



30% of our investments are made in the 10% most deprived communities in England

The sustainable solution

Key Fund delivers realistic ways for enterprises to start/survive and remain sustainable.

Our strong legacy is due to:

- experience and expertise in the social enterprise market
- championing the socially entrepreneurial approach
- taking a long-term approach with our clients using 'relationship banking'
- educating, guiding and training, pre and post investment

Kick-start, sustain and grow

Whether we help create new businesses or support long-standing organisations to thrive in a challenging economy, we provide the right money, and crucially the right time.

We support our clients to:

- Create and safeguard jobs
- Invest in disadvantaged areas
- Start new enterprises
- Work with disadvantaged groups
- Sustain enterprises



Every £1 we invest equates to an almost £8 return of value in a community

People buy people

Risky on paper, often with no assets; the reason mainstream banks don't invest in social enterprises is because they don't fit tight lending criteria.

Social enterprises often work in areas of market failure, with a tricky balance of generating social impact with making a profit.

We not only understand, but believe in those people who drive these enterprises.

We've invested for over 15 years, and helped thousands of organisations to thrive.

Heads and Hearts

Financially, every £1 we invest equates to an almost £8 return of value in a community. But it's the human stories behind the statistics that inspire.

"Key Fund not only invests, it's shaping the sector at large. Their impact and leadership is remarkable. They punch well above their weight, thanks to their passion and commitment. They have the vision to adapt to the challenges in our economy, without ever losing their original mission – to help balance inequalities, improving lives of the most disadvantaged in society."

Ben Hughes, CEO of Responsible Finance (formerly the Community Development Finance Association)

testimonials

"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 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."

Andy Simpson, CEO of Refurnish

"Key Fund has been instrumental in bringing about balance to make it a sound business model. It's given us that breathing space, and helped us focus." **Jennifer Westwood, Director, Therapist and Trainer, IntraQuest**

"They listened, they cared... Without them we wouldn't be here now and that would have a major impact on the local community; we would have had to close down, jobs would be lost, and we wouldn't have had been able to take on the vulnerable children in the pre-school in September without Key Fund support."

Jo Ramsay, Beverley Cherry Tree Community Centre manager

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investors

JOIN us



support enterprise in local communities and achieve financial and social returns



welcome

our clients not only achieve amazing things, they pay back!

Key Fund invests to create social impact, enabling communities and local people to preserve assets and create services in areas where there is a cost to doing nothing: A cost to society and to the public purse; to the community, and wider society.

Help us support enterprise in local communities that achieve financial and social returns. Your investment may be eligible for Community Investment Tax Relief.

Your ethos chimes with ours. **Together we make a difference.**

Been there, funded that

In 1999, Key Fund rose from the ashes of the collapse of major industry in South Yorkshire. The mission was to breathe new life into once proud communities, left on their knees.

Today, we operate across the North and Midlands, and have built an enviable track record, investing funds from a wide range of organisations including local and national government, the Big Lottery Fund, the Regional Growth Fund, charitable foundations, EIF, and Big Society Capital.

Renowned for being uniquely embedded in the areas we live and work in, we ensure this money gets into the right hands.

Unlike other lenders, we are a Social Enterprise ourselves. Not only are all profits reinvested into our work, but we understand the unique challenges our clients face.

We don't do business as usual

Our mission is to remove barriers that propagate poverty or disadvantage, supporting enterprises that tackle society's challenges.

We strategically distribute grants and loans - from charitable foundations, philanthropists, public sector monies, private sector stakeholders and from our legacy fund - to where it's needed most.

Modest investments, major impact

Our responsible, affordable lending helps the most disadvantaged communities. 30% of our investments are made in the 10% most deprived communities in England.

All the enterprises we invest in work to achieve both financial and social returns, with social impact at the heart of what they do.