

# Appendix

Part of the 2026 Impact Report:  
[responsiblefinance.org.uk/policy-research/impactreport](https://responsiblefinance.org.uk/policy-research/impactreport)

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## Overview

<b>Lending - all CDFI sectors</b>			
	<b>2025</b>	<b>2024</b>	<b>% change</b>
<b>Amount</b>	£389,913,930.2	£322,609,345.93	21%
<b>Number of loans</b>	148,397	141,643	5%

## SME and Start-up loans combined

SME and start-up loans combined (including microlenders)			
	2025	2024	% change
<b>Amount lent</b>	£181,423,653.24	£141,587,086.21	28%
<b>Number of loans</b>	6,756	5,825	16%

Loan characteristics			
	2025	2024	% change
<b>Average loan size</b>	£26,853.71	£24,306.80	10%
<b>Weighted average interest rate</b>	7%		
<b>Weighted average loan term (months)</b>	56.19		

Jobs and businesses supported			
	2025	2024	% change
<b>New businesses created</b>	5,741	4,907	17%
<b>New jobs created</b>	7,399	6,930	7%
<b>Existing jobs safeguarded</b>	6,627	5,460	21%
<b>Hours of support</b>	36,057.00		

### Customer characteristics

Data from those who didn't record has been removed from the calculation of percentages.

Gender of business owner - by number of loans		
	2025	2024
<b>Female</b>	37%	38%
<b>Male</b>	63%	62%

Ethnicity of business owner - by number of loans		
	2025	2024
<b>White</b>	79%	80%
<b>Mixed / Multiple ethnic groups</b>	4%	3%
<b>Asian / Asian British</b>	10%	8%
<b>Black /African / Caribbean / Black British</b>	6%	5%
<b>Any other ethnic group</b>	1%	3%

Age of business owner - by number of loans	
	2025
18 - 24	8%
25 - 30	16%
31 - 49	60%
50+	16%
Not recorded	1,084

Location of businesses - by number of loans	
	2025
<b>East Midlands</b>	6%
<b>East of England</b>	2%
<b>London</b>	1%
<b>North East</b>	4%
<b>North West</b>	15%
<b>South East</b>	9%
<b>South West</b>	8%
<b>West Midlands</b>	9%
<b>Yorkshire and the Humber</b>	10%
<b>Scotland</b>	9%
<b>Wales</b>	1%
<b>Northern Ireland</b>	1%

Location of businesses - by value of loans	
	2025
<b>East Midlands</b>	8%
<b>East of England</b>	3%
<b>London</b>	6%
<b>North East</b>	3%
<b>North West</b>	8%
<b>South East</b>	9%
<b>South West</b>	13%
<b>West Midlands</b>	15%
<b>Yorkshire and the Humber</b>	9%
<b>Scotland</b>	11%
<b>Wales</b>	1%
<b>Northern Ireland</b>	1%

## SME lending (includes microenterprises)

Micro and small business lending (excluding start-up loans)			
	2025	2024	% change
<b>Amount</b>	£110,590,156.24	£82,303,845.21	34%
<b>Number of loans</b>	1,132	1,032	10%

Loan characteristics		
	2025	2024
<b>Average loan size</b>	£97,694.48	£79,751.79
<b>Average loan term</b>	54	53
<b>Weighted average interest rate</b>	14.95%	13%

Jobs and businesses supported		
	2025	2024
<b>New businesses created</b>	117	114
<b>Businesses safeguarded</b>	329	286
<b>Businesses helped to scale</b>	503	368
<b>New jobs created</b>	2,149.5	2,483
<b>Existing jobs safeguarded</b>	5,776.5	4,953
<b>Number of hours of support delivered to businesses*</b>	7,418	5,239

*\*One CDFI wrote 'unlimited' so we were unable to quantify.*

Loans for climate and environment	
	2025
<b>Number of loans made that had a positive impact on the climate or environment</b>	9%
<b>Value of loans made that had a positive impact on the climate or environment</b>	12%

Investing in Women Code	
	2025
<b>% of SME lending CDFIs who are IWC signatories</b>	57%

Businesses unable to access finance elsewhere		
	2025	2024
<b>Businesses declined for external finance previously</b>	88%	94%

Refinancing other loans	
	2025
Number of loans which had at least some element of refinancing as part of the package	9%
Value of loans which had at least some element of refinancing as part of the package	15%

Government guarantee schemes		
	2025	2024
Number of loans backed by Government guarantees	54%	48%
Value of loans backed by Government guarantees	59%	55%

Community Enable Funding Programme (CEF)		
	2025	
Number of loans made through CEF	114	10% of overall SME lending
Value of loans made through CEF	£16,089,288	15% of overall SME lending

Source of customers - by number of loans	
	2025
Direct customer approach	44%
Referrals from banks	2%
Brokers	34%
Accountants or other professional services	7%
Other	14%

Source of customers - by value of loans	
	2025
Direct customer approach	42%
Referrals from banks	2%
Brokers	41%
Accountants or other professional services	7%
Other	9%

## Customer characteristics

Data from those who didn't record has been removed from the calculation of percentages.

Gender of business owner - by number of loans		
	2025	2024
Female	27%	29%
Male	73%	70%
Non-binary		0.11%

Gender of business owner - by value of loans	
	2025
Female	22%
Male	78%

Ethnicity of business owner - by number of loans			
	2025	2024	% change
White	72%	83%	-13%
Mixed / Multiple ethnic groups	8%	4%	109%
Asian / Asian British	12%	7%	72%
Black /African / Caribbean / Black British	6%	4%	47%
Any other ethnic group	2%	2%	-12%

Ethnicity of business owner - by value of loans	
	2025
White	75%
Mixed / Multiple ethnic groups	3%
Asian / Asian British	14%
Black /African / Caribbean / Black British	6%
Any other ethnic group	2%

Age of business owner - by number of loans			
	2025	2024	% change
18 - 24	1%	0%	N/A
25 - 30	5%	5%	-9%
31 - 49	57%	58%	-1%
50+	37%	37%	1%

### Age of business owner - by value of loans

	2025
18 - 24	1%
25 - 30	3%
31 - 49	55%
50+	40%

### Business characteristics

#### Number of employees - by number of loans

	2025	2024	% change
0 - 9 employees	75%	0.77	-2%
10 - 49 employees	22%	0.22	1%
50 - 249 employees	2%	0.02	23%
250+ employees	0%	0	N/A

#### Number of employees - by value of loans

	2025
0 - 9 employees	60%
10 - 49 employees	35%
50 - 249 employees	5%
250+ employees	0%

#### Age of business - by number of loans

	2025	2024	% change
Less than 1 year	17%	15%	16%
1 - 4 years	27%	35%	-22%
5 - 9 years	24%	25%	-3%
10 - 50 years	31%	23%	34%
50+ years	0%	1%	-71%

#### Age of business - by value of loans

	2025
Less than 1 year	9%
1 - 4 years	24%
5 - 9 years	24%
10 - 50 years	43%
50+ years	0%

Location of businesses lent to - deprivation			
	2025	2024	% change
Percentage of businesses based in the 35% most disadvantaged areas in the UK by number	43%	46%	-7%
Percentage of businesses based in the 35% most disadvantaged areas in the UK by value	40%		

Location of businesses - by number of loans			
	2025	2024	% change
East Midlands	9%	7%	29%
East of England	3%	3%	10%
London	5%	4%	36%
North East	4%	4%	-0%
North West	5%	11%	-52%
South East	7%	5%	44%
South West	13%	11%	16%
West Midlands	23%	23%	-2%
Yorkshire and the Humber	15%	17%	-11%
Scotland	5%	5%	7%
Wales	6%	9%	-33%
Northern Ireland	4%	0%	N/A

Location of businesses - by value of loans	
	2025
East Midlands	9%
East of England	5%
London	10%
North East	3%
North West	4%
South East	9%
South West	14%
West Midlands	21%
Yorkshire and the Humber	10%
Scotland	10%
Wales	2%
Northern Ireland	2%

<b>Industry of business - by number of loans</b>			
	<b>2025</b>	<b>2024</b>	<b>% change</b>
<b>Wholesale and retail trade / repair</b>	18%	16%	15%
<b>Professional, scientific and technical activities</b>	13%	8%	63%
<b>Manufacturing</b>	12%	15%	-22%
<b>Construction</b>	11%	9%	23%
<b>Accommodation and food service activities</b>	10%	11%	-10%
<b>Other service activities</b>	7%	11%	-32%
<b>Human health and social work activities</b>	7%	8%	-18%
<b>Arts, entertainment and recreation</b>	4%	2%	101%
<b>Admin and support service activities</b>	4%	4%	-2%
<b>Information and Communication</b>	4%	5%	-27%
<b>Transportation and storage</b>	4%	2%	83%
<b>Education</b>	2%	3%	-23%
<b>Financial and Insurance Activities</b>	2%	3%	-47%
<b>Real estate activities</b>	1%	1%	34%
<b>Agriculture, forestry and fishing</b>	1%	0%	N/A

<b>Industry of business - by value of loans</b>	
	<b>2025</b>
<b>Wholesale and retail trade / repair</b>	16%
<b>Professional, scientific and technical activities</b>	14%
<b>Manufacturing</b>	11%
<b>Construction</b>	11%
<b>Accommodation and food service activities</b>	10%
<b>Other service activities</b>	7%
<b>Human health and social work activities</b>	6%
<b>Arts, entertainment and recreation</b>	5%
<b>Admin and support service activities</b>	4%
<b>Information and Communication</b>	4%
<b>Transportation and storage</b>	4%
<b>Education</b>	3%
<b>Financial and Insurance Activities</b>	2%
<b>Real estate activities</b>	2%
<b>Agriculture, forestry and fishing</b>	1%

# Microenterprise lending

**Microlending is a subset of SME lending – these figures are included in the SME lending totals but separated out here to show our microlenders’ impact**

	2025
<b>Amount lent</b>	£290,059.00
<b>Number of loans</b>	113
<b>Average loan size</b>	£2,566.89
<b>Businesses unable to access finance elsewhere</b>	100%
<b>Weighted average loan term (months)</b>	27.50
<b>Weighted average interest rate</b>	10%

## Impacts

	2025
<b>New jobs created</b>	70
<b>New businesses created</b>	37
<b>Jobs safeguarded</b>	28

## Customer characteristics

### Gender of business owner - by number of loans

	2025
<b>Female</b>	45%
<b>Male</b>	55%
<b>Non-binary</b>	0%

### Gender of business owner - by value of loans

	2025
<b>Female</b>	40%
<b>Male</b>	60%
<b>Non-binary</b>	0%

### Ethnicity of business owner - by number of loans

	2025
<b>White</b>	37%
<b>Mixed / Multiple ethnic groups</b>	50%
<b>Asian / Asian British</b>	7%
<b>Black /African / Caribbean / Black British</b>	6%
<b>Any other ethnic group</b>	0%

<b>Ethnicity of business owner - by value of loans</b>	
	<b>2025</b>
<b>White</b>	55%
<b>Mixed / Multiple ethnic groups</b>	27%
<b>Asian / Asian British</b>	10%
<b>Black /African / Caribbean / Black British</b>	8%
<b>Any other ethnic group</b>	0%

## Business characteristics

<b>Number of employees - by number of loans</b>	
	<b>2025</b>
<b>0 - 9 employees</b>	100%

<b>Number of employees - by value of loans</b>	
	<b>2025</b>
<b>0 - 9 employees</b>	100%

<b>Age of business - by number of loans</b>	
	<b>2025</b>
<b>Less than 1 year</b>	95%
<b>1 - 4 years</b>	5%

<b>Age of business - by value of loans</b>	
	<b>2025</b>
<b>Less than 1 year</b>	91%
<b>1 - 4 years</b>	9%

<b>Location of businesses lent to - deprivation</b>	
	<b>2025</b>
<b>Percentage of businesses based in the 35% most disadvantaged areas in the UK by number</b>	65%
<b>Percentage of businesses based in the 35% most disadvantaged areas in the UK by value</b>	59%

<b>Location of businesses - by number of loans</b>	
	<b>2025</b>
<b>East Midlands</b>	0%
<b>East of England</b>	0%
<b>London</b>	0%
<b>North East</b>	0%
<b>North West</b>	0%
<b>South East</b>	0%
<b>South West</b>	6%
<b>West Midlands</b>	6%
<b>Yorkshire and the Humber</b>	21%
<b>Scotland</b>	0%
<b>Wales</b>	66%
<b>Northern Ireland</b>	0%

<b>Location of businesses - by value of loans</b>	
	<b>2025</b>
<b>East Midlands</b>	0%
<b>East of England</b>	0%
<b>London</b>	0%
<b>North East</b>	0%
<b>North West</b>	0%
<b>South East</b>	0%
<b>South West</b>	5%
<b>West Midlands</b>	7%
<b>Yorkshire and the Humber</b>	23%
<b>Scotland</b>	0%
<b>Wales</b>	65%
<b>Northern Ireland</b>	0%

## Start-up loans

Start-Up Loans Company Lending			
	2025	2024	% change
<b>Amount lent</b>	£70,833,497.00	£59,283,241.00	19%
<b>Number of loans</b>	5,624	4,793	17%

Loan characteristics			
	2025	2024	% change
<b>Average loan size</b>	£12,594.86	£12,369.00	2%
<b>Average loan term</b>	53	54.00	-1%
<b>Interest rate</b>	6%	6%	0%

Jobs and businesses supported			
	2025	2024	% change
<b>New businesses created</b>	5,624	4,793	17%
<b>New jobs created</b>	5,249	4,447	18%
<b>Existing jobs safeguarded</b>	850	507	68%
<b>Number of hours of support delivered to businesses*</b>	28,639.00		

### Customer characteristics

Data from those who didn't record has been removed from the calculation of percentages.

Gender of business owner - by number of loans			
	2025	2024	% change
<b>Female</b>	39%	40%	-2%
<b>Male</b>	61%	60%	1%

Gender of business owner - by value of loans	
	2025
<b>Female</b>	38%
<b>Male</b>	62%
<b>Non-binary</b>	0.06%

Ethnicity of business owner - by number of loans			
	2025	2024	% change
<b>White</b>	80%	80%	0%
<b>Mixed / Multiple ethnic groups</b>	4%	3%	17%
<b>Asian / Asian British</b>	9%	8%	18%

<b>Black /African / Caribbean / Black British</b>	6%	5%	16%
<b>Any other ethnic group</b>	1%	4%	-69%

### Ethnicity of business owner - by value of loans

	2025
<b>White</b>	80%
<b>Mixed / Multiple ethnic groups</b>	3%
<b>Asian / Asian British</b>	10%
<b>Black /African / Caribbean / Black British</b>	5%
<b>Any other ethnic group</b>	1%

### Age of business owner - by number of loans

	2025	2024	% change
<b>18 - 24</b>	8%	8%	5%
<b>25 - 30</b>	18%	17%	5%
<b>31 - 49</b>	61%	61%	-1%
<b>50+</b>	13%	13%	3%

### Age of business owner - by value of loans

	2025
<b>18 - 24</b>	7%
<b>25 - 30</b>	18%
<b>31 - 49</b>	61%
<b>50+</b>	14%

## Business characteristics

### Location of businesses - by number of loans

	2025	2024	% change
<b>East Midlands</b>	8%	8%	0%
<b>East of England</b>	2%	3%	-44%
<b>London</b>	1%	1%	-23%
<b>North East</b>	5%	5%	5%
<b>North West</b>	24%	24%	-1%
<b>South East</b>	13%	14%	-4%
<b>South West</b>	11%	12%	-12%
<b>West Midlands</b>	9%	10%	-6%
<b>Yorkshire and the Humber</b>	13%	16%	-16%
<b>Scotland</b>	14%	8%	71%
<b>Wales</b>	0%	1%	-98%
<b>Northern Ireland</b>	0%	0%	N/A

<b>Location of businesses - by value of loans</b>	
	<b>2025</b>
<b>East Midlands</b>	9%
<b>East of England</b>	2%
<b>London</b>	1%
<b>North East</b>	5%
<b>North West</b>	20%
<b>South East</b>	12%
<b>South West</b>	14%
<b>West Midlands</b>	10%
<b>Yorkshire and the Humber</b>	12%
<b>Scotland</b>	17%
<b>Wales</b>	0%
<b>Northern Ireland</b>	0%

# Social enterprise lending

Lending - all CDFI sectors			
	2025	2024	% change
<b>Number of loans</b>	363	364	-0%
<b>Amount lent</b>	£74,086,819.29	£96,724,781.00	-23%

Loan characteristics			
	2025	2024	% change
<b>Average loan size</b>	£204,095.92	£103,448.51	97%
<b>Average loan term</b>	93	62.00	50%
<b>Weighted average interest rate</b>	6.25%	0.0476	31%

Jobs and social enterprises supported*			
	2025	2024	% change
<b>New social enterprises created</b>	4	2	100%
<b>Social enterprises safeguarded</b>	29	171	-83%
<b>Social enterprises helped to scale</b>	23	42	-45%
<b>New jobs created</b>	102	283	-64%
<b>Existing jobs safeguarded</b>	410	297	38%
<b>Number of hours of support delivered to social enterprises</b>			

*\*Most social enterprise-lending CDFIs do not currently report on this data*

Source of customers - by number of loans	
	2025
<b>Direct customer approach</b>	87%
<b>Referrals from banks</b>	0%
<b>Brokers</b>	3%
<b>Accountants or other professional services</b>	7%
<b>Other</b>	3%

Source of customers - by value of loans	
	2025
Direct customer approach	63%
Referrals from banks	0%
Brokers	6%
Accountants or other professional services	19%
Other	12%

## Customer characteristics

Data from those who didn't record has been removed from the calculation of percentages.

Gender of social enterprise majority owners - by number of loans			
	2025	2024	% change
Female	54%	43%	26%
Male	46%	53%	-14%
Non-binary	0	4%	-100%

Gender of social enterprise majority owners - by value of loans	
	2025
Female	84%
Male	16%
Non-binary	0%

Ethnicity of social enterprise majority owners - by number of loans			
	2025	2024	% change
White	88%	89%	-2%
Mixed / Multiple ethnic groups	1%	0%	N/A
Asian / Asian British	0%	1%	-100%
Black /African / Caribbean / Black British	5%	10%	-49%
Any other ethnic group	7%	0%	N/A

Ethnicity of social enterprise majority owners - by value of loans	
	2025
White	63%
Mixed / Multiple ethnic groups	0%
Asian / Asian British	0%
Black /African / Caribbean / Black British	4%
Any other ethnic group	33%

## Social enterprise characteristics

Number of employees - by number of loans			
	2025	2024	% change
0 - 9 employees	60%	58%	3%
10 - 49 employees	29%	38%	-23%
50 - 249 employees	11%	4%	167%
250+ employees	0%	0%	N/A

Number of employees - by value of loans	
	2025
0 - 9 employees	56%
10 - 49 employees	32%
50 - 249 employees	12%
250+ employees	0%

Age of social enterprise - by number of loans			
	2025	2024	% change
Less than 1 year	5%	5%	-3%
1 - 4 years	20%	14%	44%
5 - 9 years	15%	41%	-64%
10 - 50 years	58%	36%	60%
50+ years	3%	4%	-31%

Age of social enterprise - by value of loans	
	2025
Less than 1 year	4%
1 - 4 years	10%
5 - 9 years	28%
10 - 50 years	55%
50+ years	3%

Location of social enterprises lent to - deprivation			
	2025	2024	% change
Percentage of businesses based in the 35% most disadvantaged areas in the UK by number	52%	67%	-23%
Percentage of businesses based in the 35% most disadvantaged areas in the UK by value	52%		

<b>Location of social enterprise - by number of loans</b>			
	<b>2025</b>	<b>2024</b>	<b>% change</b>
<b>East Midlands</b>	3%	8%	-62%
<b>East of England</b>	3%	3%	0%
<b>London</b>	12%	14%	-12%
<b>North East</b>	9%	6%	51%
<b>North West</b>	10%	13%	-24%
<b>South East</b>	8%	6%	31%
<b>South West</b>	9%	7%	25%
<b>West Midlands</b>	5%	5%	2%
<b>Yorkshire and the Humber</b>	9%	16%	-44%
<b>Scotland</b>	10%	6%	71%
<b>Wales</b>	8%	15%	-48%
<b>Northern Ireland</b>	14%	1%	1286%

<b>Location of social enterprise - by value of loans</b>	
	<b>2025</b>
<b>East Midlands</b>	2%
<b>East of England</b>	2%
<b>London</b>	37%
<b>North East</b>	5%
<b>North West</b>	6%
<b>South East</b>	11%
<b>South West</b>	12%
<b>West Midlands</b>	4%
<b>Yorkshire and the Humber</b>	8%
<b>Scotland</b>	4%
<b>Wales</b>	3%
<b>Northern Ireland</b>	7%

<b>Industry of social enterprise - by number of loans</b>	
	<b>2025</b>
<b>Access to finance</b>	0%
<b>Personal services</b>	0%
<b>Community energy projects</b>	0%
<b>Physical health</b>	0%
<b>Environment and recycling</b>	1%
<b>Childcare</b>	1%
<b>Advisory services</b>	3%
<b>Agriculture, horticulture and environmental management</b>	3%
<b>Arts, creative and digital services</b>	6%
<b>Employment, education and training</b>	8%
<b>Other</b>	9%
<b>Leisure, tourism and sport</b>	14%
<b>Health, care and social care</b>	14%
<b>Housing and accommodation</b>	17%
<b>Community services</b>	23%

<b>Industry of social enterprise - by value of loans</b>	
	<b>2025</b>
<b>Access to finance</b>	0%
<b>Personal services</b>	0%
<b>Community energy projects</b>	0%
<b>Physical health</b>	0%
<b>Environment and recycling</b>	1%
<b>Childcare</b>	1%
<b>Advisory services</b>	2%
<b>Agriculture, horticulture and environmental management</b>	3%
<b>Arts, creative and digital services</b>	3%
<b>Employment, education and training</b>	3%
<b>Other</b>	7%
<b>Leisure, tourism and sport</b>	9%
<b>Health, care and social care</b>	12%
<b>Housing and accommodation</b>	14%
<b>Community services</b>	45%

# Personal lending

Personal Lending			
	2025	2024	% change
<b>Amount lent</b>	£129,043,486.06	£81,753,177.00	58%
<b>Number of loans</b>	140,683	134,896	4%

Loan characteristics		
	2025	2024
<b>Average loan size</b>	£917.26	£606.00
<b>Weighted average interest rate</b>	101%	
<b>Percentage of loans less than £1,000</b>	9%	
<b>Percentage of loans with less than a 12 month term</b>	69%	

Declined applications	
	2025
<b>Number of declined applications (%)</b>	64%
<b>Value of declined applications (%)</b>	88%

Benefits calculators		
	2025	2024
<b>Number of applicants who uncovered unclaimed benefits</b>	344,045	222,855
<b>Value of unclaimed benefits uncovered</b>	£1,940,808,120	£976,057,056
<b>Average unclaimed benefits per person</b>	£5,641.15	£4,380.00

Loan purpose - number of loans		
	2025	2024
<b>Paying essential bills and expenses, including unexpected bills and employment related expenses</b>	46%	5%
<b>Paying for an appliance / white goods</b>	12%	24%
<b>Paying for furniture and electricals</b>	18%	46%
<b>Paying off / consolidating other debts</b>	1%	1%
<b>Paying for transportation</b>	4%	2%
<b>Paying for special occasions</b>	8%	3%
<b>Paying a rental deposit or moving house</b>	1%	0%
<b>Paying for home improvements</b>	8%	4%
<b>Related to a baby or a child</b>	0%	0%
<b>Paying for a student loan or training course</b>	1%	0%
<b>Other</b>	0%	16%

<b>Loan purpose - value of loans</b>	
	<b>2025</b>
<b>Paying essential bills and expenses, including unexpected bills and employment related expenses</b>	32%
<b>Paying for an appliance / white goods</b>	13%
<b>Paying for furniture and electricals</b>	14%
<b>Paying off / consolidating other debts</b>	1%
<b>Paying for transportation</b>	7%
<b>Paying for special occasions</b>	14%
<b>Paying a rental deposit or moving house</b>	1%
<b>Paying for home improvements</b>	15%
<b>Related to a baby or a child</b>	0%
<b>Paying for a student loan or training course</b>	0%
<b>Other</b>	0%

<b>Customer characteristics</b>	
	<b>2025</b>
<b>Lone parent with child(ren) under 18</b>	19%
<b>Couple with child(ren) under 18</b>	28%
<b>Living with a disability</b>	37%
<b>In receipt of benefits</b>	29%

<b>Gender - number of loans</b>		
	<b>2025</b>	<b>2024</b>
<b>Female</b>	55%	30%
<b>Male</b>	45%	70%

<b>Gender - value of loans</b>	
	<b>2025</b>
<b>Female</b>	50%
<b>Male</b>	50%

<b>Age - number of loans</b>		
	<b>2025</b>	<b>2024</b>
<b>18 - 24</b>	2%	1%
<b>25 - 34</b>	26%	23%
<b>35 - 44</b>	38%	37%
<b>45 - 64</b>	32%	36%
<b>65 - 75</b>	1%	3%
<b>75+</b>	0%	0%

Age - value of loans	
	2025
18 - 24	1%
25 - 34	25%
35 - 44	37%
45 - 64	35%
65 - 75	1%

Housing status - number of loans		
	2025	2024
Social housing tenants	33%	41%
Private rental tenants	39%	32%
Living with friends/family	16%	15%
Owner occupiers	12%	9%
Other	0%	4%

Housing status - value of loans	
	2025
Social housing tenants	25%
Private rental tenants	44%
Living with friends/family	18%
Owner occupiers	12%
Other	0%

Employment status - number of loans		
	2025	2024
Unemployed	15%	34%
Self-employed	1%	2%
Employed	84%	65%
Of those employed, those that received benefits	18%	50%
Of those employed, those in part-time work	5%	5%
Of those employed, those full-time work	15%	55%

<b>Employment status - value of loans</b>	
	<b>2025</b>
<b>Unemployed</b>	6%
<b>Self-employed</b>	0%
<b>Employed</b>	93%
<b>Of those employed, those that received benefits</b>	11%
<b>Of those employed, those in part-time work</b>	2%
<b>Of those employed, those full-time work</b>	7%

<b>Income level - number of loans</b>		
	<b>2025</b>	<b>2024</b>
<b>Less than £13,900</b>	2%	6%
<b>£13,901 - £16,200</b>	4%	6%
<b>£16,201 - £18,600</b>	4%	8%
<b>£18,601 - £21,300</b>	8%	12%
<b>£21,301 - £25,000</b>	19%	20%
<b>£25,001 - £30,000</b>	22%	19%
<b>£30,001 - £31,000</b>	3%	4%
<b>£31,000 +</b>	38%	26%

<b>Income level - value of loans</b>	
	<b>2025</b>
<b>Less than £13,900</b>	2%
<b>£13,901 - £16,200</b>	3%
<b>£16,201 - £18,600</b>	4%
<b>£18,601 - £21,300</b>	8%
<b>£21,301 - £25,000</b>	19%
<b>£25,001 - £30,000</b>	22%
<b>£30,001 - £31,000</b>	3%
<b>£31,000 +</b>	38%

<b>Location lending</b>	
	<b>2025</b>
<b>Located in the 35% most disadvantaged areas</b>	45%

<b>Location of individual - by number of loans</b>		
	<b>2025</b>	<b>2024</b>
<b>East Midlands</b>	8%	8%
<b>East of England</b>	8%	7%
<b>London</b>	13%	9%
<b>North East</b>	8%	10%
<b>North West</b>	16%	17%
<b>South East</b>	10%	11%
<b>South West</b>	7%	7%
<b>West Midlands</b>	10%	10%
<b>Yorkshire and the Humber</b>	2%	3%
<b>Scotland</b>	10%	10%
<b>Wales</b>	6%	7%
<b>Northern Ireland</b>	2%	1%

<b>Location of individual - by value of loans</b>	
	<b>2025</b>
<b>East Midlands</b>	8%
<b>East of England</b>	8%
<b>London</b>	14%
<b>North East</b>	8%
<b>North West</b>	15%
<b>South East</b>	11%
<b>South West</b>	7%
<b>West Midlands</b>	10%
<b>Yorkshire and the Humber</b>	1%
<b>Scotland</b>	10%
<b>Wales</b>	5%
<b>Northern Ireland</b>	2%

# Home improvement lending

Home improvement lending			
	2025	2024	% change
<b>Amount lent</b>	£5,069,912.61	£4,122,104.00	23%
<b>Number of loans</b>	482.00	558.00	-14%

Loan characteristics			
	2025	2024	% change
<b>Average loan size</b>	£10,518.49	£7,387.28	42%
<b>Average percentage rate</b>	4.10%	0.021	95.24%
<b>Average loan term (months)</b>	78.71	88.5	-11%

Loan purpose	
	2025
Making energy efficiency upgrades / retrofitting	70%
Making general repairs	21%
Other	3%
Converting an empty property	2%
Not recorded	2%
Making renovations	1%

Age of borrower - by number of loans	
	2025
<b>18 - 24</b>	0%
<b>25 - 34</b>	7%
<b>35 - 44</b>	22%
<b>45 - 64</b>	47%
<b>65 - 75</b>	18%
<b>75+</b>	5%
<b>Not recorded</b>	0%

Location of lending - by number of loans	
	2025
East Midlands	0%
East of England	45%
London	0%
North East	0%
North West	0%
South East	1%
South West	42%
West Midlands	0%
Yorkshire and the Humber	12%
Scotland	0%
Wales	0%
Northern Ireland	0%

Location of lending - by value of loans	
	2025
East Midlands	0%
East of England	36%
London	0%
North East	0%
North West	0%
South East	1%
South West	50%
West Midlands	0%
Yorkshire and the Humber	12%
Scotland	0%
Wales	0%
Northern Ireland	0%

Employment status - by number of loans	
	2025
Unemployed	2
Self-employed	35
Employed	245
Student	81
Retired	25
Other	94
Not recorded	0

## Other data

### Diversity and inclusion: staff and board

Board of directors - gender	
	2025
Number of cis and transgender women	31%
Number of cis and transgender men	53%
Not answered	16%

Board of directors - ethnicity	
	2025
White	77%
Mixed / Multiple ethnic groups	3%
Asian / Asian British	7%
Black /African / Caribbean / Black British	4%
Any other ethnic group	1%

Management team - gender	
	2025
Number of cis and transgender women	36%
Number of cis and transgender men	44%
Number of gender non-binary members	1%

Management team - ethnicity	
	2025
White	76%
Mixed / Multiple ethnic groups	1%
Asian / Asian British	8%
Black /African / Caribbean / Black British	9%
Any other ethnic group	0%

Non-management team - gender	
	2025
Number of cis and transgender women	40%
Number of cis and transgender men	25%
Number of gender non-binary members	0%

<b>Non-management team - ethnicity</b>	
	<b>2025</b>
<b>White</b>	73%
<b>Mixed / Multiple ethnic groups</b>	1%
<b>Asian / Asian British</b>	8%
<b>Black /African / Caribbean / Black British</b>	3%
<b>Any other ethnic group</b>	6%