



Eastside People

WEBINAR

26 JUNE 2025

Connecting Capital to Community:

homewards

**The role of repayable finance in ending
homelessness**

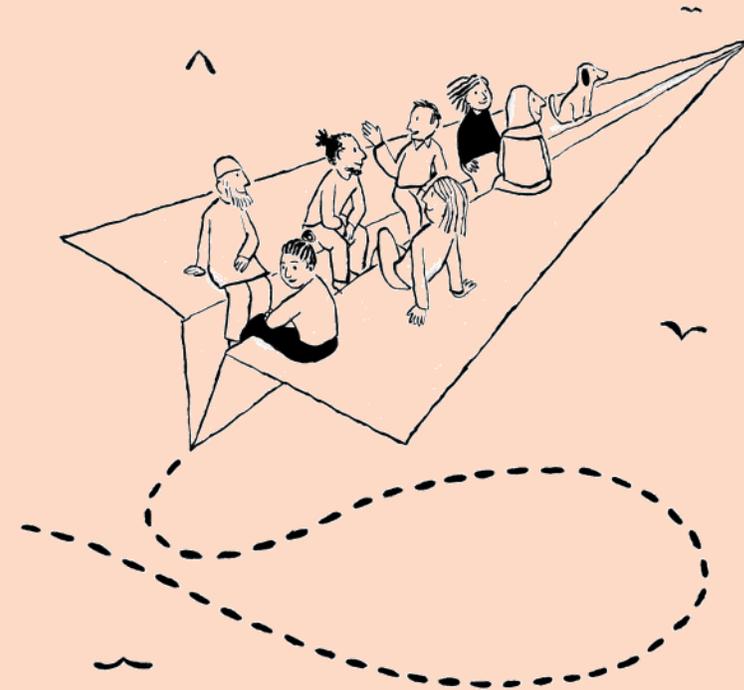
Supported by



LLOYDS

Bringing change together.

Eastside People provides consultancy and senior-level recruitment services through a diverse network of professionals, helping social sector leaders strengthen their organisations' capacity and impact.



Our track-record



Today's Agenda

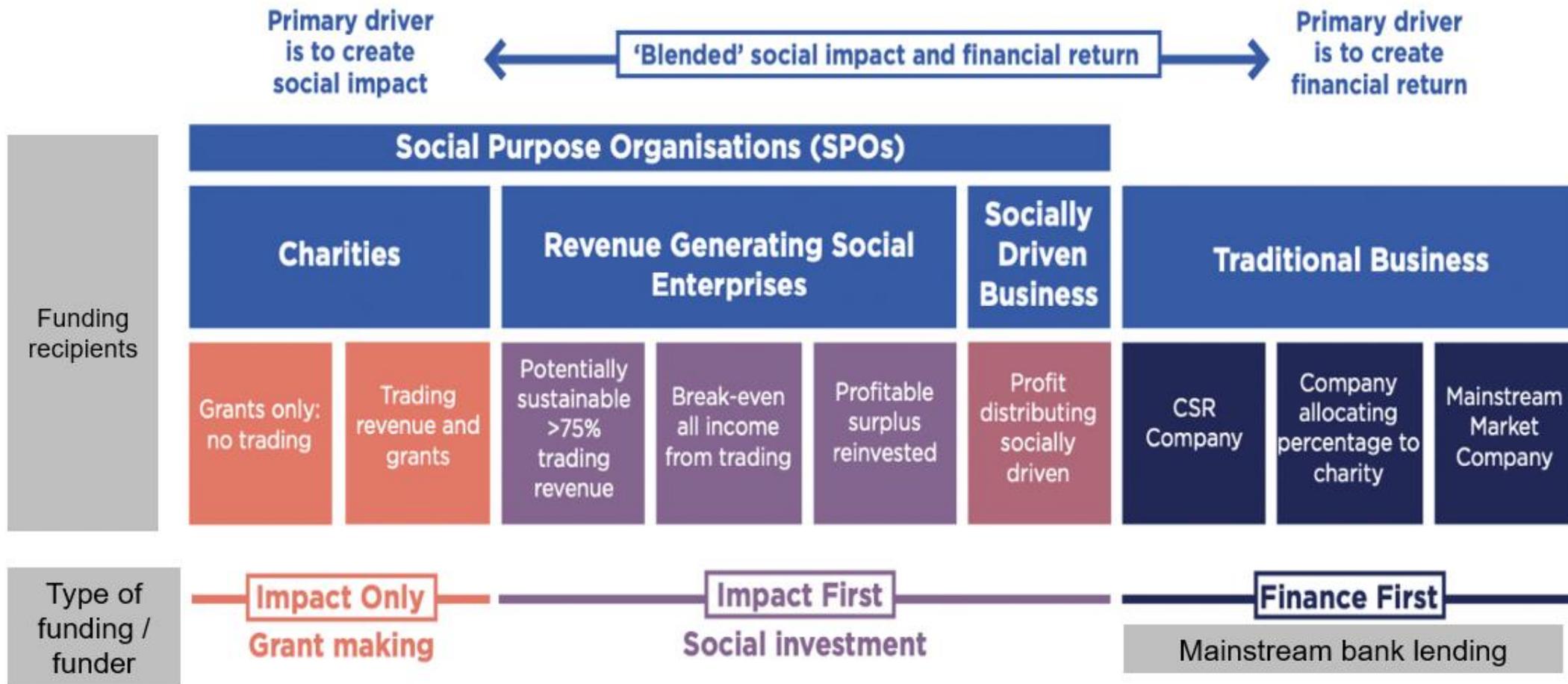
- Introductions
- Homewards – connecting capital to community
- The Homewards and Lloyds partnership
- An introduction to social investment:
 - Good Finance
 - Big Issue Invest
- Own Merit – our investment journey



Homewards:

Michael Corbishley, Head of Local Delivery

Spectrum of capital





Lloyds:

Steve Hutton, Area Director Real Estate London ,
Commercial Banking Coverage

Our Group purpose is Helping Britain Prosper



We are **Helping Britain Prosper** by creating a more sustainable and inclusive future for people and business, shaping finance as a force for good.

Supporting the housing market

Access to quality housing is a fundamental human need, with affordable and stable homes giving people a foundation on which they can thrive – whether they rent or own.

The Group is one of the largest financiers and supporters of the UK housing sector.

We are committed to expanding the availability and affordability of safe, quality and sustainable housing, including through our partnership with Crisis.



With new funding from Lloyds, Golden Lane Housing is maximising its support to society's most vulnerable, by creating safe, sustainable homes that promote independence and dignity.



Lloyds is partnering with the Royal Foundation to support the Homewards programme in tackling homelessness



Purpose of funding

Lloyds has committed £50 million of new loan capital to support housing-led organisations acquire and develop additional stock and invest in existing assets

Types of finance available

There are a broad range of loan products, terms and tenors available, incl. 25 year facilities (subject to credit)

Facilities are offered with competitive pricing options, but commercial terms and diligence will apply



Eligible organisations

This funding is targeted at:

Small and medium sized housing associations / registered providers

Not for profit providers of supported housing, often with wraparound support

Other housing providers offering high quality emergency and transitional accommodation which “feels like home”



Locations

The six Homewards locations are Aberdeen, Bournemouth Christchurch & Poole, Lambeth, Newport, Northern Ireland and Sheffield.

Liverpool is also included as part of the Lloyds Housing Initiative with Liverpool City Region



Get in touch...

To enquire, please send brief details of your organisation and requirements to Tracey O’Keefe, programme manager at: tracey@socialandsustainable.com



Good Finance:

Annie Constable, Digital Content Manager

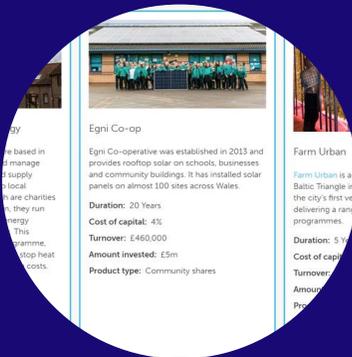
Our mission is to help charities and social enterprises navigate the world of social investment.

We are a collaborative project, jointly funded by **Better Society Capital** and **Access: The Foundation for Social Investment**.

Our goal is to **provide information**, tools and resources to better equip our users to **build knowledge**, make **informed decisions** and **establish connections** when exploring social investment.



Tools & resources



Online tools

Such as 'Is it right for us?' and the Outcomes Matrix



Case studies

Real life examples of how organisations have used social investment



Resource hubs

Including the Energy Resilience Hub and Pre-Investment support



Blogs, podcasts

A range of media bringing social investment to life!



Directories

The Investor and Advisor Directories

7 Lessons Learned

- 1** Social investment is not benevolent money
- 2** Impact matters
- 3** It's about much more than the money
- 4** Honesty is always the best policy
- 5** Why isn't it cheaper if it's social?
- 6** Due diligence isn't fun, but it does make your business better
- 7** It always takes longer than you think





Big Issue Invest:

Linda Wickström, Investment Manager

**BIG
ISSUE
INVEST**

**INVESTING TO
END POVERTY
AND INEQUALITY
IN THE UK**



Our approach

IMPACT-FIRST

- We have **20 years** of impact investing experience and have invested **over £100m** since then.
- We demonstrate our impact through **innovative** impact measurement and reporting.
- **56%** of our investments are made into high deprivation areas.
- **94%** of our investments address core solutions to poverty.
- We **balance impact** with financial returns.

TAILORED SUPPORT

- From day one, you'll be matched with a **dedicated investment manager** from our experienced team who will take the time to understand your needs. If required, we can help you access pre-investment readiness grants and assist with legal costs.
- We'll work with you to build a **collaborative, financially sound, impact generating partnership**.
- We offer **flexible repayment structures** and terms that really work to scale your social impact. Our investments are structured to meet the needs of your organisation.

PUSHING FOR SOCIAL EQUALITY

- We recognise that the best people to solve social problems are those who **experience them directly**.
- We have a benchmark of **50%** of our support going to diverse-led ventures.
- We are implementing a range of **equitable investment** measures through our programmes of work.



How can we support you?

We offer different financing options to suit your organisation and help you grow

Affordable, flexible loans

What we offer: Secured and unsecured loans, with interest-only periods available. We fund deals that banks won't and often at lower rates.

Who we fund: We support a wide range of social impact initiatives within the UK - including health and social care, affordable housing, homelessness, skills & employment and community & social infrastructure

Equity & Revenue Share Investments

What we offer: This structure aligns our returns with your commercial success, offering flexibility during periods of fluctuating income. We can invest in organisations with or without shares.

Who we fund: We support impact organisations with scalable models and predictable revenue streams, enabling them to grow sustainably.



Loans from
£20,000 up to
£3.5 million



Investment
amounts from
£200,000 up
to **£700,000**



ANY QUESTIONS?

1.



Case Study: Own Merit: Darryn Frost QGM, Founder



Q & A

2.



RESOURCES

3.

Resources

- Lloyds - [Lloyds Bank Academy](#) [Start Up, Scale Up](#)
- Good Finance – www.goodfinance.org.uk
- https://www.canva.com/design/DAGqng4f-f0/ah2FF_gZAxaLt8JRAygv1Q/view?utm_content=DAGqng4f-f0&utm_campaign=designshare&utm_medium=link2&utm_source=uniquelinks&utm_id=ha2f8341057
- Reach Fund - www.sibgroup.org.uk/funds/reach-fund/
- Eastside People social investment support (including Reach Fund):
 - [Charity Social Investment Services | Eastside People](#)

Investee case study



What do they do?

LEYF provides high quality early years childcare to over 2,370 children per year, of which 800 are from severely disadvantaged backgrounds.

What was the challenge?

Required growth capital to fund expansion across London.

What was the Investment?

LEYF secured a £625,000 loan as part of a £1.5m financing package through our Social Enterprise Investment Fund 2.

What was the impact?

Grew from 26 to 39 nurseries across Greater London.



Big Issue Invest was an important partner for LEYF on our growth journey. This funding enabled us to finance the acquisitions and integrations of new nurseries, plus the upgrading of our central team capabilities. The last 5–10 years have validated the logic of our cross-subsidy model and the ability of acquired nurseries to become surplus generating.”

Michael Garstka

Chair of LEYF

Contacts

Homewards: homewards@royalfoundation.com

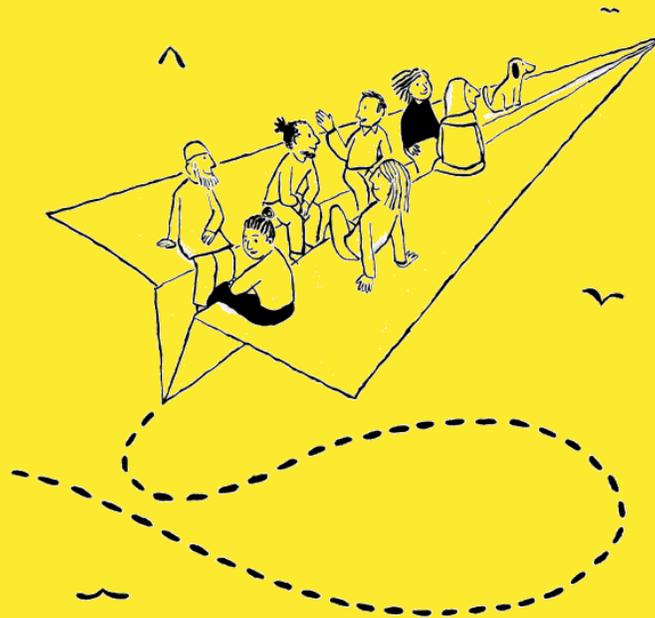
Lloyds offer enquiries: tracey@socialandsustainablecapital.com

Good Finance: AConstable@bettersocietycapital.com

Big Issue Invest: linda.wickstrom@bigissueinvest.com

Own Merit: dfrost@ownmerit.org

Eastside People: jo@eastsidepeople.org



Jo Simpson

jo@eastsidepeople.org

Your feedback and requests for help are always welcome!

Thank You.