

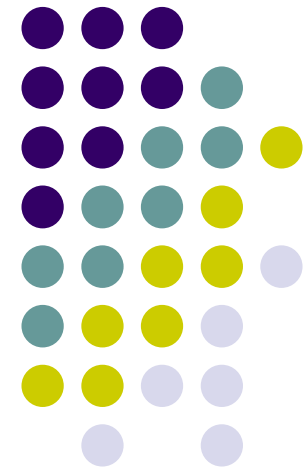
What are Social Lenders looking for?

Auckland

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Introduction

- My background
- Social lending and social enterprise
- What do lenders look for
- What social lenders do differently
- Examples

Social lending and social enterprise



- Social lending
 - Loans to charities, social businesses and community organisations which usually receive a return, often less than market
 - ***Has to be paid back***
- Social enterprise
 - Deliver a social outcome but organised more like a business than a charity
 - To businesses they look like charities, to charities they look like businesses

What do lenders look for?

- History
- Proposal
- The market
- Key people
- Legal form
- Finances

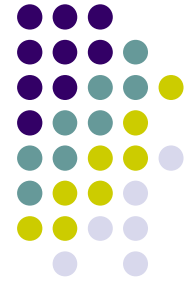


What social lenders do differently



- Lending for a social or environmental purpose
- Values led organisations themselves
- Understanding the market and how organisations make decisions
- Making projects work

Examples CBEC



Examples

Lower Hutt Women's Centre



Contact details



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