# Theory of change: Community Finance Resilience Fund

| **Inputs**: the building blocks | **Activities**: what we did | **Outputs**: what this meant for community finance | **Outcomes**: what changes? | **The bigger impact** |
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| A minimum of **£5million** secured via the Dormant Assets Scheme<br><br>**Learning** from Fair4All Finance's other work and evaluations<br><br>Co-designing this fund in partnership with **NPC** and community finance providers<br><br>Bringing in **Sagana** as assessment partner<br><br>Bringing in **Ecorys** as evaluation partner | 1 Marketing<br><br>2 Application<br><br>3 Assessment<br><br>Four funding types available:<br>• **Small Grants** (up to £50,000)<br>• **Large grants** (up to £250,000)<br>• **Capital Adequacy Investments** (up to £500,000)<br>• **Other funding via Expression of Interest** (up to £500,000)<br><br>4 Monitoring<br><br>5 Evaluation | **44 organisations** received grants to cover increased/unplanned operational costs to support business infrastructure<br><br>**1 credit union** received subordinated debt to maintain compliance with capital assets ratio and support liquidity<br><br>**12 organisations** received additional funding to support sector resilience, aligned with CFRF objectives<br><br>In total **£6.2m has been** committed to **47 community finance providers** | **Customers in financially vulnerable circumstances** have better access to affordable credit and are able to address their immediate financial needs<br><br>**Community Finance providers** are able to cover their operational costs, have stronger balance sheets and have improved systems for organisational resilience<br><br>**Fair4All Finance** have learnings for future fund delivery | Affordable credit provision is **preserved and scaled over time**<br><br>**Improved resilience** of the community finance sector<br><br>Increase in the use of **fair and affordable credit** |