

FINANCIAL INCLUSION IN THE COMMUNITY

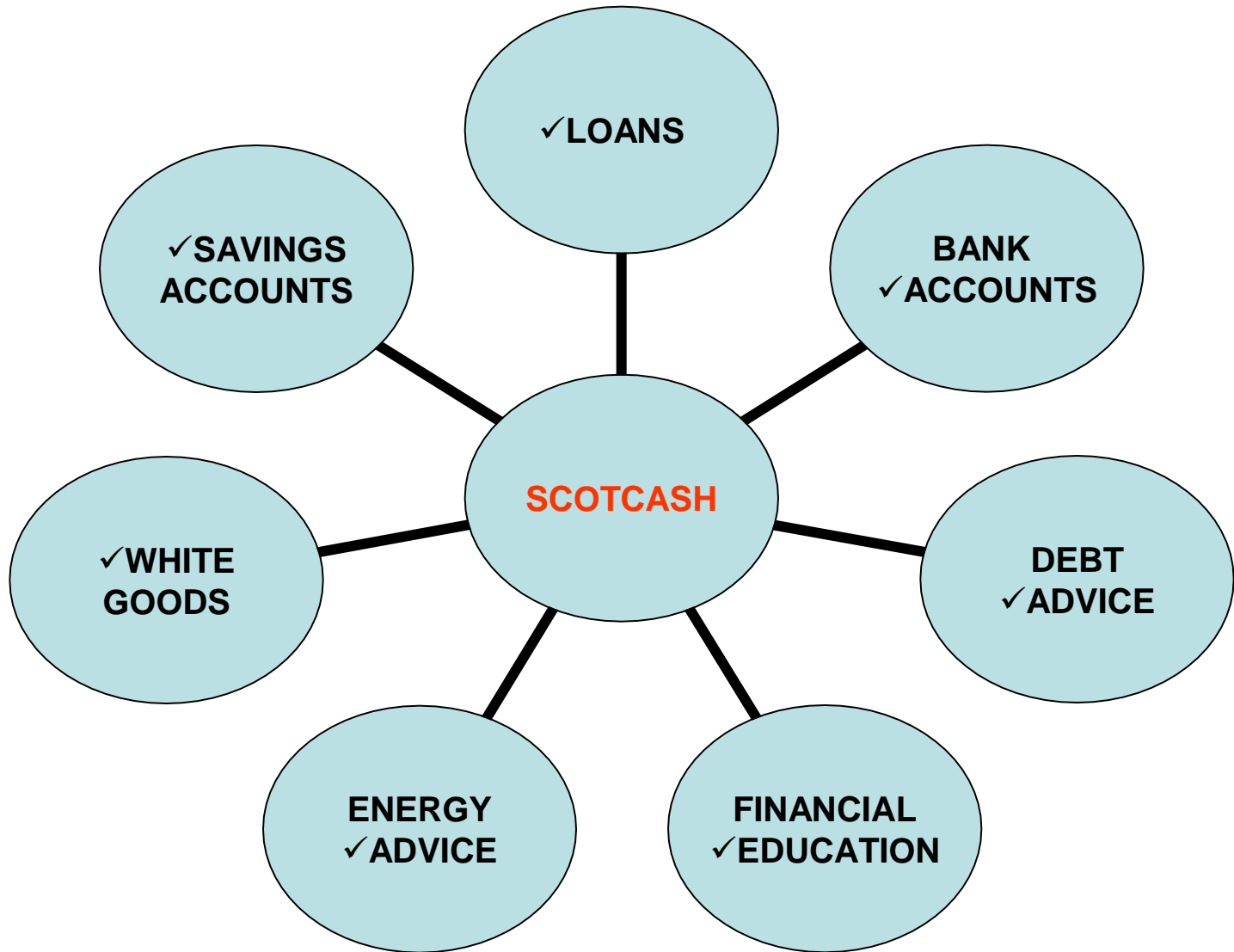
**Sharon MacPherson
Chief Executive Officer**

What is financial exclusion and why does it matter?

- **Lack of access to finance, credit and financial services**
- **Linked to other social issues**
- **Concentrated in vulnerable groups**
- **The Poverty Premium**

SCOTCASH

- **Community Development Finance Institution**
- **Glasgow Financial Inclusion Strategy**
- **New approach to delivery**
- **Wide range of financial inclusion products and services**



PREVENTATIVE APPROACH

- **Promoting best advice**
- **Interrupting cycle of debt & payday loans**
- **Integrated services providing resilience**
- **Sustainable**

WHAT HAVE WE ACHIEVED?

- **2100 BASIC BANK ACCOUNTS**
- **9000 LOANS for £5m**
- **450 CREDIT UNION ACCOUNTS**
- **Over 277 EVICTIONS PREVENTED**
- **4600 CAB CLIENTS WITH £12M DEBT**
- **SAVINGS OF £2.1M TO CUSTOMERS**

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