



CLIENT SUCCESS STORY

Empowering financial resilience with Fair for You



Founded as a social enterprise in 2015, Fair for You's mission is to help financially-excluded families to buy essential household items, avoid hardship, and build their financial resilience.

Background

With more than 20 million Britons struggling to access mainstream credit, and more than 14 million having less than £100 in savings, there are families for whom an unexpected bill, or a fridge or washing machine breaking, spells disaster. Fair for You provides affordable credit alternatives for lower income families across the UK, helping them avoid high-interest lenders and loan sharks.

As a growing organisation with limited resources, Fair for You recognised the need to modernise its technology to better support its ambitions and expanding role. Their previous infrastructure, based out of a small server room with a mix of legacy systems, had served its purpose but risked limiting their ability to meet future demand. When Simon

Dukes became chief executive in 2021, he sought our expertise to build a more scalable and resilient infrastructure that could support their growth and improve operational efficiency.

The challenge

Fair for You needed to modernise its technology environment to keep pace with its expanding mission. Their existing setup relied on ageing servers and systems that lacked the flexibility and robustness required for the organisation's evolving needs. As a member of the UK government-backed No Interest Loans Scheme (NILS) pilot, a programme providing financial support to those with limited access to credit, a more flexible loan management solution was required to meet the specific demands of this new initiative.



What we did

Recognising the societal value of Fair for You's mission, we stepped in and offered a pro bono commitment.

We provided initial support through our agile horizontal team, who were eager to collaborate on a project with significant social impact. Working closely with Fair for You, our team designed and implemented a bespoke loan management system, later named Compass, to facilitate the administration of the NILS programme. The team achieved this within 12 weeks, delivering a Minimum Viable Product (MVP) that immediately provided essential functionalities and established the foundation for ongoing development.

This system allowed Fair for You to efficiently issue loans, manage repayments, and streamline their customer interactions. Beyond the initial development, we entered a 10-year contractual partnership for continued support and expansion of the system. Compass has become the central operational hub, gradually consolidating multiple processes previously handled by multiple external vendors and systems, thereby reducing costs and operational complexity.

Pro bono contributions and CSR impact

As a testament to our dedication to community support and corporate social responsibility (CSR), we extended pro bono support to them on multiple occasions. For instance, Fair for You's loan application and assessment process relies on a system called ADP, where changes to criteria needed extensive testing. Recognising this challenge, we provided

a business analyst for a month, free of charge, to assist with testing and optimisation, ensuring they could implement improvements without additional financial strain. This support not only streamlined their application process but also increased their capability to handle higher loan volumes with improved accuracy and compliance.

In addition, our CSR efforts have enabled Fair for You to manage critical aspects of their operations at minimal cost.

By migrating Fair for You's phone call recordings to cloud storage and integrating these into the Compass system, we provided enhanced data accessibility and security. This improved process has enabled them to better serve clients while reducing operational risks and costs.

Neil Sadler, CGI UK's Senior Vice President and Business Unit Leader for Financial Services commented: "Having previously worked with Simon, we reached out to explore opportunities for collaboration with his new organisation. From our first meeting, we were struck by their impactful mission and saw the potential for us to make a meaningful contribution. When the UK rollout of NILS emerged, it was the perfect opportunity for our agile development team to deliver value for a client aligned with our commitment to providing technology for good."





The outcome

The Compass loan management system, built and maintained by our CGI team, has become an integral part of Fair for You's operations, and has significantly amplified their capacity to operate effectively in the financial assistance sector.

The system not only supports the NILS programme but also centralises various administrative processes that previously relied on fragmented, costly, and outdated systems.

Feedback from Fair for You's leadership underscores the positive impact of this collaboration. CEO Simon Dukes highlighted CGI's essential role in the success of their operations, stating, "CGI's technical excellence and collaborative approach were key to transforming our infrastructure and helping us expand our services in a sustainable way. Their team understood our unique needs and tailored solutions that aligned with our mission to serve lower income families. The resilience and scalability of the new system allow us to support even more people across the UK who need affordable credit options. We are especially grateful for the pro bono support, which reflects CGI's commitment to advancing social impact initiatives like ours."

Looking ahead

As Fair for You continues its journey to consolidate all operations within Compass, we remain committed to supporting their long-term goals.

Our ongoing pro bono assistance will ensure they can maintain a sustainable, scalable solution while further enhancing their ability to deliver critical financial services to vulnerable families across the UK.

"CGI has been more than a technology partner, they've been an integral part of our team, working to deliver solutions that support our mission and our clients. From the outset, their proactive support has been invaluable. Together we've achieved milestones in record time and created a reliable platform that empowers our team and brings greater financial security to the communities we serve."

Chris Bennett

Chief Commercial Officer at
Fair for You

About CGI

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Founded in 1976, CGI is among the largest IT and business consulting services firms in the world.

We are insights-driven and outcomes-focused to help accelerate returns on your investments. Across hundreds of locations worldwide, we provide comprehensive, scalable and sustainable IT and business consulting services that are informed globally and delivered locally.

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