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PIECES OF COVERAGE:

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SOCIAL SHARES:

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£3M Fund in H...



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8



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Key Fund Unlocked Funding for Major Regeneration Project

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Unity Hall, a disused Grade II building that stood derelict for 12 years, opens its doors tonight (5 Sept) as a major music and arts venue.

The Grade II listed building in Wopelfeld Westgate was saved after a community benefit co-operative was set up to turn the derelict site into a cultural hub.

Key Fund, Britain's largest regional investor in the social economy, kick-started its regeneration with an initial investment of £40k in 2013. The investment helped attract a further £4.5m finance.

Key Fund has a long history of helping communities reclaim their assets. A Sheffield-based Social Enterprise, Key Fund is itself a social economy success story; all of the returns received are reinvested back into the sector. To date Key Fund has delivered over £23 million to social enterprises and other CBE sector organisations supporting 2,200 organisations, aiding 6,500 training opportunities, 349 new business start-ups, creating 1,156 jobs and safeguarded 3515 jobs.

Garry Brown, Head of Investment at Key Fund, said: "We're really proud to have played a part in regenerating the cultural quarter of Wakefield. We invested in this scheme when nobody else would touch it, and it's exactly the kind of project we support. Unity Hall adds to our strong portfolio of community-run assets that shows what can be achieved with the right support and access to finance. Cultural regeneration is incredibly powerful for attracting further investment and regeneration."

It's expected the new 700 capacity venue will have a *spin* economic impact, creating 200 jobs. It aims to be a nationally recognised conference venue and concert hall with art gallery, cafe, bars and restaurant.

Chris Hill, Chairman of Unity Hall, said: "It's more than a redevelopment project; it's a cultural movement by the people and for the people. Communities are clearly passionate about taking ownership of iconic, historic civic buildings, and shaping their own future."

Other community-run enterprises Key Fund has helped include the Chapeltown Baths Community Business in Sheffield, which has grown into a vital community hub. Without the initial support of the Key Fund it would not have been able to continue trading. Now they have swimming sessions for 600 young people and 1,200 children every week, with disabled access facilities and GP referral schemes from local surgeries for cardiac patients.

Garry added: "Key Fund is passionate about supporting organisations such as Unity Hall. We reach areas which are under served by mainstream financial institutions. Our money and support is for these organisations refused money from the banks and we focus on areas of real disadvantage and deprivation. 72% of our investments made last year went in the top 20% of the most deprived areas across the region."

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YORKSHIRE NEWS: KEY FUND UNLOCKED FUNDING FOR MAJOR REGENERATION PROJECT

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS:	7.27K
(EST.) COVERAGE VIEWS:	809
DOMAIN AUTHORITY:	37

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YORKSHIRE NEWS: KEY FUND UNLOCKED FUNDING FOR MAJOR REGENERATION PROJECT

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Key Fund Unlocked Funding for Major Regeneration Project



Unity Hall, a disused Grade II building that stood derelict for 12 years, opens its doors tonight (5 Sept) as a major music and arts venue.

The Grade II listed building in Wakefield Westgate was saved after a community benefit co-operative was set up to turn the derelict site into a cultural hub.

Key Fund, Britain's largest regional investor in the social economy, kick-started its regeneration with an initial investment of £40k in 2012. The

investment helped attract a further £4.5m finance.

Key Fund has a long history of helping communities reclaim their assets. A Sheffield-based Social Enterprise, Key Fund is itself a social economy success story, all of the returns received are reinvested back into the sector. To date Key Fund has delivered over £33 million to social enterprises and other Civil Society organisations supporting 2,200 organisations, aiding 8,500 training opportunities, 249 new business start-ups, creating 1,156 jobs and safeguarded 1513 jobs.

Gary Brown, Head of Investment of Key Fund, said: "We're really proud to have played a part in regenerating the cultural quarter of Wakefield. We invested in this scheme when nobody else would touch it, and it's exactly the kind of project we support. Unity Hall adds to our strong portfolio of community-run assets that shows what can be achieved with the right support and access to finance. Cultural regeneration is incredibly powerful for attracting further investment and regeneration."

It's expected the new 700 capacity venue will have a 05m economic impact, creating 100 jobs. It aims to be a nationally recognised conference venue and concert hall with art gallery, cafe, bars and restaurant.

Chris Hill, Chairman of Unity Hall, said: "It's more than a redevelopment project: it's a cultural movement by the people and for the people. Communities are clearly passionate about taking ownership of iconic, historic civic buildings, and shaping their own future."

Other community-run enterprise Key Fund has helped include the Chapeltown Baths Community Business in Sheffield, which has grown into a vital community hub. Without the initial support of the Key Fund it would not have been able to continue trading. Now they have swimming sessions for 600 young people and 1,000 children every week, with disabled access facilities and GP referral schemes from local surgeries for cardiac patients.

Gary added: "Key Fund is passionate about supporting organisations such as Unity Hall. We reach areas which are under served by mainstream financial institutions. Our money and support is for those organisations refused money from the banks and we focus on areas of multi-disadvantage and deprivation. 72% of our investments made last year were in the top 20% of the most deprived areas across the region."

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KEY FUND UNLOCKED FUNDING FOR MAJOR REGENERATION PROJECT / NEWS / SOCIAL ENTERPRISE UK

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: 20.9K

(EST.) COVERAGE VIEWS: 100

DOMAIN AUTHORITY: 66

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Key fund unlocked funding for major regeneration project

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Unity Hall, a disused Grade II building that stood derelict for 12 years, opens its doors bright & beautiful as a major retail and arts venue.

The Grade II listed building in Worsley Westgate has been after a community benefit occupational was set up to turn the derelict site into a cultural hub. Key Fund, Britain's largest regional investor in the social economy, has unlocked its regeneration with an initial investment of £40k in 2012.

The investment helped attract a further £4.5m finance. Key Fund has a long history of helping companies reclaim their assets. A Sheffield-based Social Enterprise, Key Fund is itself a social economy success story: all the returns received are reinvested back into the sector. To date, Key Fund has delivered over £35 million to social enterprises and other Civil Society organisations supporting 2,200 organisations, adding 6,500 training opportunities, 149 new business start-ups, creating 1,158 jobs and safeguarded 100 jobs.

Garry Brown, Head of Investment at Key Fund, said: "We're really proud to have played a part in regenerating the cultural quarter of Worsley. We've invested in this scheme when nobody else would touch it, and it's exactly the kind of project we support. Unity Hall adds to our strong portfolio of cultural (and arts) assets that shows what can be achieved with the right support and access to finance. Cultural regeneration is incredibly powerful for attracting further investment and regeneration."

It's expected the new 700 capacity venue will have a clear economic impact, creating 100 jobs. It is set to be a nationally recognised conference venue and concert hall with art gallery, cafe, bars and restaurant.

Chris Hill, Chairman of Unity Hall, said: "It's more than a regeneration project; it's a catalyst elsewhere by the people and for the people. Companies are clearly passionate about being owners of assets, taking on buildings, and shaping their own future."

Other community-led enterprises Key Fund has helped include the Chappellow Bank Community Business in Sheffield, which has grown into a vital community hub. Without the initial support of the Key Fund it would not have been able to continue trading. Now they have winning pensions for 500 young people and 1,000 children every week, with disabled access facilities and GP referral schemes from local surgeries for senior patients.

BDAILY BUSINESS NEWS

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **83.4K**

(EST.) COVERAGE VIEWS: **3.93K**

DOMAIN AUTHORITY: **45**



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Qury added: "Key Fund is passionate about supporting organisations such as Unity Hall. We reach areas which are under served by mainstream financial institutions. Our money and support is for those organisations who have raised money from the banks and we focus on areas of multi-dimensional and deprivation. 72% of our investments made last year were in the top 20% of the most deprived areas across the regions."

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Business boot camp hunting for social entrepreneurs



The Dothorge social accelerator team Lee Stafford, Emma Chesters and Ross Tarnock (left) with the teams in the course programme



published 06:13 Thursday 16 October 2014

Ambitious social entrepreneurs are being urged to sign up to a three-month business boot camp in Sheffield designed to fire them to success.

Dothorge Social Ventures is looking for teams of two to four people with a small venture which addresses a big social challenge.

Successful applicants receive £30,000, three months of free office space in Sheffield, a further eight months in incubation and access to up to 80 mentors, as well as bosses in the public, private and third sectors. The course is being led by Plusnet founder-turned start-up guru Lee Stafford and Emma Chesters.

Both were involved in the first Dothorge Accelerator, based at the Electric Works in Sheffield, which has put a number of tech start-ups through similar schemes in the last 18 months.

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BUSINESS BOOT CAMP HUNTING FOR SOCIAL ENTREPRENEURS - SHEFFIELD TELEGRAPH

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(EST.) COVERAGE VIEWS: 137

DOMAIN AUTHORITY: 51



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Erma said: "We're offering tech-driven social entrepreneurs the chance to receive £30,000 and the powerful business connections they need. Investors are becoming increasingly interested in not only generating financial returns but also catalysing positive social and environmental change."

"However, much more needs to be done to make investors, and particularly the angel investor community, more aware of the commercial viability and potential of social enterprises. Dorloge Social Ventures is tackling this by giving social entrepreneurs the tools they need to turn their social missions into attractive business models and commercial propositions."

The scheme is funded with £1m from the Social Incubator Fund which is managed by the Big Lottery Fund for the Government and Dorloge Social Ventures is running two accelerator programmes in 2015.

The programme has been developed by Kay Fund, the biggest social investor in the North, the Royal Society for the Arts and Traction Central Ltd, a company established in 2013 by entrepreneurs in Sheffield to support new businesses.



After the initial three months the ventures will have access to a further eight months of resources to help them grow, including office space, fund raising and sales support and access to a further investment pot of £500,000 over a two-year plus period.

Erma added: "The Manchester, Leeds and Sheffield city regions have over 21,000 businesses in the tech, media and telecoms industries employing over 200,000 people.

There is an opportunity to work across these great city regions to build technology-focused social ventures that have the ambition to solve big social challenges and go national or even global."

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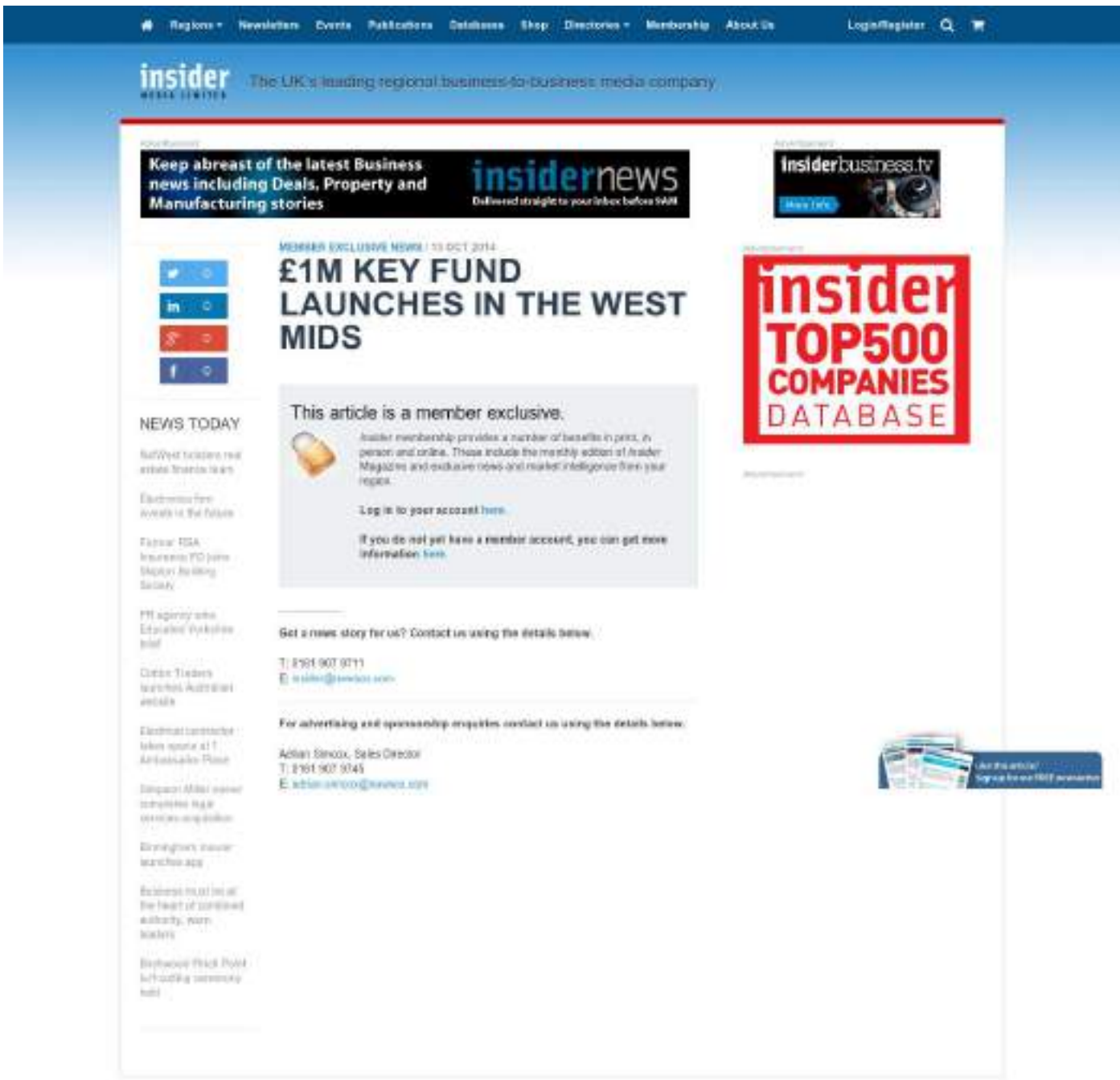
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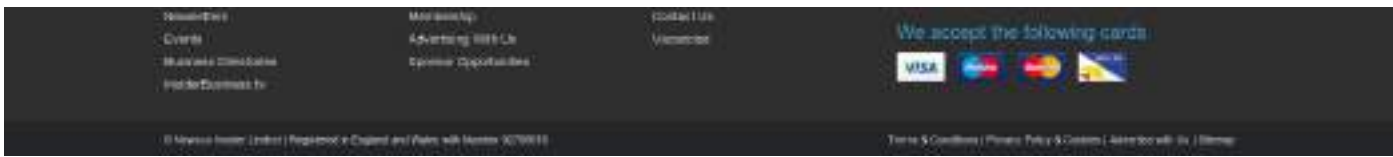
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(EST.) COVERAGE VIEWS: **698**

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West Midlands social enterprises set to benefit from £3m funding support
7th October 2014

By Duncan TH - Deputy Editor, West Midlands



From left: Steve Hall (Social Enterprise Investment), Mike to Miss (SCEWA), Sam Tait (New Fund), Rob Wilson (Business to Civil Society) and Neil O'Connell (Big Society Capital)

SOCIAL Enterprise firms in the West Midlands are set to share in a new £3m investment fund specially designed for businesses which have been repeatedly successful. Details of the new funding were revealed at a Social Enterprise Fair in Birmingham, the biggest event of its kind outside London since the 1960s began awarding the Social Enterprise Awards (SEAWs) and how the 'Big Fund' is providing information to help firms to get a funding to provide support for social entrepreneurs to get... for the full story register now for free or login below...

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Home / News / Social Finance Fair reveals Etm Key Fund is heading to the West Midlands

Social finance fair reveals Etm Key Fund is heading to the West Midlands
10th October 2014

By Andy Davis - Editor, THEBUSINESSDESK



A NEW £1m social investment fund for the West Midlands has been unveiled at the biggest Social Finance Fair outside London.

More than 100 delegates at the 200 at Enterprise West Midlands (ECWM) event heard how the Key Fund is expanding into the region for the first time and is keen to offer a finance offer for social impact ventures that have been turned away from conventional lenders.

Chief executive officer Sam Tuff said: "This is a very exciting move for us, as the West Midlands has shown to... for the full story register now for free or login below."

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THEBUSINESSDESK.COM

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(IMAGE 1 OF 2)



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Organisations like Key Fund vital to the success of social enterprises

October 13, 2014 By David Smith



It might come as a surprise but social entrepreneurs need more than just money to succeed. Money always helps, of course, so does a bit of luck, but probably what they need more than anything is support, advice and guidance on how to give their social enterprise the best chance of success. Due to the complex nature of social enterprises – involving to combine positive social

Impact and financial returns – the measurement of success can make advising financiers difficult enough let alone spotting the business plan successfully, so they can't afford costly mistakes.

Secured a £37 million fund

That is the reason why organisations such as Key Fund are so important. Key Fund leads a consortium of Community Development Finance Institutions (CDFIs) to support small and medium sized businesses and social enterprises. The company's success to date means that it has secured a £37 million fund with the European Regional Development Fund for social enterprises in Yorkshire and the Humber. It has knowledge which needs to be leveraged. It works with big companies, small organisations, local councils, charities and the government. It is now recognised as not only an important part of the regional Social Investment landscape, but of a national level, playing a part in influencing and shaping policy thinking. To use an old cliché: what Key Fund doesn't know about social investment isn't worth knowing.

One million pound social investment fund

A few days ago it was announced that Key Fund had arrived in the West Midlands with a new one million pound social investment fund. The fund will be used to support a range of activities, from restoring a derelict building to buying vital equipment or making start-up costs, not to mention offering immediate solutions to cash flow problems. The figures involved would barely make anyone in the city of London blink an eyelid, but what will be useful for social entrepreneurs in the West Midlands is Key Fund's experience. Their expertise and know-how should help social enterprises in the region thrive. It could even save many social enterprises from either failing or maybe never even getting off the ground and, potentially, take social entrepreneurship in the area to the next level.

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Gary is a writer, editor and researcher. He is Sub-Editor of Impact Investor.

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(EST.) COVERAGE VIEWS: **144**

DOMAIN AUTHORITY: **25**



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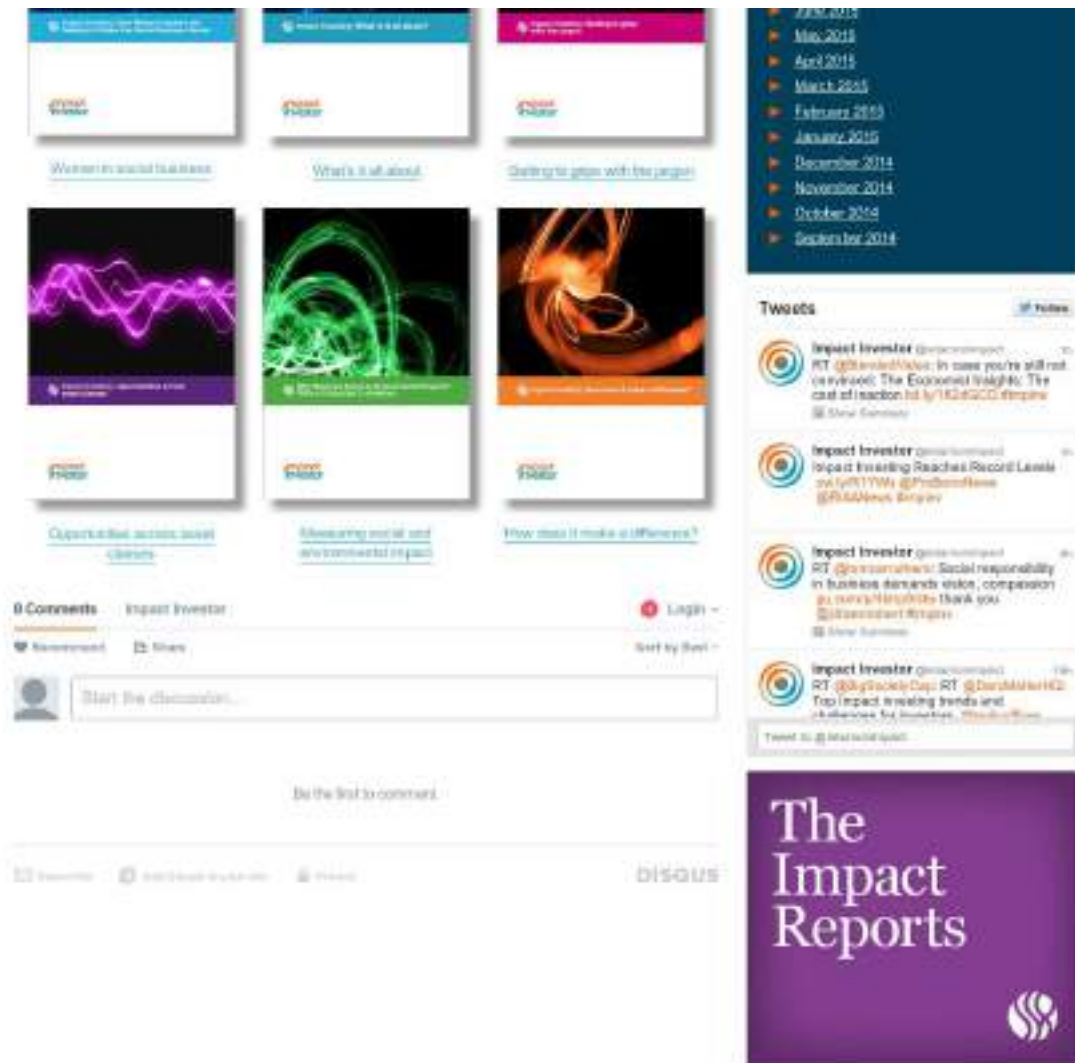
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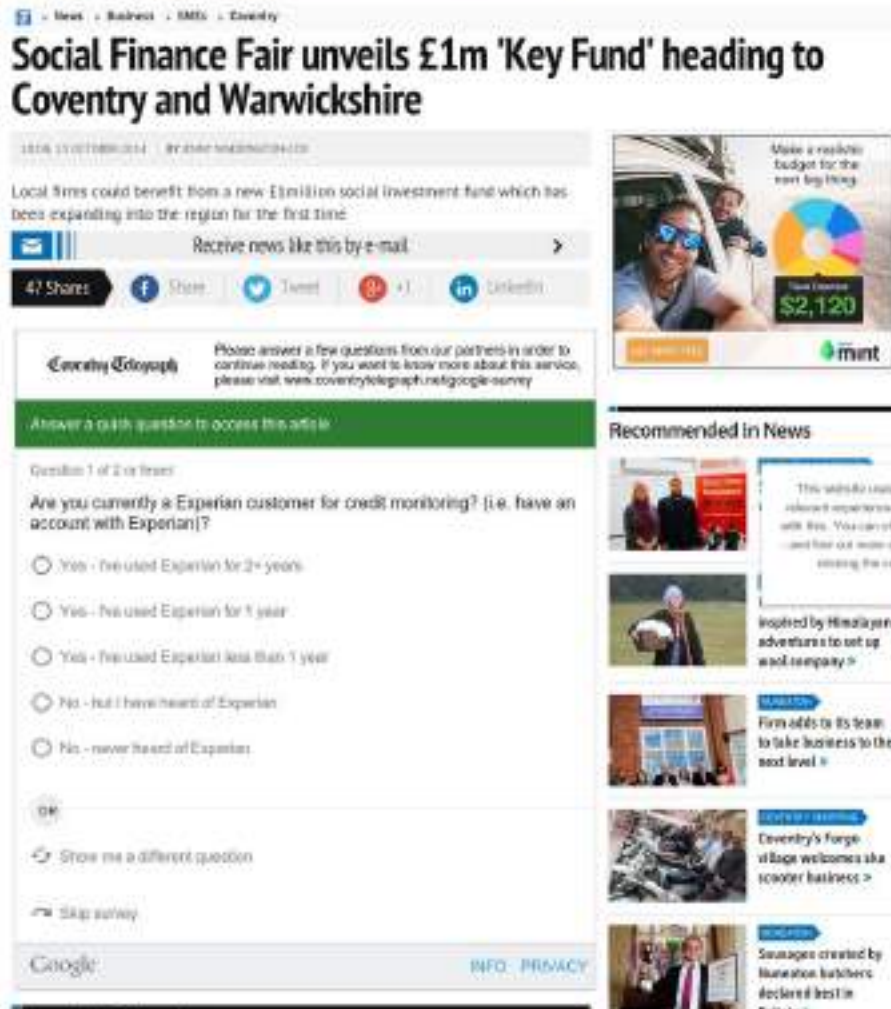
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(EST.) MONTHLY VISITS: **351K**

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DOMAIN AUTHORITY: **70**

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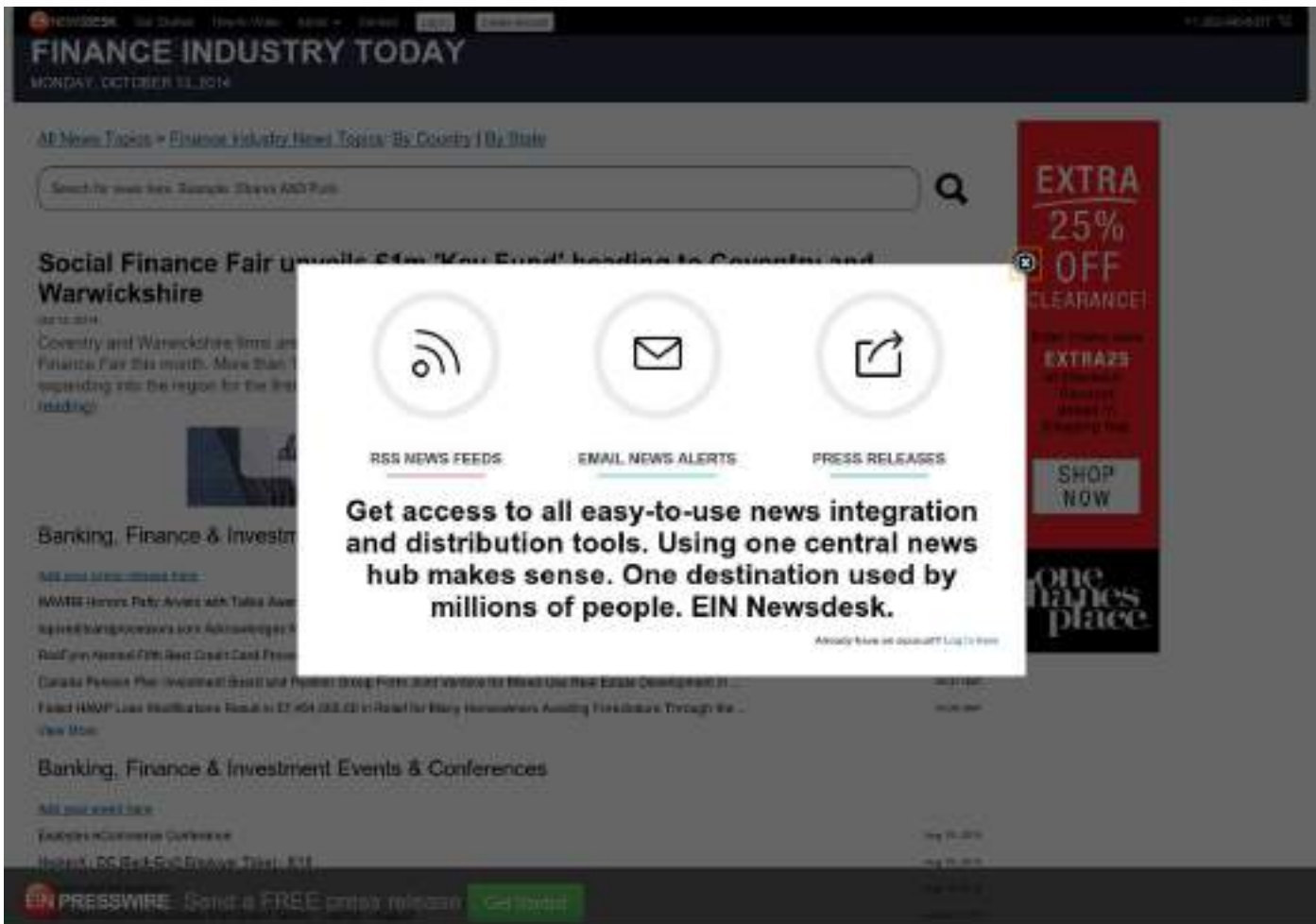
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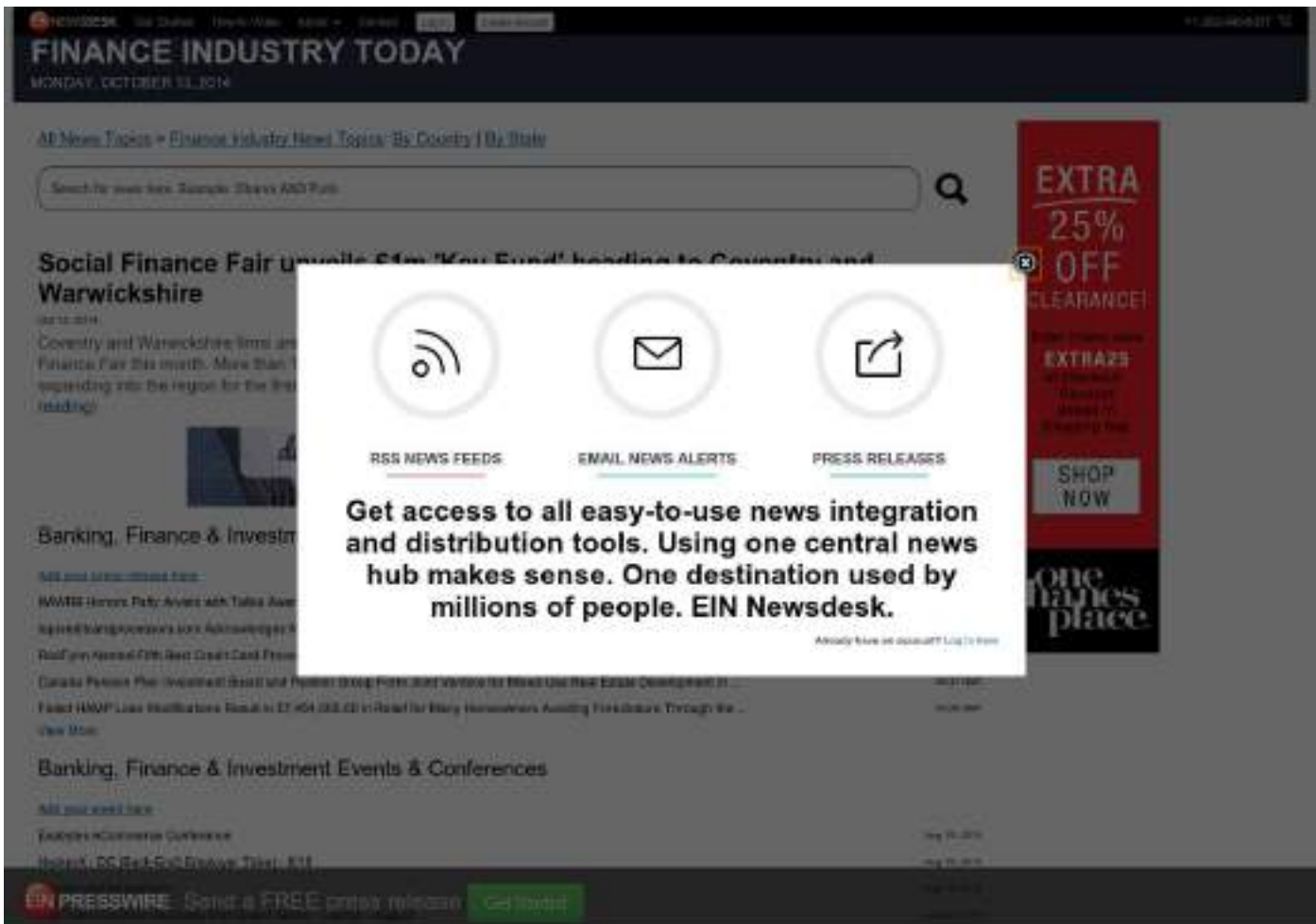
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Business News

Innovative social investment fund unveiled



UNVEILED: Nicola Martin (Investate), Sam Tarr (Key Fund), Melanie Mills (EDM) and Richard Nicol (Midlands Together)

Mike Pryor / Friday 10 October 2014 / Business News

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A NEW £1m social investment fund for the West Midlands was unveiled at the biggest social finance fair outside London.

More than 140 delegates at the Social Enterprise West Midlands event heard how the 'Key Fund' is expanding into the region for the first time and is now looking to provide a crucial finance offer for social organisations in Worcestershire that have been turned away from conventional funders.

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Chief executive Sam Tarr said, "This is a very exciting move for us, as the West Midlands has always been among the frontrunners for social enterprise and we're delighted to be able to bring our innovative finance offer to the region. We can support a range of activities, from restoring a derelict building to buying vital equipment or meeting start-up costs, not to mention offering immediate solutions to cash flow problems. All we ask is that you share our values - just as we reinvest our profits back into helping social business, we expect beneficiaries of our finance to have a positive social or environmental impact at the heart of their operations."

Supporting the initiative was Richard Nicol of Midlands Together CIC in Worcester, a new venture that refurbs hee empty homes to create job opportunities for people facing barriers to employment.

"Social enterprises have always found it difficult to access finance that mainstream companies can secure and this has restricted our growth," Mr Nicol explained. "We welcome the announcement that the [£1m](#) fund is available in the region."

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into Worcester and that £1m of innovative finance is available to help organisations in our sector expand and deliver essential services to local communities. They should understand the type of support we need and this – along with other initiatives such as Big Society Capital and Social Business Investment – should help the sector reach its untapped potential."

SEW's Social Finance Fair, which was held at The Enterprise Foundation in Birmingham's Cobble Square, hosted a major exhibition of more than 15 finance providers and a Social Food Fair offering anything from macarons and vegan pastas to hard baked bread.

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PIONEERS POST



Leaders who have helped pioneer the growth and impact of the global social investment market have been recognised at an awards ceremony held in the heart of the city of London.

The [Oxley Network](#) and [Big Venture Challenge](#) were two of the winners at the first [Social Investment Awards](#) hosted by the Cabinet Office and the Royal Bank of Scotland (RBS), which aim to highlight the impact social investment is having on communities in the UK and around the world.

“We want to do this because we think it's the right thing to do.”

Sir Philip Hampton, chairman of RBS, said: “We’re delighted to be partnering with the Cabinet Office on what I think will be a series of awards of this nature celebrating the pioneers of social investment.”

“We want to do this because we think it's the right thing to do... We have 3,200 customers in the UK which are not for profit organisations that have revenues of more than £1m a year. This is a big sector for us commercially, as well as being the right thing to be involved in.”

TV personality and founder of the [Money Jungle Project](#) website Martin Lewis played co-presenter to the evening which consisted of five award categories in total.

[Travis Black](#) walked home with the Investor Access Award which recognises those striving ahead to create an inclusive market that caters for both the small scale investors looking to do more with their available savings to the social invest-

7 months ago

CABINET OFFICE CELEBRATE SOCIAL INVESTMENT TRAILBLAZERS | PIONEERS POST

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giants seeking to make their multi-million pound resources go further in tackling social and environmental issues.

Witold Thomas, investor relations manager at Triodos Bank, said: "Triodos Bank was founded in 1980 for the sole purpose of connecting individuals in order to get investment into organisations and projects that produce a positive impact on people and the planet."

"We've worked over the years to expand that access by pioneering the use of different tax reliefs – community tax relief for example – through Bristol together and Midlands together and more recently on using social investment tax relief on one of the first social impact bonds."

[Key Fund](#) – which is a social enterprise that is helping to shape new kinds of industry that has social impact at its core – was recognised with the Community Impact Award and [Thradnerdie](#) and [Big Issue Invest's UK Social Bond Fund](#) received the New Markets Award.

Within his celebratory speech Sir Philip Hampton also made some more sobering remarks about the challenges the sector still faces. "I think this will be a sector that will grow but I think there's also a awful lot to do to make the totality of the investment case appropriate for the full range of investors that may eventually get there."

"We're all very familiar with financial measures and risks but actually measuring what social returns are I think is still a working progress for everybody and this is a global issue, not just a UK one," he said.

Don't miss out on the UK's social investment conference [Gold Dials](#) on 24 and 25 of 24 November. [See what's on](#) and [sign up](#).

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Editor's Picks



Shortlist revealed for UK's first global Social Investment Awards

Global players and home grown companies are among 17 shortlisted organisations for the UK's first Social Investment Awards which will be held in London later this month.

Elia Wray

20th November 2014



Clarity on social investment from the Law Commission at last

Investment in one to simplify and clarify the legal framework for social investment by which to have been broadly welcomed by the UK social investment sector. The Law Commission's report.

Andrew O'Byrne

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Thradnerdie Social Bond Fund: mainstream dream to reality

Thradnerdie investment is today announced that Warwickshire County Council will invest 300 million into the Social Bond Fund. The fund's progress could be key to helping a mainstream culture of social investment emerge in the UK.

Nikolaus B. B. B.

20th November 2014





BUSINESS QUARTER > KEY FUND WINS NATIONAL TITLE

ARTICLE BY
 Andrew Stewart

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Key Fund wins national title

News Your Day

Key Fund, the Sheffield-based social investor, has been recognised at the inaugural UK Social Investment Awards



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The organisation, which has invested over £33m in 2,200 organisations, won the Community Investment Award.

Keyfund's investments include the regeneration of Unity Hall in Wakefield and Care and Share Associates - a franchise for the care sector that has grown into an organisation with an £1m turnover and 550 employee-owners.

Som Tarr, CEO of Key Fund, said: "This award is national recognition of the good work Key Fund does. It also recognises the impact our organisation now has on the sector at large. In the past year, we've grown to not only be known on a national government level but recognised as a key part of the sector, as a leader and shaper of the social enterprise landscape."

The awards, which were hosted by Money Saving Expert's Martin Lewis, are run by the Cabinet Office and RBS and celebrate the impact of investors who support social enterprises and charities to grow and remain sustainable.

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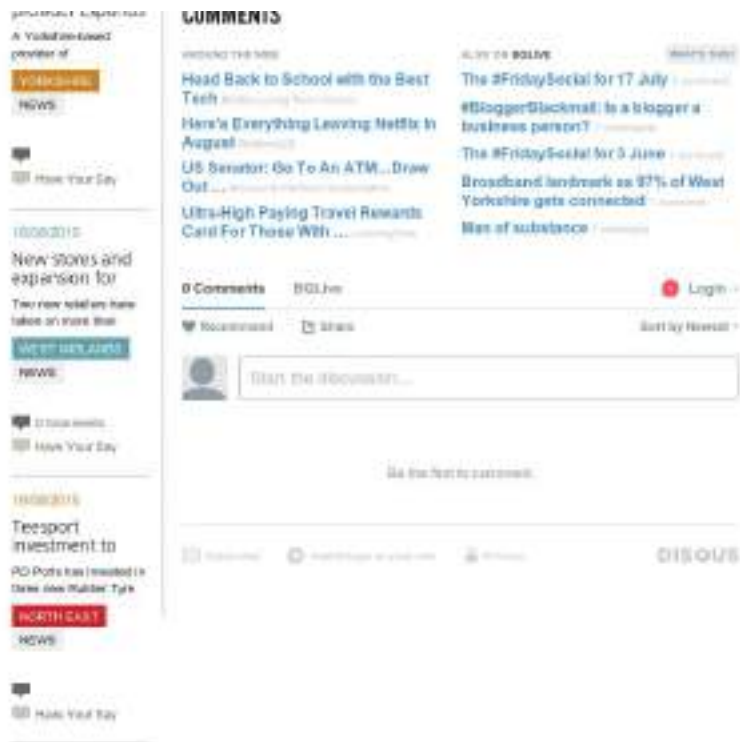
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Former government advisor Maff Potts is every thing – outspoken, unshakably resilient and extremely passionate. Ella Ward finds out why he thinks the social enterprise sector has “got lost up its own ear” and why he’s frustrated with the lack of risk-taking among social innovators.

By Ella Ward
 Interview: Inspired Leaders

Securing London's Millennium Dome – now known as The O2 – for two weeks to provide a place to stay for 1,500 homeless people over Christmas is just one of the achievements in social justice that Maff Potts can lay claim to.

After spending a number of years working in the charity sector, Maff has since embarked on a mission to make uninspiring charities and struggling social enterprises more entrepreneurial and so more sustainable.

He has previously worked as a government advisor, a leader of social enterprises and is currently setting up Power to Change, a £150m trust from the Big Lottery for Government's Entrepreneurs, alongside running his own consultancy business, Pioneers Social Innovation.

Pioneers Post: What were your personal motivations for pursuing a career in social justice?

Maff Potts: My parents died when I was 18 and 21 so I decided to spend Christmas in the homeless shelters in London as a volunteer and I discovered that I loved it. I then went on to own a production company but after about 10 years I lost the business and my marbles at the same time. I hit rock bottom. Then the homeless charity I had been volunteering for asked if I wanted to work for them.

So I took the job and ended up organising what was the biggest homeless event in

MILLENNIUM MAN MAFF POTTS ON THE STATE OF THE SOCIAL ECONOMY | PIONEERS POST

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Europe – the *Capla at Christmas* situation – and managed to turn the Millennium Dome into a place to stay for homeless people. It really turned my head around and gave me a lot of purpose.

Igniting entrepreneurial spirit

Maff went on to work for the government for three to four years overseeing the Union Places of Change programme. The idea behind this was to create something of a revolution in attitudes towards homelessness. Instead of focusing on soup kitchens, blankets and beds for the night, the programme was set up to find long-term solutions to change people's lives.

PP: What interested you about social investment and the social enterprise sector?

MP: My journey towards getting into social enterprise was slightly different. It was while I was working for the government that I came across a number of social entrepreneurs who were running profitable businesses while also changing people's lives and the world in the process.

The more I thought about social enterprise, the more I lost faith in charity as a model. Everything that working with homeless people in a charity for years had taught me was that hand-outs never work. However, this counter-intuitive thing of asking the homeless individuals for help – for example by employing them to deliver a service – instead of giving them a hand-out hugely transformed their view of themselves and actually worked.

You're not going to change the world by excluding people.

Taking the cool kids down a peg or two

PP: What are the main challenges and issues facing the social enterprise sector in 2014?

MP: I have problems with where we're at with social enterprise of the moment. I think social enterprise has become its own 'cliquey' sector that is trying to make big businesses feel bad because they're not as cool as they are. You're not going to change the world by excluding people. What you need to be saying is you to [Unilever](#) – you're possibly the biggest social enterprise in the country. You're a \$50m business and you've decided to make everything you do sustainable.

Social enterprise has spent so long defining itself it has probably got lost up its own arse.

One of the problems has been this desperate urge to define instead of getting businesses to place social good within their DNA as an organisation. You're not going to do that through clunky legal structures and asset locks for example. If you're going to evangelise social good, you've got to allow people to benefit.

Social enterprise has spent so long defining itself it has probably got lost up its own arse. I think we should be embracing business with a purpose – that's something I'm happier talking about.

Embrace the risk-takers

PP: What are your thoughts about the state of social investment currently and what are the key topics of discussion you want to see raised at Good Deals 2014?

MP: Everyone's putting their hopes in social investment. If you ask me so far nobody's taking enough risks so I'm interested to see with the trust I'm setting up

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Nine misconceptions about social investment

There is a lot of debate surrounding social investment. To help understanding CAF bust nine myths

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CAF busts nine myths about social investment, including the idea that it's too risky. Photograph: Robert Corne/Photo.com

There's a lot of debate about social investment at the moment – is it right or wrong for charities and not-for-profits to borrow money to help growth? Here we try and bust nine of the myths about social investment.

1. Social investment is a form of income for charities

Social investment is not a replacement for income as it will eventually need to be repaid. Your organisation's plan for growth should consider a variety of funding sources to complement your income and ensure you are not always reliant on a single source of revenue.

2. Loans are risky for charities

Loans are only risky if directors, trustees and others involved in the decision making do not carry out the due diligence involved. Can we afford the upfront fees? Can we afford the monthly payments now and in a few years time? Research suggests that many organisations actually benefit in the long run, from going through the process of taking out finance, as it can lead to improvements in governance, internal management structures and financial discipline.

3. Social investment is rigid and offers little flexibility

Actually social investment can be one of the most flexible financing options available to

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charities. There are a variety of ways to structure the loan, and many providers offer a completely bespoke approach ensuring that the borrower's needs are at the heart of the process. For example, a deal could combine a number of elements, such as an unsecured loan, a standby facility to manage cash flow and a capital repayment holiday to assist in the short term.

4. Loan finance is unaffordable

While lending money to charities and not-for-profits may seem like an anathema to some, for a lot of organisations it offers a chance to borrow money at more favourable rates. Social investors, unlike banks, are more willing to take on higher risks in order to generate positive social impact. You should speak to as many providers as possible in order to find out which option best serves your needs.

5. It is complex and difficult to understand

There is a huge range of guidance out there to help organisations uncover the potential of social investment. Guides produced by the Big Lottery Fund and Big Society Capital offer a breakdown of the various organisations who operate in this space and what they offer. Whilst there has been a lot of innovation in the market (for instance the creation of Social Impact Bonds), the majority of financing is made up of standard term loans. At CAF Venturesome we produced a research paper entitled *In Demand: the changing need for repayable finance in the charity sector* which talks about the demand we see for financing from social organisations.

6. The social investment sector is new

The Social Investment market as we know it today has been around for at least 14 years, but some of the first pioneers in this area were actually religious institutions – the Quaker and Methodist churches can trace their involvement back to the 1700s!

7. It's only suited to large organisations who have significant financial resources

From local community organisations to large UK-wide charities, social finance could be of benefit to organisations with varying degrees of resources. The beauty of the social investment market is the diversity of the options available, allowing many more organisations to access financial support without a large amount of security.

8. The investment process is burdensome

While social investment providers have both an ethical and financial obligation to ensure that the necessary due diligence is carried out, many providers do try and make the process as easy as possible for applicants. Paperless applications and dedicated investment experts will help support applicants through every step of the process, often writing the application on behalf of their clients, in order to make the process as quick and smooth as possible.

9. The market is focused on London

Too often the view of social investment is that it is too London-centric with little capital available for other parts of the UK. While it is true that the majority of money lent so far has been concentrated in the South East, the emergence of regional funds aims to correct the imbalance. Developments such as the SIS Community Investment Fund and the growth of Key Fund across the North East mean that social organisations based around the UK will find it easier to tap into capital. The growth of Local Economic Partnerships across the UK will provide a further catalyst in the spread of capital available for social organisations.

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E1 million fund for Staffordshire's social organisations

By The Sentinel | Posted October 26, 2014



Tim Edwards of the AgriPro Group.

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A £1 MILLION fund has opened up to social enterprises in North Staffordshire.

The 'Key Fund' is expanding into the region for the first time, providing finance for social organisations which have been turned away from conventional funders.

It was announced to more than 140 delegates at an event held by Social Enterprise West Midlands (SEWM).

Key Fund chief executive Gary Tariff said: "The West Midlands has always been among the forerunners for social enterprise and we're delighted to bring our financial offer to the region."

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"We can support a range of activities, from restoring a derelict building to buying vital equipment, or meeting start-up costs, not to mention offering immediate solutions to cash flow problems.

"Just as we reinvest our profits back into helping social business, we expect beneficiaries of our finance to have a positive social or environmental impact at the heart of their operations."

Tim Edwards, of The AgriPro Group, in Newcastle, said: "Social enterprises have always found it difficult to access finance, and this has restricted our growth.



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DOMAIN AUTHORITY: **59**



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"Key Fund clearly understand the type of support we need and this - along with other initiatives such as Big Society Capital and Social Business Investment - should help the sector reach its potential."

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New Social Investment Awards honour trailblazing social financiers

The first ever UK Social Investment Awards celebrates investors who support social enterprises and charities to grow and remain sustainable.

Investments that help to address complex problems, from reducing environmental waste to beating cancer, have been honoured at the UK's first ever Social Investment Awards. The awards are backed by Prime Minister David Cameron and were hosted by Money Saving Expert's Martin Lewis.

Ran by the Cabinet Office and RSG, the awards aim to inspire other investors to back charities and social enterprises as they can continue making a big difference to millions of lives across the UK.

[View photos from the Social Investment Awards 2014.](#)

The 5 winning organisations from the shortlist of 15 range from Europe's leading sustainable bank to a fund which allowed Manchester University to raise investment to build a cancer research facility.

The winners

Investor Access Award: Triodos Bank

This award celebrates those who aim to create a market that takes to every potential investor.

Triodos Bank is the leading sustainable bank in Europe with over 30,000 UK retail customers. It aims to make it easier to become a social investor by offering a range of tailored products that meet investors' needs.

The Global Impact Award: The GrubHub Network

This award celebrates those who are doing the most to help us back the potential of social investment globally.

The GrubHub Network plays a leading role in developing common standards to measure financial and social returns. It has helped to secure a commitment of over £125 million to the Global Innovation Fund which is focused upon addressing global development challenges.

The Community Impact Award: The Key Fund

This award is a celebration of organisations that use social investment to maximise their impact upon local communities.

The Key Fund is the largest regionally based social investor in England. It has invested over £30 million in 2,200 organisations, including the regeneration of Unity Hall to create a community benefit co-operative. It has also invested in Care and Share Associates, an innovative franchise for the care sector that now has an £8 million turnover and 500 employee-owners.

The Investment Readiness Award: The Big Venture Challenge

This award celebrates the work of those who are doing most to support social entrepreneurs as they seek investment or compete for public and private sector contracts.

The Big Venture Challenge, delivered by ULLM, works with a range of specialist partners, to provide tailored support to early-stage social entrepreneurs. It has supported organisations like Cognia, a social enterprise that provides health and well-being classes for the elderly in over 500 care homes across the UK.

The New Markets Award: Threadneedle & Big Issue Invest - UK Social Bond Fund

This award is a celebration of the innovators in the market and those who are building the pipeline of investment to support organisations that work to address social issues.

Warwickshire County Council have been the most recent investor in the Fund, investing over £30 million. The fund allocated £11.3 million for a project to construct or refurbish social housing.

Prime Minister David Cameron said:

Social investment can be one of the greatest forces for social change on the planet. Whether it is reducing re-offending, backing youth unemployment or finding loving homes for the hardest to place children in care, by using the power of finance we can get to grips with some of the most difficult social problems that have frustrated governments around the world for generations. On behalf of the whole country I want to thank everyone attending tonight's event for what you are doing and for the social impact you are helping to deliver.

Sir Philip Hampton, Chairman of RSG said:

These awards recognise some of the true pioneers of social investment in the UK today. These organisations can play an important role supporting the UK economy, and local communities up and down the UK. We're proud to have supported the development of social investment for the last 15 years, and these awards demonstrate our continued commitment to working closely with the sector.

Money Saving Expert's Martin Lewis said:

Client Campaigns



NEW SOCIAL INVESTMENT AWARDS HONOUR TRAILBLAZING SOCIAL FINANCIERS | CABINET OFFICE | OFFICIAL PRESS RELEASE

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There are many people who hope for more than just profit from their investments, they want to feel good about what they're doing too. Social investments allow people to do that – to put money into projects that support social change. Therefore it's important to support the promotion of these opportunities, so people realise it is a realistic option available to them. I would like to congratulate all of the winners and nominees.

Growing the social investment market

The awards show that the social investment market is becoming more mainstream. A range of new tools and products make it easier for people and organisations to invest their money into businesses that use profit for purpose.

A new YouGov poll shows that there is a growing appetite from both individuals and organisations to invest their money into ventures that offer social returns. The survey, carried out in August for the Cabinet Office, shows that 1 in 5 people would:

- + choose investments which offer a lower financial return but have a positive social impact
- + be more likely to invest in a socially responsible savings product if they were available in High Street banks

Social investment helps organisations to make a vital impact both socially and economically. Around 40% of social enterprises operate in the most deprived communities in the UK and social enterprises contribute £25 billion to the UK economy.

Refresh, in Doncaster, recycles pre-owned furniture and household goods. It reduces waste and has provided 79 work placements for the long term unemployed and 11 placements for ex-offenders. Investment from award-winners, The Ray Fund, has enabled Refresh to amplify its positive impact in their local community.

Find out more about how the government helps to grow the social investment market.

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The government made savings of £18.6 billion in 2014 to 2015 against a 2009 to 2010 baseline.

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Fay Selvan, CEO, The Big Life Group

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It's Awards season - but put the cynicism aside: recognition matters



October and November each year is certainly social enterprise conference season (or maybe it is just 'everything' conference season, fitting snugly between summer holidays & Christmas as it does), and this year is no exception.

Just off the back of Social Saturday and our EIT for the Future health and social care conference, we are knee-deep in planning for Social Enterprise Day and the UK Social Enterprise Awards in November. Outside of SEUK's own activity, SEN in Merseyside hold their awards

and SEUW's are coming up; Good Deals is three weeks away, and we have just had the Cabinet Office and RSB Social Investment Awards. Not to mention the many events taking place on November 20th (SE Day) itself, including in Plymouth as part of their week-long Social Enterprise Festival.

It's easy to take pot-shots at all of this, especially the awards, and you will see the tweets and comments: "the social enterprise concept industry is obviously thriving...", "is there an award for best self-congratulatory sector?", "is there anyone who hasn't won an award?", "why is money and time being wasted on all this instead of delivery?", and so on. And I think those questions are worth addressing, so here are a few reasons we think the UK Social Enterprise Awards are important.

External recognition

The recognition of both being shortlisted for and winning an award shouldn't be underestimated. It can bring credibility to an organisation in its future dealings with prospective partners, customers, commissioners and investors. And it also confers legitimacy too: at a Scotland Social Enterprise Development Awards event in Cardiff I was at today, several of the social enterprises were talking about how the grant was useful and important, but it was also the legitimacy that came with it that was already helping their business.

Recognition is also about profile and awareness - for smaller social enterprises with limited marketing budgets or who are based in areas of the country less likely to get media coverage, a national award can help raise awareness of their work - and bring opportunities of the back of it. It also provides opportunities for organisations like ours to reach new audiences: as we try and do through our partnership with the Independent on Sunday.

Internal celebration

Of course social enterprises have plans, milestones and internal measures of success. And many reward and recognise their people's work in different ways internally. But an external award brings external validation, and a chance to recognise and celebrate the hard-work and contribution of a whole team. Awards can create chances for the unsung and the doers behind the scenes to get the attention they deserve. There was a moving tribute to Stephen Lloyd at the Social Investment Awards - I won't add to what others have eloquently written on that front but there was also a nice moment when the current Chief Executive of the Key Fund, Sam Toff, dedicated their award to Ann Oldroyd, his predecessor - recognising the many years' hard work and contribution that leads to celebration on one evening.

Networks + connections

We know that many of our members value networking opportunities extremely highly. Not



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Help shape and influence our work. Join us as a member to have your say on how we campaign and support social enterprises in the UK.

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because they love it (though many do...) but because they are looking for opportunities, partners, intelligence, sounding boards and more besides. Awards and conferences allow a space to catch up and strengthen existing relationships, but also make new connections and get new introductions. We've worked harder to extend the networking pre- and post-our Awards event this time, to try and maximise these opportunities.

Market building

Awards can also help grow awareness of an area, and encourage certain behaviours. A bit like 'challenge' prizes, creating a category can build activity and focus attention on a particular area. For example, we have a big 'Buy Social' campaign at the moment, which is really looking at building the markets for social enterprise: in the public sector, private sector, social sector and with the general public. The 'Buy Social Market Builder' Award has helped highlight those who are really walking the walk, and putting their money and their custom with social enterprises - and hopefully (at least judging by the growth and quality of applications this year) encouraging more organisations to follow suit.

Similarly, our endorsement and work with CMA's *Entrepreneur of the Year* and the *National Business Awards' Social Enterprise* categories helps build awareness with mainstream business audiences (and ensure social enterprise is seen as 'business' too).

Part of a movement

I believe there is also something important about feeling that you are part of something bigger. Our membership survey consistently shows that organisations join and support us at least in part because they want to belong to a movement and because they want to be part of and support its growth. And being part of an awards can help build that sense of belonging. Particularly working with our colleagues at *Social Enterprise Northern Ireland*, *Social Enterprise Scotland* and the *Wales Co-operative Centre* on the UK Awards, the mix of organisations and enterprises from across the home nations, of examples of great practice, and of inspiration from the widest range of contexts all shows the diversity and collective strength of social enterprise. British Council, our global strategic partner, broaden the potential connections even further.

And, increasingly, social enterprises want to support the Awards too. It's particularly delighted that *Real Ideas Organisation* (RIO), who themselves are driving and leading the growth of social enterprise with young people in lots of ways, are sponsoring the Inspiring Youth award. Their own work on Social Enterprise Qualifications and developing social enterprise apprenticeships is growing nationally, and they've played a crucial role in connecting and amplifying social enterprise activity in Plymouth, Cornwall and across the South West. But rather than apply themselves, they are supporting others and helping recognise great practice elsewhere - which speaks volumes about them and this movement more generally.

Of course there are downsides too: all of the above don't mask the challenges that organisations are facing on the ground, or take away from the fact that we still have a long way to go in lots of areas; awards can feel exclusive, which is difficult for a naturally inclusive movement; we are constantly trying to balance accessibility with the need to balance the books on the event, which we haven't always got right. This year, unusually, we sold out extremely quickly which is great, but brought different challenges to try and ensure everyone who wants to can attend.

But we will continue to work hard on improving, and continuing to recognise, network and raise the profile of the great work of social enterprises. And the cynics? Well, everything at the UK Social Enterprise Awards, from the beer at the opening to the goody bag on leaving will be supplied by a social enterprise - itself a showcase and celebration.

[Click here to view the full list of winners](#) for the Social Enterprise Awards 2014

The UK Social Enterprise Awards are sponsored by: *Bates Van's Brands*, *British Council*, *Co-operative Bank*, *Exterio Media*, *Johnson & Johnson*, *ParC*, *RBS*, *Real Ideas Organisation*, *Santander*, *SITA*, *Wells Group*

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Lee Strafford: Accelerating to a bright tech future



Steve Jobs



at 10/26/14

02:37 Saturday 10 November 2014

This month Forbes revealed the top three brands in the world: Apple, Microsoft and Google.

In fact of the 100 brands spanning 15 countries across 20 industrial categories, tech brands are the most prevalent, taking 11 of the top 25 spots.

Famously, tech has created dotcom bill breakers whose lives take on a guru, celebrity status. They range from Steve Jobs to Mark Zuckerberg.

It's not surprising the younger generation are ambitious digital entrepreneurs, particularly as many start life in debt before they properly begin their careers with university fees, housing costs, and stagnating wages as the cost of living soars. They also can't be blamed for the brain drain to London as they chase their ambitions.

However recent research outlined the economic challenge facing the

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**LEE STRAFFORD:
 ACCELERATING TO A BRIGHT
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North. The Office for National Statistics concluded the North has lower labour productivity, life expectancy is shorter and average reported happiness is slightly lower than the rest of England. Household income per head is below the English average. Nearly 25,000 more young people moved south rather than north.

But we were, in fact, the original Silicon Valley.

The Industrial Revolution was driven by entrepreneurs who embraced technology and was a turning point in history. We were the original inventors and entrepreneurs, an amalgamation of cities with strong links to the supply chain and venture finance, operating as a meritocracy.

The North had a global influence but today, that's London's job. The walls built by local and central government meant regional development agencies and cities in the North West, North East and Yorkshire and Humbers were fighting and competing against each other. This fragmentation stopped us exploiting the supply chain across the whole of the North.

DotForge is an accelerator scheme for tech entrepreneurs - yes we're based in Sheffield - but we're tearing down walls across the North, connecting us to London and the world. It's about constructing a connecting point for global entrepreneurship. Investors and venture capitalists want a pipeline not fragmentation.

As an accelerator and incubator of tech start-ups, we will create that network across major cities across the North of England. London has lots of accelerators, and they're all supported and linked together, creating a hub that investors swarm over. We need that if we're going to compete globally and stand alongside London.

It's not that the North isn't happening when it comes to tech, it's just not visible - we don't make it easy for people with money to find us. The founder of Tweetdeck was a Sheffield guy; he went and set up in the US. I see that story a lot. We believe there's enough talent and quality talent, we just need to keep it.

Northern universities draw students from across the UK, and the world. What we lack is an eco-system to support that talent. What works well in London, Berlin, Tel Aviv, Boston, San Francisco is their visible support systems around tech that facilitates growth, attracting talent and investors.



We're working with the Government, and other accelerators and tech hubs across the North to develop that eco-system. DotForge was a founding



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18003015 Apprenticeship provider expands

Thursday 8 Nov 2014 09:00

Scheme to speed up tech-savvy social champions

Have Your Say

An accelerator scheme aimed at new tech in Yorkshire ventures that help address social challenges is open to applications for a business boot camp designed to fire them to success.



DotLogic Social Ventures offers successful start-up £10,000 investment, three months of free office space in Sheffield, a further eight months incubation and access to up to 40 world-class mentors, with powerful business connections. The course is being led by Pioneer Social-Entrepreneurial-start-up guru, Lee Stratford.

The accelerator programme has been developed by social investor Key Fund, The RSA – which encourages social impact internationally – and DotLogic, a commercial accelerator for tech-driven companies.

With over £1 million in funding from the Social Investment Fund which is managed by the Big Lottery Fund for the Office for Civil Society, Cabinet Office, DotLogic Social Ventures is running two accelerator programmes in 2015.

After the initial three months the ventures will have access to a further eight months of resources to help them grow, including office space, fund raising and sales support and access to a further investment pot of £500,000 over a two-year plus period.

Applications are now open online at <http://social.dotlogicsaccelerator.com>.

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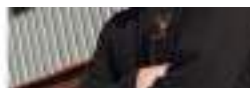
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The accelerator scheme aimed at new tech ventures that help address a big social challenge is offering teams of two to four people to apply for a business boot camp designed to give them the success.

Dollage Social Ventures offers weekly loans £20,000 investment, three months of free office space in Sheffield, a further eight month incubator and access to up to 50 world-class mentors, with general business connections. The course is being led by Plaxton, former Unilever start-up guru, Lee Daiford and Emma Cheah.

Emma said: "By drawing together the North of England's impressive wealth of talent and passion for social and tech innovation, the accelerator programme is also providing a 'home' for social entrepreneurs in the North based at the Dollage Social Ventures HQ in Sheffield."

The accelerator programme has been developed by Key Fund - the biggest regionally based social investor operating across the north of England; The RSA - the globally recognised organisation which is catalysing social impact through their international fellowship; and Dollage - a commercial accelerator for tech-driven companies.

Emma said: "It's a fantastic way to ignite the economy in Yorkshire and create positive social impact giving social entrepreneurs the tools they need to turn their social missions into attractive business models and commercial propositions."

With over 10 million in funding from the Social Investment Fund which is managed by the Big Lottery Fund for the Office for Civil Society, Cabinet Office, Challenge Social Ventures is using two successful programmes in 2015.

After the initial three month boot camp teams will have access to a further eight months of resources to help them grow, including office space, first class and sales support and access to a further incubator pot of £200,000 over a two-year pilot period.

Emma added: "The Manchester, Leeds and Sheffield city regions have over 21,000 businesses in the tech, media and telecoms industries employing over 200,000 people. There is an opportunity to work across these great city regions to build technology-focused social ventures that have the ambition to solve the social challenges and go national or even global."

The Dollage social accelerator will run until 2015. Contact: Lee Daiford, Director, @leedaiford



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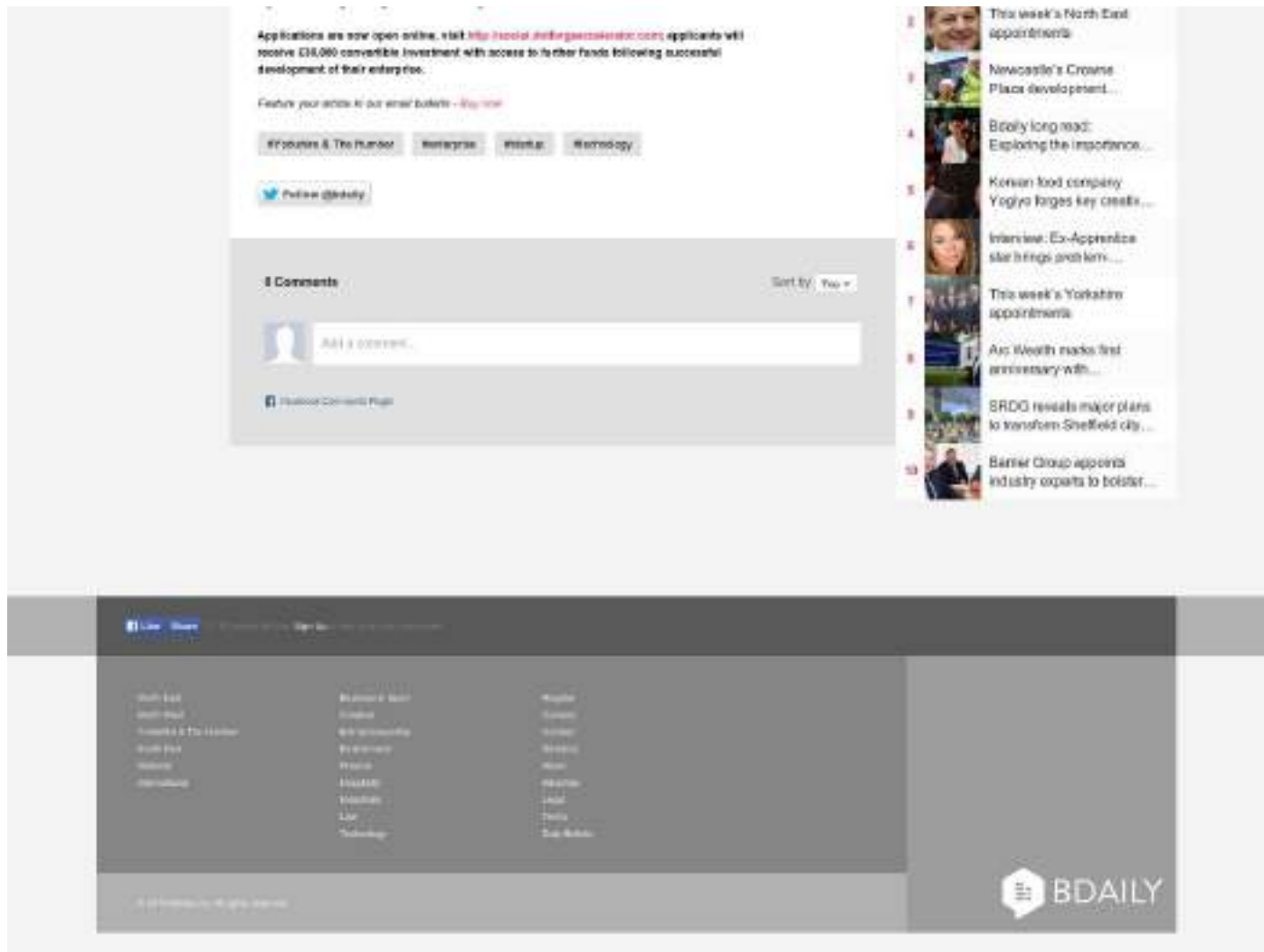
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Social enterprise celebrated in the region



SOCIAL Enterprise in York and North Yorkshire is growing according to new figures released to mark Social Enterprise Day.

Held yesterday, Social Enterprise Day formed part of Global Entrepreneurship week, in celebration of a industry that contributes £24 billion to the national economy.

According to research from loan investment provider Key Fund, social enterprises have a higher start-up rate than traditional small business and one in five of start-ups is now socially-driven, with there now being 180,000 social enterprises in the UK alone.

One such example in York is Be Independent, a provider of equipment and a 24 hour, seven day a week, walk-in call service to promote lifelong independence.

Heather Barber, Be Independent's chief executive, said: "Be Independent has operated as a social enterprise since April this year.

"Although the board and our staff are all very experienced in the equipment loan and telecom industry understanding how a social enterprise works has been an exciting challenge.

"We are now reaping the rewards of our social enterprise status by being able to make decisions and implement changes very quickly so our clients can realise the benefits almost immediately.

"We also have a workforce that feels valued with the ability to contribute to the decisions made within the business. Our board includes a staff director who was elected by employees to ensure colleagues receive a voice at board level.

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DOMAIN AUTHORITY: **65**



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"Being a social enterprise means that we independent can adapt to the changing needs of our clients and work to achieve our aim of supporting people to live independently for as long as possible."

Key Fund's mission is to "break down the barriers to accessing finance" for social enterprises and a lot of its investments are to entrepreneurs turned down by traditional lenders because they have no assets or are considered high risk.

Sam Toff, chief executive of Key Fund, said: "I think the message on Social Enterprise Day is to really raise awareness that it isn't a niche sector, it's simply ethical but successful and profitable business that entrepreneurs of all shapes and sizes and from all industries are embracing."

"Social Enterprise empowers local communities to take control of their economic destiny, or simply put: people and the planet before profit."

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Local Business Middle of the Market North East News Rural News 100 PR&M

£322k invested in region over the past year



published

09:40 Monday 24 November 2014

More than £320,000 was invested in the north east in the last year, new figures have revealed.

Key Fund – a Social Enterprise – provides tailored loan investments to businesses with a social or environmental mission.

Figures revealed on Social Enterprise Day, revealed that more than £3m was invested in the last year throughout the north of England, £322,000 of which was ploughed into the north east.

Som Tariff, chief executive officer of Key Fund, said: "I think the message on Social Enterprise Day is to really raise awareness that it isn't a niche sector, it's simply ethical but successful and profitable business that entrepreneurs of all shapes and sizes and from all industries are embracing.

"Social Enterprises empowers local communities to take control of their economic destiny, or simply puts people and the planet before profit."

Key Fund success stories include Spinning Tops in Seston, Dalwul, a community-based childcare service.

Led by qualified childminders, Spinning Tops accommodates 30 children offering wraparound care and a holiday club of school clubs.

Jule Wale, Key Fund's lead investment officer for the north east, said: "Spinning Tops has done a fantastic job of renovating the premises to provide a fantastic nursery and café.

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"They have engaged with the local school and the painted walls were done by the sixth form art students who are rightly proud of what they have done for the nursery

"Alongside providing a quality nursery and after school provision, the enterprise is a good example of community engagement too."



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ARTICLE BY



Andrew Marshall

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Friday 21 Nov 2014 07:30

Social entrepreneurs on the rise

Have Your Say

Social enterprise is thriving in Yorkshire according to figures released by the sector's biggest investor in the region.



Sam Tarr

Key Fund provides tailored loan investments to businesses with a social or environmental mission throughout the North of England. Over £3m was invested in the last year, of which £2.196.221 in Yorkshire and Humber.

Social enterprises have a higher startup rate than traditional SMEs and 1 in 5 of start-ups is now socially-driven. There are 180,000 in the UK alone, contributing £24 Billion to the economy.

Key Fund's aims to 'break down the barriers to accessing finance', all its investments are to enterprises turned down by traditional lenders because they have no assets or are considered high risk. 78% of investments are in the top 25% of the most deprived areas in the UK.

Key Fund began life in 1993 providing small grants in South Yorkshire helping communities decimated by the collapse of coal and steel. Today, it delivers a range of social investment products across the North.

Sam Tarr, CEO of Key Fund, said: "Social enterprise empowers local communities to take control of their economic destiny, or simply puts people and the planet before profit."

The biggest sector invested in last year was the arts, creative and digital sector with 28 investments across the

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Have Your Say

North, followed by environment and recycling industries, with 22 investments.
Key Fund success stories in Yorkshire include the recently opened Unity Hall, a derelict building saved by a community benefit co-operative and turned into a 700-seater arts venue. It's expected to have a £6m economic impact, creating 100 jobs.
Also, the environmental enterprise Settle Hydro - a community-owned hydro-electric scheme - has bolstered the rural economy in the north Yorkshire village. Settle Hydro has advised over 400 communities around the world on how to take responsibility for their future.

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Region's social enterprises thrive thanks to increasing investment



17:50 Wednesday 19 November 2014

SOCIAL ENTERPRISES in Yorkshire received more than £2m in investment last year from the sector's largest backer alone.

Key Fund, which supports social enterprises through the UK, invested £2.1m in Yorkshire and Humber in the last 12 months, according to figures released to mark Social Enterprise Day.

One in five start-ups is now socially-driven, Key fund said. There are 180,000 in the UK, contributing £24bn to the economy, according to its figures.

Since its launch, Key Fund - which is itself a social enterprise - has invested £33m in 2,200 organisations, with only 4.4 per cent failure rate.

All of its investments are to entrepreneurs turned down by traditional lenders because they have no assets or are considered high risk. More than 78 per cent of investments are in the top 25 per cent of the most deprived areas in the UK. Its funding has created 1,156 jobs and safeguarded 1,513 positions.

Sam Tarr, chief executive of Key Fund, said: "I think the message on Social Enterprise Day is to really raise awareness that it isn't a niche sector, it's simply ethical but successful and profitable business that entrepreneurs of all shapes and sizes and from all industries are embracing.

"Social Enterprises empowers local communities to take control of their economic destiny, or simply puts people and the planet before profit."

This week, eight social enterprises from Yorkshire were awarded a total of £45,000 cash from banking giant Santander.

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REGIONS SOCIAL ENTERPRISES THRIVE THANKS TO INCREASING INVESTMENT - YORKSHIRE POST

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(EST.) MONTHLY VISITS: **235K**

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DOMAIN AUTHORITY: **72**



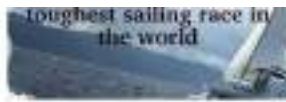
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The bank's Social Enterprise Development Awards recognise the work of social enterprises and trading charities. Winners receive between £2,500 and £20,000 to support a specific growth project that will help the impact of their social enterprise.

Santander regional director Neil Williams said: "There are some truly outstanding enterprises and charities from across the region.

"We hope that the funding and support programme will help them reach their potential and increase their social impact."

The winners included Be-read, a Doncaster-based organisation that recycles unwanted books with the help of volunteers from disadvantaged backgrounds.

Bradford's Solutions for the Planet, which helps to develop Science, Technology, Engineering and Maths (STEM) skills and experience for young people, was also recognised. Halifax-based Love Bread Community Kitchen holds bread making workshops to improve the wellbeing of the local community.

Historic arts and events venue Left Bank Leeds was also a recipient of an award, along with Emmaus Hull, a charity supporting local homeless people by providing training and employment.

Launched in 2011, the Social Enterprise Development Awards have provided more than £5m in awards to over 300 social enterprises nationwide.



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Sam Tarff: A key to unlock potential of our communities



02:37 Thursday 20 November 2014

AS David Cameron warns of 'red lights flashing on the global economy' and the Eurozone on the brink of a possible third recession, could Yorkshire provide an alternative model? You bet.

Fifteen years ago, a small group of concerned people got together to set up the Key Fund. Tired of seeing people and communities languishing in areas decimated by the collapse of coal and steel, they decided to do something radical: give money directly to local people to turn enable them to turn things around for the better.

Back then, it was small grants in South Yorkshire. Today it's a range of social investment products across the North.

It's just common sense: help people living in their communities to create their own businesses that also do a bit of good. The radical bit? They've all been turned down by mainstream banks, with no security – just a great idea for an enterprise that puts people and the planet first.

Social enterprises are moving from niche to norm. Think the Ag Group, Jamie Oliver's Fifteen, and the Eden Project; there's a social enterprise for nearly everything. And they are inspiring.

Unity Hall in Wakefield is an example of a community driving regeneration in their own area. The closed Grade-II building that stood derelict for 12 years was saved by a community benefit co-operative. We kick-started the regeneration with an investment of £40k when nobody else would touch it – attracting a further £4.5m. The new venue will have a £6m economic impact, creating 100 jobs. It's more than a redevelopment; it's a cultural movement by the people for the people, shaping their future.

Doncaster Refurbish is a recycling and refurbishing scheme. It not only provides affordable furniture in an area of high disadvantage, but employment. At the heart of the communities it serves, people with learning difficulties and disabilities and the long-term unemployed are actively engaged; it shares resources with schools, theatres and community groups. Last year, Refurbish diverted 817 tonnes from landfill and supported 8,488 individuals and families and 24 community groups.

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with the proceeds.

Social enterprises are not just helping locally, they provide solutions to some of the world's greatest challenges.

Settle Hydro is a revolutionary hydro-electric scheme in the North Yorkshire village, run by the community, installing the 50kW Archimedeian screw at Settle Weir was a mammoth undertaking but it has bolstered a fragile rural economy and Settle Hydro has advised 400 communities worldwide on how to take responsibility for their future...

Or how about the groundbreaking Nine Health? Based at the University of Sheffield, they develop innovative technology for patients and public benefit. We helped the delivery of a major EU project, involving eight countries, that uses 'supercomputers' to model disease treatments and other interventions to save lives and eliminate suffering. Our northern soul has national, and international clout. Back to Europe and how our social investment model can rescue the global economy.

I returned from an event in Lisbon to discuss how it can best utilise a new €150m Social Innovation Fund and how citizens can take control of their lives and create economic solutions to restore communities where top down policies have failed.

It was clear, among all the EU countries, the British government - and the Key Fund - has pioneered the social enterprise economy in the last 10 years.

As one of the oldest investors, our mission has never been stronger: creating successful neighbourhoods by distributing money effectively into the poorest communities - 78 per cent of investments are in the top 25 per cent of the most deprived areas in the UK. We have invested €34m to thousands of civic economy organisations. The human cost would be too high if we didn't intervene and support those marginalised and abandoned by the conventional marketplace.

It's not about throwing money at a problem, but helping enterprises become self-reliant with a mixture of grant, business skills and investment readiness support. This is the Key Fund cocktail and it works by removing barriers. What Portugal (and Europe) needs to build into its delivery is the process of support and right kind of money.

There needs to be one mechanism that not only delivers access to money, but meets the needs of these organisations at varying times of their development. It needs to offer pre-investment and post-investment business support to enable them to realise their business plans...



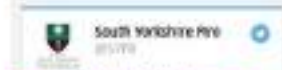
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DOMAIN AUTHORITY: **20**

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Home » News » Charity Bank offers Yorkshire social enterprises 'financial resilience' support

Charity Bank offers Yorkshire social enterprises 'financial resilience' support
 Tuesday, June 24th 2014 By Richard Haxman

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Social businesses in Yorkshire and the Humber will be given financial support through a new programme established by the Koy Fund the social bank Charity Bank.

Recognising the need to provide help for socially-oriented start-ups, the Koy Days and Changing Lives Initiative aims to provide assistance through 'variable' assistance and advice on financial resilience.

Caroline Jones of the Koy Fund said: "Empowering local working capital to manage your cash, we can then go on to offer tailored one-to-one support to businesses that need their personal circumstances."

"The programme is further to allow us to work closely with start-ups to help provide access support."

Margaret Barry Hall, CEO of the Koy Fund, said: "We're particularly keen to provide help against a backdrop of reducing grant support and tightening local authority budgets."

"By working together with Charity Bank, we know we can provide one of the most comprehensive and supportive programmes available in the sector."

The programme is specifically aimed at 'early stage' organisations – those in their infancy – as well as 'struggling start-up' groups – those going through hardship in supply or finance.

To begin the programme, a handbook is being delivered at some venues across Yorkshire and the Humber, starting in York on 24th June and ending in Hull in September.

Dorcasite Furniture is one organisation that has already benefited from an earlier programme. The organisation was set up to prevent furniture from ending up in landfill sites – and now employs people with disabilities to pack goods, so those who have special needs.

Andy Morgan, CEO of the organisation said: "The support we received has helped us to improve our capacity and infrastructure, boost our growth strategies and adapt to business' role in shaping our

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(IMAGE 1 OF 2)

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CHARITY BANK OFFERS YORKSHIRE SOCIAL ENTERPRISES FINANCIAL RESILIENCE SUPPORT - BLUE AND GREEN TOMORROW

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **10.8K**

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“Financial resilience” support for Yorkshire and Humberside social businesses



Charity Bank and Key Fund launch new major campaign with a summer roadshow

With talk about an upturn in the economy being a little premature for the social business sector in Yorkshire and Humberside, Charity Bank and Yorkshire-based The Key Fund have set up Early Days and Changing Ways, a programme that recognises the need to provide crucial support to start-up enterprises and organisations in the region going through change or looking for new sources of income.

for new sources of income.

To kick off the programme, the two organisations are delivering a roadshow at seven venues across Yorkshire and Humber starting in York on 24th July and ending in Hull in September.

The programme is a result of collaboration between Charity Bank, the ethical bank that takes savings from individuals and organisations, and lends solely to social sector organisations, and The Key Fund, a social enterprise set up to provide a mixture of flexible grant, loan and equity packages to support social enterprise activity in the north of England. The two organisations have been working together across Yorkshire and Humberside to create a support programme for new and existing social sector organisations that want to become more financially resilient.

Cal Chimes of Key Fund says, “The roadshow is designed to provide valuable information and advice on financial resilience – everything from scoring capital to managing your cash flow. But we can then go on to offer detailed one-to-one support to organisations that reflect their personal circumstances. The programme is funded to allow us to work closely with clients to really provide crucial support.”

Sam Tarr CEO of the Key Fund says, “There’s a temptation to assume that things are getting better for all sectors of the economy but we know that there’s a huge need for support among new and existing charities, social enterprises and other socially focussed businesses. We’ve particularly been to provide help against a backdrop of reducing grant support and tightening local authority budgets.

“By working together with Charity Bank, we think we can provide one of the most comprehensive and supportive programmes available to the sector.”

Carolyn Sims, Head of Banking at Charity Bank, says, “Charity Bank was set up to serve the unmet needs of social sector organisations. As well as offering loans to help organisations grow their positive impact on society, we pride ourselves in the level of support we give to organisations to help them become more financially resilient and to help them prepare for growth.

“Working with The Key Fund to build Early Days and Changing Ways, we have together created an important and practical tool to help guide Yorkshire and Humberside social businesses through what remains a challenging financial climate.”

One organisation that has already benefited from an earlier programme is Doncaster Returnish, set up to prevent perfectly functional furniture from ending up as waste in landfill sites and which employs many people from disadvantaged backgrounds or who have special needs and who are facing long-term unemployment. Doncaster Returnish CEO Andy Simpson says, “The support we received has helped us to develop our capacity and infrastructure, financed our growth strategies and played an instrumental role in shaping our offer.”

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FINANCIAL RESILIENCE SUPPORT FOR YORKSHIRE AND HUMBERSIDE SOCIAL BUSINESSES / NEWS / SOCIAL ENTERPRISE UK

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Business start-up roadshow set for Bradford



The roadshow team is heading to Bradford

Monday 23 June 2014 / News

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A ROADSHOW on providing support to start-up businesses in Yorkshire and the Humber is coming to Bradford.

Charity Bank and Key Fund have set up Early Days and Changing Ways, a programme that recognises the need to provide support to enterprises and organisations going through change or looking for new sources of income.

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The roadshow comes to Bradford on September 18, followed by the opportunity for one-to-one support sessions.

Col Chimes, of Key Fund, said: "The roadshow is designed to provide valuable information and advice on financial resilience – everything from sourcing capital to managing your cash flow. But we can then go on to offer detailed one-to-one support to organisations that reflect their personal circumstances. The programme is funded to allow us to work closely with clients to really provide

crucial support."

Carolyn Sims, of Charity Bank, added: "Working with Key Fund, we have together created an important and practical tool to help guide Bradford social businesses through what remains a challenging financial climate."

For full details of the programme and to register to attend, visit www.thekyfund.co.uk/tools-and-resources.

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Business start-up roadshow set for Bradford



The roadshow team is heading to Bradford

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A ROADSHOW on providing support to start-up businesses in Yorkshire and the Humber is coming to Bradford.

Charity Bank and Key Fund have set up Early Days and Changing Ways, a programme that recognises the need to provide support to enterprises and organisations going through change or looking for new sources of income.

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crucial support.

Carolyn Sims, of Charity Bank, added: "Working with Key Fund, we have together created an important and practical tool to help guide Bradford social businesses through what remains a challenging financial climate."

For full details of the programme and to register to attend, visit www.thekeyfund.co.uk/look-and-resources.

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New initiative to help kick-start social enterprise

How Your Day

A new scheme has been launched to support social entrepreneurs across Yorkshire and Humberside

Ethical bank Charity Bank and social enterprise The Key Fund have joined forces to set up 'Early Days and Changing Ways', a programme aimed at supporting start-up enterprises and organisations in the region going through change or looking for new sources of income.

To kick off the programme, the two organisations are delivering a roadshow of seven venues across the region starting in York on 24th July and ending in Hull in September.

Charity Bank is an ethical bank that takes savings from individuals and organisations, and lends solely to social sector organisations.

The Key Fund is a social enterprise set up to provide a mixture of flexible grant, loan and equity packages to support social enterprise activity in the north of England.

The two organisations have been working together across Yorkshire and Humberside to create a support programme for new and existing social sector organisations that want to become more financially resilient.

Som Tarriff CEO of the Key Fund says: "There's a temptation to assume that things are getting better for all sectors of the economy but we know that there's a huge need for support among new and existing charities, social enterprises and other socially focussed businesses. We're particularly keen to provide help against a backdrop of reducing grant support and tightening local authority budgets.

"By working together with Charity Bank, we think we can provide one of the most comprehensive and supportive programmes available to the sector."

For full details of the support programme and how to register for attendance on the roadshow go to www.thekeyfund.co.uk/businesssupport/earlydaysandchangingways

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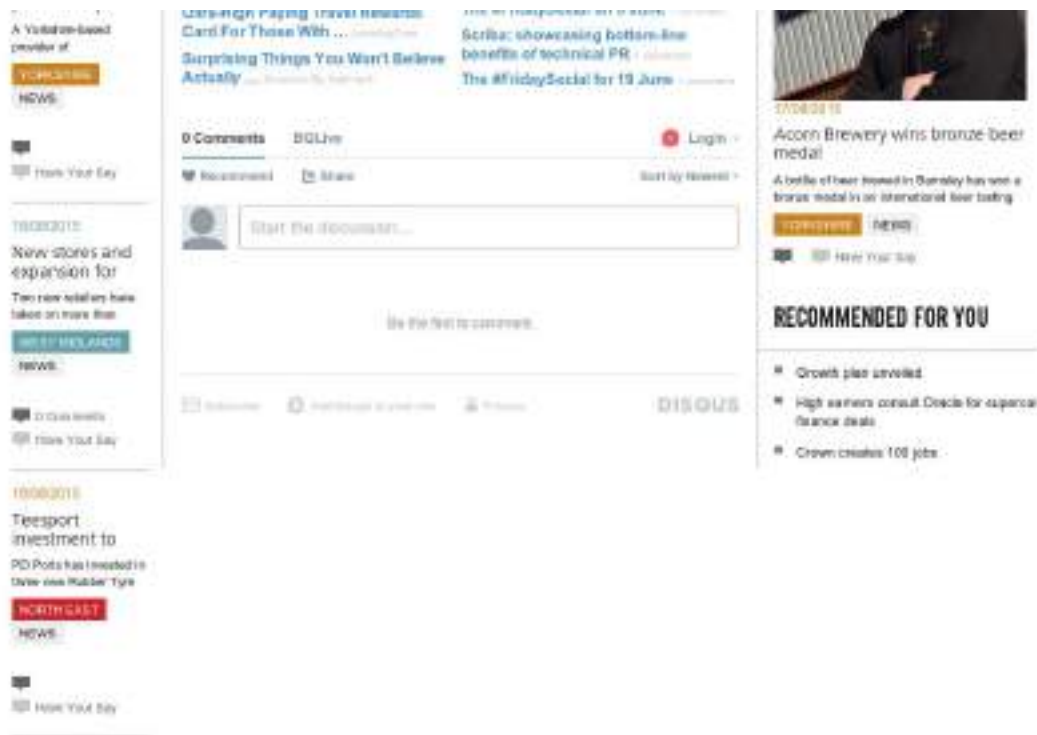
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NEW INITIATIVE TO HELP KICK-START SOCIAL ENTERPRISE

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Charity Bank And Key Fund Launch New Major Campaign



Andy Simpson CEO of Demaster Refurbish (centre) with the Refurbish team

"With talk about an upturn in the economy being a little premature for the social business sector in Yorkshire and Humber, Charity Bank and Yorkshire-based The Key Fund have set up Early Days and Changing Ways, a programme that recognises the need to provide crucial support to start-up enterprises and organisations in the region going through change or looking for new sources of income."

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Ethical Bank

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The two organisations have been working together across Yorkshire and Humber to create a support programme for new and existing social sector organisations that want to become more financially resilient.

Key Fund

Carl Chimes of Key Fund says, "The roadshow is designed to provide valuable information and advice on financial resilience - everything from securing capital to managing your cash flow. But we can then go on to offer detailed one-to-one support to organisations that reflect their personal circumstances. The programme is funded to allow us to work closely with clients to really provide crucial support."

Sam Telford CEO of the Key Fund says, "There's a temptation to assume that things are getting better for all sectors of the economy but we know that there's a huge need for support among new and existing charities, social enterprises and other socially focused businesses. We're particularly keen to provide help against a backdrop of reducing grant support and tightening local authority budgets."

"By working together with Charity Bank, we think we can provide one of the most comprehensive and supportive programmes available to the sector."

Carlyle Sims, head of banking at Charity Bank, says, "Charity Bank was set up to serve the unmet needs of social sector organisations. As well as offering loans to help organisations give their positive impact on society, we pride ourselves in the level of support we give to organisations to help them become more financially resilient and to help them prepare for growth."

"Working with The Key Fund to build Early Days and Changing Ways, we have together created an important and practical tool to help guide Yorkshire and Humber's social businesses through what remains a challenging financial climate."



YORKSHIRE NEWS: CHARITY BANK AND KEY FUND LAUNCH NEW MAJOR CAMPAIGN

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **7.27K**

(EST.) COVERAGE VIEWS: **809**

DOMAIN AUTHORITY: **37**

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UK organisation that has already benefited from an award programme to refurbish, Refurnish, set up to prevent perfectly functional furniture from ending up as waste in landfill sites and which employs many people from disadvantaged backgrounds or who have special needs and were facing long-term unemployment. Doncaster Refurnish CEO Andy Simpson says, "The support we received has helped us to develop our capacity and infrastructure, refined our growth strategies and played an instrumental role in shaping our offer."

Sam Tariff adds, "We know there's a huge need for our help and lots of other organisations like Doncaster Refurnish. We'd love to hear from anyone across Yorkshire and Humber region who needs our help whether they're just starting out or looking to take a new direction."

For full details of the support programme and how to register for attendance on the roadshow click here.

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 Charity Bank And Key Fund Launch New Major Campaign
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YORKSHIRE NEWS: CHARITY BANK AND KEY FUND LAUNCH NEW MAJOR CAMPAIGN

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(EST.) MONTHLY VISITS: **7.27K**

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CHARITY BANK AND KEY FUND LAUNCH MAJOR CAMPAIGN

(IMAGE 1 OF 2)

The screenshot shows the charitytimes website interface. At the top, there are navigation links for Home, About, Sign up, Subscriptions, Contact, Advertising, and Jobs. Below this is a search bar and a date indicator for Tuesday 10 August 2015. The main header features the 'charitytimes' logo and a download link for the digital edition of the magazine. A 'LATEST NEWS' section is visible, with a featured article titled 'Charity Bank and Key Fund launch major campaign' written by Andrew Hall. The article text discusses the economic challenges for the social business sector and the support programs launched by Charity Bank and The Key Fund. A sidebar on the right contains a 'Charity risk survey' report, a 'LATEST NEWS HEADLINES' section with several news items, and a 'World Markets' section showing FTSE 100 and DAX indices.

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Infrastructure, financed our growth strategies and played an instrumental role in shaping our offer."

Sam Telford added: "We know there's a huge need for our help and lots of other organisations like Doncaster Refurbish.

"We'd love to hear from anyone across Yorkshire and Humber region who needs our help whether they're just starting out or looking to take a new direction."

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Charity Bank offers Yorkshire social enterprises 'financial resilience' support

Tuesday, June 24th 2014 by Richard Haseman

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Social businesses in Yorkshire and the Humber will be given financial support through a new programme established by the Kay Fund the social bank Charity Bank.

Recognising the need to provide help for socially-oriented start-ups, the Kay Foundation and Changing Lives Initiative have joined to provide assistance through Yorkshire Enterprise and advice on financial resilience.

Caroline Jones of the Kay Foundation said: "Investing social working capital in managing your cash, we can then go on to offer tailored one-to-one support to help businesses that resist their personal circumstances."

"The programme is further to allow us to work closely with start-ups ready to receive social support."

Meanwhile Barry Hall, CEO of the Kay Fund, said: "We're particularly keen to provide help against a backdrop of reducing grant support and tightening local authority budgets."

"By working together with Charity Bank, we know we can provide one of the most comprehensive and supportive programmes available in the sector."

The programme is specifically aimed at 'early stage' organisations - those in their infancy - and 'struggling start-up' groups - those going through hardship in supply or finance.

To begin the programme, a handbook is being delivered at some venues across Yorkshire and the Humber, starting in York on 24th June and ending in Hull in September.

Deborah Pugh of the Kay Foundation said: "The support we receive has helped us to improve our capacity and infrastructure. However our growth strategies are shaped by businesses like us shaping our

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CHARITY BANK OFFERS YORKSHIRE SOCIAL ENTERPRISES FINANCIAL RESILIENCE SUPPORT - BLUE AND GREEN TOMORROW

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **10.8K**

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"Financial resilience" support for Yorkshire and Humberside social businesses



Charity Bank and Key Fund launch new major campaign with a summer roadshow

With talk about an upturn in the economy being a little premature for the social business sector in Yorkshire and Humberside, Charity Bank and Yorkshire-based The Key Fund have set up Early Days and Changing Ways, a programme that recognises the need to provide crucial support to start-up enterprises and organisations in the region going through change or looking for new sources of income.

To kick off the programme, the two organisations are delivering a roadshow at seven venues across Yorkshire and Humber starting in York on 24th July and ending in Hull in September.

The programme is a result of collaboration between Charity Bank, the ethical bank that takes savings from individuals and organisations, and lends solely to social sector organisations, and The Key Fund, a social enterprise set up to provide a mixture of flexible grant, loan and equity packages to support social enterprise activity in the north of England. The two organisations have been working together across Yorkshire and Humberside to create a support programme for new and existing social sector organisations that want to become more financially resilient.

Cal Chimes of Key Fund says, "The roadshow is designed to provide valuable information and advice on financial resilience – everything from scoring capital to managing your cash flow. But we can then go on to offer detailed one-to-one support to organisations that reflect their personal circumstances. The programme is funded to allow us to work closely with clients to really provide crucial support."

Sam Tarr CEO of the Key Fund says, "There's a temptation to assume that things are getting better for all sectors of the economy but we know that there's a huge need for support among new and existing charities, social enterprises and other socially focussed businesses. We've particularly been to provide help against a backdrop of reducing grant support and tightening local authority budgets.

"By working together with Charity Bank, we think we can provide one of the most comprehensive and supportive programmes available to the sector."

Carolyn Sims, Head of Banking at Charity Bank, says, "Charity Bank was set up to serve the unmet needs of social sector organisations. As well as offering loans to help organisations grow their positive impact on society, we pride ourselves in the level of support we give to organisations to help them become more financially resilient and to help them prepare for growth.

"Working with The Key Fund to build Early Days and Changing Ways, we have together created an important and practical tool to help guide Yorkshire and Humberside social businesses through what remains a challenging financial climate."

One organisation that has already benefited from an earlier programme is Doncaster Returnish, set up to prevent perfectly functional furniture from ending up as waste in landfill sites and which employs many people from disadvantaged backgrounds or who have special needs and who are facing long-term unemployment. Doncaster Returnish CEO Andy Simpson says, "The support we received has helped us to develop our capacity and infrastructure, financed our growth strategies and played an instrumental role in shaping our offer."

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FINANCIAL RESILIENCE SUPPORT FOR YORKSHIRE AND HUMBERSIDE SOCIAL BUSINESSES / NEWS / SOCIAL ENTERPRISE UK

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **20.9K**

(EST.) COVERAGE VIEWS: **100**

DOMAIN AUTHORITY: **66**



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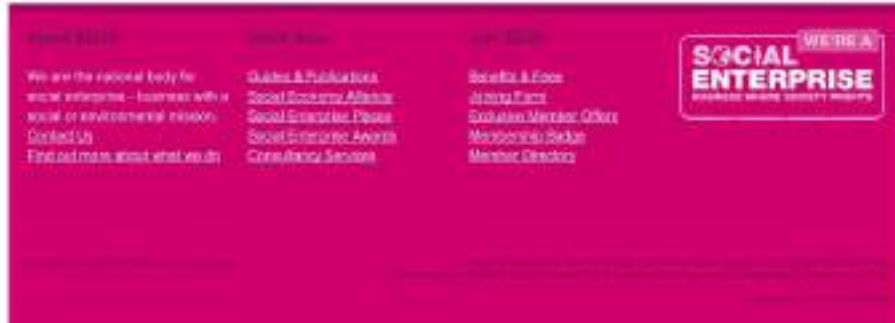


Sam Tarr adds, "We know there's a huge need for our help and lots of other organisations like Doncaster Befriend. We'd love to hear from anyone across Yorkshire and Humbar region who needs our help whether they're just starting out or looking to take a new direction."

For full details of the support programme and how to register for attendance on the roadshow go to <https://www.thekyfuni.co.uk/tools-and-resources>

FINANCIAL RESILIENCE SUPPORT FOR YORKSHIRE AND HUMBERSIDE SOCIAL BUSINESSES / NEWS / SOCIAL ENTERPRISE UK

(IMAGE 2 OF 2)



(EST.) MONTHLY VISITS: **20.9K**

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Business start-up roadshow set for Bradford



The roadshow team is heading to Bradford

Monday 23 June 2014 / News

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A ROADSHOW on providing support to start-up businesses in Yorkshire and the Humber is coming to Bradford.

Charity Bank and Key Fund have set up Early Days and Changing Ways, a programme that recognises the need to provide support to enterprises and organisations going through change or looking for new sources of income.

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The roadshow comes to Bradford on September 18, followed by the opportunity for one-to-one support sessions.

Col Chimes, of Key Fund, said: "The roadshow is designed to provide valuable information and advice on financial resilience – everything from sourcing capital to managing your cash flow. But we can then go on to offer detailed one-to-one support to organisations that reflect their personal circumstances. The programme is funded to allow us to work closely with clients to really provide crucial support."

Carolyn Sims, of Charity Bank, added: "Working with Key Fund, we have together created an important and practical tool to help guide Bradford social businesses through what remains a challenging financial climate."

For full details of the programme and to register to attend, visit www.thekyfund.co.uk/tools-and-resources.

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Business start-up roadshow set for Bradford



The roadshow team is heading to Bradford

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A ROADSHOW on providing support to start-up businesses in Yorkshire and the Humber is coming to Bradford.

Charity Bank and Key Fund have set up Early Days and Changing Ways, a programme that recognises the need to provide support to enterprises and organisations going through change or looking for new sources of income.

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crucial support.

Carolyn Skins, of Charity Bank, added: "Working with Key Fund, we have together created an important and practical tool to help guide Bradford social businesses through what remains a challenging financial climate."

For full details of the programme and to register to attend, visit www.thekeyfund.co.uk/look-and-resources.

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New initiative to help kick-start social enterprise

How Your Day

A new scheme has been launched to support social entrepreneurs across Yorkshire and Humberside

Ethical bank Charity Bank and social enterprise The Key Fund have joined forces to set up 'Early Days and Changing Ways', a programme aimed at supporting start-up enterprises and organisations in the region going through change or looking for new sources of income.

To kick off the programme, the two organisations are delivering a roadshow of seven venues across the region starting in York on 24th July and ending in Hull in September.

Charity Bank is an ethical bank that takes savings from individuals and organisations, and lends solely to social sector organisations.

The Key Fund is a social enterprise set up to provide a mixture of flexible grant, loan and equity packages to support social enterprise activity in the north of England.

The two organisations have been working together across Yorkshire and Humberside to create a support programme for new and existing social sector organisations that want to become more financially resilient.

Som Tarriff CEO of the Key Fund says: "There's a temptation to assume that things are getting better for all sectors of the economy but we know that there's a huge need for support among new and existing charities, social enterprises and other socially focussed businesses. We're particularly keen to provide help against a backdrop of reducing grant support and tightening local authority budgets.

"By working together with Charity Bank, we think we can provide one of the most comprehensive and supportive programmes available to the sector."

For full details of the support programme and how to register for attendance on the roadshow go to www.thekeyfund.co.uk/businesssupport/earlydaysandchangingways

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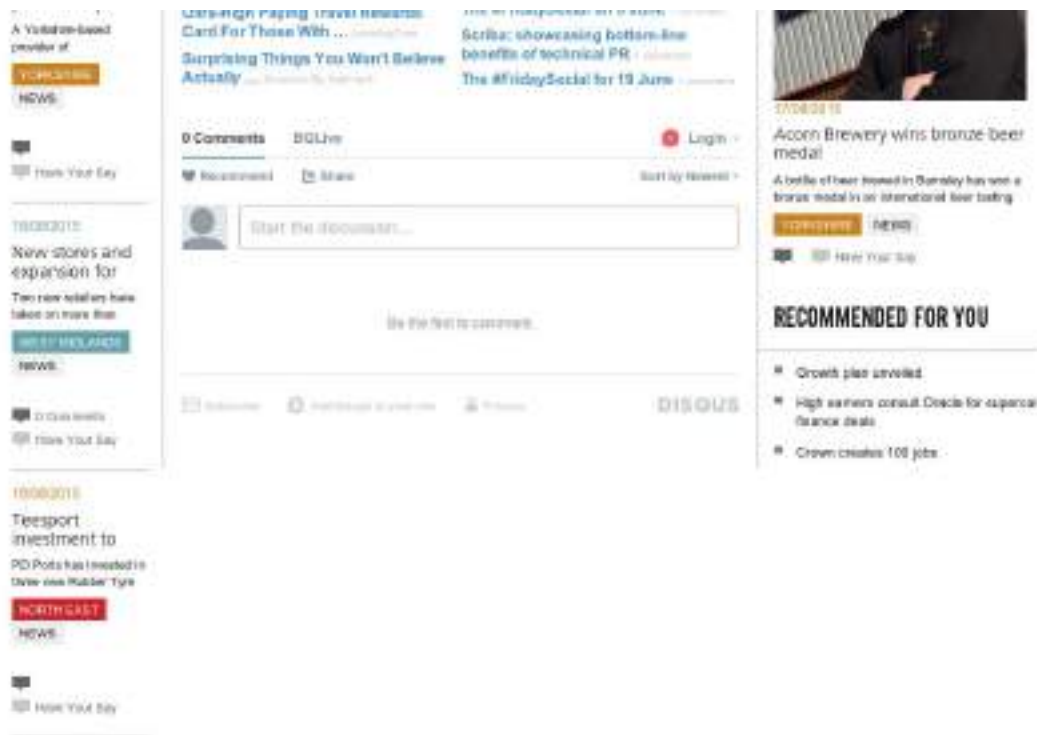
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NEW INITIATIVE TO HELP KICK-START SOCIAL ENTERPRISE

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Charity Bank And Key Fund Launch New Major Campaign



Andy Simpson CEO of Doncaster Refurbish (centre) with the Refurbish team

"With talk about an upturn in the economy being a little premature for the social business sector in Yorkshire and Humber, Charity Bank and Yorkshire-based The Key Fund have set up Early Days and Changing Ways, a programme that recognises the need to provide crucial support to start-up enterprises and organisations in the region going through change or looking for new sources of income."

To kick off the programme, the two organisations are delivering a roadshow at seven venues across Yorkshire and Humber starting in York on 24th July and ending in Hull in September.

Ethical Bank

The programme is a result of collaboration between Charity Bank, the ethical bank that takes savings from individuals and organisations, and lends solely to social sector organisations, and The Key Fund, a social enterprise set up to provide a mixture of flexible grant, loan and equity packages to support social enterprise activity in the north of England.

The two organisations have been working together across Yorkshire and Humber to create a support programme for new and existing social sector organisations that want to become more financially resilient.

Key Fund

Carl Christmas of Key Fund says, "The roadshow is designed to provide valuable information and advice on financial resilience - everything from sourcing capital to managing your cash flow. But we can then go on to offer detailed one-to-one support to organisations that reflect their personal circumstances. The programme is funded to allow us to work closely with clients to really provide crucial support."

Sam Telford CEO of the Key Fund says, "There's a temptation to assume that things are getting better for all sectors of the economy but we know that there's a huge need for support among new and existing charities, social enterprises and other socially focused businesses. We're particularly keen to provide help against a backdrop of reducing grant support and tightening local authority budgets."

"By working together with Charity Bank, we think we can provide one of the most comprehensive and supportive programmes available to the sector."

Carlyle Sims, head of banking at Charity Bank, says, "Charity Bank was set up to serve the unmet needs of social sector organisations. As well as offering loans to help organisations give their positive impact on society, we pride ourselves in the level of support we give to organisations to help them become more financially resilient and to help them prepare for growth."

"Working with The Key Fund to build Early Days and Changing Ways, we have together created an important and practical tool to help guide Yorkshire and Humber's social businesses through what remains a challenging financial climate."



YORKSHIRE NEWS: CHARITY BANK AND KEY FUND LAUNCH NEW MAJOR CAMPAIGN

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UK organisation that has already benefited from an award programme to refurbish, Refurnish, set up to prevent perfectly functional furniture from ending up as waste in landfill sites and which employs many people from disadvantaged backgrounds or who have special needs and were facing long-term unemployment. Doncaster Refurnish CEO Andy Simpson says, "The support we received has helped us to develop our capacity and infrastructure, refined our growth strategies and played an instrumental role in shaping our offer."

Sam Tariff adds, "We know there's a huge need for our help and lots of other organisations like Doncaster Refurnish. We'd love to hear from anyone across Yorkshire and Humber region who needs our help whether they're just starting out or looking to take a new direction."

For full details of the support programme and how to register for attendance on the roadshow click here.

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YORKSHIRE NEWS: CHARITY BANK AND KEY FUND LAUNCH NEW MAJOR CAMPAIGN

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CHARITY BANK AND KEY FUND LAUNCH MAJOR CAMPAIGN

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The screenshot shows the charitytimes website interface. At the top, there's a navigation bar with links like Home, About, Sign up, Subscriptions, Contact, Advertising, and Jobs. Below that is a search bar and a date indicator: Tuesday 10 August 2015. The main header features the 'charitytimes' logo and a download link for the digital edition of the magazine. A 'LATEST NEWS' section is visible, with a featured article titled 'Charity Bank and Key Fund launch major campaign' written by Andrew Hall. The article text discusses the economic challenges for the social business sector and the support programs launched by Charity Bank and The Key Fund. A sidebar on the right contains a 'Charity risk survey' report, a 'LATEST NEWS HEADLINES' section with several news items, and a 'World Markets' section.

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Infrastructure, financed our growth strategies and played an instrumental role in shaping our offer."

Sam Telford added: "We know there's a huge need for our help and lots of other organisations like Doncaster Refurbish.

"We'd love to hear from anyone across Yorkshire and Humber region who needs our help whether they're just starting out or looking to take a new direction."

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CHARITY BANK AND KEY FUND LAUNCH MAJOR CAMPAIGN

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£8.8M To Unlock Yorkshire's Social Economy

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CEO of Key Fund, Iain Tariff

Key Fund as part of a consortium has been awarded an additional £8.83m from the European Regional Development Fund (ERDF) to invest in the Yorkshire and Humber social economy. This makes a total of over £37 million across the region since the contract started in spring 2011.

The fund will be delivered by a consortium of Community Development Finance Institutions (CDFIs) including, Devbank in Doncaster, the Goole Development Trust, the James Small Business Advice Centre in East Yorkshire, the West Yorkshire Enterprise Agency, Acorn Fund in Hull and the Business Enterprise Fund for West and North Yorkshire.

Roger Hilar, General Manager of Goole Development Trust, said: "The ERDF consortium shows how like-minded local funders working in partnership across the region can really make a difference to help support the needs of the financially excluded. Together we can help SMEs and social enterprises at the heart of our communities to make a collective difference to the local economies of Yorkshire and Humber."

Based in Sheffield, Key Fund is the North of England's largest social enterprise investor. A Social Enterprise, Key Fund is itself a social economy success story. All of the returns received to the Key Fund are reinvested back into the sector.

The ERDF is designed to benefit regional and local economies.

Iain Tariff, CEO of Key Fund, said: "It's fantastic news for Key Fund and the social economy of Yorkshire and Humber. We very successfully managed £2m of ERDF funds last year, so to be granted £8.8m is a huge vote of confidence for the work Key Fund delivers."

Originally established in South Yorkshire in 1999 as a reaction to the downturn of the coal and steel industries, to date Key Fund has helped over 2,000 organisations and invested over £20m in the social enterprise sector.

Mr Tariff said: "It's very exciting times for Key Fund. We're working hard to be proactive to ensure investment in the sector is used as effectively as possible and really exploit the huge potential of the market. Yorkshire and Humber leads the way with the Key Fund. We are growing as an organisation and shaping the social enterprise sector as an important transformative force."

Key Fund has recently had a series of ground-breaking national collaborations delivering local funds, including the Office for Civil Society within the Cabinet Office, the Big Lottery Fund and the Arts Council for England.

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Cash boost for Key Fund consortium
 29th April 2014



By Rachel Gould - Business Correspondent



ONE of the north's largest social enterprise investors Key Fund, as part of a consortium, has been awarded an additional £3.5m of Enterprise money to invest in the Yorkshire and Humber local economy.

The fund will be delivered by a coalition of Community Development Finance Investors (CDFI) including Gateway to Yorkshire, the Good Development Trust, the Social Capital Business Act in Central and East Yorkshire, and the West Yorkshire Enterprise Agency. Jason Preece is fund and the Business Challenge for Fund for 2014 and ... See how this money is going to be used for those in need to be...

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Kay Selvan, CEO, The Big Life Group
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£8.8M to unlock Yorkshire's social economy



Key Fund as part of a consortium has been awarded an additional £8.83m from the European Regional Development Fund (ERDF) to invest in the Yorkshire and Humber social economy. This makes a total of over £37 million across the region since the contract started in spring 2011.

The fund will be delivered by a consortium of Community Development Finance Institutions (CDFIs) including, Donbac in Doncaster, the Google Development Trust, the Sirius Small

Business Advice Centre in East Yorkshire, and the West Yorkshire Enterprise Agency, Acorn Fund in Hull and the Business Enterprise Fund for West and North Yorkshire.

Roger Miller, General Manager of Google Development Trust, said: "The ERDF consortium shows how like-minded team funders working in partnership across the region can really make a difference to help support the needs of the financially excluded. Together we can help SMEs and Social Enterprises at the heart of our communities to make a collective difference to the local economies of Yorkshire and Humber."

Based in Sheffield, Key Fund is the North of England's largest Social Enterprise investor. A Social Enterprise, Key Fund is itself a social economy success story. All of the returns received to the Key Fund are reinvested back into the sector. The ERDF is designed to benefit regional and local economies.

Sam Tarriff (pictured), CEO of Key Fund, said: "It's fantastic news for Key Fund and the social economy of Yorkshire and Humber. We very successfully managed £3m of ERDF funds last year, so to be awarded £8.8m is a huge vote of confidence for the work Key Fund delivers."

Originally established in South Yorkshire in 1999 as a reaction to the downturn of the coal and steel industries, to date Key Fund has helped over 2,100 organisations and invested over £30m in the social enterprise sector.

Mr Tarriff said: "It's very exciting times for Key Fund. We're working hard to be pro-active to ensure investment in the sector is used as effectively as possible and really exploit the huge potential of the market. Yorkshire and Humber leads the way with the Key Fund. We are growing as an organisation and shaping the social enterprise sector as an important transformative force."

Key Fund has recently had a series of ground-breaking national collaborations delivering seven funds, including the Office for Civil Society within the Cabinet Office, the Big Lottery Fund and the Arts Council for England.

The CDFI Yorkshire & Humber Consortium project is part-financed by the European Regional Development Fund Programme 2007 to 2013. The Department for Communities and Local Government is the managing authority for the European Regional Development Fund Programme, which is one of the funds established by the European Commission to help local areas stimulate their economic development by



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8.8M TO UNLOCK YORKSHIRE'S SOCIAL ECONOMY / NEWS / SOCIAL ENTERPRISE UK

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: 20.9K

(EST.) COVERAGE VIEWS: 100

DOMAIN AUTHORITY: 66



21



12



10

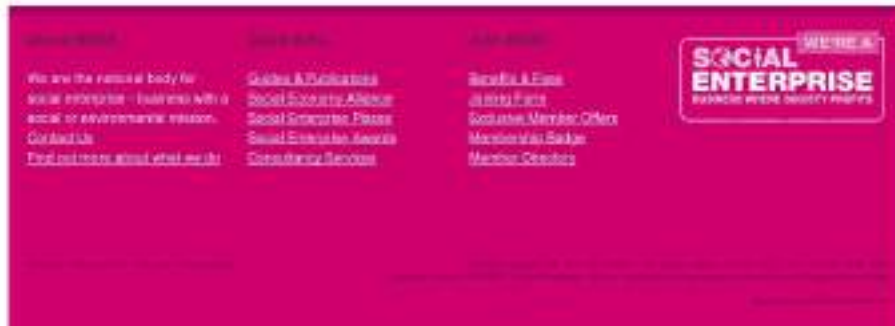
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8.8M TO UNLOCK YORKSHIRE'S SOCIAL ECONOMY / NEWS / SOCIAL ENTERPRISE UK

(IMAGE 2 OF 2)



(EST.) MONTHLY VISITS: **20.9K**

(EST.) COVERAGE VIEWS: **100**

DOMAIN AUTHORITY: **66**



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YORKSHIRE NEWS | 28 APRIL 2014

MORE CASH FOR KEY FUND CONSORTIUM

A consortium including Key Fund, one of the north's largest social enterprise investors, has been awarded an additional £8.8m of European money to invest in the Yorkshire and Humber social economy.

The fund will be managed by a consortium of community development finance institutions (CDFIs) including: Dorcas in Doncaster, the Goole Development Trust, the Cirius Small Business Advice Centre in East Yorkshire, and the West Yorkshire Enterprise Agency, Azom Fund in Hull and the Business Enterprise Fund for West and North Yorkshire.

The money is from the European Regional Development Fund (ERDF) and is designed to benefit regional and local economies.

Roger Miller, general manager of Goole Development Trust, said: "The ERDF consortium shows how like-minded loan funders working in partnership across the region can really make a difference to help support the needs of the financially excluded."

"Together we can help SMEs and Social Enterprises at the heart of our communities to make a collective difference to the local economies of Yorkshire and Humber."

Sam Tarr, chief executive of Key Fund, said: "It's fantastic news for Key Fund and the social economy of Yorkshire and Humber. We very successfully managed £3m of ERDF funds last year, so to be granted £8.8m is a huge vote of confidence for the work Key Fund delivers."

Topic: [Key Fund](#)

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(EST.) COVERAGE VIEWS: **698**

DOMAIN AUTHORITY: **54**



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(EST.) COVERAGE VIEWS:

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DOMAIN AUTHORITY:

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Tuesday 14 Jan 2014 07:03

Interest free loans for social businesses

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A £2m incubator fund is offering 0% interest loans to social entrepreneurs across the North.

The second round of Social Incubator North will see the best business ideas receive up to £25,000 interest-free loan investment with up to 80 hours of tailored one-to-one business support, peer learning, networking and access to business premises.

Social Incubator North is led by Key Fund in collaboration with the four Northern Social Enterprise Partnerships and Locally.

All ideas must be social, such as offering employment or training to vulnerable members of the community or delivering a service with green credentials.

Sam Tarr, Key Fund chief executive, said: "A social business is one with enterprise and social impact at its heart, meeting social need and establishing a platform for ethical business, whether it's a private or social enterprise."

The first round of the Social Incubator North - which is co-funded by the Cabinet Office as part of the Big Lottery's Social Incubator Fund - launched in May 2013. It received 170 enquiries, with 114 applications. Of those, 33 went on to receive a place on the programme with participants from the North East, North West, East, Midlands and Yorkshire and Humber.

The scheme aims to create 60 new investment-ready businesses across all sectors. Deadline for applications for Round Two is Friday February 28.

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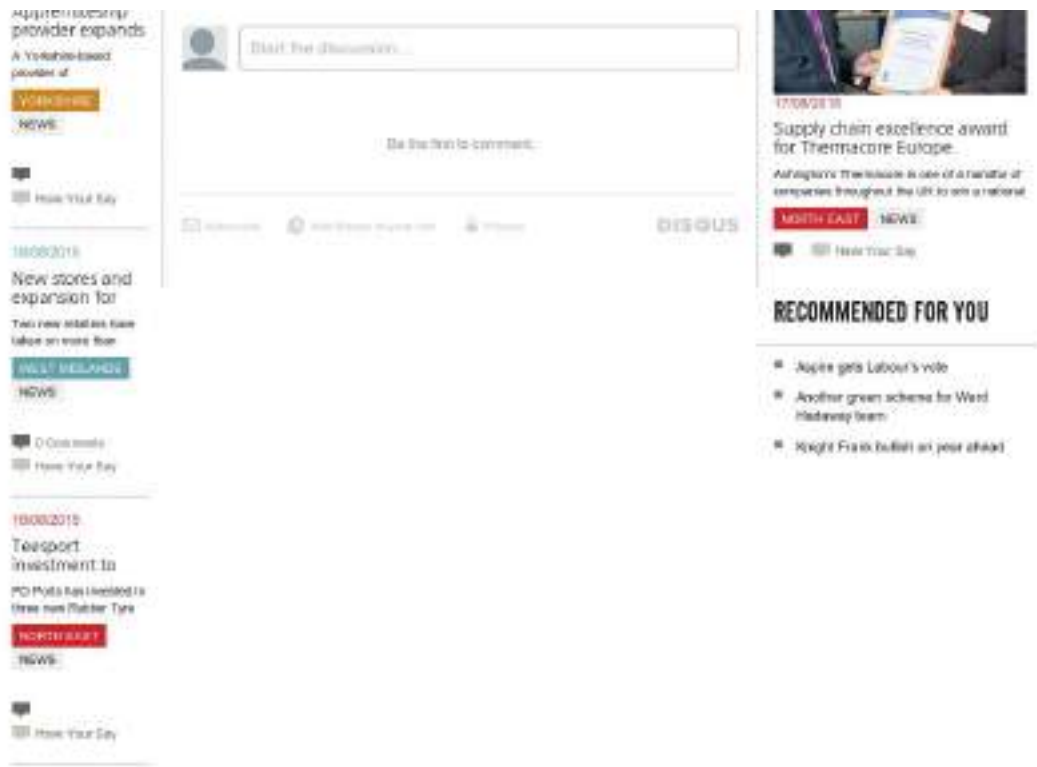
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(EST.) COVERAGE VIEWS: 2.66K

DOMAIN AUTHORITY: 34

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INTEREST FREE LOANS FOR SOCIAL BUSINESSES

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(EST.) MONTHLY VISITS: **19.7K**

(EST.) COVERAGE VIEWS: **2.66K**

DOMAIN AUTHORITY: **34**

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NATIONAL NEWS / 14 JAN 2014
£2M FUNDING FOR NORTHERN ENTREPRENEURS

A £2m incubator fund has been made available for social entrepreneurs across the north of England.

The second round of the Social Incubator North plans to provide up to £25,000 in investment with up to 60 hours of business support, networking and access to business premises.

All ideas must come with a social backbone, such as offering employment or training to vulnerable members of the community or delivering a service with green credentials.

Social Incubator North is led by Sheffield-based Key Fund in collaboration with partners Social Enterprise Yorkshire and the Humber, Social Enterprise North West, North East Social Enterprise Partnership, Social Enterprise East Midlands and Locality.

The first round of the Social Incubator North, which is co-funded by the Cabinet office, launched in May 2013 received 170 enquiries.

A total of 59 entrepreneurs received a place on the programme in the first round. The scheme aims to create 60 new businesses across all sectors.

Sam Tarr, chief executive of Key Fund, said: "It's an incredibly exciting concept as anyone with a competitive and brilliant idea can apply, it doesn't have to be perfectly formed to start with. Unlike other funds, it's geared up to deliver that practical, hands-on support to take ideas step-by-step into reality, so these new businesses have solid foundations from which to fly."

The deadline for applications is in February.

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(EST.) COVERAGE VIEWS: **698**

DOMAIN AUTHORITY: **54**



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DOMAIN AUTHORITY: **54**

		
2	26	8

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£2M Fund Opens To Budding Social Entrepreneurs In Yorkshire

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A ground-breaking £2m incubator fund is offering the interest-free loans to budding social entrepreneurs across Yorkshire.

The second round of Social Incubator North will see the first business ideas receive up to £25k interest-free loan investment with up to 80 hours of tailored one-to-one business support, peer learning, networking and access to business premises.

Social Incubator North is led by Sheffield-based Key Fund in collaboration with the four Northern Social Enterprise Partnerships and locally.



All ideas must come with a social backbone, such as offering employment or training to vulnerable members of the community or delivering a service with green credentials.

Sam Tarr, CEO of Key Fund, said: "A Social Business is one with enterprise and social impact at its heart, meeting social need and establishing a platform for ethical business, whether it's a private or social enterprise."

"A Social Business is one with enterprise and social impact at its heart"

The first round of the Social Incubator North - which is co-funded by the Cabinet Office as part of the Big Lottery's Social Incubator Fund - launched in May 2012. It received 170 enquiries, with 114 applications. Of those, 33 went on to receive a place on the programme with participants from the North East, North West, East Midlands and Yorkshire and Humber.

Sheffield-based Mark McCain is launching a new enterprise after being in the first Social Incubator North cohort. Mark worked as a sales trader in waste management for six years. He is now Chief Executive

of 'Recycling Revolution', to expand its services to businesses across Sheffield that wish to recycle responsibly.

Social Incubator North invested £5,000 into the organisation with a further £23,500 to be invested at a later date.

Mr McCain said: "Both myself and the business have benefited greatly from the one-to-one mentoring and financial support and look forward to launching this new enterprise in 2014."

The scheme, aims to create 80 new investment ready businesses across all sectors.

Deadline for applications for Round Two is Friday 20th February 2014

Key Fund has significant experience of successful investment, consortium management and business development for the social enterprise sector.



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YORKSHIRE NEWS: 2M FUND OPENS TO BUDDING SOCIAL ENTREPRENEURS IN YORKSHIRE

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: 7.27K

(EST.) COVERAGE VIEWS: 809

DOMAIN AUTHORITY: 37



3



2

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IT'S an incredibly exciting concept as anyone with a competitive and brilliant idea can apply, it doesn't have to be perfectly formed to start with. Unlike other funds, it's geared up to deliver that practical, hands-on support to take ideas step-by-step into reality, as these new businesses have said foundations from which to fly.*

SOCIAL INCUBATOR NORTH

Applicants are invited to visit www.socialincubatornorth.org.uk to find out more about how to apply.

Photo: Mark McGee, Chief Executive of Recycling Revolution presents his client Susan Wyle of nH Media with a Carbon Saving Certificate

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 **2M Fund Opens to Budding Social Entrepreneurs in Yorkshire**
Tue 14th Jan, 2014 | 3:16pm

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YORKSHIRE NEWS: 2M FUND OPENS TO BUDDING SOCIAL ENTREPRENEURS IN YORKSHIRE

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **7.27K**

(EST.) COVERAGE VIEWS: **809**

DOMAIN AUTHORITY: **37**



3



2

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The screenshot shows the Liverpool Echo website. The main article is titled "£2m funding offer for social enterprise sector" and is dated 11 January 2017. Below the article is a poll asking "Do you use a Chromecast at home?" with five options: "Yes, almost daily", "Yes, a few times a week", "Yes, a few times a month", "Yes, less than a few times a month", and "No, I don't use a Chromecast". The poll shows 4 "Yes, almost daily" votes, 11 "Yes, a few times a week" votes, 2 "Yes, a few times a month" votes, and 1 "No, I don't use a Chromecast" vote. Below the poll is a "Recommended in News" section with three articles related to Liverpool FC news and transfer rumors.

(EST.) MONTHLY VISITS: **3.26M**

(EST.) COVERAGE VIEWS: **10.6K**

DOMAIN AUTHORITY: **77**

4	11	2	1

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LIVERPOOLECHO

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **3.26M**

(EST.) COVERAGE VIEWS: **10.6K**

DOMAIN AUTHORITY: **77**

4	11	2	1

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The screenshot shows the homepage of the Huddersfield Daily Examiner. At the top, there are navigation links for 'HOME', 'HOTELS', 'PROPERTY', 'DIRECTORY', 'FAMILY HISTORY', 'ENTRA', 'BUSINESS', 'SCHOOL NEWS', 'PUBLIC NOTICES', and 'CONTACT POLICE'. The main header features the 'The Huddersfield Daily Examiner' logo and a 'Sign up now for 15% OFF!' offer. Below the header, there are navigation tabs for 'Most read', 'What's on', 'News', 'Sport', 'Huddersfield Town', 'Giants', 'Business', and 'In Your Area'. A secondary navigation bar includes 'TECHNOLOGY', 'NORTH YORKSHIRE', 'Huddersfield', 'Huddersfield Local Council', and 'Huddersfield'. The main content area features a large article titled 'Social Incubator North in drive to boost enterprise' with a sub-headline 'The second round of Social Incubator North will see the best business ideas receive up to £25,000 interest-free loan investment with up to 80 hours of tailored one-to-one business support, peer learning, networking and access to business premises'. To the right of the article is a 'Recommended in News' section with four items: 'Rattles and chains thrown and used as weapons in shocking Verve Bar attack, report heard', 'Royal and Ancient at Colebridge evening lock, stock and barrel to the Dusty Miller in Mirfield', 'Huddersfield Food and Drink Festival', and 'A new dawn of goalkeeping options for Huddersfield Town manager Chris Powell as Alex Smithson gets ready to join QPR and Joe Manly steps up'. Below the article is a 'Promoted Stories' section with four items: 'These 30 thoughts will scare you forever - Especially the...', 'This dangerous spearfisher is turning heads left and right - Here's the deal', 'Each state has a favorite baby name - Here's the deal', and '30 World War II tidbits you did not know'. At the bottom, there is a 'Recommended on Examiner' section with one item: 'Huddersfield Food and Drink Festival band Flory Dink is banned from next year's event over Facebook photo that appears to mock the disabled'. A survey widget is also visible, asking 'What things do you associate with perfection?' with a text input field and a 'Submit' button.

(EST.) MONTHLY VISITS: **304K**

(EST.) COVERAGE VIEWS: **1.66K**

DOMAIN AUTHORITY: **61**



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The screenshot shows the homepage of the Huddersfield Daily Examiner. The main article is titled "Social Incubator North in drive to boost enterprise". Below the article title, there is a "Recommended in News" section with several news items. At the bottom, there is a "Promoted Stories" section with various thumbnail images and headlines. A survey is also visible on the page, asking "What things do you associate with perfection?".

(EST.) MONTHLY VISITS: **304K**

(EST.) COVERAGE VIEWS: **1.66K**

DOMAIN AUTHORITY: **61**

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ENTREPRENEURSHIP

£2m Yorkshire-based interest free loan fund opens for social entrepreneurs

A £2m incubator fund to offering 0% interest loans to social entrepreneurs across Yorkshire and the North.

The second round of Social Incubator North will see the best business ideas receive up to £25k interest-free loan investment with up to 80 hours of tailored one-to-one business support, peer learning, networking and access to tax law services.

Social Incubator North is led by Sheffield-based Key Fund in collaboration with the East Northern Social Enterprise Partnerships and locally.

All loans must come with a social objective, such as offering employment or training to vulnerable members of the community or delivering a service with a social objective.

Dawn Hart, CEO of Key Fund, says: "A social business is one with enterprise and social impact at its heart, meeting social need and establishing a platform for ethical business, whether it's a private or social enterprise."

The first round of the Social Incubator North - which is co-funded by the Cabinet Office as part of the Big Lottery's Social Incubator Fund - launched in May 2013.

It received 176 enquiries, with 114 applications. Of those, 20 went on to receive a place on the programme with participants from the North East, North West, East Midlands and Yorkshire and Humbers.

Sheffield-based Mark McCann is launching a new enterprise after being in the first Social Incubator North cohort. Mark worked as a sole trader in waste management for six years.

He is now Chief Executive of 'Recycling Revolution', to expand its services to businesses across Sheffield that wish to recycle responsibly.

Social Incubator North invested £2,500 into the organisation with a further £21,500 to be invested at a later date. Mr McCann said: "Both myself and the business have benefited greatly from the one-to-one mentoring and financial support we look forward to launching this new initiative in 2014."

BDAILY BUSINESS NEWS

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **83.4K**

(EST.) COVERAGE VIEWS: **3.93K**

DOMAIN AUTHORITY: **45**



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The scheme aims to create 60 new investment ready businesses across all sectors.

Deadline for applications for Round Two is Friday 26th February 2016.

Key Fund has significant experience of successful investment, start-up, re-organisation and business development for the social enterprise sector.

Mr. Tuff added: "It's an extremely exciting prospect for anyone with a competitive and vibrant idea can apply. It doesn't have to be perfectly formed to start with. Unlike other funds, it's geared up to deliver that practical, hands-on support to take ideas step-by-step into reality, as these are businesses that are still in their infancy from which to try."

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BDAILY BUSINESS NEWS

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **83.4K**

(EST.) COVERAGE VIEWS: **3.93K**

DOMAIN AUTHORITY: **45**



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£2M fund opens to budding social entrepreneurs in the North

A grant worth building £2m has been set up to offer grants to start-up social entrepreneurs across the North of England.

By Business Matters 7 January 11, 2014



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The second round of Social Investment North will see the first £2m worth of grants being distributed to budding social entrepreneurs across the North of England.

Social Investment North is led by Sheffield-based Buy Good to work alongside with the first round of Social Investment North.

All those who apply will be social entrepreneurs, with an offering that is aimed at providing a sustainable solution to the community or delivering a service with social, economic, or environmental benefits.

Buy Good CEO Paul Ford said: "A Social Investment North will see the first £2m worth of grants being distributed to budding social entrepreneurs across the North of England."

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The first round of the Social Investment North - which is coordinated by the National Office for the Voluntary & Social Enterprise Fund - launched in May 2013. It received 170 applications, with 114 applications of interest. It went on to receive a place on the programme with participants from North East, North West, East Midlands and Yorkshire and the Humber.

This initiative aims to create 40 new businesses every year, with a total of 100 new businesses created.

Check for the application on the web. For more info, visit: [http://www.buygood.co.uk](#)

Applications are invited to visit [http://www.buygood.co.uk](#) for full and more about how to apply.

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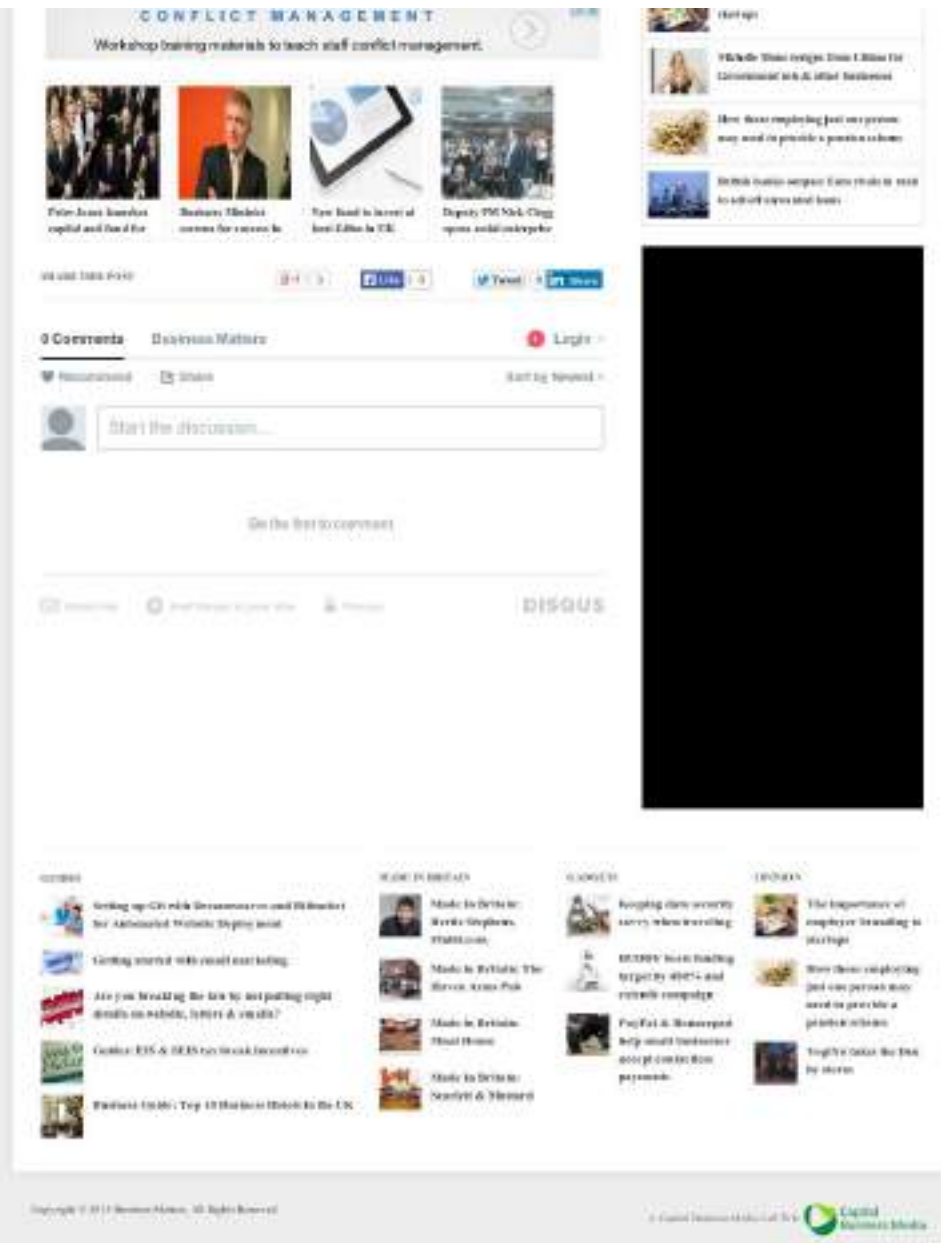
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E2M FUND OPENS TO BUDDING SOCIAL ENTREPRENEURS IN THE NORTH

Mon, 11/15/2016 | 02:18 EDT - Business Media's Magazine

NEWS | PDF

The second round of Social Incubator North will see the best business ideas receive up to £25k interest-free loan (repaid with up to 80 hours of tailored one-to-one business support, peer learning, mentoring and access to business premises). Social Incubator North is led by Sheffield-based Key Fund in collaboration with the five Northern Social Enterprise Partnerships and Locally. All ideas must come with a social rationale, such as offering employment or training to vulnerable members of the community or delivering a social or wider environmental benefit. Sam Telf, CEO of Key Fund, said: "A Social Business is one with enterprise and social impact at its heart, meeting social need and establishing a platform for ethical business, whether it's a provider or social enterprise."

(url=google+&url=http://google+) (3) (print) (5)

The first round of the Social Incubator North – which is co-funded by the Cabinet Office as part of the Big Lottery's Social Incubator Fund – launched in May 2015. It received 170 enquiries, with 114 applications. Of those, 33 went on to receive a place on the programme with participants from the North East, North West, East Midlands and Yorkshire and Humber.

The website aims to make it easier for

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8,800 companies benefit from Regional Growth Fund

The Regional Growth Fund (RGF) established in 2015 by the Deputy Prime Minister has now supported 8,800 companies to grow and create jobs, triggered through a series of 460 projects and programmes. The Fund has created and safeguarded 190,000 jobs and distributed more than £1 billion across the country. For the first time, the Deputy Prime Minister is confirming the total number of projects and programmes that are underway thanks to the Fund. To date, there are:

West Midlands manufacturers are the most confident in the UK

Manufacturers in the West Midlands are the most confident in the UK, while those in Wales and the North East top the list, according to a new annual report out today by GEF, the manufacturers' organisation, and global law firm DLA Piper. The report shows that UK manufacturers as a whole are moderately optimistic about the next 12 months, but the West Midlands is leading the way in business confidence. The region scores 6.86 out of a possible ten points for confidence, placing it first out of nine regions.

Free of all business support grants to pilot initiative

Hackney Council has joined with the CIPD, the professional body for HR and people development, in association with J.P. Morgan, to launch the initiative called 'People Skills', a free service to provide a range of management and HR skills to support the borough's growing small business community. Launching yesterday at Herton's The Transport, a shared workspace designed for entrepreneurs, Dr Day Mervin, Cabinet Member for Regeneration, was joined by representatives from the CIPD and J.P. Morgan.

Now open, the CIPD Challenge is seeking up to 20 teams for an intensive mentoring programme. At the end, 10 finalists will be chosen to receive an investment of up to £50,000 each, as well as on-going support.

New online property rental platform raises further £550K

The company, which completely cuts out letting agents, plans to be the largest peer-to-peer global rental platform and will launch in two to three international cities, in addition to London, in the next 12 to 18 months.

Artistic Small Businesses Given Tailored Expertise To Grow

Twenty projects will share £1.27 million of government funding which has been more than matched by industry for a total investment of £2.54 million. It is expected this will help to sustain and create over 200 jobs, increase sales revenue in participating firms and generate increased sales in excess of £7 million. The projects cover ten different sectors including creative industries, life sciences and manufacturing, and will provide mentors to ambitious company leaders in these industries.

Uganda Bank encourages entrepreneurs to start a social enterprise

The yearling programme, which is entering its second year this year, is designed to support the growth of social enterprises in Uganda and will give entrepreneurs access to 'practical, facilitated learning' and financial grants from £1,000 to £15,000, depending on whether it is a new idea or scaling an existing social enterprise.

New scheme to 'Make it Real' for women east London female entrepreneurs

Open to women aged 18 years and over in Barking and Dagenham, Greenwich, Hackney, Redbridge, Tower Hamlets and Waltham Forest, and funded by the Royal Bank of Scotland (RBS) Group's Inspiring Women in Enterprise programme, the Make it Real project will provide funding, mentoring support and office space to those who have serious ambitions of setting up their own business.

gameGRABER becomes first tech firm to receive investment from London Co-investor Fund

A social platform where gamers play, share, discover and buy games, gameGRABER is the first technology company to receive funding from the London Co-investor Fund (LCIF) via Growthink. Launched late last year to invest £25m in London-based seed stage companies with Technology, Digital and Science over the next three years, the LCIF has made a number of investment partners with Growthink as the only crowdfunding platform selected.

Bartlett's prepares to deliver free mentoring and advice to UK's outstanding social entrepreneurs

A group of nine carefully selected entrepreneurs who are either from a disadvantaged background themselves, or whose business has a strong social focus, have been selected by Startup Direct to attend an advisory session on 21 October 2016.

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Local Business Middle of the Market North East News Rural News 100 Health

£322k invested in region over the past year



published

09:40 Monday 24 November 2014

More than £320,000 was invested in the north east in the last year, new figures have revealed.

Key Fund – a Social Enterprise – provides tailored loan investments to businesses with a social or environmental mission.

Figures revealed on Social Enterprise Day, revealed that more than £3m was invested in the last year throughout the north of England, £322,000 of which was ploughed into the north east.

Sam Tariff, chief executive officer of Key Fund, said: "I think the message on Social Enterprise Day is to really raise awareness that it isn't a niche sector, it's simply ethical but successful and profitable business that entrepreneurs of all shapes and sizes and from all industries are embracing.

"Social Enterprises empowers local communities to take control of their economic destiny, or simply puts people and the planet before profit."

Key Fund success stories include Spinning Tops in Seston, Dalwul, a community-based childcare service.

Led by qualified childminders, Spinning Tops accommodates 30 children offering wraparound care and a holiday out of school club.

Jule Wale, Key Fund's lead investment officer for the north east, said: "Spinning Tops has done a fantastic job of renovating the premises to provide a fantastic nursery and café.

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DOMAIN AUTHORITY: **40**



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"They have engaged with the local school and the painted walls were done by the sixth form art students who are rightly proud of what they have done for the nursery

"Alongside providing a quality nursery and after school provision, the enterprise is a good example of community engagement too."



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Childcare service with difference is launched



published

09:41 Thursday 11 December 2014

A social enterprise that offers community-based childcare has launched thanks to support from Northumbria County Council and the Key Fund.

Spinning Tops in Scaun Delaval received a £12,000 loan support, as part of a ground-breaking partnership between the council and social investor.

The fund provides affordable loan finance to social enterprises.

Northumberland County Council joined forces with the Key Fund – Britain's leading regional community development finance institution – to deliver bespoke support to social enterprises in the region.

Spinning Tops, led by Melanie Guy, Marsha Storey and Lisa Turnbull, will implement the early years' curriculum and accommodate 30 children.

It also provides an activity centre with a soft play café, and community activities for parents and under fives to build support networks and develop skills, and childcare for parents returning to work or training.

Melanie, childcare director of Spinning Tops, said: "There was a very immediate and pressing demand for a nursery in the area, with up to 500 new houses being built in Scaun Delaval alone, and we are really motivated to see all children in the community have access to affordable and high quality play and early education activities.

"We are passionate that the early years are crucial for securing positive futures for children in our community, from healthy eating to educational success."

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GREENER HORIZON FOR PAUL



RECYCLE: Paul Coulton aims to cut the cost of newspapers

By NEIL HODGSON
Business Reporter
@neilhodgson

Recycling idea to help ex-cons

A RECYCLED green waste has set up for two innovative business that do paper, and provide employment opportunities for ex-cons.

Involving ex-conv Paul Coulton, 33, from Zetland, and his partner, his wife, Louise, 35, who, while carrying out community service as part of his sentence.

He said: "I was working in a business recycling up and down of all the paper waste and I was looking at all the employed ex-cons and just how and how together to come up with the idea."

The plan was to use recycled plastic to create memorial stones and monuments up to a third of the price of traditional stone, used to remember and remember.

He left prison two years ago and has worked to get his ex-cons off the ground, with support from The Prisoners Trust and local business North, an ex-conv who has often helped to build firms and social activities across the North of England.

Paul's partner, Louise, has been

employed as a cook in the prison of being the first woman to, ready for a business launch in the next few weeks.

He said: "I've never had a business since but have great passion of the local business North, where who help a lot."

"I'm setting up as a social enterprise as I want to give back to the community and to give work opportunities to other ex-convicts as it's harder to get work with a record."

"This is really changing the life around, and I hope it will help others too."

He added: "At the moment, it's just me working, but once it gets up and running and I am getting orders, I want to take on ex-convicts for jobs like assembly or a van driver."

He said the plan to use would not only go to landfill, as recycling materials to produce will use less carbon, but will also help to reduce carbon emissions.

Optionis sets challenge



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IN TUNE: from left, Chrissy Moog, media services manager, Alex Dean, training co-ordinator, and Jon Kelly, media training co-ordinator, of Higher Rhythms

volunteering, training and work placement opportunities. It has entered a partnership with the Key Fund, to deliver affordable loans to people who might otherwise have used high cost lenders.

The Key Fund has also supported the Birdcage on Skipton High Street, a shop which was set up by the Leeds charity for domestic abuse, Behind Closed Doors.

The Birdcage launched after a start-up loan package of £25,000 in 2010 from the Key Fund.

Louise Tyme, organisation director for Birdcage, said: "The shop was a reaction to the economic climate our charity, Behind Closed Doors, was facing. Funding streams were drying up but the needs of the victims of domestic abuse continued. We decided to diversify our income streams by creating a trading arm so it wasn't dependent on one source of funding. Birdcage would



SAM TARRIF: 'It's all about wealth being reinvested in communities, investing in businesses who employ local people.'

not exist if it wasn't for Key Fund support offering unsecured development loans to a charity with no track record in retail."

Mr Tariff said: "It's the small to medium-sized enterprises that are the driving force behind the expansion of Yorkshire's economy."

"Over 99 per cent of all businesses are SMEs across the UK. SMEs are essential for driving productivity growth across the UK, they account for over half the private sector jobs, and 75 per cent of new jobs are created by SMEs."

"From our point of view, social enterprises are not only essential to economic growth and prosperity of the region, but the types of SMEs we invest in have massive social benefits as well."

"It's all about wealth being reinvested in communities, investing in businesses who employ local people, who in turn

spend locally, so the economic benefits are retained in the communities rather than being leaked elsewhere."

"If Key Fund and our delivery partners didn't exist, those flows of support and finance would be cut off. We operate in a space where there is a consequence of indifference and inaction which impacts on society as a whole."

"Our model not only provides the kind of support and finance to enable businesses to grow but also allows organisations to focus on their social impacts."

"We act as an advocate for that kind of finance, an advocate for creating wealth that is ethical and has a social dimension, as well as an economic one."

With the Key Fund's support, Yorkshire's traditional industrial heartlands can look to the future with confidence.



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HELPING HANDS: Top picture, Barnsley Community Build and Doncaster Refurbish, above, are both thankful for the funding, advice and support received from the Key Fund.

Investment fund that has provided a lifeline and helped organisations to flourish

OVER the years, the Key Fund has helped organisations that have rebuilt and re-defined the communities around them.

Settle Hydro is a community hydro-electric scheme which was established with two aims: to regenerate the local economy and protect the environment.

Settle Hydro has advised more than 400 communities worldwide on how to take responsibility for their future. The development has attracted thousands of visitors.

Ann Harding, who is the chairman and one of the founding directors of Settle Hydro, said: "Without the Key Fund investment we wouldn't have found ourselves addressing the Westminster Environmental Audit Committee.

"It's been the most complex and difficult thing - however we are secure and confident in the knowledge that we have made the way easier for others. But we couldn't have done it without our financial partners."

Higher Rhythm was set up in 2001 as a recording studio by two ex-college lecturers. Since then, it has grown into a multi-award-winning, sector leading creative organisation.

From a small recording studio, it has launched new operations with offices in Doncaster and Leeds, it works regionally, nationally and internationally. Higher Rhythm has also secured several European partnerships, working with organisations from France, Spain, the Netherlands, Turkey, Poland, Italy and Greece.

Steven Mundin, the senior manager at Higher Rhythm, said: "The Key Fund has been instrumental at key strategic points in our development. We started as one thing, but now we deliver many different services through various strands and the Key Fund has provided vital investment at every

stage, allowing us to launch these new brands and concepts.

"Even after 12 years of operating, in this current climate there's no chance of accessing money from mainstream banks, so the Key Fund has been vital to our survival and growth."

Barnsley Community Build was created by Barnsley Development Agency and Barnsley Council in 2001. It has grown into a self-sustaining social enterprise.

The organisation's community-based construction projects provide low-cost office space and much-needed living accommodation for those on the housing waiting list.

The Key Fund has been instrumental at key strategic points in our development.

Each week 170 pupils at risk of exclusion from local schools attend its training centre, Moorlands College. Almost 1,000 adult learners have also benefited from the training and employment brokerage service.

Steve Palmer, the operations manager at Barnsley Community Build, said: "Without the Key Fund support, we'd be finished. They've handed us at least two 'get out of jail' cards. I can't praise them enough. It's not just the financial support but the advice, support and trusting relationship with the staff.

"I've been here over 10 years and the connection with the Key Fund has put us where we are today."

"We started out with literally nothing 10 years ago. We struggled to get working capital to develop as a social enterprise because we had no real security or assets to offer as security. The Key Fund is a lifeline, providing us with unsecured loans which have been an invaluable way to drive things forward.

"Knowing we have access to finance is helping us achieve our mission to put people first in the social care sector."

Since its formation, the Key Fund has helped to create more than 1,200 jobs and 240 businesses. In many cases, the fund has helped tiny businesses, who just needed a little help.

"It's a significant contribution to Yorkshire's economy," said Mr Tarff. "There's a high need for the services of the socially minded businesses we invest in. These are organisations that are tackling

multiple problems in their communities, and working with vulnerable people."

These organisations are supporting troubled families, tackling issues such as youth unemployment and social exclusion or delivering valuable services.

Mr Tarff added: "We like to think the Key Fund invests and fills the gaps created where other financial institutions are not able or willing to.

"We're also leveraging in additional funding as a catalyst for organisations to grow and develop their assets or services."

The case of Unity Hall in Wakefield is typical.

The Key Fund supported the project when nobody else would, with an initial £50,000 loan.

"That initial investment unlocked an additional £4m in social finance, and that would not have happened without our

initial investment, no one else wanted to know," said Mr Tarff.

Unity Hall is a community benefit co-operative which aims to be a major conference venue and concert hall with an art gallery, café, bars and restaurant. Based in the heart of Wakefield's Cultural Quarter, it's due to open in September 2014, creating 100 jobs.

Chris Hill, the chairman of Unity Hall, said: "It's more than a redevelopment project; it's a cultural movement by the people and for the people. Communities are clearly passionate about taking ownership of iconic, historic civic buildings, and shaping their own future."

Key Fund has a long history of helping local people reclaim their assets.

Chapelton Baths Community Business in Sheffield has grown into a community hub with the Key Fund's support. Without

the initial help from the Key Fund it would not have been able to continue trading. Now the baths has swimming sessions for 600 young people and 1,000 children every week, with disabled access facilities and GP referral schemes from local surgeries for cardiac patients.

Andy Simpson, the chief executive of Doncaster Refurbish, which was established in 2003 said: "The Key Fund truly understands our sector, it lives and breathes it, it believes in what we strive to achieve, and we as customers are the ultimate beneficiaries."

In a typical year, Doncaster Refurbish makes 13,309 collections of bulky household waste, receives 125 shipments of retailer waste, and diverts 504 tonnes from landfill, supporting 10,500 individuals and families with the proceeds. It has created more than 420

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SOMETIMES small gaps can turn into gaping chasms. If we fail to provide social enterprises with modest amounts of investment, whole communities can be left behind.

The Key Fund was created in response to fears that South Yorkshire would slump into terminal decline following the demise of many traditional industries.

Today, as the economy adapts to the digital age, its mission is unchanged. It is there to help social enterprises flourish.

As Sam Tariff, the Key Fund's chief executive, puts it: "We work in the gap where there is a cost to doing nothing – a cost to society, the Treasury, the taxpayer, but more importantly, to our communities."

Today, the Key Fund is Britain's largest regional Community Development Finance Institution (CDFI). It leads a consortium of CDFIs in the region that has just been awarded £8.83m from the European Regional Development Fund to invest in Yorkshire's social economy. A Sheffield-based social enterprise, the Key Fund describes itself as a social economy success story: all of the returns received are reinvested back into the sector.

Established in 1999 in response to the downturn of the coal and steel industries, the Key Fund has helped around 2,100 organisations and invested more than

“ We work in the gap where there is a cost to doing nothing. ”

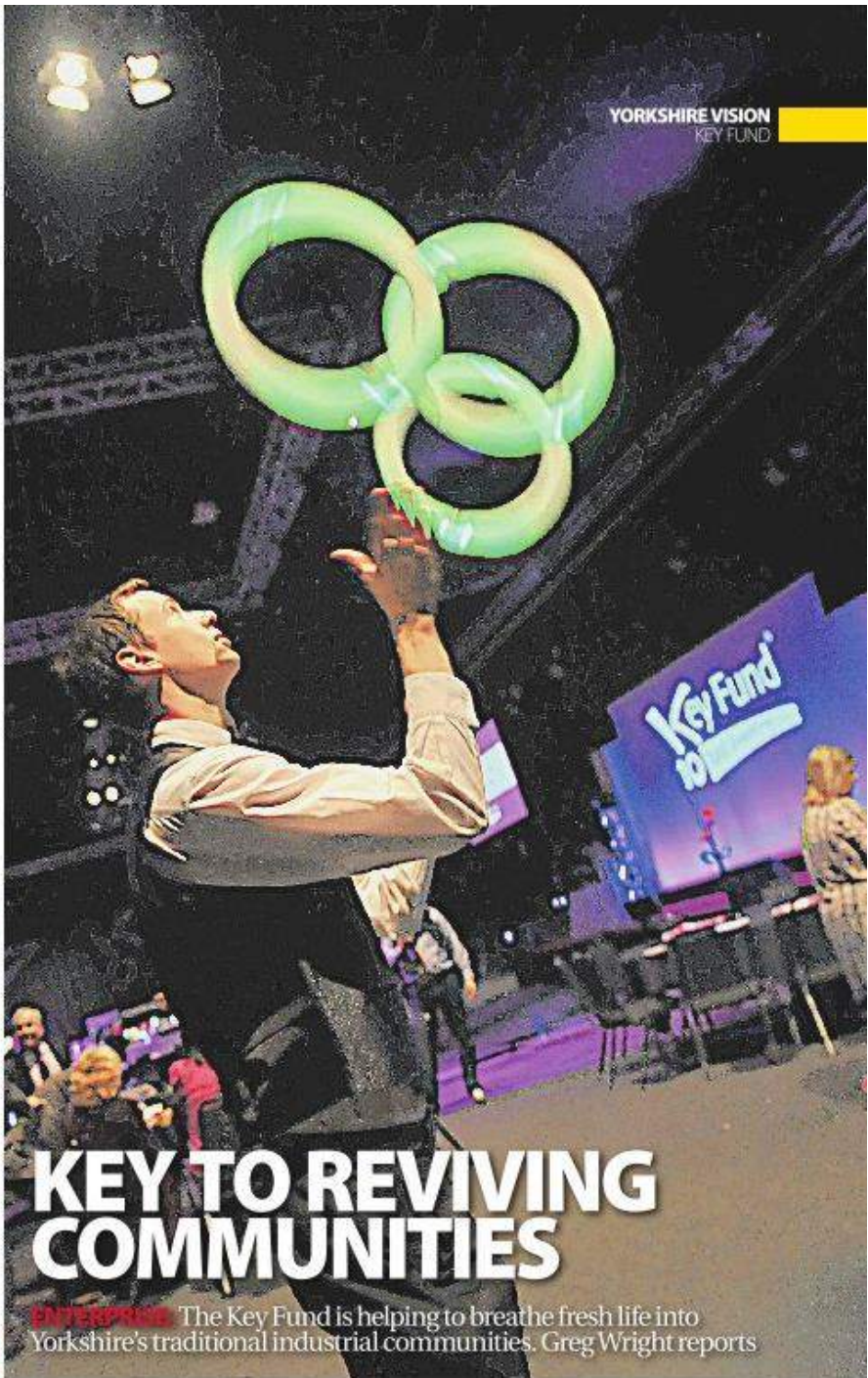
£30m in the social enterprise sector.

Mr Tariff, who became the Key Fund's chief executive last year, aims to ensure social entrepreneurs don't get bogged down in red tape. He wants money from the European Union to benefit those communities in greatest need.

Mr Tariff said: "We reach areas which are under-served by mainstream financial institutions. Our money and support is for those organisations refused money from the banks and we focus on areas of disadvantage and deprivation. Seventy two per cent of our investments made last year were in the top 20 per cent of the most deprived areas across the region."

This doesn't mean that these enterprises are not viable businesses. Organisations like Care and Share Associates (CASA), a social franchise network of employee-owned social care providers, received Key Fund support when nobody else would touch them. Now CASA has a turnover of £8m per year, with 550 employee-owners delivering 13,400 hours of personal care every week.

Dr Guy Turnbull, the director of business development and investment finance at CASA, said:



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the client arm of Raymond James Financial (RJF), has opened an office in Harrogate.

Raymond James started operating in the UK in 2001 and now manages in excess of £4.8bn in the UK and more than \$425bn throughout US, Canada and elsewhere overseas.

RJF was founded in 1962 in Florida, where its headquarters remain, and has notched up 109 consecutive quarters of

NICK HEIR, chartered wealth manager and branch principal of the new Harrogate office, which is at Windsor House, said "I am delighted to bring Raymond James to Harrogate."

"The business focuses on providing bespoke investment management services for high-net-worth individuals and their families."

"Our philosophy is to keep client numbers low, this en-

able level, whilst being sure to spend more time on each and every client and manage their money specifically for them."

"I am looking forward to building a business here and bringing more employment opportunities into the town in the future."

In 2014, Fortune Magazine ranked Raymond James Financial among the most admired securities companies in the world.



Branch principal Nick Heir (R)

Funding

Fund has £3m for social start-ups

One of the UK's leading investors in local business and new start-ups has £3m in grant and loan left to invest in the next two months across Yorkshire.

Key Fund is the most prolific community development investor in the country. It only invests in enterprises or start-

ups that deliver positive social impact and have been turned down by mainstream banks.

Matt Smith, Key Fund's Deputy CEO, said: "We have the finance available now if you have the business ideas. It doesn't matter what industry sector you're working in,

or whether you're established and looking to expand or are a start-up. Key Fund supports all sizes and types of enterprises."

Key Fund has invested over £39m in almost a thousand businesses which stimulate local economies and place

equal importance on social impact as well as profit.

Mr Smith said: "These kinds of enterprises can look risky on paper, with no equity or security. We find ways to surmount that risk with our highly skilled investment team using robust procedures."

£3M FUND IN HARROGATE ADVERTISER

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Surfrider campaign's slogan on marine litter is "You buy, the sea pays"

'Toxic pill' of marine litter and pollutants

A hard-hitting advertising campaign to highlight the problem of marine litter has been released in Western European countries to mark 20 years of action against litter.

Surfrider Foundation Europe, part of an international group that aims to protect the environment of oceans and coastlines, is running a series of three online adverts in seven countries, including the UK, which feature a seal, a seagull and a turtle with guns to their heads.

The provocative campaign, created by Young and Rubicam, shows the animals flinching slightly against the attack and the slogan "You buy, the sea pays: every second 206kg of plastic waste is dumped into the oceans".

Marine conservationists say much of our waste originates inland and makes its way to the sea through watercourses. Once in the sea plastics break

down into smaller pieces but don't decompose. Some of it congregates in vast garbage patches within the ocean gyres - circular currents in the oceans that stretch hundreds of thousands of kilometres. Most of the plastic settles in the bottom of the sea, smothering and entangling wildlife as it sinks.

"Everyone has a responsibility for marine litter," said Thibaut Ficher of Surfrider. "We hope that the campaign will trigger a real change in citizen behaviour."

Tangled up

The campaign includes a series of educational activities and events around Europe to encourage people to reduce their plastic use and to stop littering beaches.

British wildlife organisations welcomed the publicity push about waste plastics.

"Plastics in the ocean are a big unknown threat," says Aurelie

Bohan, Living Seas officer at Northumberland Wildlife Trust. "It's not just about seals getting tangled up. There are effects across a variety of species and we still don't know what all the issues will be in the marine environment."

"Studies show that 95 per cent of fulmars - similar to gulls - in the North Sea have plastics in their stomachs. It's seen at all levels - even plankton ingests plastic."

Northern seas are home to rare species like blue wolf fish and delicate pink sea anemones off the Northumberland coast. Around the Farne Islands, kelp forests are a refuge for conger eels, while the coastlines of Cumbria and the North Sea are home to thousands of grey seals and breeding seabirds.

As plastic breaks down into smaller particles it attracts toxins to it, explained Bohan. "This 'toxic pill' of pollutants is ingested by marine wildlife and may end up back in humans. The smaller the plastic pieces, the more it merges with the ocean, and the animals and plants within it."

Plastic rubbish

Underwater photographer Nick Robertson-Brown of Frogfish Photography in Manchester has experienced first hand the effects of marine litter. "One of the saddest things we encounter is an increasing amount of plastic rubbish in our seas."

"Some of the most common items we see discarded and causing problems are day to day items, such as plastic drinks bottles, fast food containers and plastic bags. People seem not to care and just throw this stuff on the ground, and eventually it ends up in our rivers and seas."

Autopsies regularly reveal plastic bags in the stomachs of turtles and seabirds as they mistake them for jellyfish or other food. Governments are now taking steps to curb their use.

In October the British government will introduce a 5p charge for single-use plastic bags, while France is moving towards a ban on them.

SARAH ROO



NEWS IN BRIEF

YORKSHIRE INVESTMENT

Community and social enterprises in Yorkshire and Humber could benefit from a £5m fund. Sheffield's Key Fund is asking anyone involved in a group, organisation, enterprise, or community with an enterprising idea to get in touch: it aims to invest £1m of loans and grants a month for five months to the voluntary, community and social enterprise sector. See www.thekeyfund.co.uk.

MISSING VOTERS

Nearly 40,000 voters have disappeared from Manchester's electoral roll in the past 12 months following government changes to the registration process. This year people have had to register individually to vote, rather than one member of the household filling in one form. The wards with the greatest drop are areas with high numbers of students, private renters and minority ethnic voters.

LEEDS TRANSPORT

Leeds residents can contribute their views on a Single Transport Plan before 30 April. The 20-year vision of the West Yorkshire Combined Authority is to develop an effective, integrated transport network for the Leeds City Region. The authority wants individuals and organisations to help shape the plan by filling in a survey before formal consultation in the summer. See www.westyorks-ca.gov.uk/s1p-survey.

SPORTS CUTS

Over £42m has been cut from council sports and leisure budgets since 2010, according to a BBC report. The North West has been the hardest hit with £12.3m cuts. The biggest cut in the region was the closing of Liverpool's Woolton Swimming Pool, which saved £3m - the equivalent of all cuts across Yorkshire. Critics say losing the facilities is a short-term solution that will negatively affect communities' health and fitness.

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Businesses invited to try for share of £3m

Small businesses in Yorkshire and the Humber are invited to compete for a share of a £3m fund to help them grow. The fund is part of a new initiative by Yorkshire Forward, the Yorkshire Development, Enterprise and Investment Agency, and the Yorkshire and the Humber Enterprise Partnership.

The fund will be used to support small businesses in Yorkshire and the Humber that are looking to grow their businesses. The fund is open to businesses of all sizes, from start-ups to established businesses. The fund is available to businesses in all sectors of the economy.

£30,000

Businesses can apply for a grant of up to £30,000 to help them with a range of costs, including:

- Equipment and machinery
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Businesses interested in applying should visit www.yorkshireforward.co.uk for more information.

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Sheffield creative hub's firm foundations



Walter a Burns, second from right, with the rest of the team on the site of the Roco on Glossop Road, Sheffield



By **Richard Blackledge**

01709 444444@the-star.com

published

07:00 Friday 17 July 2015

An opening date has been set for a complex which will transform a row of listed buildings into a haven for Sheffield's creative businesses.

The Roco will open on Glossop Road in November, providing 30 studios for artists, designers and makers along with exhibition spaces, a café bar, deli and shop.

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SHEFFIELD CREATIVE HUBS FIRM FOUNDATIONS - THE STAR

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **472K**

(EST.) COVERAGE VIEWS: **2.19K**

DOMAIN AUTHORITY: **67**



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Work is well under way at the site since the social enterprise secured £1.1 million to realise the project's vision, while a community share offer has raised £80,000 so far.

Andrea Burns, who is behind the scheme along with business partner Chris Hill, said having an opening date on the calendar was "tremendously exciting".

"We have been working on Roco for three years now from dreaming up the initial plan, to raising the finance we need, and to now finally getting on site and transforming those beautiful listed houses into a new creative hub for Sheffield.

"Our mission was to build a space that would support and grow our city's independent, small creative and social businesses and champion their role, and we're now well on the way to making that a reality."

As the seven late Georgian and early Victorian buildings - owned by the Church Burgesses Trust and formerly used as Sheffield University offices - are protected, special care has had to be taken.

"We've uncovered some wonderful original details," said Andrea. "Antique fireplaces with wooden floors and the high ceilings give the studios and co-working spaces real character.

"As for the new build, we have laid the foundation and the walls are going up fast to create our café bar and events space, our unique green roof terrace and courtyards - it's going to look fantastic."

Andrea said having a "strong vision" has helped the project succeed, but added: "Getting a project like this off the ground is always going to be a challenge, though I'm not sure we knew going in just how long it would take to find the right building and then bring our partners on board."

The Key Fund, Co-op Community Finance and Big Issue Invest provided the necessary funding, but the Roco still needs to hit its share target of £150,000, to pay for equipment and fit out key areas.

"We are hoping that as Roco is set to be a reality we will encourage more people to invest the £200 minimum to get us to our target by the time we open in November," Andrea said.

Visit www.theroco.org for more information.

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Business News

Young entrepreneur's new venture is a Trip Advisor for the care home industry

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Written by Susan Thompson | Posted 12 July 2015 13:07



A young entrepreneur is hoping to disrupt the care sector in the way that Trip Advisor transformed the travel industry.

Jamie Cole has launched CareSelector, which aims to work with local councils to help families find the right care for their loved ones.

There are 20,000 care homes in the UK and the site will provide information on them and the chance for members of the public to post reviews and comments.

Jamie is not the first person to look at this market, but believes CareSelector, based in Gifford, will offer more than the competition.

As well as information online, it offers an advice helpline manned by social workers, property, legal and financial experts.

Despite his age, this isn't Jamie's first business in the sector. Seven years ago he launched Care Calls, a service to deliver a pre-recorded message from loved ones to vulnerable relatives to remind them to take their medication and check whether they are okay.

If they don't answer, the service sends a text alert to the relative. It was an idea inspired by his own gran.

"It meant we could act for our grandma when needed," said Jamie, "but also gave peace of mind and reassurance. Our family all lived near, but all worked, so we couldn't be there 24/7."

His new venture has evolved from the Care Calls business and was again influenced by his experiences with his grandma, who died in June 2014.

Jamie said: "You don't worry about care homes until there is a crisis, and when it hits suddenly you have to be an expert in care. We tried to give Grandma a stress-free life but that personal experience made me realise what the care journey is like. It's really stressful."

And he believes advice is a vital part of the service.

"Some without support will sell their home, then run out of money a few years down the line," he said. "Selecting a home is just the first problem to solve. How do I afford that £750 a week? And what is 'lasting power of attorney'?"

"We're here to help navigate through that. Our background is tech, so we're able to automate and make it an efficient process. It's a one-click

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(IMAGE 1 OF 2)

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DOMAIN AUTHORITY: **33**



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process for me over to get involved in age may not change.

"We are doing this to improve the quality of care too. By being so close to carers, we understand what it is they value and therefore how providers can become outstanding care agencies."

"I think that's a really important part, especially with some much bad press for the care providers nowadays."

Jamie said most people don't get state funding for their care.

"If we're there on day one, we can tell them pretty quickly if they're eligible for public funded care," he said. "And if they're not we can help them get the right solution in place."

The service has launched in Bristol and so far helped 61 people. The goal is to roll it out nationwide.

Jamie has had support from DoFangdepart, a partnership between business accelerator DoFange and social investor Key Fund based in the North of England.

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YOUNG ENTREPRENEUR JAMIE COLE'S NEW VENTURE IS A TRIP ADVISOR FOR THE CARE HOME INDUSTRY

(IMAGE 2 OF 2)

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Emma's mission to give young companies an equal chance



Emma Cheshire



published

09:22 Tuesday 10 August 2013

Entrepreneur Emma Cheshire has overcome big challenges in both her personal and business life. She spoke to Catherine Turnbull.

She played football in an all-boys' team, has a feminist father and attended a school with a broad church of beliefs from the outback to the city.

These early influences of social equality have set the agenda for Dotforge's co-founder and CEO Emma Cheshire, a woman with a mission to connect the North of England with the rest of the world.

Dotforge is an accelerator for early-stage companies.

It offers three months of mentoring and networking and provides £18,000 of funds for teams creating technology to expand social impact or help start-ups working to improve society.

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(IMAGE 1 OF 2)

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(EST.) COVERAGE VIEWS: **927**

DOMAIN AUTHORITY: **72**



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Born in Canberra, Australia, with two younger brothers, Ms Cheshire said: "My dad is a very strong feminist so as children we were all brought up in a similar way.

"As the oldest girl if I wanted to do something I did it, such as joining the soccer team. And Australia, unlike here, is a very positive competitive environment."

"Myself and my brothers grew up in this witty, friendly world full of banter and our school had kids with different aspirations but who had the same access to education, and some really exceptional teaching."



Enabling people to have equal opportunities is a large part of the ethos of Dotforge. Also informing Ms Cheshire's journey, which led to her founding Dotforge in 2012, originally backed by 12 local angel investors, is her dyslexia.

"I couldn't read at the age of eight. They did an IQ test and I was lucky they decided to invest in me and I had one-to-one tutoring for two years so I caught up," she said.

"So having to strive and being at the bottom of the class taught me how to get ahead, I was determined to start high school in the top stream and at my core I am pretty competitive with myself."

After thinking she would work in the arts but being good at chemistry she went to the ANU (Australian National University) to study a BA in chemistry, archaeology and art history with the aim of becoming an arts conservator, but learned she couldn't sit all day painstakingly cleaning artefacts.

An influence in her working with digital happened while at university when she and her art history professor built websites using basic Linux to create simple websites accessible through the university's intranet to enable the art history students to access the images the lecturers were using, an early form of sharing. She also learned how to build databases.

She left Australia in 1996 to travel and ended up in Edinburgh working for Portoko Gallery and then York in 1998 for Impressionists Gallery and Yorkshire has been her adopted home pretty much since.

Her roles have included national development work for Arts Council England and being head of industry development for Screen Yorkshire which both showed her the value of seizing opportunities and building connections on pan-northern projects around digital.



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Open cinema without borders



Christopher Warrack, the driving force behind Open Cinema. (Helen Roberts)



published

07:00 Tuesday 04 August 2015

Christopher Warrack believes that in the future multiple cinemas will be sidelined by the growth of community film clubs with a social purpose. Sheena Hastings reports.

BACK IN the late '90s, Christopher Warrack was working by day in the film industry, gaining as much experience as he could from set decorating to sound recording, scriptwriting and directing.

It wasn't a surprising choice of career - one way or another, he had film in his blood. His grandfather Guy Warrack was composer for documentaries including the official films of the 1948 London Olympics and the Queen's Coronation, and his uncle Hugh Hudson directed the Oscar-winning 1981 film Chariots of Fire.

The Yorkshire producer Piers Tempest got him a break writing the script for an ambitious short film called Subterfuge; after that he was on his way. Factors going back to early childhood also influence the work he does today, says Warrack.

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Born into an "exhausting, over-achieving family" in Ryedale, North Yorkshire, the youngest child of six had an artistic, intellectually active and socially aware clan to live up to.

During his time at Ampleforth College, a key moment in his teenage years, he says, was a visit to Cold War Eastern Europe with the choir. "It had a long-lasting effect on my understanding of the relationships between culture, politics, economics and religious faith."

Still a practising Christian, he firmly believes in the power of culture - particularly film - as an agent of inspiration and engagement for those who've become socially isolated. While the day job fed his artistic appetite he also spent many hours a week as a volunteer at church-led projects for prisoners and the elderly in the impoverished area of London.

He moved on to work in his spare time with homeless people through another Church project in Soho, cheek-by-jowl with the offices and editing facilities that were home to the British film industry. "I'd spend my days working on a film, scrambling up the ladder of the film industry in a variously successful or unsuccessful fashion, and then in the evening I'd experience a whole side of life that's a long way from the supposed glamour of that industry. None of these (homeless) people were going to movies, enjoying the great stuff the world of film offers."



He came up with a simple idea: take film to socially isolated people by starting a film club in a local setting, giving members a cultural experience as well as the usual food and drink. Warrack's contacts book meant he could get film makers to come along and discuss their work.

Homeless people said they wanted to have culture in their lives, and responsibility for choosing films was given to them. Volunteers helped to run the club and create a welcoming atmosphere, and information about housing, health and other services were also available. "People came, and it was starting to realise that for many, this was the only door they walked through all week," says Warrack.

Since that first club was started, 34 film clubs have been opened at 25 venues across the UK and Ireland, using partnerships with support organisations working in homelessness, the care sector, criminal justice, local authorities, mental health, housing and community groups.

The idea has always been to make the clubs a social enterprise and not a charity, and the company has sustained itself almost entirely on contracts with local groups.



Directors, producers or technicians who turned up to talk about their film



OPEN CINEMA WITHOUT BORDERS - YORKSHIRE POST

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **235K**

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There can be life after the death of a local post office

17 April 2015, by the Post Office Comment

In Darvall, Sheffield, a local community group has brought one back from the grave, writes Andy Hillier



Darvall Post Office

In summer 2009, the only post office in Darvall, an inner-city area of Sheffield, closed suddenly after a dispute between the franchised owner and the Post Office.



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Local people were so upset by the closure that they started a campaign. Their initial attempts to reopen the old branch failed, but in January 2010 Darvall Forum, a local community development charity, put forward a proposal to open a new post office on its premises. The idea won support in the community and in August 2010 the new post office opened after recruiting letters and grants totalling £10,000 from the Key Fund, a social investor, and Sheffield City Council.

After almost five years of trading, Neil Bishop (right), the chief operating officer of the Darvall Forum and Darvall Post Office, says the post office is still doing well. "We have five members of staff and we now have main post office status, which allows us to offer services such as dealing with road tax and passport checks," he says.



But he admits it has been hard work. "It's very difficult to make money by running a post office," he says. "That the previous post office argued not to be commercially viable speaks for itself. The most successful post offices have a strong retail arm and use the post office to pull in customers. We do only some stationery and cards so far, and we've struggled to make retail pay."

The Darvall post office operates much like any other. For example, the layout adheres to post office standards and it doesn't rely on volunteers. But Bishop considers this both a strength and a weakness. "The Post Office is keen to protect its brand, so it's hard to make people aware that this is a charity-run post office run for their benefit," says Bishop. "That from their perspective, it's not their secret."

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DOMAIN AUTHORITY: **66**

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that the post office is not by government."

The post office has been set up as a separate trading arm of the Darnall Forum and makes a contribution to the forum's running costs, but it is yet to provide a steady flow of income to support the charity's work. Bishop says: "The post office is pretty much not-for-profit. It's not a good way to make money."

Many communities, particularly in rural areas, have post offices in village shops or pubs, or have cafes attached to help make them commercially viable. Bishop says there's limited scope to open, say, a cafe on the site to help generate extra income. "The building is just about big enough to hold the post office. To capture people in the queue and persuade them to have a cup of coffee, we'd have to knock a big hole in the wall. It's do-able, but we'd need to stop using the premises for the charity's community work."

But the post office is diversifying in other ways by selling school uniforms. "One of the advantages of selling school uniforms is that people will come in especially to get them," Bishop says.

The charity initially hoped that by taking on the post office it would be able to help more people in the community by supporting them through its training and employment schemes, but recent funding constraints have made this difficult. "Our biggest challenge is that grants and contracts for delivering community work have become thin on the ground," says Bishop. "The post office is chugging along OK, but the attached office is struggling."

But he says that opening the post office has been the right thing to do for Darnall residents. "A lot of people still live in a cash society. They have savings accounts and pay their bills over the counter. These people aren't using the internet for shopping or banks for credit. For them, this is a vital service."

Locality and the Essex Fairtrade Foundation have published a free guide for communities that are thinking about taking over post offices.

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23 February 2015 by Sam Irvine-Jones, Be the First to Comment

The Ambition East Midlands and Aspire Gloucestershire SIBs, worth almost £1m combined, will finance four charities' payment-by-results youth homelessness projects



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Four charities' payment-by-results youth homelessness projects will be the first SIBs to benefit from the new social investment tax relief.

SITR allows investors who put money into social organisations to claim back part of their investments against their tax bills. The rate was set at 30 per cent by the Chancellor George Osborne in his Budget last year, and its scope was widened in Osborne's Autumn Statement.

The Ambition East Midlands SIB will finance work with 340 young people by a newly formed partnership of three local charities: the Leicester YMCA - which operates as The Y - FL and YMCA Derbyshire. The Aspire Gloucestershire SIB is a partnership between CDF and FL, and will work with 150 young people in Gloucestershire.

The combined value of the two SIBs, announced today, is £910,000, of which slightly more than 15 per cent was provided by individuals who will benefit from SITR.

The bonds will pay 7 per cent returns every year for three years, but for those benefiting from SITR, the return plus tax benefit will be equivalent to 19.3 per cent a year, according to a Cabinet Office statement.

The SIBs were arranged by Triodos Bank Corporate Finance.

The majority of institutional investment came from the social investors Big Issue Invest, CAF Venturesome and the Kiy Fund, and all individual investors were either

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SOCIAL INVESTMENT TAX RELIEF FOR HOMELESSNESS SOCIAL IMPACT BONDS | THIRD SECTOR

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **77.8K**

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2	28	4	33

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Trados investors, supporters or the charity or clients of the independent financial planning firm Penelope Martin.

Rob Wilson, the Minister for Civil Society, said in a statement: "SITB enables individuals to invest in the transformation of their communities and creates opportunities for individuals to use their money to change lives as well as generate a return. I'm delighted that Trados has led the way with these first two social impact bonds and look forward to seeing SITB unlocking more opportunities for individuals to invest for good."

The two consortia were awarded the payment-by-results agreements by the Department for Communities and Local Government and the Cabinet Office as part of the government's Fair Chance Fund, which was launched by Nick Clegg last year.

Aspen Gloucestershire has also benefited from money from the government-backed Investment and Contract Readiness Fund.

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News

Homelessness social impact bonds are first to use social investment tax relief

Finance (David Greenhalgh) 5 Feb 2015

Two social impact bonds launched today to help young homeless people will be the first to use the new social investment tax relief.

The two SIBs are worth more than £900,000 and will help fund under 500 young homeless people find accommodation, education and employment in East London and Gloucestershire.

£130,000 of that funding will be provided by ten individual investors benefitting from the newly introduced SIBs.

Social investment tax relief is a new relief which allows investors to deduct their investment from their taxable income. It is available to individuals, companies, charities, or other organisations with a social benefit. This is the first time that SIBs have been used in conjunction with a SIB.

A social impact bond is a type of payment-by-results agreement in which an investor funds a charity to provide a service – in this case working with homeless people – and the government agrees a period L, usually no longer than five years, for the charity's investment to be successful in meeting pre-agreed targets. If the charity does not deliver the agreed results, the investor loses out.

One of the SIBs is called Resilient East Midlands and covers Derbyshire and Leicestershire. It will be delivered by three local charities – R3, YMCA Derbyshire and East The N. It will support 240 young people and has benefited from £400,000 of investment, including £100,000 under SIBs from the analysis.

The other is called Apollo Gloucestershire and will work with 150 young people. It will be delivered by R3 and SIB and benefited from £300,000 of investment, including £50,000 under SIBs from another five individuals.

The SIBs are two of seven agreed through the East London Fund, which is backed by the Department for Communities and Local Government and the Cabinet Office.

Most of the funding for the SIBs will be provided by specialist social investors Big Issue Invest, C&I Wellcome and the May Fund, with more provided by individuals and some coming from the charities themselves.

Individual investors will receive 7 per cent per annum rate of return, in addition to the 30 per cent tax relief, if the SIB achieves the expected results.

The one was developed with advice and help from social investor [Vincos Invest](#).

Mark Shorro, chief executive of R3, said: "With traditional methods of funding disappearing we had to look at new ways to fund the future that we needed to bring the project to life."

"We're delighted that we can be one of the first and pioneering charities to be issued with social finance, we're an innovative organisation by nature and social impact bonds suit our unique way of working."

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ALTERNATIVE YORKSHIRE INVESTOR HAS 3M TO SPEND BY AUTUMN

(IMAGE 1 OF 2)

BUSINESS QUARTER > ALTERNATIVE YORKSHIRE INVESTOR HAS £3M TO SPEND BY AUTUMN

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Wednesday 23 Jul 2015 12:20

Alternative Yorkshire investor has £3m to spend by autumn

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An alternative investor in local business and new start-ups has £3m in grant and loan to invest in the next two months across Yorkshire and the Humber



Key Fund is a community development investor that only invests in enterprises or start-ups that deliver positive social impact, and have been turned down by mainstream banks.

Matt Smith, Key Fund's Deputy CEO, said: "We have the finance available now if you have the business ideas. It doesn't matter what industry sector you're working in, or whether you're established and looking to expand or are a start-up, Key Fund supports all sizes and types of enterprises."

Key Fund was launched in Sheffield 1888 to stimulate local economies in Yorkshire and the Humber after the decline of the coal, steel and other major industries. Its social mission has remained the same - to remove the bureaucratic hurdles and offer finance to organisations in the areas of greatest need. The smallest funding package is £3,500 and the largest so far has been £300,000.

Matt added: "This is a time limited offer, so anyone living in the region who has an idea, or is involved in a group, charity, or community with an enterprising idea should come and talk to us."

"Many people who want to start their own community or social enterprise, or expand and grow an existing one,

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don't aware that there is an alternative to mainstream investors," he said. "With us, you don't need assets or even necessarily experience, you just need a fantastic business idea that benefits society."

Key Food work with applicants and give hands-on support to give organisations the best possible chance to become sustainable.

The organisation believes community and social enterprises not only reignite local economies, but are best placed to tackle social problems, meeting the demands of the communities they are rooted in, from community-owned pubs, social care services, high-tech renewable energy solutions and recycling schemes.

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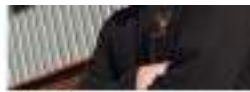
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£130,000 for disabled people's roadshows

By Max Regester | First published February 24, 2015

By Catherine

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A charity has won funding to take a pioneering roadshow for disabled people to all over the country.

The Leicester Centre for Integrated Living has secured £130,000 to stage its Choice Unlimited Events across the country.

The events – similar to [Track Super 8](#) – put disabled people in touch with organisations and businesses which can support independent living.

Stands range from information on professional care to products, leisure activities and even accessible Formula One cars.

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Day of activities highlights choices for disabled people

The idea was born in Leicester and the first expo was held three years ago.

The additional funding has meant the recruitment of three extra staff to the programme.

An expo at the Leicester Tigers' stadium will be held on Thursday, April 16, and will be followed by other events in Birmingham, Lincoln, Worcester, Luton and Chester.

[Outlets](#) will include charities, local businesses, police, car manufacturers as well as a range of other suppliers.

Kelly Bland, director of [business development](#) at the Leicester Centre for Integrated Living, said: "We have had five expos – three in Leicester, one in Nottingham and one in Surrey.

"We knew there was a national need for these type of events and it is because they have been such a success that we have been able to attract the extra funding."

She added: "The events are aimed at disabled, older people and carers, and ways of [supporting](#) independent living and active participation by disabled people in society.

"It helps to open up doors and other avenues to them and give them a breadth of different ideas.

The Leicester Centre for Integrated Living was established 16 years ago and is recently moved to a new base at the West End neighbourhood centre.

Steven Cooper, chief executive of the Leicester Centre for Integrated Living, said: "We are very proud of what we have already achieved through Choice Unlimited."

"This funding is a major step forward and will take us to another level.

"It means that we can develop the opportunities in building our IT infrastructure and we have been able to recruit more staff to deliver Choice Unlimited."

The money has come from Sky Fund which invests in projects providing benefits to society and to support organisations which often struggle to raise finance.

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LEICESTER MERCURY

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Tuesday 20 Jul 2015 10:35

Realrider secures £80,000 KeyFund backing

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A former BQ Emerging Entrepreneur winner has secured £80,000 in funding from social investment 'bank' Key Fund.



Co-founder and lead road development director for TCI's Jack Technologies, Andrew Richardson and founder Zoe Farrington.

The funding will help the Blair safety app developed by Roadsafe Technologies learn Zoe Farrington and Andrew Richardson connect to the 999 network across the UK.

The technology has already been piloted by the North East Ambulance Service NHS Foundation Trust and will now be integrated by BT to ensure alerts are treated as any other 999 emergency call.

Roadsafe CEO, motorcyclist and mother of three, Zoe, said she is delighted that Key Fund recognized the positive social impact of the road safety tool, which uses the tilt and turn of a rider's movement to detect problems.

She said: "We have a background in promoting road safety for the government and working with the NHS we have spent 24 months on the first phase and the pilot project for REALRIDERS.

"As a duty of care during that time we've ensured the technology is robust and it is performing usefully.

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Investment We can progress the next phase owing to a five-year contract with BT.

"Our app will send alerts direct to emergency control rooms across the UK. This is a massive step as we're the first company to produce an officially recognised emergency app."

Last year, Zoe Pattington spoke to BQ editor Brian Nicholls about how she and Andrew were on a big lifesaving push to have their acclaimed and innovative app, a global first, taken up by half a million UK citizens.

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Key Fund investment to develop app for disabled



07:00 Tuesday 26 July 2013

THE Key Fund, the Sheffield-based community development finance institution, has invested £150,000 in a hi-tech tool that could improve the quality of life for disabled people.

The Key Fund has invested in assist-ME, a technology start-up which has developed a disability access app. The app gives users the ability to request help directly on their smartphones with service providers including banks, supermarkets, petrol stations, public buildings, car parks and offices.

The app will, for example, identify the nearest petrol station, and allow the disabled customer to send a message to the retailer. The retailer is alerted through GPS tracking, so they are ready to help when the customer approaches.

Julie Wake, the lead investment officer at Key Fund, said: "It's a high risk business idea on paper but one which could have massive social impact for the UK.

"It's exactly the kind of thing we invest in. Our mission is to help people find the right solutions to the challenges their communities face, delivering real impact through enterprising activity. There's an incredible team behind the start-up, and we instantly saw the potential of assist-ME, not just in the UK but globally."

The Key Fund has also invested £80,000 in a biker safety app. The online platform and mobile phone app RealRider detects if a rider has had a crash and sends a message to emergency control rooms.

It has been developed by Realsafe Technologies team Zoe Forrington and Andrew Richardson in Durham, and it has been piloted by the North East Ambulance Service NHS Foundation Trust.

The extra investment means the Realsafe crash detection is integrated into the BT telematics system to ensure alerts are treated like any other emergency call.

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Investor plans £5m funding handout



Key Fund's Andy Simpson, CEO of Doncaster Hub press (right) with the Actonville team.



By **Ismail Mulla, Business Reporter**

published 02:00 Tuesday 14 April 2015

An investor in community and social enterprises is aiming to provide £5m of funding over the next five months across the region.

Sheffield-based Key Fund, which has, to date, invested £25m, is looking to give £1m a month over the next five months in grants and loans to charities, voluntary groups, community groups and social entrepreneurs.

Garry Brown, head of investment at Key Fund, said: "We're asking anyone living in Yorkshire and the Humber who has an idea, or is involved in a group, organisation, enterprise, or community with an enterprising idea, to talk to us."

The investor is offering a loan and grant combination to help finance new

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INVESTOR PLANS 5M FUNDING HANDOUT - YORKSHIRE POST

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business ideas or existing business growth. Although grants are given at the discretion of Key Fund typically they amount to ten per cent of the loan taken.

Mr Brown said that they were committed to supporting the voluntary, community and social enterprise sector.

He added: "We know how hard it can be to balance the costs of delivering positive impacts in disadvantaged areas with the tight financial realities of balancing the books, which is why we are offering grants alongside our loans."

All of Key Fund's grants have been turned down by mainstream investors because they don't fit their lending criteria.

But despite Key Fund's investments being seen as a higher risk on paper, it has acquired an average loss rate of just 4.4 per cent. They say this is down to its relationship-based lending, free from credit scores or blanket rules – with the organisation working hands-on with applicants.



Mr Brown said: "Many people who want to start their own community or social enterprise, or expand and grow an existing one, aren't aware that there is an alternative to mainstream investors. With us, you don't need assets or even necessarily experience, you just need a fantastic business idea that benefits society."

He added that social enterprises, business whose purpose is to benefit society, struggle to gain the confidence of mainstream investors.

"As the sector grows there is increasing interest and plenty of passion, but start-ups and young businesses need support, guidance and investment in order to flourish. That's where we come in," said Mr Brown.

The organisation believes community and social enterprises not only revitalize local economies, but are best placed to tackle social problems, meeting the demands of the communities they are rooted in.

Mr Brown said: "The sector is uniquely placed to address some of the greatest challenges we face, putting people at the centre and not just focussing on business as usual."

Key Fund, formed by a group of entrepreneurs from Locality and the Sheffield Community Enterprise Development Unit in 1999 to help South Yorkshire deal with the downturn in the steel and coal industries, has supported over 2,300 organisations.



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Financing communities through Co-operative & Community Finance

Author: Community Development Foundation / Posted: 2 July 2015



The villages of Spaxton in Somerset are building a new community shop, a Hubbesfield social enterprise renovating empty houses to provide affordable homes for rent, a workers' co-operative in Bristol is expanding its organic and fair trade wholesale business and the community in Darlington, Durham are saving their local club from demolition.

All great achievements and all helped with loans from Co-operative & Community Finance.

Co-operative & Community Finance supports the co-operative and social enterprise sector with loan finance that helps people take control of their economic lives and create social benefits. They have been around for over 90 years, and in that time have helped hundreds of businesses ranging from small community-run enterprises to large award-winning organisations. They have created and preserved thousands of jobs and helped communities across the country take ownership of their shops, pubs, libraries and community centres.

They are a great example of a community development finance institution (CDFI), and were the first of their kind in the UK. There are now 60 CDFIs operating across the country – united by their commitment to provide fair, responsible finance that brings social and economic benefits. Their finance is reaching the people and places that other finance providers don't – installing building improvements, low-income families, growing businesses and start-up social enterprises. Last year CDFIs lent £1.7bn to 96,000 customers and they look set to increase their impact this year. By creating and saving jobs, supporting enterprises to start and grow, improving financial management skills and helping people avoid payday lenders, CDFIs contributed over £0.2 billion to the UK economy.



The Community Development Finance Association (CDFIA) is the membership body for CDFIs – we represent, support and grow the community finance industry. We believe that fair, affordable finance is essential to the sustainable and thriving communities we want to see.

(EST.) MONTHLY VISITS: **2.88K**

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to reduce, or even eradicate, emissions from homes, they have, through their partners at CCF, we are building stronger local economies, creating opportunity and changing lives.

Fresh Horizons, a Huddersfield social enterprise, is renovating dozens of empty private houses in a scheme that will provide affordable rental accommodation, training and work for local people. A loan from Co-operative & Community Finance is helping to make this happen. It is one of the institutions funding the Innovative-empty homes project. The purpose is to make some of the estimated 3,000 empty private sector homes in England available as affordable properties for rent. Fresh Horizons refurbishes and sublets the properties that have been empty for more than six months. It charges the owner 10% of the rent in fees and a service charge and a contribution towards the cost of refurbishment. Fresh Horizons also plans to establish a self-sustaining fund to continue the project.

The origins of Fresh Horizons can be traced back to the community action group set up during the 2004/5 miners' strike. It now delivers a very wide range of services and activities in pursuit of its mission to help people be proud of what they do and where they live. It guides local people to access support services and to get into training and volunteering. It also invests in housing and community buildings and helps to create local jobs.



This is the fourth loan that Co-operative & Community Finance has approved for Fresh Horizons. Investment Manager Ian Taylor explains why he was happy to support the organisation:

"Fresh Horizons is run by local people for local people and they are solving local problems. There are a lot of empty houses in the area and the organisation Fresh Horizons Ltd came up with a strategic, well planned and embedded in the local community."

Co-operative & Community Finance isn't the only CDF helping community groups, charities and social enterprise develop and grow services that support their local community. The Key Fund, for example, provides support and investment to social enterprises in the North of England and Big Issue Invest, the social investment arm of The Big Issue, helps to scale up social enterprises with loans and investment.

And there are many more besides. They provide advice and custom too - doing all they can to give the enterprises they back the best chance of success.

You can find details of what is available in your area by visiting www.findingfinance.org.uk.

Sam Collis is the Communications Manager at Community Development Finance Association.

[Community Development Finance Association](#) [Community Finance](#)

MY COMMUNITY

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Latest News

Investment saves key dementia support centre in Wigan from closure

Published: May 19, 2016 9:33 am

Dementia support centre Reflectors Wigan CIC has secured its future thanks to a £224k loan from Unity Trust Bank. The bank for social impact provided the investment alongside £100k from local social investor The Key Fund to enable Reflectors Wigan CIC to purchase a new property and avoid closure.

Reflectors Wigan is a Community Interest Company (CIC) running a day care centre for people with dementia. After just two month's notice from its previous landlord to take over the property, the loan from Unity meant that the centre was able to be fully operational the day after its relocation to new premises.

Dezcan Molyneux, Director of Reflectors Wigan CIC, said: "We live when many local services are closing down, people with dementia along with their families and carers absolutely rely on the care and support provided by Reflectors. Thanks to the loan funding, we were able to buy a new property nearby and move our service overnight, meaning the move didn't impact our service users, a big priority for us."

Reflectors Wigan CEO and registered nurse at the local A&E Mandy Molyneux, said: "Reflectors is a unique environment. We operate out of a family home and have gardens, a dog, chickens, a pub and a park. We focus on providing local activities to improve quality of life for those with dementia and to give a well-earned break to their loved ones after caring for them. Our service users come here and like part in cricket, arts and crafts, tai chi, jumble, and dancing as well as snacks and drinks in the pub."

Since the move, Reflectors Wigan CIC, which is now two years old, came to around 23 service users a day, two and half times what they had projected for their first year operation targets.

Mandy continued: "Since the people that come to us are active all day taking part in communal activities it helps them to get a good night's sleep when they return home, something dementia patients often struggle with. We are very much a community for everyone touched by dementia. Carers, relatives and friends are always passing in for a chat and we have some wonderful volunteers supporting us too. Wigan Council has also been so helpful by providing community transport for people to get here. We're all about making people happy, and that's what we pride ourselves on most at our new premises."

Margaret Foster, Unity Trust Bank Relationship Manager for the North West, said: "Reflectors Wigan CIC came to us because we are specialists at lending to community interest companies creating a direct impact in their local communities. Unity is here to make sure organisations have the access to finance they need to continue making a difference in the communities that need it most. Reflectors provide such an important service that touches the hearts of not just those who use it, but their families and the wider community, it therefore made absolute sense to invest from both a business and social impact perspective."

Gery Brown, Head of Investment at Key Fund said: "We passionately believe in the importance of locally focused and delivered services like this, as they provide support that really puts the person at the centre, focusing on their needs as individuals, which often leads to better results. As a social enterprise ourselves we are driven by a similar desire, to improve the lives of people in need, and so we are delighted to have been able to support the continuing work of Reflectors Wigan CIC."

Unity Trust Bank often lend to and work in partnership with local social investors and Community Development Finance Institutions, ensuring their financing is spread as far as possible into the areas where demand is not being met by mainstream finance.

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(EST.) MONTHLY VISITS: **21K**

(EST.) COVERAGE VIEWS: **2.33K**

DOMAIN AUTHORITY: **37**



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For information and advice on sustainable finance and banking services, please contact Unity Trust Bank at us@unity.co.uk or visit to website at www.unity.co.uk.

EMIS

Notes to editors

About Unity Trust Bank

Unity Trust Bank is a bank for organisations and businesses that create social, community or environmental benefits in a way that is financially sustainable for the UK economy and wider civil society. The bank exists to put social change at the heart of everything it does and provides tailored day-to-day banking and finance to charities, social enterprises, co-operatives, CICs, voluntary and community organisations, trade unions, councils, housing associations and more.

Unity Trust Bank is a Living Wage accredited employer. The first bank to do so, this confirms Unity's commitment to paying its employees the UK living wage or more. It also holds the Fair Tax Mark in recognition of its fair and transparent accounting approach.

For more information, visit www.unity.co.uk.

For further information, please contact Unity Trust Bank PR consultants:

Anna Helle: anna@mattdawson.com / 020 8533 8893

Rachel Pidgeon: rachel@mattdawson.com / 020 8533 8893

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UNITY TRUST BANK

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BUSINESS QUARTER > CASE STUDY: DONCASTER REFURNISH UTILISE KEY FUND FINANCING

ARTICLE BY



Tracy Jackson

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Thursday 30 Jul 2015 07:00

Case study: Doncaster Refurnish utilise Key Fund financing

Have Your Say

Following from the news that Key Fund has \$3m of funding to spend this summer, BQ takes a look at their client Doncaster Refurnish, part of a disadvantaged area's continuing efforts to pull itself out of the miserable aftermath of pit closures



Twelve year after its doors opened, Doncaster Refurnish is a beacon of social enterprise with £1m turnover, a team of 43 staff and 40 volunteers - and it keeps on growing. It is one of Key Fund's first ever, and longest-standing clients.

Over the years, Key Fund has delivered eight different financial packages to support feasibility studies, business plans and lender packs. The organisation achieved sustainability after only five years of trading. Recently, Key Fund gave a £40,000 loan and a £40,000 grant to support the opening of a new furniture retail outlet in a highly disadvantaged and geographically isolated area of Doncaster.

Refurnish collects, restores and sells furniture to low-income families. It works to alleviate poverty, as well as benefit the environment. It offers employment and training to those on the margins of their local community, and rehabilitation and integration opportunities for prisoners due for release from Hatfield Prison.

It also offers handyman and support services to those in need, and a number of charities in the area, whereby staff do handyman and household jobs like garden cleanances and domestic cleaning etc.

In the year 2013-2014 Refurnish made

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DOMAIN AUTHORITY: **34**



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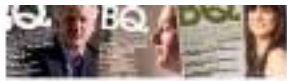
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13,700 collections of bulky household waste, received 246 shipments of retailer waste, diverted 617 tonnes from landfill and supported 8,488 individuals and families and 24 community groups with the proceeds.



CEO Andy Simpson has a true grassroots perspective on Doncaster and its problems. He left Adwick School at 18 with few qualifications but a strong work ethic. He went into tyre fitting, then became a building labourer, learned plastering and was offered a job with the council.

Alongside the day job, Andy volunteered with the council's youth service - and helped to set up Adwick Drug Awareness Peer Training. He went on to a full-time job with the council's social inclusion team, helping difficult children in failing schools, before moving to Highfields Community Partnership where Andy helped the community to set up a range of small businesses and community projects. In 2003 he went to work with Refurnish.

Refurnish is more than just a furniture re-use project. It doesn't just recycle products, it recycles people. In all its projects Refurnish uses the medium of taking unwanted materials and creates an environment for demotivated or uninspired people to grow and excel. But it's not just about helping its employees and volunteers, Refurnish want to make a significant impact on local people who are in dire financial positions, and are constantly developing new services to meet the community's challenges.

What makes the 46-year-old get up in the morning? "The urge to move on, make a difference in the community, do something that we hope will improve lives... We're part of an effort to make Doncaster a good place to be."

Andy said of the Key Fund: "The Key Fund delivers, it always has done. There are lots of funding institutions out there that make promises, that talk a good story and shine in the eyes of the powers that be, but none deliver like the Key Fund. The Key Fund truly understands our sector, it lives and breathes it, it believes in what we strive to achieve...."

"As an organisation they are truly focussed on the customer. When you deal with them they listen with their hearts as well as their ears... The Key Fund is entrepreneurial in its own practice. Their staff never switch off, or stops working. They are always on the lookout for new opportunities to develop its services and scope of business and we as customers are the ultimate beneficiaries."



11/08/2018
Acorn Brewery wins bronze beer medal

A bottle of beer brewed in Doncaster has won a bronze medal from international beer tasting

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CASE STUDY: DONCASTER REFURNISH UTILISE KEY FUND FINANCING

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(EST.) MONTHLY VISITS: **19.7K**

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Doncaster Refurbish utilise Key Fund financing

Filed on July 25, 2018

Twelve year after its doors opened, Doncaster Refurbish is a beacon of social enterprise with 676 turnover, a team of 43 staff and 46 volunteers – and it keeps on growing. It is one of Key Fund's first ever, and largest, awarding clients.

Over the years, Key Fund has delivered eight different finance packages to support feasibility studies, business plans and tender packs. The organization offers its sustainability after only two years of trading. Recently, Key Fund gave a £40,000 loan and a £40,000 grant to support the opening of a new furniture retail outlet in a highly disadvantaged and geographically isolated area of Doncaster.

Refurbish collects, restores and sells furniture to low-income families. It works to alleviate poverty, to seek to build the environment, to offer people work and training to those on the margins of their local community, and to establish and integration opportunities for people at risk of homelessness.

It also offers business and support services to those in need, and a number of activities in the area, whereby staff do voluntary and household jobs like garden clearance and domestic cleaning etc.

In the year 2015-2016 Refurbish made 10,702 collections of bulky household waste, received 240 shipments of white waste, diverted 817 tonnes from landfill and supported 6,460 individuals and families and 24 community groups with the proceeds.

CEO Andy Langdon has a fine grassroots perspective on Doncaster and its problems. He left school at 16 with few qualifications but a strong work ethic. He went into bike fixing, then became a building labourer, learnt plastering and was offered a job with the council.

Alongside the day job, Andy volunteered with the council's youth service – and helped to set up Adult Drop Awareness Peer Training. He went on to a full-time job with the council's social inclusion team, helping difficult children in taking activities, before moving to Highfield Community Partnership where Andy helped the community to set up a range of small businesses and community projects. In 2003 he went to work with refurish.

Refurbish is more than just a furniture re-use project – it doesn't just recycle products, it recycles people. In all its projects Refurbish uses the medium of taking unwanted materials and creates an environment for disadvantaged or unemployed people to grow and thrive. But it's not just about helping its employees and volunteers, Refurbish want to make a significant impact on local people who are in disadvantaged positions, and are constantly developing new services to meet the community's challenges.

What makes the 46-year-old get up in the morning? "The urge to move on, make a difference in the community, do something that we hope will improve lives... We're part of an effort to make Doncaster a good place to live."

Andy said of the Key Fund: "The Key Fund delivers. It always has done. There are lots of funding opportunities out there that make promises, that look a good story and there is the potential for the money that is, but none deliver like the Key Fund. The Key Fund truly understands our sector. It lives and breathes it, it believes in what we do and it delivers..."

"As an organisation they are truly focused on the customer. When you deal with them they listen with their heads as well as their ears... The Key Fund is not someone in its own position. Their staff come on board, off or stop working. They are always on the lookout for new opportunities to develop its services and scope of business and we as customers are the ultimate beneficiaries."

Original Source – [BBC News](#)

This entry was posted in [News](#), [Doncaster](#) by [perennial](#)

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- Doncaster Careers Fair**
on August 27, 2018 4:30 pm
- An Hour Well Spent: Strategic Tendering – HSE**
on September 5, 2018 8:00 am
- Sanctuary First Thursday Drinks Networking**
on September 3, 2018 4:00 pm
- Overview of Passion Auto Enrolment**
on September 5, 2018 8:00 am
- St Leger Ladies Day Event**
on September 10, 2018 11:00 am

BUSINESS DONCASTER
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Doncaster College is a major provider of further education in South Yorkshire. It offers a wide range of courses from entry level through to higher qualifications, apprenticeships, professional and post graduate qualifications, and a range of non-award bearing courses, qualifications and technical training.



Doncaster Chamber of Commerce is an independent non-party organisation that provides a range of opportunities for businesses operating in and around Doncaster. The Chamber is passionate about helping businesses to flourish in the region and offers a range of services to help you grow your business. Contact us for more information.



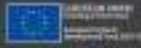
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(IMAGE 2 OF 2)



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The burgeoning influence of the social enterprise sector was acknowledged in the first manifesto published before the British election today.

The opposition Labour party outlined their support for "charities, mutuals, co-operatives and social enterprises", which is described as "promoting new models of production that enhance social value, promote financial inclusion, and give individuals and communities power and control."

Deciding factors for UK voters are more likely to be the various party policies on some of the bigger issues such as the NHS, the economy and taxation. However, Labour's announcement could prove influential for voters increasingly suspicious of political motives.

The banks were widely considered to be the culprits responsible for the hardships endured by the majority of us as a result of the recession. Now Labour is proposing a bank that will give something back.

Despite addressing only one aspect of the difficulties in establishing social businesses, the announcement went on to say that the party "will continue to support and help develop the social economy by improving access for co-operative and mutual organisations to growth finance through the new British Investment Bank."

The case for such an institution was first proposed by banking lawyer Nick Tutt at the think-tank website [New Britain Bank](#) in 2012. Labour supporters were invited to read the report and feedback. The inclusion of the idea in the manifesto would suggest that policy makers consider it a winner.

Summarising his report for the [Guardian](#) he proposed a bank "operating on a

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LABOUR COMES OUT IN SUPPORT OF SOCIAL ENTERPRISE | PIONEERS POST

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **7.06K**

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commercial basis and independent from government, but with an express public policy mission."

With a public appreciation of the financial recovery that is under way and wary of a return to a time of tightening belts, politicians have been only too willing to accuse their opposition colleagues of not doing their sums.

So how would such a bank be funded? Although the Labour Party have not expanded on their proposal at this time and Fort is a little vague, he does suggest that funds could be channelled from National Savings and Investments, the state-owned savings bank.

With manifestos from the Conservatives and the Liberal Democrats expected over the next few days, we'll soon find out how interesting (or not) the social enterprise space is to the coalition parties.

(Meta result: [Ed Miliband](#))

Tags: Ed Miliband, Labour, election, Nick Tait, Your Britain

Share link:



Labour pledges exclusive public contracts to social enterprises

UK Labour Party promises a range of public sector contracts to support social enterprise provision (11/06/12 10:50)

Elle Ward



Sam Tarriff talks capital creation, devolution and election

New research shows that key fund has made 47% of the total number of social investments across the UK, making it England's most public social investor. Researcher Sam Tarriff discusses the future of opportunities in the field.

Elle Ward



Social Value Act needs more bite, says Lord Adebawale

It is just over two years since the Social Value Act was introduced in the UK. While it has been praised and endorsed by many, others argue it is a mere add-on to existing legislation.

Elle Ward

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LABOUR COMES OUT IN SUPPORT OF SOCIAL ENTERPRISE | PIONEERS POST

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **7.06K**

(EST.) COVERAGE VIEWS: **332**

DOMAIN AUTHORITY: **45**



2



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3

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IS YOUR DIGITAL START-UP LOOKING FOR SUPPORT?

10th July 2013

Technology FELLOWSHIP TECHNOLOGY

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Dotforge Impact is an accelerator for entrepreneurs who want to change the world through digital-tech innovation

It is a unique partnership between Dotforge - a commercial accelerator for tech-driven companies, Key Fund - the biggest regionally based social investor operating across the North of England, and the RSA.

The programme offers £50k investment, mentoring, workshops, free office space and more to early-stage startups who are creating a positive social or environmental impact. So far there has been a very exciting mix of applicants from around the world.

Requirements:

- They are looking for for-profit enterprises; although they can be spin-outs from existing NFP/social enterprises.
- Applicant company MUST be using digital technology as core part of their social impact business.
- Applicants must have a resident Chief Technology Officer in their team.

With over £1 million in funding from the Social Incubator Fund, which is managed by the Big Lottery Fund for the Office for Civil Society, Dotforge Impact is now open to applicants for its second accelerator programme which starts in September 2013.

Dates: The programme starts on 14 September and will run for 14 weeks

Location: It's open to teams from across the globe - the programme will be based in Manchester, UK.

The deadline to apply for the next cohort is 27 July - if you want to apply please find our online form [here](#), or contact Regional Coordinator [Rachel Barker](#) with any questions.

Sam Tariff, CEO of Key Fund, said:

"Key Fund has over a decade's experience creating successful Social Enterprises across the north of England, and we're passionate about tapping into the power of technology and emerging tech entrepreneurs to use digital innovations for lasting and positive social impact."

Want to work for Dotforge?

The team, based in Manchester, are also looking to hire a Community Manager and a Programme Manager.

You can find out more about both opportunities [here](#)

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EE Hassan, RSA has inspired and enabled a generation of researchers, educators and designers by founding Boston's Design Management Institute. Now, a committed group are campaigning for his achievements to be recognised.

IS YOUR DIGITAL START-UP LOOKING FOR SUPPORT? - RSA

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **103K**

(EST.) COVERAGE VIEWS: **292**

DOMAIN AUTHORITY: **80**



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IS YOUR DIGITAL START-UP LOOKING FOR SUPPORT? - RSA

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **103K**

(EST.) COVERAGE VIEWS: **292**

DOMAIN AUTHORITY: **80**



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Bradford businesses urged to apply for share of £5 million



Chris Hallett, Business Reporter / Monday 13 April 2015 / News
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SOCIALLY aware businesses in Bradford are being offered a share of £5 million to help them grow.

The Key Fund aims to invest £1m a month for the next five months through loans and grants to help finance new ideas or to expand existing businesses.

The backer of social enterprises has supported 2,500 organisations with more than £35m since 1999 - including Bradford firms - who may have been turned down by mainstream lenders.

Now it is keen to help more companies grow.

Head of investment Garry Brown said: "We understand the unique aspects of the North and the challenges that Yorkshire companies face in the current economic climate - almost 80 per cent of all investments last year were in the most deprived 20 per cent areas in England.

"Social enterprises struggle to gain the confidence of mainstream investors. As the sector grows there is increasing interest and plenty of passion, but start-ups and young businesses need support, guidance and investment in order to flourish. That's where we come in."

Key Fund has backed a enterprises ranging from community-owned pubs, social care services, high-tech renewable

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BRADFORD TELEGRAPH AND ARGUS

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **438K**

(EST.) COVERAGE VIEWS: **2.21K**

DOMAIN AUTHORITY: **64**

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Key Fund, based in Sheffield, is itself a social enterprise which was started to counteract long-term unemployment after the collapse of the steel and coal industries in South Yorkshire.

Locally, it has twice backed The Aqua Clinic UK in Shipley and luxury greetings card producer The Juniper Tree Card Company, whose printing and envelope production is in Bradford.

The second £30,000 investment to The Aqua Clinic covered the costs of building a new sensory room and equipping it with specialist equipment to offer more therapeutic help.

Aqua Clinic director Gary Hudson said: "I have always found Key Fund staff open to earth, professional and a pleasure to do business with."

Tanya Palmer of The Juniper Tree Card Company added: "I applied for funding from the Key Fund after I took lots of orders at a trade show and needed access to some finance to complete them all. As a new business, banks wouldn't lend to us and I found myself panicking slightly.

"The help that they gave me eased the cash flow issues, helped me to fulfil my orders and also to do more advertising. You could say the Key Fund saved my business."

Companies seeking backing should e-mail info@thekeyfund.co.uk or call 0845 140 1420.

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BRADFORD TELEGRAPH AND ARGUS

(IMAGE 2 OF 2)

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Enterprise & Collaboration in Community Sport in West Midlands conference - BOOK YOUR PLACE



Publish Date
26/03/15



On 26th April, at the Signing Tree Conference Centre in Birmingham, Sports Marketing Network in assoc. with Sport Birmingham & Social Enterprise WM will be organising a new conference on Enterprise & Collaboration - The way forward for community sport.

The challenges facing community sport in the West Midlands

The events focused on the reality, how to overcome structural, organisational and other pressing problems. We need to be in places where people will want to go and spend as little as possible. They must be places that are fun for the participants, in short before people, whose people are most hard.

This event highlights the potential and provides thoughts, tools and ideas to help you to become an ambassador and your own community sports provider. Making a difference to your health and well-being. It's a great way to get involved in the local area. It's a great way to get involved in the local area. It's a great way to get involved in the local area.

Community sports clubs, social enterprises and other providers are facing many challenges in order to survive and grow in an increasingly competitive and demanding market. How to attract new members and users and retain the existing ones, become a part of the local area, grow your existing provision, improve the social life of the club, improve club's financial, to help them build sustainable and successful local business models, are all pressing concerns.

UK's changing and providers within events will sport have to change with it.

So how do we deliver great sustainable community sport without compromising your sporting and community objectives? How do we provide great customer experiences and great participation, whilst at the same time meeting the regulatory objectives of external partners and funders, whether they are clubs, social or sports clubs, leagues, federations or community providers? How do we manage the long-term viability and financial sustainability of our clubs and play our part in the future of our local communities? How do we measure and deliver on the inclusive range of sporting opportunities, addressing people of all ages and abilities?

Delegates will hear from nationally recognised clubs, community health and leisure providers, governing bodies of sport, local authorities, community sports hubs, national sports providers, community sports organisations, youth governing bodies, national governing bodies and other community sports providers.

A conference providing valuable and 'food for thought' insights

The conference focused on these issues, highlight best practice and provide thoughts, tools and ideas to help you to deliver a sustainable community sports provider.

This is a full conference packed with quality presenters from the sports world who will have the best knowledge they have to help you get your club, team or organisation to make positive changes of their own.

Download the programme and registration form (PDF)

ENTERPRISE & COLLABORATION IN COMMUNITY SPORT IN WEST MIDLANDS CONFERENCE - BOOK YOUR PLACE | LATEST NEWS | SPORT BIRMINGHAM

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **1.26K**

(EST.) COVERAGE VIEWS: **221**

DOMAIN AUTHORITY: **29**

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Event summary

8:28 - 8:33 **Registration Fee and Coffee**

8:34 - 8:43 **Welcome and Introduction from Chair**

David Mason, Football Federation, Sport Marketing Network

8:43 - 9:00 **Sport Birmingham's responsibility to build a sustainable healthy active communities**

Chris Davies, MSc (Exercise Science) Birmingham

Sport Birmingham, as the County Sports Partnership for Birmingham, have a mission to harness the power of sport and physical activity to improve lives across the City. They have been an independent charity since summer 2014. They will explore the Community Sports Alliance for Birmingham bringing together all of the key strategic partners working in sport, physical activity and health to improve the physical opportunities to enable community organisations to deliver and enhance their work, locally and beyond. Sport Birmingham is committed to providing leadership and leadership Birmingham through a range of services to support participation in sport and physical activity, enhance the role of the partnership and the need to be a whole system approach to identify barriers, engage all stakeholders and build an effective delivery network.

Mike Chastelwells is the Chief Executive of Sport Birmingham, and formerly a Director of Sport at the University of Warwick. He is an ex-Aston international player and currently Currierwealth Middle's Chairman, as well as being a Club Captain coach for over 20 years.

8:48 - 10:10 **Sport and social enterprise in West Midlands - Learning from each other**

Julie Pavey, Partnership and Innovation Alliance, Social Enterprise West Midlands

This presentation will answer the question, what is a social enterprise? It is a growing business differently. Social value and social enterprise. A business model of activity with social objectives to a social purpose.

The opportunities and challenges to a social enterprise activities for community in the private sector in this public domain is to make it more visible and to be the private sector social enterprise provides an opportunity to deliver more for the public good.

Key to social enterprise success is identifying and engaging partners for the market and key to success is understanding the needs, public sector, the local authority and health care commissioning system. Public and social power of positive collaborative business models and social enterprise in the private sector and the social sector.

Julie Pavey has 20 years' experience working across a range of sectors including business consultancy, marketing, financial services, creative and social enterprise. Having 10 years' experience specialising in social enterprise, she is a social entrepreneur and social innovator.

10:10 - 10:20 **Chair's introduction and welcome to the event**

10:20 - 10:30 **Chair's introduction and welcome to the event**

10:30 - 10:40 **Chair's introduction and welcome to the event**

Operating from a charity's perspective Key Fund will be exploring how sports organisations in the private sector can work to help in becoming more sustainable business models to grow.

Key Fund is a social enterprise responsible to help improve access of the most deprived communities across the South of England. By providing key fund to help fund sustainable sporting activities Key Fund is enabling communities to take control of their own health, wellbeing and other important issues.

10:40 Key Fund will be exploring how sports organisations in the private sector can work to help in becoming more sustainable business models to grow.

Key Fund is a social enterprise responsible to help improve access of the most deprived communities across the South of England. By providing key fund to help fund sustainable sporting activities Key Fund is enabling communities to take control of their own health, wellbeing and other important issues.

Mark Taylor is a social entrepreneur and has been a board member for 10 years. He is an experienced social entrepreneur with extensive knowledge of developing business models in the private sector. His mission is to support social enterprise in the private sector and help them to become more sustainable business models to grow.

10:40 - 11:00 **Tea/Coffee**

11:00 - 11:30 **Football Federation Community Sports Hub - Effectiveness in Strategic Planning and Service Delivery through Community Management**

Steve Tovey, Managing Director, West Coast Community

Steve and lead an innovative and successful business model for football. Steve is a key member of the football and sports and physical activity development in the West Midlands region. Steve is a key member of the football and sports and physical activity development in the West Midlands region. Steve is a key member of the football and sports and physical activity development in the West Midlands region.

Steve Tovey is currently the Managing Director of a sports development company. He spent 20 years in the government with a responsibility for services from 1990. Steve has extensive experience and leadership in development, funding, strategic planning, and organisational change, with an emphasis on leadership. He is a key member of the football and sports and physical activity development in the West Midlands region.



SOCIAL ENTERPRISE ACUMEN

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **181**

(EST.) COVERAGE VIEWS: **51**

DOMAIN AUTHORITY: **16**



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SOCIAL ENTERPRISE ACUMEN

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News article

07 May 2015 - Key Fund Offers £5m for Enterprising Ideas in Yorkshire and Humber

The Key Fund has announced that it will invest £5 million in voluntary, community and social enterprises every month for the next five months across Yorkshire and the Humber.

Key Fund, which invests in voluntary, community and social enterprises, is offering a combination of a loan and grant to help finance new business ideas or existing business growth. Grants will be at the discretion of the Key Fund, but typically make up 10% of the loan value.

Based in Bradford, Key Fund is the UK's biggest regionally based social investment, operating across the Northern half of England. Since it began in 1990, Key Fund has directly invested more than £20 million and has a strong track record of success which the organisation attributes to 'voluntary social lending, the fact once people or organisations apply to receive help they support and agree to give their business the 'best possible chance to become sustainable'.

Any community or social enterprise that has an enterprising idea for Yorkshire and the Humber and who may be having difficulty securing financing from mainstream providers because they do not match the lending criteria is encouraged to contact Gary Brown, the Head of Investment at Key Fund.

Early Down said:

"Many people who want to start their own community or social enterprise, or expand and grow an existing one, aren't aware that there is an alternative to mainstream investors. With us, you don't need assets or even business experience, you just need a brilliant business idea that benefits society."

"We understand the unique aspects of the North and the challenges that Northern communities face in the current economic climate, almost 20% of all businesses last year were in the most deprived 20% areas in England."

"We're taking a unique step in Yorkshire and the Humber who has a loan, or is involved in a group, organisation, enterprise, or community with an enterprising idea, to help to do it."

Further information about the Key Fund can be found on its website.

Source: Key Fund, 016550003

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Key Fund grows to become 'most prolific' social investor



14:24 Monday 09 March 2015

Key Fund has grown to become the most prolific social sector investor in England.

According to figures from the Community Development Finance Association (CDFA), the Sheffield-based firm, which provides finance to social enterprises in the North of England, was responsible for 40 per cent of investments made across the UK.

Key Fund saw its total assets grow almost 60 per cent last year, while its net worth growth was 30 per cent.

The CDFA findings, published in its inside Community Finance report, revealed Key Fund has added £24m of benefit to the UK economy, equal to £8 return on every £1 invested.

Sam Tarrif, chief executive of Key Fund, said: "It's been the best year on record for the Key Fund.

"It shows that Social Enterprise is a sustainable and profitable sector, and one that's increasingly at the forefront of the UK economy."

Since making its first loan in 2002, Key Fund has invested more than £35m in 2,300 organisations, with a 4.4 per cent loss rate.

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KEY FUND GROWS TO BECOME MOST PROLIFIC SOCIAL INVESTOR - YORKSHIRE POST

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(EST.) COVERAGE VIEWS: **927**

DOMAIN AUTHORITY: **72**

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KEY FUND GROWS TO BECOME MOST PROLIFIC SOCIAL INVESTOR - YORKSHIRE POST

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DOMAIN AUTHORITY: **72**

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Business where society profits

The Buy Social campaign is simply brilliant! It's inspired us, thanks Social Enterprise UK.

Lee Diels, Made By Young People
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£5m for Yorkshire and Humber Businesses with Heart



Key Fund aims to invest £1m every month for the next five months across Yorkshire and the Humber.

Gary Brown, Head of Investment at Key Fund, said: "We're asking anyone living in Yorkshire and the Humber who has an idea, or is involved in a group, organization, enterprise, or community with an enterprising idea, to talk to us."

Key Fund is offering a loan and grant blend to help finance new business ideas or existing business growth. Grants will be at the discretion of the Key Fund, but typically make up 50 percent of the loan taken.

Gary said: "Key Fund is committed to supporting the voluntary, community and social enterprise sector. We know how hard it can be to balance the costs of delivering positive impacts in disadvantaged areas with the tight financial realities of balancing the books, which is why we are offering grants alongside our loans."

"Many people who want to start their own community or social enterprise, or expand and grow an existing one, aren't aware that there is an alternative to mainstream investors. With us, you don't need assets or even necessarily experience, you just need a fantastic business idea that benefits society."

All Key Fund clients have been turned down by mainstream investors because they don't fit their lending criteria. The proven success of Key Fund is a result of relationship based lending, free from credit scores or blanket rules. They work with applicants and give hands-on support and advice to help give their business the best possible chance to become sustainable.

Gary said: "We understand the unique aspects of the North and the challenges that Yorkshire communities face in the current economic climate; almost 80% of all investments last year were in the most deprived 20% areas in England."

Key Fund has directly invested over £30m since inception in 1996, with an enviable track record in business success and an average loss rate of only 4.4% - despite its investments being higher risk on paper.

Gary said: "Social enterprises - which basically means a business whose purpose is to benefit society - struggle to gain the confidence of mainstream investors. As the sector grows there is increasing interest and plenty of passion, but start-ups and young businesses need support, guidance and investment in order to flourish. That's where we come in."

The organization believes community and social enterprises not only reinvent local economies, but are best placed to tackle social problems, meeting the demands of the communities they are rooted in, from community-owned pubs, social care services, high-tech renewable energy solutions and recycling schemes.

Gary added: "The sector is uniquely placed to address some of the greatest challenges we face, putting people at the centre and not just focusing on business as usual. We've enabled thousands of people and organisations to help our communities to take control of their own future, but we want to help more."

"As well as access to finance, we have a wealth of expertise and understanding around the complexities of setting up these kinds of businesses - big or small."

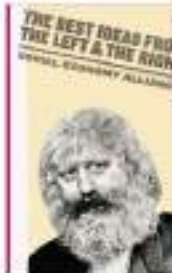
Based in Sheffield, Key Fund is itself a social enterprise success story. It was established to counteract the scourge of long-term unemployment after the collapse of the steel and coal industries in South Yorkshire. Today it is a market leader in innovation, helping to remove the barriers to finance for the most visible sectors and disadvantaged



Join us

Help shape and influence our work. Join us as a member to have your say on how we campaign and support social enterprises in the UK.

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5M FOR YORKSHIRE AND HUMBER BUSINESSES WITH HEART / NEWS / SOCIAL ENTERPRISE UK

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **20.9K**

(EST.) COVERAGE VIEWS: **100**

DOMAIN AUTHORITY: **66**



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Key Fund's mission is to create and sustain jobs, invest in disadvantaged areas, and support and sustain social enterprises. It helps to shape new kinds of industry, from delivering public sector services to new IT and digital industry – all of which have social impact at their heart.



Supporting Community Builders have worked with Key Fund in Yorkshire

Key Fund

- To date Key Fund has also invested over £35 million with an average loan rate of only 4.4%, supporting over 2,300 organisations.
- To date Key Fund has helped over 2,500 organisations.
- To date Key Fund has created 1,156 jobs as well as safeguarding 1,513 jobs.
- Over the 2013/14 year Key Fund had remarkable statistics in terms of helping beneficiaries, most notably 551 women, 167 ethnic minorities and 131 children and young people.
- Unlike most lenders during the 2013/14 year Key Fund dealt primarily in unsecured loans with 65% of all loans unsecured and only 35% secured.
- During the 2013/14 year 79.4% of all Key Fund awards to clients were within the top 25% of the indices of multiple deprivation (IMD).

Key Fund - Background

South Yorkshire was facing a grim future with the downturn in the steel and coal industries and the scourge of long-term unemployment was a black cloud over its future. In 1999 the Key Fund was born by a group of entrepreneurs from Locality (formerly the DTA, South Yorkshire Community Foundation) and the Sheffield Community Enterprise Development Unit.

They pooled their experience and skills from working in the Third Sector with a philanthropic impulse to meet the glaring needs of budding social enterprises and community organisations.

In 2002, the Key Fund escaped a culture dependent on grants and made its first loan.

Their objective remains the same as it did when it began: to remove the barriers within society and the financial markets that help propagate poverty and disadvantage.

Key Fund - Today

Today, the Key Fund is a market leader in innovation recognising the nature and environment within which social businesses operate, namely, disadvantage and market failure.

Based in Sheffield, Key Fund is the UK's biggest regional investor in the social economy that covers the North of England.

Key Fund is itself a social economy success story. As a social enterprise, all of the returns received to the Key Fund are reinvested back into the sector.

Key Fund now helps shape new kinds of industry, from delivering public sector services to new IT and digital industry – all of which have social impact at their heart.

To date Key Fund has helped over 2,300 organisations and invested over £35m in the social enterprise sector.

Key Fund has recently had a series of ground-breaking national collaborations delivering loan funds, including the Office for Civil Society within the Cabinet Office, the Big Lottery Fund, ERDF and the Arts Council for England.

Social enterprise start-up support

Just starting out on your social enterprise journey? Don't look any further! Download our start-up guide for useful advice on everything from legal forms to finance.

[Read more](#)

5M FOR YORKSHIRE AND HUMBER BUSINESSES WITH HEART / NEWS / SOCIAL ENTERPRISE UK

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **20.9K**

(EST.) COVERAGE VIEWS: **100**

DOMAIN AUTHORITY: **66**



1



7



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Business where society profits

This is a great opportunity for a business like ours to network and learn how to get a shot at the big boys.

Andy Greening, social enterprise DTP

Key Fund Invest in social impact bond to tackle youth homelessness



Key Fund has invested £150k into a new Social Impact Bond to help tackle youth homelessness across the North West.

The investment will enable regional charity Local Solutions to engage in a pay-by-results contract. Local Solutions has delivered innovative and life changing services to vulnerable people in North West England and North Wales since 1974.

The charity has a strong portfolio of accommodation services. It also runs Domestic Abuse Services, Domiciliary Care, Welfare Rights Advice, BullyBusters, Carers Support and a Water sports centre. In 2014, they were awarded the Freedom of the City of Liverpool in recognition of its outstanding contribution to the city.

Key Fund's investment has allowed Local Solutions to enter a pay-by-results contract with the Cabinet Office and Department for Communities and Local Government's £15 million Fair Chance Fund.

This fund has allowed Local Solutions in collaboration with Calmerie Community College to launch their new initiative called AMS (accommodation, intense mentoring and skills).

The AMS programme will provide support services for vulnerable, homeless young people aged between 18-24 in Liverpool and Knowsley who are not in education, training or employment and who have had difficulties in getting a hostel place. AMS can be accessed via the local accommodation gateway, Mainstay, and/or via the local Housing Options services.

The Fair Chance Fund programme began at the start of the year and will help up to 2,000 homeless young people over three years. Government will track progress and pay social investors if the programme succeed in rehousing the young people, bringing them back into education to gain qualifications, or getting them to work or volunteer.

Sam Tarr, CEO of Key Fund, said: "This is part of a real shift in the way some of our public services are paid for with the government only paying when outcomes are achieved, encouraging Social Investors such as the Key Fund to provide the initial upfront risk investment to allow charities and Social Enterprises to get on with their fantastic work. This transfer of risk allows for more innovation, driving a focus on really making an impact on beneficiaries".

Steve Hawkins, CEO at Local Solutions, said: "We are delighted to have been selected as one of the providers for the innovative Fair Chance Fund and welcome it is important new resource that will provide support to those young people who might otherwise be left out. We look forward to strengthening established links with Liverpool and Knowsley Councils through the delivery of our new exciting AMS programme".

Julie Mousley-Dean, Principal and CEO of Calmerie Community College, said: "Local Solutions and Calmerie Community College have a very strong record of helping vulnerable young people to make the most of their potential. The new AMS programme will enable us to reach out and support even more young people for an even longer period of time".

The deal was backed by the not for profit organisation Social Finance, which works with government, the social sector and the financial community. Jonathan Flory, Director at Social Finance said: "The Fair Chance Fund is an excellent opportunity for homeless charities to break free of the traditional constraints and provide individual and tailored support for young people who lead complex and difficult lives."



Join us

Help shape and influence our work. Join us as a member to have your say on how we campaign and support social enterprises in the UK.

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Social Value Hub

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KEY FUND INVEST IN SOCIAL IMPACT BOND TO TACKLE YOUTH HOMELESSNESS / NEWS / SOCIAL ENTERPRISE UK

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **20.9K**

(EST.) COVERAGE VIEWS: **100**

DOMAIN AUTHORITY: **66**



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With the announcement of the Fair Chance Fund Social Impact Bonds, there are currently 23 Social Impact Bonds in operation in the UK, with more to be announced in the coming days.



KEY FUND INVEST IN SOCIAL IMPACT BOND TO TACKLE YOUTH HOMELESSNESS / NEWS / SOCIAL ENTERPRISE UK

(IMAGE 2 OF 2)

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7 OCTOBER 2015

CHARITY TIMES AWARDS

(IMAGE 1 OF 2)



Issue	Month	2015
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Summary	Times 2015	
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Charity Times Awards 2015 - Shortlist

The shortlist has been announced! The winners will be announced at the Charity Times Awards Gala Dinner and Ceremony on Thursday 7 October 2015 at the prestigious Park Plaza Hotel, West Street Bridge. Find out more about attending the event here.

2015 Shortlist:

Charity of the Year, with an income of less than £1 million

- Cent South Charitable Trust
- The Queen's Hospice Centre
- Churches Assist for Events
- Crest
- Mersey Outdoors
- Seneca
- St Paul's School Foundation
- Stree
- National City Magistrates
- Urban

Charity of the Year, with an income of £1 million - £10 million

- The Albany
- Carl Eddy
- Opus Kelly Thomas Trust
- Idis University
- Madover Trust Charities Charity
- Tennis 5 Teachers

Charity of the Year, with an income of more than £10 million

- Colwyn Adams
- Football Foundation
- Loughborough Football
- Loughborough Students' Society
- Torch Trust
- Yorkshire

Best New Charity

- Bounce Back Foundation
- GO! Great Opportunities for Youngster
- Miles' Charitable Society
- Milton's Trust
- The Silver Line Helpline
- The Support Trust
- Youth United Foundation

Outstanding Individual Achievement

- Debra Holey MBE, Director, Park for People
- Neil O'Rourke, Senior Street Games Coordinator, Street Games
- Les Pughes, Volunteer, Parkinson UK
- Clare Esther Barber, Founder and President, The Silver Line Helpline
- Michelle Stubbins, Volunteer, Volon Support

Being BENEVOLENT

- David Ducker, CEO, Diversity Kids Motion
- Monica Pughley, CEO, British Bank Foundation
- Nickie Engender, CEO, The Ashcroft Society
- Toy Strategy, CEO, Yahoo! Foundation
- Andie White, CEO, Unicef

Pushing The Boundaries of the Year

- Birmingham Children's Hospital Charity
- The BHS Tailor Charity
- Marmite Cancer Support
- The Policy Group Appeal Partnership Team
- Volunteer Forthcoming To Be - Cancer Research UK

Charity Principal of the Year

- Carol Greenham, Chief Executive, Charity Finance Group
- Oliver May, Chief Executive, Children's Advice
- Claire Hobbs, Chief Executive, Redcross Days & Cash Home

Campaigning Team of the Year

- The BHS Tailor Charity
- Cancer Research UK Online on Smoking & Health

(EST.) MONTHLY VISITS: **2.92K**

(EST.) COVERAGE VIEWS: **161**

DOMAIN AUTHORITY: **44**

1.9K
 900
 2
 550

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CHARITY TIMES AWARDS

(IMAGE 2 OF 2)

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DOMAIN AUTHORITY: **44**



1.9K



900



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 Arcoor
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 The Black Tamar Charity
 Care
 London's Air Ambulance

International Charity
 ACP Africa
 AMREF
 Build Africa

IR Management Award
 Brook
 Laxness Foundation Quality
 National Trust Children's Charity

Financial Management Award
 Brook
 CHICKS

Social Investment Initiative
 Centre for Social
 Global Life Investing
 My Trust

Community Award
 NHS for People
 Making People Change
 Macclesfield Districts FC
 Sainsbury
 The Bank

Outstanding Technology Award
 NHS Events
 NHS Direct
 London Air Ambulance Rapid Response Service
 Payroll Giving Fundraising for Charity
 Stage to Stage

Corporate Socially Led Initiative
 ACPAF International Christian Foundation South East
 Community Links/Burton
 Global Citizens Advisor Bureau/Waterbury, Sabery Roberts

Corporate Medical Partnership Champion
 The British Heart Foundation/Boots
 The National Autism Society/Boots
 PDSA/Coventry UK/Boots
 PDSA/UK Heart/Diabetes/Boots - Medical
 The Baker Charitable Trust/Yellow Di Pils
 The John Cooper Trust/S&A

Corporate Medical Partnership of the Year with a Retailer
 CGG Sports/UK
 Diabetes UK/Boots
 M&S Club of Shopping
 The Prince's Foundation
 Scottish Association for Mental Health/Boots
 Sun Pils/Monster

Corporate Medical Partnership of the Year with a Financial Institution
 Cancer Research UK/Virgin Money
 Healthcare UK/HSBC/Boots/Boots/Boots/Boots
 Paulsen's UK/Boots/Boots
 The Prince's Foundation/Boots/Boots
 Sun Pils/UK/Boots/Boots/Boots
 UK/Boots/Boots

Director Partnership of the Year
 Age UK/Boots/Boots/Boots/Boots
 The DASH Charity/Boots/Boots/Boots/Boots
 London's Air Ambulance/Boots/Boots/Boots/Boots
 National Cancer Support/University City Council
 National Diabetes Research/Boots
 The Prince's Foundation/Boots/Boots/Boots/Boots

Corporate Social Responsibility Project of the Year
 Green Growth/Boots
 Green Growth/Boots/Boots/Boots/Boots
 HONGKONG Wharf Foundation, Citizens UK
 MIRA/Boots/Boots/Boots/Boots/Boots
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BLOG: DIGITAL START-UPS WITH A SOCIAL MISSION

01st July 2015

Written by



Clair Challenger-Chadwick

Twitter: @clairchall RSA: DIGITAL ENTREPRENEUR TECHNOLOGY

SAVE TO MY RSA

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There are an estimated three billion people connected to the internet right now. By 2020, it's estimated there will be over 50 billion connected devices in the world. At the centre of this electronic universe is the smartphone, which we check on average 150 times a day. It's predicted our interaction with connected technology will only increase – through wearable technology, smart cars, and smart homes. The news is often dominated by dystopian predictions around our increasing digital world, but what if we create a digital world that helps people succeed, prosper, and work together for the better?

Think Silicon Valley but for social entrepreneurs; tech developers with a strong conscience who want to use digital devices to make life better. There will be 9 billion people on the planet to feed, employ, educate and entertain by 2050. We face climate change, increasing inequality, extinction of species, austerity, youth unemployment, an increase in Dementia. There's a notion that powerful problems drive powerful dreams.

Committed to the development of a principled and prosperous society, the RSA partnered with Dotforge Impact and the Key Fund to help make those dreams a reality. Dotforge Impact offers a three month accelerator for early stage software companies. It offers pre-seed investment of £20k, mentoring, and high-level support. Key Fund believes in people and the power of people to find solutions to the challenges facing their communities, using enterprising solutions to deliver real impact. But accessing finance and support from mainstream banks can be a struggle – which is where the Key Fund steps in. As the UK's most prolific investor in Social Enterprises, with 15 years' experience helping communities, charities, voluntary groups, and entrepreneurs run successful social enterprises, it was a natural fit to invest in this initiative, with support from the Cabinet Office.

Dotforge Impact has recently completed its first accelerator, supporting twelve new start-ups. Meet four of the teams that could help change our world for the better:

PIP Payments

PIP is a new payment method to help tackle financial exclusion; it allows customers to make cash payments for online purchases. Founder of PIP, Ollie Walsh FRSA explains:

"Five million people cannot or will not shop online in the UK. Two million of those are financially excluded, meaning they do not have bank accounts, credit or debit cards. The rest of the population have a basic account with an ATM card but no debit or credit cards."

Not only does PIP have potential in the UK market but further afield too. Ollie outlines, "This has great potential in developing countries such as Kenya or Nigeria as well as India and South East Asia where there is high saturation of mobile phone use, but low bank

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BLOG: DIGITAL START-UPS WITH A SOCIAL MISSION - RSA

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **103K**

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BLOG: DIGITAL START-UPS WITH A SOCIAL MISSION - RSA

(IMAGE 2 OF 2)

account take-up. In Kenya for example 90% of the population have a phone and only 10% have a bank account. PIP opens up new and lucrative markets to online retailers, in the UK alone this equates to 25% of the population."

At an online check out there will be the opportunity for the consumer to pay via PIP. The shopper is then sent a bar code to their mobile phone (or the bar code can be printed out). The customer then takes the bar code to their local post office and pays for their items with cash. The goods are then delivered to their home without individuals having to divulge their personal details or a bank account. The company has already contracted with the UK and Irish Post Offices as payment points. PIP is a genuine opportunity to franchise people who are currently excluded from online payments.

Open Cinema

Open Cinema aims to revolutionise cinema going with an app that allows any community group to create their own fully licensed cinema – in an office, library, care home or pub. By joining on the Open Cinema website, groups can choose a film, schedule it and sell tickets, with a percentage of profits from ticket sales going back to the group. It will have a database of over 72,000 films.

Open Cinema is the brainchild of tech entrepreneur and a veteran of the film industry, Christoph Wierack FRSA. The concept first began in 2005 when Christoph set up screenings for homeless people in London, allowing a disenfranchised group to engage in culture and engage vulnerable individuals in their local communities.

Christoph tells us, "communities often disintegrate in the modern era, with people more likely to spend time with their friends on social media than to actually get out and meet people who live down the road or across the street from them. Cinema is a wonderful way to get people talking. Everyone can relate to talking about a film that they love. It's often a great way to get into a conversation with people that you are getting to know. Open Cinema is a tool that helps bring people together, getting them to feel included, providing cultural education and a sustainable project that can help foster a sense of togetherness in any community."

Open Cinema hopes to help reinvigorate libraries, which are closing on average at a rate of 100 a year, to help sustain community engagement. It's also working with the Open University to look at how dedicated film clubs can help deliver bespoke, interactive educational courses directly to community groups. In the last six years, Open Cinema has received enquiries from 66 countries.

Care Selector

With more of us living to an old age, and the increase of illnesses such as Dementia, care homes are increasingly vital. With 20,000 care homes in the UK, it can be a huge stress finding the right one. Seven years ago Jamie Cole FRSA launched the successful Care Calls, inspired by his grandma, which delivers a pre-recorded message from loved ones to vulnerable relatives to remind them to take medication and check they're okay. If they don't answer the call, relatives receive a text to alert them.

Now aged 24, Jamie has developed Care Selector; a platform that will connect families with the right care, as well as provide an information and advice helpline manned by accredited social workers, property, legal and financial experts. The online toolkit locates the best care home for an individual's needs based on price, quality commission rating, location and availability. It will also feature a Trip Advisor function for users to capture comments and reviews. 2.4 million people in the UK require care, 90% will have to pay privately, averaging £32,000 per year. The Local Authority personal budget agenda only serves 4-5% of individuals who qualify for public sector support. Individuals need to have assets of less than £23,250 to be eligible for the State to pick up the bill. 40,000 homes are sold per year to pay for care.

"Irrational decisions can be made" Jamie tells us, "Some without support will sell their home, then run out of money a few years down the line. Selecting a home is just the first problem to solve. How do I afford that £700 a week? And what is 'lasting power of attorney'? We're there to help navigate through that. Our background is tech, so we're able to automate and make it an efficient process. It's a one-click process for the user to get financial or legal help for example."

CareSelector also aims to improve quality of care across the sector, by ensuring the right clients are in suitable care homes. It aims to cut public spending by assisting Local Authorities with speedier referrals, and reducing bed days in hospitals where elderly wait on average 15 days for assessment on eligibility for public funded care. CareSelector has launched in Bristol and in just two months has assisted 64 people. Its ambition is to use the Bristol blue-print to roll out the scheme nationwide.

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44



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Sheffield creative hub's firm foundations



Andrea Burns, second from right, with the rest of the team on the site of the Roco on Glossop Road, Sheffield



By **Richard Blackledge**

at www.sheffieldtelegraph.co.uk

Published

07:00 Friday 17 July 2015

An opening date has been set for a complex which will transform a row of listed buildings into a haven for Sheffield's creative businesses.

The Roco will open on Glossop Road in November, providing 30 studios for artists, designers and makers along with exhibition spaces, a cafe bar, deli and shop.

Work is well under way at the site since the social enterprise secured £1.1 million to realise the project's vision, while a community share offer has raised £80,000 so far.

Andrea Burns, who is behind the scheme along with business partner Chris Hill, said having an opening date on the calendar was 'tremendously exciting'.

'We have been working on Roco for three years now from dreaming up the initial plan, to raising the finance we need, and to now finally getting on site and transforming these beautiful listed houses into a new creative

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SHEFFIELD CREATIVE HUBS FIRM FOUNDATIONS - SHEFFIELD TELEGRAPH

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **20K**

(EST.) COVERAGE VIEWS: **137**

DOMAIN AUTHORITY: **51**



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hub for Sheffield.

"Our mission was to build a space that would support and grow our city's independent, small creative and social businesses and champion their role, and we're now well on the way to making that a reality."

As the seven late Georgian and early Victorian buildings - owned by the Church Burgesses Trust and formerly used as Sheffield University offices - are protected, special care has had to be taken.

"We've uncovered some wonderful original details," said Andrea. "Antique fireplaces with wooden floors and the high ceilings give the studios and co-working spaces real character."

"As for the new build, we have laid the foundation and the walls are going up fast to create our cafe bar and events space, our unique green roof terrace and courtyards - it's going to look fantastic."

Andrea said having a 'strong vision' has helped the project succeed, but added: "Getting a project like this off the ground is always going to be a challenge, though I'm not sure we know going in just how long it would take to find the right building and then bring our partners on board."

The Key Fund, Co-op Community Finance and Big Issue Invest provided the necessary funding, but the Roco still needs to hit its share target of £150,000, to pay for equipment and kit out key areas.

"We are hoping that as Roco is set to be a reality we will encourage more people to invest the £200 minimum to get us to our target by the time we open in November," Andrea said.

Visit www.theroco.org for more information.

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Tuesday 20 Jul 2015 10:35

Realrider secures £80,000 KeyFund backing

Have Your Say

A former BQ Emerging Entrepreneur winner has secured £80,000 in funding from social investment 'bank' Key Fund.



Co-founder and lead road development director for TCI's Jack Technologies, Andrew Richardson and founder Zoe Farrington.

The funding will help the Blair safety app developed by Roadsafe Technologies learn Zoe Farrington and Andrew Richardson connect to the 999 network across the UK.

The technology has already been piloted by the North East Ambulance Service NHS Foundation Trust and will now be integrated by BT to ensure alerts are treated as any other 999 emergency call.

Roadsafe CEO, motorcyclist and mother of three, Zoe, said she is delighted that Key Fund recognized the positive social impact of the road safety tool, which uses the tilt and turn of a rider's movement to detect problems.

She said: "We have a background in promoting road safety for the government and working with the NHS we have spent 24 months on the first phase and the pilot project for REALRIDERS.

"As a duty of care during that time we've ensured the technology is robust and it is performing usefully.

News with Key Fund's website and

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DOMAIN AUTHORITY: **34**

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WEST MIDLANDS STARTUP STORY

How Your Day

Investment We can progress the next phase owing to a five-year contract with BT.

"Our app will send alerts direct to emergency control rooms across the UK. This is a massive step as we're the first company to produce an officially recognised emergency app."

Last year, Zoe Pattington spoke to BQ editor Brian Nicholls about how she and Andrew were on a big lifesaving push to have their acclaimed and innovative app, a global first, taken up by half a million UK citizens.

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REALRIDER SECURES 80,000 KEYFUND BACKING

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **19.7K**

(EST.) COVERAGE VIEWS: **2.66K**

DOMAIN AUTHORITY: **34**

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Key Fund investment to develop app for disabled



published

07:00 Tuesday 26 July 2013

THE Key Fund, the Sheffield-based community development finance institution, has invested £150,000 in a hi-tech tool that could improve the quality of life for disabled people.

The Key Fund has invested in assist-ME, a technology start-up which has developed a disability access app. The app gives users the ability to request help directly on their smartphones with service providers including banks, supermarkets, petrol stations, public buildings, car parks and offices.

The app will, for example, identify the nearest petrol station, and allow the disabled customer to send a message to the retailer. The retailer is alerted through GPS tracking, so they are ready to help when the customer approaches.

Julie Wake, the lead investment officer at Key Fund, said: "It's a high risk business idea on paper but one which could have massive social impact for the UK.

"It's exactly the kind of thing we invest in. Our mission is to help people find the right solutions to the challenges their communities face, delivering real impact through enterprising activity. There's an incredible team behind the start-up, and we instantly saw the potential of assist-ME, not just in the UK but globally."

The Key Fund has also invested £80,000 in a biker safety app. The online platform and mobile phone app RealRider detects if a rider has had a crash and sends a message to emergency control rooms.

It has been developed by Realsafe Technologies team Zoe Forrington and Andrew Richardson in Durham, and it has been piloted by the North East Ambulance Service NHS Foundation Trust.

The extra investment means the REALsafe crash detection is integrated into the BT telematics system to ensure alerts are treated like any other emergency call.

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(EST.) MONTHLY VISITS: **235K**

(EST.) COVERAGE VIEWS: **927**

DOMAIN AUTHORITY: **72**



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KEY FUND INVESTMENT TO DEVELOP APP FOR DISABLED - YORKSHIRE POST

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Would-be soldier now fighting to serve deprived communities



by Sheena Hastings

01:00 Thursday 30 June 2015

He wanted to be a soldier, like his older brother. Having passed all the tests, physical and otherwise, it was an X-ray that diverted Sam Tarriff from starting a career in the Army.

The image showed damage done to his hip by a childhood disease, and despite being fighting fit (he is still fit for intense fitness training), the recruiters would not take the risk that he might cost them expensive health care funding in the long run.

Today, his job is all about risk – but the kind of risk that's well worth running because it almost always comes good. He leads Key Fund, a social investment bank, which funds organisations that make a real difference to some of the country's most deprived areas.

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Having grown up as the youngest of eight on a council estate in the former pit village of Shafton, Barnsley, with his widowed mother making ends meet on a primary school teacher's salary, there was not the poorest family – but deprivation was all around.

He went on to build a track record in community development work with disadvantaged areas and expertise in the funding of community social projects, later becoming skilled in turning around organisations on the verge of liquidation.

Tariff turned around the fortunes of the City Challenge spawned Priority Campus one-stop community resource centre in Barnsley, which need to sustain itself after the area based grant funding stopped.

"I learned that social enterprises need to accept that those who can pay for their services should pay something, so that the services can be offered for free to those who really can't pay."

He was later drafted in as "lifboat support" to a community organisation in Sicklebridge called the STEP Development Trust near Sheffield, which had historically offered advice and employment training and other services to those who'd been knocked hard by the closure of the local British Steel plant.



That organisation, STEP Development Trust, had lost £2m and was projected to lose another £500,000 – but with drastic changes and the support of a team of dedicated volunteer staff and board it was reduced to £200,000. After Tariff agreed to stay on as CEO, the Trust was brought back to generating a small surplus.

"It was hard work, and still is (he's now a trustee) but part of the process was to help the organisation to become more sustainable by cutting its dependence on grants."

After 10 years as a board member, last year he became CEO of the Sheffield-based Key Fund – which was set up in 1999 to help revitalise communities ravaged by the collapse of the coal and steel.

The original focus of the fund was on the provision of small social capital grants of under £10,000 to support economic development, using European and government funds targeting areas of greatest deprivation.



Since its birth the Fund has evolved and grown into the country's most prolific investor in social enterprises. It supports, through loans or a blend of loans and small development grants (which come mostly from the European Regional Development Fund), businesses with social impact.



WOULD-BE SOLDIER NOW FIGHTING TO SERVE DEPRIVED COMMUNITIES - YORKSHIRE POST

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **235K**

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Giving children a chance to read



A child enjoying the Jim McLaughlin



By **Kate Mason**
k.mason@stt.co.uk

11:01 Monday 25 May 2015

One man's effort to save books turned him into a champion of reading.

When Jim McLaughlin saw a 10-tonne skip being filled with books destined for an incinerator he had to take action.

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GIVING CHILDREN A CHANCE TO READ - SOUTH YORKSHIRE TIMES

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **8.08K**

(EST.) COVERAGE VIEWS: **770**

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Children making the most of the Re-Read scheme

The thought of the books being destroyed when so many families out there could not afford such luxuries made him sick.

But little did Jim know that saving the books would be the catalyst for a new career move.

He said: "They belonged to a dealer, who'd bulk-bought and picked out the ones of value and had to get rid of the rest.

"Among them were a lot of lovely books for children that were in very good condition.



Since it launched nearly three years ago Re-Read has given away 58,000 children's books.

"I felt sick at the idea of such waste and couldn't sleep that night, I wasn't sure exactly what to do with them, but I knew that for many families books are a luxury they can't stretch to, and there's a link between disadvantage and low literacy rates. I wanted to get the books to children who didn't have any."

He took the skip-load from the dealer, and found an industrial unit to house them.

Using redundancy money from his previous job, Jim took six months to do his homework, design a business model and Re-Read was born.

The social enterprise buys in or is given unwanted books - the majority from charity shops - then sells as much general stock as possible online or to reuse or recycle.



Jim McLaughlin of Re-Read with one of the children benefiting from the scheme

This finances the giving away of children's books that are in good condition to families, schools and children's groups.

Operating with the slogan: "Give Your Unloved Books New Life", Re-Read is

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There can be life after the death of a local post office

17 April 2015, by [The Post Office Comment](#)

In Darvall, Sheffield, a local community group has brought one back from the grave, writes Andy Hillier



Darvall Post Office

In summer 2009, the only post office in Darvall, an inner-city area of Sheffield, closed suddenly after a dispute between the franchised owner and the Post Office.

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Local people were so upset by the closure that they started a campaign. Their initial attempts to reopen the old branch failed, but in January 2010 Darvall Forum, a local community development charity, put forward a proposal to open a new post office on its premises. The idea won support in the community and in August 2010 the new post office opened after recruiting letters and grants totalling £19,000 from the Key Fund, a social investor, and Sheffield City Council.

After almost five years of trading, Neil Bishop (right), the chief operating officer of the Darvall Forum and Darvall Post Office, says the post office is still doing well. "We have five members of staff and we now have main post office status, which allows us to offer services such as dealing with road tax and passport checks," he says.



But he admits it has been hard work. "It's very difficult to make money by running a post office," he says. "That the previous post office closed not to be commercially viable speaks for itself. The most successful post offices have a strong retail arm and use the post office to pull in customers. We do only some stationery and cards so far, and we've struggled to make retail pay."

The Darvall post office operates much like any other. For example, the layout adheres to post office standards and it doesn't rely on volunteers. But Bishop considers this both a strength and a weakness. "The Post Office is keen to protect its brand, so it's hard to make people aware that this is a charity-run post office run for their benefit," says Bishop. "That from their perspective, however, it's our secret

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THERE CAN BE LIFE AFTER THE DEATH OF A LOCAL POST OFFICE | THIRD SECTOR

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DOMAIN AUTHORITY: **66**

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that the post office is not by government."

The post office has been set up as a separate trading arm of the Darnall Forum and makes a contribution to the forum's running costs, but it is yet to provide a steady flow of income to support the charity's work. Bishop says: "The post office is pretty much not-for-profit. It's not a good way to make money."

Many communities, particularly in rural areas, have post offices in village shops or pubs, or have cafes attached to help make them commercially viable. Bishop says there's limited scope to open, say, a cafe on the site to help generate extra income. "The building is just about big enough to hold the post office. To capture people in the queue and persuade them to have a cup of coffee, we'd have to knock a big hole in the wall. It's do-able, but we'd need to stop using the premises for the charity's community work."

But the post office is diversifying in other ways by selling school uniforms. "One of the advantages of selling school uniforms is that people will come in especially to get them," Bishop says.

The charity initially hoped that by taking on the post office it would be able to help more people in the community by supporting them through its training and employment schemes, but recent funding constraints have made this difficult. "Our biggest challenge is that grants and contracts for delivering community work have become thin on the ground," says Bishop. "The post office is chugging along OK, but the attached office is struggling."

But he says that opening the post office has been the right thing to do for Darnall residents. "A lot of people still live in a cash society. They have savings accounts and pay their bills over the counter. These people aren't using the internet for shopping or banks for credit. For them, this is a vital service."

Locality and the Essex Fairtrade Foundation have published a free guide for communities that are thinking about taking over post offices.

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THERE CAN BE LIFE AFTER THE DEATH OF A LOCAL POST OFFICE | THIRD SECTOR

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**ROTHERHAM BUSINESS NEWS:
NEWS: KEY FUND TO INVEST
£5M**

(IMAGE 1 OF 2)

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(EST.) COVERAGE VIEWS: **446**

DOMAIN AUTHORITY: **20**

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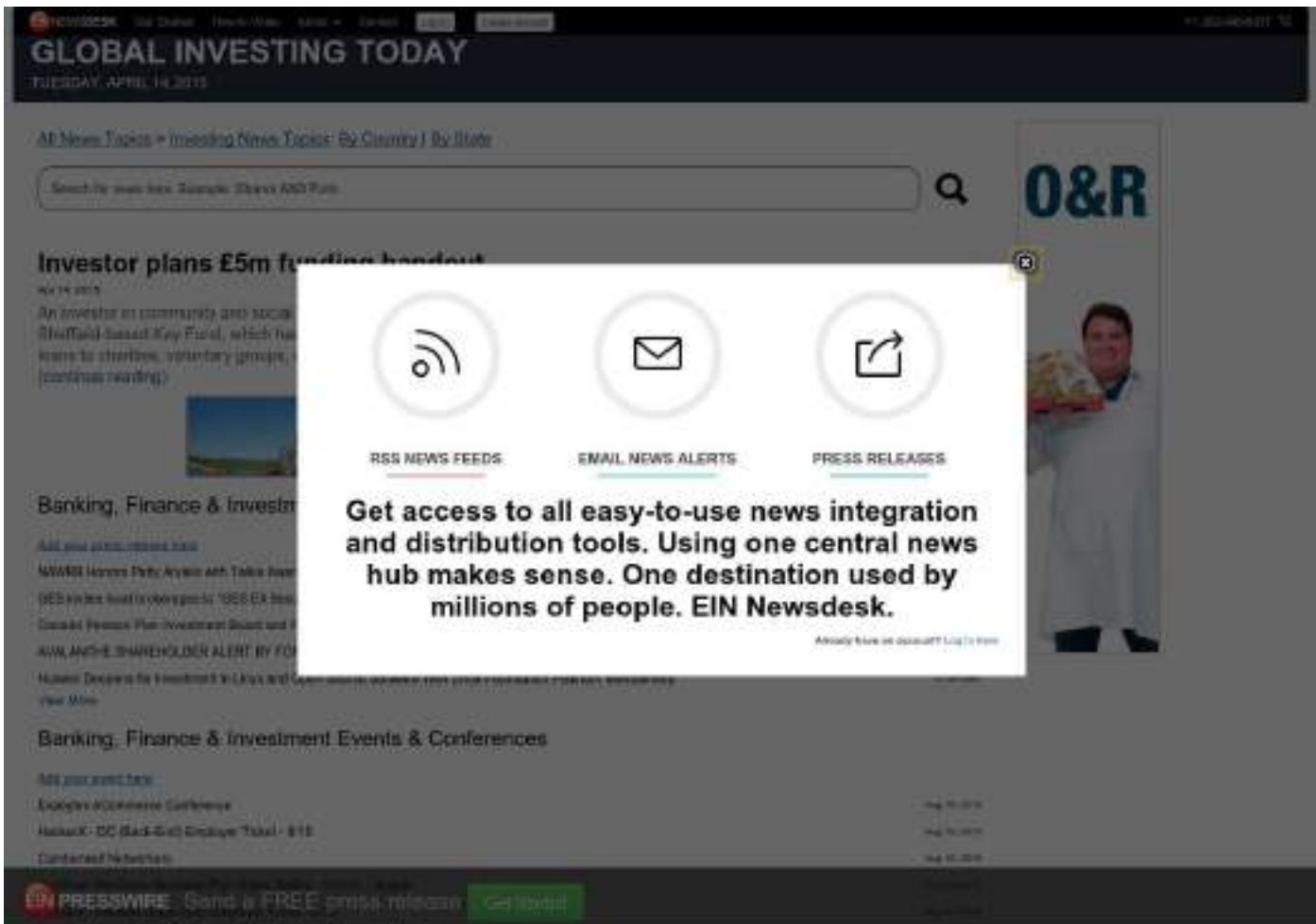
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£5m up for grabs for social bodies



Published
16:22: Monday 13 April 2015

Social enterprises in Sheffield are being urged to apply for cash after a funding organisation set itself a regional target of investing £1m-a-month for the next five months.

Key Fund wants to hear from people keen to start a community or social enterprise, or expand an existing one - and is offering a blend of loans and grants.

Based in Sheffield, Key Fund is a social enterprise established to counteract the scourge of long-term unemployment after the collapse of the steel and coal industries in South Yorkshire. It has already supported 470 social enterprises worth a total of £180k.

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5M UP FOR GRABS FOR SOCIAL BODIES - THE STAR

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **472K**

(EST.) COVERAGE VIEWS: **2.19K**

DOMAIN AUTHORITY: **67**



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Garry Brown, head of investment, said: "We're asking anyone living in Yorkshire and the Humber who has an idea, or is involved in a group, organization, enterprise, or community with an enterprising idea, to talk to us.

"Key Fund is committed to supporting the voluntary, community and social enterprise sector. We know how hard it can be to balance the costs of delivering positive impacts in disadvantaged areas with the tight financial realities of balancing the books, which is why we are offering grants alongside our loans.

"Many people who want to start their own community or social enterprise, or expand and grow an existing one, aren't aware that there is an alternative to mainstream investors. With us, you don't need assets or even necessarily experience, you just need a fantastic business idea that benefits society."

All fund clients have been turned down by mainstream investors because they don't fit lending criteria, he added.



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DOMAIN AUTHORITY: **67**



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Bradford businesses urged to apply for share of £5 million



Garry Hudson is the Aqua Club's warranty man for disabled people developed with backing from the Key Fund.

Chris Hallett, Business Reporter / Monday 13 April 2015 / News

SOCIALLY aware businesses in Bradford are being offered a share of £5 million to help them grow.

The Key Fund aims to invest £1m a month for the next five months through loans and grants to help finance new ideas or to expand existing businesses.

The backer of social enterprises has supported 2,500 organisations with more than £35m since 1999 - including Bradford firms - who may have been turned down by mainstream lenders.

Now it is keen to help more companies grow.

Head of investment Garry Brown said: "We understand the unique aspects of the North and the challenges that Yorkshire companies face in the current economic climate - almost 80 per cent of all investments last year were in the most deprived 20 per cent areas in England.

"Social enterprises struggle to gain the confidence of mainstream investors. As the sector grows there is increasing interest and plenty of passion, but start-ups and young businesses need support, guidance and investment in order to flourish. That's where we come in."

Key Fund has backed a enterprises ranging from community-owned pubs, social care services, high-tech renewable

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BRADFORD TELEGRAPH AND ARGUS

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(EST.) COVERAGE VIEWS: **2.21K**

DOMAIN AUTHORITY: **64**

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Key Fund, based in Sheffield, is itself a social enterprise which was started to counteract long-term unemployment after the collapse of the steel and coal industries in South Yorkshire.

Locally, it has twice backed The Aqua Clinic UK in Shipley and luxury greetings card producer The Juniper Tree Card Company, whose printing and envelope production is in Bradford.

The second £30,000 investment to The Aqua Clinic covered the costs of building a new sensory room and equipping it with specialist equipment to offer more therapeutic help.

Aqua Clinic director Gary Hudson said: "I have always found Key Fund staff open to earth, professional and a pleasure to do business with."

Tanya Palmer of The Juniper Tree Card Company added: "I applied for funding from the Key Fund after I took lots of orders at a trade show and needed access to some finance to complete them all. As a new business, banks wouldn't lend to us and I found myself panicking slightly.

"The help that they gave me eased the cash flow issues, helped me to fulfil my orders and also to do more advertising. You could say the Key Fund saved my business."

Companies seeking backing should e-mail info@thekeyfund.co.uk or call 0845 140 1420.

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BRADFORD TELEGRAPH AND ARGUS

(IMAGE 2 OF 2)

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DOMAIN AUTHORITY: **64**

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(IMAGE 1 OF 2)

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(EST.) COVERAGE VIEWS: **2.01K**

DOMAIN AUTHORITY: **31**



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14 APRIL 2015 ARCHIVES - HARROGATE INFORMER

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **12.6K**

(EST.) COVERAGE VIEWS: **2.01K**

DOMAIN AUTHORITY: **31**



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Lee Diels, Made By Young People
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£5m for Yorkshire and Humber Businesses with Heart



Key Fund aims to invest £1m every month for the next five months across Yorkshire and the Humber.

Gary Brown, Head of Investment at Key Fund, said: "We're asking anyone living in Yorkshire and the Humber who has an idea, or is involved in a group, organization, enterprise, or community with an enterprising idea, to talk to us."

Key Fund is offering a loan and grant blend to help finance new business ideas or existing business growth. Grants will be at the discretion of the Key Fund, but typically make up 50 percent of the loan taken.

Gary said: "Key Fund is committed to supporting the voluntary, community and social enterprise sector. We know how hard it can be to balance the costs of delivering positive impacts in disadvantaged areas with the tight financial realities of balancing the books, which is why we are offering grants alongside our loans."

"Many people who want to start their own community or social enterprise, or expand and grow an existing one, aren't aware that there is an alternative to mainstream investors. With us, you don't need assets or even necessarily experience, you just need a fantastic business idea that benefits society."

All Key Fund clients have been turned down by mainstream investors because they don't fit their lending criteria. The proven success of Key Fund is a result of relationship based lending, free from credit scores or blanket rules. They work with applicants and give hands-on support and advice to help give their business the best possible chance to become sustainable.

Gary said: "We understand the unique aspects of the North and the challenges that Yorkshire communities face in the current economic climate; almost 80% of all investments last year were in the most deprived 20% areas in England."

Key Fund has directly invested over £35m since inception in 1996, with an enviable track record in business success and an average loss rate of only 4.4% - despite its investments being higher risk on paper.

Gary said: "Social enterprises - which basically means a business whose purpose is to benefit society - struggle to gain the confidence of mainstream investors. As the sector grows there is increasing interest and plenty of passion, but start-ups and young businesses need support, guidance and investment in order to flourish. That's where we come in."

The organization believes community and social enterprises not only reinvent local economies, but are best placed to tackle social problems, meeting the demands of the communities they are rooted in, from community-owned pubs, social care services, high-tech renewable energy solutions and recycling schemes.

Gary added: "The sector is uniquely placed to address some of the greatest challenges we face, putting people at the centre and not just focusing on business as usual. We've enabled thousands of people and organisations to help our communities to take control of their own future, but we want to help more."

"As well as access to finance, we have a wealth of expertise and understanding around the complexities of setting up these kinds of businesses - big or small."

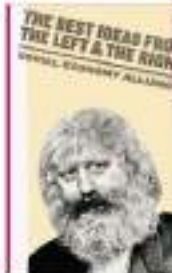
Based in Sheffield, Key Fund is itself a social enterprise success story. It was established to counteract the scourge of long-term unemployment after the collapse of the steel and coal industries in South Yorkshire. Today it is a market leader in innovation, helping to remove the barriers to finance for the most innovative society and disadvantaged



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5M FOR YORKSHIRE AND HUMBER BUSINESSES WITH HEART / NEWS / SOCIAL ENTERPRISE UK

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **20.9K**

(EST.) COVERAGE VIEWS: **100**

DOMAIN AUTHORITY: **66**



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Key Fund's mission is to create and sustain jobs, invest in disadvantaged areas, and support and sustain social enterprises. It helps to shape new kinds of industry, from delivering public sector services to new IT and digital industry – all of which have social impact at their heart.



Supporting Community Builders have worked with Key Fund in Yorkshire

Key Fund

- To date Key Fund has also invested over £35 million with an average loan rate of only 4.4%, supporting over 2,300 organisations.
- To date Key Fund has helped over 2,500 organisations.
- To date Key Fund has created 1,156 jobs as well as safeguarding 1,513 jobs.
- Over the 2013/14 year Key Fund had remarkable statistics in terms of helping beneficiaries, most notably 551 women, 167 ethnic minorities and 131 children and young people.
- Unlike most lenders during the 2013/14 year Key Fund dealt primarily in unsecured loans with 65% of all loans unsecured and only 35% secured.
- During the 2013/14 year 79.4% of all Key Fund awards to clients were within the top 25% of the indices of multiple deprivation (IMD).

Key Fund - Background

South Yorkshire was facing a grim future with the downturn in the steel and coal industries and the scourge of long-term unemployment was a black cloud over its future. In 1999 the Key Fund was born by a group of entrepreneurs from Locality (formerly the DTA, South Yorkshire Community Foundation) and the Sheffield Community Enterprise Development Unit.

They pooled their experience and skills from working in the Third Sector with a philanthropic impulse to meet the glaring needs of budding social enterprises and community organisations.

In 2002, the Key Fund escaped a culture dependent on grants and made its first loan.

Their objective remains the same as it did when it began: to remove the barriers within society and the financial markets that help propagate poverty and disadvantage.

Key Fund - Today

Today, the Key Fund is a market leader in innovation recognising the nature and environment within which social businesses operate, namely, disadvantage and market failure.

Based in Sheffield, Key Fund is the UK's biggest regional investor in the social economy that covers the North of England.

Key Fund is itself a social economy success story. As a social enterprise, all of the returns received to the Key Fund are reinvested back into the sector.

Key Fund now helps shape new kinds of industry, from delivering public sector services to new IT and digital industry – all of which have social impact at their heart.

To date Key Fund has helped over 2,300 organisations and invested over £35m in the social enterprise sector.

Key Fund has recently had a series of ground-breaking national collaborations delivering loan funds, including the Office for Civil Society within the Cabinet Office, the Big Lottery Fund, ERDF and the Arts Council for England.

Social enterprise start-up support

Just starting out on your social enterprise journey? Don't look any further! Download our start-up guide for useful advice on everything from legal forms to finance.

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5M FOR YORKSHIRE AND HUMBER BUSINESSES WITH HEART / NEWS / SOCIAL ENTERPRISE UK

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Investor plans £5m funding handout



Key Fund's Andy Simpson, CEO of Doncaster Hub (seen) with the Ackworth team.



by **Ismail Mulla, Business Reporter**

published 02:00 Tuesday 14 April 2015

An investor in community and social enterprises is aiming to provide £5m of funding over the next five months across the region.

Sheffield-based Key Fund, which has, to date, invested £25m, is looking to give £1m a month over the next five months in grants and loans to charities, voluntary groups, community groups and social entrepreneurs.

Garry Brown, head of investment at Key Fund, said: "We're asking anyone living in Yorkshire and the Humber who has an idea, or is involved in a group, organisation, enterprise, or community with an enterprising idea, to talk to us."

The investor is offering a loan and grant combination to help finance new

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(EST.) COVERAGE VIEWS: **927**

DOMAIN AUTHORITY: **72**

8
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business ideas or existing business growth. Although grants are given at the discretion of Key Fund typically they amount to ten per cent of the loan taken.

Mr Brown said that they were committed to supporting the voluntary, community and social enterprise sector.

He added: "We know how hard it can be to balance the costs of delivering positive impacts in disadvantaged areas with the tight financial realities of balancing the books, which is why we are offering grants alongside our loans."

All of Key Fund's grants have been turned down by mainstream investors because they don't fit their lending criteria.

But despite Key Fund's investments being seen as a higher risk on paper, it has acquired an average loss rate of just 4.4 per cent. They say this is down to its relationship-based lending, free from credit scores or blanket rules – with the organisation working hands-on with applicants.



Mr Brown said: "Many people who want to start their own community or social enterprise, or expand and grow an existing one, aren't aware that there is an alternative to mainstream investors. With us, you don't need assets or even necessarily experience, you just need a fantastic business idea that benefits society."

He added that social enterprises, business whose purpose is to benefit society, struggle to gain the confidence of mainstream investors.

"As the sector grows there is increasing interest and plenty of passion, but start-ups and young businesses need support, guidance and investment in order to flourish. That's where we come in," said Mr Brown.

The organisation believes community and social enterprises not only revitalize local economies, but are best placed to tackle social problems, meeting the demands of the communities they are rooted in.

Mr Brown said: "The sector is uniquely placed to address some of the greatest challenges we face, putting people at the centre and not just focussing on business as usual."

Key Fund, formed by a group of entrepreneurs from Locality and the Sheffield Community Enterprise Development Unit in 1999 to help South Yorkshire deal with the downturn in the steel and coal industries, has supported over 2,300 organisations.



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INVESTOR PLANS 5M FUNDING HANDOUT - YORKSHIRE POST

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Local Health Education Business Culture Sports Travel

Sheffield-based social enterprise aims to invest £1m a month in local firms



09:09 Wednesday 15 April 2010

A Sheffield-based social enterprise is aiming to invest £1 million a month for the next five months in loans and grants to help finance new business ideas or help firms grow.

Key Fund works to give businesses the best possible chance to become sustainable.

Garry Brown, head of investment at Key Fund, added: "We're asking anyone living in Yorkshire and the Humber who has an idea, or is involved in a group, organisation, enterprise, or community with an enterprising idea, to talk to us."

"Key Fund is committed to supporting the voluntary, community and social enterprise sector. We know how hard it can be to balance the costs of delivering positive impacts in disadvantaged areas with the tight financial realities of balancing the books, which is why we are offering grants alongside our loans."



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(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **20K**

(EST.) COVERAGE VIEWS: **137**

DOMAIN AUTHORITY: **51**

		
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"Many people who want to start their own community or social enterprise, or expand and grow an existing one, aren't aware that there is an alternative to mainstream investors. With us, you don't need assets or even necessarily experience, you just need a fantastic business idea that benefits society."

Among the investor's clients is Doncaster Refurbish, which collects, restores and sells furniture to low-income families.

Recently, Key Fund gave a £40,000 loan and a £40,000 grant to support the opening of a new furniture retail outlet.

For more information or to apply, visit <http://thekeyfund.co.uk> or email info@thekeyfund.co.uk



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DOMAIN AUTHORITY: **51**



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Sam Tarff talks capital creation, devolution and election expectations

File Ward 9th March 2016

Sam Tarff, the CEO of Yorkshire-based social investor Key Fund, tells us in *Pioneers Post* about the north-south divide in the UK, the challenge of supplying the correct form of capital and his thoughts on the ever-looming general election.

One of the main criticisms of the social investment landscape in the UK is that not enough capital is getting to the frontline. Yorkshire-based Key Fund is trying to do something about this – and so far the results seem promising.

The Community Development Finance Association's (CDFA) 2015/16 annual survey reveals that the investor, led by CEO Sam Tarff, made 40% of the number of social investments made across the whole of England during that year, despite only operating in the north of the country.

Over the past 12 months Key Fund has also increased its total asset growth by 60% and its net worth growth by 30%. CDFA's *Annual Finance report* concluded that Key Fund has so far added approximately £4m of benefit to the UK economy, equating to a 15.00 return on every £100 invested.



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SAM TARFF TALKS CAPITAL CREATION, DEVOLUTION AND ELECTION EXPECTATIONS | PIONEERS POST

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **7.06K**

(EST.) COVERAGE VIEWS: **332**

DOMAIN AUTHORITY: **45**



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Sam Tarff (right) with Martha Lewis (left) at the Cabinet Office Social Investment Awards.

Northern value

Pioneers Post: What are the core values driving the Key Fund decision-making process?

Sam Tarff: We see ourselves as a market builder within the social enterprise and wider social sector. Our market is organisations – social enterprises, community businesses – that are emerging, at the early stage, but that don't have access to the finance that other, more developed social enterprises have. Our values are informed by the fact that this is our marketplace.

In the last 18 months, over 75% of our investments are in the top 20% of areas of disadvantage (according to the Indices of Multiple Deprivation) across the north of England where we exist.

We were formed in response to deindustrialisation and the decline of the steel and coal industries within South Yorkshire. We've maintained that mission as we've grown throughout the north of England.

PP: To what extent do you think there is a north-south divide in the social investment sector?

ST: Areas around London have been able to acclimatise to some of the social impact investment developments much more quickly than in the north. The growth in infrastructure in the north has been slower and as a result social investment has been able to create a greater impact financially in London than in the north.

Personal perspective

Sam Tarff first started working at Key Fund in 2008, initially as an investment panel member and then as a board member. In 2013, he stepped down from the board in order to take on the role of CEO in November of that year.

PP: Looking back over the past 15 years, what social investment developments stand out? How has the sector evolved?

ST: There's been a massive increase in the interest in how social investment can play a part of the funding landscape for social sector organisations.

“There's been a recognition of the need to provide capital – even if it's not necessarily the right kind of capital yet.”

There has also been an increase in value from a policy point of view in the role social investment plays, not only as another stream of income or funding to enable organisations to grow, but also as a way of effecting organisational change so that organisations become sustainable in their own right.

There's been a recognition of the need to provide capital – even if it's not necessarily the right kind of capital yet. There's definitely a lot more capital in the social investment sector than there was 10 years ago.

SAM TARFF TALKS CAPITAL CREATION, DEVOLUTION AND ELECTION EXPECTATIONS | PIONEERS POST

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **7.06K**

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There can be life after the death of a local post office

17 April 2015, by [The Post Office Comment](#)

In Darvall, Sheffield, a local community group has brought one back from the grave, writes Andy Hillier



Darvall Post Office

In summer 2009, the only post office in Darvall, an inner-city area of Sheffield, closed suddenly after a dispute between the franchised owner and the Post Office.

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Local people were so upset by the closure that they started a campaign. Their first attempt to reopen the old branch failed, but in January 2010 Darvall Forum, a local community development charity, put forward a proposal to open a new post office on its premises. The idea won support in the community and in August 2010 the new post office opened after recruiting letters and grants totalling £19,000 from the Key Fund, a social investor, and Sheffield City Council.

After almost five years of trading, Neil Bishop (right), the chief operating officer of the Darvall Forum and Darvall Post Office, says the post office is still doing well. "We have five members of staff and we now have main post office status, which allows us to offer services such as dealing with road tax and passport checks," he says.



But he admits it has been hard work. "It's very difficult to make money by running a post office," he says. "That the previous post office argued not to be commercially viable speaks for itself. The most successful post offices have a strong retail arm and use the post office to pull in customers. We do only some stationery and cards so far, and we've struggled to make retail pay."

The Darvall post office operates much like any other. For example, the layout adheres to post office standards and it doesn't rely on volunteers. But Bishop considers this both a strength and a weakness. "The Post Office is keen to protect its brand, so it's hard to make people aware that this is a charity-run post office run for their benefit," says Bishop. "That from their perspective, it's not their secret."

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THERE CAN BE LIFE AFTER THE DEATH OF A LOCAL POST OFFICE | THIRD SECTOR

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2011 Poppy Appeal Launched

FEATURE 1: London River Race

17th August 2011 10:45

The London River Race made a splash in the capital when it took to the water earlier this month. Against the picturesque backdrop of the Royal Victoria Dock, and in surprisingly pleasant conditions, it was a day to remember. As 1,200 people took to the water for the jump, swim and even their way through a 100m obstacle course.

But how does this event stand out from the rest? This was no ordinary 10 kilometre run. As the only official water obstacle race in London, competitors found a range of obstacles on their route, from parkour platforms and monkey bars to water trampolines and finally a 25 foot jump plummeting them into the River Thames. Our competitor described the experience as "a fun past, the total physical experience with a bit".

This was the second time that the Race Race had come to London. Speaking to Race Race Managing Director, John Lee, it was clear that this year's event had been bigger and better than the last: "In participant numbers alone, we've got 1,200 people who took part this year compared to 1,000 last year".

Not only was it a fun day out, it was also making much needed funds for a worthwhile cause. For each entry, £10 was donated to the UK's largest homeless charity, Shelter, helping families across Britain by providing advice and legal support. Every year, Shelter helps about 4 million people who face issues regarding tenancy and housing and homelessness. In London especially, there are estimated to be 40,000 homeless families living in temporary accommodation.

Laura Orr, Shelter's Senior Events Manager, said that they had raised over £40,000 to help tackle these deep-rooted social issues and that "every penny we raise today could be the difference between family being kept together and being split".

The monthly atmosphere and camaraderie was clear to see. Whether people participated competitively or for fun, it was an enjoyable day for all, as they were put through their paces in the grueling sunny conditions but raised money for Shelter. Everyone was a winner.

Catch the Race Race feature in the very first episode of the 6th series on Monday 17th August. It will be broadcast on the Community Channel at 7pm and again on London Live at 6.30pm.

[Read full article](#)

London360 - A confirmation

17th August 2011 10:45

Following the success of my first year (and that being it's only in its second week working at London360 was certainly was particularly special) under had resumed and it was back to the stability and comfort of London and office, though nevertheless remaining interesting. The week focused on the social media aspect of journalism and PR. We as a group were fortunate to have Andrew Davis, director of "The World Next Door", a consultancy agency specialising in social media promotion and strategy, come in for a master class. Formerly of Myspace and the BBC, Andrew gave a fantastic seminar on the connectivity of Twitter and the power of having an influence. Many people develop bad habits using these sites, so it was refreshing to see not only how to avoid these but also how to harness individual potential. As someone who has always had concerns about my privacy and online presence I have never felt the urge to tell the world of my potential for a social network or just what seems to be an obligatory photo of a face filled with them on a quarterly basis. I appreciate his sage advice. Enter my a career in journalism is inherently based upon communication and openness, yet there is still a need to stay professional and that is something that resonated with me.

My commitment and equal task part is our first editorial meeting - this is an opportunity to pitch the features. London based, you have come up with our issues to be used in the programme. We were encouraged to pitch feature which even in some way related to us as an individual, the more personal or involve something to someone, the better it is to be a more interesting / gripping piece. The quick turnaround from the editorial meeting to production within a couple of days makes organisation is key and the pressure to deliver is incredible. The pace, while all around to that last I feel more than ready to take on a challenging

COMMUNITY CHANNEL : 2011 POPPY APPEAL LAUNCHED

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **748K**

(EST.) COVERAGE VIEWS: **17.2K**

DOMAIN AUTHORITY: **48**

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views presented as they progress through our careers. It will be intriguing to see how we grow over the coming months and I myself look forward to revisiting this blog from a different perspective.

Having our photos taken by professional photographers, Howard Thomas proved to be a great learning experience. It would be fair to say covering this had a different personal bias but that is something that we should benefit from as a brand and each of our experiences at London2012. With regard to Richard, his expertise in photography went hand in glove with what we would consider shooting our images. In addition to finding a number of unusual angles along the way. There's no doubt to take a degree in philosophy is not a waste of time, but sometimes the best form of development is to just listen to the experiences of others, particularly those who have lived a tolerance like this, and that is Richard.

By the end of the week, which included the beginning of camera taking, something I hadn't been acquainted with since my studies, I feel like a sponge, absorbing another productive week's worth of information. The week comes, hourly we're to go.

[Read full article](#)

St Mungo's Broadway

17th August 2012 5:00pm

With the highest rate of homelessness having risen by 37% since 2010 according to C14 up, and on a steady increase in London, I felt compelled to investigate this growing problem, which in my own borough (Waltham) has reached new heights. It's clear that with the surge of homeless and shelters, and outreach teams across the city, many escape the streets in exchange for a bed, and a hot meal. However, by housing a people with dogs throughout London, it is not so easy. I was shocked to find that only 5% of UK homeless actually own a homeless person taking their dog, which for most dog owners left them in a huge dilemma post war.



To find a home, I headed down to St Mungo's Broadway, Spring Gardens in South London, one of the few hostels that do welcome dogs. To find out what they they do this, and to meet a resident who has really benefited from the initiative. Vivvy Turner, the proud manager of the particular hostel, explained how beneficial having dogs in hostels can actually be. Not only do they add to the social side of the hostel, serving as a talking point for residents, and adding very much to the community within the hostel, but they actually benefit the resident themselves. She explained how by going a homeless person to allow her to give up their dog actually sets them back but steps back in their recovery. Many will escape into previous addictions, depression and there will be a general decline in their well being. Ironically, it seems many shelter think they're actually helping a person living on the streets by offering them shelter, with the catch being they will need to return their pet, when in fact, it is actually detrimental to both the person and their dog.



Ultimately, having spoken to Alan Kivshar, Head of Outreach Projects at Dog's Trust, I realised how not only is splitting up a homeless person and their dog an inhumane and disrespectful practice, but it means dog-shelters taking in the homeless and allowing to humans, which adds to the growing number of dogs without care. In private I hear how sad it is again how few homeless dog owners get to go to great lengths to play with their pets, and when faced with having to go into a hostel and give up their dog, or stay on the streets, they will stay on the streets. I really empathized with this, as a dog owner myself, I can't



COMMUNITY CHANNEL : 2011 POPPY APPEAL LAUNCHED

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **748K**

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BUSINESS QUARTER > ACCELERATOR PROGRAMME OPENS ITS DOORS

ARTICLE BY



Friday 27 Mar 2015 05:02

Accelerator programme opens its doors

Have Your Say

Applications are open for a new accelerator programme aimed at helping Yorkshire-based social enterprises get off the ground.



Sam Tarr, CEO of Key Fund

The latest round of support has been made available via Doforge Impact – a partnership between Doforge, a commercial accelerator for tech firms, Key Fund, the social investor, and The RSA, the globally recognised organisation.

Doforge Impact has over £1m in funding from the Social Incubator Fund which is managed by the Big Lottery Fund.

It is running two accelerator programmes in 2015 offering tech-driven social entrepreneurs the opportunity to receive £30,000 in funding and the powerful business connections they need to realise positive social change.

The second accelerator is now open for applications, with the first already underway and supporting a range of social-ventured businesses.

Sam Tarr, CEO of Key Fund, said: "Developing Doforge was a natural step for Key Fund. We have over a decades' experience creating successful social enterprises across the North of England, and we're passionate about tapping into the power of technology and emerging tech entrepreneurs to use digital innovations for lasting and positive social impact."

The new tech projects currently on the accelerator programme aim to impact the healthcare, education, leisure and charity sectors.

They include LearnatLane, a digital platform which aims to improve the feedback parents and children receive after private tuition lessons and helps parents keep

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ACCELERATOR PROGRAMME OPENS ITS DOORS

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lack of private tuition and its impact on their child's education.

Also benefiting from the programme is Open Cinema, which plans to use an app to bring film clubs into communities, enabling users to choose from their vast library of films, as well as curating film seasons, making posters.

Polen, meanwhile, is launching new technology that will make donating to charities easier. Polen has designed a browser plugin which allows consumers to make a donation during online purchases without incurring any cost.

Also on the programme is SlokeCare, a new App that aims to radically improve critical care for families caring for loved ones due to launch in the UK next spring. Applications are now open for the second accelerator programme which starts in October. Applicants will receive £30,000 convertible investment with access to further funds following successful development of their enterprise. Visit <http://social.challenges.co.uk/accelerator.com/> for more information.



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**ACCELERATOR PROGRAMME
 OPENS ITS DOORS**

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **19.7K**

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Business where society profits

This is a great opportunity for a business like ours to network and learn how to get a shot at the big boys.

Andy Greening, social enterprise DTP

Key Fund Invest in social impact bond to tackle youth homelessness



Key Fund has invested £150k into a new Social Impact Bond to help tackle youth homelessness across the North West.

The investment will enable regional charity Local Solutions to engage in a pay-by-results contract. Local Solutions has

delivered innovative and life changing services to vulnerable people in North West England and North Wales since 1974.

The charity has a strong portfolio of accommodation services. It also runs Domestic Abuse Services, Domiciliary Care, Welfare Rights Advice, BullyBusters, Carers Support and a Water sports centre. In 2014, they were awarded the Freedom of the City of Liverpool in recognition of its outstanding contribution to the city.

Key Fund's investment has allowed Local Solutions to enter a pay-by-results contract with the Cabinet Office and Department for Communities and Local Government's £15 million Fair Chance Fund.

This fund has allowed Local Solutions in collaboration with Calmerie Community College to launch their new initiative called AMS (accommodation, intense mentoring and skills).

The AMS programme will provide support services for vulnerable, homeless young people aged between 18-24 in Liverpool and Knowsley who are not in education, training or employment and who have had difficulties in getting a hostel place. AMS can be accessed via the local accommodation gateway, Mainstay, and/or via the local Housing Options services.

The Fair Chance Fund programme began at the start of the year and will help up to 2,000 homeless young people over three years. Government will track progress and pay social investors if the programme succeed in rehousing the young people, bringing them back into education to gain qualifications, or getting them to work or volunteer.

Sam Tarr, CEO of Key Fund, said: "This is part of a real shift in the way some of our public services are paid for with the government only paying when outcomes are achieved, encouraging Social Investors such as the Key Fund to provide the initial upfront risk investment to allow charities and Social Enterprises to get on with their fantastic work. This transfer of risk allows for more innovation, driving a focus on really making an impact on beneficiaries".

Steve Hawkins, CEO at Local Solutions, said: "We are delighted to have been selected as one of the providers for the innovative Fair Chance Fund and welcome it is important new resource that will provide support to those young people who might otherwise be left out. We look forward to strengthening established links with Liverpool and Knowsley Councils through the delivery of our new exciting AMS programme".

Julie Mousley-Dean, Principal and CEO of Calmerie Community College, said: "Local Solutions and Calmerie Community College have a very strong record of helping vulnerable young people to make the most of their potential. The new AMS programme will enable us to reach out and support even more young people for an even longer period of time".

The deal was backed by the not-for-profit organisation Social Finance, which works with government, the social sector and the financial community. Jonathan Flory, Director at Social Finance said: "The Fair Chance Fund is an excellent opportunity for homeless charities to break free of the traditional constraints and provide individual and tailored support for young people who lead complex and difficult lives."



Join us

Help shape and influence our work. Join us as a member to have your say on how we campaign and support social enterprises in the UK.

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KEY FUND INVEST IN SOCIAL IMPACT BOND TO TACKLE YOUTH HOMELESSNESS / NEWS / SOCIAL ENTERPRISE UK

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **20.9K**

(EST.) COVERAGE VIEWS: **100**

DOMAIN AUTHORITY: **66**



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With the announcement of the Fair Chance Fund Social Impact Bonds, there are currently 23 Social Impact Bonds in operation in the UK, with more to be announced in the coming days.



KEY FUND INVEST IN SOCIAL IMPACT BOND TO TACKLE YOUTH HOMELESSNESS / NEWS / SOCIAL ENTERPRISE UK

(IMAGE 2 OF 2)

(EST.) MONTHLY VISITS: **20.9K**

(EST.) COVERAGE VIEWS: **100**

DOMAIN AUTHORITY: **66**



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Premier League footballers call on dad to get reading with their children

FOOTBALLER, author, Peter and 'Reading Star' Frank Lampard launches Premier League Reading Stars 2013 at World Book Day

Frank Lampard, Alex Latta, Roy Hatters and Ross McEwan are among the footballers who are part of Premier League Reading Stars 2013, helping to inspire thousands of children in disadvantaged areas of the UK to improve their literacy skills.

The Premier League Reading Stars for 2013 was unveiled today (World Book Day) at an event led by Manchester City's Reading Star Frank Lampard at Division Seven School in Manchester.

Children at the school found Frank talk about the inspiration behind his Frank's Magic Football series, had the chance to ask him questions and took part in football history games. Ian Syks of the National Literacy Trust, who manages the Premier League Reading Stars programme, shared the fun and interactive session for 270 pupils, some of which had the chance to go in and inspect the school.

An 'Reading Star', 20 high profile Premier League footballers explain why they enjoy reading and how they have decided on their favourite adult and children books to be read. The Premier League Reading Stars programme, in a partnership with the National Literacy Trust and now in its 12th year, is a strongly evidence-based and effective programme which closes the gap in reading ability between 7 to 11 year olds who are underperforming and those who are reading at the expected level.

The programme uses illustrations as role models to change attitudes towards reading and uses different genres for football to motivate them to enjoy reading, which helps to raise their levels at school. Each of the players set literacy challenges for pupils to complete, with their reading skills to be used to solve them, such as footballer as they progress through the programme.

This year, as part of the project, including Lampard, are reading to his children in their own homes and have chosen books which they enjoy reading at home to their children. The 'Reading Star' join the Premier League and National Literacy Trust in calling on dads to take on more role in reading to their child and supporting their literacy.

The National Literacy Trust is a leading partner of the 'Read On, Get On' campaign which highlights the vital role of fathers in supporting their child to read. A father reading daily to a five year old increases that child's reading skills by almost half a year even when not at school, and a child read to five times over a week by their father.

To support the children's literacy skills read often, read early and read out loud.

Get inspired by watching Premier League footballers talking about what they enjoy reading with their children, and also take part in the fun football reading challenges with their children in the groups below.

Visit <http://www.premierleague.com/readingstars> to find book recommendations, activities and tips on making reading and writing fun for children.

Frank Lampard, Manchester City midfielder said: "I am excited to be taking part once again in the Premier League Reading Stars programme as a dad. Literacy is a core skill in my sport - I love reading with my girls, and would really encourage other parents to keep reading with their kids, because your influence is so important, and the skills that children get from reading are priceless. Even if it seems a day is valuable, and a great time spent with them."

Ian Syks, Manager of the programme at the National Literacy Trust said: "Parents have a huge impact on their child's motivation and ability to read and it's great to see so many of our Reading Stars who are also dads share their love of reading and books. As shown by the proven success of our Premier League Reading Stars programme, using football as a hook to get children to enjoy reading gives them a significant uplift in reading levels, helping them to succeed at school and give vital skills for the future. You can watch exclusive films of Premier League footballers talking about how much

Key fund invests in social impact bond to tackle youth homelessness

KEY Fund has invested £100,000 into a new Social Impact Bond to help tackle youth homelessness across the North West. The investment will enable regional charity Local Solutions to engage in a pay by results contract. Local Solutions has delivered innovative and life-changing services to vulnerable people in North West England and North Wales since 1974.

The charity has a strong portfolio of accommodation services. It also runs Domestic Abuse Services, Domestic Violence, Welfare Rights Advice, Debt Advice, Crisis Support, and a Youth sports centre. In 2014, they were awarded the Freedom of the City of Liverpool in recognition of its outstanding contribution to the City.

Key Fund's investment has allowed Local Solutions to enter a pay-by-results contract with the Cabinet Office and Department for Communities and Local Government's £12 million Fair Chance Fund.

This fund has allowed Local Solutions to collaborate with Oxley Community College to launch their innovative social AIMM accommodation, income generating and skills.

The AIMM programme will provide support services for vulnerable, homeless young people aged between 16 to 24 in Liverpool and Knowsley who are in education, training or employment and who have had difficulties in getting a home. AIMM can be accessed via the local accommodation gateway, Housing, and via the local Housing Options services.

The Fair Chance Fund programme began at the start of the year and will help up to 2,000 homeless young people over 5 years. Co-ordinators will track progress and pay social investors if the programme succeed in reducing the young people being brought back into education to gain qualifications, or getting them to work or re-locate.

Stuart, CEO of Key Fund, said: "This is part of a new shift in the way some of our public services are paid for with the government only paying when outcomes are achieved, encouraging Social Investors such as the Key Fund to provide the initial upfront risk investment to allow charities and Social Entrepreneurs to get on with their fantastic work. This change of risk allows for more innovation, driving a focus on really making an impact on beneficiaries."

Steve Hatters, CEO of Local Solutions, said: "We are delighted to have been selected as one of the providers for the innovative Fair Chance Fund and welcome this important new resource that will provide support to those young people who might otherwise be left out. We look forward to strengthening relationships with Liverpool and Knowsley Councils through the delivery of our new housing AIMM programme."

John Munday, Deputy Principal and CEO of Oxley Community College, said: "Local Solutions and Oxley Community College have a very strong record of helping vulnerable young people to make the most of their potential. The new AIMM programme will enable us to reach out and support even more young people for an even longer period of time."

The deal was brokered by the not-for-profit organisation, Social Finance, which works with governments, the social sector and the financial community. Stephen Hays, Director of Social Finance said: "The Fair Chance Fund is an excellent opportunity for homeless charities to break free of the traditional constraints and provide individual and tailored support for young people who lead complex and difficult lives."

With the announcement of the Fair Chance Fund Social Impact Bonds, there are currently 23 Social Impact Bonds in operation in the UK, with more to be announced in the coming days.

Women can get fit for free!

406 In today's March 2013, it was a day where in the women of Liverpool are going to be encouraged to get active. Liverpool City Council will be launching its support behind the national The 406 Campaign on Spinning Wheel, which is becoming a national day. The campaign will be about celebrating active females

ONLINE NEWSPAPER - MERSEY & SOUTHPORT REPORTER - NEWS REPORT PAGE.

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **973**

(EST.) COVERAGE VIEWS: **147**

DOMAIN AUTHORITY: **32**

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They love reading with their children at [Premier League Reading Day](#).

Premier League Chief Executive Richard Scudamore, said: "Premier League Reading Day is a fantastic example of the work carried out by our clubs and their Foundations which encourage young people to make positive choices. Over the last 11 years it has used the power of football, and the popularity of Premier League clubs and players, to encourage children to enjoy reading, and to tell about the books they read. The focus of Reading Day this year; parents reading to their children; will resonate with many Premier League players and I wish the positive every success."

Premier League Reading Day is funded by the Premier League.

To take part in the [premier league reading day](#) online. Schools can also sign up to take part in the programme [online](#). For Football League's first event in World Book Day, reported by The British Children's Group can be viewed [online](#).

Hard hitting drama project piloted in Merseyside



14 students and lecturers from Merseyside attended the inaugural launch of 'Just Live It's Duty' at Liverpool Community College. 'Just Live It's Duty' which is supported by the Home Office Foundation, is a commitment to educational wellbeing for young people. It aims to deter young people from committing a crime and teaches them about the devastating effect it can have on them, their families, their friends and their community. The interactive sessions explore the causes and consequences of becoming involved in the criminal justice system through drama and take the high school students to the Crown Court.

The project, which has now reached with over 2,000 young people in North Wales, began at the Crown Court in Cardiff 12 years ago and has been so successful in Wales that this year it is expanding to England. For the first time, when 'Just Live It's Duty' began it focused on gun possession and handling firearms, however last year our local media had been so widely reflecting current issues that affected young people.

This year, the workshop on gun control alone due to the growing epidemic of assault alone over 100 young people in England and Wales. Last year, Police Radio recovered 244,000 items of synthetic materials in England and Wales while a 2012 Home Office survey reported that an estimated 17,000 people between the ages of 16 to 24 use anabolic steroids. The drama, performed by professional actors, is deliberately hard hitting and uncompromising in its approach giving students an opportunity to reflect upon the impact committing a crime can have. The project is also available for young people the opportunity to get involved in a frank and honest discussion in a bid to deter them from committing a crime.

During the drama workshop the students follow a character called Connor. The character that youth workers like to portray as he commits a crime, is arrested and then imprisoned. The drama invites students to think about the consequences for crime on his life and the negative impact it has on his family, friends, community and victim. It aims to create a lasting impression on young people and encourage them to not be criminal behaviour.

Just Live It's Duty costs £20 per participant, whereas past spent on the Youth Offenders had been over £10,000. Last year over 97% of young people that attended the project in North Wales said they felt they had an increased knowledge of the dangers of drugs, while 61% said they would be less likely to commit a crime following the performance.

Elaine Bowker, Scotland Power Foundation Trustee and Principal of the City of Liverpool College said: "We are delighted to have been given the opportunity to host the Justice in a Day pilot event in Merseyside and get involved with an initiative which successfully engages with young people across the UK. The project is a great example of a partnership between the arts, education, politicians, and the private sector can make a real difference to local communities."

Ann Loughton, Trustee and Executive Officer at the Scotland Power Foundation, said: "The Scotland Power Foundation is committed to improving the lives of local communities across the UK and highlighting the importance of citizenship and youth development in children and young people. We are delighted to sponsor a project like Justice in a Day which is engaging with students across North Wales and now Liverpool, providing a positive impact on the lives of the young people. It challenges students to think about real life situations and shows how effective committing a crime can be."

and encouraging them to start doing activity to try something new.

The most recent Active People Survey revealed that in Liverpool, just 15% of women take part in sport and active recreation for 30 minutes, 3 times a week. This is compared to 20% of men, highlighting the considerable gap between the sexes.

On Sunday, all 18 Libraries Centres in the City will give free access to women. This includes everything from using the gym, relaxing pool, being guests at picnics or taking part in an exercise class.

Other organisations will also be offering free access activities including the Mersey Rowers Tennis Club in Sefton Park, which is offering free coaching to any ability from 12pm to 2pm. Friends of Sefton Park, West Everton Community Centre and Shrews, Youth and Community Club have joined forces and at 1pm will be organising a 1km run followed by a bag of hot competition and a team demonstration. Ray Lewis is interested in taking part should meet in the car park opposite Peace Hall side Street at 1pm.

From 1.30pm in Paradise Place, Liverpool ONE, there will be team activities of sports such as tennis, netball, table tennis and jive dancing.

Assistant Mayor and cabinet member for culture, tourism and events, Councillor Wendy Brown, said: "Thinking is all about inspiring and motivating women to get active whether it's trying out a brand new activity, or going back to a sport after some time away from it. The 'This Girl Can' campaign and International Women's Day are both an encouraging they have really strong and positive messages and we're delighted that on Sunday so many women in Liverpool will be out in force celebrating getting active. From kids to young to old women there will be a whole host of special events across the City. And with all our Libraries Centres offering free access there are lots of opportunities for all women to join in, get active, and have fun at the same time. There are the obvious health benefits but also there is the social side of taking up a sport, which is hugely important and can build confidence and generally improve self-esteem which is invaluable."

This Girl Can is a national campaign developed by Sports England.

Janis Price, Sports England Chief Executive will be in the City on Sunday to see all the activities in hand. "The thing that we heard and most about the reaction to This Girl Can is the sheer number of women and girls who have embraced it. Women across England, and around the world, are telling us how much they welcome the campaign and how it has inspired them to exercise in a new space. International Women's Day is a great opportunity for all girls, regardless of shape, fitness or ability, to celebrate being active."

The City Council sponsors the Libraries Centres which are: Liverpool Albert Dock, Sefton Park, Sefton Park, Liverpool Central, Sefton, Liverpool Exhibition, Liverpool Gateway, Liverpool Sefton Park, Liverpool M.E. Erasmus Gym, Liverpool Aquatics Centre, Liverpool Park Road and the Liverpool Park Lloyd.

If you attended please let us know what you think of the events by emailing us at: 2012@liverpool.gov.uk

Southport locals strengthen community with social media

THE local growing British social network, Street Life aims to build stronger communities across the nation and has been described as "the online equivalent of chatting over the garden fence". Residents now sign up with an email address and post code and are instantly connected to all other users within their local area, in Southport this of course also includes the local council. This gives users a way to obtain practical advice and information in an instant with the local community. To date, conversations on the site have seen local issues come together to form shared back gardens into community allotments, raise awareness about missing cars and spread the word about derelict schemes. "The display of community spirit we've seen has been fantastic. It's obvious that there's a real desire among many people in Southport to help one another and we're delighted to provide an outlet for that" said Steve Whitaker, Street Life's Head of Communities. Local post residents can find out more and connect with their local community at: www.streetslife.com

More it means:

- Sign up for free to the site with a postcode and email address.
- Users can post messages, events, polls and photos.
- Get the Street Life news when they are able to respond.
- Neighbours help one another by sharing knowledge, opinions and advice about the area.

More it means:

- Finding local people with shared interests and passions.
- Finding out going green including tips on night buses.
- Organising community events and campaigns.
- Encouraging residents to get involved in local businesses and enterprises.

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Charity: Key Fund, LCF, Heart Research UK
 10th March 2015

By [Gemma Barnett](#) - [Senior Editor Yorkshire](#)

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NEWS / CHARITY: KEY FUND, LCF, HEART RESEARCH UK
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GROWTH Key Fund is biggest social investor



published

15:48 Thursday 12 March 2015

New figures show the Sheffield-based Key Fund has grown into the leading social sector investor across the whole of England, despite operating solely in the North.

A period of unprecedented growth in the last 12 months has secured the organisation's standing as the market leader.

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Key Fund grows to become 'most prolific' social investor



14:24 Monday 09 March 2015

Key Fund has grown to become the most prolific social sector investor in England.

According to figures from the Community Development Finance Association (CDFA), the Sheffield-based firm, which provides finance to social enterprises in the North of England, was responsible for 40 per cent of investments made across the UK.

Key Fund saw its total assets grow almost 60 per cent last year, while its net worth growth was 30 per cent.

The CDFA findings, published in its inside Community Finance report, revealed Key Fund has added £24m of benefit to the UK economy, equal to £8 return on every £1 invested.

Sam Tarrif, chief executive of Key Fund, said: "It's been the best year on record for the Key Fund.

"It shows that Social Enterprise is a sustainable and profitable sector, and one that's increasingly at the forefront of the UK economy."

Since making its first loan in 2002, Key Fund has invested more than £35m in 2,300 organisations, with a 4.4 per cent loss rate.

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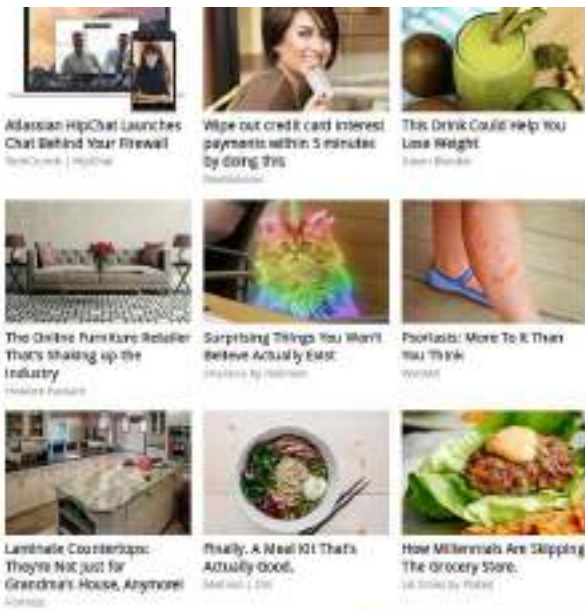
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Tuesday 10 Mar 2015 09:31

Key Fund becomes market leader

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Yorkshire-based social sector investor Key Fund has grown into the largest organisation of its kind in England.



Sam Tarr

A period of unprecedented growth in the last 12 months has secured the organisation's standing as the market leader among members of The Community Development Finance Association (CDFA).

The CDFA annual member survey, 'Inside Community Finance' shows that Key Fund holds a 40% market share of the number of investments made across the UK, positioning the organisation as a key market builder for the sector.

In the past year, it has seen an almost 60% increase in its total assets growth, and a 30% increase in its net worth growth.

The findings reveal Key Fund has added £24m of benefit to the UK economy, equating to £8 return on every £1 invested.

Sam Tarr, CEO of Key Fund, said: "It's been the best year on record for the Key Fund. We can now state with confidence that Key Fund is the most prolific social sector investor across the whole of England. It shows that Social Enterprise is a sustainable and profitable sector, and one that's increasingly at the forefront of the UK economy."

Key Fund has created or safeguarded

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23% of Social Enterprise jobs are reported by the CDEA in 2017/18

Based in Sheffield, Key Fund is itself a social economy success story. It was established in 2002 to counteract the scourge of long-term unemployment after the collapse of the steel and coal industries in South Yorkshire. Today, it is a market leader in innovation, helping to remove the barriers in the financial markets that help propagate poverty and disadvantage.

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Ann Mercedes-Blythe

The best of congratulations. Sure, I was so delighted to read this article. As you know I have long known the fantastic work that Key Fund has done, however, your input with your team really has exceeded. Well Done Best wishes

Ann Mercedes-Blythe
Diamond Consultancy

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Children and teenagers

How to give children free books and help the environment

Re-Read, a Doncaster social enterprise, is rescuing books destined for landfill and distributing them to young readers. Its founder talks to Alison Flood

Alison Flood

The Guardian | 22 January 2015 | 10:15 GMT



Laughing at the way it has been built... a chair being read to by Re-Read's first reader.

Jan McLaughlin measures books in tons, not pages. It was the sight of a skip filled with 10 tons of books which set the self-described environmental bibliophile on a path which has now seen his social enterprise Re-Read process more than 1,000 tons of books – and give tens of thousands away to children.

"I couldn't sleep after I saw it, really," he says today of the book dealer he saw filling a huge skip with books destined for incineration back in 2012. McLaughlin was working for the South Yorkshire Funding Advice Bureau, with a background in developing community recycling projects. He took redundancy, and set up what he believes is the first "book bank", the Doncaster-based Re-Read, which has given away 54,000 books to children since it was established in September 2012.

With actor Brian Blessed and bestselling author Joanne Harris as patrons, Re-Read works with books that would otherwise have been burned or gone to landfill. It buys titles by the ton from charity-shop chains, as well as taking donations from locals. Its team of seven staff and 30 volunteers then sorts through the titles, keeping the children's books to give away, and selling the remaining titles on online retail sites, with the profits ploughed back into keeping the social enterprise going. Books which are too worn out to be re-used are recycled, rather than being put into landfill.

McLaughlin says that when he started researching his idea, it was "clear low-income households weren't buying books and children in low-income families have low literacy rates".

"The cost of a basket of food essentials has gone up by 28% since 2008 but the average wage has only gone up by 9%. In addition, benefits for low-earning and workless households have been cut," he says. "We have all witnessed the rise of food banks in our communities. Now, there is a crisis of poor literacy rates for our children. When food takes precedence, often books end bearing full of the priority list."

According to the National Literacy Trust, 3.8 million children in the UK do not own a book – one in three. The Reading Agency says that 14% of children in lower-income homes rarely or never read books for pleasure, while only one in five parents easily

THE GUARDIAN

(IMAGE 1 OF 2)

(EST.) MONTHLY VISITS: **117M**

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DOMAIN AUTHORITY: **99**



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find the opportunity to read to their children.

"We get about three tons of books a week," says McLaughlin. "We have listed about 40-70,000 online now. The essence of Re-Read is this. We take books so we can give kids books for free. So the more books we can get in and get online, the more we can get to kids - it's the old philanthropic model."

Re-Read, which says that 22% of Doncaster children currently live below the breadline, has given books away at children's centres and playgroups, to schools and at local events. Last week, a woman from the Association of Foster Parents took away over 700. One grandparent, who found a free copy of The Hobbit at a Re-Read event, said: "I can't afford to buy books, even from a charity shop. I remember reading this book to my son. Now, I'm going to read it to my grandson."

"It's about getting books into kids' hands. There are no hurdles to jump over - we just give them out willy nilly," said McLaughlin. "If you adopt such a broad, scattergun approach, then the kids who really need them will benefit. And reading, and having a book in your bedroom, has a demonstrated link to the development of confidence and self-worth."

Boswell, a patron of the social enterprise, has called its work in getting books into the hands of children in disadvantaged communities "remarkable". "One of the biggest crimes of deprivation is illiteracy," said the actor. "It was unheard of that a coalminer's son should go to drama school, but I got the scholarship. I am a living example that with the right encouragement and access to inspired teachers, children can achieve anything. If Re-Read can reach out to just one child that is something to celebrate: the fact they've given tens of thousands of books to children is a joy."

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Can literature lift people out of poverty?



PICTURE BY ALEX BRADSHAW/PA/REUTERS - On his hour-long TV recording session with Britain's Best - Britain's Best Studios, London, England - 16/01/2013 (see below)



14:30

Thursday 10 January 2013

Jim McLaughlin tells Sarah Froeman about his scheme to inspire deprived communities through books headed for landfill.

Jim McLaughlin has spent much of his life finding uses for things no one else wants.

He played an instrumental role in the launch of kerbside recycling in Doncaster and has long supported the town's Re-Furnish charity which finds new homes for second hand furniture. So when he saw a skip-load of books destined for an incinerator he felt compelled to step in.

"There was 10 tonnes of books about to be burnt, I just couldn't let that happen," he says. "They belonged to a book dealer who had basically gone through them, picked out the ones of value and the rest were deemed to be of no use. Economically it didn't make any sense for them to hang onto them, but I couldn't believe that the only option was the incinerator."

Jim arranged to take the books off the dealer's hands and as he began searching through the piles of paperbacks he noticed that there was a large number of children books.

"I was an avid reader as a child, I loved books like Stig of the Dump and

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DOMAIN AUTHORITY: **72**



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Brer Rabbit, but I also know that for many families books are a luxury they can't afford," says Jim, who spent six months developing the Re-Read model. "It quickly became clear that low income households aren't buying books and children in low income families have low literacy rates.

"The cost of food essentials has gone up by 28 per cent since 2008, but the average cost of wages has only gone up by nine per cent. We have all witnessed the rise of food banks in our communities, but now there is a crisis of poor literacy rates."

Jim's idea was simple. Take the unwanted books, sell as many as possible online and then plough the profit into the social enterprise which gives books away for free to schools, children's groups and low income families.



Since launching in 2012, the organisation has given away 53,000 books and currently has more than 50,000 for sale online. It has received some funding from the Coalfields Regeneration Trust, as well as the South Yorkshire Key Fund and Community Foundation, but it is looking to secure further investment.

"In 2011 alone, 223m books were bought in the UK, which represented an increase of 42 per cent over the previous 10 years," says Jim. "How many of those are already being left unread and forgotten in attics and cellars or discarded to find their way into landfill or incineration?"

"When we first began Re-Read my daughter, who is a primary school teacher, came to look through the books we had saved. She couldn't believe it. For her, it was like discovering a treasure trove. She and a colleague went away with a couple of boxes of books which the school just wouldn't have been able to provide. I knew then that there was a real need for books in our community."

Thanks to Jim's persistence the scheme has also attracted the support of celebrities with Barinsky-born author Joanne Harris and the inexpressible Brian Blessed both now signed up as patrons.

"Adventure is at the heart of human endeavour," says Mableborough-born Blessed. "And I am a great believer that books can offer us a gateway into a glorious world of adventures and encourage us to reach for the stars. I have written my own books and as an actor have brought alive the work of the world's greatest writers and there is no greater gift than inspired words.

"One of the biggest crimes of deprivation is literacy. When I was growing up, it was unheard of for a coal-miner's son to go to drama school. But I got a scholarship and am a living example that with the right



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