1. Emmaus Village Carlton  
   Source: Charity Bank

Emmaus Village Carlton provides accommodation and employment opportunities to homeless people. The charity took out a loan to help refurbish a building for reuse as part of the ongoing improvement programme on its 15 acre site.

Frank McMahon, Chairman of the Trustees of Emmaus Village Carlton, says “We first borrowed from Charity Bank to transform the bistro, resulting in an extra £500k of revenue we wouldn’t have earned otherwise. All the profits go back into the community.

For the warehouse refurbishment, Charity Bank provided bridge funding. Since phase one finished, trading in furniture and in our boutique has increased 20%.

“My message to other charities that may be nervous about borrowing is they should consider it. We have proved that investing has worked. Every time we make improvements we experience an increase in financial return. This has also given our Companions – the people who live and work in the community”.

For exclusive case studies, please contact us on goodmoneyweek@uksif.org / 020 7749 9950
2. Elaine and Graham’s story  
Source: Ecology Building Society

Elaine and Graham live in West Yorkshire and share a lifelong interest in protecting the environment. The couple have been supporters of Ecology for many years.

Although they shared a lifelong interest in protecting the environment, Elaine and Graham didn’t realise their beliefs could be supported by their financial choices until their daughter was born.

"Taking our daughter to a local carnival as a child in the eighties, we came across an Ecology Building Society stall,” explains Elaine. “We were impressed by what Ecology stood for – it meant we could put money to one side and know it was benefiting the environment.”

Soon afterwards, Elaine and Graham opened a small savings account for their daughter’s future – and they’ve been saving with Ecology ever since.

3. Tom and Raffaelle Foster  
Source: Abundance Generation

Tom and Raffaelle Foster live in Walthamstow with their two year old son Henri. Tom works at an architects practice in the city, with Raffaelle working as a healthcare project manager from home. They describe themselves as ‘small investors’.

Originally we put some money into an Abundance project to try and offset our rising power bills. Like most people, we really don’t like energy companies. So, when something really tangible came along that could make us a bit of money, it simply seemed the right thing to do.

Unlike a pension or something, you clearly know where your money is. In short, it’s a long term, ethical investment with a good return. I hope to see an Abundance renewable energy project near us down the road soon, I’d take great pleasure in visiting it and watching it take care of my money.