

Business loans for positive change

As we only lend to organisations delivering positive social, environmental or cultural impact, we can offer introducers a mission-aligned partner for customers who share our values. We provide loans from £1m – £20m for customers delivering this positive impact, with repayment terms of up to 25 years.

Ray Valley Solar

Triodos Bank UK has supported social enterprise, Low Carbon Hub, with a £4,400,000 loan to help construct and operate the UK's largest communityowned solar park.

Ray Valley Solar in Oxfordshire aims to generate enough electricity to power over 6,000 homes annually through its ground-mounted panels. Surpluses from the project will be used to support the community, with an aim to create over £10 million of community benefit funding over the project's lifetime.

The loan from Triodos is being used alongside funds Low Carbon Hub has raised from other sources, including a community share offer, lending from Oxford City Council and grant funding from Project LEO.

Over the years, Triodos has built a strong partnership with the Low Carbon Hub team, together with Everoze technical advisory firm and CMS law firm, among others.



"We want to make Oxfordshire an example for the world. To show how the right investment, used in the right way, can help meet our energy needs in a way that's good for people, and good for the planet.

We're really pleased to be working with Triodos Bank to help make this project happen, an organisation with a strong track record and such closely aligned values to us."

Dr Barbara Hammond, CEO at Low Carbon Hub "As a bank that's committed to addressing the climate emergency, as well as promoting social cohesion, we see projects like Ray Valley Solar as vitally important.

We need projects like this to demonstrate that community energy can play a key part in helping us achieve our net zero targets, all while keeping profits within that community to further benefit local people."

Chris Cullen, Business Banking Relationship Manager at Triodos Bank UK At Triodos Bank UK, we believe that banking can be a powerful force for good. For 40 years, we've supported thousands of entrepreneurs, organisations and projects that positively affect people's lives, protect the planet, or build strong communities.

We have particular experience in sectors including:

- · Health & social care
- · Social, affordable & community-led housing
- · Faith groups
- · Arts & culture
- Education
- · Nurseries & childcare
- · Charities & social enterprise

- · Renewable energy
- · Energy efficiency
- Sustainable transport
- Green tourism
- Sustainable buildings & retrofit
- Sustainable agriculture & natural capital

What we offer

- Lending from £1m-£20m
- Expertise in structured and non-recourse project finance
- Variable and fixed-rate loans
- Up to 70% loan to security value
- · Repayment term up to 25 years
- A partnership with one of Europe's leading sustainable banks

How we work

- Every customer has a dedicated relationship manager
- Our team have in-depth sector experience and are proud to offer a flexible approach to finance

Capital raising and crowdfunding

 Our corporate finance team raises capital for mission-led organisations through our crowdfunding platform

Sustainable banking

For Triodos, sustainable banking means using money with conscious thought about its environmental, cultural and social impact, with the support of savers and investors who want to make a difference. It means meeting present day needs without compromising those of future generations.

Get in touch

We'd be delighted to discuss your financing needs for positive impact.

Contact us at:

referrals@triodos.co.uk

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