

# FAIR FOR YOU

*Fair for You improves people's lives through responsible lending, helping families access the things they need and supporting them along the way. They believe that affordable finance should be accessible to a wider range of people including many of the 17.5 million people excluded from mainstream finance.*

## CHALLENGE

They help people avoid high-cost credit and loan sharks that prey on financially vulnerable individuals and families.

## SOLUTION

As a responsible lender, Fair for You carries out its own affordability checks to decide if applicants are eligible for responsible credit.

## REVENUE

All proceeds are recycled to keep costs as low as possible for customers and to ensure that Fair for You continues to operate sustainably.

## IMPACT

The social investment enabled Fair for You to trial certain elements of their products in Wales, providing a proof of concept and the ability to extend these services across the UK.



**5 years**  
Duration



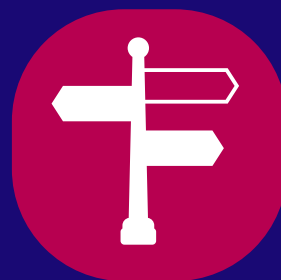
**6.5%**  
Cost of Capital



**£2.2M**  
Turnover



**£150,000**  
Amount  
invested



**Blended**  
Product  
type

