



Case study Surrey County Council



Saves over £100,000 since introducing pre-paid cards

Surrey County Council (SCC) has saved approximately £100,000 in annual administration costs by using prepaid cards to deliver emergency grants to vulnerable groups.

The challenge

In April 2013, the Social Fund was abolished and responsibility handed to local authorities with no framework for how this should be administered. Recovery rates of crisis loans were low through the previous scheme administered by Job Centre Plus.

SCC approached allpay to provide a solution that would reduce costs to administer emergency funds and ensure the right people get access to funds.

This subsequently improved the experience for users, creating a faster application process and instant access to funds.

Significant return on investment

- ✓ SCC has **saved over £100,000 in annual administration costs** - by the council not having to chase repayments
- ✓ This equates to another **2,000 payments** that can be awarded to its customers
- ✓ Any unspent money can be recouped – money recovered has equated to **8%** of all awards made throughout the first five months of the scheme

A better user experience

Prepaid cards have the look and feel of a debit card which **reduces the stigma** of spending emergency funds and **reduces embarrassment** for the end user. Unlike food banks or vouchers, cards can be used in a large number of outlets whilst giving **access to online discounts**.

Improved performance

- ✓ Fund delivery time is down from two days to **less than one hour**
- ✓ Telephone applications are down from 25-45 minutes to 15-25 minutes (down 33%) from the previous scheme
- ✓ Within 5 months of using prepaid cards, 845 people facing financial crisis had been helped

“It has been extremely positive for us to provide residents with instant access to the funds awarded, without the need for cash.”
CAB advisor, Surrey County Council

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