



What is it?

Shropshire County Council played a key role in developing Just Shropshire credit union (Just) in 2001. Rejecting the convention of having a number of smaller credit unions defined by a common employer or a smaller geographic area, Just became the country's first county-wide credit union with a strategic and business planning based approach to organisational development.

Whilst Just's overall aim is to promote and contribute towards financial inclusion by providing products and services to the County's financially excluded, it does not want to be considered as a 'banker for the poor'. From the outset, the organisation aimed to be a professional company seeking to grow its business by 'providing a realistic and viable alternative both to doorstep lenders and to commercial banks'. Additionally, it seeks to promote saving, creating saving opportunities for a number of individuals unable to access mainstream banking services.

How does it work?

Covering a large and sparsely populated area, Just's operations are informed by the need for systems and procedures that can cater and service a membership base spread over large geographical areas. Just is unable to have branches or collection points in every town, village and hamlet throughout Shropshire, to compensate for this it has developed effective partnership working with a range of county-wide stakeholders. Community branches located in Community and Information Centres, Housing Associations and Churches are operated by volunteers throughout the County, improving the accessibility for the 55-60% of the membership base residing outside Shropshire's main urban areas. Just has also developed an electronic payment system which allows members to use their services in a large number of locations throughout the rural county.

Since its start in 2001, Just has put emphasis on developing and delivering high quality products by investing in training of both board members and volunteers as well as seeking to attract high quality staff.

What are the key features?

- Owned and controlled by members
- Aim to promote and contribute towards financial inclusion without being seen as the 'banker for the poor'
- Seeks to overcome rural service delivery challenges (time cost of travelling, other travel costs, scale of the membership base) by:
 - ◆ developing effective partnership working
 - ◆ embracing technology
 - ◆ targeting interventions
 - ◆ working towards full cost recovery.