Responsible Finance
Finance

Thank you for taking part in Responsible Finance's Annual Member Survey.
In response to member feedback we have sought to simplify the survey format. If you are unable to
answer any of the new questions which have been added, or if any are unclear, we would welcome
your feedback. Please send any questions or comments to Eleanor at
e.pughe@responsiblefinance.org.uk.
Please submit your responses by 5pm on Monday 8th February 2021.

1. Trading name of organisation

2. Name of respondent

3. Respondent's email address

**Responsible
Finance**

* 4. Has your organisation's head office address changed in the past year?

☐ Yes

☐ No

5. Please enter your new head office address:

Address

Address 2

City/Town

State/Province

ZIP/Postal Code

Country

* 6. Have your senior staff contact details changed in the past year?

E.g. Chief Executive, Head of Finance, Head of Operations.

☐ Yes

☐ No

7. Please enter the name, position and email address of all new senior staff members. Please also enter the name(s) of the senior staff member(s) who have left. This will help us to keep our database up to date.

* 8. For the purpose of keeping www.findingfinance.org.uk up to date, have the overall minimum and maximum loan amounts you offer your customers changed in the past year?

Please do not include changes to fund or guarantee-specific loan amounts, such as CBILS.

- [ ] Yes
- [ ] No

9. Business lending loan amounts:

Minimum value

Maximum value

10. Social enterprise lending loan amounts:

Minimum value

Maximum value

11. Personal lending loan amounts:

Minimum value

Maximum value

12. Home improvement lending loan amounts:

Minimum value

Maximum value

* 13. For the purpose of keeping www.findingfinance.org.uk up to date, have the counties/regions you lend in changed in the past year?

○ Yes

○ No

14. Please list all the UK counties/regions you now lend in:

![Responsible Finance logo]

* 15. Did your responsible finance provider lend to businesses and/or social enterprises between 1st April 2019 and 31st December 2020?

◯ Yes

◯ No

* 16. Is your organisation currently accredited for Community Investment Tax Relief (CITR)?

○ Yes

○ No

17. What methods of raising CITR investment do you use?

Please feel free to tick multiple boxes.

☐ a subscription for shares in your CDFI

☐ a subscription for securities in your CDFI

☐ a loan to your CDFI

☐ If you are a bank, deposits in your bank

☐ Other (please specify)

[   ]

18. Who are your CITR investors?

Please feel free to tick multiple boxes.

☐ Individual private investors

☐ Individual depositors in bank accounts

☐ Private companies

☐ Banks

☐ Other (please specify)

[   ]

19. The Department for Business Energy and Industrial Strategy (BEIS) releases aggregate data on CITR usage. To help us with our lobbying work it is useful to know how much of this is accounted for by our members. Therefore, for your most recent reporting period for your BEIS CITR return, please indicate:

Date of reporting period	[ ]
Total value of investments raised (£)	[ ]
Total value of loans made to qualifying investments during the reporting period (£)	[ ]
Total number of loans made to qualifying investments during the reporting period (#)	[ ]

20. Who was your main CITR investor in terms of amount raised in your last BEIS reporting period?
Please enter the method of raising investment, the investor, and the amount raised.

21. Were you a delivery partner for the Start Up Loans Company's Start Up Loans programme between 1st April 2019 and 31st December 2020?

- ◯ Yes
- ◯ No

22. Total new Start Up Loans programme lending for the reporting period:
1st April 2019 - 31st December 2020.

Number of new loans made during the reporting period (#)	
Total amount lent during the reporting period (£)	
Average total loan term of new loans made during the reporting period (months)	

23. Start Up Loans programme performance:

Value of Start-Up Loans programme capital written off since inception (as a % of total value of Start Up Loan Scheme capital issued)	
Value of Start Up Loans programme portfolio 90+ days in arrears as of 31st December 2020 (as a % of whole Start Up Loans programme portfolio)	

24. Please enter the number of new loans made to Start Up Loans programme borrowers in the reporting period from each ethnic group (#):
If you only record the top level category (E.g. 1. White, 2. Asian/Asian British) then please only input this.

1. White	
a. Welsh/English/Scottish/ Northern Irish/British	
b. Irish	
c. Gypsy or Irish Traveller	
d. Any other White background	
2. Mixed/Multiple ethnic groups	
a. White and Black Caribbean	

b. White and Black African	
c. White and Asian	
d. Any other Mixed/Multiple ethnic background	
3. Asian/Asian British	
a. Indian	
b. Pakistani	
c. Bangladeshi	
d. Chinese	
e. Any other Asian background	
4. Black/African/Caribbean /Black British	
a. African	
b. Caribbean	
c. Any other Black/African/Caribbean background	
5. Any other ethnic group	
a. Arab	
b. Any other ethnic group	
Undisclosed	
Not recorded	

25. Please enter the number of new Start Up Loans programme loans made to borrowers in the reporting period who identified as (#):

Female	
Male	
Non-Binary	
Other	
Undisclosed	
Not recorded	

26. Please enter the number of new Start Up Loans programme loans made to borrowers in the reporting period who were age (#):

18 - 24

25 - 30

31 - 49

50+

Undisclosed

Not recorded

27. Please enter the number of new Start Up Loans programme loans made to borrowers in the reporting period who were living with a disability (#):

28. Please enter the number of new Start Up Loans programme loans made to borrowers in the reporting period who were unemployed before applying (#):

29. Please enter the number of new Start Up Loans programme loans made in each region of the UK in the reporting period (#):

East Midlands

East of England

London

North East

North West

South East

South West

West Midlands

Yorkshire and the Humber

Scotland

Wales

Northern Ireland

30. Please enter the number of new Start Up Loans programme loans made to borrowers in the 35% most disadvantaged areas in England and Wales / Scotland / Northern Ireland (as applicable) in the reporting period (#):

1st April 2019 to 31st December 2020.

31. Do you provide investment readiness support for the Start Up Loans programme?

◯ Yes

◯ No

32. Hours of investment readiness support given to Start Ups between 1st April 2019 and 31st December 2020? (Approx.)

1st April 2019 to 31st December 2020.

33. Do you provide business support for Start Up Loans programme customers?

◯ Yes

◯ No

34. Hours of business support given to Start Up Loans programme customers between 1st April 2019 and 31st December 2020? (Approx.)

35. Please enter any stand out customer quotes you received in the reporting period from Start Up Loans programme customers. Include the name of the company and size of investment where available.
Eg. SWIG Finance: *"I am very grateful to Sarah and SWIG Finance for their assistance in securing this Start Up Loan, the funding will play a pivotal role in launching the business. Sarah is very knowledgeable and was able to provide advice throughout the application process".* ENPLO Ltd, Despoina Karanta.

36. Please enter any standout Start Up Loans programme case studies. Please feel free to enter links to any case studies you have published on your own website that you are happy for us to use in our report.

37. Did your responsible finance provider carry out business lending between 1st April 2019 and 31st December 2020?

☐ Yes

☐ No

1st April 2019 - 31st December 2020.
Please include all lending including the Regional Growth Fund. Do NOT include any Start Up Loans programmelending.

38. Total business lending for the reporting period:

Number of new loans
made to businesses
during the reporting
period (#)

Total amount lent during
the reporting period (£)

39. Business loan characteristics for new loans made in the reporting period:

Range of interest rates
paid by business loan
recipients, lowest to
highest, excluding
arrangement fee (%)
e.g 5% - 17%

Range of arrangement
fees paid by business
loan recipients, lowest to
highest (% or £ - please
specify) eg. 1% - 5%

Average full loan term of
new business loans made
during the reporting
period (months)

40. So we can work out the charge to the sector's profit and loss account for business lending in the most recent financial year in respect of loan losses, please state (in £):

Specific annual provisions in your most recent financial year

General annual provisions in your most recent financial year

Any additional write offs not already accounted for in your provisions in your most recent financial year

Portfolio outstanding in your most recent financial year

Please include details of how you calculate your annual provisions

41. Please state the % of your overall business lending loan book 90+ days in arrears as of 31st December 2020 (%):

1st April 2019 to 31st December 2020.
Please include all lending including the Regional Growth Fund. Do NOT include any Start Up Loans programme lending.

42. Please enter the number of new business loans made to borrowers in the reporting period from each ethnic group (#).
If you only record the top level category (E.g. 1. White, 2. Asian/Asian British) then please only input this.

1. White	
a. Welsh/English/Scottish/ Northern Irish/British	
b. Irish	
c. Gypsy or Irish Traveller	
d. Any other White background	
2. Mixed/Multiple ethnic groups	
a. White and Black Caribbean	
b. White and Black African	
c. White and Asian	
d. Any other Mixed/Multiple ethnic background	
3. Asian/Asian British	
a. Indian	
b. Pakistani	
c. Bangladeshi	
d. Chinese	
e. Any other Asian background	
4. Black/African/Caribbean /Black British	
a. African	
b. Caribbean	

c. Any other Black/African/Caribbean background	
5. Any other ethnic group	
a. Arab	
b. Any other ethnic group	
Undisclosed	
Not Recorded	

43. Please enter the number of new business loans made to borrowers in the reporting period who identified as (#):

Female	
Male	
Non-Binary	
Other	
Undisclosed	
Not recorded	

44. Please enter the number of new business loans made to borrowers in the reporting period who were age (#):

18 - 24	
25 - 30	
31 - 49	
50+	
Undisclosed	
Not recorded	

45. Please enter the number of new business loans made to borrowers in the reporting period who were living with a disability (#):

1st April 2019 to 31st December 2020.

Please include all lending including the Regional Growth Fund. Do NOT include any Start Up Loans programme lending.

46. Please enter the number of new business loans made to borrowers with (#):

0 - 9 employees

10 - 49 employees

50 - 249 employees

250+ employees

Undisclosed

Not recorded

47. Please enter the number of new business loans made to borrowers who were (#):

Less than 1 year old

1 - 4 years old

5 - 9 years old

10 - 50 years old

50+ years old

Undisclosed

Not recorded

48. Please enter the number of new business loans made to borrowers whose application for external finance had been rejected in the past 12 months by another lender (including by a mainstream bank or non-bank lender) (#):

49. Please enter the number of new business loans made to borrowers in each region of the UK in the reporting period (#):

East Midlands

East of England

London

North East

North West

South East

South West

West Midlands

Yorkshire and the Humber

Scotland

Wales

Northern Ireland

50. Please enter the number of new business loans made to borrowers in the 35% most disadvantaged areas in England and Wales / Scotland / Northern Ireland (as applicable) in the reporting period (#):

51. Please enter the number of new business loans made to borrowers in each of the following sectors (#):

Agriculture, Forestry & Fishing

Mining & Quarrying

Manufacturing

Electricity, Gas, Steam & Air Con Supply

Water, Sewerage & Waste Management

Construction

Wholesale & Retail Trade And Repair

Transportation & Storage

Accommodation & Food Service Activities

Information & Communication

Financial & Insurance Activities

Real Estate Activities

Professional, Scientific & Technical Activities

Admin & Support Service Activities

Education

Human Health & Social Work Activities

Arts, Entertainment & Recreation

Other Service Activities

Undisclosed

Not recorded

52. If you lent to any social enterprises as part of your businesses lending during the reporting period, please enter the (#):

Number of new loans made to social enterprises (#)

Value of new loans made to social enterprises (£)

53. Please enter the number of new business loans made in the reporting period that had a positive impact on the climate or environment. For example, plastic alternative products, eco house builders, businesses helping other businesses to reduce their carbon footprint e.g. by installing LED lighting. Please include a case study/links to case studies where available.

54. What is/are the main reasons your customers are not able to access finance from a mainstream lender? This can be anecdotal, but please be specific and include details where available.

1st April 2019 to 31st December 2020.
Please include all lending including the Regional Growth Fund. Do NOT include any Start Up Loans programme lending.

55. For new business lending made in the reporting period, please state the:

New businesses created (#)

Businesses safeguarded (#)

Businesses helped to scale (#)

New jobs created (Full Time Equivalent) (#)

Jobs safeguarded (Full Time Equivalent) (#)

Average increase in investee business turnover as a result of the loan (£)
(if recorded)

1st April 2019 to 31st December 2020.
Please include all lending including the Regional Growth Fund. Do NOT include any Start Up Loans Scheme lending.

* 56. Do you provide investment readiness support for businesses?

◯ Yes

◯ No

57. Hours of investment readiness support given to businesses between 1st April 2019 and 31st December 2020? (Approx.)

1st April 2019 to 31st December 2020.

Please include all lending including the Regional Growth Fund. Do NOT include any Start Up Loans Scheme lending.

58. Do you provide business support for loan recipients?

○ Yes

○ No

59. Hours of business support given to customers between 1st April 2019 and 31st December 2020? (Approx.)

60. Please enter any standout customer quotes you received in the reporting period. Include the name of the company and size of investment where available.

Eg. ART Business Loans: *"We're grateful for the existence of CDFI's such as ART. In today's economic environment UK business more than ever need financiers with vision, who are prepared to take a calculated risk and support an entrepreneurial approach."* Jules Morgan, KPM Marine.

61. Please enter any standout business case studies. Please feel free to enter links to any case studies you have published on your own website that you are happy for us to use in our report.

62. Did your responsible finance provider carry out social enterprise lending between 1st April 2019 and 31st December 2020?

- [ ] Yes
- [ ] No

1st April 2019 to 31st December 2020.
Please include all fund lending to social enterprises, charities and co-operatives. Please also include any Regional Growth Fund lending. Answers can be approximate if you are unable to pull out precise data.

63. Total social enterprise lending for the reporting period:

Number of new loans made to social enterprises during the reporting period (#)

Total amount lent during the reporting period (£)

64. Social enterprise loan characteristics for new loans made in the reporting period:

Range of interest rates paid by social enterprise loan recipients, excluding arrangement fee (%)
e.g 5% - 17%

Range of arrangement fees paid by loan recipients, lowest to highest (% or £ - please specify) eg. 1% - 5%

Average full loan term of new social enterprise loans made in the reporting period (months)

65. So we can work out the charge to the sector's profit and loss account for social enterprise lending in the most recent financial year in respect of loan losses, please state (in £):

Specific annual provisions in your most recent financial year

General annual provisions in your most recent financial year

Any additional write offs not already accounted for in your provisions in your most recent financial year

Portfolio outstanding in your most recent financial year

Please include details of how you calculate your annual provisions

66. Please state the % of your loan book 90+ days in arrears as of 31st December 2020:

1st April 2019 to 31st December 2020.

Please include all fund lending to social enterprises, charities and co-operatives. Please also include any Regional Growth Fund lending. Answers can be approximate if you are unable to pull out precise data.

67. What % of your investees' **senior leadership teams** belonged to each ethnic group for new loans made in the reporting period. If you only record the top level category (E.g. 1. White, 2. Asian/Asian British) then please only input this.

1. White	
a. Welsh/English/Scottish/ Northern Irish/British	
b. Irish	
c. Gypsy or Irish Traveller	
d. Any other White background	
2. Mixed/Multiple ethnic groups	
a. White and Black Caribbean	
b. White and Black African	
c. White and Asian	
d. Any other Mixed/Multiple ethnic background	
3. Asian/Asian British	
a. Indian	
b. Pakistani	
c. Bangladeshi	
d. Chinese	
e. Any other Asian background	
4. Black/African/Caribbean /Black British	
a. African	
b. Caribbean	
c. Any other Black/African/Caribbean background	
5. Any other ethnic group	
a. Arab	
b. Any other ethnic group	
Undisclosed	
Not recorded	

68. What % of your investees' **boards** belonged to each ethnic group for new loans made in the reporting period. If you only record the top level category (E.g. 1. White, 2. Asian/Asian British) then please only input this.

1. White

a. Welsh/English/Scottish/Northern Irish/British

b. Irish

c. Gypsy or Irish Traveller

d. Any other White background

2. Mixed/Multiple ethnic groups

a. White and Black Caribbean

b. White and Black African

c. White and Asian

d. Any other Mixed/Multiple ethnic background

3. Asian/Asian British

a. Indian

b. Pakistani

c. Bangladeshi

d. Chinese

e. Any other Asian background

4. Black/African/Caribbean/Black British

a. African

b. Caribbean

c. Any other Black/African/Caribbean background

5. Any other ethnic group

a. Arab

b. Any other ethnic group

Undisclosed

Not recorded

69. What % of your investees' **senior leadership teams** for new loans made during the reporting period identified as:

Female

Male

Non-Binary

Other

Undisclosed

70. What % of your investees' **boards** for new loans made during the reporting period identified as:

Female

Male

Non-Binary

Other

Undisclosed

Not recorded

71. What % of your investees' **senior leadership teams** for new loans made during the reporting period were age:

18 - 24

25 - 30

31 - 49

50+

Undisclosed

Not recorded

72. What % of your investees' **boards** for new loans made during the reporting period were age:

18 - 24

25 - 30

31 - 49

50+

Undisclosed

Not recorded

73. What % of your investees' **senior leadership teams** for new loans made during the reporting period were living with a disability:

74. What % of your investees' **boards** for new loans made during the reporting period were living with a disability:

1st April 2019 to 31st December 2020.

Please include all fund lending to social enterprises, charities and co-operatives. Please also include any Regional Growth Fund lending. Answers can be approximate if you are unable to pull out precise data.

75. Please enter the number of new loans made to social enterprises in the reporting period with (#):

0 - 9 employees

10 - 49 employees

50 - 249 employees

250+ employees

Undisclosed

Not recorded

76. Please enter the number of new loans made to social enterprises in the reporting period who were (#):

Less than 1 year old

1 - 4 years old

5 - 9 years old

10 - 50 years old

50+ years old

Undisclosed

Not recorded

77. Please enter the number of new loans made to social enterprises during the reporting period whose application for external finance had been rejected in the past 12 months by another lender (including by a mainstream bank or non-bank lender):

78. What is/are the main reasons your customers are not able to access finance from a mainstream lender? This can be anecdotal, but please be specific and include details where available.

79. Please enter the number of new loans made to social enterprises in each region of the UK in the reporting period (#):

East Midlands

East of England

London

North East

North West

South East

South West

West Midlands

Yorkshire and the Humber

Scotland

Wales

Northern Ireland

80. Please enter the number of new loans made to social enterprises located in the 35% most disadvantaged areas in England and Wales / Scotland / Northern Ireland (as applicable) in the reporting period (#):

81. Please enter the number of new loans made to social enterprises in each of the following sectors in the reporting period:

Employment, education and training	
Community services	
Community Energy Projects	
Access to finance	
Health, care and social care	
Personal services	
Leisure, tourism and sport	
Housing and accommodation	
Arts, creative and digital services	
Childcare	
Advisory services	
Agriculture, horticulture and environmental management	
Physical health	
Environment and recycling	
Other	

1st April 2019 to 31st December 2020.
Please include all fund lending to social enterprises, charities and co-operatives. Please also include any Regional Growth Fund lending. Answers can be approximate if you are unable to pull out precise data.

82. For new social enterprise lending made in the reporting period, please state the:

Social enterprises created (#)

Social enterprises safeguarded (#)

Social enterprises supported to scale (#)

Jobs created (Full Time Equivalent) (#)

Jobs safeguarded (Full Time Equivalent) (#)

1st April 2019 to 31st December 2020.

* 83. Do you provide investment readiness support for social enterprises?

○ Yes

○ No

84. Hours of investment readiness support given to social enterprises between 1st April 2019 and 31st December 2020? (Approx.)

1st April 2019 to 31st December 2020.

85. Do you provide support for loan recipients?

○ Yes

○ No

86. Hours of support given to social enterprises between 1st April 2019 and 31st December 2020? (Approx.)

1st April 2019 to 31st December 2020.

87. Please enter any standout customer quotes you received in the reporting period. Include the name of the social enterprise and size of investment where available.

Eg. Social Investment Scotland: *"Our loan from SIS allowed us to complete the purchase of our Third Sector Centre. The result of this is a vibrant space where collaborative working and ideas can flow freely between ourselves and eleven other third sector organisations which have already decided to co-locate with us. I feel very proud and privileged to be part of such an innovative project and I'm overwhelmed by the support of SIS."* Hayley Mearns, Voluntary Action Angus.

88. Please enter any standout social enterprise case studies.

Please feel free to enter links to any case studies you have published on your own website that you are happy for us to use in our report.

89. Did your responsible finance provider carry out personal lending between 1st April 2019 and 31st December 2020?

☐ Yes

☐ No

90. Total personal lending between 1st April 2019 and 31st December 2020:

Do not include home improvement lending.

Total number of unique customers (#)	
Total number of new loans made (#)	
Total amount lent (£)	
Total number of new loans made with a value of £1,000 or less (#)	
Total number of new loans made with a repayment term of 52 weeks or less (#)	
Representative Annual Percentage Rate of a £500 loan over 26 weeks (%)	

91. So we can compare **cost** of borrowing, please enter the interest and fees cost for a personal loan of (£):

£500 over 3 months	
£500 over 6 months	
£500 over 9 months	
£750 over 3 months	
£750 over 6 months	
£750 over 9 months	
£1,000 over 3 months	
£1,000 over 6 months	
£1,000 over 9 months	
Not applicable - my organisation does not provide small, short-term personal loans	

92. So we can work out the charge to the sector's profit and loss account for personal lending in the most recent financial year in respect of loan losses, please state (in £):

Specific annual provisions in your most recent financial year

General annual provisions in your most recent financial year

Any additional write offs not already accounted for in your provisions in your most recent financial year

Portfolio outstanding in your most recent financial year

Please include details of how you calculate your annual provisions

93. What % of your total personal lending loan book was 90+ days in arrears as at 31st December 2020? (%)

1st April 2019 to 31st December 2020.
Do not include home improvement loans.

94. Please enter the number of new loans made to individuals from each ethnic group in the reporting period. If you only record the top level category (E.g. 1. White, 2. Asian/Asian British) then please only input this.

1. White

a. Welsh/English/Scottish/Northern Irish/British

b. Irish

c. Gypsy or Irish Traveller

d. Any other White background

2. Mixed/Multiple ethnic groups

a. White and Black Caribbean

b. White and Black African

c. White and Asian

d. Any other Mixed/Multiple ethnic background

3. Asian/Asian British

a. Indian

b. Pakistani

c. Bangladeshi

d. Chinese

e. Any other Asian background

4. Black/African/Caribbean/Black British

a. African

b. Caribbean

c. Any other Black/African/Caribbean background

5. Any other ethnic group

a. Arab

b. Any other ethnic group

Undisclosed by loan recipient

Not recorded

95. Please enter the number of new personal loans made to individuals in the reporting period who identified as (#):

Female

Male

Non-Binary

Other

Undisclosed

Not recorded

96. Please enter the number of new personal loans made to individuals in the reporting period in the following age ranges (#):

18 - 24

25 - 44

45 - 64

65 - 75

75+

Undisclosed

Not recorded

97. Please enter the number of new personal loans made to individuals in the reporting period who were (#):

Social housing tenants

Private rental tenants

Owner occupiers

Other

Undisclosed

Not recorded

98. Please enter the number of new personal loans made to individuals in the reporting period who were:

Unemployed

On zero-hour contracts

In part-time work

In full-time work

Undisclosed

Not recorded

99. Please enter the number of new personal loans made to individuals in the reporting period with gross annual income of (#):

< £13,900

£13,900 - £16,200

£16,200 - £18,600

£18,600 - £21,300

Undisclosed

Not recorded

100. Please enter the number of new personal loans made to borrowers in the reporting period who were (#):

Using a high-cost credit provider in the last year (eg. home collected credit)

Lone parent with a child/children under the age of 18

Couple with a child/children under the age of 18

Living with a disability

Benefits recipients

Located in the England and Wales / Scotland / Northern Ireland's 35% most disadvantaged areas according to the indices of multiple deprivation

101. Please enter the number of new personal loans made in each region of the UK in the reporting period (#):

East Midlands

East of England

London

North East

North West

South East

South West

West Midlands

Yorkshire and the Humber

Scotland

Wales

Northern Ireland

102. Please enter the number of new personal loans made in the reporting period for each of the following purposes (#):

Paying essential bills and expenses, including unexpected bills (eg. electric and gas, groceries)

Paying for an appliance/white goods (eg. washing machine, cooker)

Paying for furniture (eg. TV, sofa)

Paying off/consolidating other debts

Paying for transportation (eg. car, car repairs)

Paying for special occasions (eg. Christmas, birthdays, wedding, holidays)

Paying a rental deposit

Related to child's school (eg. school uniforms)

Paying for a student loan

Other

If your loan purpose categories do not fit into the above, please specify additional categories here and include number of loans in that category.

Other

If your loan purpose categories do not fit into the above, please specify additional categories here and include number of loans in that category.

Other

If your loan purpose categories do not fit into the above, please specify additional categories here and include number of loans in that category.

Other

If your loan purpose categories do not fit into the above, please specify additional categories here and include number of loans in that category.

Other

If your loan purpose categories do not fit into the above, please specify additional categories here and include number of loans in that category.

Other

If your loan purpose categories do not fit into the above, please specify additional categories here and include number of loans in that category.

Other

If your loan purpose categories do not fit into the above, please specify additional categories here and include number of loans in that category.

103. What is/are the main reasons your customers are not able to access finance from a mainstream lender? This can be anecdotal, but please be specific and include details where available.

104. Please state which in-house (including online or telephone) and warm referral services you offer your customers. Please indicate all that apply and where data is available (including approximate figures), include the number of customers who benefitted from these services between 1st April 2019 and 31st December 2020.
If you do not collect data on the number of customers who benefit from a particular service, please still indicate that you offer that service.

Budgeting advice	
Access to a money management app	
General finance advice eg. benefits income maximisation	
Debt advice	
Savings accounts	
Access to insurance products	
Online benefits checker tool on website	
Other (please specify)	

105. Please enter any standout customer feedback quotes you received in the reporting period that you are happy for us to use in our report.
Eg. Moneyline *"Moneyline treated me with so much respect and tried there upmost to help me get the loan I needed because I really struggle with the new technology and they did everything to talk me through the application. They are the best loan company out there. If anyone is thinking of getting a loan, Moneyline is the one to go too. 100% great"*

106. Please enter any personal lending case studies you are happy for us to use in our report.
Please feel free to enter links to any case studies you have published on your own website.

107. Did your responsible finance provider carry out home improvement lending between 1st April 2019 and 31st December 2020?

☐ Yes

☐ No

108. Total home improvement lending between 1st April 2019 and 31st December 2020:

Total number of unique customers (#)

Total number of new loans made (#)

Total amount lent (£)

Number of loans secured against property or assets (#)

Representative Annual Percentage Rate (%)

109. So we can work out the charge to the sector's profit and loss account in the most recent financial year in respect of loan losses, for your home improvement lending please state (in £):

Specific annual provisions in your most recent financial year

General annual provisions in your most recent financial year

Any additional write offs not already accounted for in your provisions in your most recent financial year

Portfolio outstanding in your most recent financial year

Please include details of how you calculate your annual provisions

110. What % of your home improvement lending portfolio was 90+ days in arrears as of 31st December 2020?

1st April 2019 to 31st December 2020.

111. Please enter the number of new home improvement loans made to individuals from each ethnic group in the reporting period (#). If you only record the top level category (E.g. 1. White, 2. Asian/Asian British) then please only input this.

1. White

a. Welsh/English/Scottish/ Northern Irish/British

b. Irish

c. Gypsy or Irish Traveller

d. Any other White background

2. Mixed/Multiple ethnic groups

a. White and Black Caribbean

b. White and Black African

c. White and Asian

d. Any other Mixed/Multiple ethnic background

3. Asian/Asian British

a. Indian

b. Pakistani

c. Bangladeshi

d. Chinese

e. Any other Asian background

4. Black/African/Caribbean /Black British

a. African

b. Caribbean

c. Any other Black/African/Caribbean background

5. Any other ethnic group

a. Arab

b. Any other ethnic group

Undisclosed

Not recorded

112. Please enter the number of new home improvement loans made to individuals in the reporting period who identified as (#):

Female

Male

Non-Binary

Other

Undisclosed

Not recorded

113. Please enter the number of new home improvement loans made to individuals in the reporting period in the following age ranges (#):

18 - 24

25 - 44

45 - 64

65 - 75

75+

Undisclosed

Not recorded

114. Please enter the number of new home improvement loans made to individuals in the reporting period who were (#):

Social housing tenants

Private rental tenants

Owner occupiers

Other

Undisclosed

Not recorded

115. Please enter the number of new home improvement loans made to individuals in the reporting period who were (#):

Unemployed

On zero-hour contracts

In part-time work

In full-time work

Undisclosed

Not recorded

116. Please enter the number of new home improvement loans made to individuals in the reporting period with gross income of (#):

< £13,900

£13,900 - £16,200

£16,200 - £18,600

£18,600 - £21,300

Undisclosed

Not recorded

117. Please enter the number of new home improvement loans made to individuals in the reporting period who were (#):

Lone parent with a child/children under the age of 18

Couple with a child/children under the age of 18

Living with a disability

Benefits recipients

Located in the England and Wales / Scotland / Northern Ireland's 35% most disadvantaged areas according to the indices of multiple deprivation

118. Please enter the number of new home improvement loans made to individuals in each region of the UK in the reporting period (#):

East Midlands	
East of England	
London	
North East	
North West	
South East	
South West	
West Midlands	
Yorkshire and the Humber	
Scotland	
Wales	
Northern Ireland	

119. Please enter the number of new home improvement loans made in the reporting period that were for (#):

Making general repairs	
Converting an empty property	
Making energy efficiency upgrades	
Making adaptations (eg. for a disability)	
Other	
Undisclosed	
Not recorded	

120. What is/are the main reasons your customers are not able to access finance from a mainstream lender? This can be anecdotal, but please be specific and include details where available.

121. Please enter any standout customer feedback quotes you received in the reporting period that you are happy for us to use in our report.

122. Please enter any home improvement lending case studies you are happy for us to use in our report.
Please feel free to enter links to any case studies you have published on your own website.