

Community Finance Monitor Bulletin – Quarter 1, 2015*



Summary

In the first quarter of 2015, CDFIs lent **£23.3 million** to businesses, social ventures individuals and homeowners in the UK, and reported a total of **£129.4 million worth of loans outstanding**. This has created and safeguarded **3,088 jobs** and provided **382 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 Q1 2015, 39 CDFIs lent £23.3 million to:				
1,481 For-profit microenterprises and SMEs	70 social enterprises	6,518 Individuals	88 homeowners	And provided financial literacy and technical assistance to over 8,100 customers
Adding...				
£90.5 million from businesses and jobs created and saved	£1.1m from social enterprises and jobs created and saved	£600,000 from savings	£1.3m from enabling people to stay in their homes	£2.4 million from increased financial capability and skills upgraded
...to the economy				

CDFI Lending Activity

Between January and March 2015 CDFIs ...

- Had a total of £133 million to on-lend for all activities.
 - Disbursed £23.3 million to 1,481 businesses, 70 social enterprises, 6,518 individuals and 88 homeowners.
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CDFI Lending Outcomes

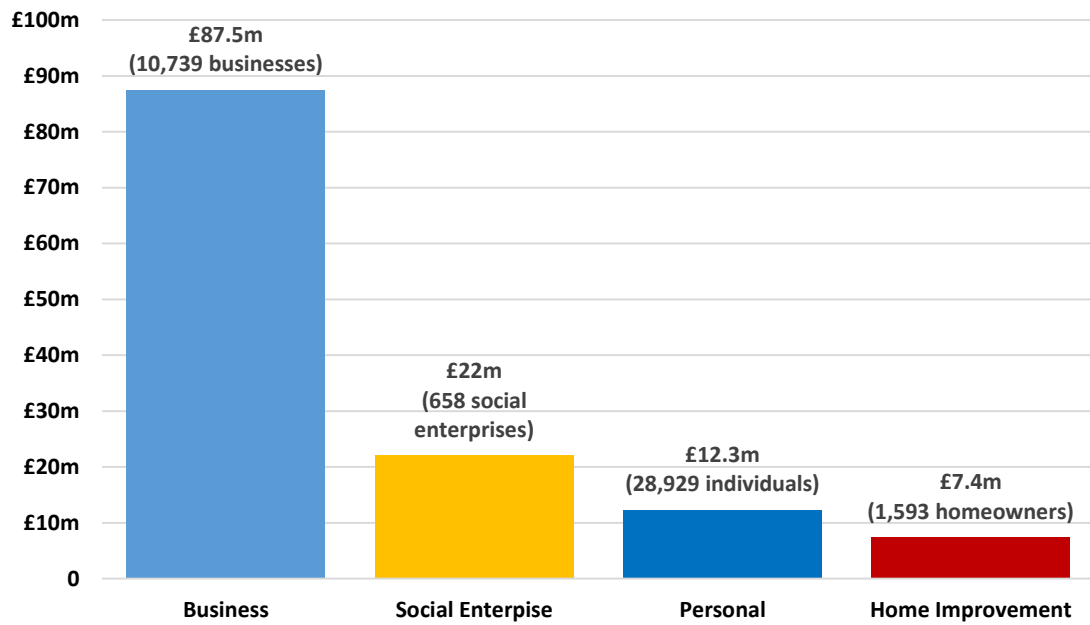
Between January and March 2015 CDFI Lending Activity ...

- Created **2,177** jobs
- Safeguarded **911 jobs**
- Brought **182 homes** up to decent standard
- Saved customers **£600,000 in repayments** to high cost credit lenders; and
- Allowed **382 people** to gain access to money management advice.

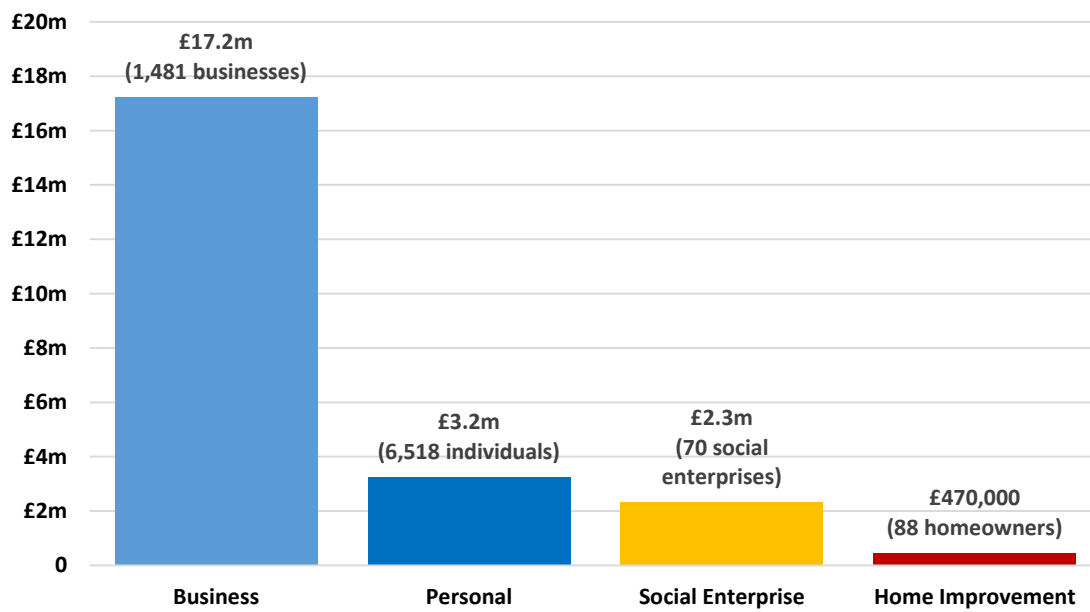
As of 31st March 2015:

CDFIs reported £129.4 million worth of loans outstanding from 10,739 businesses, 658 social ventures, 28,929 individuals and 4 homeowners.

Loans outstanding by market, by value, Q1 2015



Loans disbursed by market, by value, Q1 2015



£25m

Loans disbursed by Market, by Value

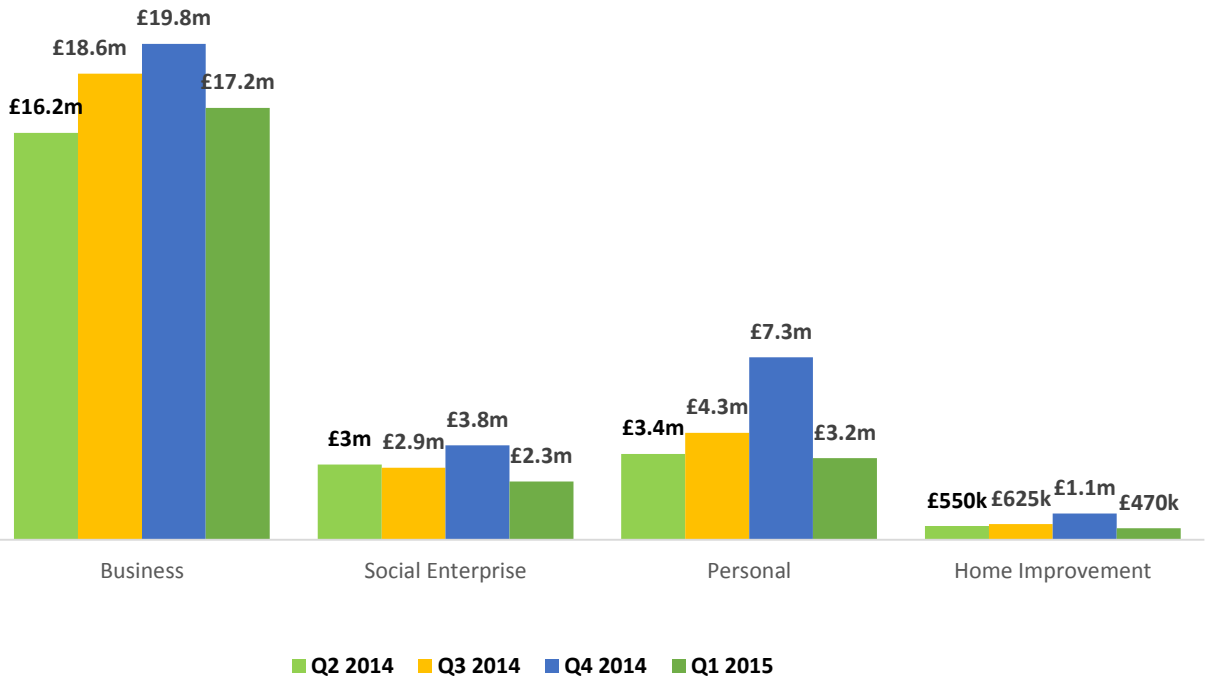
£20m

£15m

£10m

£5m

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**Results represent data supplied by 39 out of 54 CDFIs in the UK. Results compiled by the CDFA in September 2015.*