

CASE STUDIES

**TO BUY
AN
ASSET....**

Outside the Box CIC

Outside the Box Café is an inclusive community café based in Ilkley, Bradford. Their mission is to enable young people and adults who have learning disabilities to have more fulfilled, independent and healthier lives.

CHALLENGE

The only provision within the community to support adults with learning disabilities was closed down, and the group had a vision of a community café to support these groups.

SOLUTION

The café is designed to provide a real-life working environment for members, a place that is fully inclusive and embedded in the local community.

REVENUE

The café is run as a commercial operation generating a trading income as well as fee income from members.

IMPACT

Social investment has supported the charity, the people they work with and the community they serve to strive towards a renewed vision, energy and commitment to what their impact can achieve.



20 years
Duration



4.25%
Cost of Capital



£500,000
Turnover



£266,000
Amount invested



Secured
Product type



Cornerstone Place

Cornerstone Place is a social enterprise which supports homelessness charities to add fit-for-purpose properties to their portfolios. Our unique 'Shared Upsides' model transfers more than 50% of the value in our project to our charity partners.

CHALLENGE

Many homelessness charities provide housing by renting from the private sector or buying their own properties. No other feasible alternative for those organisations.

SOLUTION

Cornerstone Place source the properties, arrange all the funding, manage the build and professional teams, arrange long-term finance and deliver the projects - then the charity partner can take control.

REVENUE

A diverse mix of funding, including private capital and fair payment from the charity partner.

IMPACT

The Victorian Villa in Tameside has been purchased and refurbished to create 13 self-contained apartments. Stepping Stones Project provides homes and essential services to those who would otherwise be at risk of homelessness.



15 years
Duration



4.3%
Cost of Capital



£0
Turnover
(pre-trading)



£291,000
Amount
invested



**Blended
finance**
Product
type



Homebaked Bakery

Homebaked is a co-operative bakery and community land trust, located opposite Liverpool FC's Anfield stadium, serving their award-winning pies to both football fans and locals alike.

CHALLENGE

As their business grew and the number of daily visitors to the café doubled in just two years, demand had begun to outstrip supply and they needed the right equipment and more facilities to be able to scale up their production.

SOLUTION

On securing social investment, Homebaked Bakery could hit the ground running, plan effectively and move quickly to make the most of the demand that they were experiencing.

REVENUE

The social investment was used to purchase a dedicated catering unit and specialised equipment, which enabled them to increase their pie production capabilities threefold.

IMPACT

The extra capital has not only opened up an array of new opportunities but also helped to build the beginnings of valuable and strategic partnerships.



5 years
Duration



9%
Cost of Capital



£387,800
Turnover



£60,100
Amount
invested



**Blended
finance**
Product
type



Valley Heritage

Valley Heritage is a not-for-profit organisation established in 2015. It seeks creative approaches to bring historic buildings back into use while simultaneously supporting the growth and development of the local community.

CHALLENGE

An iconic Grade II style listed building that had various uses, it closed down and stood empty in the middle of the town centre until it was put up for auction.

SOLUTION

Valley Heritage was able to secure the building and develop a solution- including, a co-working space and flats to support individuals at risk of homelessness - that delivers multiple benefits to the local community.

REVENUE

Profit is generated through the various memberships available for freelancers, small businesses and growing startups. Two of the flats are rented out at market rate.

IMPACT

Social investment enabled them to acquire the building and provided a small amount of working capital. This was particularly important in the early stages of the acquisition to empty the building.



5 years
Duration



5.5%
Cost of Capital



£25,585
Turnover



£195,000
Amount invested



Secured
Product type



Contento Social Homes

Contento Social Homes exists to improve the support for survivors of domestic abuse and their children by providing safe accommodation and skills to improve their wellbeing.

CHALLENGE

During the pandemic Contento Social Homes started to receive a massive increase in referrals from women, particularly women trying to leave situations of domestic abuse but the refugee centres did not have the capacity to help.

SOLUTION

One landlord offered to sell, ensuring long-term security for the organisation and its female users. This caused them to seek funding for property purchase

REVENUE

Contento Social Homes received £130,000 from Social Investment Business, in the form of a loan from the Recovery Loan Fund, a £130,000 grant and £7,500 Restricted Support Grant.

IMPACT

Social investment allowed Contento Social Homes to buy property for women escaping abuse, ensuring security and providing transportation and maintenance.



6 years
Duration



7.9%
Cost of Capital



£358,000
Turnover



£267,500
Amount invested



Blended
Product type



Collaborative Women

Collaborative Women comprises CW Housing and CW Community. It was founded to address gender-based inequalities experienced by women in Trafford which lead to isolation, poverty and life limiting/life-threatening circumstances.

CHALLENGE

Collaborative Women enables women with lived experience of gender-based harm to share experiences and skills to help each other.

SOLUTION

Their model is shared living, where women can stay for up to a year with a mandatory 'Moving Forward Programme' which helps them to rebuild their lives and learn the skills to live safely being emotionally and economically secure, independent lives.

REVENUE

They received a total of £127,636 in blended finance. This was used for the purchase of the housing project, paying towards legal fees and contributed to delivering services to vulnerable women across both housing and community.

IMPACT

Funding enabled Collaborative Women to purchase an additional property which provides accommodation for up to 6 homeless women per year who are fleeing abuse.



5 years
Duration



6.5%
Cost of Capital



£59,807
Turnover



£127,500
Amount invested



Blended
Product type



**TO
MAINTAIN
CASH
FLOW.....**

Central YMCA

Central YMCA is the world's first YMCA, established in 1844, and a leading UK education, health and wellbeing charity. Their work includes creating alternatives to traditional education such as apprenticeships and study programmes, training fitness professionals who inspire communities.

CHALLENGE

When the pandemic hit in 2020, they had to close their health and wellbeing venues, YMCA Club and YMCA KX, and stop providing fitness education training through YMCAfit.

SOLUTION

Central YMCA wanted to take out a short-term loan against its investment portfolio. They needed to diversify their income streams at pace so as not to affect the essential and impactful programmes they deliver across the UK.

REVENUE

The charity generates income through an array of activities and services, including gym memberships, fitness instructor courses, short courses, training programmes and children's activity clubs.

IMPACT

In 2020/21 Central YMCA supported over 5,379 people to lead healthier lives through their health and wellbeing programmes and a further 3,833 learners and apprentices across the UK to develop their vocational and careers skills.



25 years
Duration



2.41%
Cost of Capital



£11,000,000
Turnover



£4,000,000
Amount invested



Secured
Product type



Farm Urban

Farm Urban is a social enterprise based in the Baltic Triangle in Liverpool and they operate the city's first vertical farm whilst also delivering a range of educational and outreach programmes.

CHALLENGE

The main objective of Farm Urban is to grow food that is good for people in ways that are good for the planet - they believe that to bring about real, positive societal and environmental change, coherent solutions must be presented at multiple levels.

SOLUTION

They wanted to raise social investment as working capital while they purchased, installed and commissioned the vertical farm.

REVENUE

Farm Urban grow clean, green food in cities, offering fresh, alive and leafy greens grown in the premises, their programme 'Greens for Good' give people a sustainable, hyperlocal way of eating well.

IMPACT

The social investment has helped them to increase their turnover by 130% and enabled them to triple the size of their team.



5 years
Duration



10%
Cost of Capital



£411,768
Turnover



£150,000
Amount invested



Blended
Product type

