### About the fund

Social Enterprise Finance Australia (SEFA) is an Australian based entity that was established in August 2011 with a $10 million grant from the Commonwealth Social Enterprise Development Investment Fund (SEDIF) matched with $10 million raised from private investors. The SEFA Loan Fund provides loans to not-for-profit and commercial organisations that have a social, cultural or environmental mission to deliver a public or community benefit via services or selling goods. To obtain investment, the not-for-profit or social enterprise must have a clear social mandate with clear aims in one or more of the following areas:

- Community development
- Environmental benefit
- Indigenous enterprise

The fund provides direct secured and unsecured loans from $50,000 to $1½ million for purchasing a property, working capital, buying a franchise or funding a specific project. For transactions over $1½ million SEFA partners with other like-minded investors.

### About the manager

SEFA aims to lead the development of social impact lending in Australia using innovative solutions to build a stronger and more dynamic social enterprise sector. They are committed to fostering positive community, indigenous and environmental impact whilst achieving financial returns. They are a certified B Corporation.

### Area of impact

Community, environment, cultural and Indigenous.

### Geography

Australia

### Scale of impact

SEFA’s investments have created a range of social impacts including supporting disability services, community housing, mental health support and services, indigenous enterprises, and crisis accommodation.
**Investors**

- **Equity**
  - Australian Government contribution - $10 million
  - NSW Aboriginal Land Council
  - Triodos Bank NV, the Netherlands
  - Community Sector Bank
  - Private Investors

- **Debt**
  - Range of private investors – not disclosed

**Major investments**

- **Sustain Community Housing** in NSW piloted a mixed development model that will provide social and affordable housing without a Government contribution
- **Upper Murray Community Bakery** in regional Victoria is a bakery business and initiative by Corryong Neighbourhood House to increase employment and training opportunities
- Central Coast ARAFMI in NSW offers respite and accommodation to carers and people with a mental illness
- Lifestyle Solutions in NSW provide disability services including residential care, community access and personal support
- Three Sista’s, a social venture dedicated to providing affordable crisis accommodation plus linkages to support and health services for the long-term wellbeing of marginalised and indigenous people
- MiHaven Pty Ltd provides training and employment opportunities for long term unemployed indigenous people in Northern Queensland

For further examples of loans please see [www.sefa.com.au](http://www.sefa.com.au)

**Asset class**

- Fixed Income and Alternative Assets

**Fees**

- Nil

**Liquidity**

- No liquidity guarantee for equity investors. Debt repaid on maturity.

**THE IMPACT**

**Social, cultural or environmental impact**

- SEFA supports organisations with a range of community-benefitting missions. As at end of June 2015, the indirect impact created through their loans is over 14,000 people across Australia since inception. With SEFA’s support, people were able to access training & long-term employment, crisis accommodation, disability services and outreach programs
- SEFA also benefits the for-purpose community directly, by providing capacity building workshops, taking social enterprises through an in-depth due diligence process and running a mentoring program with seasoned professionals

**FINANCIAL RETURNS**

**Financial returns**

- Please contact SEFA directly.

**MORE INFORMATION**