

Winter Wraparound Support Webinar – 6th November 2024

As with any resource or service, we recommend you do your own research and due diligence to check it will be the right fit for your project.

Watch the speakers from this webinar talking about their services here:

- [Suffolk Centres for Warmth Session](#)
- [Eastern Savings & Loans Credit Union Session](#)
- [Money Guiders Session](#)

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Notes from Speakers

Suffolk Centres for Warmth:

- **Main Contact:** ccfw@eastsuffolk.gov.uk
- **Babergh & Mid Suffolk (Elle Willimott):** Elle.Willimott@eastsuffolk.gov.uk
- **East Suffolk (Tracy Cotterell):** tracy.cotterell@eastsuffolk.gov.uk
- **West Suffolk (Carrie Gilbert):** carrie.gilbert@eastsuffolk.gov.uk
- Will be recruiting someone for Ipswich area for Spring 2025.
- Supporting with people energy and income maximisation. Mainly offering face-to-face (outreach and home visits), also phone and email support.
- Working with other organisations too, such as Citizens Advice, drop-ins to food projects and warm welcomes.
- Supporting the most vulnerable, regardless of housing situations (can be a renter or homeowner).
- Raising awareness of Carbon Monoxide (free alarms when needed). Encourage access to extra support (e.g. benefits checks, Priority Services Register). Energy advice (efficiency, billing, reading meters, etc.). Referrals to other services. Finding funding for new gas boilers, and support for repairs on existing devices. Free gas

safety checks. Free lockable cooker valves (e.g. for people with Dementia, Autism, Cognitive Impairment). Slow cooker sessions (with free slow cookers!).

- **In-depth support:** Benefits and discounts for bills (e.g. Pension Credit, Attendance Allowance, Warm Home Discount, LWAS, Carers Allowance), energy advice, budgeting and applications for grants and emergency support, referrals for other local support (e.g. warm packs, draft proofing).
- **Key tips:** Try to avoid **estimated billing** – consider getting a smart meter to support with this, or getting in touch with your local support officer to get advice – send regular meter readings to your provider. All energy suppliers are required to give extra support to their most vulnerable customers (e.g. anyone of pension age, anyone with children under 5, health conditions, language, not able to use the internet) - encourage people to sign up to the Priority Services Register (e.g. extra support in power cuts, such as food vouchers or generator for necessary health equipment).

Eastern Savings & Loans Credit Union:

- **Main Contact:** Becca Cotton - becca@eslcu.co.uk
 - You can also contact: office@eslcu.co.uk
- Aims to be an ethical alternative to high-cost and illegal lenders, to encourage saving and promote financial inclusion, and offer Affordable Loans for people who may struggle to access affordable loans typically – will work with people to figure out any difficulties, e.g. no late fees or fees for missed payments, putting an interest freeze on, etc. Can't lend to everyone (e.g. people with poor credit scores), but they will support these people to find other support needed and ensure clear communication throughout.
- Supports members through Financial Wellbeing Hub, affordable loans (£300-£4000), savings accounts (e.g. save as you borrow, supporting low-income members to build a savings pot), community groups, interest-free loans for energy/fuel. Will consider small amounts of credit, which other providers may not do.
- Money worries can cause anxiety and sleep issues. Support can prevent this. We also help to move people away from crisis point, through helping to save and therefore having money for emergency needs.

- Heating Oil Loan: £500 interest free, can repay weekly/fortnightly/monthly, and can save for next tank as you repay. Staff can help to send forms out via post, support over the phone, or support with applying online.
- Energy Efficiency Loans: Can be on a small scale or up to £5,000. Can be used for double or triple glazing, draught proofing, cavity wall insulation, and more.
- The [Financial Wellbeing Portal](#) is open to anyone to access from the website – includes blogs on topics such as budgeting ideas, links to other support, how to reduce your weekly shop, how to stop living in your overdraft.

Money Guiders:

- **Main Contact:** Gavin Talbot – Gavin.Talbot@suffolk.gov.uk
 - If you would like to sign up for the training, contact Gavin Talbot in the first instance. Available to anyone working in the public sector or voluntary sector.
- Money Guiders training programme (Money & Pensions Service, backed by government) – free professional, online learning for anyone working with people who are on low incomes or experiencing any financial worries. Gives you knowledge and confidence in how to help customers in need and where/when to signpost to for more support.
- Money Guidance is any non-regulated money conversation you have with customers, ranging from signposting to giving complex, technical information. Guidance is impartial information on the available options. Many employees and volunteers without a background in advice are already giving this guidance, such as foodbanks and housing associations. Financial Advice **is** regulated, so the training helps you to understand the difference between advice and guidance, as well as giving you more knowledge, skills and confidence in having these conversations. Helping you to spot the signs of someone who might need some extra support.
- There is a Foundations course, and then lots of different ‘Technical Domains’ which you can pick and choose from based on what is relevant to you and your role (e.g. welfare and benefits, pensions, debt). It’s all online and you don’t have to do it all in one sitting, you can go back to it at any point and keep dipping into it as needed.
- The training is also City & Guilds accredited so you can use this to upskill and add to your CV.

- Money Guider networks (UK-wide) also put on extra events and training to access for free for more Continued Professional Development.

Notes from Q&A Session

What is the Fuel Bank?

- SCFW are in the process of setting up an agreement Suffolk-wide with the Fuel Bank to provide emergency fuel vouchers for pre-paid top-up meters – to be delivered alongside other advice and support, not designed to be a long-term option.