

CDFIs: A green light to financial inclusion

Millions of us can't get fair credit when we need it. We may have **no credit history** or a **low credit score**. When there's an emergency or large expense, **where can we go?**

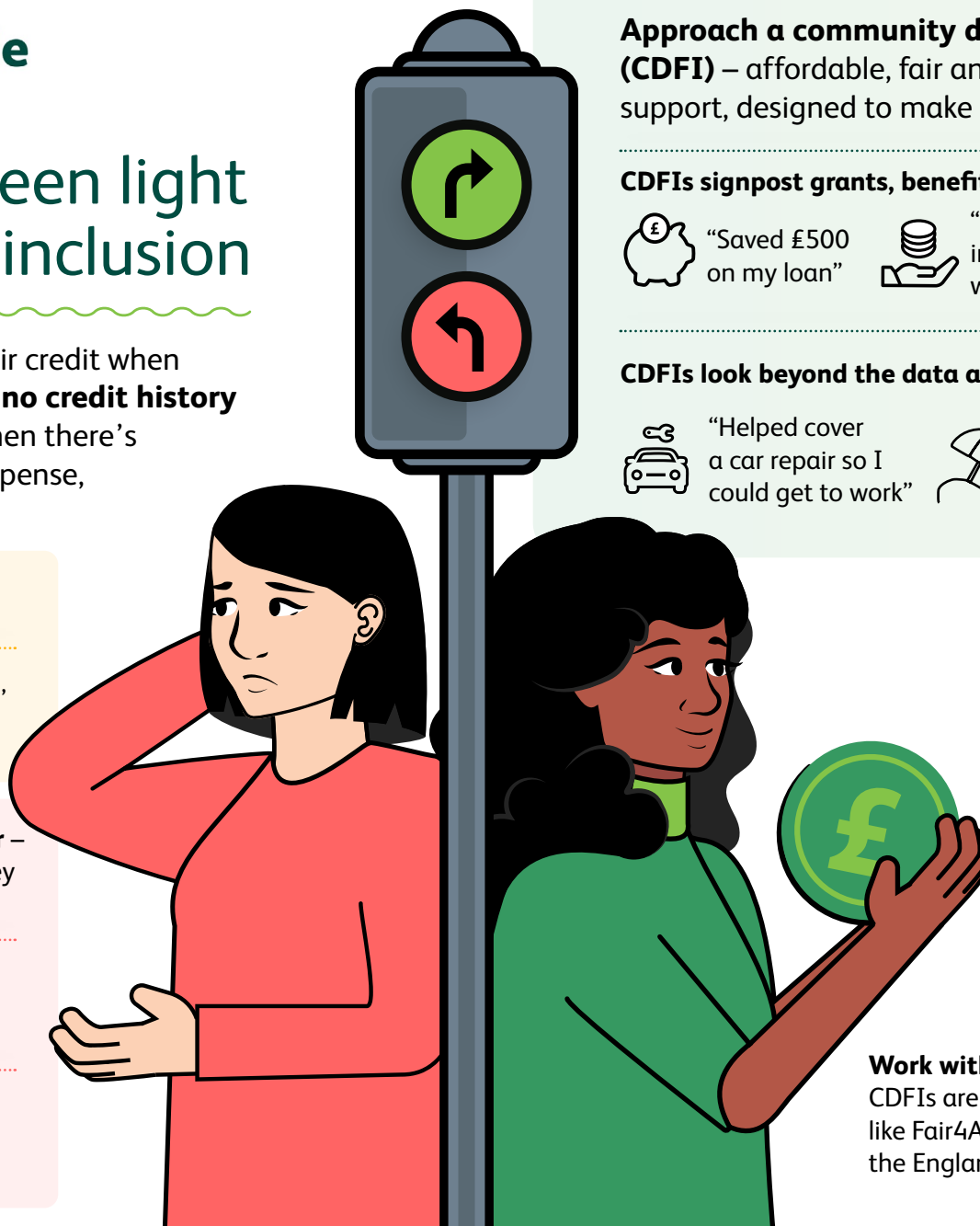
Friends and family – not an option for millions

A credit union – wonderful, but lots of us don't have savings or meet criteria

Loan shark / illegal lender – can appear friendly, but they exploit and trap borrowers

Don't pay – can mean not getting to work, eating, or supporting the family

Payday or very high-cost lender – huge charges make life harder



Approach a community development finance institution (CDFI) – affordable, fair and flexible credit and non-financial support, designed to make lives better.

CDFIs signpost grants, benefits and financial help



"Saved £500 on my loan"



"Found £3,700 in benefits I was due"



"Showed me a charity I could trust for debt support"

CDFIs look beyond the data and can say "yes" when others say no



"Helped cover a car repair so I could get to work"



"Let me pay for the kids' holiday in instalments"



"Lent what I needed for solar panels"

CDFIs save customers **£hundreds** in interest and identify **£millions** in financial support for applicants. They:

- build financial resilience by helping households save money
- stop loan sharks from harming people which damages families and society
- support inclusive growth by making credit more affordable, so people can increase their participation in work, education and their local economy

Work with CDFIs to create routes out of exclusion. CDFIs are trusted by customers, investors and partners like Fair4All Finance, NatWest Group, StepChange and the England Illegal Money Lending Team.

CDFIs are ethical and effective. With more funding to lend, better referrals from banks, new partnerships and a Fair Banking Act they can help more people. Visit [Responsible Finance](https://www.responsiblefinance.org.uk) for details and give the green light to financial inclusion.