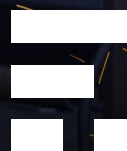


24
25

SOCIAL
IMPACT
REPORT



FINANCE FOR
ENTERPRISE

Our year
in numbers

24
25




£68.8m
added to the local economy



86
businesses assisted



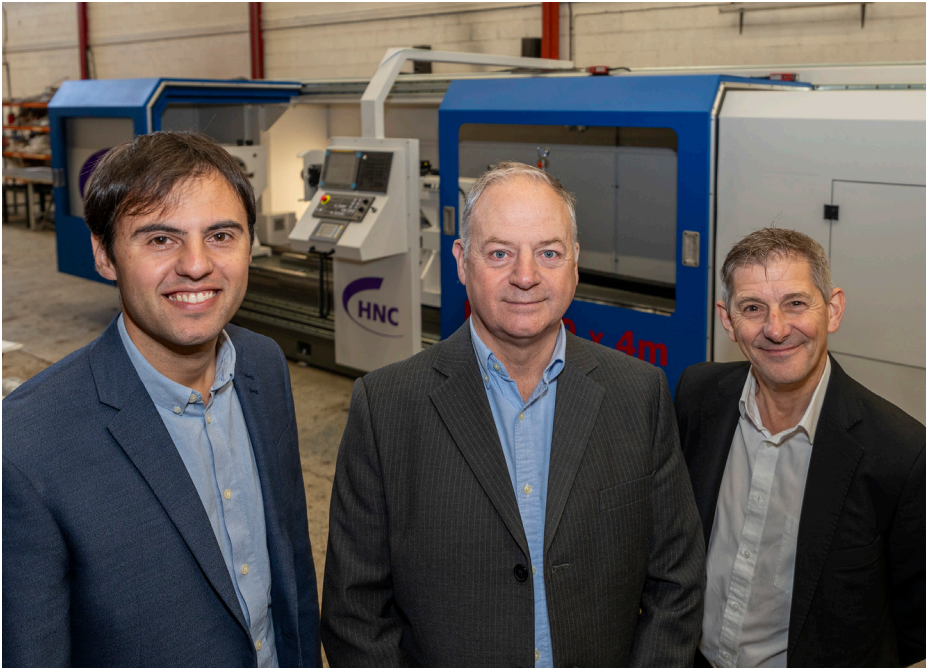
279
jobs safeguarded



125
jobs created



£13m
loaned to SMEs



87
loans provided

SOCIAL IMPACT MEANS

Building a stronger regional economy »
Lending responsibly
» Helping SMEs to overcome obstacles to growth

Acting ethically »
Nurturing the next generation of business owners to unlock their potential



By Andrew Austwick,
Managing Director,
Finance For Enterprise

Lending Confidence in Challenging Times: How Finance For Enterprise is Supporting Ambitious SMEs

Helping growth

24
25

As Finance For Enterprise (FFE) marks its 40th anniversary, it would be easy to focus on the celebrations.

And while we're proud of the journey we've been on – supporting businesses through four decades of economic highs and lows – the truth is, our work has never been more important than it is right now.

The economic landscape is far from easy. Inflation remains high, uncertainty persists, and many small business owners are grappling with rising costs and cautious consumer confidence. But at FFE, we don't see economic turbulence as a barrier—we see it as a catalyst for action.

In fact, the worse the economic climate, the more vital our role becomes.

As a Community Development Finance Institution (CDFI), we exist to provide finance when the mainstream says no. We're not driven by credit scores or algorithms; we're driven by potential. We believe in people, in ideas, and in the impact that well-placed finance can make to a forward-thinking SME.

That belief has fuelled more than £100 million in lending since FFE was founded. And in 2024 alone, we've delivered meaningful loans to brilliant businesses across the UK—£250,000 to Dynamic Vines, a six-figure investment to Halifax Numerical Controls, and £250,000 to Doncaster-based family bakers, Rhodes of Thorne. These aren't just numbers; they represent jobs safeguarded, growth unlocked, and futures secured.

With £25 million in new capital to lend—thanks to support from the Community Investment Enterprise Fund, Lloyds Bank, and Big Society Capital—we're doubling down on our mission. This funding forms part of a larger £62 million initiative aimed at ensuring SMEs in England and Wales have the access to finance they need to thrive.

We know the demand is there. Ambitious business owners are out there innovating, investing, and pushing forward, even in the face of economic headwinds. They just need the right support.

That's why our approach is so different. Every application we receive is reviewed by a real person—an experienced business lending manager who takes time to understand each unique case. It's a human-led process designed to foster opportunity, not restrict it.

And just as we help businesses grow, we're growing too. Over the past year, we've welcomed four new members to our team, and we're planning further recruitment for 2025/26. Our team's growth is a reflection of the need we're seeing in the market—and our readiness to meet it.

So, as we celebrate 40 years of impact, we're not looking back—we're looking forward. To more businesses financed. More communities supported. And more ambitious entrepreneurs given the opportunity to realise their potential.

At Finance For Enterprise, we're here for the long haul. And as we navigate these uncertain times, we remain committed to being a steady, supportive partner to the SMEs who keep our economy moving.

ECONOMIC IMPACT

While our economic impact metrics offer insights into the outcomes of our lending decisions, they only partially reflect the broader influence of the financial assistance we've extended.

£69m

Total value added by Finance For Enterprise during the past 12 months

£291m

The total value contributed by loans provided by Finance For Enterprise since 2021

This map highlights the wide range of locations across the UK where businesses have received lending support from Finance For Enterprise during the 2024/2025 period. It reflects the full scope of our lending activity over the past year.

According to the Small Business Finance Markets Report 2025 by the British Business Bank, the number of small businesses using external finance fell over the past year. Despite this trend, Finance For Enterprise delivered increased lending from £8,390,002 in 2023/24 to £13,032,504 in new loan funding during 2024/25.

The report also noted that although fewer businesses sought financial support, the overall value of lending increased – largely driven by inflationary pressures. Finance For Enterprise’s average loan value remained fairly steady at £149,779 for 2024/25 compared with £147,193 seen in the prior 2023/24 year.

Lending reach



BREAKDOWN OF LOANS BY REGION

Finance For Enterprise extended loan funding to businesses across all regions of the UK, approving 81 loan applications.

East Midlands	£1,535,000
East of England	£1,030,001
Humber & Lincolnshire	£790,000
London	£1,587,001
North East	£150,000
North West	£675,000
North Yorkshire	£538,500
South East	£1,845,001
South West	£925,001
South Yorkshire	£1,040,000
Wales	£160,000
West Midlands	£1,347,000
West Yorkshire	£1,410,000

ETHNIC
MINORITY LED

20

WOMAN LED

38

ETHNIC
MINORITY
JOBS CREATED

17

ETHNIC
MINORITY
JOBS
SAFEGUARDED

16

Over the last 12 months, **44%** of the loans provided by Finance For Enterprise were allocated to businesses led by women and/or individuals from ethnic minority backgrounds. This demonstrates our ongoing commitment to supporting underrepresented entrepreneurs and helping to create a more inclusive and equitable business environment.



WOMAN JOBS
CREATED

24

WOMAN JOBS
SAFEGUARDED

120



Social Impact

At Finance For Enterprise, we believe that creating social impact is fundamental to driving lasting, positive change within our communities.

It's about more than just providing finance – it's about opening doors for the next generation entering the workforce, retaining vital skills and knowledge within our local and regional economies, and cultivating an inclusive business landscape where everyone has the opportunity to succeed.

We are committed to breaking down the barriers that can prevent individuals from realising their entrepreneurial potential. Gender, ethnicity, or sexual orientation should never be obstacles to business success. That's why we actively promote fairness, equity, and inclusion in all aspects of our work—ensuring that entrepreneurs from all walks of life are empowered to pursue their ambitions.

Over the past 12 months, our lending activity has directly contributed to the creation or safeguarding of 177 jobs among women and individuals from ethnic minority backgrounds. From growth funding to management buyouts (MBOs), we have supported a wide range of business needs, helping founders at different stages of their journey to access the capital they need to grow, innovate, and build sustainable futures.

By championing diverse leadership and inclusive opportunity, we're helping to build a stronger, fairer economy – one investment at a time.



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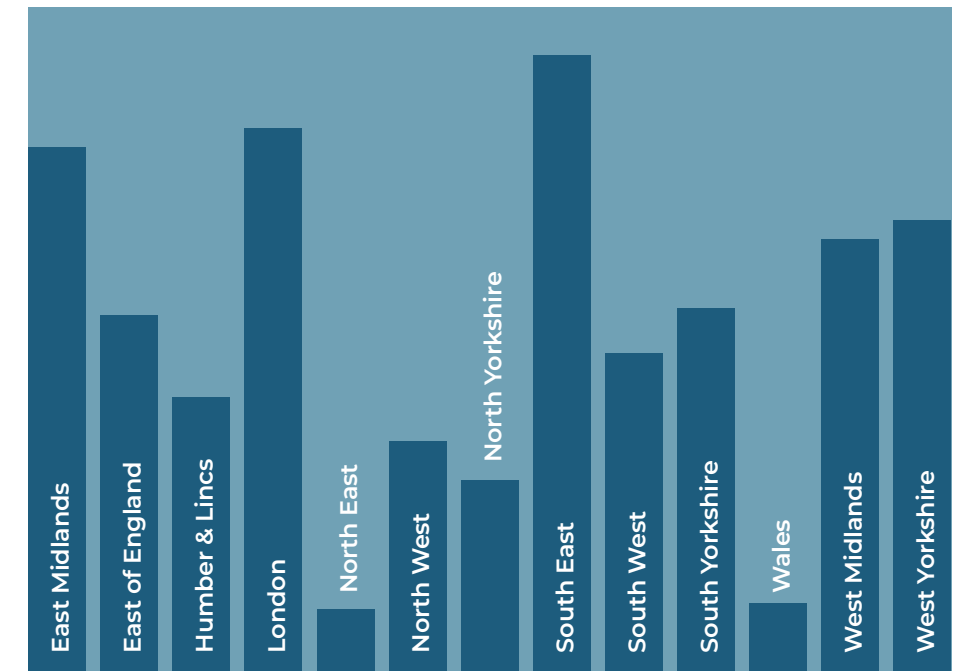
Our loans

Finance For Enterprise successfully delivered a total of **87** loans across all forms of lending.

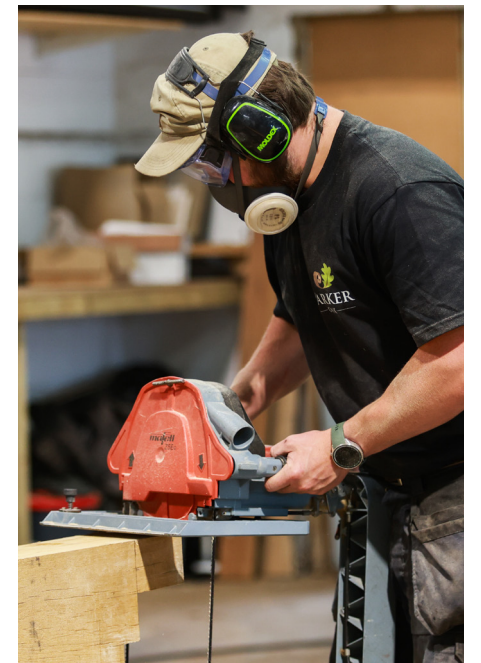


LOAN BREAKDOWN BY REGION

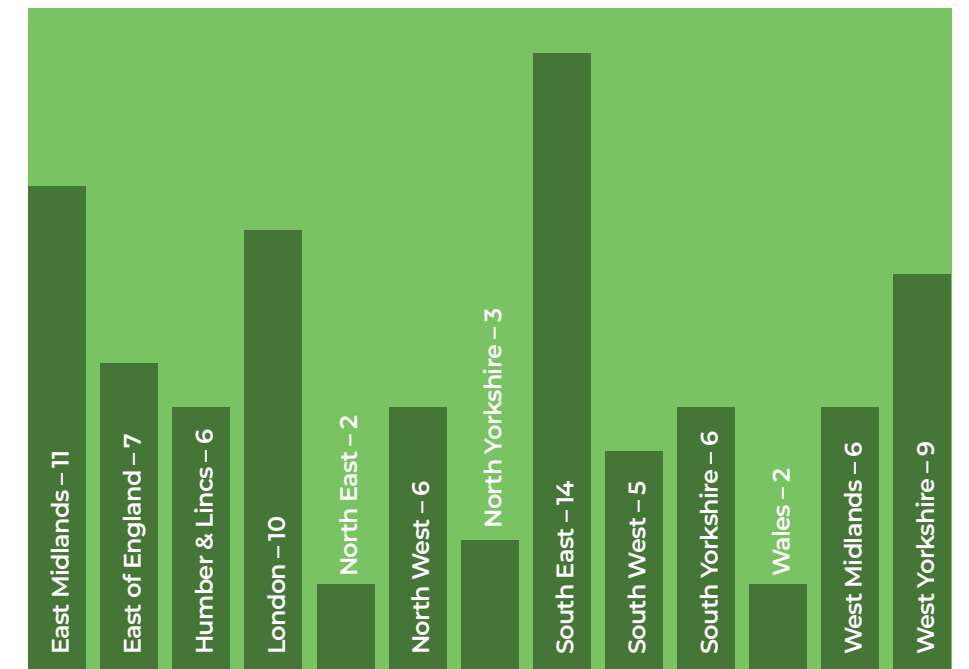
East Midlands – £1,535,000
 East of England – £1,030,001
 Humber & Lincs – £790,000
 London – £1,587,001
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 North West – £675,000
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 South East – £1,845,001
 South West – £925,001
 South Yorkshire – £1,040,000
 Wales – £160,000
 West Midlands – £1,347,000
 West Yorkshire – £1,410,000



Finance For Enterprise successfully delivered **£13,032,504** of loans across all forms of lending.



NUMBER OF LOANS BY REGION



Empowering growth



OUR KEY CONTRIBUTIONS OVER THE PAST YEAR

We are committed to ensuring that every viable business has access to the finance it needs. In addition to deploying our own capital, Finance For Enterprise has maintained fruitful collaborations with partners and stakeholders. Together, we leverage a variety of investment funds and tools to empower businesses in accessing crucial financial support.

COMMUNITY INVESTMENT ENTERPRISE FUND (CIEF II)

The Community Investment Enterprise Fund (CIEF II) is £62m fund which aims to invest in about 800 small businesses, supporting around 10,500 jobs. It is funded by Lloyds Bank, Better Society Capital (BSC) and with contributions from the participating Community Development Finance Institutions (CDFIs). The investment is channelled through three CDFIs – Finance For Enterprise, BCRS Business Loans, and Business Enterprise Fund.

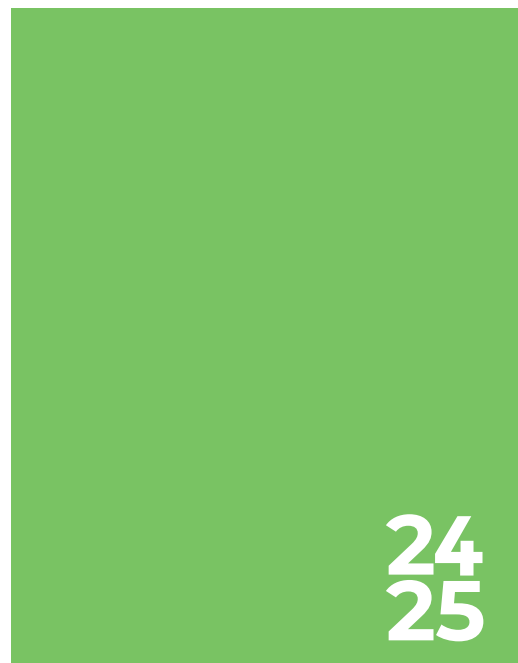
GROWTH GUARANTEE SCHEME

The successor scheme to the Recovery Loan Scheme, The Growth Guarantee Scheme (GGS) launched in July 2024 and is designed to support access to finance for UK small businesses as they look to invest and grow.



Over the last year we have helped **86** businesses. Here are some of them...

How we've helped



SUPPORTING DYNAMIC VINES WITH £250K LOAN TO OPEN NEW LONDON RETAIL STORE

£250k
LOAN



Finance For Enterprise provided a £250,000 loan to Dynamic Vines, a biodynamic wine importer, to establish a new retail store and wine bar in East Dulwich, London. This expansion aims to enhance customer engagement, increase direct sales, and create 2-3 new jobs, strengthening the company's presence in the capital.

HISTORIC DONCASTER BUSINESS SECURES £250K ENTERPRISE LOAN UNDER NEW OWNERSHIP

£250k
LOAN



Rhodes of Thorne, a 60-year-old Doncaster bakery with two high street shops, secured a £250,000 Enterprise Loan from Finance For Enterprise. The funding supports business continuity under new ownership, enabling operational improvements and preserving local employment. This investment ensures the bakery's continued presence in the community.

24
25

WORLD LEADERS IN ADVANCED RUBBER ROLLER GRINDING & GROOVING MACHINES GETS A FUNDING BOOST

“This investment will help us to continue innovating and transforming the roll production industry.”



Halifax Numerical Controls (HNC), a global leader in rubber roller grinding and grooving machines, secured a six-figure loan from Finance For Enterprise to support working capital and growth. The investment enables HNC to fulfil international orders, expand into renewable energy sectors, and develop innovative machinery, aiming to increase turnover fivefold.

PARKER OAK SECURES FUTURE WITH FFE BACKED MANAGEMENT BUYOUT

£208k
LOAN



Finance For Enterprise provided a £208,500 loan to support the management buyout of Parker Oak (Yorkshire) Ltd, enabling long-time Project Manager Spike Ambery Smith and his wife Jess to acquire the family-run oak-framing business. The funding secures Parker Oak's tradition of craftsmanship and growth under new leadership.

FFE BACKS BLINDS MANUFACTURER WITH £167,000 GROWTH LOAN

£167k
LOAN



Just Blinds secured a £167,000 Growth Loan from Finance For Enterprise to transform new premises into the UK's largest blinds and shutter showroom. The funding supports interior upgrades, signage, and marketing, enabling the business to enhance customer experience, drive growth, and reflect its evolving scale and ambition after sustained expansion.

BACKING ENTREPRENEUR'S VISION FOR SYNERGY BEAUTY EXPANSION

£50k
LOAN



Finance For Enterprise provided a £50,000 loan to support Charlotte Rollo's acquisition and transformation of Synergy Beauty, a prestigious Clarins Gold Salon in Bingham. The funding will modernise the salon, enhance client experience, and introduce new treatments, positioning the business for growth while preserving its strong community reputation and legacy.

FFE FUNDS £250K MBO AT WAKEFIELD METAL FABRICATORS

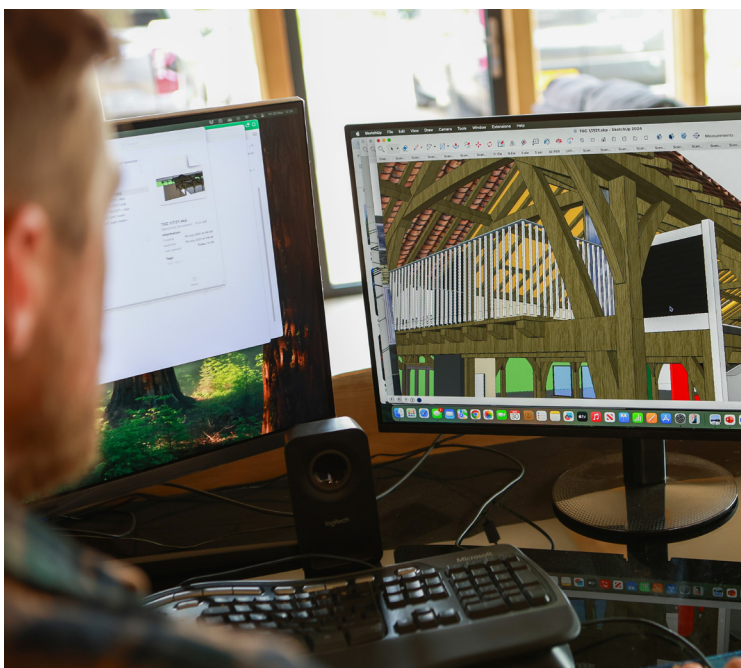
£250k
LOAN

Finance For Enterprise provided £250,000 to support a management buy-out at Thornes Fabrications in Wakefield. Led by long-serving employee Ben Crossland, the deal secures the future of the 36-year-old metal fabrication business. The transition ensures continuity, preserves jobs, and supports future growth under second-generation family ownership through the Growth Guarantee Scheme.



Thornes Fabri

FINANCE FOR ENTERPRISE



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