

# Credit Union ‘Work Not Worry’ Business Partnerships



# Bradford District Credit Union

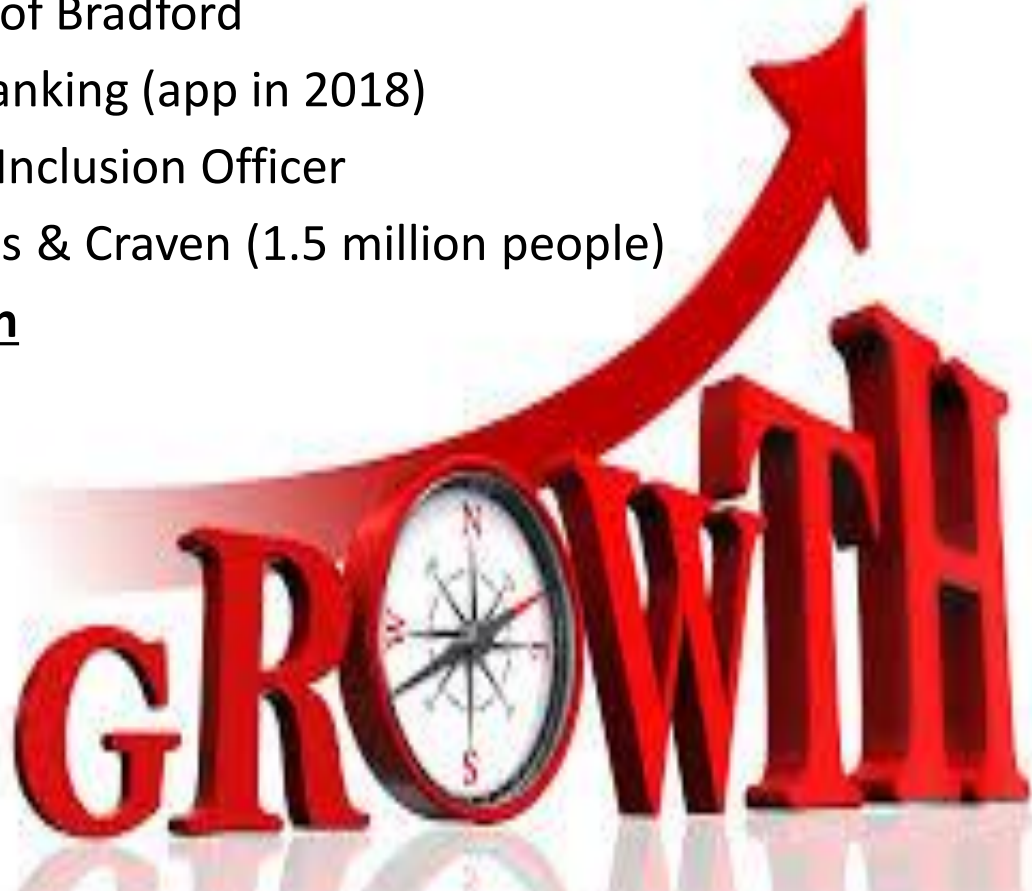
## (Community Development Credit Union)

- 1993 - Recession led to Bradford Council launching Industrial Credit Union
- 2005 - Extended to all residents of Bradford
- 2015 - Early adopter of online banking (app in 2018)
- 2015 - Council funded Financial Inclusion Officer
- 2019 - Extended to serve Kirklees & Craven (1.5 million people)

### Membership Growth

- 1993 - 2015 = 3000 members
- 2015 - 2020 = **8500 members**

How Much do 8500 people in  
Bradford, Kirklees and Craven save?



## Fences or Ambulances?



- ***Government £'s focused on crisis debt advice = ambulances at bottom of the cliff***
- **AUSTERITY** – 50% cut in debt and benefit advice whilst rolling out Universal Credit
- **SOLUTION** – Credit Unions focus on preventing people falling off the financial cliff
- ***Bradford District Credit Union build fences to stop people needing ambulances.***

# 'Work Not Worry' Payroll Partnerships

- We have 33 payroll partner companies across the district
- Helping 3500 staff get into the 'Savings Habit' via payroll
- Staff members can borrow through 'peer-to-peer' lending by payroll deduction and our loans build 'Credit Scores'.
- Staff saving by payroll makes our credit union sustainable.



[JOIN US TODAY](#)
[MEMBER ACCOUNT LOGIN](#)
[ONLINE PIN REQUEST](#)

JOIN! > JOIN BY PAYROLL DEDUCTION

## Join by Payroll Deduction

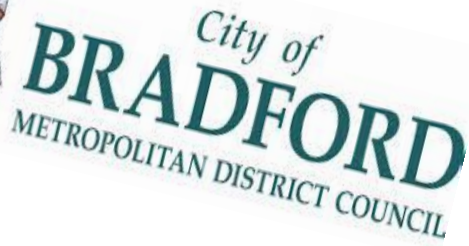
To complete the application process, new members joining online are required to open the account with £5 from a debit card. This is used to verify your address and the money will go into your savings and is NOT A CHARGE.

Contact us on [online@bdcu.co.uk](mailto:online@bdcu.co.uk) to link your Credit Union account to your company payroll.

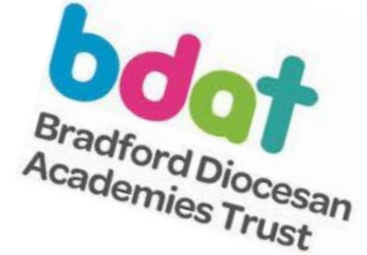
Further payments can be set up automatically to come direct from your pay provided that your Employer has signed up for the scheme.







Helping 3500+ Staff  
Save & Borrow  
At 33 Company  
Saving Schemes



WorkingwithSchools



# Some of our Accounts and Services

<https://www.bdcu.co.uk>



**Credit Union**  
BRADFORD DISTRICT

**Christmas Savings Account**

an easy and safe way to save up for Christmas!

Part of the Credit Union Community

**Christmas Savers**

Watch your savings grow  
Into the duck they go!



Join  
**Junior Savers**  
and fill it up!

My name \_\_\_\_\_  
My address \_\_\_\_\_  
My date of birth \_\_\_\_\_

Any questions? Just give us a call 01274 434100  
[www.bdcu.co.uk](http://www.bdcu.co.uk)  
[credit.union@bdcu.co.uk](mailto:credit.union@bdcu.co.uk)



**Junior Savers**



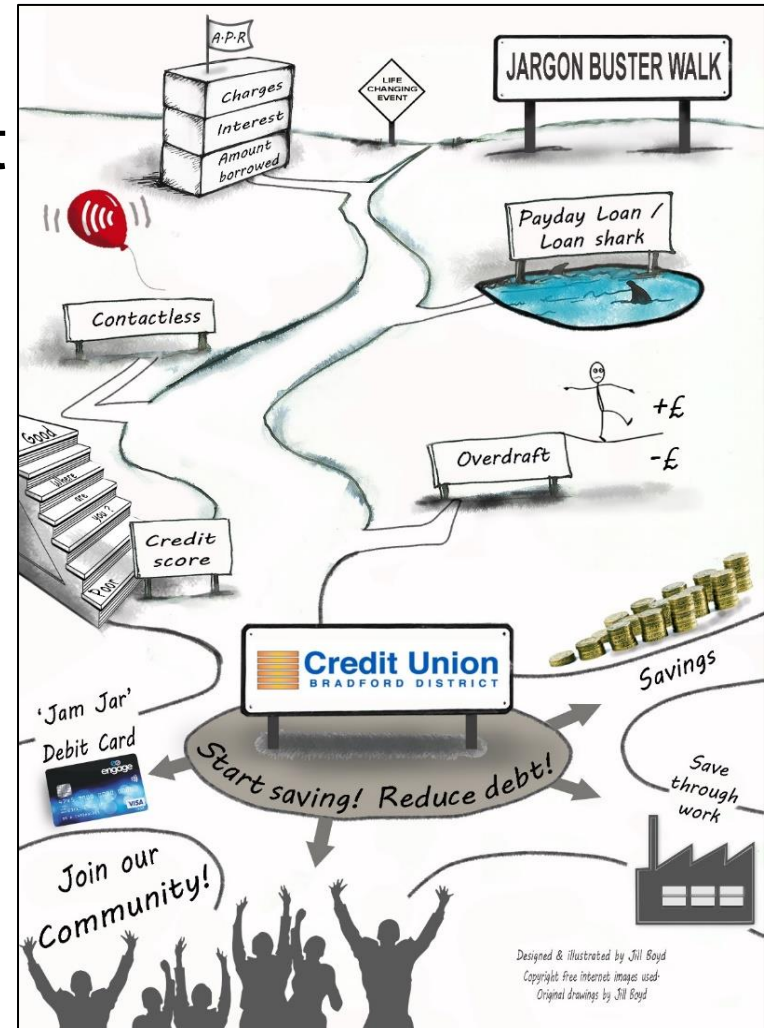
**£500 family loan**



**£500 Family Loan**

# Free Financial Workshops

- BDCU 'Money SOS' workshop
- Designed by mental health artist
- Interactive - discuss in groups
- Free to Payroll Partners
- Introduction to Credit Union
- Covers:
  - APR, PayDay Lenders,
  - Loan Sharks, Contactless
  - Overdrafts, Credit Score
  - Bradford District Credit Union





# BDCU Led Partnership Projects

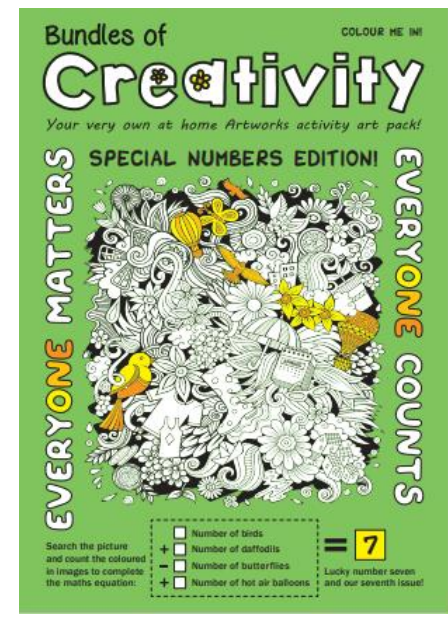
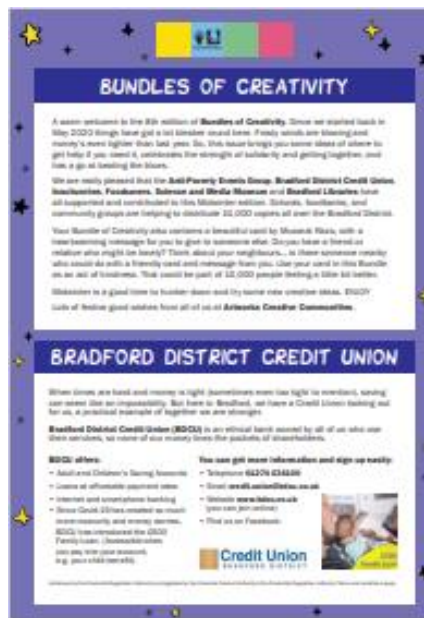
## Conferences - Workshops - Road Shows





# Community Engagement in Covid World

- Response to Covid - Community Engagement in the Covid world
- ‘Bundles of Creativity’ Family Packs - Co-Designed partnerships
- Covers topics like Covid, Loan Sharks, Gambling and Credit Union
- 8 editions to 10,000 vulnerable families delivered by volunteers
- Owned by partners Artworks <https://artworkscreative.org.uk/>



# Community Engagement in Kirklees

- BDCU covers Kirklees and offer payroll savings to council staff
- ‘Place Based’ financial inclusion/community development approach
- Developed the BRASS programme for financial wellbeing.
- <https://daltontgether.co.uk/brass-financial-wellbeing-programme>

## BRASS. Financial Wellbeing

**BRASS.** This webinar will showcase a number of initiatives that will support community practitioners who want to help people maximise what money they do have, earning the most they can, spending and borrowing money in the most efficient ways, and reducing the risks and impacts that changes to financial circumstances can have.



### Budget

*Cheryl Reid (DT) - What is BRASS? E.g. BRASS Card produced of Support Agencies*  
*Ian Brewer - Financial Inclusion Officer at Bradford District Credit Union*  
*Kate France - Uniform Exchange*



### Rainy Day

*Rosie Buxton (DT) - Young Savers - School/Credit Union*  
*Craig Green - From Hud with Mud - Local Growing/Plant Sharing Activities*



### Avoid Arrears

*Lesley Stephenson (DT) - Food Cupboards and Acts 435 Advocate*  
*Mandy Brown - Krissilis/GamCare*  
*Paul Watson - Homes and Neighbourhoods - Money Advice Team*



### Spend

*Joanne Bedingfield (DT) - Cook Your Own, One Pot Meals Project*  
*Mike McCaultrie - Avoid Loan Sharks*  
*Jenny Wright (DWP) - Money Helper*



### Security

*Lesley Stephenson - Xmas Hampers and Avoid Loan Sharks Xmas Card*  
*Bev Fox - West Yorkshire Police - How we can support you. Cyber Security/Scams*



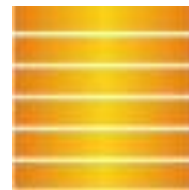
# UniformSavers

**Go to <https://www.bdcu.co.uk/UniformSavers>**

- Pilot project funded by Public Health to build financial resilience by saving for school uniform in locked account
- £100 reward for regular saving (August 2022)
- For single parent families accessed through Britannia House funded by Bradford Council
- Go to <https://www.bdcu.co.uk/UniformSavers> for more information



*City of*  
**BRADFORD**  
METROPOLITAN DISTRICT COUNCIL



**Credit Union**  
BRADFORD DISTRICT





- 'Move On' project from the free Food Bank model
- Small cost for a bag of food with £1 saving into the Credit Union
- Builds financial resilience via a savings habit
- Funded by Bradford Council Public Health to roll out across the district
- Owned by **partners Inn Churches** who have Trade Marked the name.
- **Go to** <https://www.bdcu.co.uk/FoodSavers>

8 Outlets (see website for complete list) including:

- BD1 City Centre – Shaw House
- BD4 Tyersall – Sutton Centre
- BD5 West Bowling – Shine
- BD15 Allerton – Café West
- BD21 Keighley – Good Food Keighley

## Contact

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