



## Case study

### Southend-on-Sea Borough Council

A case study by:

**Carrie-ann Dollman, Senior Benefits Officer**



Southend-on-Sea Borough Council has been utilising allpay's instant issue prepaid card solution for the last two years – allowing it to issue funds to applicants deemed to be in financial crisis.

Administering the scheme on behalf of two other authorities – Thurrock and Essex – it has issued more than 600 cards over the last financial year, loading more than £60,000.

#### Challenge

In 2013, the Department for Work and Pensions devolved parts of the Social Fund to more than 200 UK local authorities, replacing community care grants (CCG) and crisis loans – which attracted nearly 600,000 and 2.5m applications respectively across Great Britain before they were devolved.

Authorities across Great Britain were left to set up and implement brand new schemes and criteria within very short timescales – ensuring they would be ready to award claims on 1 April 2013.

#### Solution

Southend on Sea Borough Council drew up a new policy for assessments and awards and is administering applications for all of Essex.

The scheme, called the Essential Living Fund (ELF), involves a number of partners e.g. local charities and Citizens Advice Bureaus, and operates as a grants-based system open for anyone to claim.

As part of its scheme, it is awarding allpay's prepaid cards to claimants for either clothing/footwear or gas and electric emergency top-ups.

#### Flexibility

##### Carrie-ann said:

“The allpay prepaid card was flexible in terms of meeting the requirements of the scheme which had to work for three local authorities. We needed a card that wasn't personalised and where funds could be accessible far quicker than, for example, a cheque. We looked at vouchers – and they are an option as part of the wider scheme – but it was felt to use them for all types of award, we'd need to have the right vouchers for all three local authority areas and didn't want too much in stock. We also wanted to go some way to ensure the funds were used in the appropriate manner e.g. for food or fuel. The cards were the perfect solution as we restrict cash being taken out of the ATM.

The solution is also flexible enough to build our requirements around it, e.g. we set a three-week expiry on the cards – and if the funds are not spent in that time we recoup them on the allpay system, so they can be used for more awards.”

In the last year, Southend has recouped 11% of funds awarded to claimants.

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## The ELF scheme covers crisis awards for:

- Furniture - such as a bed, settee, armchair, wardrobe, table
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- Furnishings - such as carpets, curtains, bedding
- Household equipment - such as a cooker, fridge, washing machine
- Fuel connection (or reconnection) charges
- Clothing and footwear
- General Living Expenses - these are day to day living expenses such as groceries, nappies, toiletries, cleaning/hygiene products, money for pay as you go fuel meters.

## The way in which the grants are disbursed include:

- Provision of recycled goods/furniture from reputable charitable businesses
- Provision of white goods from a reputable local business
- Vouchers for supermarkets
- Award of an allpay prepaid card
- Food Parcels.

Applications for General Living Expenses are treated as a priority, and awards made through the allpay prepaid card are processed within same working day as the application. All cards are picked up from allocated points around the borough.

“As part of the scheme, applicants can have up to three awards per year if they fit the criteria. First the applicant will ring up or apply online. If it's determined they need an allpay prepaid card – and they've applied online – we'll call them to determine if they fit the criteria. The calls are normally 20 minutes, after which if they're deemed to need a card, we give them a reference number and a pick up point as we administer the scheme through the local Citizens Advice Bureaus. Once they've submitted proof of identity, the card can be awarded, and it can be as quick as five minutes.”

## Benefits for service users

“The applicants themselves prefer the prepaid card – sometimes they'll request an allpay card as it can be used at a wider range of shops and outlets.

The new prepaid cards from allpay have also been positively received by customers as the CV2 code on the back of the card allows them to purchase goods online. The activation of the card is also a lot more streamlined as allpay has developed a more simplistic PIN retrieval system. Instead of this being activated through the automated phone, it can be enclosed within the carrier. This is particularly more beneficial to some of the more vulnerable service users.”

## Benefits for administration

“There are around 12 people who have access to the system on a daily basis. They absolutely love the new allpay system.

The user-friendly platform has halved the time it takes to issue cards to claimants. We have a close working relationship with the staff at allpay and they have listened to and worked with us on its platform enhancements.

The new system is more user-friendly, allowing easy navigation from one function to another with links and commands being intuitive. This allowed us to train all staff to be fully functional within one week of going live.

The system itself is quicker and the visibility is enhanced, allowing us to clearly see the value of funds left under each authority - which is important for us as we are administering the scheme on behalf of three other authorities.”

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