Connected Voice
Connecting People Supporting Action

Summer 2024
Issue N° 19

The magazine for voluntary, community and social enterprise organisations in Newcastle and Gateshead. **connectedvoice.org.uk**

Spotlight

Financial Inclusion

Featuring:

Moneywise Credit Union, Citizens Advice Gateshead, and NEFirst Credit Union

Pages 4, 8 and 13

Also in this issue

Cover photo: The Angel of the North in Gateshead, pictured on a sunny day

Contents

About this magazine

Connected Voice Magazine is published four times a year. We aim to make sure all information is correct and up to date but we do not accept liability for any mistakes that may inadvertently appear. Views and opinions in this magazine are not necessarily those of Connected Voice.

Images: as part of our commitment to accessibility, we describe images for those using screen readers.

If you have any queries about this magazine email connect@connectedvoice.org.uk

Issue 19: Financial Inclusion

Our Summer 2024 issue of Connected Voice Magazine is all about Financial Inclusion, and the breadth of work being done to improve financial inclusion across the North East.

We hear from Deputy Chief Executive Giovanni Spatuzzi about why this work is so important right now, and how the VCSE sector is working in partnership with local authorities and other bodies to reduce financial exclusion and promote financial inclusion in Newcastle, Gateshead and beyond.

For our Newcastle-based Spotlight, we talk to Moneywise Credit Union about how they are reducing the barriers to entry for their customers, and for our Gateshead-based Spotlight, we speak to NEFirst Credit Union about their financial inclusion projects and how these are making a difference.

In a guest piece, we also hear from Citizens Advice Gateshead about the link between financial inclusion and digital exclusion, and how they are supporting their customers through this.

There are also insights from the Connected Voice team into how we support financial inclusion through our own projects, and how we help support vulnerable people through times of crisis and enhanced need

Financial Inclusion

Giovanni Spatuzzi
Deputy Chief Executive,
Connected Voice

As the cost of living crisis continues, and poverty levels rise across Newcastle and Gateshead, access to fair and affordable financial products and services is becoming increasingly crucial in the fight against financial exclusion.

Unfortunately, for various reasons, many people are unable to access the mainstream financial products and services that many others rely on to meet their needs. Without safety nets like credit, insurance or savings, different life events and financial 'shocks' can push people into vulnerable circumstances. Being forced to choose between going without essentials or turning to high-cost credit or illegal money lenders - for example - significantly impacts on people's physical and mental health, potentially leading to long-term debt and further restricting people's ability to fully participate in society.

> **As poverty levels rise across Newcastle and Gateshead, access to fair and affordable financial products and services is becoming increasingly crucial in the fight against financial exclusion.**

Leading the effort to alleviate financial exclusion and promote financial *inclusion* across Newcastle and Gateshead is the voluntary, community and social enterprise (VCSE) sector, in collaboration with Newcastle City Council, Gateshead Council, and Newcastle Building Society. This collaborative work focuses on preventing people from getting into vulnerable financial situations in the first place, and supporting those who are already in vulnerable situations to recover and ultimately regain financial stability.

This VCSE work is showcased in our two Spotlight articles on page 4, which features Moneywise Credit Union, and page 13, which features NEFirst Credit Union, both of whom offer accessible and affordable financial products and services to communities across the North East. Elsewhere, on page 8, the team from Citizens Advice Gateshead discuss the importance of supporting vulnerable individuals to become more digitally confident and thus reduce their chances of becoming financially excluded.

We also have articles on page 11 and page 15 highlighting the efforts of InformationNOW and OurGateshead.org, websites which serve to signpost residents across Newcastle and Gateshead to key local information - including, crucially, information on financial resources and support.

And, on page 16, I present some potentially surprising statistics about the amount of benefits that go unclaimed in the UK, how this contributes to overall poverty levels, and what we can all do to mitigate this going forward.

We hope you find this issue useful and welcome any questions you may have ●

Spotlight: Moneywise Credit Union

Moneywise Credit Union is a credit union that has been serving the people of the North East for over 30 years. Today, they can be found in Byker, Middlesbrough, Stockton and Redcar.

www.moneywise.org.uk

What does your organisation do?

Moneywise Credit Union has been providing financial services to the people of the North East for over 30 years. We work across Tyne and Wear, County Durham, Teesside, and the Northumberland area.

With over 11,000 members, we work closely with local councils, employers, and community groups. We are a non-profit organisation, which means that any surplus we make is reinvested in our business and the services we provide to our members and community.

By saving with and borrowing from us, you support our vision of being 'Committed to making a positive financial difference to our members and our community'.

Tell us about your key projects?

As part of Better Health at Work, we offer a free Payroll Saving Scheme to local employers. This encourages employees to save regularly and directly from their salary and be able to access low-cost loans. Employers involved in this scheme include Newcastle City Council, NHS Hospitals (including the Freeman Hospital and Royal Victoria Infirmary), Newcastle College, Healthworks, and Your Homes Newcastle (YHN).

We work in partnership with YHN to support their tenants by delivering budgeting awareness about the dangers of getting involved with loan sharks.

We have a weekly Collection Point every Tuesday at Blakelaw Community Centre (NE5 3PN) that runs alongside Newcastle Foodbank's weekly Community Pantry. Residents are able to regularly save with the Credit Union, whilst accessing the Pantry.

We also work closely with Newcastle's Family Hubs, promoting the Credit Union and emphasising the importance of saving. Parents are also given information about our Junior Savings Accounts that they can open for their children. The savings from these can be used to pay for school events and holiday activities, for example, teaching the children about money management and spending choices. We also promote our Family Loans, which have proved very useful for families in helping them through expensive times of year, such as Christmas and back-to-school time.

> **We are a non-profit organisation, which means that any surplus we make is reinvested in our business and the services we provide to our members and community.**

In terms of Financial Inclusion, we support residents who cannot access mainstream bank accounts due to lack of appropriate ID.

Without a bank account, people cannot make Universal Credit claims. However, people can open a Credit Union Savings Account and then have their benefits, including Universal Credit, paid directly into their Savings Account.

Alternatively, once someone has a Credit Union account, they can apply for an Engage Account - this is a national bank account for Credit Union members. It operates in much the same way as a mainstream bank account, including having a VISA debit card. They can then use the details of this bank account for their benefit claims.

The Engage Account has proved particularly useful for people who are in need of an account for benefit purposes, but also for people who are escaping domestic and/or financial abuse, as it gives them control over their own finances.

What do people say about your organisation?

> **Moneywise has been a saviour for me on more than one occasion. The staff are friendly, and the service is awesome. Highly recommend.**

To find out more about Moneywise and the range of financial services they provide, call 0330 165 5337, or visit www.moneywise.org.uk

Photo: A picture of the Tyne Bridge, connecting Gateshead to Newcastle, where Moneywise Credit Union has its base

Helping people through financial crisis

Laurie Campbell
Senior Advocacy Coordinator,
Connected Voice

Our Senior Advocacy Coordinator Laurie Campbell discusses the Help Through Crisis project, in which Connected Voice Advocacy is a partner.

When thinking of a financially inclusive society, every individual - regardless of their socioeconomic status, geography, or background - should have access to affordable and convenient financial services. There should be equitable and effective health and social care systems, fostering overall wellbeing and reducing disparities.

Unfortunately, however, this is not an attainable reality for everyone. But it *is* the vision that the Help Through Crisis partnership, now in its eighth year, has been collectively working towards.

> **Help Through Crisis is a fantastic project. Not many services these days make you feel heard and honoured as a client, and help you respond to sometimes difficult situations. - Client**

According to the North East Evidence Hub, the North East of England is facing a range of inclusivity challenges, including a low and unevenly distributed employment rate, and low pay and poverty, with most households having either no or a very small amount of savings.

This narrative has been reinforced by the types of issues we are seeing people present with at Connected Voice Advocacy, where people are in significant financial crisis, and it is adversely affecting their mental and physical health and wellbeing.

Every year Connected Voice Advocacy works with people across the region who are in financial and social hardship. Last year, we helped people gain over £16,000 in grants, compensation and backdated benefits, with a large proportion of this coming from our Help Through Crisis project.

Help Through Crisis

The Help Through Crisis project supports anyone over the age of 18 living in Newcastle and aims to prevent and respond to social and economic hardships.

The current Cost of Living Crisis has disproportionately affected people in Newcastle who are on low incomes, who are suffering with poor mental health, and people in vulnerable situations, including victims/survivors of domestic violence and people from ethnically marginalised communities.

The Help Through Crisis project is a partnership initiative funded by the National Lottery Community Fund and delivered by:

- **Connected Voice Advocacy** - Helping people to have their voices heard, exercise their rights, and access crucial Health and Social Care services. Providing independent and impartial support to challenge decisions.
- **North East Law Centre** - Providing

specialist Welfare Rights advice.

- **Changing Lives** - Offering emotional and practical wrap-around support to address everyday issues including housing, food, fuel, and other essentials.

The Help Through Crisis project specifically focuses on financial inclusion and has supported people with multiple complex issues, including advocating for reasonable adjustments (including payment plans for housing arrears), supporting people into employment, arranging suitable housing, and accessing grants to support with the cost of living, as illustrated by the real-life case study below.

Case study: Marie's story

Marie recently moved to Newcastle and was living with friends in a private property. Her husband was living and working in Birmingham. Marie was pregnant, and there were concerns regarding the property as she and her housemates said that the landlord had previously evicted people when they have had a baby or requested for their partner to move in. As a result of this, Marie expressed feeling isolated, stressed, and worried both about money and having somewhere safe to live for the arrival of her child.

Marie heard about Connected Voice Advocacy through a friend and reached out to our Help Through Crisis project to get support around advocating for better and safer housing, financial support for when her baby is born, and help accessing eligible grants and benefits.

Marie was living in fear that she would be served an eviction notice by her landlord. The Independent Advocate provided advocacy support to register Marie with Tyne and Wear Housing and access advice from Housing Advice Centre. They assisted her with completing the application form, providing required documents and filling in income and expenditure forms.

Whilst this was all happening, Marie was given an eviction notice by her landlord. The Independent Advocate supported Marie to challenge her council house banding using a rights-based approach, and she was ultimately awarded band B priority due to her vulnerability and pregnancy.

> **"They have the power to connect you to other services that I didn't know of until presented as an alternative. I've been through many services in my time, and this service from Connected Voice really sets the standard in my experience. - Client**

On top of this, the Independent Advocate reached out to other services that could support Marie further, including The Angelou Centre. They also made grant applications on Marie's behalf and referred her to a Changing Lives Family Link Worker for assistance in accessing essential items for when her baby would be born.

As a result of Help Through Crisis advocacy support, Marie eventually found suitable accommodation, was successful in receiving a Cost of Living Crisis support fund, and was able to access other support services that she was entitled to. This greatly improved Marie's quality of life, and supported her through a time of crisis, when she needed it most.

If you or someone you know in Newcastle are living in financial or social hardship, reach out to Connected Voice Advocacy at advocacy@connectedvoice.org.uk, or by calling 0191 235 7013

Financial inclusion and digital exclusion

Guest Article by
Citizens Advice Gateshead

In this guest article, Citizens Advice Gateshead discuss the relationship between financial inclusion and digital exclusion, and how they're supporting their clients through this.

As a community advice provider, promoting financial inclusion for the people of Gateshead is at the heart of what we do. However, we know that people who are digitally unaware and/or excluded have it much harder when it comes to accessing the services they need in this increasingly digital age.

There is no one fixed route to digital exclusion - it could be that people are worried about data loss or scams, lack the necessary digital skills, or simply cannot afford certain devices. Whatever the reason behind digital exclusion, the result is the same: the people who are excluded are among our most vulnerable clients.

Whatever the reason behind digital exclusion, the result is the same: the people who are excluded are among our most vulnerable clients.

Without reform, the risk that more people will slip through the cracks will increase, as people disappear from the system they cannot access.

Lydia (name changed) was an older, digitally excluded client, with no email address or access to the internet. She struggled financially, and without the skills or confidence to go online, she was unaware of any support available to her. She had attempted to get advice in person from benefit providers but was constantly directed to online resources, an experience that left her feeling frustrated and abandoned.

Without access to the internet, she was unable to:

- View her Universal Credit payments unless she attended the local Job Centre in person.
- Use energy comparison websites to see if she could cut down on current fuel expenses.
- Find support available for her rent shortfall, or complete an online Discretionary Housing Payment application.
- Find cheaper options for phone packages, public transport tickets, or insurance.

As a result of missing the opportunities most people take for granted, Lydia got into debt. She was reluctant to turn to her family for help as she was embarrassed and didn't want to burden them with her problems.

We offered Lydia face-to-face support and provided access to additional

support via telephone call, rather than online. This empowered her to take ownership of her finances - after all, she did not lack the capability to manage, just the digital skills and awareness that online exposure can bring.

By helping her access new options over the phone, she was able to make changes to her spending and substantially reduce her costs. She was also able to access new funds - funds she was completely unaware she was entitled to - and together these measures have helped her tackle her debt. We're also helping Lydia to gain confidence with computers, and she's excited to find out what else she can do online.

> **Online services provide cheap and easy access to a world of information and opportunity, but for those who struggle to access such services, it can be a frustrating and ultimately expensive experience.**

Online services provide cheap and easy access to a world of information and opportunity, but for those who struggle to access such services, whatever the reason, it can be a frustrating and ultimately expensive experience.

At Citizens Advice Gateshead we provide people with an accessible alternative and are working hard to close the digital gap. We're eager to work with other VCSE organisations to help more people get the help they deserve, too.

For more information and advice, get in touch with Citizens Advice Gateshead at advice@citizensadvicegateshead.org.uk or by calling 0808 278 7902

Photo: A trained adviser from Citizens Advice Gateshead offering support over the telephone

Safeguarding and financial abuse

Jane Kingston
Head of Advocacy,
Connected Voice

Our Head of Advocacy Jane Kingston discusses the importance of safeguarding, particularly around matters of financial abuse and exploitation.

Safeguarding is extremely important in matters of financial abuse and exploitation. Here are a few key facts on the subject of safeguarding:

- Safeguarding applies to adults with care and support needs who may be experiencing abuse - including financial abuse - and may be unable to protect themselves.
- Safeguarding isn't something we do *to* people, but something we do *with* people.
- The six principles of safeguarding are: empowerment, prevention, proportionality, protection, partnership and accountability.
- There are ten types of abuse recognised in safeguarding: domestic, physical, psychological, sexual, discriminatory, institutional, modern slavery, neglect, self-neglect and **financial**.

Each local authority is responsible for setting a strategy for safeguarding vulnerable adults. They bring together key partners in a Safeguarding Adults Board to oversee implementation of the strategy and to share information and collaborate on approaches and training - including around the issues of financial abuse and exploitation.

Connected Voice Advocacy is a partner on Safeguarding Adults Boards across Newcastle and Gateshead. This means we have an influence over the local authority strategic plan, support partners to practice within legal guidelines, and ensure person-centred practice. We represent the VCSE sector at the board and feed in intelligence gathered from frontline work with adults across the Advocacy service.

We cannot fail to notice that social and economic factors are impacting on people who are already in vulnerable situations. At Connected Voice, we know that financial exclusion, long waiting lists for health and social care, increased hate incidents and reduced community cohesion have resulted in referrals for Advocacy rising.

As people face financial hardship, and as public and voluntary services struggle under ever-increasing pressure, your organisations may also notice a rise in people needing safeguarding intervention and action plans. For example, current statistics show that at least 20% of all UK cases of adult abuse are financial, and that 60-80% of cases of financial abuse take place within someone's own home. Clearly, these are things we need to be cognisant of going forward.

Have you noticed an increase in people using your service who are:

- presenting with signs/symptoms of abuse (including financial abuse) or other vulnerabilities?
- struggling to look after themselves?
- needing financial support?
- experiencing or at risk of abuse from others (including financial abuse)?

We would be grateful to hear from you if you are noticing any trends in this area. Please get in touch at advocacy@connectedvoice.org.uk, or give us a call on 0191 235 7013

InformationNOW - helping you find the right information at the right time

This article was prepared by the team from InformationNOW at Newcastle City Council

The team from InformationNOW - the information website for people living and working in Newcastle - discuss how to find useful resources to guide you through challenging times.

If you're worried about money, help and support is available. InformationNOW is the information website for people in Newcastle, where you can find local services and useful information to help guide you through challenging times.

Below are some steps and tips to help you get in control of your money.

- Are you claiming all the benefits you are able to? A local independent advice service can help guide you through the benefits process.
    - Citizens Advice Newcastle (CAN) offer advice on a range of issues including benefits, money, debt, energy issues, employment, housing, homelessness, immigration, and human rights.
    - Search Newcastle gives benefits advice to older people in the west end of Newcastle.
    - Your social housing providers, such as Your Homes Newcastle (YHN).
- Managing your money or making use of a budget can help you avoid getting into debt and save some money for the future.
    - Clean Slate help vulnerable people experiencing drug and alcohol addictions, or who are in recovery, to regain control of their finances.
- Dealing with debt - there are many factors that can lead to debt problems, such as being out of work, experiencing illness, disability, divorce, bereavement, or having a low income. There are several local organisations that can help you deal with your debts.
    - Citizens Advice Newcastle (CAN) provide budgeting advice and have a specialist debt advice service.

> **Cost of living support is available, including ways to save money on your living costs, and help with your energy bills.**

- Help is available to prepare for work, of if you are ready to look for work, you can access support to help find a job.
    - Work and Thrive Central offers a one-stop shop for support with looking for a job, plus training and careers advice. Based on Level 2 of Newcastle City Library, this free service is open to all.

- Use affordable credit if you need it - credit offered by high street banks is not available to everyone, especially if you have a low credit rating. There are more accessible, affordable options available.
    - Moneywise Credit Union and NEFirst Credit Union both offer low-cost loans to their customers. Credit unions rely on members' deposits to provide loans.
- On InformationNOW, you can find information on where and how to buy affordable electrical goods and affordable and/or second hand furniture.
- Cost of living support is available, including ways to save money on your living costs, and help with your energy bills.
- Food help in Newcastle - if you can't afford to buy or cook food for yourself, help is available. You can access free emergency food parcels and free or cheap meals. Low-cost supermarkets or food pantries are also places where you can buy discounted food and essential items to help make your money go further.

What help is available near you? You can search by postcode or location to find:

- Events and activities
- Local organisations

Organisations can update their details directly anytime via the InformationNOW website.

Organisations can update their details directly anytime via the InformationNOW website, and add their events to the calendar as and when they arise.

Would you like to speak to Lauren or Richard from InformationNOW about how they can help you or your organisation? Get in touch now at InformationNOW@newcastle.gov.uk ●

Photo: An InformationNOW graphic advertising services to support with debt and money worries

Spotlight: NEFirst Credit Union

NEFirst Credit Union is an accessible financial organisation offering a more ethical alternative to the high street banks for financial services. They have high street branches in Gateshead and Stanley.

www.nefirstcu.co.uk

What does your organisation do?

NEFirst Credit Union is an accessible financial organisation that offers an ethical alternative to the high street banks for financial services. We are modern and inclusive, providing simple ways to manage savings, and offering accessible, affordable and competitive loans, starting from 0% APR.

Owned and controlled by the members who use our services and not by any external shareholders or investors, we are a not-for-profit financial cooperative with an emphasis on providing the best service for our members, *not* maximising profits.

Open to anyone who lives or works in the North East, benefits of membership with NEFirst include 'free' life insurance of up to £10,000 (specific terms and conditions apply), allowing members to leave a legacy for their families too.

With high street branches in both Gateshead and Stanley, our team members are always on hand to offer a warm welcome. Our services are also available online and through our mobile app.

Tell us about your key projects?

We are finding that the people worst hit by the cost of living crisis are those who are in work, not those who rely entirely on benefits. If your only income is Universal Credit or PIP, that is at least regular and predictable, but workers who need to have their wages topped up by Universal Credit really suffer because their benefits payments vary depending on how many weeks there are in a month, or how many hours they work. Then there are the people who earn *just* too much to claim Universal Credit, so they can't access any of the cost of living payments that Universal Credit claimants get, and they are really feeling the pinch.

We have a number of key projects including:

- National and local projects to provide financial inclusion for everyone unable to access affordable credit, through 0% loan schemes.
- Increasing the number of accessible community service points available across Gateshead and the wider community for people to be able to reach out.
- Working in partnership with employers in their approach to achieve the Better Health at Work Award by implementing free payroll saving schemes and pathways to financial wellbeing.

We are finding that the people worst hit by the cost of living crisis are those who are in work, not those who rely entirely on benefits.

How has Connected Voice supported you?

We are developing a partnership with Connected Voice to enable organisations with shared values to cascade information about services, programmes and support available across the area.

Working in collaboration with over 45 different partners - including Stop Loan Sharks - we also signpost people to other sources of support that are available.

What do people say about your organisation?

Leanne (name changed) is 42, divorced, and has two teenage children. She works full time for the DWP. A complicated divorce and subsequent ill health left her in a difficult financial position. She initially applied for one of our commercial £500 Family Loans with repayments of £51.67 per month. However, an examination of her financial position through an Open Banking platform highlighted that she had very little disposable income and a number of high cost loans (with APR ranging from 79.9 to 1,333%) and so the £500 would not really have helped her.

Instead, we worked with Leanne to help her get back on track. "Every month is a nightmare trying to work out how to pay everyone, feed my kids, and still be able to afford to run my car and buy petrol to get me to work." In the end, a Zero Interest Debt Consolidation Loan of £2,000 spread over 24 months was agreed. This reduced Leanne's monthly payments from £346 to £83.33, which was much more affordable for her.

Leanne sent us all her accounts when they were settled, saying "this loan is going to get me back on my feet, and I am so grateful for your help."

To find out more about NEFirst Credit Union and the range of financial services they provide, call 0330 055 3666, or visit www.nefirstcu.co.uk

Photos: (above left) three of the team members from NEFirst's Gateshead branch pictured in branch; (right) four of the team members from NEFirst's Stanley branch pictured in front of the branch at 25-33 Front Street

OurGateshead.org - empowering Gateshead residents with key financial resources

Mark Shilcock
OurGateshead and Membership Officer, Connected Voice

Mark Shilcock introduces OurGateshead.org - the website for Gateshead residents - and talks us through the Money Matters page.

A valuable resource is now available for Gateshead residents seeking financial guidance and support. OurGateshead.org, the one-stop community website for people across Gateshead, now features a dedicated page serving as a central hub for financial assistance and information.

The Money Matters page exists to support residents through financial challenges and offers a variety of options for filtering content, ensuring that visitors can easily find the information that is most relevant to them.

The Money Matters page lists a range of services designed to help people manage their finances more effectively and access the support they need. Citizens Advice Gateshead, Gateshead Carers Association, Gateshead CAP Debt Centre and the Kids Clothes Bank are just a few of the organisations featured, and each provides unique support tailored to the different needs of Gateshead residents.

The page also highlights local volunteer opportunities, such as cashier and treasurer roles at local associations, encouraging community involvement and the spirit of giving back and 'paying it forward'. These roles not only help the organisations and the people they serve, but also provide valuable experience and satisfaction for the volunteers themselves.

The Money Matters page is more than just a list of services, however; it also aims to connect residents with the support they need when facing financial difficulties. By gathering this information together in one central hub, the website empowers residents with the tools and guidance they need to navigate their financial journeys with confidence, regardless of their circumstances.

We are always striving to improve the information on the site, and we are aware that there are often more opportunities than those listed. If you are aware of other services, organisations or opportunities that should be highlighted, please send details of these to ourgateshead@connectedvoice.org.uk and we will ensure that this information is shared. If you are linked to an organisation that offers these services, you can create an account at OurGateshead.org/user/register and promote your services by adding them directly.

Whether you're a long-time resident, new to the area, or an organisation that works with Gateshead residents, understanding financial matters is crucial. The Money Matters page on OurGateshead.org is a valuable tool to connect residents with the services they need, when they need them.

OurGateshead.org is managed and developed by Connected Voice, with funding from Gateshead Council. It is a collaborative effort to empower residents and strengthen our community ●

Unclaimed benefits - what's going on?

Giovanni Spatuzzi
Deputy Chief Executive,
Connected Voice

Our Deputy Chief Executive Giovanni Spatuzzi explains why so many different benefits are going unclaimed across the UK.

Believe it or not, unclaimed benefits in the UK now amount to £23 billion a year. Yes, you read that correctly, £23 billion a year! This astonishing figure comes from recent research conducted by Policy in Practice, a social policy and software analytics company.

In the North East specifically, this figure is £1.33 billion, and in Newcastle and Gateshead, it amounts to hundreds of million. Out of 12 benefits, the top five largest unclaimed benefits are: Universal Credit, amounting to over £8 billion; Council Tax Support, at just under £4 billion; Carer's Allowance, at just over £2 billion; Pension Credit, also at just over £2 billion; and Child Benefit, at just under £2 billion.

Poverty is on the rise in the UK, with 1 in 5 people living in poverty in 2021/22 (according to the Joseph Rowntree Foundation's UK Poverty 2024 report), so why are so many benefits going unclaimed? Policy in Practice identifies three main reasons for this. Firstly, there is a lack of awareness: many people are unaware that certain benefits exist or assume that they will not be eligible. Secondly, there is the administrative complexity and increasing fragmentation of support: having to apply for half a dozen different benefits, navigating complex criteria, and proving eligibility are all likely barriers to claiming. And thirdly, there is the stigma: negative perceptions around claiming benefits discourage eligible people from engaging with the benefit system.

Efforts to address unclaimed benefits and improve the system have been at the forefront of the charity sector via organisations such as Citizens Advice, Age UK and, increasingly, many food banks. Charities in particular play a crucial role in supporting people claiming benefits - they provide essential guidance on navigating the complex benefits system, ensuring people receive the financial assistance to which they are entitled. They offer personalised support, helping to complete forms, gather necessary documents, and advocate for claimants during disputes. This support is particularly vital for vulnerable people, including the elderly, the disabled, and low-income individuals and families. By bridging the gaps in government services, charities can help reduce poverty, alleviate financial stress, and promote social inclusion, ultimately contributing to a more equitable society.

Tackling the issue of unclaimed benefits requires a multi-faceted approach, highlighting the education, accessibility, and support systems available. By ensuring that eligible people are aware of and can easily claim what they are entitled to, significant progress can be made in the UK to reduce poverty and improve the quality of life for its most vulnerable citizens ●

We can take care of your financial services

Entrusting your organisation's financial processes to our Business Services team can both keep you compliant and free up your valuable time. Read on to find out more about the services our team can support you with...

Payroll

We offer a comprehensive and reliable Payroll service that helps free up your valuable time, so that you can focus on your organisation's core activities without worrying about the complexities of Payroll.

Here's why you can trust us with your Payroll:

- Guaranteed compliance: Stay up-to-date and penalty-free in the face of ever-changing tax laws and regulations
- Expert support: Get access to dedicated Payroll specialists known for their precision and reliability
- Scalable services: From start-ups to more established enterprises, we can adapt to your growth every step of the way
- Secure processing: Rest assured your data and details are safe with our top-tier encryption and data protection measures
- Full-service features: Enjoy comprehensive Payroll processing and auto enrolment (pension) services that are fully compliant with current legislation

Contact us about our Payroll services today - save time, reduce costs, and guarantee accuracy.

Blanche Phillips (below) is Head of Business Services. Get in touch at blanche.phillips@connectedvoice.org.uk

Independent Examinations

We can also support you to complete your Independent Examination, audit, year-end accounts and tax returns, taking it all off your hands so you can concentrate on what matters.

Here's what you get from our team:

- Extensive knowledge of charity accounts and legislation: We are a charity ourselves, and we have years of experience dealing with CICs, limited and co-operative organisations, and all the related legislation
- A reliable, trustworthy team: Our reliable team will answer queries within 24 hours, and you will have access to a direct number, so that you can speak to a real person in real time
- A cost-effective service: We secure services and resources at preferential rates, which allows us to offer our own services at more accessible prices without compromising on quality

Doug Maltman (below right) is our Charity Independent Examiner, and Lilian Hetherington (below left) is our Independent Examiner. You can reach them at douglas.maltman@connectedvoice.org.uk / lilian.hetherington@connectedvoice.org.uk

Connected Voice
Connecting People Supporting Action

One Strawberry Lane
Newcastle upon Tyne
NE1 4BX
connect@connectedvoice.org.uk
0191 232 7445

Contact us

Connected Voice Support and Development

Expert support services that enable voluntary, community and social enterprise organisations to set up, be sustainable and informed, achieve their objectives and come together.

connect@connectedvoice.org.uk
0191 235 7021

Connected Voice Advocacy

Free professional support to individuals to help them be aware of their rights and choices, make informed decisions, advocate for themselves and facilitate their voices being heard.

advocacy@connectedvoice.org.uk
0191 235 7013

Connected Voice Business Services

Quality and cost-effective financial support services that meet the growing needs of charities, community organisations and social enterprises.

cbsteam@connectedvoice.org.uk
0191 235 7020

Connected Voice Haref

Working with communities and organisations throughout Newcastle and Gateshead to reduce health inequalities linked to ethnicity and culture.

haref@connectedvoice.org.uk
0191 235 7022

Connected Voice Health Equity

Connecting charities and community organisations to health services to improve digital inclusion, mental health support and social prescribing.

0191 235 7022

Connected Voice Volunteering

Supporting volunteering across Newcastle and Gateshead through employee volunteering (Sector Connector), promoting volunteering opportunities and offering advice.

volunteering@connectedvoice.org.uk
0191 235 7038 (Gateshead Volunteer Centre)
0191 235 7039 (Sector Connector Newcastle)

www.connectedvoice.org.uk

@ConnectedVoice_
@ConnectedVoiceCharity
@Connected Voice