

ACAT CONFERENCE

# RICHARD HUNT, CAF BANK

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Confidential



# CAF CHARITY SERVICES – OUR FAMILY OF ENTITIES

Supporting you with your finances, the CAF Group offers a range of financial services to help your charity have a bigger impact. This summary is aimed at providing an overview of these entities, their regulators, remits and products.

## CHARITIES AID FOUNDATION (CAF)

- Parent organisation
- **Aims: To accelerate progress in society towards a fair and sustainable future for all**
- Regulated by the Charities Commission 268369 and HMRC
- Common products:
  - **CAF Donate** – our electronic giving portal
  - **Venturesome Impact Fund** – offering non-regulated unsecured lending and blended finance packages (part loan/part grant)
  - **CAF Grant Making**
  - **CAF Advisory**
  - **CAF Give As You Earn**
  - **Philanthropy products**

## CAF BANK

- Wholly owned subsidiary of the Charities Aid Foundation
- **Aims: Banking with a Purpose to support the third sector**
- CAF Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 204451
- Common products:
  - **CAF Cash** – our everyday current account
  - **CAF Gold** – our savings account
  - **CAF Bank Loans** – our non-regulated lending products
  - **Business Debit Card**

## CAF FINANCIAL SOLUTIONS LIMITED (CFSL)

- Wholly owned subsidiary of the Charities Aid Foundation
- **Aims: Provides charitable investors with access to both savings accounts and longer-term investment options**
- CAF Financial Solutions Limited (CFSL) is authorised and regulated by the Financial Conduct Authority under registration number 189450
- Introductions to a range of services provided by partners including:
  - **Term deposits**
  - **CAF Charity Deposit Platform**
  - **Investments**

CAF Bank loans are non-regulated products. Loan applications subject to credit assessment. Security will be required. Charity assets may be at risk if you do not keep up with the repayments for a mortgage, loan or any other debt secured on them. If you're thinking of consolidating existing borrowing, you should be aware that you may be extending the term of the debt and increasing the total amount you pay. The value of investments may fall as well as rise. You may not get back the full amount that you originally invested. Past performance is not a guide to future performance. There is no guarantee about the level of capital or income returns that will be generated.



## MY QUESTIONS FOR YOU

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What did you wish you knew when you took on your present role?

Where did you look for help and advice when you started?

Beyond ACAT, where do you now look for help and advice?

## WHAT NEXT?

Whatever comes next for you and your Church, we are keen to talk to you, to learn more about your organization and to discuss where we might help you.

### PROJECTS?

- Considering a major project. Happy to talk.



### BANKING NEEDS?

- Day to day banking with dual online authorization.



### SAVINGS?

- As well as CAF Bank, CFSL provides a range of savings accounts.



### QUESTIONS?

- Future Proofing your Banking Relationship.

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