



Key Fund



more than money

25 years of investing
in communities

welcome from the chair

I'm delighted to welcome you to Key Fund's 25-year anniversary impact report.

The report celebrates the successes of our clients over the last quarter of a century and also thanks our funders for their support over the years. At the same time it recognises the people who helped to establish the organisation, as well as the many Directors and staff who have maintained and delivered on our values and ambitions over the years. In doing so, these people have ensured that Key Fund continues to invest in organisations, with the right money at the right time, to support communities who need it most.

"As Key Fund celebrates a quarter century of impact, I think about what Deborah Bullivant MBE, CEO of one of its clients, the wonderful children's literary charity Grimm and Co, told us recently, 'Dreams do come true. Working with Key Fund was wonderful. They understood the social side of what we do. But equally they knew we are developing an income portfolio.' Key Fund has pioneered social investment to transform lives and communities, building resilience and lasting sustainability. They are an amazing community development finance institution. Congratulations on the incredible social, economic and community impacts that you have achieved."

Theodora Hadjimichael
Chief Executive,
Responsible Finance



Key Fund emerged from the collapse of the coal and steel industries in South Yorkshire when a group of social entrepreneurs and philanthropists came together to work out ways of supporting communities to address social issues with enterprising solutions, helping to create new jobs and develop economic opportunities, while also rebuilding pride and hope.

Since those early days in 1999, Key Fund has invested a total of £83.4 million in loans and grants to social enterprises, at first across South Yorkshire, and today right across the Midlands and North of England. Many of these funding relationships have developed and grown over several years, and you can read about some of them and their impact in this report.

One of the things we are proud about is the growing investment into areas in the top 10% most disadvantaged communities. In 24/25 we saw a 15% increase in this figure and our ambition is to continue to grow investment in these communities year on year.

I'd like to extend warm thanks to all those who have played their role in Key Fund's success in investing in communities and social entrepreneurs who, like us, are passionate about making a positive difference. Not only, but in particular, all the Chairs and CEOs.

A special thanks to Matt, our current CEO, who has worked for Key Fund in various roles for nearly all its years and who is well respected across our sector. You'll find his reflections on his time on the next page.

Sam Keighley,
Chair

reflections on 25 years

A lot can happen in a quarter of a century

Having been part of Key Fund for most of its 25 years – over 23 of them – I feel well placed to reflect on its journey to date. It started out as a fairly small grant-making organisation, focused only on South Yorkshire. Set up in response to the collapse of major industries in the area to act as an intermediary, it helped to funnel complex EU grants and match funding in a simple way, getting money to the hands of those communities who truly needed the money most.

At the point I joined, it had only provided one loan. Fast forward to today and we have directly invested a total of over £83 million in loans and grants, unlocking a further £73m in funding, across the North and Midlands, and also managed additional contracts in the tens of millions. The reason we are still here – 25 years, over 3,000 social enterprises and nearly 5,000 jobs later – is because of the foresight, and values, of Key Fund's founders.

They acknowledged grants were like footprints in the sand; that while they made a mark, they soon washed away. So, they introduced loans alongside the grants, to get people thinking in an enterprising way. They wanted to support enduring, sustainable trading, social enterprises in poor communities that would improve lives in a myriad of ways.

This was before 'social enterprise' was even really a term, and while a few notable sector organisations were trading, it was pretty rare.

Because of their profound understanding of the communities they worked in, and their commitment to them, a new approach to funding and support was born at Key Fund.

They were truly pioneers, looking at the long-term picture; it's a characteristic Key Fund retains today.

Now we have tested systems and processes, we're bigger and more developed, while still finding innovative ways to ensure our mission is met: getting the right money, into the right hands, at the right time – moving money where it doesn't normally flow.

In our history Key Fund has repeatedly broken new ground, from blended grant and loan, through community shares underwriting facilities, to flexible revolving credit facilities and, most recently, Shariah compliant investments. That innovation is due to constant learning and the desire to keep our founding principles at the centre of it all, while removing barriers faced by marginalised communities.

It hasn't been easy for us or our clients. The challenges have been, and remain, fierce.

"Key Fund is a sector pioneer with a skilled team and culture of openness. Beyond its significant direct impact, its generous approach to sector collaboration has helped countless others follow in its footsteps to deliver for charities and social enterprises nationwide."

Jeremy Rogers
Chief Investment Officer,
Better Society Capital

According to a YouGov poll of the British public, the most seismic events of the last 25 years include: the COVID-19 pandemic, Brexit and the 2008 financial crisis. In the poll, 70% of people believed life in the UK is worse now than in the year 2000. But through all of this, and looking forwards in an uncertain world, our values and principles are undimmed and constant.

All our clients have been turned down by commercial providers, and often, Key Fund is the first to invest in an enterprise, unlocking potential and further investment.

An example in this year's report is Food Works Sheffield. A decade ago, a Key Fund investment helped them set up, and we provided a further three investments at critical times. Today it intercepts over 500 tonnes of surplus food for foodbanks, hospitals, and community cafés across Sheffield. It supports 100 schools to grow food, has 500 volunteers, and ambitions to transform Sheffield into a community-led ecologically rich city.

From supporting start-ups with incubators, to community-owned energy, we respond to changing needs with bespoke products such as the Energy Resilience Fund; Key Fund is at the forefront, because we listen to the communities we serve.

While we know our approach and offer works, we continue to listen in order to learn, and to collaborate with partners and funders to move forward.

And so, Key Fund has survived and grown – against a quarter of a century of challenges – thanks to being grounded in remarkable foundations.

Key Fund stands by the people we invest in, being there in the toughest times. We are truly in awe of the remarkable work they do, every day, to make the world a slightly better place. Our success is testament to them.

Matt Smith,
CEO

Key Fund in numbers



95%

of clients invested in have women as part of their leadership team, compared to 35% of FTSE companies.



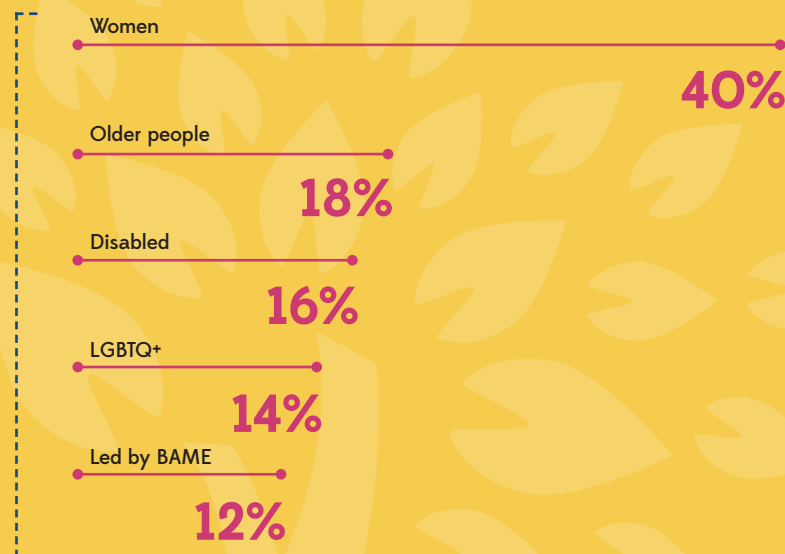
68%

of the clients we have invested in have representatives of the beneficiary group in their leadership team.

diversity in client leadership

80%

of the organisations' leaders have lived life experience of the issue the organisation is addressing.



Total leverage

£72.9M

Total loans & grants

£83.4M

£156.3M

total into communities in the past 25 years

4,847

total jobs in 25 years

3,213

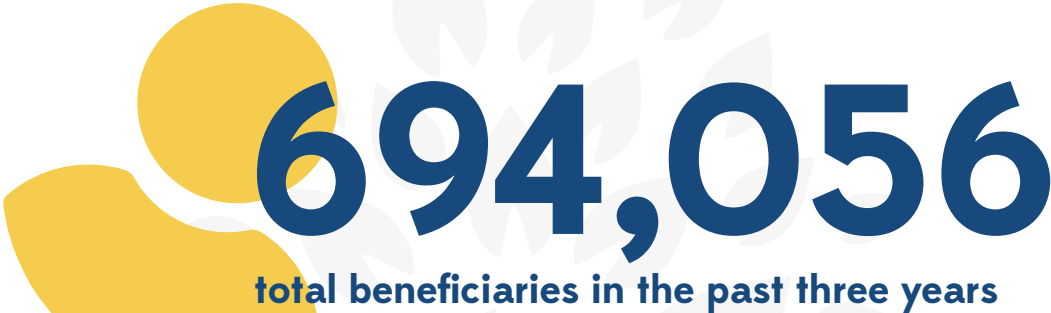
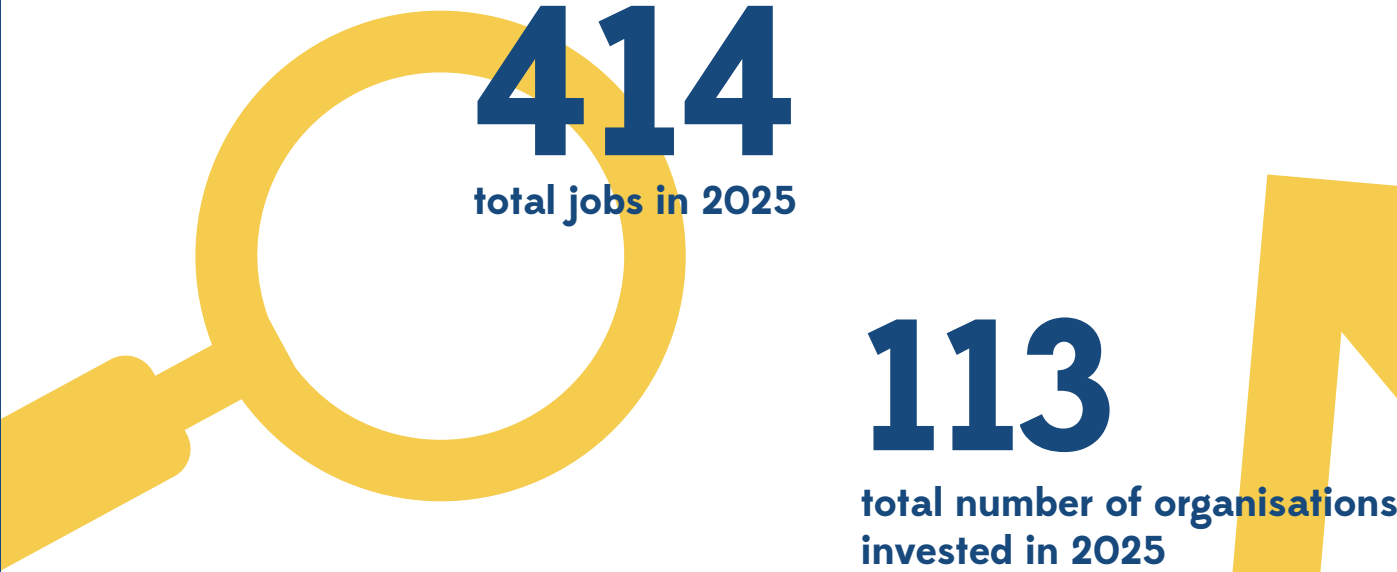
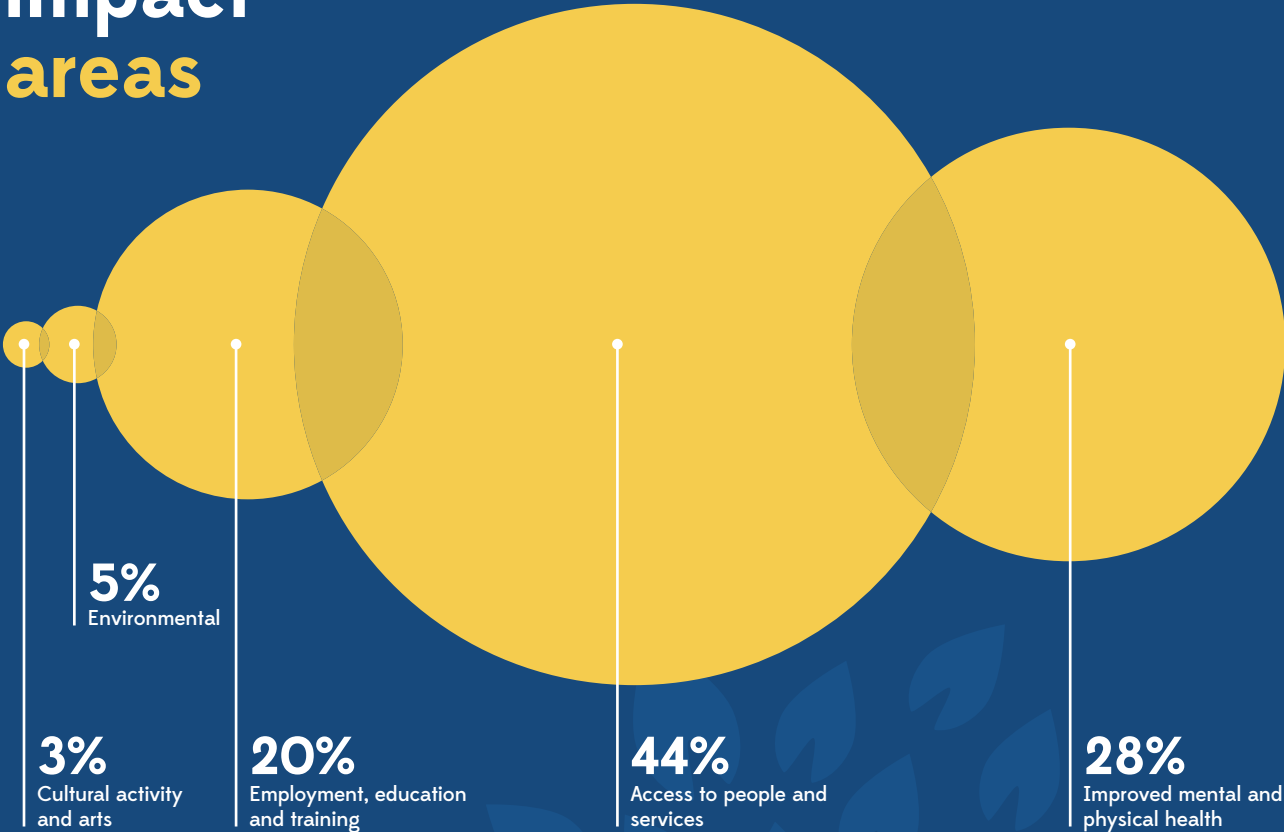
total number of organisations invested in over 25 years

Key Fund in 2025

From Key Fund's roots in South Yorkshire, we have grown into a pioneering force for social enterprise across the North and Midlands. This year alone, Key Fund has supported over 100 organisations and helped create over 400 jobs – proof that our mission remains as vital as ever.

With 67% of investments reaching the UK's most deprived areas, Key Fund continues to move money where it's needed most. Our legacy is built not just on figures, but on the lives changed, the barriers broken, and the futures made possible.

impact areas



food for thought



Founded in 2015, Food Works began with an environmental mission to create a more sustainable and equitable food system in the Sheffield region.

As the enterprise grew, the founder's partner René Meijer, stepped up as CEO. He transitioned from a career in the education sector to help grow and professionalise Food Works.

Over the years, the social enterprise has grown into a transformative force across the city, tackling food waste, food poverty, and environmental degradation in tandem.

Today, Food Works redistributes over 500 tonnes of surplus food annually, operates two community cafés on a pay-what-you-can basis, and supplies ready meals to 20 outlets including foodbanks and the children's hospital.

Its reach extends further through six pop-up 'social pantry' markets, which bring affordable food directly into neighbourhoods.

“Without Key Fund, we would have never been able to make the transition to being a professionally led organisation.”

In recent years, Food Works has expanded into food growing, securing a five-year operating licence for former council nurseries. This initiative has allowed the organisation to harvest fresh, healthy local produce and integrate it into its supply chain.

The nursery also serves as a hub for community engagement, supporting nearly 100 schools to grow their own food and offering skills development workshops to promote food literacy and sustainability.

With a core team of 15 staff and a volunteer base of up to 500 people – 200 of whom are active each month – Food Works thrives on community involvement. Its projects are sustained through a blend of grant funding and trading revenue, with its cafés generating around £500,000 annually.

KEY NATIONAL STATISTICS

2.9M
emergency food
parcels last year.

51%
increased need for food
parcels in the last five years.

>1M
parcels provided
for children.

Food Works redistributes over 500 tonnes of surplus food annually and supplies ready meals to 20 outlets, including foodbanks and the children's hospital.

“At pretty much any pivotal point, either where we had opportunities to scale or where we needed to make big changes, Key Fund has been a pillar,” said René.

Playing a pivotal role in Food Works' development, Key Fund has provided support at four critical junctures: during its initial setup, the launch of its catering arm, a cash flow challenge tied to a £75,000 Defra project, and most recently, a £98,000 loan to support food growing operations and educational workshops.

The impact is clear. Food Works has built a resilient, community-led infrastructure that not only feeds people but also empowers them. Its future is focused on building a new food system – one that is local, sustainable, and inclusive.

TOTAL FUNDING

£163,799

LOAN

£120,400

GRANT

£43,399

NUMBER OF AWARDS

3

IMD

50%



René Meijer

René Meijer’s journey into social enterprise leadership began with a transition from the education sector to Food Works, where he now serves as CEO.

His move was driven by a personal commitment to grassroots impact and a desire to build systems that serve both people and the planet.

“It’s about feeding everybody in a way that’s sustainable and respectful to our planet and our environment,” René says.

As the enterprise grew, René stepped into leadership, helping to professionalise its operations and scale its reach across Sheffield.

René observed, “We’re now trying to build a community infrastructure for food growing. We recently got the operating licence for former council nurseries for the next five years. We’re growing food to harvest to get more fresh and healthy local food into our own supply chain. In addition, we’re also using the nursery as a catalyst to support other organisations to grow food. Our first focus is very much on schools and we’re currently supporting nearly 100 schools to grow food.”

He credits Key Fund with enabling this transformation, noting that the support was instrumental at every pivotal moment. Whether it was launching new initiatives or navigating financial challenges, Key Fund provided the stability and confidence needed to move forward.

For René, the mission of Food Works is deeply personal. He sees the queues outside the cafés, not just as a sign of food insecurity, but as a reflection of broader systemic issues.

“Most lunch periods there’s queues out the door for people to get food, but the need is as much about the fact that our planet is still being destroyed, as a habitable home through pollution and climate change,” said René.

“As an established organisation in Sheffield, we’re part of an active network of social enterprises in the city, and we’re doing things that make the world a bit better. That’s really motivating for me to go to bed thinking you’ve done something that’s left the world slightly better than when you got up in the morning.”

René’s leadership is grounded in a belief that social enterprises can be powerful agents of change. His vision for the future is ambitious yet grounded – he wants to see Sheffield’s green spaces transformed to support local food production.

“Sheffield’s got fantastic amounts of green space. We have the space and the volunteers. We can grow food and create ecologically rich spaces where the environment thrives and that can give everyone in Sheffield access to local produce and food. It’s not dependent on finance, but can be built on a community and societal level,” explained René.

“I’d love to see that happen, and to see every school in Sheffield grow food so that everyone grows up having an experience of understanding food and having a healthy relationship with it. That’s the focus for the next couple of years.”

For René, this isn’t just a goal – it’s the next chapter in a story of impact, innovation, and hope.



FUNDED BY
| Investing for Growth
| Northern Impact Fund
| Northern Impact Fund 2

INVESTMENT MANAGER
Naomi Sampson

“They are exceptional, what they have achieved in 10 years is huge. Hundreds of tonnes of food diverted from landfill, via food markets where people pay what they can or pay back by volunteering. Community cafés providing delicious, tasty meals to - more recently - growing food locally. They are addressing so many social issues: food poverty, isolation, employment opportunities – transforming the lives of the customers, local communities and volunteers.”

REGION
South Yorkshire

UN SUSTAINABLE GOALS

- 2** Zero hunger
- 3** Good health & well-being
- 8** Decent work and economic growth
- 11** Sustainable cities and communities

CAHN's mission to transform health equity

In 2017, the Caribbean & African Health Network (CAHN) was founded by Prof Faye Ruddock following her doctoral research, which highlighted significant health disparities for Black people in the UK. She is now Chair, alongside Charles Kwaku-Odoi, a University of Manchester graduate originally from Ghana, as Chief Executive.

CAHN addresses these inequalities through advocacy, education, and frontline services, such as: hospital discharge support, family health and wellbeing hubs, counselling, health webinars, and a helpline.

The network collaborates with healthcare providers, policymakers, and stakeholders to make health services culturally competent and equitable.

Charles Kwaku-Odoi moved to the UK from Ghana in 2002 and, following lived experience revealing the scale of health inequalities within the Black community, he became involved in CAHN.

"I remember speaking to Faye when she was setting it up and thinking, I can bring some value to this," Charles reflected.

As a Pentecostal minister and later Ecumenical Canon at Manchester Cathedral, Charles saw the health issues faced by his congregation firsthand.

"I saw health issues in my congregation. I've supported people with different illnesses, whether it's mental ill-health or cancer, from diagnosis to treatment. Some had bad experiences and didn't want to engage with the health services at all. For some, it was just how their GP spoke to them."

He is particularly active in HIV awareness and organ donor initiatives, engaging African faith leaders to drive health conversations in community spaces.

"There are still high levels of poverty and a need to improve health literacy," Charles says. "Every Saturday morning, we run a weekly health webinar for people facing challenges with access to GP appointments. They meet a clinician - who looks like them and has deep insights about their situations - and can offer support."

"I'm driven by my faith and having that belief in giving back to society," he adds.

In 2024, the reorganisation of the health and social care landscape created cash flow issues for CAHN. Despite having public sector and NHS contracts, the organisation faced a financial gap that threatened its operations and ability to adapt to sector changes. This is where Key Fund stepped in, providing a £120,000 loan to plug the cash flow problem.

TOTAL FUNDING
£169,950

LOAN
£120,000

GRANT
£49,950

NUMBER OF AWARDS

2

IMD

20%



"Key Fund was a godsend... The support was timely," explains Charles. "I found Key Fund to be an active listener and proactively supportive. They were really responsive, and there was a genuineness about wanting to help."

The funding was used to maintain service delivery during sector transition, retain staff and frontline services across Greater Manchester and London, and support the organisation through short-term financial instability.

This allowed CAHN to focus on advocacy, collaboration, and expanding services, while responding to the evolving needs of its community.

Following Key Fund's funding, CAHN employs 50 people, operates with a £2.5m turnover, and supports research partnerships with around 60 universities. Its frontline services extend beyond Greater Manchester, including a team of 10 staff in London.

Over the past seven years, CAHN has delivered a multitude of flagship events including: the Black Health Inequalities Summit and the Black Healthcare Awards. It also has marked awareness events for days like International Women's Day and Black History Month.

The work that CAHN has done has enabled foodbanks to offer culturally appropriate food to their communities. It also delivers weekly health webinars and helpline support while lobbying efforts with measurable policy impact.

Charles said, "We now have an officially registered All-Party Parliamentary Group (APPG) on Black Health."

"We're involved directly with the Secretary of State for Health, and the Minister for Public Health and Prevention."

Charles concludes, "we're unique in that the work we do on the frontline is directly informing policy makers and the wider picture."

KEY NATIONAL STATISTICS

3X
more likely to suffer neonatal deaths.

10X
more likely to have severe mental health disorders.

4X
more likely to die of COVID.



Alessandra Chiegboka

A nurse, Alessandra Chiegboka grew up in Hampshire, then moved to Bolton, via Manchester. Her family is originally from Nigeria.

"I've always been a very caring person, and loved to advocate for people, so I easily fell into healthcare."

Her ambition was to be a doctor. "I wanted to have a family and be a present parent, so that particular career path didn't seem flexible enough to help me become the person I hoped to be in the future."

Alessandra began her career as a peer mentor at an alcohol and drug misuse organisation before transitioning into dental nursing. She later pursued a degree in Adult Nursing, graduating in 2020. At the onset of the COVID-19 pandemic, she worked in a cardiothoracic critical care unit.

Reflecting on her nursing journey, Alessandra says, "it feels like my nursing experience is far greater than the years I've spent practising. COVID gave me a crash course in nursing; I was deployed to every ward, everywhere, at a time when I was also caring for my mum, who had cancer. She passed away just as I received the notification that I'd passed my degree with first-class honours. It was an incredibly difficult time, but despite the challenges, I am very proud of what I accomplished."

Now a senior ICU research nurse, she's experienced the work of CAHN as a professional, and as a service user.

Black women are currently 3.7 times more likely to die during pregnancy, or in the first year after birth, than White women.

"Maternal mortality rates among Black women were once four times higher. Having witnessed the experiences of fellow mothers, along with my own lived experience of childbirth, I can clearly see where things go wrong."

Alessandra recalls a story of how a woman about to give birth rang her in hospital asking for help.

"She'd been there for hours, and no-one had checked her or monitored her blood pressure, she was in pain. I rang CAHN, who called the hospital. Suddenly, the staff were rushing into her room, making sure she was okay. That's the power we now have in the community. CAHN has become a voice."

Alessandra adds, "My personal experience of accessing healthcare as a first-time pregnant woman was actually shocking. There were so many risk factors I fell into because I wasn't listened to, and my concerns were often dismissed or not seen as important. This put me at high risk."

During her second pregnancy, Alessandra turned to CAHN for support. She empowered herself by hiring a doula, gaining advocacy, and receiving comprehensive birthing and postpartum care.

"CAHN has given a voice to those who society often overlooks or dismisses, especially those who, according to stereotypes, are made to feel they don't matter."

She continues, "In the realm of maternity healthcare, CAHN is driving the change we've needed for so long. There has been talk for years about the dangers Black mothers face in healthcare, but what's truly making the difference is CAHN's advocacy. They're not just talking – they're backing it up with statistics and real lived experiences, saying, 'this is the evidence. This is the reality.'"

But it's more than just support in healthcare, she adds, "They're not only on the frontlines; they're in Parliament, they're everywhere. Suddenly, we feel seen, heard, and empowered."

FUNDED BY

| Flexible Finance

| Social Enterprise Support Fund 2

INVESTMENT MANAGER

Chris Colwell

"CAHN was established to address long-standing health inequalities disadvantaging people of Black Caribbean and African Heritage. Over the last five years, the organisation has grown significantly as COVID clearly highlighted the inequalities faced by CAHN's community. In 2024, Key Fund provided a working capital facility to support this growth and allow CAHN to take on more contracted work - growing their income and ensuring they can support more people. I am delighted we were able to support CAHN and their very important work."

REGION

North West

UN SUSTAINABLE GOALS

- 3 Good health & well-being
- 4 Quality education
- 8 Decent work and economic growth
- 10 Reducing inequalities

building bridges to brighter futures

Bridge Creative was founded in Bishop Auckland in 2018, driven by a deep need to support adults with learning disabilities into employment. It operates in County Durham, which has one of the highest rates of unemployment among this demographic in England.

Around 0.9% of adults with learning disabilities are in employment in the region, compared to just under 5% nationally. Despite this, approximately 86% of those affected want to work. Bridge Creative addresses the employment gap by offering inclusive and supported opportunities while challenging stigma and breaking down misconceptions.

It partners with a wide range of businesses and organisations to offer bespoke volunteering and employment opportunities, to autistic adults and those with learning disabilities.

Ben Tinkler, Managing Director at Bridge Creative, dropped out of university and spent a year unemployed, struggling with self-confidence and isolation.

“I became a bit of a recluse. I just wasted a year of my life,” he recalled. “Then my mum encouraged me to volunteer at a charity supporting adults with learning disabilities. And thank God she did.”

The experience led to a job and inspired him to create the Northbridge Festival, involving the charity’s service users in music event roles.

“They were doing things like helping build the event site and working behind the bar. It had such a massive impact on them. One said it was the best weekend of his life. That inspired the idea behind Bridge Creative.”

Bridge Creative faced significant cash flow challenges due to delayed government payments from Access to Work. At one point, the organisation was owed £170,000 in outstanding payments, threatening its ability to pay staff and continue delivering essential services.

In a broader climate of funding cuts, the organisation desperately needed support to maintain operations and explore sustainable income alternatives.

Key Fund’s support enabled the extension of the charity’s work support services and helped to navigate the delayed payments.

Today, Bridge Creative employs 72 people (50% with lived experience) and offers tailored employment and training programmes. It has made over 40 events and festivals more inclusive.

“Music festivals give lifelong memories. They build confidence and provide transferable skills.”

The impact has been profound. One man, after 18 months with Bridge Creative, stopped self-harming, got his first job at 40, and was discharged from 25 years of mental health care.

“That’s been an amazing outcome for him, and us.”

Key Fund provided a £106,000 loan and £19,000 grant in 2023 to address cash flow issues and support Bridge Creative’s expansion, it then granted a further £60,000 loan in February 2025.



“We’re providing opportunities and breaking down the misconceptions.”

Ben said, “We’d have gone bust. It was a really difficult time. It shouldn’t be the responsibility of voluntary sector organisations to cash flow government-funded work.”

Following Key Fund’s investments, Bridge Creative now operates multiple initiatives:

- Keeping Connected: Ongoing confidence and friendship-building support.
- Creative Placements: Work experience in festivals and events.
- School Leavers: Career support in the music industry.
- E&O Project: Turning passions into small businesses.
- Bridge Academy: Vocational qualifications.
- Lunch Club: Volunteer-led social meal programme.
- Travel Support: Promoting independence.

The charity employs 72 staff – 50% of whom have lived experience – and 20 volunteers, turning over just under £1 million a year.

In the past year alone, Bridge Creative supported 35 adults with learning disabilities into paid employment, helped six individuals start their own social enterprises and reached over 300 people across County Durham.

Bridge Creative’s future plans include, diversifying its income model to reduce dependence on Access to Work funding as well as launching an online commerce platform for neurodiverse artists, managed by Bridge Creative and funded through sales commissions.

Key Fund continues to support the organisation’s business planning, financial forecasting, and readiness for future social investment.

“Key Fund has been absolutely amazing, making sure we’re in the best place to attract social investment.”

Ben’s journey – grounded in lived experience – continues to shape Bridge Creative’s mission to transform lives through inclusive employment.



TOTAL FUNDING
£185,000

LOAN
£166,000

GRANT
£19,000

NUMBER OF AWARDS
2

IMD
10%

KEY NATIONAL STATISTICS

5%
of adults with a learning disability are in work, 86% would like to be.

82%
of adults of working age are employed in the UK.

3X
more likely to experience loneliness.



Jack Wood

Jack Wood studied tourism at college and then worked in a hotel before switching to retail for five years.

He was introduced into Bridge Creative through a family friend and applied for a job in 2023.

“Knowing Bridge Creative exists gives peace of mind,” Jack says. “Looking back, I wish I’d have known about them sooner.”

At nursery school, Jack was diagnosed with Asperger’s after his teachers flagged his repetitive behaviour and tantrums. “At one point,” his mum says, “he started banging his head off the floor.”

Jack recalls, “growing up, I had different things affecting me. I had a dog phobia. I used to have restrictive eating - I would only eat certain things. Throughout my life, anxiety has been the main struggle.”

He was referred to the Child and Adolescent Mental Health Services in Darlington.

“The last few years, I’ve been struggling with various anxieties. I try and keep those anxieties to just the family and close contacts. It’s an ongoing thing, really. I’ve had mental health treatment in various forms.”

He struggled with making friends but the biggest impact has been on his self-confidence.

Jack continued, “Working in retail became unmanageable - the pressure and demands and the resulting anxieties and stress led me to seek alternate employment.”

At Bridge Creative, Jack uses his lived experience to deliver Oliver McGowan Mandatory Training in autism and learning disabilities.

The training is named in memory of Oliver, who tragically died in an NHS hospital in 2016, due to inadequate care. Oliver’s mother launched a national campaign to improve training for healthcare professionals to prevent similar failures in the future.

Jack sees the positives autism can bring to employers. “My strength is organisation. It alleviates anxieties being prepared, so you are aware of deadlines.”

“Bridge Creative helps other organisations understand and be more accepting helping people with learning disabilities into employment.”

“Bridge Creative is phenomenal. It’s a necessity. It can be life changing.”

Jack also works as an in-work supporter - assisting those with a disability in the workplace.

“Whoever I’m allocated to, I assist them to do their job role to the best. So, the support can vary. It can be physical, it can be verbal, anything that they need, really.”

The impact, on himself and those he supports, is empowering, “I feel valued and recognised,” he said.

Without Bridge Creative, Jack says he would have struggled in the world of work.

“Bridge Creative is phenomenal. It’s a necessity. It can be life changing. For people who otherwise wouldn’t have the opportunity, to be able to go to work and to have that daily routine and purpose, is very empowering and fulfilling.”

He hopes to develop his experience and raise more awareness through public speaking.

FUNDED BY
| **Flexible Finance**
| **Northern Impact Fund 2**

INVESTMENT MANAGER
Brian Coghlan

“A young organisation and team that has already achieved a considerable amount and has the drive and passion to grow even further. Ben has developed a very interesting and innovative model.”

REGION
North East

- UN SUSTAINABLE GOALS**
- 3** Good health & well-being
 - 4** Quality education
 - 8** Decent work and economic growth
 - 10** Reducing inequalities
 - 11** Sustainable cities and communities

the centre of it all

Established in 1996, Beverley Cherry Tree Community Centre is a registered charity in East Yorkshire. Located on the Cherry Tree Estate, it works with those in the community struggling with varying degrees of poverty.

Within the centre is an OFSTED inspected pre-school. It also delivers an affordable out-of-school club (breakfast club and after school) and holiday club, to allow parents to work.

The centre has 21 staff and 55 volunteers. It supports 550 individuals living in poverty or financial exclusion each year, and 26,000 across the wider community.

In 2016, the centre faced a serious cash-flow problem which impacted the council's voucher payments and threatened it with closure.

Key Fund stepped in, allowing the charity to restructure, address the shortfall, and ensure its future and financial outlook were back on track.

Since then, services have expanded to meet growing demand, including a youth club, housing project, credit union, bingo group, and a community pantry.

The biggest challenge it now faces is the ongoing cost-of-living crisis, impacting both those on benefits and those working but struggling to survive.

When Jo Ramsay, Manager of Beverley Cherry Tree Community Centre, was a young, single parent, she had no guidance on benefits. Her family had moved away, and she was managing alone while working a night job.

"I had the bailiffs, I had debts," Jo says. "I was struggling to make ends meet. I couldn't afford to eat. There were no such things as community pantries."

She decided to study social work at university, but found it incompatible with being a single mother. So she left, and following a placement at a charity advising disabled people, she joined Cherry Tree Centre as a volunteer, eventually becoming manager in 2006.



KEY NATIONAL STATISTICS

2X
as many people need emergency housing today than 12 years ago.

>150,000
children were in emergency housing last year.

7.5M
children living in food poverty.

"I've said before, I think across the UK there should be something like a Cherry Tree Centre in every town. We wrap around the community and make such a difference."

Since Key Fund's first investment, Beverley Cherry Tree Community Centre's services have expanded to include a youth club that supports 90 young people weekly, a community pantry, housing support, credit union services, a community group and support for those seeking employment.

Jo sees the impact the centre delivers and the lives it touches. It's her hope that centres like Cherry Tree can exist across the UK.

"I've said before, I think across the UK there should be something like a Cherry Tree Centre in every town. We wrap around the community and make such a difference."

Most recently, in 2024, Key Fund provided IT support and invested £30,000 to support the delivery of Jo's financial advice service. These changes helped eliminate the advice line's ever-growing waiting list.

TOTAL FUNDING
£110,628

LOAN
£25,500

GRANT
£85,128

NUMBER OF AWARDS

5

IMD
20%

Tony Henderson

Tony Henderson first got involved with the Beverley Cherry Tree Community Centre for advice.

“I got myself in a hole with debt. Jo wrote to the debtors and put a repayment package in place that I could actually afford. That was my first interaction with the centre.”

Homeless at 16, a dad by 18, and a single parent at 22, Tony left school without qualifications. A difficult family life left him vulnerable and on the streets.

“I fought my demons and then turned my life around.”

At 28, he went back to college to take his GCSEs in Maths and English before studying to become a social worker. Sober for two decades, he’s worked for the NHS for the last 14 years, supporting young people struggling with mental health.

His lived experience drives his passion.

“I got involved in community projects after setting up a men’s football club in the area. A lot of the young lads had issues, particularly around drugs and addiction.”

In the past, Tony had set up a furniture donation project to support a 12-step rehab programme assisting prisoners in recovery who were being discharged into empty flats. He donated furniture to the son of a trustee at the Cherry Tree Centre.

“That brought me to the attention of the trustees, then they invited me on the board. That was 13 years ago.”

A few years later, Key Fund gave a blended grant/loan to the centre. “It got us through a very sticky time. From there, that’s given us the foundation to grow.”



Eight years ago, Tony started collecting out-of-date food being thrown out by supermarkets. That evolved into the centre’s Food for Families pantry, which now has 125 families on its books.

Tony also identified a shortfall of housing for young adult males in the area, so set up a housing project at the centre, which now owns three flats (Key Fund helped finance one).

Five years ago, he sketched an idea for a new youth hub, which BBC DIY SOS helped build.

It isn’t an ordinary youth club, but teaches life skills, career awareness, and plugs young people back into nature.

He explains, “with my work at CAMHS (NHS’s mental health services for young people) I see lots of young people who don’t have mental health issues, it’s actually normal emotional wellbeing they need.



“Kids are jumping from age eight to adulthood through these little smart devices that everyone’s got access to. I don’t think the human brain is ready to be exposed to the world wide web and all that exposure at that age. We’re missing a key element here in young children’s development where they build their emotional intelligence and emotional maturity.

“It creates community spirit, resilience, and emotional resolve. There’s a bit of magic to that; there’s a bit of stardust.”

“So, I wanted to create a safe space where young people can come together and build emotional resilience, and interact with real people and put their phones down.”

The concept of the Cherry Tree Centre is ‘fluid’ to meet the needs of the community and deliver ‘wrap-around care.’

If someone comes in for debt advice, they’ll then access the food pantry, use the youth hub, or join the bingo club, then volunteer when they’re in the position to give back.

Now 51, as well as a trustee at the centre, last year Tony was elected as a Liberal Democrat ward councillor where the centre is based, with circa 9,000 constituents.

“I fight poverty with a passion. It’s about creating opportunity and hope for people, particularly when I look at third or fourth generations of families in poverty.”

Tony added, “the life chances of people are cast into these moulds, set by where they’re born and what their expectations are, I’m trying to break that mould.”

- FUNDED BY**
- | Cost of Living Fund
 - | European Regional Development Fund
 - | Northern Impact Fund
 - | Social Enterprise Support Fund
 - | Social Enterprise Support Fund 2

INVESTMENT MANAGER
Naomi Sampson

“The Beverley Cherry Tree Community Centre is a hive of activity with the impact far reaching beyond the centre into their neighbourhood. Jo and the team are amazing - their commitment and determination is incredible - as is evident in the number of connections and partnerships they build. Always seeking solutions, their new venture into housing is a win-win, both generating income for the charity whilst helping house vulnerable people.”

REGION
Yorkshire and the Humber

- UN SUSTAINABLE GOALS**
- 2** Zero hunger
 - 3** Good health & well-being
 - 8** Decent work and economic growth
 - 11** Sustainable cities and communities



going places

Angus Drummond, founder of Limitless Travel, was diagnosed with muscular dystrophy in the second year of a graduate banking scheme, aged 23. He was told that in 15 years' time he'd rely on a wheelchair.

A year later, with his then-girlfriend (now wife), he quit his job to travel the world.

Travelling was 'enlightening' and helped him come to terms with his condition, but it also flagged the difficulties of travelling with a disability.

"That personal passion was a driving force behind initially setting up Limitless Travel," Angus says.

"But I think now it is so much bigger than me... It's reaching all those people out there who are less confident and have higher needs and don't think they can travel."

In 2015, Angus joined the Key Fund incubator (Dot Forge), where he evolved his idea of a Trip Advisor-style site for bespoke holidays for disabled people.

Today, employing 40 people in its head office, and 60 tour staff, Limitless Travel is looking to build on the £10 million worth of bookings in the last year.

"Limitless was just an idea after I'd come back from travelling, I had no money. At the time I was applying to be on the incubator programme, I was also applying for jobs. I believed in it, but also, the concept of running a business was so alien to me."

Angus said yes to the incubator just before he was offered a job and the rest is history. "If that funding hadn't come through, I never would have started Limitless, it wouldn't have existed."

Angus needed support to bring his idea to life and to develop what was a completely new business concept for him.



Key Fund stepped in and later, during COVID, was flexible about payment holidays.

"The team have always understood and are always supportive," added Angus.

Key Fund supported Limitless Travel through three rounds of investment including two Dot Forge loans of £30k each in 2015 and 2017 and a further £140k loan in 2018.

This funding was spent on improving website functionality, transforming the sales process, and the development and launch of virtual online tours (via Innovate UK funding) during the COVID-19 pandemic.

The results are plain to see. Bookings grew from 70 holidays in 2017, to 300 in 2018, and 700 in 2019. The organisation secured £10 million worth of bookings last year and has enabled clients with disabilities to travel with confidence and independence.

A new 'concierge level' service offers full travel support providing joy, freedom, and normality to people who thought travel was no longer possible.

Angus is focused on creating profit after a period of fast growth and is keen to continue to improve customer experience. He wants to use the platform to drive industry-wide change adding, "I believe that Limitless can be a catalyst for change. Not just in the travel industry, but for all walks of life.

"If it's just a nice story about a disabled guy setting up a travel company, people won't take note. If it's a company taking £10 million pounds worth of bookings, they'll sit up."

KEY NATIONAL STATISTICS

38%
less likely to travel if
you are disabled.

33%
more expensive to
travel, on average.

TOTAL FUNDING
£200,000
LOAN
£200,000

NUMBER OF AWARDS
3

IMD
73%



Ana Crome

Ana Crome, 35, is a full-time wheelchair user. She was born in Romania with arthrogryposis, a condition that twists and stiffens joints and muscles, and was adopted aged five, with her brother, who is also disabled.

“Since leaving school, I have done loads and loads of voluntary work and work placements in order to gain a paid employment role. It never, ever, happened, because people look at the wheelchair and that is all they see.”

Ana volunteered at a charity, Tourism For All, which helped package accessible holidays. Limitless Travel was a partner to the charity.

“I approached Angus and asked if I could work alongside him.” A few months later, after a few video interviews, he offered her a job in sales.

“Due to my condition and pain levels, I realised I needed a kind of role that wasn’t telephone heavy. So, I ended up in the care team, and this is actually where I seem to shine the most.”

She’s responsible for making sure the holiday runs smoothly.

“As someone in receipt of care myself, I see things from the perspective of the customer too. And I studied health and social care in college as well, so that helped.”

“I absolutely love to travel myself, but as I got older my mobility declined. You start to realise how difficult just going out of the house is. Just to go for a day trip, you have to think about if transport and accommodation are accessible, what equipment you need to hire. It becomes really stressful, so the thought of an actual holiday is a different scale.”

Her own experiences shape her job. Travelling back from the Caribbean at five in the morning, the airport lost her wheelchair, leaving her stuck on the plane for an hour.

“I’ve been to hotels when the door isn’t wide enough for my chair to get in, or it’s not an accessible shower, so then I can’t shower.



“The anxiety stops disabled people travelling. We have the same right as everyone else to go on holidays. That’s where Limitless Travel comes in, to take away that anxiety.”

She says for those who become disabled later in life – via illness or accident – it turns their world completely upside down. “They don’t think they can live anymore, they don’t think they can do anything or go on holiday. So having Limitless really does open doors again.”

She hopes to rise to the role of care manager, using her personal experiences to deliver the details that really enhance the holiday experience.

Her own travel ambition is to take an excursion on her own with Limitless Travel. “I would be able to go with Limitless without taking my own carers or taking my family or friends with me to do the care for me, which is something I’ve never experienced before. I really want to do it. I want to go to South Africa with Limitless. I wouldn’t put ‘South Africa’ and ‘accessible’ in the same sentence, but Limitless has made it possible, so that’s what I want to do.”

“Limitless literally opens horizons.”

FUNDED BY
| Dot Forge

INVESTMENT MANAGER
Tom Bostock

“Limitless has gone from strength to strength over the last 10 years. We are very honoured and proud to have been part of their journey. Limitless allows people to take back control and see the world.”

REGION
West Midlands

UN SUSTAINABLE GOALS

- 2 Zero hunger
- 3 Good health & well-being
- 8 Decent work and economic growth
- 11 Sustainable cities and communities

YOUTH INVESTMENT FUND

boxing clever

The Youth Investment Fund (YIF), a £300 million UK Government initiative, aims to transform out-of-school youth provision in levelling-up priority areas.

YIF funds innovative youth facilities and early-stage support to expand opportunities and improve outcomes for young people.

Key Fund is proud to have played a significant role as a delivery partner on the fund alongside Resonance and National Youth Agency, supporting Social Investment Business.

YIF recently contributed £820,622 to a new state-of-the-art £2.4 million boxing gym and youth space in Crewe.

After Crewe Youth Club devastatingly burned down in 2014, South Cheshire Amateur Boxing Club was left without a home. So, when the youth club later received Towns Fund backing, Robert Kelsall and the trustees focused on creating a new boxing facility.

Launched in Summer 2025, the new gym sits on a 1.13-acre site in the centre of Crewe and was built with sustainability at its heart – incorporating solar panels, LED lighting, heat recovery and natural insulation. The impressive outside space boasts a running track, attractive landscaping and EV charging. Inside, the space is no less inspiring, with a welcoming cafeteria and modern viewing gallery.

The gym is an aspirational venue where fitness meets forward-thinking. Rising costs within the construction industry made fundraising challenging.

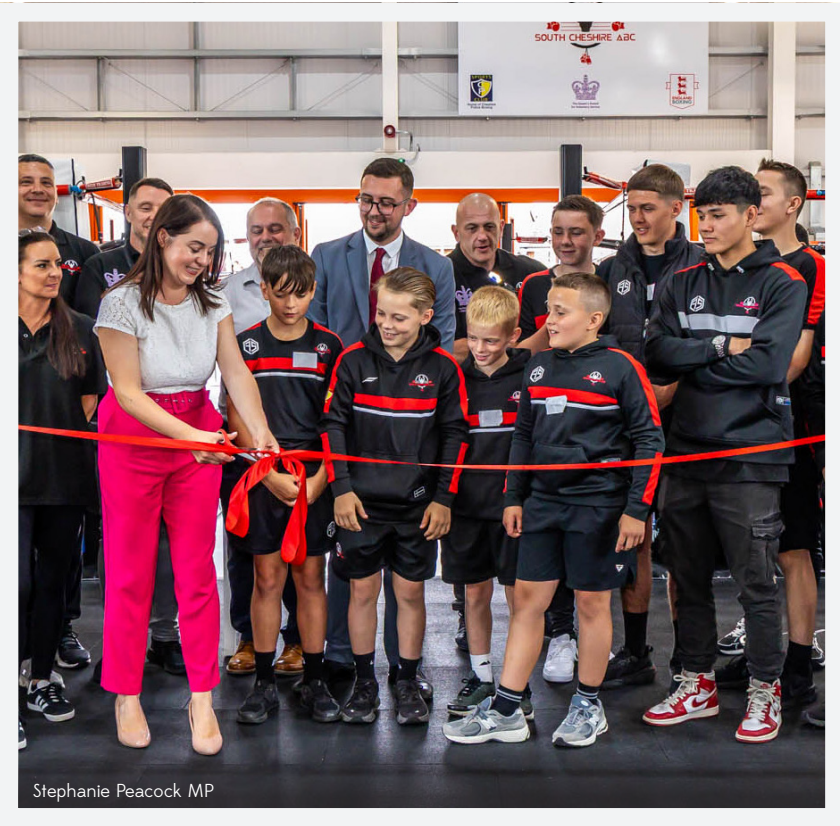
Mike Morris, Chair of Crewe Youth Club, said, “The Towns Fund was a very complex bid, but when we started to work with the Youth Investment Fund, I felt the rigour we had to work at went up a level, and that was really good for us. It really teased all the key issues that we needed to be aware of, and made us think clearly about how we were positioning the project. They were a critical friend that helped us build a solid business case.”

Adults who pay for classes help subsidise sessions for children. The club currently delivers around 700 sessions a month, with plans to grow to 1,100.

“We have big ambitions,” added Mike. “We have more land, a really good knowledge on fundraising, on construction and how to do it. The aim is to continue fulfilling our charitable objectives, which is to help young people.”

The new space is already helping attract further investment and regeneration to the town.

YOUTH INVESTMENT FUND



Boxing Coach Nathan Clarke, 35, started boxing at 14. At 21, after his trainer's gym closed, Nathan took out a loan to take it over and turned it into a not-for-profit. He works full-time as a personal safety trainer for Cheshire Police and volunteers in the gym each evening.

“Let's just say I was a little bit mischievous as a child and got in a little bit of trouble,” said Nathan.

“My dad had died when I was 21, and he was a big part of my life. It made me think about legacy; I needed to and wanted to do more. Boxing changed my life, so I knew what it could do.”

Over the years, Nathan has seen more and more children living in poverty in Crewe, with many of those attending the club also engaged with social services.

“Crewe is in the top 10% of deprived areas nationally, which is quite scary. Everyone just needs a bit of a helping hand. Boxing breaks down barriers... it's a family... the gym is a safe space. Whatever bad stuff's going on... in the boxing gym, it's a safe space and you train alongside a family.

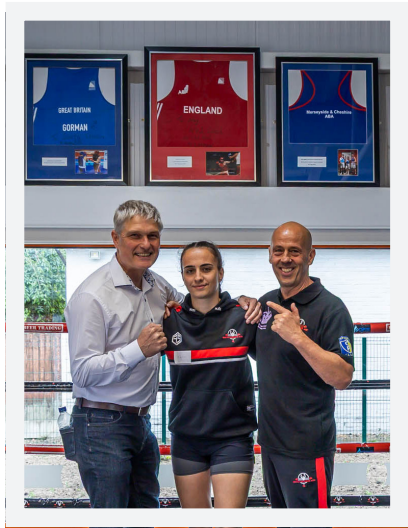
“One of my first students is now a coach at the club and a logistics manager... the club played a huge part in changing his attitude.”

“Boxing breaks down barriers, it's a family, the gym is a safe space.”

This is just one story. Around 160 people use the gym regularly, and Nathan has seen first-hand how 30 young lives have been transformed.

“The fact we have this building gives us the opportunity to grow, and do more projects and progress. The Youth Investment Fund is more than life-changing.”

Department for Culture Media & Sport



changing lives, **one** story at a time

Grimm and Co is an arts charity founded in 2013 by Dr Deborah Bullivant MBE. Based in Rotherham, one of England's most deprived areas, the organisation champions the writer in every child and aims to change lives one story at a time.

Its mission is to raise life aspirations, self-confidence, self-belief, and social engagement among children and young people.

Grimm and Co had supported 9,718 children prior to the COVID-19 pandemic through in-school and out-of-school programmes, using writing as a transformational tool.

Following the pandemic, the organisation faced increasing demand for its services. The original premises became too small, with year-long waiting lists. To meet demand and achieve long-term goals, the charity required a larger, more suitable space.

This urgency drove the purchase of a new property – a three-storey former Methodist church – which Grimm and Co transformed into the National Centre for Folk and Fairy Tales, and The Emporium of Stories.



Deborah Bullivant's personal story is central to Grimm and Co's ethos. Raised by her grandmother, a suffragette and poet, in Sheffield's Park Hill Flats, Deborah was 'financially poor but rich in literature'. It was her grandmother who nurtured Deborah's early love for reading and culture.

"My grandmother was born in 1904. She'd gone through both World Wars. She was the most incredible woman; part of a local suffragette movement. She was the chair of the Townswomen's Guild. A poet, a comedian, a conductor of a choir. An incredible woman raised me, so I was very, very lucky. I was classed as what would be a looked-after child, and in my case, I actually never saw it as a deficit at all."

After her grandmother became ill, Deborah faced hardships, left school early, became a single parent at 19, and worked multiple jobs. It was a tutor's encouragement that reignited her confidence and led her into teaching. She eventually held a national role overseeing 18 schools and colleges.

Deborah then joined Rotherham's School Effectiveness Service as the Director of a two-and-a-half-year literacy project, funded by Yorkshire Forward, exploring the question: 'what would make the greatest difference to children's literacy?'.

The results – underpinned by research from the University of Sheffield – were significant.

“Stories are fundamental. They work across every community.”



TOTAL FUNDING
£150,000

LOAN
£100,500

GRANT
£49,500

NUMBER OF AWARDS

2

IMD
10%

“We could see very clearly what was making a huge difference in the widest sense, but also from an educational point of view. 18% of boys in the most marginalised areas were achieving higher SATs results - it was unprecedented. That leap had never happened before. That figure rose to 23% for children whose English was an additional language, living in the most marginalised areas.

“We could see this project worked, so I set up Grimm and Co.”

This deeply personal journey inspired the founding of Grimm and Co and informs the organisation's work to transform lives through literacy.



Grimm and Co approached Key Fund for £150,000 to help fit out its new café within the newly purchased building. The charity had already secured the building through grants, donations, and trust funding but needed support to fully develop the new space.

“There is a resistance to take chances, take risks in a charity, and the grant element of the loan was really critical for us, it gave us a lever and it gave us confidence. Key Fund was critical because it was one of the first funders that we brought in, and the team were very supportive and very understanding,” said Deborah.

With support from Key Fund and other funders, the new premises were transformed following designs by Lumsden Design – the creative team behind Harry Potter Studios and Kew Gardens.

The National Centre for Folk and Fairy Tales houses a café, a book nook, an emporium of stories (shop) and the 'Forgotten Library' with free books. Grimm and Co also provide free out-of-school programmes and holiday clubs.

Supporting over 4,000 children annually, the charity has grown to a team of 21 staff, 126 volunteers, and a 10-person board. It offers literacy programmes and cultural enrichment and was the catalyst for making Rotherham the world's first 'Children's Capital of Culture' through its 'Embassy for Reimagining Rotherham' project.



Grace Bower

In 2025, Rotherham became the world's first Children's Capital of Culture – a year-long programme, designed and delivered by children and young people from the borough.

As part of the Children's Capital of Culture, Grace Bower is on a 12-month traineeship which sees her spend six months in the programme's core team and six months at Grimm and Co. Born and bred in Rotherham, Grace describes the charity's position in the town as 'integral'.

"When I was younger, I always complained to my mum and dad about Barnsley having its really cool swimming pool and Sheffield having amazing theatres and the arena. I was always like, what's Rotherham got? There's nothing here that's cool. Grimm has become that cool place. It's mega it being here. This is Rotherham's really cool thing that no one else around here has."

What sets Grimm and Co apart is its air of aspiration, Grace said. "It doesn't feel like a charity. It feels so prestigious. For the Festival of Stories, the charity brought so many authors and illustrators into Rotherham. It was inspiring to experience that in the flesh.

"A lot of the authors, who do book signings here, say that they used to do them at the Waterstones in Sheffield, and now they come here instead. It's huge because we get to offer such a big array of opportunities to young people here in Rotherham."

While at school, Grace was desperate to pursue acting and musical theatre, but she was scared to reveal her dream in career lessons for fear it'd be shot down.

Now, as an assistant producer on the Festival of Stories, she also hosts her own radio show on Rotherham Radio and leads her own creative sessions in schools. These experiences have shaped her ambition to be a presenter.

"The Children's Capital of Culture is all about giving young people opportunities and creative employment, which is exactly what I'm doing right now," Grace explains.



"Without Grimm and Co I'd probably be working in a shop **dreaming of doing something like this...**"

KEY NATIONAL STATISTICS

20 years
less life expectancy to those with poor literacy.

38%
more likely to buy a home if you've got good reading and writing skills.

1 in 5
children of reading age do not have any books at home.

"We worked on an after-school project about refugees, inspired by the Moomins. It led to so many mature conversations. Our work is not just about developing literacy, it's also about social skills."

Grace has worked with the same group of 7-11-year-olds on the Moomins project for a month.

"The difference you see is really crazy. It's more than grammar. You see confidence grow – children all of a sudden want to share ideas and are excited to be involved. Instead of squashing ideas because they're embarrassed, they learn to embrace them. That's the best transformation.

"You see a lot of kids here who have extra needs. I think a lot of the time schools aren't even really aware of them. It's a credit to Grimm that children feel comfortable saying, 'Oh, I actually really struggle with this'."

Grace reflected, "Without Grimm and Co I'd probably be working in a shop dreaming of doing something like this. So now I know this is the best possible place I could be and I just know that all the skills I've got will be such a huge achievement for me."

FUNDED BY
Northern Cultural Regional Fund

INVESTMENT MANAGER
Naomi Sampson

"The way Grimm and Co have transformed the building is amazing. The Emporium of Stories is a truly magical, unique experience that ignites your imagination and encourages all to be more creative. The team are great to work with. The café is welcoming to all and serves delicious food."

REGION
South Yorkshire

UN SUSTAINABLE GOALS

- 3** Good health & well-being
- 4** Quality education
- 10** Reducing inequalities
- 11** Sustainable cities and communities

WITH THANKS TO DIRECTORS PAST AND PRESENT

- Alan Sherriff

Alistair Grimes

Andy Tupholme

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Brian Redfern

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Dave Thornett

David Andrews

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Giles Bloomer

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Jill Wild
- Jonathan Hunt

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Kunle Olulode

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Meena Bharadwa

Melanie Perkins

Melvyn Lunn

Narenda Bajaria

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Patrick Maloney

Peter Gray

Richard Walton

Sam Keighley

Sam Tarff

Saroj Verma

Simon Nokes

Stephen Ingram

Stuart Green

Trenton Wiggan

Tracy Axten

Willian Wallace

AND THE MANY STAFF AND
VOLUNTEERS WHO HAVE
CONTRIBUTED TO OUR SUCCESS.

Key Fund
continues to
adapt and
innovate

As I mentioned in my reflection piece, Key Fund continues to adapt and innovate, but always remains true to its founding principles, mission and values.

This focuses us and also translates into hard facts and figures.

This year, Key Fund saw a 15% increase in its investments – almost £400k – into the 10% most deprived areas. In total, 67% of its investments this year went in to the most deprived areas.

But we want to do even more to support those communities who struggle to access the finance they need and so we continue to work to improve our reach in to both disadvantaged and marginalised communities. It's not a quick fix though, and there is still significant work to be done to build trust and understanding, even as a pre-cursor to investment. This is evidenced by the fact that just 61% of our clients feel able to share data with us on the individuals behind their social enterprises.

“Key Fund’s unique experience and unrivalled track record mean that they really know the communities they lend to. This allows them to work patiently, building trust and networks across the North and Midlands, enabling critical finance to flow where it is most needed. Their deep understanding of the business models which drive social enterprises allows the team to provide the right shape of money, and support and flexibility when things don’t go to plan.

“Access has partnered with Key Fund since 2016 and we share a vision of a social investment ecosystem which works for all charities and social enterprises. We look forward to many more years of collaboration as we work to achieve that vision.”

Seb Elsworth
Chief Executive,
Access the Foundation
for Social Investment



Going forward, we are committed to continuing to build trust and remove barriers, working with partners and investees to identify what more needs to be done. We will continue to listen, to learn and adapt with humility and openness.

As many of the stories in this report show, it can take just one investor’s backing to start a social enterprise, which can lift a community – as so powerfully demonstrated with the Beverley Cherry Tree Community Centre – or even create a movement for lasting change, such as CAHN’s work to influence policy and reduce systemic health inequalities.

That initial support, belief and investment has wide-ranging impacts. Key Fund investees say time and again how we have helped enterprises launch, build, survive critical periods and expand, allowing them to deliver their transformative work – addressing endemic problems in society. It’s why we’re so committed to improving our reach. We know how social enterprise can lift people and places.

Our case studies focus on individuals – the remarkable people who run social enterprises and their beneficiaries. They also tell a wider story of the sector, which relieves pressure on our statutory and public sector services, generates economic activity, creates and safeguards jobs, offers life-changing support and tackles challenges from climate change to equity.

Key Fund stands shoulder to shoulder with the social enterprises it invests in. But we wouldn’t be able to do so without those who stand alongside us – our funders, partners, and collaborators – so to them I say a huge thank you. Their ongoing support enables us to continue to deliver our mission.

But the biggest thanks go to our investees, who inspire me, the board and the team, every single day.

I look forward to seeing what we can achieve over the next 25 years.

Matt Smith,
CEO

Are you a potential client or investor?

Get in touch with us now and request a free information pack. It will contain all the relevant information you need to take the next step.

Remember that without you, there is no us!

Our investments are funded by...

Cost of Living Fund (COL): Funded by Access the Foundation for Social Investment and Better Society Capital.

Dot Forge: Funded by Cabinet Office and the Department of Culture Media and Sport.

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