

LINK Financial Inclusion Monthly Report



November 2018

Overview of the Programme

The LINK Financial Inclusion Programme has been improving access to cash for the most vulnerable and deprived communities since 2006. It provides subsidies to ATM operators who run free-to-use machines in the most deprived communities in the UK. In 2006 1,694 deprived areas were identified with no free access to cash where the subsidy could apply. In 2015 957 further sites were brought into the Programme following independent research by Toynbee Hall. A further 112 Scottish Output Areas were brought into the Programme in September making a total of 2,763 in scope today. Of these 2,763 sites, 1,853 have a free ATM and 910 are without a free ATM. The remaining 8,473 deprived sites across the UK already have a normal free ATM.

Programme Enhancements in 2018

Since July, there has been an increase to the financial inclusion subsidy to support ATMs in the Programme which represents an increase of three fold in some locations. This is the primary reason for the increase in the quarterly financial forecast shown below.

