

Local Trust | Big Local
Friends of
Fishwick & St Matthew's
Working together for the benefit of Fishwick and St Matthew's
**1 MILLION POUNDS
FOR FISHWICK &
ST MATTHEW'S
HOW WOULD
YOU SPEND IT?**



Tackling Poverty

through

Financial Inclusion

Local Trust | Big Local
Working together for the benefit of Fishwick and St Matthew's
**1 MILLION POUNDS
FOR FISHWICK &
ST MATTHEW'S
HOW WOULD
YOU SPEND IT?**

Local Trust | Big Local

Working together for the benefit of Fishwick and St Matthew's

Friends of
Fishwick * St Matthew's



- FOfS formed in 2011

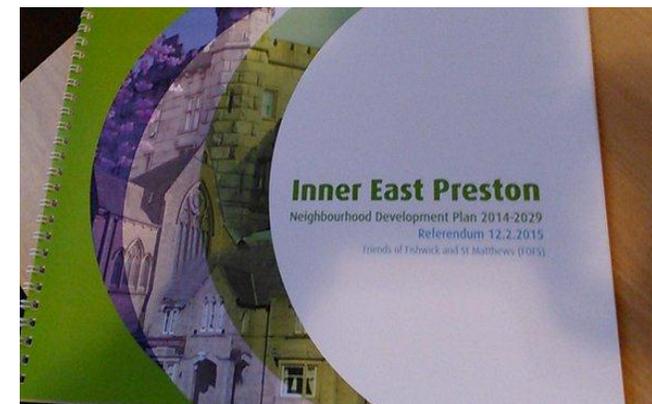
Following closure of council neighbourhood office

- Neighbourhood Plan 2012-15

New community rights & referendum

- Big Local 2015 –

£1,000,000, consultation, Big Local Plan



**1 MILLION POUNDS
FOR FISHWICK &
ST MATTHEW'S
HOW WOULD
YOU SPEND IT?**

Local Trust | Big Local

Working together for the benefit of Fishwick and St Matthew's

Friends of
Fishwick * St Matthew's



- Big Local consultation
Housing, jobs, health, welfare reform, poverty.
- Poor credit history, doorstep lenders, high interest
higher purchase.

Local Trust | Big Local
Working together for the benefit of Fishwick and St Matthew's
**1 MILLION POUNDS
FOR FISHWICK &
ST MATTHEW'S**
**HOW WOULD
YOU SPEND IT?**

Local Trust | Big Local

Friends of
Fishwick * St Matthew's

Working together for the benefit of Fishwick and St Matthew's



- Credit Union
Max investment, savings requirement
- Lancashire Community Finance
Housing, debt, budgeting, business
(Responsible lending)



Local Trust | Big Local
 Friends of Fishwick & St Matthew's
 Working together for the benefit of Fishwick and St Matthew's

1 MILLION POUNDS FOR FISHWICK & ST MATTHEW'S

HOW WOULD YOU SPEND IT?

Local Trust | Big Local

Friends of Fishwick & St Matthew's

Working together for the benefit of Fishwick and St Matthew's



- Capital loans pot
- Preferential loan rate £400-£1000
- Admin fee
- Responsible lending
- Budgeting advice

Lancashire community finance

Local Trust | Big Local

Friends of Fishwick & St Matthew's

Working together for the benefit of Fishwick and St Matthew's

Bringing affordable credit exclusively to all residents of Fishwick & St Matthew's

A real alternative to doorstep loans and rent to buy HP.

Look at the total cost before signing up with one of them.

Any resident over 18 can apply for a loan from £400 – £1000 and the loan can be for any purpose such as Christmas, white goods, TVs, etc.

Successful applicants have the money paid directly into a bank account, you can then find the best deal and buy the exact model you want.

We are a responsible lender – we have to make sure you can repay, and ask to see evidence of your income. This can be wages, benefits or pension. We then work out your expenditure by doing a budget planner. We may be able to give you some tips to improve the way you manage your money. Repayments are made easy by either weekly or monthly direct debit.

The first time we meet we also need to see your proof of identity and address.



How much will it cost?

There is one fixed interest rate and no fees.

Amount borrowed	Weekly repayment	Number of repayments	Total amount of credit	Total amount repaid	APR
£450	£13.03	39	£450	£508.17	38%

Typical example 22/10/2015

If this is for you or you just want more information

Call Lancashire Community Finance on 01772 556877 or pop into our office at 4 Fleet Street, Preston PR1 2UT.



Other services

Personal loans over £1,000, home improvement loans for owner occupiers and Start Up loans for new businesses or those under 2 years old – subject to affordability.

We do not use credit scoring. We take time to understand your finances and make sure you can afford the repayments. If a loan is unaffordable we may be able to give you information on other options.

Local Trust Big Local
 Friends of Fishwick & St Matthews
 Working together for the benefit of Fishwick and St Matthews
1 MILLION POUNDS FOR FISHWICK & ST MATTHEW'S
HOW WOULD YOU SPEND IT?

Local Trust | Big Local

Friends of Fishwick & St Matthews

Working together for the benefit of Fishwick and St Matthews



- 9 - Home improvements i.e. carpets, furnishings or white goods
- 7 - Christmas
- 2 - Moving home
- 2 - Wedding
- 1 - College course
- 1 - Car repairs

Lancashire community finance

Local Trust Big Local

Friends of Fishwick & St Matthews

Working together for the benefit of Fishwick and St Matthews

Bringing affordable credit exclusively to all residents of Fishwick & St Matthews

A real alternative to doorstep loans and rent to buy HP.

Look at the total cost before signing up with one of them.

Any resident over 18 can apply for a loan from £400 – £1000 and the loan can be for any purpose such as Christmas, white goods, TVs, etc.

Successful applicants have the money paid directly into a bank account, you can then find the best deal and buy the exact model you want.

We are a responsible lender – we have to make sure you can repay, and ask to see evidence of your income. This can be wages, benefits or pension. We then work out your expenditure by doing a budget planner. We may be able to give you some tips to improve the way you manage your money. Repayments are made easy by either weekly or monthly direct debit.

The first time we meet we also need to see your proof of identity and address.



How much will it cost?

There is one fixed interest rate and no fees.

Amount borrowed	Weekly repayment	Number of repayments	Total amount of credit	Total amount repaid	APR
£450	£13.03	39	£450	£508.17	38%

Typical example 22/10/2015

If this is for you or you just want more information

Call Lancashire Community Finance on 01772 556877 or pop into our office at 4 Fleet Street, Preston PR1 2UT.



Other services

Personal loans over £1,000, home improvement loans for owner occupiers and Start Up loans for new businesses or those under 2 years old – subject to affordability.

We do not use credit scoring. We take time to understand your finances and make sure you can afford the repayments. If a loan is unaffordable we may be able to give you information on other options.

Local Trust | Big Local
Working together for the benefit of Fishwick and St Matthew's
**1 MILLION POUNDS
FOR FISHWICK &
ST MATTHEW'S
HOW WOULD
YOU SPEND IT?**

Local Trust | Big Local

Friends of
Fishwick * St Matthew's

Working together for the benefit of Fishwick and St Matthew's



- Increased loans pot
- Small business loans for shop frontages
- Sustainability?

