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My PhD

**Alternative 'Social' Financial Institutions and
Small and Medium-Sized Enterprises:
The Social, Economic, and Environmental
Impacts of Community Development Finance
Institutions**

Alternative providers

- Community Development Finance Institutions (CDFIs)
 - Not for profit
- Try to have a social impact in their activities

Current impacts measured

- Jobs Created
- Jobs Saved
- Businesses Created
- Businesses Saved
- Turnover Created
- Turnover Saved
- Lending to ethnic groups
- Lending to female led businesses

Multiplier impacts that could be measured

- My research focuses on measuring the social, environmental and economic impacts of CDFI lending.
- Population.
- Businesses, suppliers and competitors.
- Churning.
- Regeneration.
- Educational benefits.
- Government spending.
- Tax.
- SROI.

My framework

- I have developed an impacts framework
- Started to collect data
- CASE Partners

Impacts of my research

- Hopefully by being able to demonstrate positive social, economic and environmental impacts CDFI's will be able to secure future funding from Government, European Grant Schemes and Charitable enterprises.
- Alternatively, my research might provide evidence that will help CDFI's adjust their strategic planning to better utilise the resources that they secure and to provide the maximum impacts possible.

Impacts

- The impacts that I am looking at are social, economic and environmental.
- However...
- Impacts can be measured in everything we do and affect our lives weather we like it or not...

Fancy a double dip?

- UK is back in recession
- Potential impacts on CDFI organisations
- More demand
- Higher defaults

Worker relations

- TATA and Jaguar
- Capital investment
- Impacts of employee actions

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Any Questions?