

# Social Impact



Derbyshire  
**Community  
Bank**

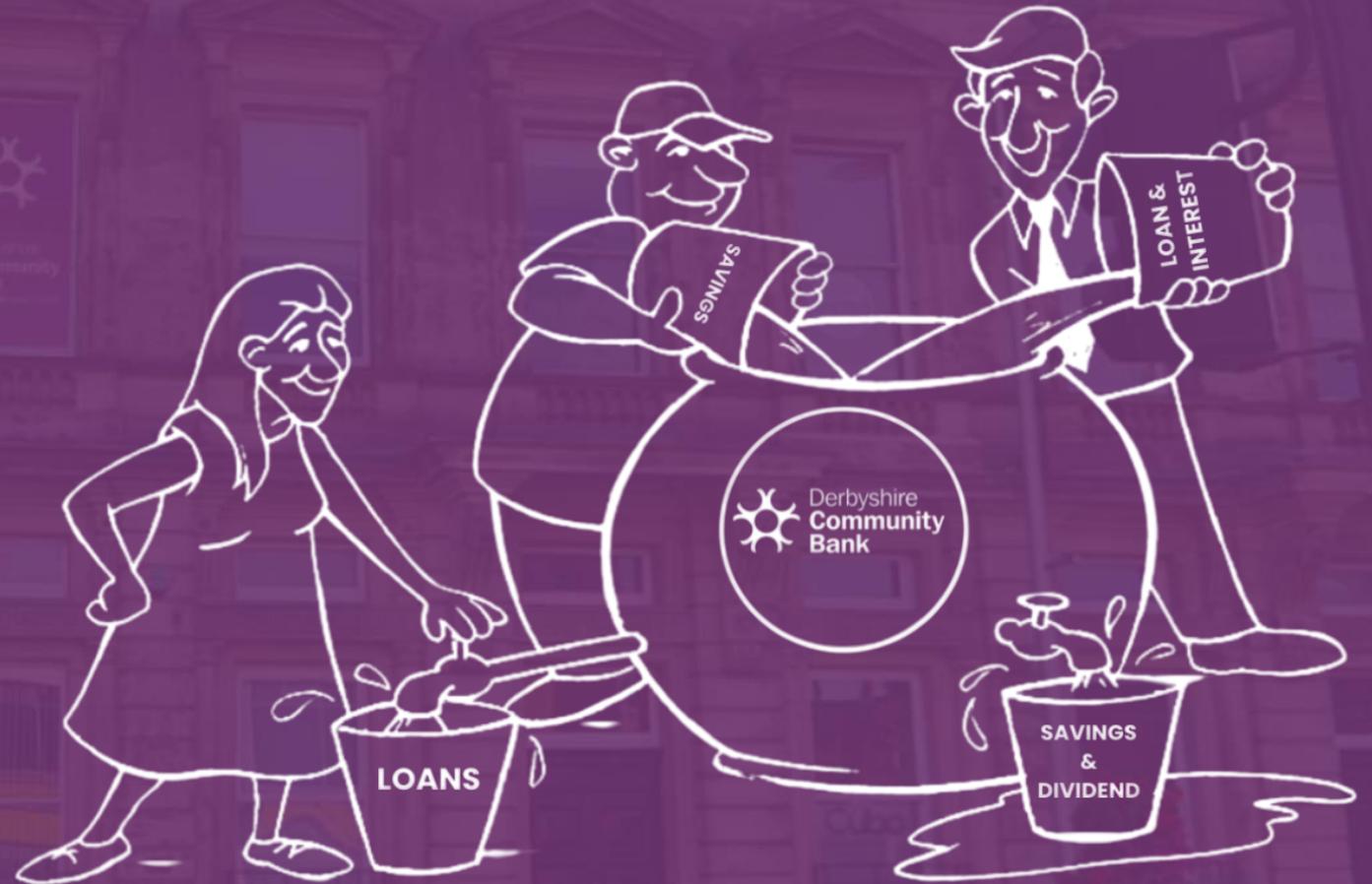
Where local really counts

[www.dcbank.org.uk/social-impact](http://www.dcbank.org.uk/social-impact)

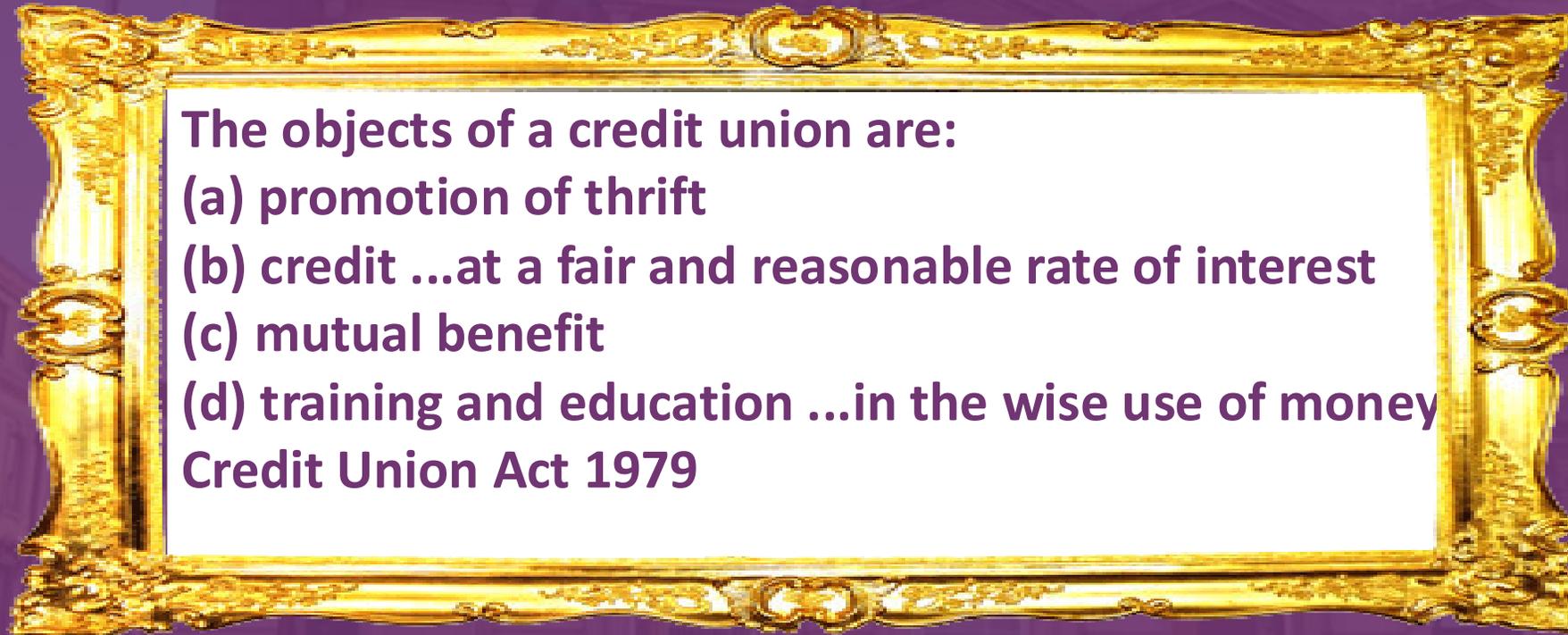


# About Derbyshire Community Bank

- Anyone who lives or works in Derbyshire
- Regular savings - £12/month
- Affordable loans - £300 to £7,500
- 5,000 Members
- £2m assets
- Lend £1.3m annually
- Average loan £515
- Erewash Credit Union Ltd t/as Derbyshire Community Bank
- Financial cooperative
- Not-for-profit
- Authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority



# What do we do?



**Our Purpose is to enable Members to flourish.**

# Social Impact Questions

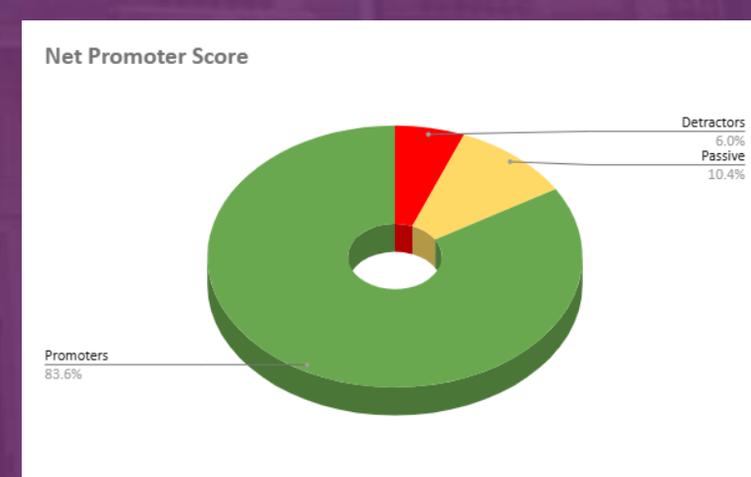
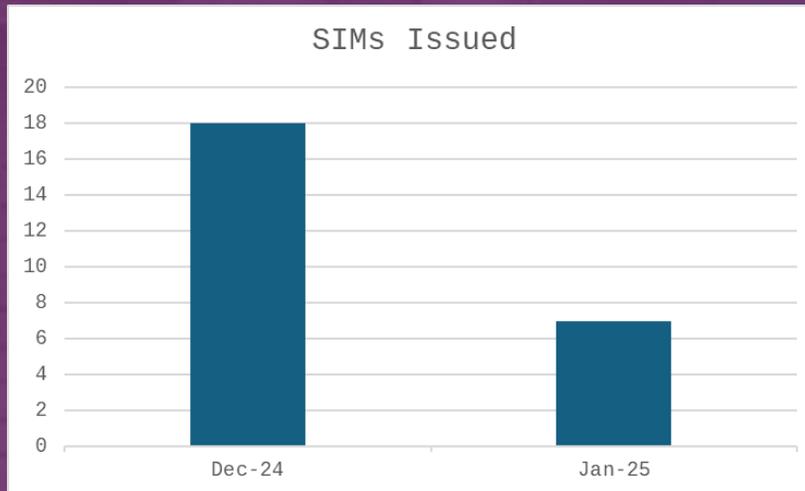
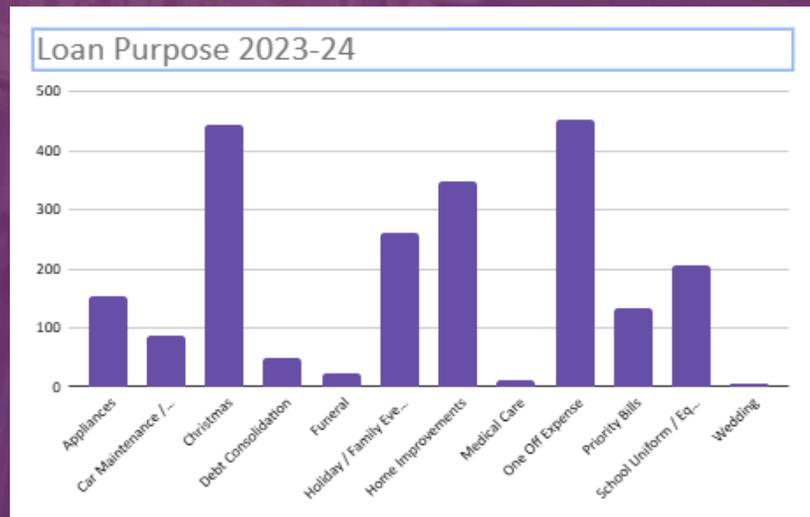
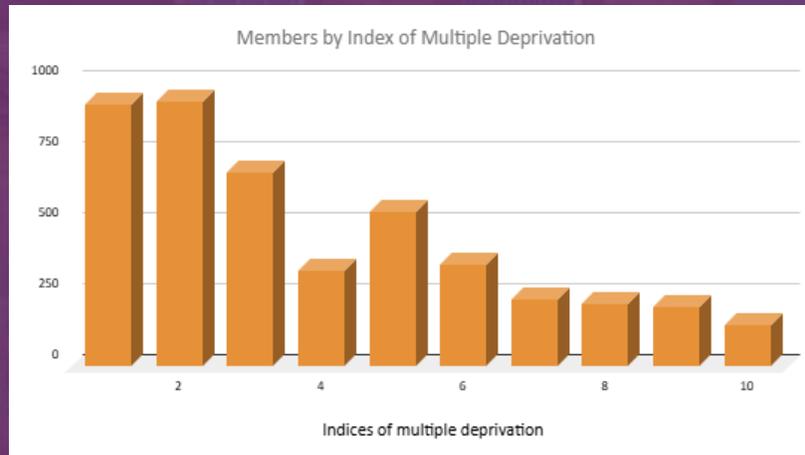
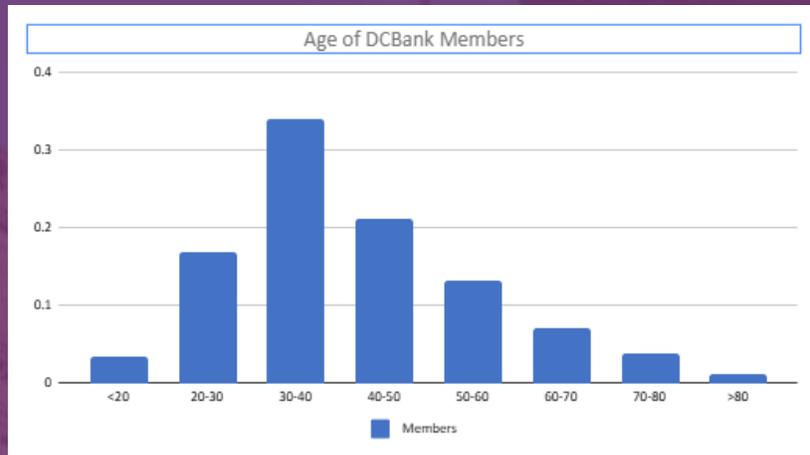


- Are we reaching the people who need us most?
- Do Members value our products and services?
- Do loans improve life for our borrowers?
- Regular saving – do Members value our Save-as-you-pay £12/month?
- Customer service – do we achieve our values?

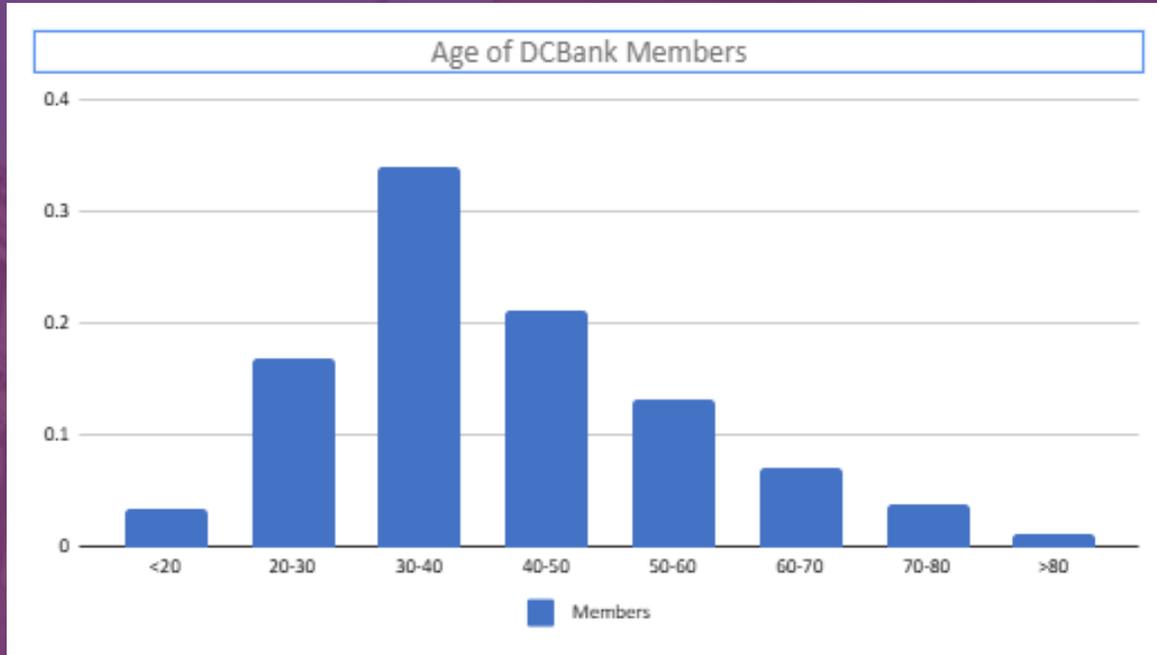
# DCBank is for everyone



# DCBank Social impact



# Are we reaching the people who need us most?



- 54% under 40 years
- 71% female
- 55% in the three most deprived areas in Derbyshire and Derby City

*"Thank you, you've seen me through a difficult time in my life."*

# Do Members value our products and services?



How likely are you to recommend DCBank to friends, family and colleagues?

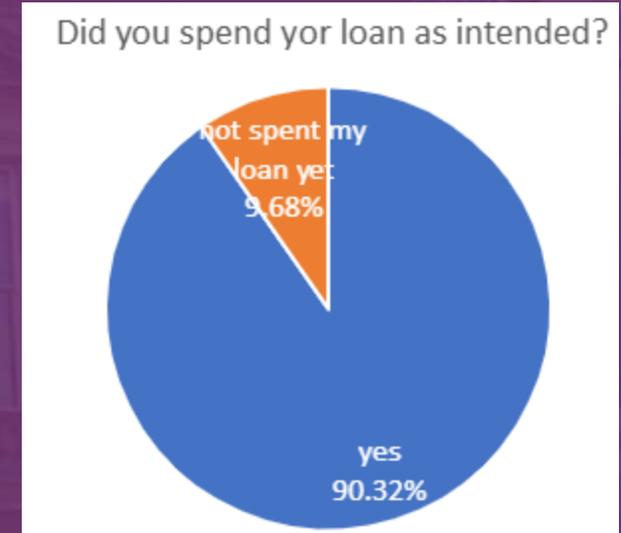
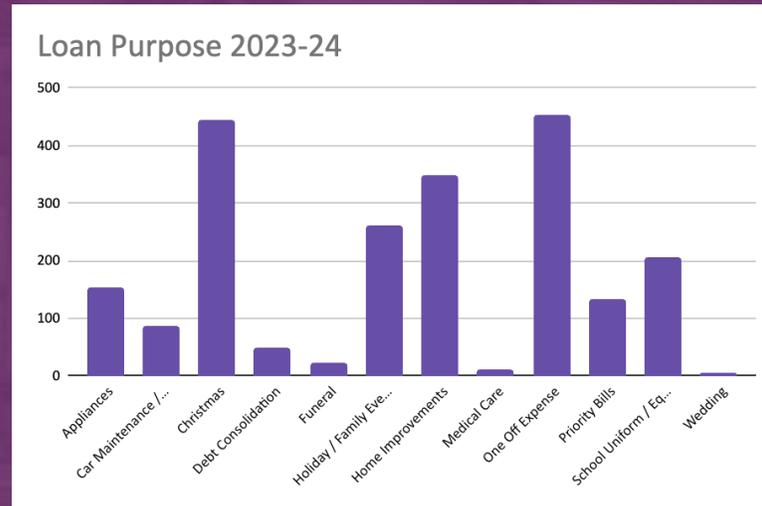
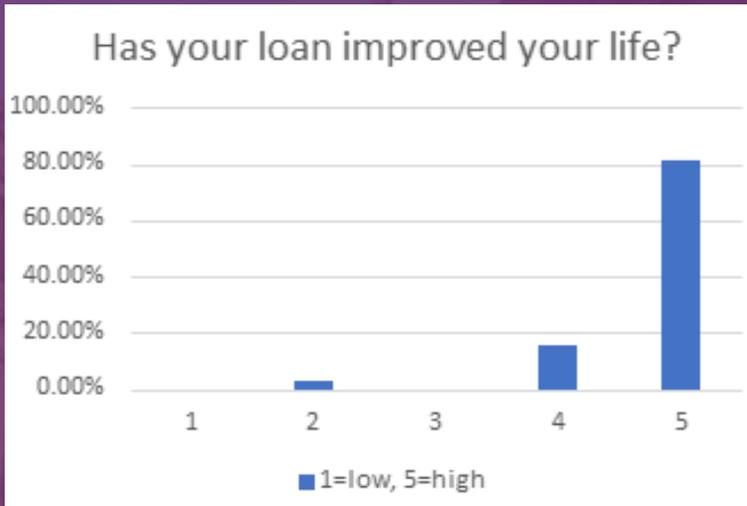
- 54% under 40 years
- % in the three most deprived areas
- Survey responses- 7day, member survey, vulnerability

*"Derbyshire community bank is really helpful and have helped me for years I couldn't do Christmas without the help"*

*"The great thing is that by **saving directly from your salary**, the money can build up over time without you noticing. It **costs nothing to set up** and manage & you can access your savings whenever you need them!"*

*"Lovely staff. Used before. **Christmas savings** is a great service they have done too. **Save and deposit** as much as you like and no worrying about Christmas money."*

# Do Loans improve life for our borrowers?

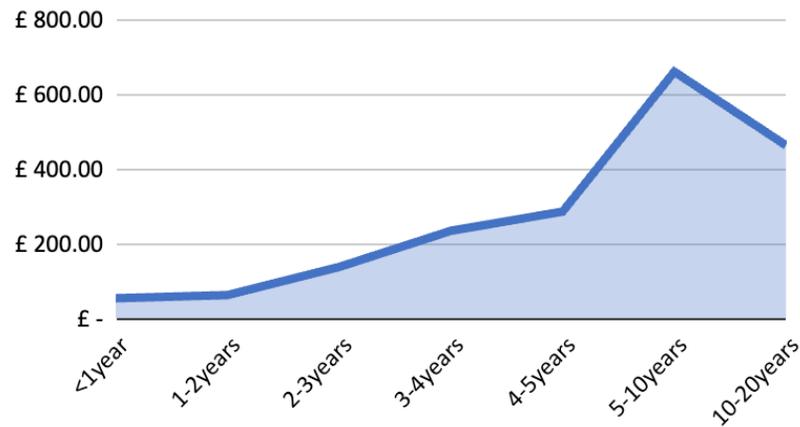


- 7 Day Loan survey
- Borrowing for a purpose
- Save-as-you-repay

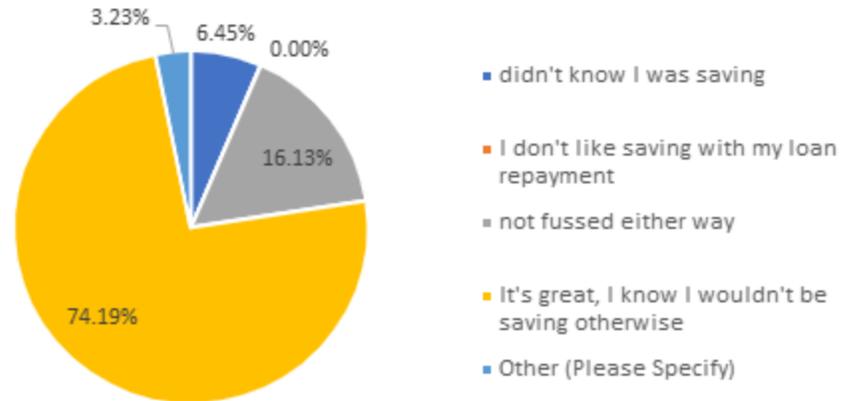
*"I heard from Derbyshire Credit union Bank through a close friend as I needed a cash boost to help me buy a washing machine. It was so easy to apply and everyone I've ever spoken to have been really helpful."*

# Regular saving – do Members value our Save-as-you-pay £12/month?

Average Savings by years of Membership



All our Borrowers save £3/week How have you found that?



- This may be the only savings Members have
- "It's not what you earn, it's what you keep"
- Financial resilience
- Financial education

"I don't know what I would be now if it wasn't for these guys, they got me out of poverty and into saving every month. Never had it so good! I'm 70 & finally doing well financially. It's been hard, but all worthwhile. Go have a chat with them, you'll never look back."

# Customer Service – Do we achieve our values?



*"Easy and fast procedure ,  
no problems at all very  
happy with this service"*

*"Very helpful"*

*"I am so pleased with the  
exceedingly good service I have  
received from all staff at credit  
union... consistently warm, friendly  
and professional and I am so proud  
and grateful to be a long-term  
member"*

- Values v reality
- Survey responses
- Reviews
- complaints

*"Lovely staff when  
speaking over the phone  
and super helpful! Love  
that we get the chance to  
save while repaying, which  
is very helpful."*



**Derbyshire Community Bank**



134 Google reviews

*"Very polite on the phone  
knew exactly how to deal  
with my query"*

# What more can we do?

**Visit Our Website - [www.dcbank.org.uk](http://www.dcbank.org.uk)**

**Call - [01332 348144](tel:01332348144)**

**[Email - ceo@dcbank.org.uk](mailto:ceo@dcbank.org.uk)**

Derbyshire Community Bank  
CUBO  
Victoria Street  
Derby  
DE1 1EQ

[www.dcbank.org.uk/social-impact](http://www.dcbank.org.uk/social-impact)

