



## **Innovation Zone Briefing Paper**

How Bradford Council are using digital community coins to promote and capture social value.

<https://bradford.citizencoin.uk/>





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## Briefing Paper

### Citizen Coin [CC]: An app that connects Economic Value to the power of Social Value

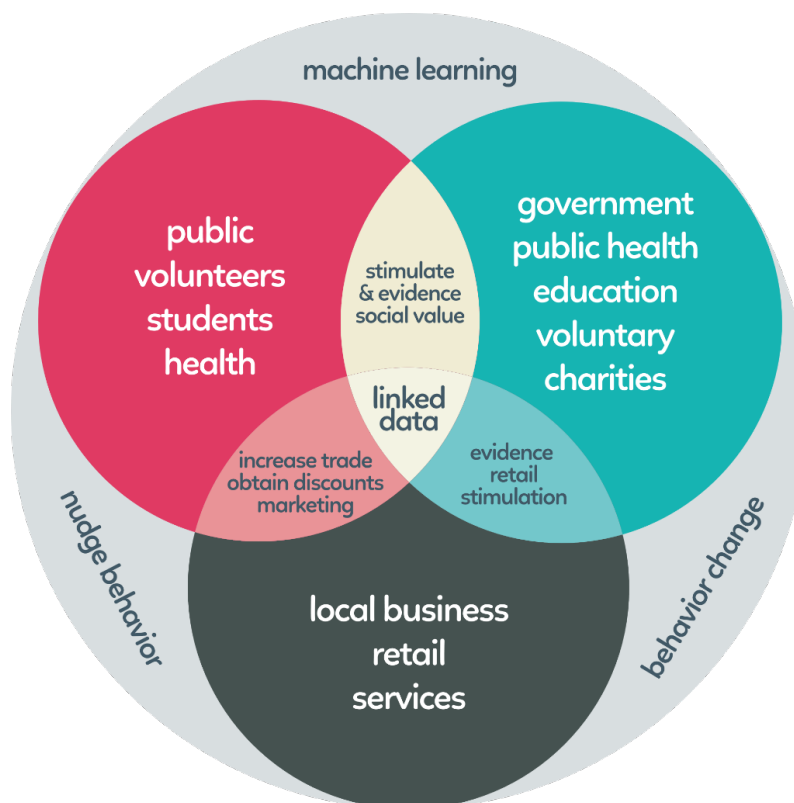
#### 1.0 Introduction

Citizen Coin is a UK based company who since 2014 has specialised in developing models and platforms which recognise, stimulate, evidence and reward positive social activity 'Social Value'.

Extensive research, testing, learning, UX and modelling in real world situations has enabled us to build on evidence. From this we have developed an app platform based around a Social Value recognition; an ecosystem that puts the user at the centre of the ecosystem connecting the individual and communities to voluntary community sector (VCS) and teaching organisations, retailers and civic authorities.

Our platform monitors anonymised data to understand the current social value economy and local retail performance. We are able to understand current behaviours and therefore affect positive behaviour change across communities.

#### Citizen Coin Data Ecosystem





**2.0 The current real world Citizen Coin platform is currently operating across the Bradford district, introduced by the *Bradford for Everyone* programme on integration and cohesion, led by the Stronger Communities Team within the Department of Place at Bradford Council.**

2.1 The design of Citizen Coin is simple: it uses digital apps to support a system of community reward coins earned by completing social value activities, which can then be redeemed at retailers and services, underpinned by anonymised data capture and reporting for all stakeholders.

2.2 Organisations and users can utilise the model and its infrastructure in several creative ways to support, enhance the experience and provide significant additional value to an array of sectors, institutions and communities. Iterations and targeted applications of the CC model can be provided to develop 'closed' tailored applications that can provide bespoke functions utilising e-trading technology with the accompanying benefits of an efficient and secure medium of exchange, a ledger that can handle and report data. Through the development and deployment of the platform and associated infrastructure, we have an excellent low-risk entry to pioneering technology which facilitates a low-cost evaluation system for organisations across regions.

### **3.0 How Citizen Coin works within different settings**

#### **3.1 Examples of applications within different settings include:**

##### **Volunteering -**

We have worked with and on boarded a wide range of voluntary and charity organisations across the Bradford District. The Citizen Coin ecosystem allows the organisations to promote education, training, volunteering, charitable, civic and social activities within their regions to app users as a form of free advertising and promotion. The app is then used by voluntary and training organisations to award Citizen Coins to those who have completed activities as advertised, the CC system provides these organisations with a traceable data record of all the activity produced under the Citizen Coin app. This data then provided to the organisations works for them in being able to produce accurate outputs of all the great activity they have done across a range of demographics within their jurisdiction.

##### **Training/ Upskilling**

a) **Schools** – A school can encourage and reward both student and parental engagement within school activities and services, recognising participation by issuing the CC app, creating a balance that can be exchanged as a discount on school uniforms. This provides the school with greater levels of evidence of both student and parental involvement within its processes and the parents with an option to reduce expenditure on what can be a financial burden for families on low incomes.



b) **Skills & Employment** – People seeking work and/or improving their professional development can earn CC aligned with pre-agreed milestones and outcomes relating to the activities they undertake to find work. In return, they can exchange credits for services that further move them into employment e.g. driving tuition for young people, new clothes for a job interview.

c) **Debt & Finance** – Through the application of the peer to peer function within the platform, targeted interventions can be made that allow for a social and civic contribution to existing debt. As this would not be advertised on the platform it would be a discreet method of providing an opportunity for people to engage in activities that seek to address the underlying issues relating to debt e.g. Advice Services in return for a small discount on the debt they owe. One aim is to reduce costly legal charges relating to the collection of debt.

d) **Housing** – Through the application, housing providers will be able to link to partners to offer services that could assist with tenancy sustainment, for example, advice and support. In return, the information collected for an individual could be shared to demonstrate their engagement and likelihood of future commitment. The ability to manage data and assist customers with self-help options clearly makes business sense. Housing providers may also want to offer rent reduction schemes, paying your rent reward schemes, encouraging board and activity engagement. Data would be available to demonstrate the organisation's social value.

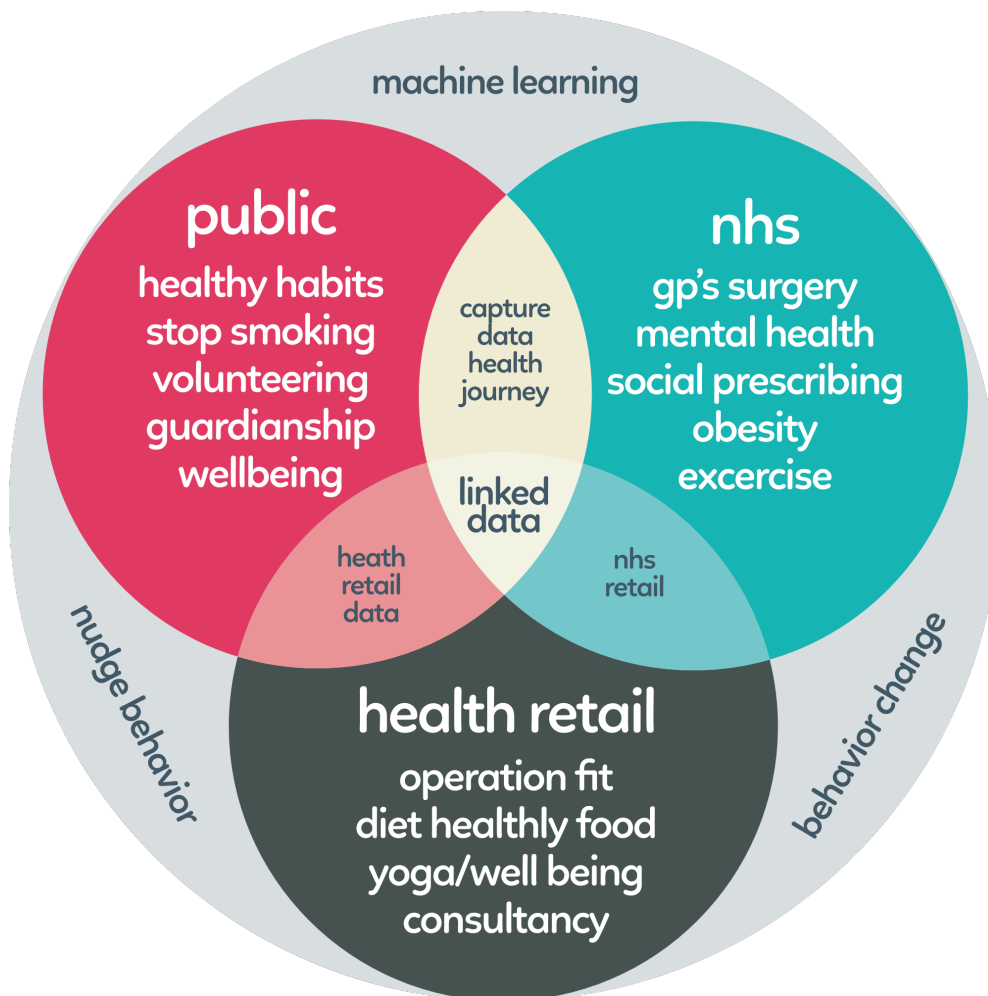
e) **Climate change** - Communities engaged in positive environmental activity, training and education can promote their activities to an ever-expanding community of Citizen Coin app owners. Individuals are rewarded via the platform and organisations have an immutable record for their project outputs e.g. car share/cycling/environmental clean-ups. Stimulating and evidencing the fantastic work communities across regions are able to execute when communities work together.

f) **Re-offending/Criminal Justice** – People incarcerated can earn CC in recognition of activities that reduce the likelihood of re-offending upon release, typically courses that promote people's personal and professional development. CC can then be used to either send to their families by way of support through accessing discounts and/or through accessing goods and services, pre-agreed, that will further reduce the chances of re-offending.



g) **Health** - CC can be issued as a stimulus to promote positive health and well-being. This can take the form of a number of activities ranging from quitting smoking, losing weight to getting active to improve well-being and mental health. Upon earning CC, these can be exchanged for goods and services that further improve people's health e.g. discounted gym membership, healthier eating, cheaper access to leisure facilities, environmental and cultural events.

### Citizen Coin Health Ecosystem



h) **Climate Change Environmental Health** - CC is issued against domestic and commercial waste management, refuse bins are inspected and a coin is issued to residents who have deposited the correct items fit for recycling into their bins, inspectors scan the QR code label on the bin and the ecosystem credits the individuals account with a discount coin which has a tag of the story relating to positive environmental engagement. Car sharing metrics are produced when each journey is rewarded with a Citizen Coin.



#### **4.0 Local Retail and Businesses**

4.1 Many major retailers use reward schemes to give positive affirmation to corporate loyalty. The classic club point system used by Tesco, Sainsbury's and Shell provides points to customers who buy from them based on how much they spend. The customer can redeem those points in the form of discounted goods from the same retailer. These schemes seem to work. Customers are more likely to shop in places where they can redeem points and when they go into a shop to redeem them they tend to buy more. These schemes aim to make their customers feel like they are part of a club, seeing the retailer in a more positive light and identifying more with the brand.

4.2 Citizen Coin works in a very similar way but it will replace corporate loyalty with community loyalty and provide a value reward mechanism for positive social action. In doing so, it will facilitate many measures and interventions that stakeholders and partners are seeking to move forward with the public within different contexts.

4.3 Citizen Coin works with a network of local services who will act as point distributors whenever a member of the public carries out a positive piece of work for the community on behalf of that agency. The reward will focus on outcomes and will not seek to be a substitute for payment or earnings.

4.4 The public will be able to exchange Citizen Coin for discounts on goods and services. The scheme will achieve this by marrying under-used resources with an overproduced surplus: aiming to work in the margins of economic activity. People will give their time and skills to the community, particularly if they have unfulfilled time and untapped skills. Retailers and service providers also have spare capacity and surplus.

For example, a theatre will know when it has spare seats. Retailers often have spare stock. These things can't be given away because that would devalue the product but items can be donated or their cost can be reduced in recognition of social good without creating this loss of value. At the same time, the brand or service will be promoted and corporate social responsibility can be demonstrated. In addition, it makes smart economic sense. When customers come into the store or theatre, they are likely to buy additional items. If they go to the theatre they are likely to buy drinks and food whilst there.

If they go into a store they are likely to appraise other items on sale. Many retailers are facing problems in the digital world, not least because of online competition. Feedback has suggested that they are eager to engage with the public digitally. When points are redeemed digitally the cost of the transaction is close to zero.

4.5 Citizen Coin utilises a digital infrastructure to facilitate the circulation of the coins. The scheme will involve the creation of digital wallets that can be stored on phones, computers or tablets. The technology will enable a speedy, low cost and secure exchange and create a verifiable automatic ledger of transactions. As it is digital, the method can be upgraded. The



movement of points can be tracked, and it is possible to enable each to tell the story of its progress throughout communities, businesses and organisations.

## 5.0 Data Capture

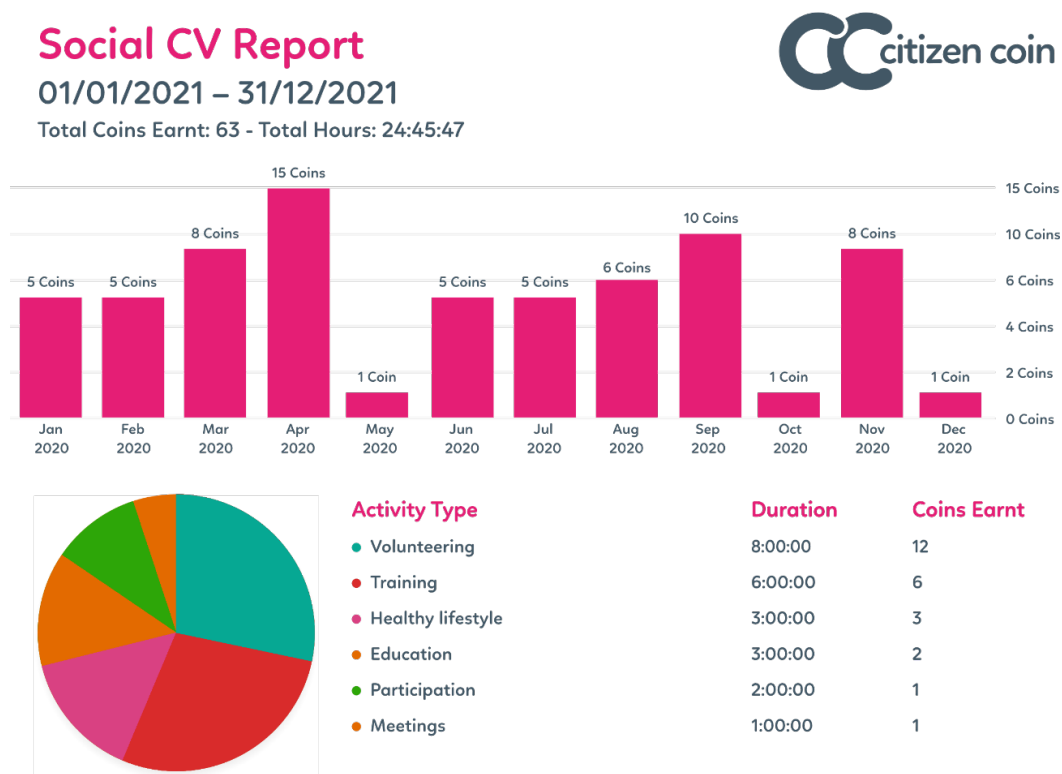
The Citizen Coin platform timestamps evidence of the social value generated into every coin at the point of issuance and creates a ledger of activity taking place within the ecosystem.

Users (the public), community-based organisations and businesses can create customisable profiles/accounts within the platform which create a unique digital signature making them identifiable within the platform.

The platform is connected to an app that facilitates exchanges through a digital wallet via custom-built QR Codes available for Android and iOS.

The platform can create 'social CVs', KPI reports and CSR reports through transaction histories that have data embedded within them documenting activity taking place within the system. By tracking a coin journey, the technology can provide a system that outputs social value and retail data across a broad range of activities and demographics.

### Citizen Social CV example



Each Citizen can download their own social CV via their app which then demonstrates their individual activity and engagement, helping with education and career journeys.





## 6.0 Citizen Coin Bradford information links

### Contact Details

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### Useful Links

- Visit the Citizen Coin website: <https://bradford.citizencoin.uk>
- Click <https://www.youtube.com/watch?v=-FuLc5VTw0I> to watch a short video showing how the scheme works from a Citizens perspective.
- The Telegraph and Argus: <https://tinyurl.com/9hc4cavn>
- Find the Citizen Coin App on the iOS App Store and Google please download and register to see the Activities and Retail Offers.

### Download the Citizen Coin App

