

Key Responsible Finance's achievements in 2015

- **Social Value Framework** – we launched this exclusive member resource supported by Citi, which enables our members to report their value added to each of their stakeholders.
- **Financial Conduct Authority** – we lobbied for a proportionate approach to authorising and supervising our members; as a result a dedicated team at the FCA now reviews and determines the applications of responsible finance providers.
- **FCA Authorisation Support:** Access to a package of online compliance training courses, in-person CPD training, and bespoke application support from a compliance consultant at a discounted group rate.
- **Referral Portals** – we have been working with 6 referral portals applying for “designated platform” status from the British Business Bank, to generate leads for our members.
- **Affordable Lending Portal** – following support from the Cabinet Office, we have led the development of the Affordable Lending Portal, an opportunity for personal lending responsible finance providers to access a new marketing channel and opportunity for collaboration with leading high street retail chains.
- **Community Finance Partnerships:** we secured funding to pilot the community finance partnership model with members in London.
- **Infrastructure:** we have been working with an external consultant on early stage scoping of a common back office platform for the sector.
- **Responsible Finance Handbook** – we launched the full handbook in 2015, with information about key topics and themes in the sector.
- **Church Credit Champions network** – we were involved in promoting CDFIs within this collaboration, which was the core of a major national community organising campaign to draw financial exclusion and a range of solutions to the attention of the three main party leaders prior to the election.

- **Conference, awards and member day** – we delivered a successful Annual Conference featuring several influential keynote speakers, launched the first Citi Microentrepreneurship Awards promoting the great work of CDFIs and microentrepreneurs and hosted a member day.
- **DCLG programme on Community Economic Development** – we shaped a new programme that should drive new investment and local government support for community enterprises
- **DCLG Ministerial Partnership Board** – led on the development of a new social investment signposting resource distributed and applied across the third sector.
- **Re brand work** – following a year-long process of consultation and design, we launched our new brand, Responsible Finance, in November, which has received positive feedback and support.
- **Regional Growth Fund** – our highly successful CDFI consortium continued to deliver £60m funded by RGF1, Co-operative Bank and Unity Trust Bank. The Responsible Finance RGF programme has the lowest cost per job and KPI performance across all other RGF schemes
- **Start Up Loans Programme** – we grew and secured an extension for delivery partners before migrating to Type B contracts.
- **Responsible Finance Annual Report** – we published our annual report promoting the responsible finance industry in the UK.
- **Start up Microenterprise Project** – we teamed up with HACT to bring together resources from housing associations, CDFIs and Start Up Loans to create a loan fund to support residents, or the local communities they work in, looking to start up their own businesses.
- **Community Investment Coalition** – we are a key partner in this campaign for fair finance.
- **Policy & lobbying**: ongoing policy and lobbying work, which in 2015 largely focused on inputting into the British Business Bank research on sustainability and the Comprehensive Spending Review.