



# Charities Aid Foundation

*From fundraising to finance: 7 ways to grow income & boost resilience*

**Neil Poynton & Stuart Niven**

18<sup>th</sup> February 2016

**CAF** Charities Aid  
Foundation

# Why resilience, What is resilience?

# Revealed: Cuts could finish off 40 care groups

**'UNPRECEDENTED' CUTS**  
 The cuts faced by Notts' of this year called an 'ad'. So why a extensive? my funding is of 'Dante' given a City Council meet. The Future Jobs plan allocations to new and service, and and Fund, which may into some provisions. Council has not supporting it by a great 4 by 45 per cent city's by about 1 next year. The are pulling my into the job. use Nottingham is plans to a great overall by at next year and city Council by 11 However, Notts County Council will reduce its funding by 44 per cent by 2014-15. This money is used to commission services from groups which help the elderly, people with mental health problems, homeless people, women fleeing domestic violence and teenage parents. ■ Nottingham Community

Special Post investigation

## Play days for kids face axe as cuts strip away chances to volunteer

Today, the Post begins a major look at the impact of spending cuts on the voluntary and charity sector. Local Government Correspondent **Della Monk** begins by assessing help for youngsters

By Della Monk

Special Post investigation

## 'Do we want a generation of...'

## Cuts to hit services for elderly

A "HANDYPERSON" service which sends people to elderly homes to fix...

## End of the line for services

In the second day of the Post's series looking at cuts, Local Government Correspondent **Della Monk** asks what the future holds for advice centres and services for the elderly.

The clarity will then have to make a chargeable service. It is currently entirely free, or people just pay for the materials, depending on the job. While Age UK has a vast array of volunteer opportunities, this is a service run by paid specialists.

**Drug support s**  
 FOUR alcohol and drug support services in the city are expected to close in the next two months. And a support service in...



**Why are we talking  
about it?**

# We are Charities Aid Foundation

**“Motivating society to give ever more effectively, helping to transform lives and communities around the world.”**

CAF Private Clients/Charitable Trusts

CAF Charity Account

CAF Company Account

CAF Give As You Earn

CAF Bank

CAF Financial Solutions

CAF Venturesome

CAF Donate

CAF Global Alliance



# Headline figures

- We are the UK market leader in managing philanthropic capital with over £1.1 billion held in custody for donors.
- We distributed over £500 million to charities for donors in 2015. As part of our grantmaking service we distributed grants totalling £6.3m, reviewing over 1,800 charitable organisations in the process.
- Over 18,000 charities use CAF for our financial services and strategic support.
- We work with over 70% of the FTSE 100 and run the UK's most popular payroll giving scheme Give As You Earn, which helps 3,000 companies and over 400,000 staff give regularly.
- We can count over 3,700 high net worth and ultra high net worth individuals as our private clients, providing them with advice and support to underpin their philanthropy.

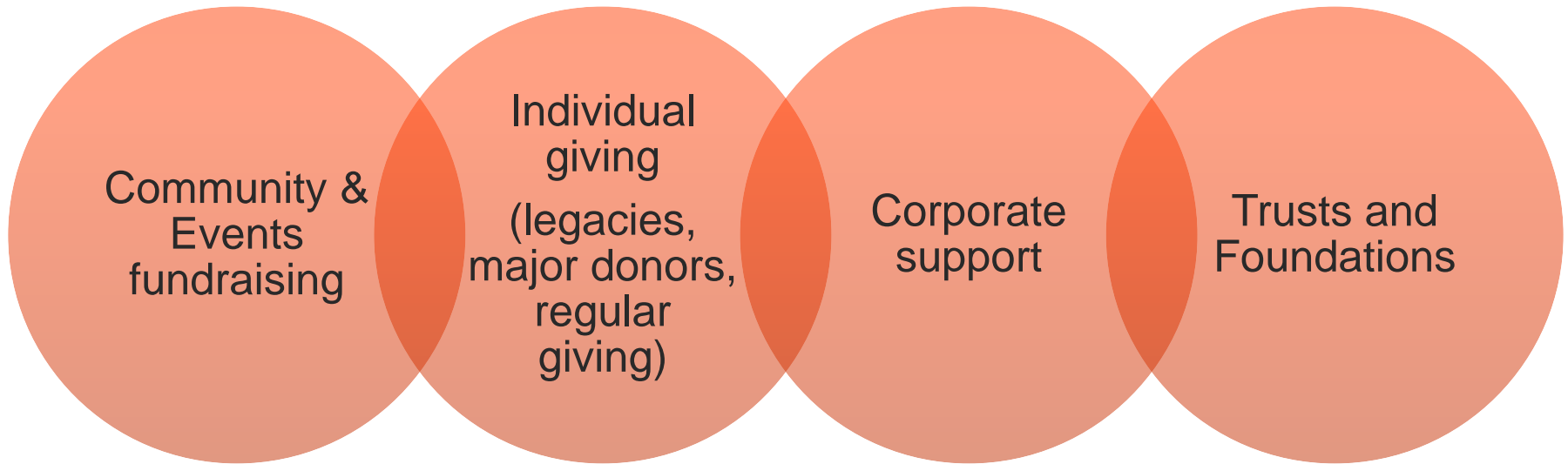
# Charities Aid Foundation

- Charities Aid Foundation (CAF) pioneers effective ways for donors and charities to achieve greater social impact.
- CAF includes CAF Bank, CAF Venturesome, and CAF Philanthropy Services.
- CAF Bank<sup>1</sup> and CAF Venturesome offer deposit, lending, and social investment solutions to over 16,000 charities and social enterprises.
- CAF Philanthropy Services works with individual, family, and company donors globally to optimise their impact through advisory and transactional services.
- We are one of the UK's largest charities with over 80 years of experience and offices in 9 countries.



<sup>1</sup> CAF Bank is a subsidiary of CAF and an FCA-regulated banking institution. CAF Bank's services are offered exclusively to charitable organisations. All CAF Bank profits are transferred to CAF and used to benefit the third sector in accordance with its charitable objectives.

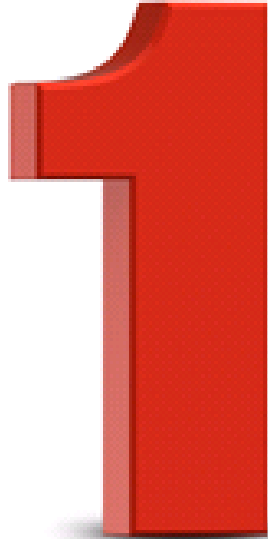
# Voluntary Fundraising Routes







# Practical Ideas

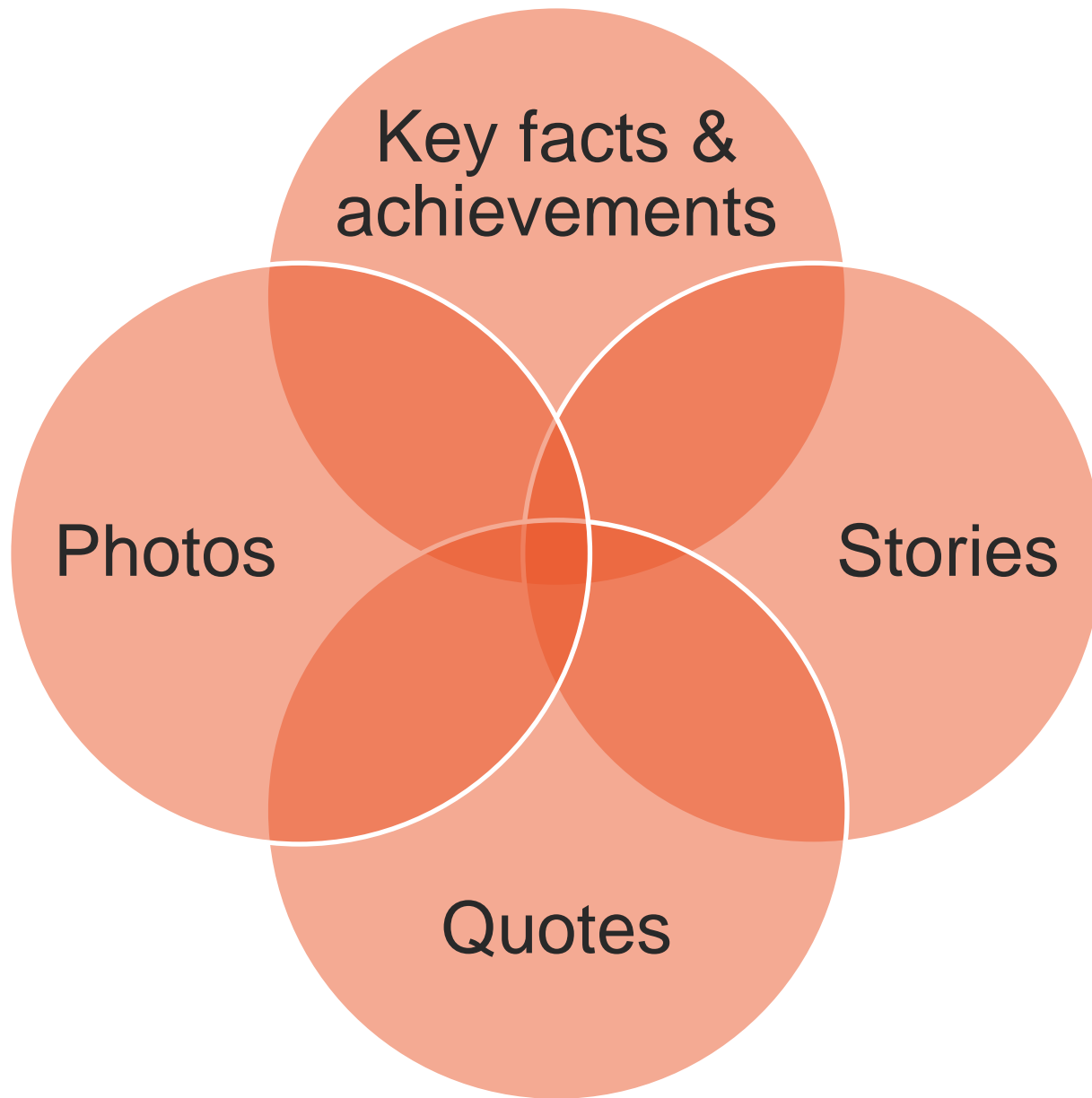


Help potential  
donors to touch,  
taste and feel ~~your~~  
*their* impact

**CAF** Charities Aid  
Foundation

**CAF** Charities Aid  
Foundation





# BUMBLEBEE CONSERVATION TRUST “BEES FOR EVERYONE” PROJECT

## YEAR IN NUMBERS 2013

**140**

The total number of people who attended our Welsh and England Conservation workshop

**100**

100% of respondees at the England conservation workshop said that they were more motivated to help Bees as a result of attending the conference.

**3,500**

The potential hectarage that could be managed for bumblebees through the Bees for Everyone 3 year project

**2784**

The number of hectares of land for which we have provided habitat management advice for bumblebees in total since January 2011.

**152**

The amount of hectares on north Kent sea walls being managed for bumblebees in conjunction with the Environment Agency

**67**

The number of enquiries received from landowners outside of our Bees for Everyone regions who wanted to manage their land for Bumblebees.

**900**

Potential hectarage gained from giving advice by email/phone to landowners outside of Bees for Everyone regions

**7**

The number of farm days delivered by conservation Officers

**376**

The number of farmers and landowners the conservation team have engaged with in 2013

**100%**

BBCT input into the National Pollinator Strategy

**1**

Memorandum of Understanding signed with the Ministry of Justice

**830**

Hectares the Sub T reintroduction project has created, advised and assisted in the management of within the release area of Dungeness and Romney Marsh

**6**

Bombus Sub T workers recorded on Dungeness – the first in 25 years



# Our Impact

2012/2013

Support for families who have a child with a life threatening or terminal illness

Rainbow Trust  
CHILDREN'S CHARITY



## Thursday

Improving the quality of children and young people's lives

Sebastian made his first trip to a soft-play area. Sabrina, one of our Family Support Workers, took him there so that Danielle, his mum, could be at the hospital with his twin brother, Roman.

Roman was born without an oesophagus and with his stomach attached to his wind pipe. He also has a hole in his heart, has had to have lots of operations and needs constant care at home.

“ Rainbow Trust makes me feel like we've got someone to fall back on. It means I can spend time with Roman without feeling guilty about Sebastian. I would really struggle without them. ”  
Danielle Maskill




The boys are only 11 months old so still need a lot of attention. For a parent, managing twins can be hard enough, but when one of them is seriously ill and needs constant, dedicated attention it is even harder. Sabrina supports Danielle by taking care of Sebastian on the days when Roman has an appointment. This means that Danielle can spend time caring for Roman and talking to the doctors, without having to worry about Sebastian.



**Did you know?** By 30 June 2013 we had a total of 43 Family Support Workers providing vital emotional and practical support to 1,368 families.

### To do today:

- Help Karina with befriending baby Matthew
- Take Robbie to the zoo
- Pick Ewan up from school while Sam is at the hospital



**"IF YOU WANT  
MONEY, ASK FOR  
ADVICE. IF YOU  
WANT ADVICE,  
ASK FOR MONEY"**

PROVERB

Five year partnership to improve living conditions for 1 million households. Seen as a **joint enterprise using Shelter's history, expertise and credibility** around housing & **British Gas' scale, reach, visibility and practical solutions.**

Aiming to address the fact that private rented homes are in a worse physical condition than in all other tenures.

- Aim to transform 1 million homes, with a focus on warmth and safety
- Set up rural outreach and advice hubs in for those faced with debt issues – created cross referral processes across Shelter and BG channels
- Joint campaigning to improved private rented standards and advice to landlords and renters
- Aimed to raise awareness of the partnership with BG 12 million customers.
- **5 yr target to raise £1m for Shelter** through employee engagement
- 3,000 employees volunteering 30,000 hours of their time over 5 years including “Adopt a Shop” value



# The trend towards Engaged Philanthropy

- 15 years ago 75% of the Sunday Times Rich List had inherited their wealth and 25% were self-made. Today that ratio is reversed and this is impacting on the approach major donors are taking.
- CAF research has found that Generation Y-Givers are far more enthusiastic than previous generations of philanthropists to get personally involved with the causes they support. They are embracing the “venture” approach to philanthropy, offering support, providing advice and involving their own networks.
- Research shows that when asked what type of givers they want to be, those under 30 place significant weight on the importance of making a “tangible difference” with their philanthropic activity, whilst those over 45 are notably more understated about their giving, more commonly wanting to remain anonymous.

“Give your donors small problems  
they can imagine solving.

Not big problems that emphasize  
how small they are”

Giles Pegram

**2**

**Get your  
ducks in a  
row!**

# The Fundraising Process

## Map your proposition

- Identifying key “products” & the impact they make
- What’s our story that will make donors want to engage?
- What are the wider benefits of association to new donors?
- Developing the funding hooks, impact messages and likely audiences

## Develop Case for Support

Answers the question, “Why should you support our cause?”

- The problem we are solving (or opportunity)
- How we tackle this
- Why charity is perfectly (uniquely) placed to do so
- The resources required (the ask)
- The difference this will make

## Prospect Research

- Identification of prospective partners, donors and influencers & areas of alignment
- Peer research – who is supporting work in this space & what is the relationship?
- Which existing contacts and relationships can be leveraged?
- Mapping warm & cold leads

## Approach strategy

- Developing targeted pitches
- Routes to engagement i.e. the when, how and who in making the ask
- Donor cultivation and partnership building
- Mapping of resources needed to underpin fundraising



## A UNIQUE OPPORTUNITY TO INVEST IN INDIA'S FUTURE

Seven year old Sarveshtha could barely join letters together to form words. But six months into a Pratham Read India class and she quickly graduated from recognizing words to reading stories.



Sarveshtha is fortunate in having access to Pratham's programs to learn to read and write. Not everyone does, and even in fast growing India, literacy is still a shocking fact of life. Of India's 210 million children, nearly half are unable to read.

Not only does lack of education dash individual dreams of self-fulfillment, it perpetuates cycles of poverty that undermine the stability of India's growth and its economic potential.

Pratham USA is making a difference. We've figured out how to address this crisis and make it sustainable. By supporting Pratham USA you can help change the system.

Pratham stands out as one of the most influential forces on India's educational system. Founded by NECEP in 1994, Pratham began at the courts of Mumbai. Currently, it serves the education needs of underprivileged children across 21 of India's 28 states. Today, it is India's largest nonprofit in the area of primary education creating systematic change that educates hundreds of thousands of children.

### THE PROBLEM

500 million children in India are illiterate. This huge problem undermines the country's ability to prosper.



Pratham helps break the cycle of illiteracy that has plagued India for generations.

"No society can achieve its full potential when half the population cannot read/write."

— HILARY CLINTON  
U.S. SECRETARY OF STATE



"Education is the most powerful weapon which you can use to change the world."

— NELSON MANDELA

### HOW DOES PRATHAM HELP?

Driven by its mission to ensure that every child is in school and learning well, Pratham is reaching its millions of children in rural and urban areas through a range of education interventions:

- Read India (Phase 2), Pratham's flagship program, has become a nationwide movement and worked with governments, parents and government to ensure that children ages 6-14 have grade-appropriate reading, writing and arithmetic skills
- Pratham's for-unterserved children
- Outreach programs targeting street children
- Special courses focused on such subjects as computers and English
- Remedial education for students not performing at grade-level level for out-of-school children
- Vocational and skill training to employ students for employment

### Creating Large Scale Educational Reform in India



Pratham works in 21 states



### WHAT HAS PRATHAM ACHIEVED?

- 34 million children in more than 80,000 villages across 19 states have been reached by phase I of Read India
- 440,000 volunteers and 505,000 teachers have been trained in Pratham's novel methodology
- 700,000 children in 16,000 villages led by Pratham's AGOR (Annual Status of Education Report) have been led in the Indian government taking action with a revealing national picture of learning levels
- 38,000 children have been introduced to Pratham practices
- Over 20,000 children have taught to speak and read English

### PRATHAM'S READ INDIA II PROGRAM

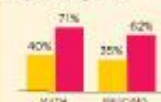
Pratham's signature program reaches across 21 states, and reaches millions of children in hundreds of districts.

State	Children Reached	Volunteers	Teachers	Phase 1	Phase 2	% of Children
1. Andhra Pradesh	1,111	1,248	1,087	144	16	16
2. Bihar	24,777	1,120	190	0	0	0
3. West Bengal	50,544	3,840	4,000	0	0	0
4. Chhattisgarh	40,819	2,710	1,377	0	0	0
5. Gujarat	34,500	8,400	360	1,480	1,480	30
6. Haryana Pradesh	44,024	1,117	1,207	1,740	10	10
7. Jharkhand	35,815	1,944	818	140	140	14
8. Karnataka	26,251	2,574	153	127	0	0
9. Kerala	4,025	0	0	0	0	0
10. Madhya Pradesh	14,434	4,744	4,071	0	0	0
11. Maharashtra	22,130	3,324	3,227	385	385	38
12. Orissa	920	0	0	0	0	0
13. Punjab	9,984	4,180	1,110	0	0	0
14. Rajasthan	11,124	1,277	1,120	8,170	30	30
15. Tamil Nadu	50,845	5,761	3,701	2,446	2,446	24
16. Uttar Pradesh	9,111	870	618	0	0	0
17. West Bengal	170,582	8,120	3,000	0	0	0
18. Andhra Pradesh	1,146	2,140	1,861	1,427	40	40
19. Karnataka	20,841	1,320	1,441	1,161	16	16
20. Total	1,164,512	3,40,081	85,744	11,324	10,320	28

### Producing Measurable Results

From 2008-2010, Pratham achieved 91% of Pratham teachers, helping raise the reading level of 1.8 million children across the state from 25% to 62%.

#### Target Learning Levels



2008: Below Pratham's intervention  
2010: After Pratham's intervention



### HOW YOU CAN GET INVOLVED AND MAKE A DIFFERENCE

A gift to Pratham will have a demonstrable impact on India's future. You can give a child the means to escape a lifetime of poverty and exploitation. Your support, no matter how small, will make a big difference. Our volunteer-driven model has helped keep costs low to maximize the impact of your gift as recognized by the prestigious Foundation for Global Charity Award (the highest award possible) for the last four years. This reflects our low fixed costs and advanced fundraising expenses and our financial health so you can be assured that your gift is used wisely and judiciously.

Pratham's low cost programs make it easy to help transform the life of a young child. A \$100 investment supports a 12-18 month program for 20 children. A \$250 contribution is an unbelievable value (offer support to children for an entire year). A \$1000 gift (total 10 volunteer slots) will reach out and teach children across ten villages for a full year or supports an AGOR across a growing district.

As a donor you will make a significant difference in partnership with us to reach hundreds of thousands of children and help to increase awareness of the critical role played by primary education in transforming India and the world.



### MAKE A GIFT TO PRATHAM USA

Donate by credit card online at [donate.prathamusa.org](http://donate.prathamusa.org).  
Donate by check to any of the mailing addresses listed at the right.  
Donate stock. For transfer instructions please call or email us.



**PRATHAM USA**  
Head Office  
VNS Pratham America  
Houston, TX 77040  
East Coast Office  
US Department of State  
115 Third Avenue, 15th Floor  
New York, NY 10007

West Coast Office  
C/O South Firm  
3800 Great American Parkway  
Suite 101, Santa Clara, CA 95054

International Branch  
150, RAJAPALLE, TELANGANA  
India@prathamusa.org

Pratham USA is a 501(c)(3) organization and all donations are tax-deductible. Pratham USA is a 501(c)(3) nonprofit organization. Pratham USA is a 501(c)(3) nonprofit organization. Pratham USA is a 501(c)(3) nonprofit organization.

Pratham USA is a 501(c)(3) organization and all donations are tax-deductible. Pratham USA is a 501(c)(3) nonprofit organization. Pratham USA is a 501(c)(3) nonprofit organization.



**CANCER  
RESEARCH  
UK**

**We pioneer research to bring forward the day  
when all cancers are cured.**

**We help disadvantaged adults and young  
people to get and keep a job.**



**We help people recover from the issues that  
create homelessness and to rebuild their  
lives.**

**We are a social business providing services  
that help people in tough situations to turn  
their lives around.**

**catch  
22**



**Preventing youth homelessness by  
providing support and accommodation.**

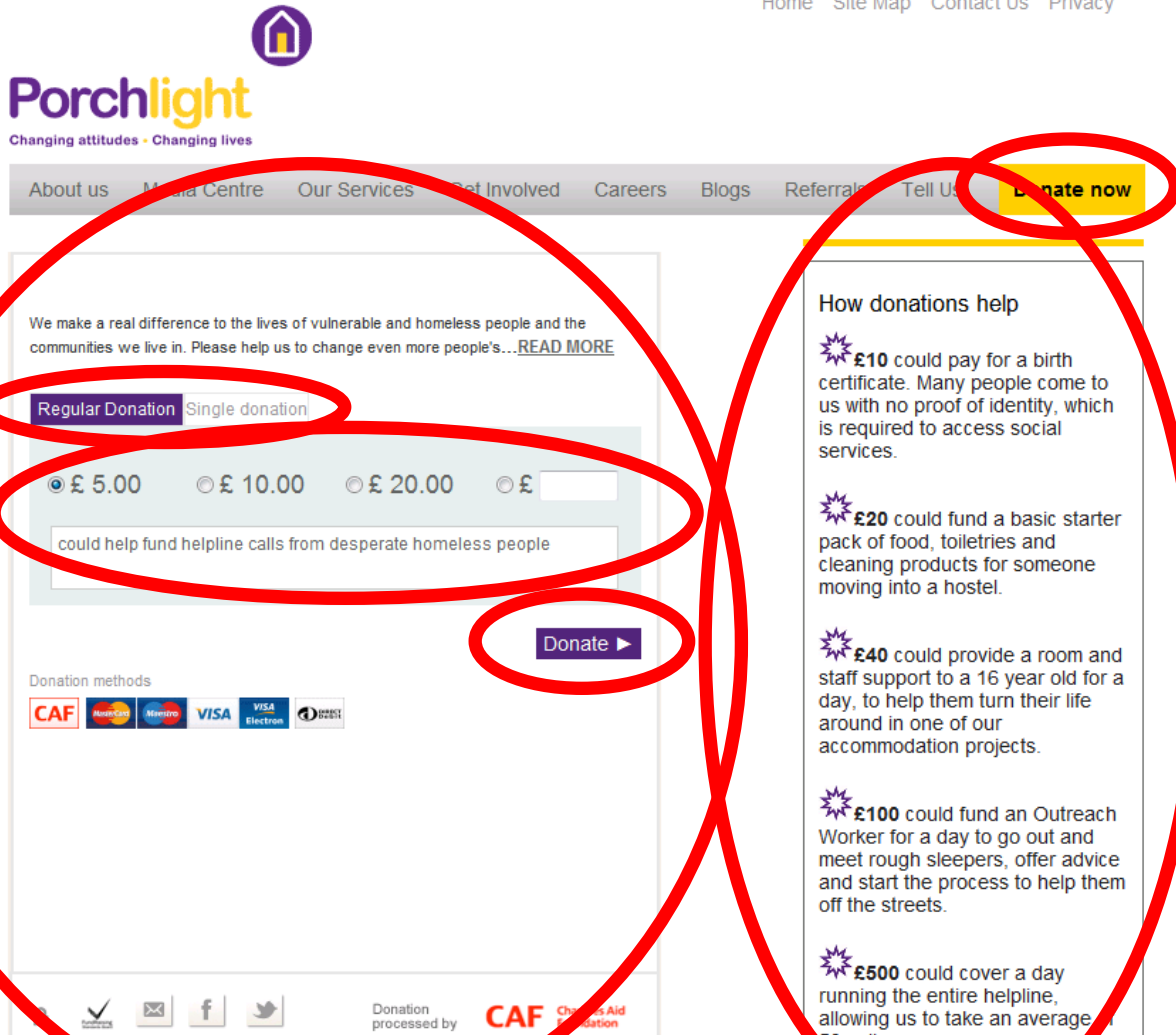
**We're here to make sure no one has to face a  
mental health problem alone.**



3

Online giving

# Optimise Online



Obvious donate button on every page

Keep the donors inside your site

Match the colours and fonts

Show them what their donation 'buys'

Offer single or regular giving

Immediate thanks and receipt



4

Start “inside  
out”



Who sends about 50  
Christmas Cards to family  
and friends?

Who sends a Christmas  
card to someone in the  
media or a celebrity or  
knows someone who  
does?

Who send a  
Christmas card to a  
company MD or CEO  
or knows someone  
who does?

Who sends a Christmas  
card to a millionaire or  
knows someone who  
does?

5

Develop a  
legacy  
proposition

## Return on Investment: Average return per £ invested



## Implementing a Legacy Campaign



- Phone call followed by letter
- Warmest supporters only
- 8.13% pledge rate



6

**Become an  
award-winning  
charity**







*The*  
**Scottish Charity**  
**Awards 2016**  
*9 June · Assembly Rooms, Edinburgh*

**Apply now...**

The image shows several trophies on a dark surface. One trophy is labeled 'CAMPAIGN OF THE YEAR' and another 'CHARITY CHAMPION'. A large heart-shaped graphic with a rainbow border is on the right, containing the event details.



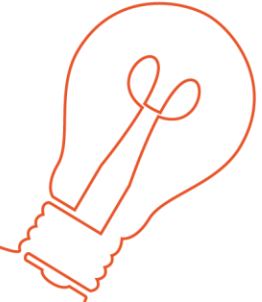
**Perfect partnership**



# Beyond fundraising?

## The rise of charity as service provider or “social business”

- The sector as a whole earns more income through trading – selling goods and services – than it raises through giving – donations, legacies and grants. In 2010/11 earned income accounted for £21.4 billion, while voluntary income – that given freely in donations and grants accounted for £14.7 billion. This has been the case since 2003/04, when earned income overtook voluntary income to become the largest source of income.
- Compared to 2000/01, earned income has increased by 92% in real terms, while voluntary income is only 3% higher, and investment income has fallen by 23%.
- This is reflective of the ever-increasing tendency for statutory agencies to commission services, rather than provide them directly – income from statutory contracts more than doubled between 2000/1 to 2010/11 – from £4.5 billion to £11.2 billion.
- Charities have also been trading more with the public – while the increase was smaller than that seen from the state, it was still an increase of more than 40% - or £2.3 billion in real terms



# Alternative funding solutions

1. **Voluntary Donations**
2. **Crowdfunding**
3. **Social Impact Bond**
4. **Social Investment**
5. **Investment Income**
6. **Bank Loan**

# Crowdfunding

*“Crowdfunding is a way of raising money by appealing to a large group of people (a crowd) and collecting from them a large number of small contributions that, when aggregated together make a usable sum”*

Crowd funding can be defined by 4 types;

1. Donation
2. Reward
3. Lending
4. Equity

- Which type of crowdfunding?
- How much do you need to raise?
- Which platform?
- Costs?
- Timings?
- Do you have a story? Ongoing Administration? Ability to fulfil rewards?

# Crowd Funding

800 Crowdfunding platforms around the world and more than 40 in the UK



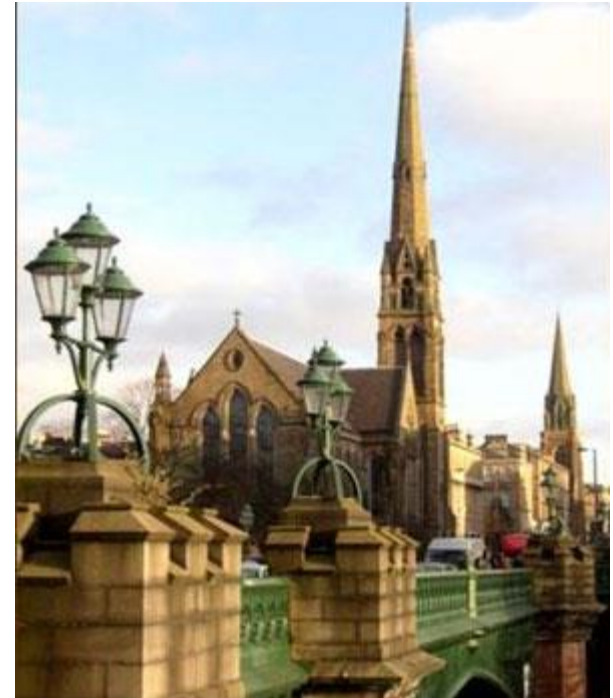
# Crowdfunding – Case Study

## Websters, Great Western Road

- Type = Reward
- Target to raise = £25,000
- Platform = Crowdfunder.co.uk
- Timing = Opening Spring 2015

## Outcomes

- Successfully overfunded on 10<sup>th</sup> Feb 2015
- Raised = £33,310
- 108 Backers in 56 Days
- 93 x £100 or less, 6 x £500, 6 x £1,000, 3 x £5,000
- Stretched target to raise funds for stained glass.





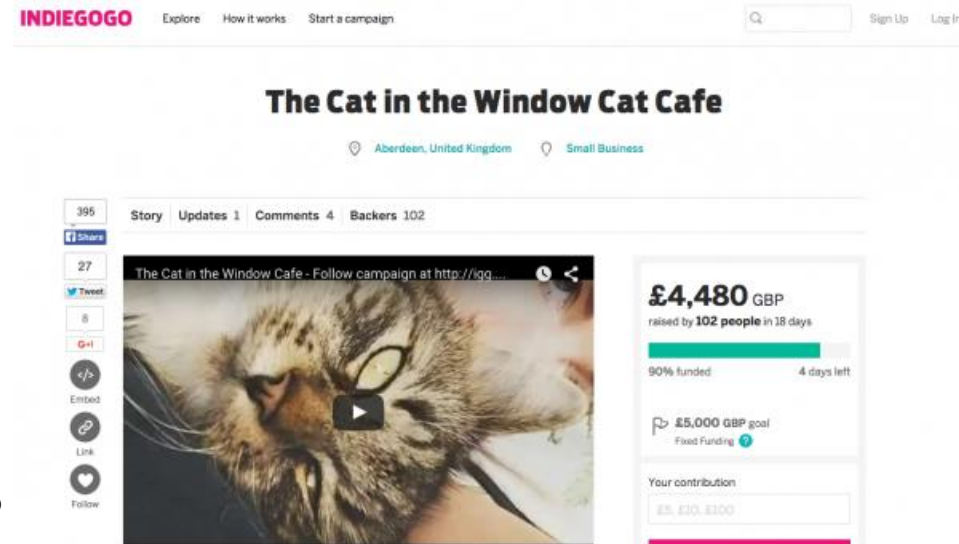
# Crowdfunding – Another Case Study

## The Cat in the Window Cafe

- Type = Reward
- Target to raise = £5,000
- Other funding from Princes Trust/Bank
- Platform = Indiegogo
- Timing = Summer 2015

## Outcomes

- Successfully overfunded on 9<sup>th</sup> Oct 2015
- Raised = £5,800
- 168 Backers
- £5 = Get ex's name engraved on the litter trays
- £25 = Unlimited access the week before opening
- £1000 = Unlimited access (one drink/one cake)



# Social Impact Bond

*SIB's can be an innovative way to give voluntary organisations an opportunity to tackle vital social issues and help improve publicly funded interventions by making payments dependent on the results that are achieved. Investors fund the project at the start and then receive repayments as outcomes are delivered.*

## How it works

- Investors fund service provider to deliver specific social outcome which has been commissioned by the public sector.
- A “payment by results” arrangement is agreed.
- If targets met, investors paid by public sector – payments internally recycled during the contract term.
- At the end of term, investor repaid – if targets exceeded, investor receives increased return up to maximum capped return

# Social Impact Bond – Case Study

- Jan '15, CAF Venturesome invested £375k into two SIB's to help young people in the UK out of homelessness.
- Funding for Aspire Gloucester & Fair Chance Rewriting Futures, which will work to help young people who are NEET to turn their lives around.
- This provided up-front funding for the projects which are being carried out by three expert homelessness charities.
- The project aims to support 450 young people over three years.
- The outcome payments for these two programmes are being funded from the £15m Fair Chance Fund, which was launched jointly by the Dept for Communities and Local Government and the Cabinet Office in April 2014.

*“Our challenge now is to look at these investments as they mature to understand their impact and compare this to what could have been achieved using more traditional models such as providing capital directly to charities & social enterprises.”*

Gareth Zahir-Bill, Senior Investment Manager at CAF Venturesome

# Social Investment

*Social investment is the use of repayable finance to achieve a social as well as a financial return. Capital is lent to organisations with the explicit aim of furthering their social outcomes – examples range from helping young unemployed people secure work to alleviating poverty in developing countries.*

**CAF**  
Venturesome

- CAF Venturesome offers short-term loans (up to 5 years)
- Financial support of between £25,000 and £250,000 typically in circumstances where most commercial lenders cannot help

**SIS**  
social investment scotland  
Connecting capital with communities

**BIG ISSUE  
INVEST**  
SCOTLAND  
DSL BUSINESS FINANCE AND  
BII WORKING TOGETHER

**CAF** Charities Aid  
Foundation

# CAF Venturesome: a leader in social investment

*Offered  
£37 million*



*13 years  
of expertise*



*Supported more than  
480 organisations*



*Helped  
100 individuals and families  
to support social investment*



*A portfolio of  
100 clients  
at any one time*



*And currently operates  
4 active social  
investment funds*



# CAF Venturesome - Case Study

## Citizens Advice Direct

- Call-centre support service of Citizens Advice Bureau.
- 2011/12 – unprecedented demand for services.
- Engaged with CAF Venturesome and Big Issue Invest to secure a working capital loan to assist with cashflow management.
- Enabled CAD to move premises in Glasgow, set up a new Stornoway site and form Social Enterprise Direct a new trading subsidiary.



## Social Impact Outcomes

- Increased call numbers to the Citizens Advice Direct Service.
- New Stornoway site – employment opportunities in rural location.
- Social Enterprise Direct (trading arm) uses spare capacity to deliver public/private contracts. All profits gifted back to parent charity.



# CAF Venturesome – Case Study



## YMCA South Devon

- Innovate financing to support disadvantaged young people in Devon.
- Charity currently provides after school care to 120 5-11 year olds.
- 80 teenagers struggling at school through group sessions and 1-to-1 work.
- Identified need for nursery scheme
- Torbay Council offered £20k grant if they could raise the remaining funds.
- CAF Venturesome have lent £25k unsecured

# Who are CAF Financial Solutions Ltd (CFSL)

- CFSL is authorised and regulated by the Financial Conduct Authority (FRN 189450)
- All CFSL profits (after tax) are transferred to CAF and used to benefit the third sector in accordance with its charitable objectives.
- CFSL is not authorised to provide financial advice and will not do so.



# CAF Financial Solutions

## Cash Deposit Accounts

- CAF 60 Day Notice Account, Shawbrook Bank = 0.80% AER
- CAF 90 Day Notice Account, Scottish Widows Bank = 0.6% AER
- CAF 1 Year Fixed Term Account, Scottish Widows Bank = 0.8% AER

## Investment Services

- CAF UK Equitrack Fund
- CAF Socially Responsible Portfolio
- CAF Managed Portfolio Service

# Who are CAF Bank?

- Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority & the Prudential Regulation Authority (FRN 204451)
- 30 year history supporting the charitable sector.
- Circa 17,000 clients
- Over £1 billion in deposits

# CAF Bank – Loan Types & Criteria

## Types

- Term Loans
- Development Funding
- Working Capital Facilities
- Overdraft Facilities/Cashflow Funding

## Criteria

- Secured Loans from £50,000 to £5,000,000 (maximum 25 year term)
- Unsecured Loans up to £500,000 (maximum 5 year term)
- Maximum Loan to Value; Commercial property 70%, Residential property 85%
- Minimum trading history 3 years

## Typical Fees

- Arrangement fee, typically 1-2%
- Valuation & security fees
- Legal Costs
- Monthly Capital & Interest Repayments
- Interest Rates – competitive

# 7 things to consider when borrowing

1. Is your charity ready for finance?
2. Sell your expertise
3. Be clear on your reason for funds
4. How are you going to repay?
5. Market Research
6. What security are you offering?
7. Contribution & repayment

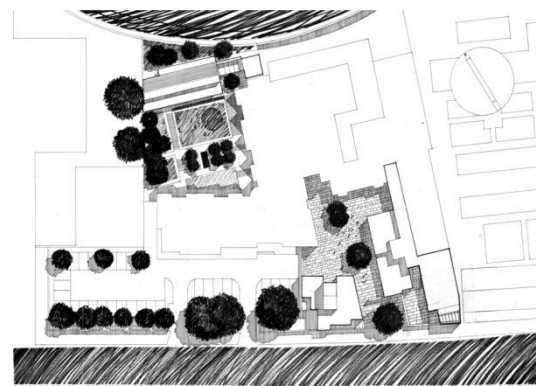
# The Lending Process

- **Understand your needs as an organisation**
- **Discuss how best we can meet those needs**
- **Seek credit approval**
- **Deliver the financing**
- **Traditional banking relationships**
- **Willing to take the time to understand your proposition.**
- **A focussed team**

# 5. CAF Bank – Loan Case Studies

## A special needs school, Glasgow

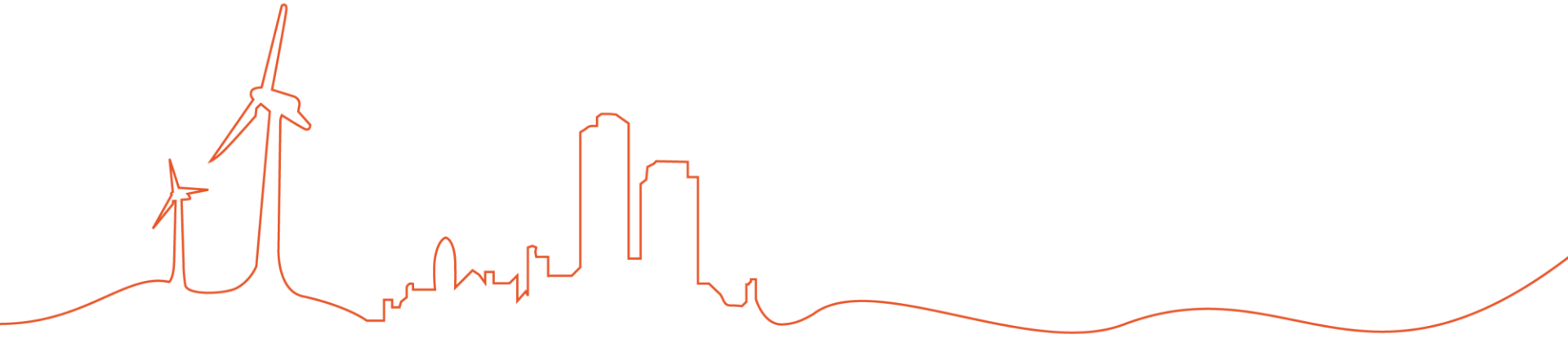
- Re-development project
- Total expected cost = £3.0m
- Shortfall requirement of £800,000
- School approached CAF Bank in Dec 2014
- CAF Bank offered indicative terms on 9<sup>th</sup> Jan 2015



## Scottish Housing Associations

- CAF Bank agreed facilities of >£4m in 2015.
- To assist funding of new developments of social housing.
- Evidence suggests that CAF Bank has an important role to play in this sector.





# CAF Charity Client Services

- CAF Bank
- CAF Financial Solutions
- CAF Donate
- CAF Advisory Services

Stuart Niven  
Business Development Manager, Scotland  
Charity Client Services  
E: [sniven@cafonline.org](mailto:sniven@cafonline.org)  
T: 03000 123 625

Neil Poynton  
Head of Charity Client Services  
E: [npoynton@cafonline.org](mailto:npoynton@cafonline.org)  
T: 03000 123 217

**CAF** Charities Aid  
Foundation