



Affordable Credit Theory of Change

Theory of Change

Our Theory of Change has been developed alongside the Esmée Fairbairn Foundation in consultation with the affordable credit and financial inclusion sectors. It is intended to be a shared Theory of Change for every organisation that is contributing to solving the problem of a sub-scale provision of affordable credit in the UK. Fair4All Finance will work on part of this and in collaboration with others to drive systemic change.

The first part of the Theory of Change focuses on the affordable credit sector; those inputs and activities which will enable the sector to grow in scale, and those outcomes which mean the affordable credit sector is healthier and having more impact.

The second part of the Theory of Change focuses on the effects that an increased provision of products should have on customers – eventually impacting on their financial resilience, financial capability, and health and wellbeing.

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Since its creation in March 2019 Fair4All Finance has created a comprehensive theory of change, and through its pilot it has provided a robust assessment of what best practice for the sector looks like. We are excited to work with them on the next phase of the scale-up programme to substantially expand the capacity of the whole of the CDFI affordable credit sector, to create a new and improved normal for people building their financial resilience.

Theodora Hadjimichael, CEO, Responsible Finance

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SCALING UP THE AFFORDABLE CREDIT SECTOR



CUSTOMER BENEFIT FROM INCREASED AFFORDABLE CREDIT PROVISION

