

From: Lorraine Smyth
To: [callforevidence](#)
Subject: Response from Action with communities in Rural England - Access to Essential Services group.
Date: 30 September 2018 07:39:41

Hi

Thank you for the opportunity to comment.

ACRE is Action with Communities in Rural England - the national voice for the 38 rural community councils who make up the country's largest rural network. Together, we reach 52,000 grassroots organisations in 11,000 rural communities.

ACRE has a working group on Access to Essential Services that is currently looking into the issue of access to financial services in rural areas. We are about to request information from our 38 colleague organisations across the country for evidence on the challenges and opportunities that access to finance are currently raising for rural communities. We will be doing this in brief case study format. This evidence should be available towards the end of October and I would be happy to share it with you at that point.

Meanwhile I will be commending your evidence paper to my colleagues. The paper identifies many of the issues we have discussed while scoping this issue and may assist them to identify and encourage local community responses to our call for evidence. Therefore, I will not detail our discussion in full at this point as it would be, to a great extent a repeat of your paper.

However there are a couple of overarching issues that I would suggest you consider addressing;

1. Your paper identifies that there are now additional costs for rural and disadvantaged people now in accessing finance. Do you have access to data that would allow you a rural interpretation of this? In terms of rural equity I am sure DEFRA and ACRE would be interested in and able to use this.
2. Our initial discussions in this area have highlighted the importance of the rural Post Office Network in facilitating access to cash and other financial services. Further information from them on this issue is vital.
3. The Association of Convenience Stores compiles an annual report that identifies the value of cash back from very small rural shops and garages. While we want to maintain the Link services, this cash back opportunity is vital and any regulatory changes or support necessary to ensure its continuance and growth is important :
https://www.acs.org.uk/sites/default/files/local_shop_report_17_low_res_0.pdf
4. I would encourage your review to also consider the need for access to banking facilities which are reducing at an alarming rate, as you identify in your paper. Initial response from our grass roots organisations raise considerable concern at the challenge of banking monies collected at community fetes, sports clubs and for SME's in rural areas.

I hope you will be interested and able to take some further evidence at the end of October once we have a response from the Network.

Yours faithfully

Lorraine Smyth

Chair of the Access to Essential Services Working Group of the ACRE Network.

Lorraine

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Chief Executive

ACTion with Communities in Cumbria

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