



💡 I want to see wider collaborations involving individuals in communities to rid financial exclusion here and across London. My ambition is we start this, now. 💡

Adam Moy

Banking and Financial Services lawyer
Former Trustee and volunteer of Community Links

“I want to see wider collaborations with the individual voice as key stakeholder to rid financial exclusion for communities here and across London. Even in very difficult financial circumstances, I’ve seen that people are more than capable of making informed and reasoned financial decisions but are often penalised for doing so. I’ve spoken too with the wider banking and fintech community and believe they also want proactive solutions. My research indicates we need bottom-up informed approaches which represent the individual narrative to ridding financial exclusion. The approach and solutions must be informed by the people with the lived experience.

Community Links is a social action charity and that is where the root is. Positive change that resonates with the individual comes from empowerment and I can see that if we combine this attitude with wider networks, building it together, this will bring lasting solutions. It requires a strong evidence base and as a frontline charity, firmly embedded in the community for forty years, Community Links holds this – soft data, stories, the everyday financial decisions people make to run their lives. It’s the reality and the truth. Connect this directly then with the policy making, which makes Community Links distinctive, and you can achieve systemic change.

I’m a banking and financial services lawyer by background and have served as a Trustee of Community Links. I left my job when my wife suffered a life-threatening stroke upon the joyous arrival of our second born child. We felt vulnerable for a period of time ourselves. We had very positive interactions which helped us and we experienced first-hand the empowerment of self through the community.

If we can get everyone working together to plan a new approach, new models and products that address the needs of the individual in their community and society at large, we can and will rid financial exclusion. That’s the big picture, what we are here for. My ambition is we start this, now.”

Adam has submitted his recent research for MSc in Social and Cultural Psychology from the London School of Economics and Political Science (2016/17).