

## **SHOPPING WITHOUT MONEY: OUR REVERSE CREDIT SCHEME**

**This is a brilliant way of supporting the shop and making your life easier at the same time. It has been tried very successfully at a number of community shops including the Galleries Shop in Freshford near Bath. This is how their system works. We are going to copy it!**

Over 130 customers of Freshford, Limpley Stoke and surrounding villages have committed to the Reverse Credit Scheme. The individual monthly amounts vary from £10 to £250. A typical amount is about £15-£20 per week.

### **HOW IT WORKS**

Once the customer is set up on the Reverse Credit Scheme through a direct debit or a cash deposit or a credit or debit card payment, they can charge their purchases to their account. They tell the assistant on the EPoS terminal (cash till) their surname. The assistant will look it up and ask them to confirm their address to make sure it is the right account. The purchase is then processed and debited to their account, and a receipt is printed to show their remaining balance.

Customers can top up their account at any time. As an extra incentive, Reverse Credit customers receive a £5 credit voucher for every £500 spent via Reverse Credit – and can get cashback with a debit card any time without needing to spend a minimum amount. Other family members can use the account, with the holder's permission.

Customers can cancel their standing order at any time. Any unspent amount can be refunded.

### **HOW TO JOIN**

Just speak to our Shop Manager Shona Roke or one of the volunteers on the counter.