





Hay and District Dial a Ride

Bank Bus Project

It is sadly an ever increasing occurrence in rural communities across Wales: high street, over-the-counter banks and banking services are closing down. The popularity of on-line banking services means that banks in so many rural communities are retreating. This is having a devastating impact on people who still rely on over-the-counter banking services and the personalised customer care banking staff can provide.

This has been the unfortunate reality for one rural market town in Powys. In September 2018, Hay on Wye experienced the closure of its last over-the counter bank. This caused a great deal of worry for local residents, particularly older and disabled people who rely on over-the-counter services to do their banking, benefiting from the familiarity, re-assurance and face to face nature of the local bank. The bank closure was also concerning for many people who can't access public transport or who don't own a car and can't get to other towns where over-the-counter banks still provide services.

Recognising this need, and understanding that the closure of the Hay banks would have a detrimental effect on many of its 300 members, Hay and District Dial a Ride undertook a passenger survey and initial pilot to test the idea of a 'Bank Bus'. Following the Bank Bus pilot, which delivered a free of charge, door-to door, accessible minibus service from Hay to the nearby town of Brecon, enabling passengers to access banking services, amongst other essential services and social opportunities, it was agreed that there was huge demand for a permanent community transport solution.

In late December 2018, working in partnership with the CTA's Connecting Communities in Wales team, Hay Dial a Ride developed a successful funding application to the Big Lottery Fund Awards for All grant scheme to do just that, securing funding to continue the initial Bank Bus pilot.

Since receiving grant funding, the Bank Bus has continued to provide free trips for Hay Dial a Ride members' to access banks and a range of other facilities and services in Brecon. Another important element of the Bank Bus project is to provide the opportunity for people to get out of the house, meet up with friends on the bus and give passengers something to look forward to. This added social benefit has helped lonely and vulnerable Hay Dial a Ride members improve their wellbeing and feel less isolated.

Lesley Moore, Hay & District Dial a Ride Chief Executive explained:

"The project is a life line for many of our members and is about far more than just accessing banking services. The project takes away a great deal of worry for those people who want to undertake their banking in a 'traditional' way. In addition, the project is a great way for passengers to meet up with old or new friends, go shopping, have lunch and of course have a chat on the vehicle. The Bank Bus also gives members something to look forward to, especially for those who are lonely and rarely see family or friends.

As an organisation, we'll certainly look for further funding in the future to continue the service, working in partnership with the Connecting Communities in Wales team. We're aware of other rural communities who have lost their over-the-counter banks and we want to offer support and advice to assist community transport operators and organisations who wish to establish a bank bus project similar to ours."

About Connecting Communities in Wales

The Connecting Communities in Wales project is run by the Community Transport Association and funded through the Welsh Government Rural Communities Rural Development Programme 2014-2020, which is funded by the European Agricultural Fund for Rural Development and the Welsh Government, and aims to support community transport in Wales through creating new partnerships, brining funding into the sector and creating new transport networks.

You can find out more about Connecting Communities in Wales at ctauk.org/cciw.