

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.

Berwickshire Community Renewables

Triodos Bank UK has provided Berwickshire Community Renewables (BCR) with a £12,815,562 loan to purchase three wind turbines for its wind farm in Cockburnspath.

BCR is a partnership between BHA Enterprise Ltd (a wholly owned subsidiary of Berwickshire Housing Association) and CES Trading Ltd. The project is the first wind farm to have been

developed by a housing association in the UK, from which all profits go to the local community or charitable benefit. The farm generates enough power to support around 4,000 households and provides income to help build new homes.

The loan from Triodos follows initial funding that included support from The Renewable Energy Investment Fund.

To arrange the loan, Triodos worked closely with BCR, together with technical advisors Green Cat Renewables and legal advisors BTO Solicitors.



“We are absolutely delighted that we have been able to see the construction of the wind farm start on site at Hoprighshiels. The revenue generated by the wind farm will enable the Association to build around 20 homes a year for the next 25 years.”

Helen Forsyth, Chief Executive of Berwickshire Housing Association

“We are delighted to have provided loan finance to this exciting project. It allows for the progress of much needed affordable housing within the area and giving local communities the opportunity to develop various renewable energy schemes. Triodos Bank is always looking to assist with social housing and community renewable energy projects and it was a good opportunity for us when BHA and CES were keen to work with sustainable and ethical partners with significant experience in lending to social and community renewable energy.”

Norrie Cruickshank, Senior 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