

# Risk Capital View



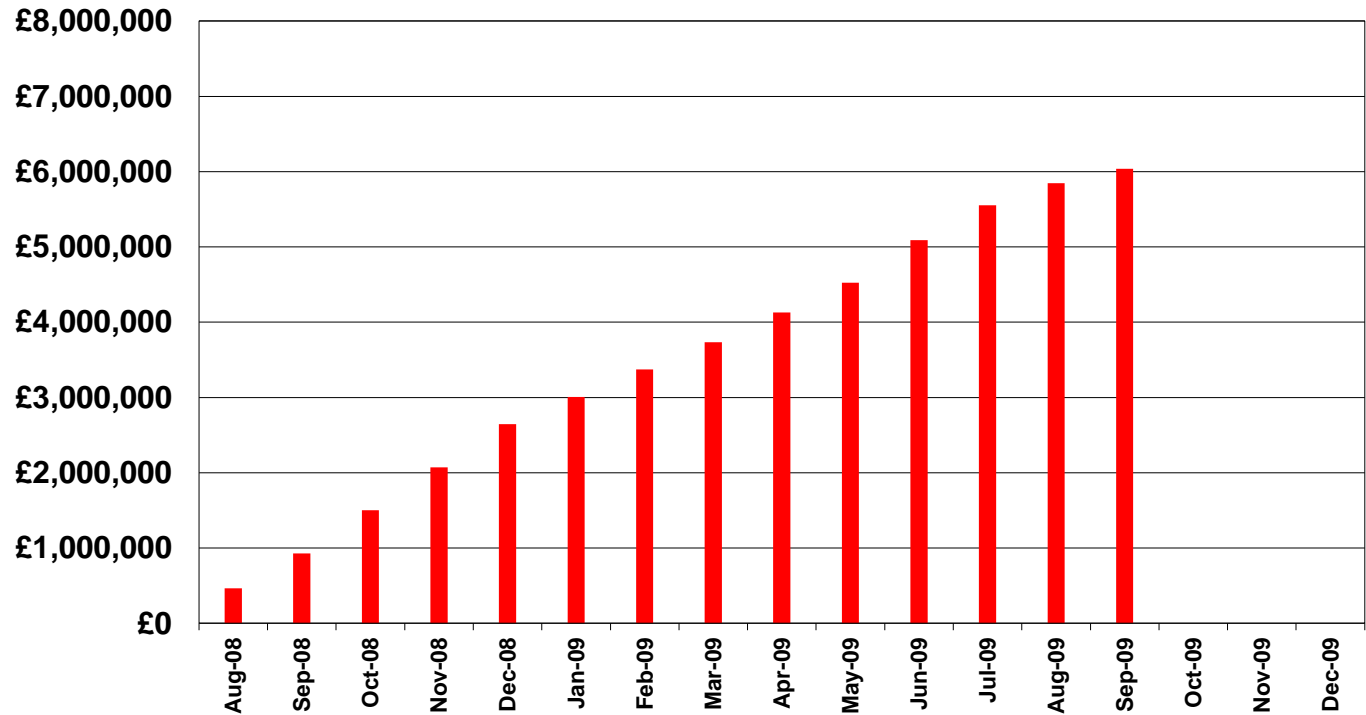
# Who are we?

- Local Small Business Loan Funds
- Community Development Finance Institutions (CDFIs)
- Loans from £10K to £50K
- Tripled lending during credit crunch

# Mission

To meet the demand for loans from small businesses, social enterprises and other organisations that contribute to the social, environmental and economic well being of the area but are unable to access finance from traditional sources such as banks

# Loans made since the credit crunch



# Flexible Financial Instruments

- Small Medium Enterprises
- Women led businesses
- BAME led businesses
- Job preservation
- New jobs

# Sources of Capital

- Private Sector
  - Member Investors
  - Individuals and Companies
  - Banks
- Benefit from Community Investment Tax Relief (CITR)

# Sources of Capital

- Public sector
  - Government Phoenix Fund
  - European Funds (ERDF)
  - Regional Development Agency
  - Local Authorities

# Future Prospects

- Increased demand as we emerge from the recession
- Banks unlikely to be able to cover risk of lending to this market
- Wholesale lending from banks to CDFIs with public sector investment
- Social Investment Wholesale Bank