conference in July will encourage investors to provide substantially more capital to community development projects. This brochure will help to promote Community Development Finance by providing an introduction to the sector and an update on recent developments. I hope you will enjoy reading it.

Rt Hon Paul Boateng MP Financial Secretary to the Treasury





CDFIs CONNECT THE ECONOMICALLY DISADVANTAGED TO THE MAINSTREAM, CHALLENGING THE ASSUMPTION THAT MORE GRANTS AND MORE BENEFITS BREAK THE CYCLE OF UNDERINVESTMENT



There is a gap in the finance market. Mainstream financial services - bank accounts, overdrafts, loans and credit - serve many clients very well; but they don't serve everyone. In some neighbourhoods and some communities, very few people or businesses get the kind of finance they need. Enterprises fail, and new ones never even get off the ground. Often the only money coming into the area is from grants or benefits; and, with no businesses in the neighbourhood, the money that does come in goes straight out again. The result is the familiar vicious cycle of underinvestment and unemployment which is repeated across the UK.

Community Development Finance Institutions - CDFIs - lend to the deprived areas and underserved markets which cannot get mainstream finance. Many concentrate on businesses and other enterprises, in order to generate the employment and the economic activity that run-down neighbourhoods need. All of them aim to establish financially sound, confident clients with a long-term future - clients who can help reverse this vicious cycle.

There's no one-stop solution to financial exclusion. CDFIs are all independent financial institutions, funded from a variety of sources including individuals and charitable foundations as well as banks and government; but they use different methods to achieve their social and financial goals. At the moment, they operate in six main ways:

- **Community loan funds** lend to enterprises, out of a 'revolving' fund which reuses the repaid money to finance new clients. Community reinvestment trusts do the same thing on a smaller scale; they make smaller loans to individuals for self-employment, for improving their housing, or to refinance other credit.

- **Micro-finance funds** make very small loans to micro-entrepreneurs - usually one-person businesses.

- **Community development venture capital** operates like mainstream venture capital, providing enterprises with equity; but this type lends only to growth enterprises with a social mission which will benefit the wider community.

- **Social banks** are for-profit financial service providers, unlike most other CDFIs; they operate as mainstream banks but have strict ethical policies and are dedicated to social or environmental objectives.

- **Community development credit unions** are credit unions (not-for-profit, co-operative institutions for saving and borrowing, where members with a common bond save in the form of shares which are then re-lent to members) with a strong focus on tackling exclusion and promoting neighbourhood renewal. Some credit unions specialise in meeting the needs of small business owners.

- **Mutual guarantee societies** are formal associations of small and medium-sized enterprises. Members pool their savings in banks in order to provide collective guarantees, which make it possible to win better finance terms.

Within this range, different CDFIs may work across the UK, or may dedicate themselves to specific sectors. Some work in a particular urban or rural area. Others cater for particular social markets, such as minority ethnic communities or women. Many offer business development services as well as finance. The CDFIs profiled here illustrate three main ways of providing finance and support to local economies. Investors in Society and ICOF work with charities and social enterprises; Aston Reinvestment Trust and Developing Strathclyde Ltd with small businesses; and Aspire Micro Loans and the Full Circle Fund with micro-businesses.

It isn't always easy. CDFIs are committed to marginal businesses, but they are also committed to a financial as well as a social return on their investments. They aim to manage their resources responsibly, so that their capital can be recycled and they stay open for business. They need to keep their losses within manageable limits, and use wide-ranging risk management strategies. In order to do this, they need investment, funding and support.

Support for CDFIs makes it possible for new enterprises to start generating income and employment - and encourages them, by showing a lender has sufficient confidence in them to invest money. It keeps money circulating in the local area. And because each loan is repaid and recirculated to another borrower, it's extremely cost-effective.

CDFIs are filling that gap in the finance market, and replacing it with a solid base on which to build up a thriving community.

Investors in Society

In the mid 1990s, the Charities Aid Foundation (CAF) faced a conundrum. CAF's loans unit was seeing a number of charities which could clearly sustain a bank loan; but, despite the unit's best efforts, could not secure one. In response, the charity set up its own fund. Investors in Society (iS) made its first loan in 1997.

iS lends to organisations that have charitable purposes (not necessarily registered charities). Set up with £500,000 of start-up capital, it now has a fund of £6.4 million. Revenue support comes from CAF; investment from CAF and corporate and individual investors, including banks. The fund makes loans of £5,000 to £150,000 - and if a charity needs more, explains Danyal Sattar of iS, 'we will take the project to a range of banks and see if they are prepared to finance it'.

Over the past four years, iS has approved loan or guarantee facilities for 150 charitable projects and organisations. Only one borrower has ever defaulted on a loan; 64 jobs have been safeguarded and more have been created, either directly or through funded projects such as managed workspaces. However, says Sattar, jobs are not the main way iS measures its effectiveness. 'We really gauge ourselves on the social benefit to the individual project supported.' The vast majority of iS borrowers - and even applicants who end up not taking out a loan - find the CDFI's support has been invaluable, while investors in their turn see it as a responsible, professional body.

The next step is to change to bank status. Subject to approval from the Financial Services Authority, the new Charitybank launches in 2002.



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'Of course midwives and doctors ought to be trained already to cope with anything - but you never have all the facts, you can never have enough training.'

Judy Ledger lost three premature babies herself before setting up **Baby Lifeline**, a national registered charity which provides 'support for the care of pregnancy and birth'. Since 1981, it has raised over £4 million pounds to fund equipment such as scanners and heart monitors, as well as conferences and training materials. When Ledger first approached iS, the charity needed the finance to finish a set of nine training videos for doctors and midwives, which detail 'some of the things which most commonly go wrong in childbirth', and the ways to tackle them.

'iS was willing to listen. It's very difficult for charities to get that sort of support. The banks didn't want to know - it's very difficult to explain your problems to an ordinary business world. But when we spoke to iS, staff were immediately very friendly and came straight in to see us. They understood the sort of charity we are.' The completed video series, says Ledger, 'has given us a massive platform with the professionals' - including bodies which originally refused to have anything to do with the project, much less fund it.

BABY LIFELINE
Providing Care for Unborn Babies,
Newborn Babies and their Mothers all
over the UK

Baby Lifeline is a unique charity that supports the care of pregnant mothers and newborn babies all over the UK. Funds raised purchase vital equipment for maternity and special care baby units, as well as supporting training and education programmes for nurses, midwives and other associated health professionals.

It is our aim to ensure the best possible outcomes for pregnancy and birth.

www.babylifeline.org.uk

Caring for our future generations

Industrial Common Ownership Finance (ICOF)



Today, CDFIs are coming into their own; but they have a long history. ICOF (Industrial Common Ownership Finance) was set up in 1973, a product of the radical and co-operative movement of the time.

ICOF is a loan fund for employee-owned co-operatives and social enterprises. It is supported by public shares, mainly bought by individuals around the UK which support ICOF's aims: the average share-holder holds around £1,000 worth of shares. 'We don't get grant support - there never was any support for our kind of operation, so we've always been self-sustaining,' says ICOF Development Manager Andrew Hibbert.

Today, ICOF works throughout the UK. It offers loans ranging from £5,000 to £50,000, and also uses its licence with the Financial Services Authority to offer loan fund management to other lenders who have broadly ethical objectives. 'We're good at lending money,' says Hibbert. 'Our loss rates are second to none. We lend at risk, and security's not a condition of lending, and yet our loss rates averaged under four per cent over the last five years.' In fact, ICOF estimates that since it was set up it has created or sustained nearly seven thousand jobs.

In the past six years, ICOF has lent as much again as it did in the previous 20, mainly because demand from the sector has grown massively. With this trend set to continue, the organisation's history and track record put it in an ideal position to support the growth of other CDFIs. 'We offer new lenders back-office management, so they don't have to keep reinventing the wheel,' says Hibbert. Employee ownership and employee buy-ups are also priorities for future development. Other plans include regional share issues, in partnership with the Regional Development Agencies; work with the new Co-operative Foundation; a new loan fund; and forms of co-operative finance.

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Music City is a music complex in New Cross, south east London. It is also a workers' co-operative. Open 24 hours a day, 365 days a year, it offers services including recording, sales, hire, teaching, repairs, and CD printing. Co-op member Jim Woodward explains 'Most studios take your money, wave goodbye and provide a service. This place was set up by musicians for musicians. We wanted a place for people like us to go; money's not our object.'

Music City was set up 10 years ago and, says Woodward, they knew about ICOF 'from day one'. As a result, when they finally decided to take out a loan, after nine years of using their own resources, ICOF was the first place they turned to. The loan they took out has enabled Music City to buy more equipment, which can be hired out, as well as a van to deliver and pick up. The aim is to expand the hire potential till it can subsidise the current core activity.

For Woodward, ICOF was an active choice for a co-operative working in a disadvantaged area. 'As a moral thing more than anything, I wanted to stay with them.'

Developing Strathclyde Ltd

Developing Strathclyde Ltd (DSL) has three clear aims: to develop enterprise opportunity; to help grow existing enterprises and jobs; and to strengthen the sustainability of local communities.

It was set up in 1993, as an access to capital programme backed by both public and private sectors. 'In Glasgow, and Strathclyde, enterprise was being thwarted - people in multiply deprived backgrounds couldn't offer security,' says DSL Chief Executive David Brown. It is now funded by a guarantee fund; capital raised on the back of that fund; and independent revenue, partly from the small margin on loans.

DSL mainly provides loans but it has also provided grants, equity, bank guarantees and back-office services for other funds. Its first product was the Glasgow Regeneration Fund, focused on micro-enterprises within Glasgow's eight designated regeneration areas. This has now been joined by the Social Enterprise Fund, and a women's micro-credit programme which should soon cover the whole of Scotland. Brown adds, 'We've got five years' worth of money to cover our overheads, and we're a very secure and robust organisation.'

To date, DSL has had enormous impact on the local area. 'The Glasgow Regeneration Fund has levered in a total of £25.5 million; supported 355 businesses; created 2,100 new jobs; maintained 438 jobs; and safeguarded 558 more,' says Brown. There are far-reaching plans for the future. One is a new Western Scotland Regeneration Fund; another is access to capital for people with specific social rather than geographical needs, such as homeless people or people looking for a route out of prostitution.



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'It was a chicken and egg situation: the banks said if we hadn't got the product or the contracts, we couldn't get a loan,' says Ian Macneil. His company, **Seamanship International Ltd**, produces software training and information for the maritime industry.

Macneil spent years in the merchant navy - where he delivered a lot of training - before moving on to study for senior qualifications. His brother is a software engineer. In 1997, they started pooling this expertise. In 1998, they produced their first CD-Rom study package, providing students with the training materials for the one-year senior course. Within six months the package was being used in 40 countries. Macneil and the company needed the opportunity, and the finance, to develop a whole range of new ideas. He could provide some finance, but not all; the local business development company could make a contribution, but again not enough; the banks would not help. DSL filled the funding gap.

Since then, Seamanship International Ltd has grown from a one-person operation into an employer of 10 people in the south of Glasgow. It has been a finalist in several awards for innovation. It is now expanding into the new markets of commercial shipping companies and the boating leisure industry. 'The marine sector's a niche market,' says Macneil, and it's a niche this company clearly fills.

Aston Reinvestment Trust (ART)

'I think we've led the way as a local model,' says Aston Reinvestment Trust Chief Executive Steve Walker. Since 1997, the Aston Reinvestment Trust (ART) has been providing access to finance to small businesses and social enterprises in targeted areas of disadvantage in Birmingham.

ART is funded by individual and company shareholders (including the major banks) as well charitable foundations, trusts, the City Council, the European Union and the Department of Trade and Industry's Phoenix Fund. It is also increasingly funded by returns on its loans. ART lends sums from £2,000 to £40,000, at commercial interest rates.

As a finance provider, ART works with whatever other support business services, private or public, are also involved in the area. 'We are designed to work with everyone, and to deal with referrals from across the board,' says Walker. He adds, 'Our support can show that an enterprise is in fact good for a full bank loan.' To date, the organisation has made 71 loans; levered in £2.1 million of other money for clients; created 131 new jobs for clients; and preserved 459 more.

The plan for the future is to use new Phoenix Fund support to work with the local support network; and, in that way, to increase the number of clients and the scope of ART's activity. 'The biggest kick,' says Walker, 'is working with people who are really trying to make a success of their business.'



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Baba Enterprises turns out 8,000 fresh papadoms an hour. The 13 flavours include chilli, cumin and low salt - and the company has just started selling a sweet papadom as well.

The family business, which originally employed four people, set up in 1993 making papadoms 'to the same recipe that ma Patel used to make back in Nadiad, our home town in Gujarat, India'. Many of the papadoms on sale in the UK are imported and, says Praful Patel of Baba Enterprises, can also often be quite stale. Selling mainly to Asian retailers and wholesalers throughout the UK, the company branched out into new flavours, pickles and other savoury snacks. It came to ART for finance to buy new kitchen machinery.

The new papadom drier has helped Baba Enterprises expand dramatically. It now has a turnover of £250,000 and employs 11 people; it is the biggest producer of fresh papadoms in the UK and exports to the US as well. And the new sweet papadom has become one of its fastest-selling products.



WEETU Full Circle Fund

'We've found we've created a new market. We're seeing a lot of women who wouldn't have seen themselves as business women,' says Erika Watson.

In 1998 the Norfolk-based Women's Employment, Enterprise and Training Unit (WEETU) set up the Full Circle Fund, a micro-finance organisation. The fund is financed from the Phoenix Fund, local authorities and banks; WEETU receives finance from local authorities and the Regional Development Agency, the European Social Fund, Single Regeneration Budget programmes and the Phoenix Fund - and it also generates its own revenue. The two services were set up to support local women without other access to finance, training or business support.

WEETU trains around 100 women a year, and nearly half go on to set up their own business. Over 150 women are currently in the Full Circle's lending circles: groups of four to six women who provide each other with mutual business support - and indeed approve each others' loans, when they are ready to borrow. Around a third have taken out loans of up to £1,000 (first loans) or £2,000 (second loans). If one member fails to repay her loan, no one in her circle can borrow; so far only one person has ever defaulted. 'The circles are the key to the whole programme,' says Watson, who is WEETU's Chief Executive. 'People really do get a lot from that peer support and peer pressure. But it's still very easy to give up; what the loan mechanism provides is a glue that makes people fulfil that obligation to each other.'

WEETU already provides advice, training and consultancy based on the circle approach for other organisations. The unit is now piloting mixed-gender groups in Norwich New Deal for Communities area; developing virtual lending circles; and developing programmes with other organisations around the UK.



THE CIRCLES ARE THE KEY TO THE WHOLE PROGRAMME... PEOPLE REALLY DO GET A LOT FROM THAT PEER SUPPORT AND PEER PRESSURE



Soon after **Eileen Coxon** learnt to use her Victorian sock-making machine, she realised that pure wool, beautifully made and presented socks offered a way to earn a living while continuing to paint. She set up as a business at the beginning of 2001, and initially joined the WEETU training scheme to learn business skills. Then she took a selection of samples up to Knightsbridge - and a shop on Jermyn Street shop ordered 300 pairs.

'I was in a bit of a panic,' she says. 'Six hundred socks means a lot of yarn - and I also had to keep myself going while I made them.' She had no backing, no collateral, no house and no salary; and she needed a loan quickly. WEETU fast-tracked her finance - which enabled her to make the socks and pay a temporary employee as well.

Coxon's loan meant she could meet the kind of big order a business needs to be able to sustain itself. She also felt it was important to borrow from the organisation that had trained her in the first place. 'I wanted to be part of this - it's supporting them.'



Aspire Micro Loans for Business Limited

Niamh Goggin has been into every single business, shop, leisure centre, pub and Social Security office on Belfast's Falls Road. In October 2000 she walked the full length of the road, explaining about Aspire Micro Loans for Business Limited.

The UK's first dedicated micro-finance company, Aspire aims to tackle financial exclusion by becoming a permanent partner for micro-businesses throughout Northern Ireland. It was initiated by Jim Lyons, President Clinton's Special Economic Advisor on Northern Ireland and is funded by LEDU (EU Special Support Programme for Peace and Reconciliation/ERDF), the International Fund for Ireland, Bank of Ireland, First Trust, Northern Bank and Ulster Bank. It has been providing financial services in the Belfast area since February 2000. Goggin explains, 'We're selling customers a service. It's an approach which drives you into outreach to find customers, and then make efforts to keep them.'

Aspire's clients are neighbourhood businesses, the overwhelming majority in areas of particular deprivation. At the time when they took out their loans, 20 per cent had no bank account; only 20 per cent had any sort of overdraft; and no-one had a business loan. Aspire's high interest rates ensure the organisation's survival and act as a 'natural barrier' for customers who can access bank credit - but compete extraordinarily favourably with high-street loan companies. Loans start at £200, going up to £5,000 for new clients and £15,000 for repeat clients; the aim is to provide smaller, shorter-term loans, with intensive follow-up and monitoring. About 65 per cent of first borrowers return; survival rates are 78 per cent; the average increase in employment is 20 per cent; turnover is up by 36 per cent, and profitability by 135 per cent. The company is now applying for funding to expand: to increase the loan fund from £600,000 to £1.8 million, and to extend its services.



May Mulholland is a commercial printer, who started her business during five years on sickness benefit. 'I'd found that most one-person enterprises don't have time to go to a printer's shop to pick up an order, so I'd go and get the order from them myself, and come back the next day. The way I looked at it, 10 small jobs of £25 meant £250 - and I got paid immediately. It was a market nobody had covered.'

From a one-computer operation based in Mulholland's loft, the printing turned into a proper business. She needed a loan for new equipment, and her finances weren't sufficiently business-like to get one from a bank. 'I'd read about Aspire and gave them a ring. The loan officer came out and saw what I'd already put in. He actually made me feel really good, when the banks weren't there.' She is now into her third loan, with a turnover of £2,000 a week. 'I still class myself as small but I print for some of the biggest names and my work's gone all round the world,' she says, and she has directed other people towards Aspire too. 'They were there for me.'



NIAMH GOGGIN HAS BEEN INTO EVERY SINGLE BUSINESS, SHOP, LEISURE CENTRE, PUB AND SOCIAL SECURITY OFFICE ON BELFAST'S FALLS ROAD...WE'RE SELLING CUSTOMERS A SERVICE. IT'S AN APPROACH WHICH DRIVES YOU INTO OUTREACH TO FIND CUSTOMERS



Recent Developments in Community Development Finance

Over the past few years, the CDFI sector has been expanding and has become the focus of a lot of political and economic interest. It still needs to expand further; and as the institutions grow in numbers, they increasingly need the support, legislation and the capital that can get them working most effectively.

In February 2000, the Chancellor of the Exchequer launched the Social Investment Task Force, an initiative of the UK Social Investment Forum (UKSIF), in partnership with the New Economics Foundation and the Development Trusts Association. In October the same year the task force made five main recommendations:

- A 'community investment tax credit', encouraging private investment in community development, through investing in CDFIs.
- Community development venture funds, to offer entrepreneurs in under-invested communities the benefits of venture capital: long term equity investment, business support and the potential to grow rapidly.
- Disclosure, by the mainstream banks, of their activities in under-invested communities.
- Greater latitude and encouragement for charitable trusts and foundations to invest in community development initiatives.
- Support for CDFIs, and a strengthened CDFI sector overall, including a trade association for CDFIs.

Since these recommendations were first put forward, the tax credit has been agreed. Plans to strengthen the sector are also particularly strong, with a number of long-term developments.

The new trade association - the Community Development Finance Association - will bring together all the organisations meeting the CDFI criteria throughout the UK. Its job is to increase the size, diversity and performance of the CDFI sector, and also to work with government and investors on its members' behalf. This will build on work that is already bringing together different CDFIs and offering them the opportunity to develop. Specialists in the sector have produced training packages which take new practitioners through the stages of setting up and running a CDFI. Other specialists have set up the annual CDFI conference, which brings in attendance from banking and government bodies as well.

Funding is also becoming available. The Phoenix Fund, launched in November 1999 by the Department of Trade and Industry, is the first policy instrument dedicated to these institutions, funding business support providers and CDFIs in order to encourage entrepreneurship in disadvantaged areas. Its Challenge Fund and loan guarantees are targeted directly at CDFIs (although CDFIs in parts of the UK outside England can only take advantage of the loan guarantees).

It's clear that government, policy bodies and CDFIs themselves, individually and collectively, are committed to developing the expertise and support which can get finance where it is needed.



IT'S CLEAR THAT GOVERNMENT, POLICY BODIES AND CDFIS THEMSELVES, ARE COMMITTED TO DEVELOPING THE EXPERTISE AND SUPPORT WHICH CAN GET FINANCE WHERE IT IS NEEDED



UK Social Investment Forum (UKSIF) support to the sector

UKSIF is the UK's network for socially responsible investment. It promotes investment which has financial objectives, and which also reflects the investors' commitment to social concerns such as social justice, economic development, peace and a healthy environment.

UKSIF is a member organisation, open to individuals as well as organisations with a commitment to socially responsible investment. It organises events from small expert seminars to larger conferences; prepares briefings for members and policy makers; and co-ordinates the All-Party Parliamentary Group on Socially Responsible Investment.

Investment in CDFIs generates clear social benefits, and for that reason CDFIs have become a central element of UKSIF's work; a full-time Community Finance Officer was appointed to support the sector for a year. UKSIF initiated the Social Investment Task Force and provided secretariat services to it while the Task Force drew up its report and recommendations for the sector. With UKSIF's support, the Task Force still meets regularly to ensure that progress on its recommendations is taken forward.

Support continues on other levels as well, including co-ordinating the annual conference which brings CDFIs together. The Community Finance Officer carried out the comprehensive task of providing secretariat support to the developing trade association: this meant consulting and working with CDFIs across the full UK spectrum to agree the association's purpose and activities, and then preparing a business plan to get it up and running.

The trade association - the Community Development Finance Association - takes over the formal development and the promotion of the CDFI sector, while UKSIF continues to develop the overall field of socially responsible investment.

UKSIF members involved in community development finance

National

■ Citylife

Contact: Martin Clark. Tel: 01223 566333
Email: citylife@r.f.clara.net Website: www.r.f.clara.net

■ ICOF

Contact: Andrew Hibbert. Tel: 020 7251 6181
Email: andrew.hibbert@icof.co.uk Website: www.icof.co.uk

■ Investors in Society

Contact: Malcolm Hayday. Tel: 01732 520029
Email: mhayday@cafonline.org Website: www.cafonline.org

■ Local Investment Fund

Contact: Roger Brocklehurst. Tel: 020 7680 1028
Email: information@lif.org.uk Website: www.lif.org.uk

■ Prince's Trust

Tel: 020 7543 1234
Email: info@princes-trust.org.uk Website: www.princes-trust.org.uk

■ Rootstock

Contact: Katherine Flood. Tel: 0870 458 1132
Email: Rootstockltd@yahoo.com Website: www.rootstock.org

■ Street UK

Contact: Helen Brindley. Tel: 0121 230 1060
Email: info@street-uk.com Website: www.street-uk.com

■ Triodos Bank

Tel: 0800 328 2181
Email: mail@triodos.co.uk Website: www.triodos.co.uk

Regional

■ Aspire Micro Loans for Business Limited (Northern Ireland)

Contact: Niamh Goggin. Tel: 028 9024 6245
Email: aspire-belfast@lineone.net

■ Aston Reinvestment Trust (ART) (Birmingham)

Contact: Steve Walker. Tel: 0121 359 2444
Email: reinvest@gn.apc.org Website: www.reinvest.co.uk

■ Developing Strathclyde Ltd (Strathclyde)

Contact: David Brown. Tel: 0141 572 5551
Email: David@developing-strathclyde.org
Website: www.developing-strathclyde.org

■ Highland Opportunity Ltd (Highlands of Scotland)

Contact: Jane Gair. Tel: 01463 702560
Email: info@highland-opportunity.com

■ London Rebuilding Society (London)

Contact: Naomi Kingsley. Tel: 020 762 1666
Email: naomi.kingsley@londonrebuilding.com
Website: www.londonrebuilding.com

■ TILT (Rural South West England)

Contact: David Walden. Tel: 01803 533144
Email: David@tiltfund.co.uk

■ Ulster Community Investment Trust Ltd (Northern Ireland)

Contact: Brian Howe. Tel: 028 9031 5003
Email: brianhowe@ucitltd.com Website: www.ucitltd.com

■ WEETU Full Circle Fund (Norfolk and Suffolk)

Contact: Caroline Forbes Tel: 01603 665555
Email: c.forbes@weetu.org

supported by:



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