

Community Finance Monitor Bulletin – Quarter 4, 2014*



Summary

In the fourth quarter of 2014, CDFIs lent **£31.9 million** to businesses, social ventures individuals and homeowners in the UK, and reported a total of **£176.9 million worth of loans** outstanding. This has created and safeguarded **4,511 jobs** and enabled **82 people** and their families to stay in their own homes and provided **417 individuals** with money management and budgeting advice. The table below outlines the subsequent value added back to the UK economy as a result of CDFI lending and support activities, using the CDFA’s Economic Impact Tool.

In Q4 2014, 34 CDFIs lent £31.9 million to:				
2,083 For-profit microenterprises and SMEs	67 social enterprises	14,097 individuals	132 homeowners	And provided financial literacy and technical assistance to over 16,300 customers
Adding...				
£136.2 million from businesses and jobs created and saved	£1.8 million from social enterprises and jobs created and saved	£1.3 million from savings	£2.6 million from enabling people to stay in their homes	£4.7 million from increased financial capability and skills upgraded
...to the economy				

CDFI Lending Activity

Between October and December 2014 CDFIs ...

- Had a total of £96.6 million to on-lend for all activities, including £5.4 million for the New Enterprise Allowance Scheme and £5.2 million for the Start-Up Loans Programme.
 - Disbursed £31.9 million to 2,083 businesses, 67 social enterprises, 14,097 individuals and 132 homeowners.
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CDFI Lending Outcomes

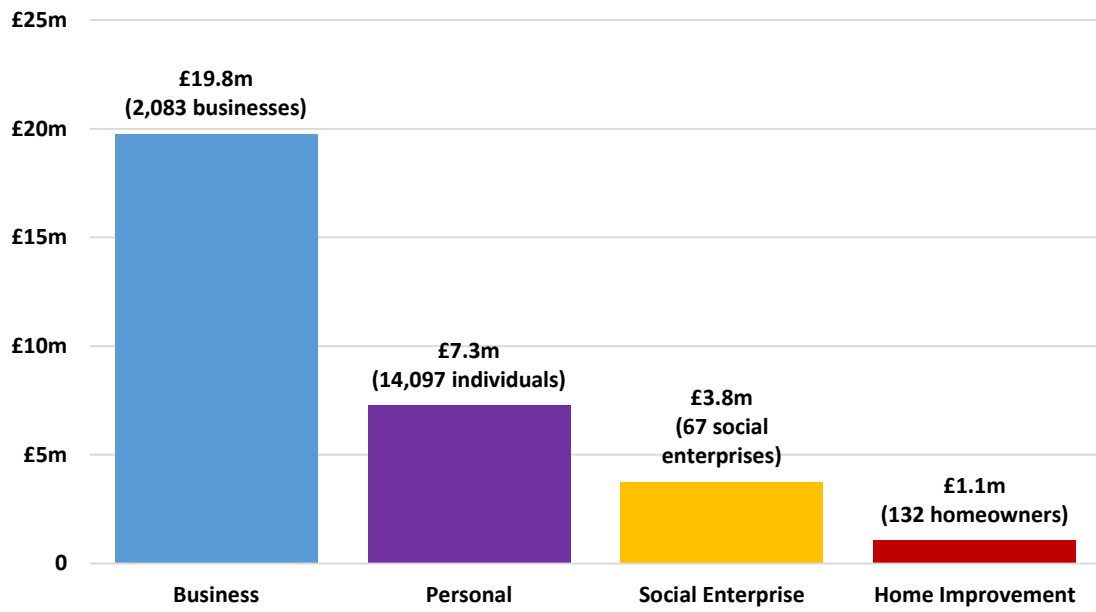
Between October and December 2014 CDFI Lending Activity ...

- Created **3,154** jobs
- Safeguarded **1,357** jobs
- Enabled **82 people and their families** to stay in their homes
- Saved customers **£1.3 million in repayments** to high cost credit lenders; and
- Allowed **417 people** to gain access to money management advice.

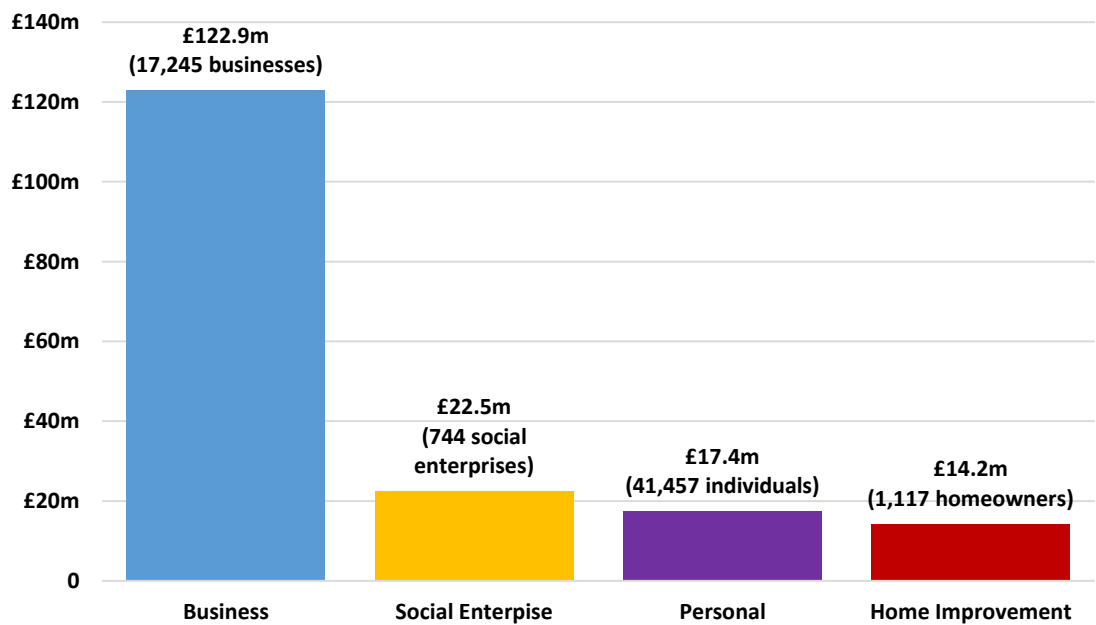
As of 31st December 2014:

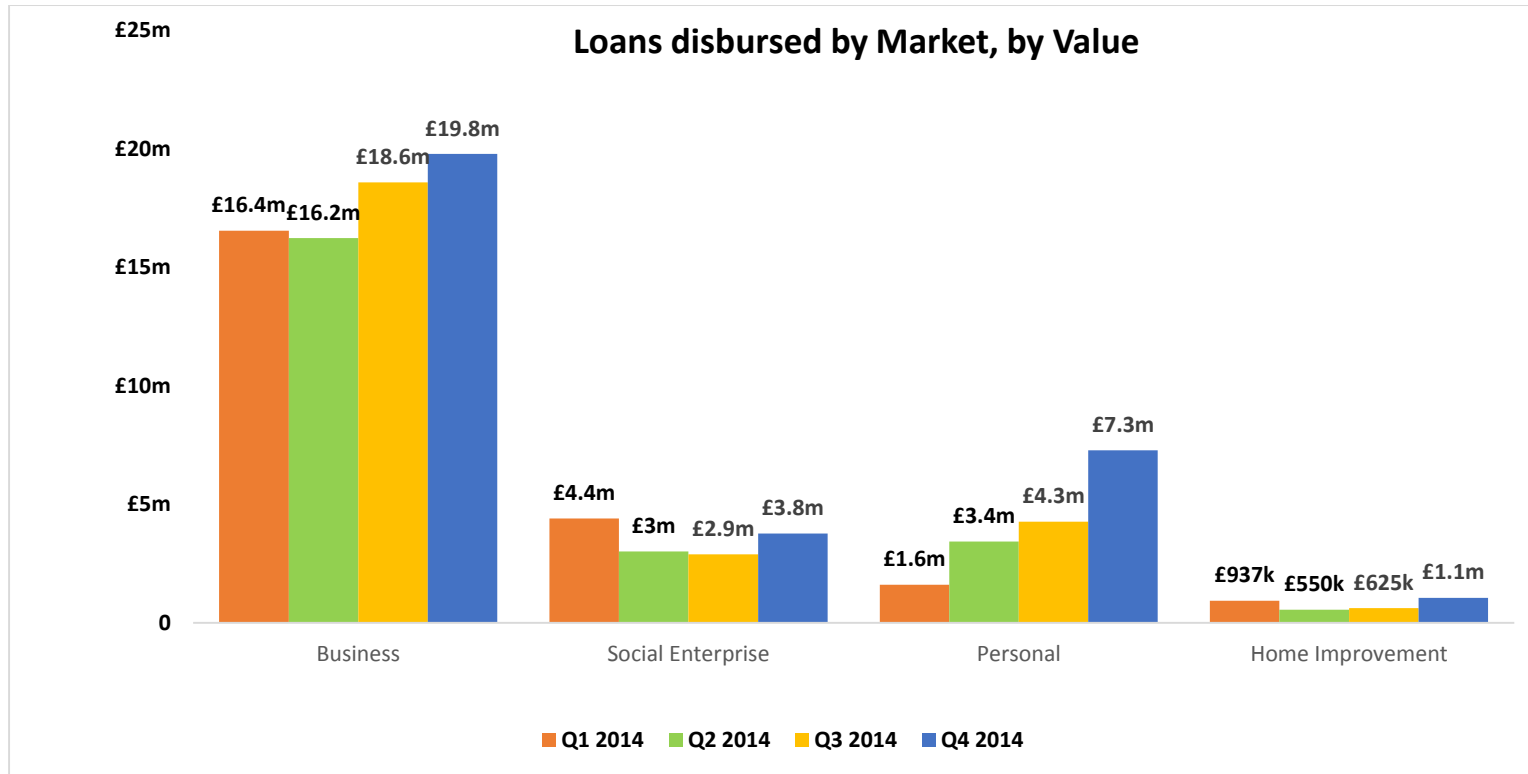
CDFIs reported £176.9 million worth of loans outstanding from 17,245 businesses, 744 social ventures, 41,457 individuals and 1,117 homeowners.

Loans disbursed by market, by value, Q4 2014



Loans outstanding by market, by value, Q4 2014





**Results represent data supplied by 34 out of 56 CDFIs in the UK. Results compiled by the CDFI in March 2015.*