

Networx25 Participants

Social Value Analysis

COMMUNITY FINANCE IRELAND 2025

Undertaken by

Rose Regeneration | Social Value Engine

community finance IRELAND

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WHO WE ARE.

Rose Regeneration

Rose Regeneration is a leading rural and coastal evaluation firm with over 20 years of experience supporting voluntary and community organizations, as well as funding bodies. Founded by Ivan Annibal, the business is known for its deep expertise in driving impactful change. This report has been crafted by Conor McGale, our Evaluation and Impact Manager in collaboration with Ivan Annibal.



OUR PARTNERS.

community finance IRELAND

Community Finance Ireland is a charity, social enterprise, and all-island business with a clear mission: to provide flexible loans through a responsible community-centric approach to all voluntary-led organisations delivering social impact. Since 1995, it has partnered with capital providers and clients across the Voluntary, Community, and Social Enterprise sector to turn vision into action. As the most progressive social finance provider on the island of Ireland, it has a presence in every community, supporting initiatives that improve lives and strengthen local resilience. Every loan approved is underpinned by a strong social purpose, making Community Finance Ireland a true catalyst for meaningful and lasting change.

EXECUTIVE SUMMARY.

Rose Regeneration has carried out a Social Value analysis of Community Finance Ireland for 2025.

The analysis found that CFI delivered a Social Return of Investment (SROI) of **£/€4.63 for every £/€1 invested**. This reflects a very high Value for Money Ratio as stated within the Ministry of Housing, Communities & Local Government in England's Appraisal Guide.)



Clontuskert Community Development

The analysis demonstrated clear positive social impacts in several ways.

This includes:

- Helping improve the health & wellbeing of local people and communities
- Promoting increased social connection engagement among people
- Supporting economic growth with small businesses and social enterprises
- Facilitating improved learning and training opportunities for people

The project also delivered a number of significant impacts when measured against the UN Sustainable Development Goals.

These include:

- Good Health & Wellbeing
- Industry, Innovation & Infrastructure
- Decent Work & Economic Growth
- Peace, Justice & Strong Institutions
- Climate Action
- Sustainable Cities & Communities

INTRODUCTION.

Rose Regeneration were commissioned to carry out a Social Value assessment of Community Finance Ireland's activities for 2025.

This analysis marks the fourth report that Rose Regeneration has carried out with CFI to illustrate their social impact and value.

This analysis was completed by working closely with CFI's team, carrying out desk research of available monitoring information, interviews with a sample of organisations who have received support in 2025, and using the Social Value Engine (https://socialvalueengine.com/), an online measurement tool which has assisted over 150 organisations and projects across the island of Ireland to determine the impact of the work they do.

"What stood out was the simplicity and cost-effectiveness of the process. When we compared it to borrowing from credit unions or other corporate lenders, there were significant fees passed on — legal fees, service charges. CFI wasn't like that... They worked with us rather than rigidly sticking to the original terms. They understood our sector and responded accordingly.

CONTEXT.

Community Finance Ireland (CFI) is a Charity which provides loans exclusively to other third sector organisations such as community groups, charities, sports clubs, churches, and social enterprises throughout the Island of Ireland.

Since 2001, as part of the UCIT Group, CFI has managed more than £134m/€162m to hundreds of impactful borrowers. As a registered charity, all profits generated by Community Finance Ireland are retained and recycled for reinvestment into the third sector.

CFI asked Rose Regeneration to provide a Social Value analysis on their work and the support they provide to a wide range of groups throughout the island of Ireland during 2025. This was to include support they give to organisations via their general loans service, as well as support that they provide to small businesses in Northern Ireland via the Northern Ireland Small Business Loan Fund (NISBLF)*. Also part of the analysis was their NetWorx25 programme. Funded by the International Fund for Ireland, the programme was designed to promote cross-border collaboration, peacebuilding, and social enterprise development among hard-to-reach communities in Northern Ireland and the southern border counties. By fostering inclusive dialogue and shared enterprise goals, NetWorx25 aims to build lasting partnerships that enhance community resilience and support reconciliation.

“Compared to some other grant funders where the reporting and admin can be a real barrier to actually getting on with your work, cfi has been much lighter touch and that's been refreshing.

* Businesses in Northern Ireland - The Northern Ireland Small Business Loan Fund II is administered by their fund management company Ulster Community Finance Ltd, on behalf of Invest Northern Ireland.

WHAT IS SOCIAL VALUE?

Measuring the tangible costs and outputs of an activity is relatively straightforward. We may know what our inputs are (e.g., the funding, equipment, or volunteers we need to run our activity) and the outputs expected of us (e.g., a target for the number of people participating in our activity); the greater challenge is quantifying the wider social, economic, and environmental outcomes we are delivering. This is what social value does. It asks the question 'if £/€x is spent on delivering an activity, what is the value of that same £/€x in terms of wider benefits for the local community?'

Examples of social value might be the value community members experience from increasing their confidence or living near green space; or it could be the value of the time the community group has spent collaborating with other organisations to improve health services in a local area.

The Social Value Engine (https://www.socialvalueengine.com/) helps organisations identify and measure the social value of the outcomes achieved by their activity.

This information can then be used to:

- understand where an organisation is having the most impact.
- make decisions about where to invest resources internally or externally.
- demonstrate the value of an activity to funders and other stakeholders.



It's quite stark: our service would not exist without CFI support. We would not have been able to retain our staff. It really is that simple — would we exist, or would we not? Would people get support or would they not... The demand for what we do is increasing, not decreasing. The CFI loan quite literally kept us going.

THE PRINCIPLES OF SOCIAL VALUE.

Social Value International, the international network for organisations working in social value & impact, have developed eight principles of social value. These are the basic building blocks for anyone wanting to take social value into account, and to be embedded into any methodology used to calculate the work of a project or organisation.

“For us, what they've provided is a short-term bridging loan to cover a government funding gap, which isn't something banks would touch. We couldn't get a three-month loan for a relatively modest sum from any high street bank. CFI were able to step in where no one else would.... We wouldn't exist without them.

The principles are:

1. **Involve stakeholders**
   People and organisations involved in your work can help you to identify outcomes and determine if change has occurred.
2. **Understand what changes**
   Understanding the links between your context, activity, outputs, inputs, outcomes and impact you are making.
3. **Value the things that matter**
   Capturing what matters most from the perspective of your stakeholders.
4. **Only include what is material**
   Only include what is relevant and significant within your analysis.
5. **Do not overclaim**
   You will need to take account of five factors, what are called ‘deflators’ to understand your unique contribution to the outcomes you are measuring.
6. **Be transparent**
   Be clear about the scope of your calculation including duration and timeframe.
7. **Verify the result**
   Check your data and analysis with stakeholders, peers, and a third-party verification provider.
8. **Be responsive**
   Pursue optimum Social Value based on decision making that is timely and supported by appropriate accounting and reporting.

These eight principles are inherent in all Social Value analysis that Rose Regeneration carries out and were adhered to during this analysis.

ABOUT THE SOCIAL VALUE ENGINE.

The Social Value Engine https://socialvalueengine.com/ has been developed by Rose Regeneration and is only one of a handful of Social Return of Investment tools accredited by Social Value International. To date, it has been used by over 150 projects and funders throughout the island of Ireland and over 450 throughout the UK.

The SVE provides:

- A systemised and academically robust assessment of social value to forecast, plan and evaluate activities.
- Nearly 600 peer-reviewed financial valuations/proxies derived from reliable sources and tagged against several widely recognised evaluation frameworks.
- A description of how a project or activity creates value and a ratio that states how much social value (in £/€) is created for every £/€1.00 of investment.
- Information about how activities are making a place better to live in – by tagging outcomes and financial proxies against one of the seventeen aims of the United Nations Sustainable Development Goals (SDGs).



LEDCOM Enterprise Centre for Larne and Ballyclare

APPROACH TO SOCIAL VALUE.

There are six steps to the standard Social Return of Investment (SROI) process namely:

1. Establishing scope and identifying key stakeholders to identify impacts.
2. Mapping project outcomes with stakeholders.
3. Evidencing project outcomes and giving them a financial value.
4. Establishing project impact – accounting for leakage, attribution, deadweight, displacement and drop off.
5. Calculating the SROI.
6. Reporting the findings from the assessment process.



APPROACH TO SOCIAL VALUE.

Additionally, this analysis has focused on how CFI's impacts relate to the local place, a sustainable community where people want to live, work, and invest. To do this, our approach involves relating each of the organisation's impacts to improvements in the sustainability of local areas.

We do this by cross referencing each of the proxies/valuations within the Engine into the 17 themes of the Sustainable Development Goals. This approach enables us, not just to offer a financial Social Value of this work, but to set out the contribution that it has made to the relative sustainability of the area where they have supported organisations.

This approach is particularly powerful in supporting a narrative element to social value reporting which brings a local context to the Social Value process to accompany a financial value.



CFI Client Packie Kelly, Teach na nDaoine Family Resource Centre

SUSTAINABLE DEVELOPMENT GOALS.

For this analysis and with the agreement of CFI, we analysed the Social Value of the CFI initiatives against the UN Sustainable Development Goals framework.

On September 25, 2015, global leaders adopted the 17 Sustainable Development Goals (SDGs) to protect the planet, fight against and attempt to eradicate poverty to build a more prosperous world for future generations. These goals were established as part of the 2030 Agenda for Sustainable Development.

The 17 SDGs aimed to engage governments, companies, civil society, and individuals. Each goal includes a series of targets, each with their own indicators to determine whether the objective has been achieved.

The complete list of Sustainable Development Goals (SDGs) is as follows:



OUR METHODOLOGY.

Rose Regeneration has worked with the CFI team to identify the social and economic values which can be applied to the entirety of their work in 2025.



Fivemiletown United

This has been undertaken using a Social Return on Investment (SROI) methodology upon which the Social Value Engine is based.

For the project, the approach to analysis involved:

1. Discussion with the staff involved in finance delivery and/or monitoring.
2. Analysis of available monitoring information.
3. Identifying the outcomes achieved by the organisation over a particular time period.
4. Assigning a gross £/€ value to each of these outcomes, using the range of nearly 600 valuations/proxies contained within the Engine.
5. Via staff discussions and stakeholder interviews, applying a range of 'deflators' to produce a net £/€ value:
   - **Leakage:** How much of an outcome might have delivered an impact outside of the area that the project originally intended.
   - **Deadweight:** How much of the outcome might have been achieved without the project's intervention.
   - **Attribution:** What proportion of an individual's outcome might be attributed to others because their activity contributed to it.
   - **Drop-Off:** What proportion of the outcome will diminish over time.
   - **Displacement:** How much of the outcome has displaced other outcomes.
6. Calculating the input costs – the amount of financial support awarded and other costs such as staff, running and other operating costs.
7. Producing a Social Value figure for all of CFI's schemes by dividing the net value of the outcomes by the input costs.

OUR METHODOLOGY.

This SVE approach is based on the methodology contained within the HM Treasury Green Book.

The Green Book is the UK government's guidance on options appraisal and evaluation. It supports proper consideration of the costs, benefits, and trade-offs of alternative options for delivering policy objectives. This is the UK government's recommended framework for developing business cases.



NISBLF Client Tom & Ollie

Key elements of this analysis include:

- Identifying a series of credible financial valuations/proxies which can be applied to the impacts identified by the CFI team – the Social Value Engine has approaching 600 curated financial valuations which provide a nationally relevant suite of measures in this context.
- Assessing the impact achieved by applying volumes to the relevant financial proxies and deflating them to take account of external factors namely: deadweight, attribution, displacement and drop off and dividing it by the cost of the intervention to give a social value and a social return on investment figure. The outcomes from discussions we had with the team, reviewing official documents provided to us by the organisation, and reviewing other benchmarked projects of a similar nature including the UK Government's Additionality Guide HCA Policy Covers (publishing.service.gov.uk) have been used to set the deflators for the activities being analysed.
- Reporting the impact in its wider context: the Social Value Engine aligns the impact achieved against the UN Sustainable Development Goals to provide international comparability.

The table overleaf sets out the financial valuations/proxies that we believe are a good fit for the overall outcomes that each of the funding streams have achieved, the data collected by the organisation, length of impact and the deflation assumptions that we have made, which are used to ascribe an annual value to each of the outcomes.

Please note: Environmental impacts are typically assessed over a long period of time in Social Return on Investment (SROI) analysis because many environmental changes and their consequences unfold gradually. For example:

- **Delayed Effects:** Issues like carbon emissions or habitat restoration can take years to produce measurable results or impacts. Short-term analysis may miss critical long-term consequences or benefits.
- **Lifecycle Analysis:** Environmental projects often involve resources and energy cycles that span decades, from initial implementation to eventual outcomes.
- **Sustainability Goals:** Considering long-term impacts aligns better with sustainable development objectives, ensuring future generations are fully taken into account.

Analysing over a longer timeframe provides a clearer, more realistic view of how actions today contribute to tomorrow's ecological and societal health.

COMMUNITY FINANCE IRELAND OVERALL ANALYSIS.

Leakage **(L)** / Attribution (**At)** / Deadweight **(DWT)** / Displacement **(DISP)** / Drop Off **(DOFF)**

OUTCOME	VALUATION/PROXY	QUANTITY	YEARS OF IMPACT	OVERALL DEFLATIONS (%) (L)/(At)/(DWT)/(DISP)/(DOFF)	IMPACT £/€
Arts, Heritage and Tourism Number of estimated people visiting arts/heritage/tourism projects on a yearly basis	Life satisfaction increase from visiting heritage (including marine or maritime environments)	750 people	1	35	£/€1,072,664.98
Business Leadership	Cost of business leadership training	129 People	1	64	£/€406,721.51
Business Turnover Support	Overall median turnover for an employing micro-business	43 Organisations	1	64	£/€7,410,260.52
Childcare	Benefit to families availing of before and after schools provision	100 Families	1	42	£/€69,600
Community (Community Facilities)	Increased social connection	7250 people	1	38	£/€9,333,249.98
Community (Development Associations)	Value of participatory engagement	2350 people	1	38	£/€611,000
Community (Social Clubs)	Rural wellbeing (reduced isolation in a rural geography)	350 people	1		£/€135,362.50
Community (Sport)	Value of frequent moderate exercise	13,760 people	1	35	£/€32,593,291.49
Education and Training	Leadership training	1500 people	1	38	£/€8,565,323
Enterprise & Workspace (Office Space & Support)	Provision of office space & support services to small businesses	3000 people	1	30	£/€1,080,000
Enterprise, Workspace & Business (Innovation Support)	Innovation support (voucher scheme)	243 organisations	1	38	£/€1,010,512.30
Faith	Annual wellbeing value of regular attendance at a religious institution	1500 people	1	34	£/€640,529.98
Greenhouse Gas Reduction	Value of reduced greenhouse gas emissions per tonne	300 tonnes	15	38	£/€492,899.99
Health & Wellbeing	Improved health and social wellbeing (via appropriate service access)	2000 people	1	35	£/€130,199.99
Increased capacity/staffing to deal with demand or new business	Total annual employer cost for hiring an employee	20 employees	1	35	£/€ £664,200.00
Total					**£/€62,125,018.08**

FTC IMPACT ANALYSIS.

Leakage **(L)** / Attribution **(At)** / Deadweight **(DWT)** / Displacement **(DISP)** / Drop Off **(DOFF)**

OUTCOME	VALUATION/PROXY	QUANTITY	YEARS OF IMPACT	OVERALL DEFLATIONS (%) (L)/(At)/(DWT)/(DISP)/(DOFF)	IMPACT £/€
Arts, Heritage and Tourism	Life satisfaction increase from visiting heritage (including marine or maritime environments)	250 people	1	34	£357,554.99
Community (Community Facilities)	Benefit to families availing of before and after schools provision	100 families	1	42	£69,600
Community (Development Associations)	Increased social connection	1500 people	1	35	£1,886,999.99
Community (Social Clubs)	Value of participatory engagement	600 people	1	35	£156,000
Community (Sport)	Value of frequent moderate exercise	6375 people	1	35	£15,217,124.99
Education and Training	Leadership training	300 people	1	38	£1,734,083.99
Enterprise & Workspace (Innovation Support)	Innovation support (voucher scheme)	200 organisations	1	38	£908,591.99
Enterprise and Workspace (Office Space & Support)	Provision of office space & support services to small businesses	2500 people	1	30	£900,000
Faith	Annual wellbeing value of regular attendance at a religious institution	1000 people	1	34	£427,019.99
Greenhouse Gas Reduction	Value of reduced greenhouse gas emissions per tonne	150 tonnes	15	38	£362,700
Health and Wellbeing	Improved health and social wellbeing (via appropriate service access)	2000 people	1	30	£130,199.99
Total					**£21,328,902.58**

LOAN PORTFOLIO (REST OF IRELAND) IMPACT ANALYSIS.

Leakage **(L)** / Attribution **(At)** / Deadweight **(DWT)** / Displacement **(DISP)** / Drop Off **(DOFF)**

OUTCOME	VALUATION/PROXY	QUANTITY	YEARS OF IMPACT	OVERALL DEFLATIONS (%) (L)/(At)/(DWT)/(DISP)/(DOFF)	IMPACT £/€
Arts, Heritage and Tourism	Life satisfaction increase from visiting heritage (including marine or maritime environments)	500 people	1	34	€715,109.99
Community (Community Facilities)	Increased social connection	5750 people	1	35	€7,446,249.99
Community (Development Associations)	Value of participatory engagement	1750 people	1	35	€455,000
Community (Social Clubs)	Rural wellbeing (reduced isolation in a rural geography)	350 people	1	35	€135,362.50
Community (Sport)	Value of frequent moderate exercise	7385 people	1	35	€17,376,166.50
Education and Training	Leadership training	1200 people	1	38	€6,831,240
Enterprise and Workspace (Office Space & Support)	Provision of office space & support services to small businesses	500 people	1	30	€180,000
Faith	Annual wellbeing value of regular attendance at a religious institution	1000 people	1	34	€213,509.99
Greenhouse Gas Reduction	Value of reduced greenhouse gas emissions per tonne	150 tonnes	15	38	€362,700
Total					**€32,503,262.97**

NORTHERN IRELAND SMALL BUSINESS LOAN FUND II (NISBLF II) ANALYSIS.

Leakage **(L)** / Attribution **(At)** / Deadweight **(DWT)** / Displacement **(DISP)** / Drop Off **(DOFF)**

OUTCOME	VALUATION/PROXY	QUANTITY	YEARS OF IMPACT	OVERALL DEFLATIONS (%) (L)/(At)/(DWT)/(DISP)/(DOFF)	IMPACT £/€
Business Leadership	Cost of business leadership training	129 people	1	64	£406,721.51
Business Turnover Support	Overall median turnover for an employing micro-business	43 organisations	1	64	£7,410,260.52
Increased capacity/staffing to deal with demand or new business	Total annual employer cost for hiring an employee	20 Employees	1	30	£664,200
Innovation Support	Innovation support (voucher scheme)	43 businesses	1	64	£101,920.31
Total					**£8,292,852.52**

NETWORX25 PROGRAMME ANALYSIS.

OUTCOME	VALUATION/PROXY	QUANTITY	YEARS OF IMPACT	OVERALL DEFLATIONS (%) (L)/(At)/(DWT)/(DISP)/(DOFF)	IMPACT £/€
Building connections on a cross-border basis	Average cost of a LEADER transnational project (2001)	1 project	1	20	£32,818.40
Business Mentoring	Cost of a mentor per hour	560 hours	1	20	£56,000
Collaborative work among participant organisations	Cost of inefficient collaboration	10 organisations	1	32	£62,423.99
Deeper peer connections established between individuals	Improved governance relationships, improved staff relationships	19 people	1	32	£95,284.99
Strengthened Organisational Capacity	Leadership training	19 people	1	38	£103,169.24
Total					**£337,871.14**

ANALYSIS.

As stipulated previously, all of the outcomes achieved by Community Finance Ireland are linked back to one of the 17 UN Sustainable Development Goals.

The tables below outlines the total value of the activities carried out by each of the social finance programme's impact against several of the SDGs.

COMMUNITY FINANCE IRELAND OVERALL UN SDG IMPACT AREA	VALUE £/€
Good Health & Wellbeing	£/€42,289,793.71
Industry, Innovation & Infrastructure	£/€9,644,983.42
Decent Work & Economic Growth	£/€8,844,889.39
Peace, Justice & Strong Institutions	£/€590,338.16
Climate Action	£/€556,981.99
Sustainable Cities and Communities	£/€130,785.02
Zero Hunger	£67,246.37
Total	**£/€62,125,018.08**

FTC SUPPORTED GROUPS UN SDG IMPACT AREA	VALUE £
Good Health & Wellbeing	£17,409,565.21
Industry, Innovation & Infrastructure	£2,553,310.14
Decent Work & Economic Growth	£869,565.21
Climate Action	£278,490.99
Peace, Justice & Strong Institutions	£150,724.63
Zero Hunger	£67,246.37
Total	**£21,328,902.58**

NETWORX25 UN SDG IMPACT AREA	VALUE £
Industry, Innovation and Infrastructure:	£131,389.02
Sustainable Cities and Communities	£92,062.80
Partnerships for the Goals	£60,313.04
Decent Work and Economic Growth	£54,106.28
Total	**£337,871.14**

NISBLF UN SDG IMPACT AREA	VALUE £
Decent Work and Economic Growth	£7,801,411.13
Industry, Innovation and Infrastructure:	£491,441.39
Total	**£8,292,852.52**

ROI SUPPORTED GROUPS UN SDG IMPACT AREA	VALUE €
Good Health & Wellbeing	€24,880,228.50
Industry, Innovation and Infrastructure	€6,600,231.88
Peace, Justice & Strong Institutions	€439,613.52
Climate Action	€278,490.99
Decent Work & Economic Growth	€173,913.04
Sustainable Cities and Communities	€130,785.02
Total	**€32,503,262.97**

ANALYSIS.

The tables below outlines the total finance programme's value of its outcomes, along with the costs, to deliver CFI's overall activities, which have been broken down into each of the individual initiatives.

CFI OVERALL ANALYSIS ACTIVITIES VALUE	VALUE £/€
Project Benefits (total impact minus 3.5% discount rate)	£/€62,125,018
Financial Support Provided	£/€13,392,839
Social Value/ SROI	£/€4.63

NISBF ANALYSIS ACTIVITIES VALUE	VALUE £
Project Benefits ((total impact minus 3.5% discount rate)	£8,292,852.52
Financial Support Provided	£1,576,692.00
Social Value/ SROI	£5.25

FTC ANALYSIS ACTIVITIES VALUE	VALUE £
Project Benefits (total impact minus 3.5% discount rate)	£21,328,902.58
Financial Support Provided	£4,771,850
Social Value/ SROI	£4.46

ROI ANALYSIS ACTIVITIES VALUE	VALUE €
Project Benefits ((total impact minus 3.5% discount rate)	€32,503,262.97
Year 1 Costs	€7,044,297
Social Value/ SROI	€4.61

NETWORX25 ANALYSIS ACTIVITIES VALUE	VALUE £
Project Benefits (total impact minus 3.5% discount rate)	£337,871.14
Financial Support Provided	£93,946.38
Social Value/ SROI	£3.59

By going through this process, Community Finance Ireland is demonstrating an impressive social value of £/€4.63 for every £/€1 spent.

The FTC programme is delivering £4.46 for every £1 spent and the NISBLF is delivering £5.25 for every £1 spent.

The ROI programme is delivering £/€ 4.61 for every £/€1 spent and the NetWorx25 programme is delivering £3.59 for every £/€1 spent.

ANALYSIS.

Both the individual programmes and overall organisational figures illustrates a very credible level of achievement on all of the initiatives.

In terms of this figure, it is worth noting that the Ministry of Housing, Communities & Local Government in England have updated their Appraisal Guide (2025) which is used by government departments and local authorities as a means of helping to deliver better evidenced-based policy making.

https://www.gov.uk/government/publications/dluhc-appraisal-guide/dluhc-appraisal-guide

In the guide, it provides information and guidance for Departments in outlining what funded projects are seen as a good “value for money” based on their Benefit Cost Ratio. You can see this in the table below.

VFM CATEGORY	IMPLIED BY...
Very High	BCR greater than or equal to 4
High	BCR greater than or equal to 2 and less than 4
Medium	BCR greater than or equal to 1.5 and less than 2
Acceptable	BCR greater than or equal to 1 and less than 1.5
Poor	BCR greater than or equal to O and less than 1
Very Poor	BCR below 0

In summary, a return between a value of £2-£4 would be demonstrating a high value for money return on any funding, and a figure over £4 demonstrating a very high value for money return. So, Community Finance Ireland are clearly delivering this both overall, and within the individual initiatives.

The overall impact of Community Finance Ireland has been illustrated in a number of Impact Maps overleaf.

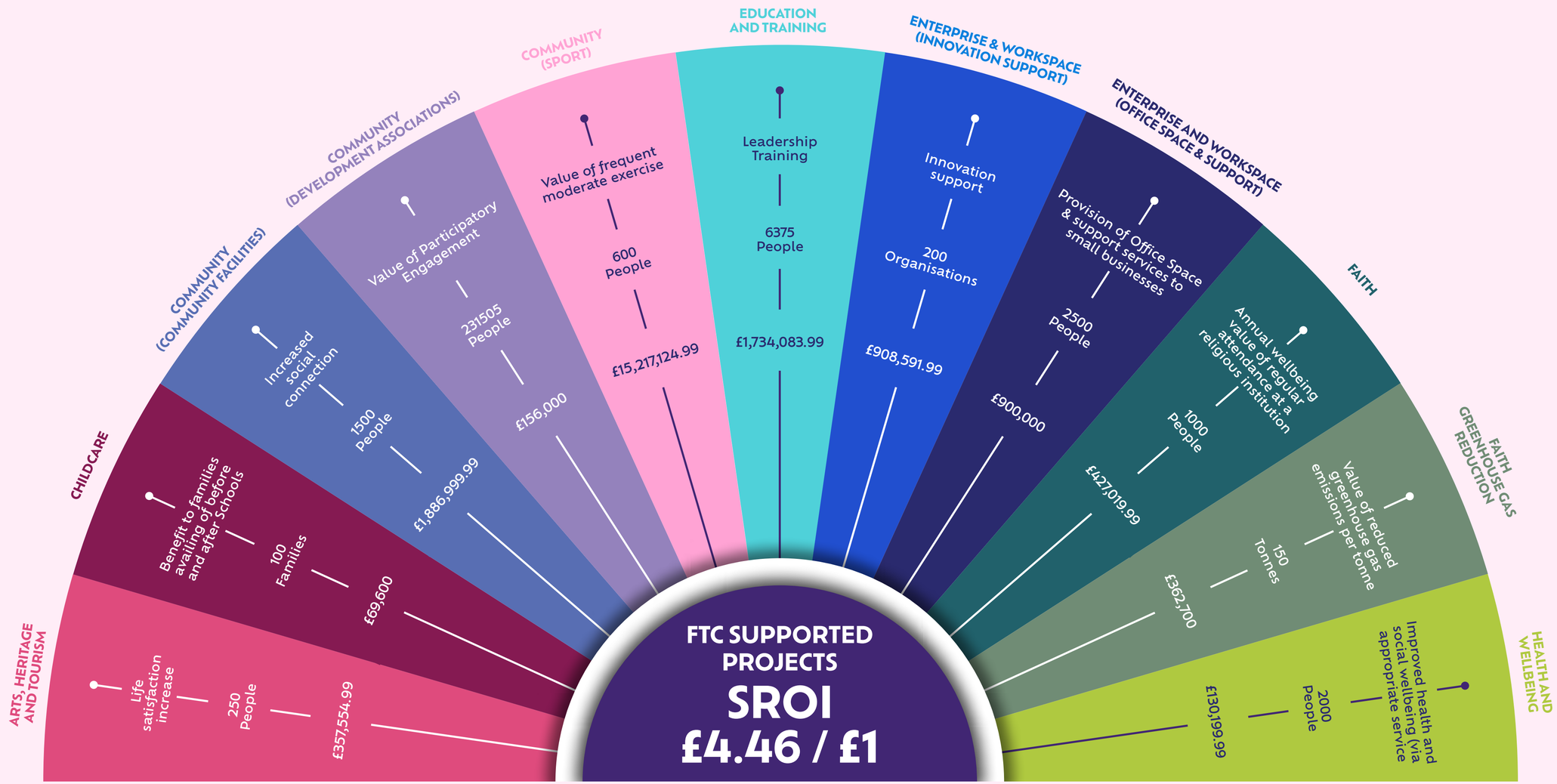
IMPACT MAP.

Community Finance Ireland's Overall Analysis is illustrated in the Impact Map opposite.



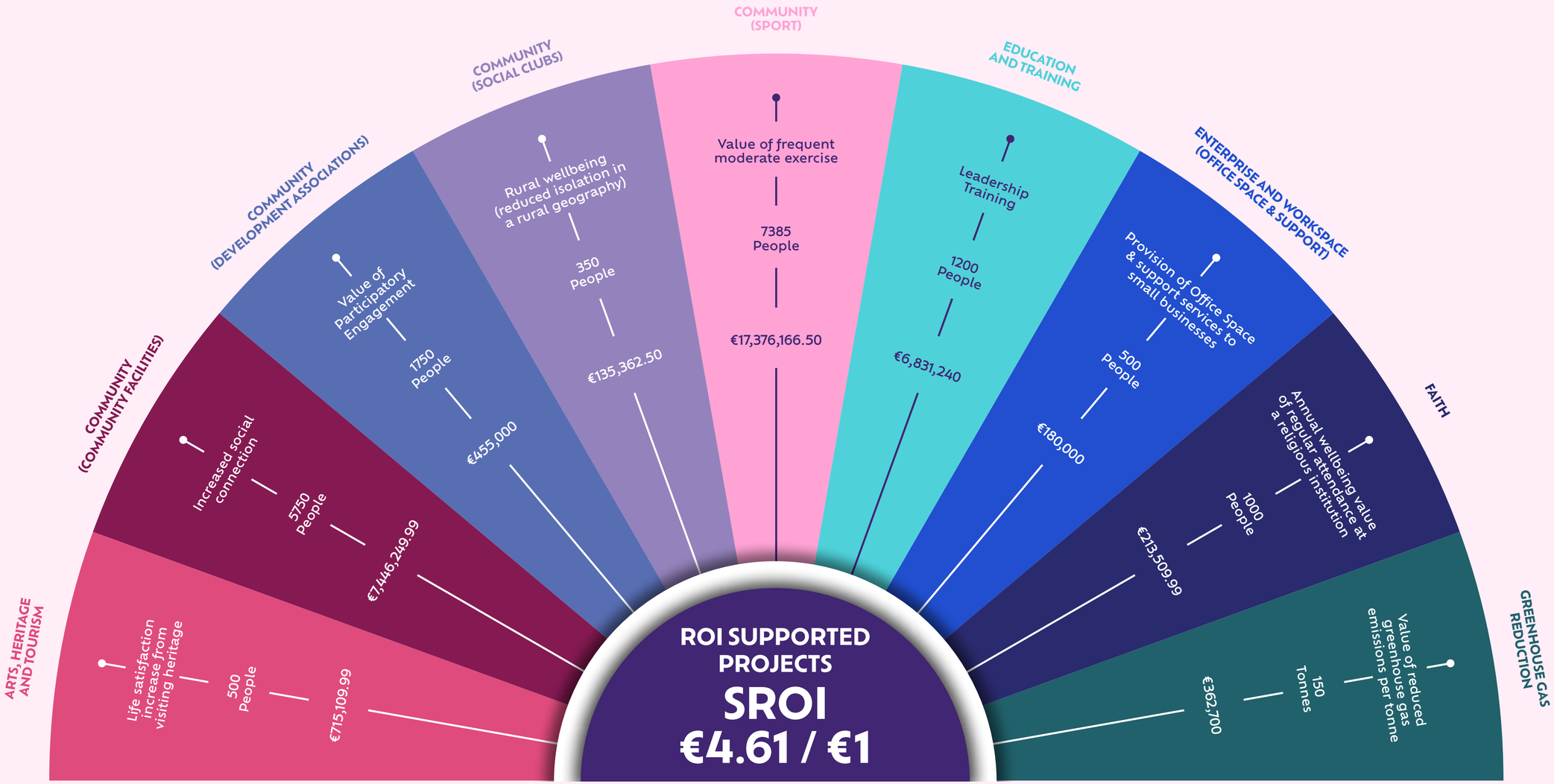
IMPACT MAP.

Community Finance Ireland's FTC Analysis is illustrated in the Impact Map opposite.



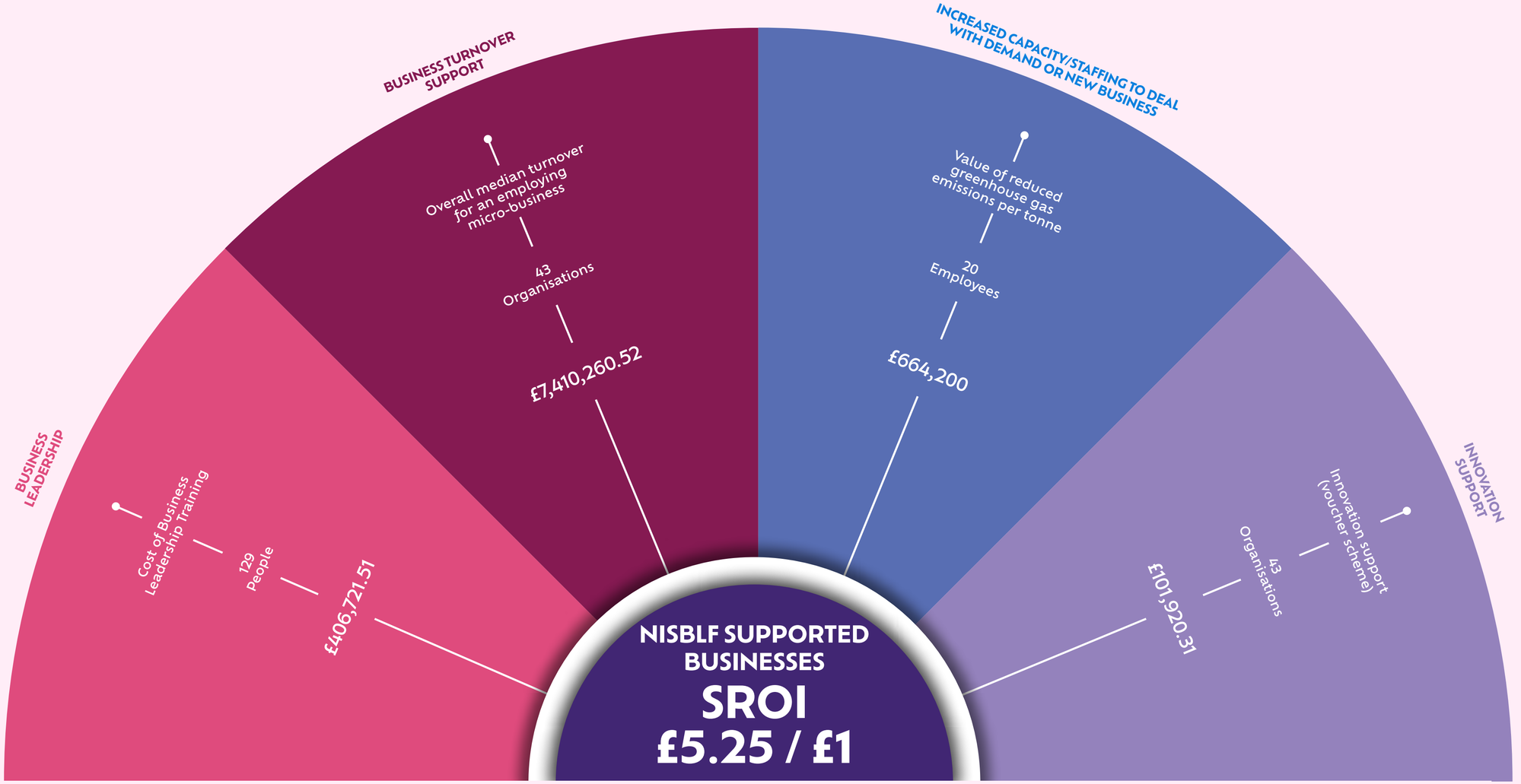
IMPACT MAP.

Community Finance Ireland's ROI Supported Projects Analysis is illustrated in the Impact Map opposite.



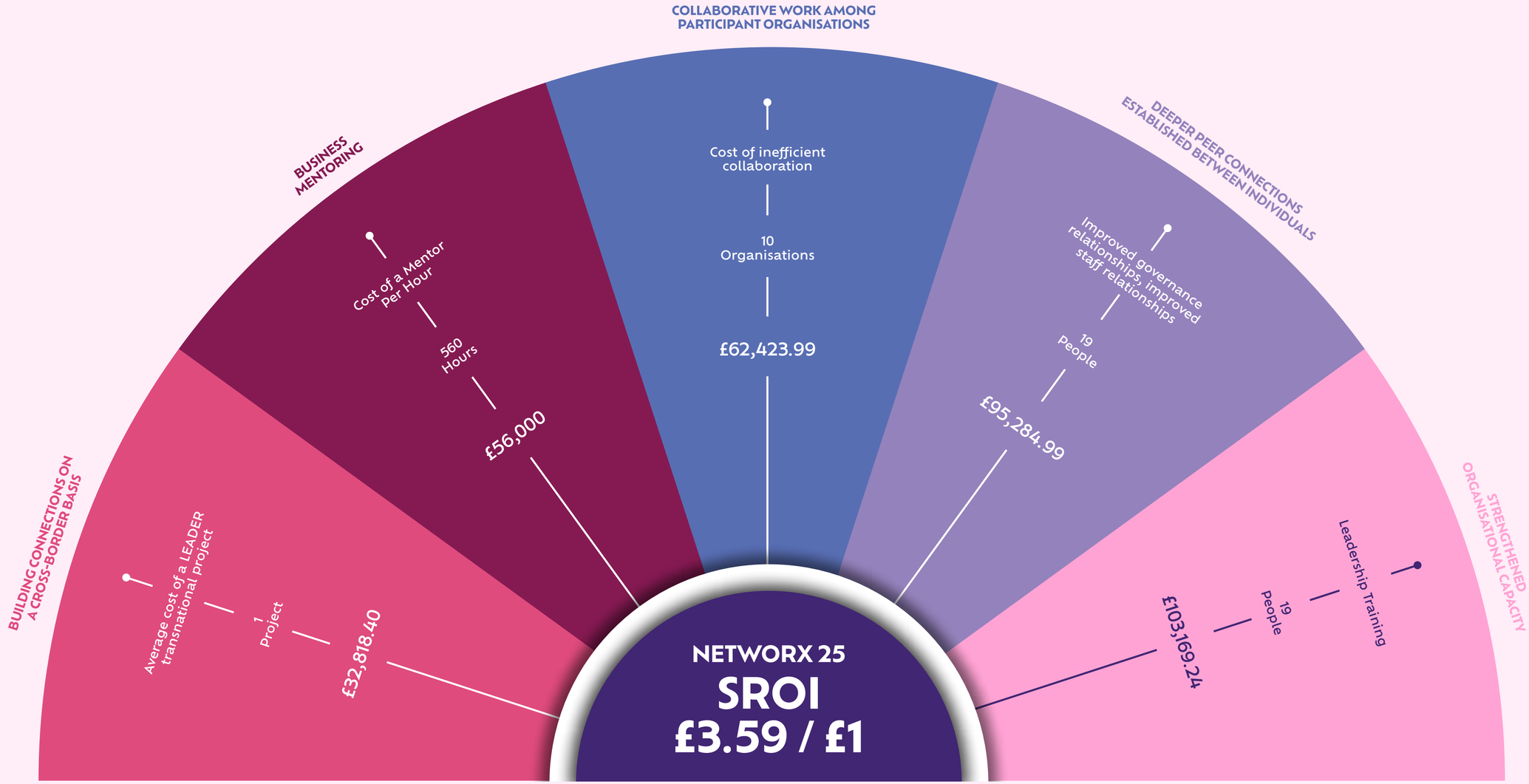
IMPACT MAP.

Community Finance Ireland's NISBLF Analysis illustrated in the Impact Map opposite.



IMPACT MAP.

Community Finance Ireland's Networx Analysis illustrated in the Impact Map opposite.



CFI Client Save Our Homeless -
Chloe & Co. Café

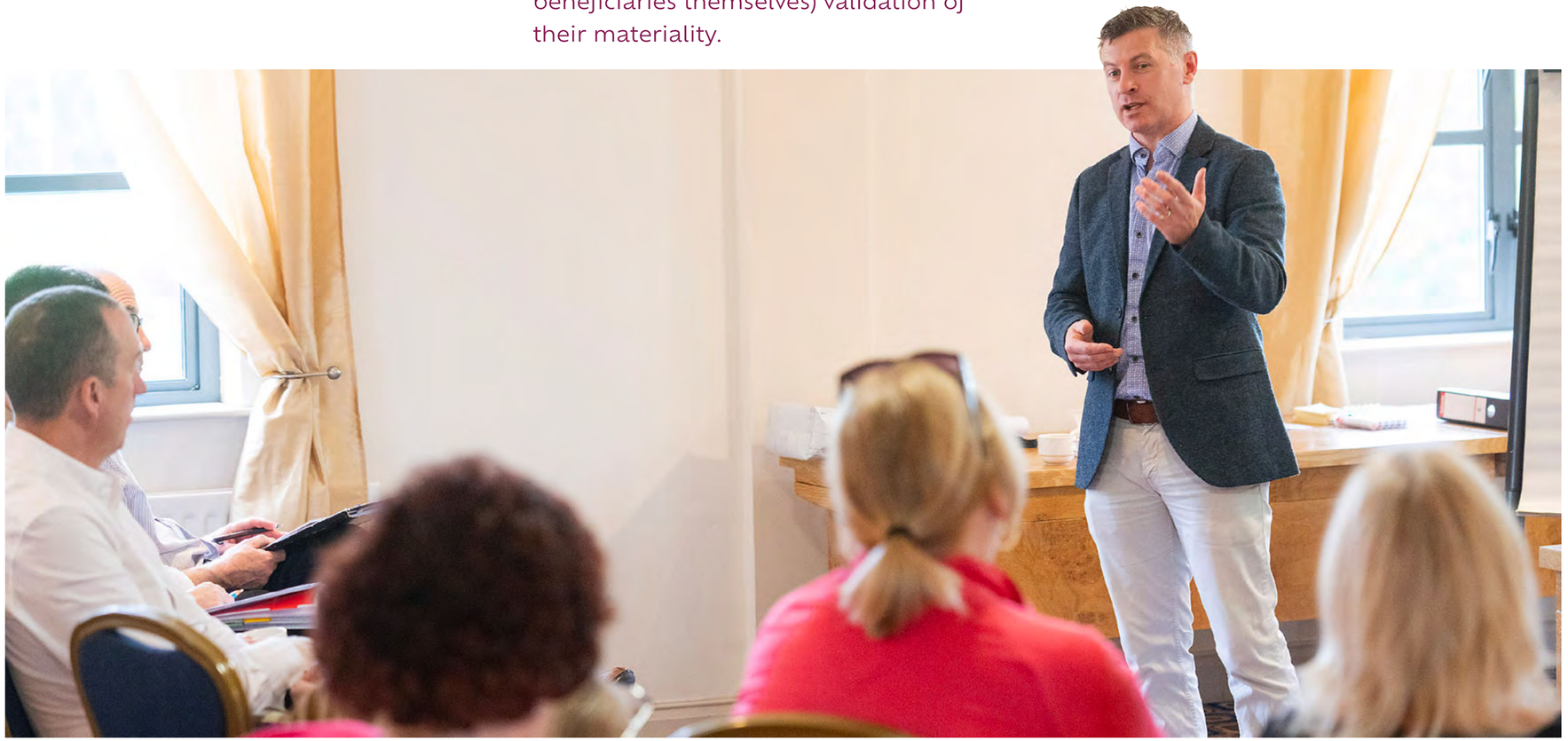


QUALITY ASSURANCE.

We have considered materiality and sensitivity as part of this analysis. All the outcomes chosen make both a reasonable contribution to the overall total value (i.e., none is disproportionately large or small) and we have good third party (i.e., by the beneficiaries themselves) validation of their materiality.

As part of the Social Value process, the final calculation stage undergoes rigorous scrutiny to ensure that each project is not "overclaiming". When calculating deflator percentages, not only do we take into consideration the data captured/survey responses/evaluation information we receive, but we also benchmark these figures with other similar social value analysis that we have carried out over the last number of years. This is done by several members within the Rose Regeneration & SVE consultant team not directly involved with the analysis and involves a detailed "deep dive" into the data capture to ensure that there is no double counting. It also ensures that the deflator percentages are accurate in terms of the nature of the activity being carried out, the age/gender of the project participants, and the duration of the activity.

This rigorous approach ensures that a robust and accurate Social Value figure for the projects we analyse are appropriately calculated.



CONCLUSIONS.

This 2025 report demonstrates the significant and lasting social impact of Community Finance Ireland across the island of Ireland. Through its range of initiatives, CFI is not only supporting local communities and organisations to unlock their potential, but also helping to strengthen resilience, opportunity and long-term positive change. The findings in this report underline both the scale of CFI's wider contribution and the clear value generated through its financial support. As community needs continue to evolve, Community Finance Ireland is strongly positioned to build on this impact by providing a flexible, responsive and trusted service that will remain vital in enabling organisations to deliver meaningful and lasting social value.



Networx25 participants



Rose
Regeneration

Rose Regeneration
Offices | England | Scotland | Northern Ireland
9 Beaumont Fee, Lincoln, LN1 1UH
enquiries@roseregeneration.co.uk
roseregeneration.co.uk