

our pledge to you

- ✓ we put people at the centre of everything we do
- ✓ your success is our success
- ✓ integrity and transparency are built into the process
- ✓ we are motivated by a genuine desire to support your ambitions
- ✓ we don't tick boxes, or have a one size fits all approach

We are with you for the journey

All dealings with you will be honest, transparent, fair and ethical.

We will treat you with respect and professionalism, and offer genuine support and care.

We lend responsibly to avoid the situation where you have more debt than you can repay.

We will clearly communicate the interest rate on loans and all terms and conditions.

It's good to talk

We ask one important thing - talk to us. Let us know right away if you have problems with your loan or grant-loan mix, or if your financial or personal situation changes during the course of your loan.

Problems can be solved

Speak to us if you have any concerns, difficulties and worries. We're here to support your success.



business not as usual

Find out more visit www.thekeyfund.co.uk

Register your interest online and start your application process at <https://keyfit.co/register/>

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clients

let's talk



cash flow conundrums
or barriers to growth...
we're here to help

hello

so you want to develop an enterprise that is about more than just profit

Well with us you can do business, and do good. We give loans and grants to enterprises that make positive impact, tackling social issues in the heart of their communities.

Just as we reinvest our profits back into helping other community and social enterprises, your business activity will have a positive social impact at its heart. **You will share our values.**

Who we are

We're grounded by northern soul: friendly, open and honest. The Key Fund team come from all walks of life, have diverse taste in music, and loyalty to questionable football clubs. There's a wealth (excuse the pun!) of experience. But we all share one unifying thing - our belief in the values and mission of the Key Fund.

- We work to build mutual trust and deliver genuine support.
- We put people first - committed to addressing your needs, and delivering on our promises.
- Our mission is to remove barriers to finance - to help you make a difference.

Unlike other lenders, we are also a Social Enterprise ourselves. All profits are reinvested into our work and mission.

Our offer

- Support with your application
- Flexible loan or grant and loan packages
- Dedicated support and aftercare

As long-standing investors in community and social enterprises, our expertise can help you with that tricky balance between financial sustainability and impact.

What we fund

Key Fund can support a range of activities, from restoring a derelict building to buying equipment or meeting start-up costs. If you're an existing enterprise that needs to adapt and shift its focus or create a new service, we can also help with immediate cash-flow problems or working capital until you're on your feet. We can provide investments up to £150,000 for terms of up to 5 years.

From Birmingham to the borders of Scotland, we can provide investment for:

- Purchasing buildings
- Building refurbishment
- Working capital to pay for staff or overheads
- Equipment Purchase
- Growth and development finance

Are you eligible

- You are a business with a social backbone
- You have a direct social mission at the heart of your enterprise
- You are, or intend to form a legal company
- You have had negative feedback from other lenders
- You are based and operating in the North/Midlands