

How to embed your financial wellbeing strategy into your overall wellbeing strategy

Sally Purbrick – Head of Reward
Heidi Allan – Neyber



Sally Purbrick

**Head of Reward,
Anglian Water**



Heidi Allan

**Head of Insights and
Engagement, Neyber**

Today

neyber

How to embed a financial
wellbeing programme within
your overall wellbeing strategy:

Case study - Anglian Water

JUNE 22ND - 3:05PM

REBA'S EMPLOYEE WELLBEING CONGRESS



Sally Purbrick
Head of Reward
Anglian Water

Comprehensive research – state of the nation

Neyber UK Workforce Study – Jan 2017

36 questions – over 10,000 UK employees

Neyber UK Employer Study – Jan 2017

35 questions – over 500 UK employers

Neyber UK Workforce Study – Feb 2016

30 questions – 10,008 UK employees

Neyber Debt/Credit Research – Nov/Dec 2015

19 questions – 5053 UK employee responses

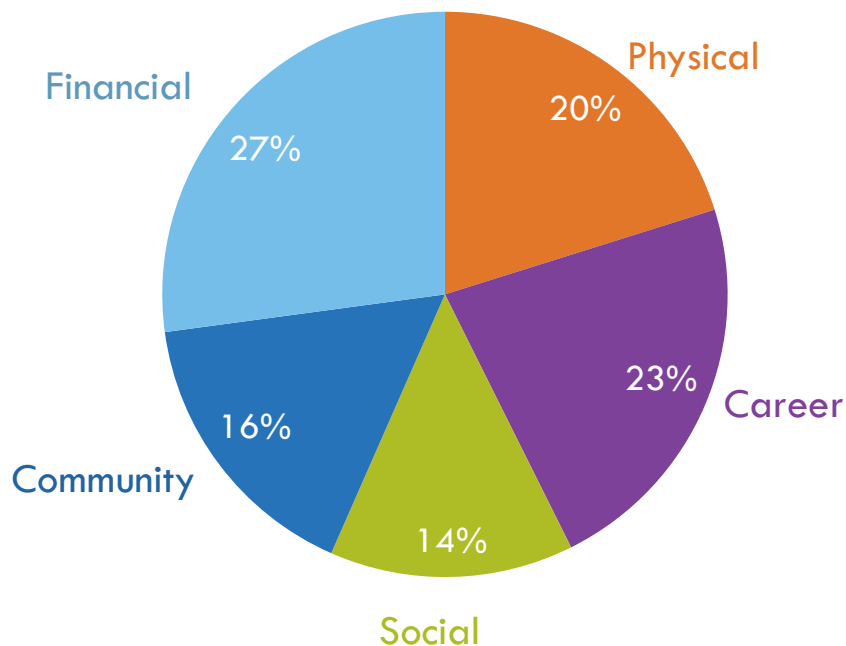
Neyber Financial Stress Survey – Jan 2015

22 questions - 5325 UK employees



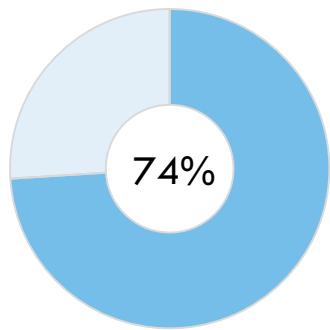
DNA 2017 – Overall employee wellbeing

We asked employees what areas of their wellbeing they were unhappy with:

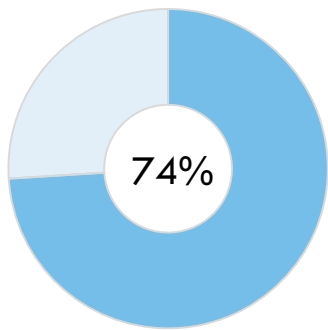


DNA 2017 - State of the Nation

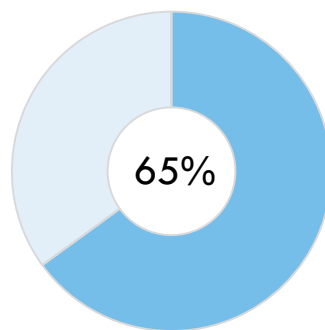
58% UK employees have been affected by financial worries in the last year



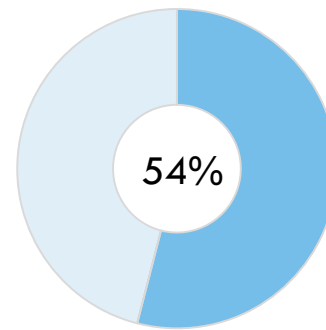
18-24
year olds



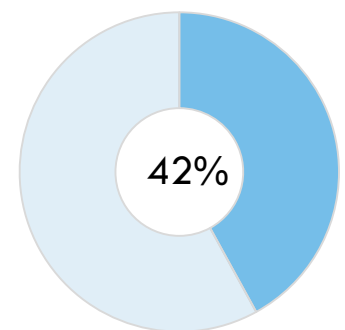
25-34
year olds



35-44
year olds



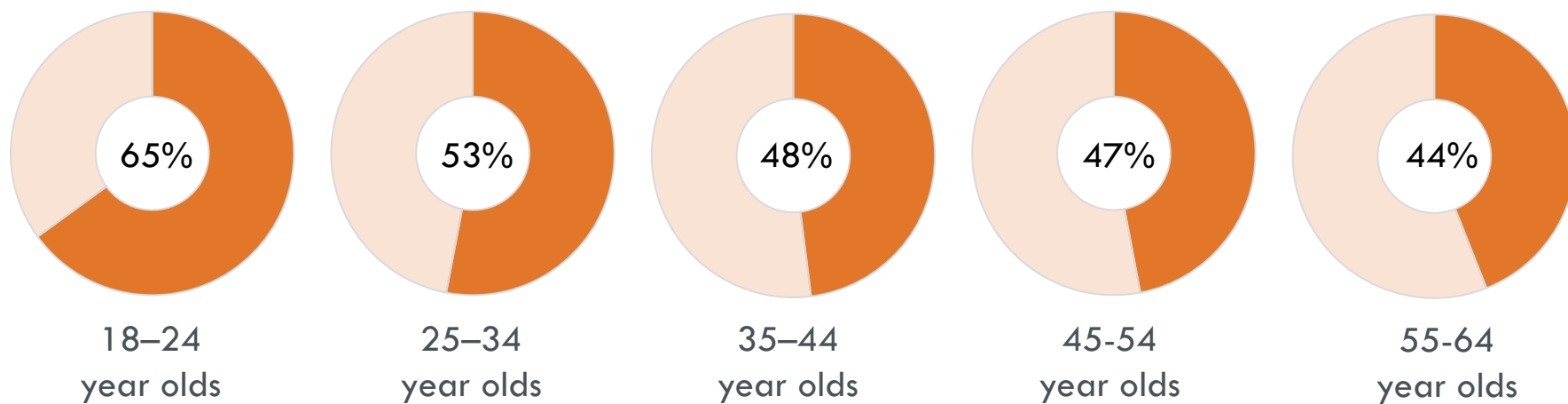
45-54
year olds



55-64
year olds

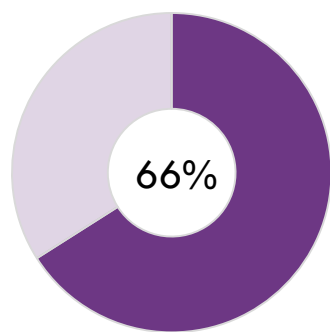
DNA 2017 – Day to day finances

48% Have an income that fluctuates by more than 10% each month

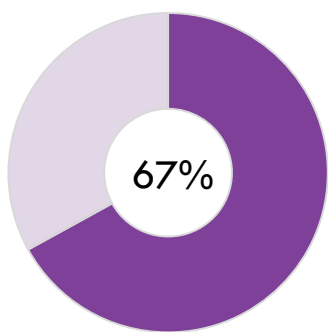


DNA 2017 – Day to day finances

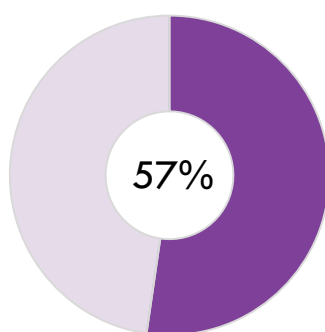
48% Have borrowed money to meet basic financial needs in the last year



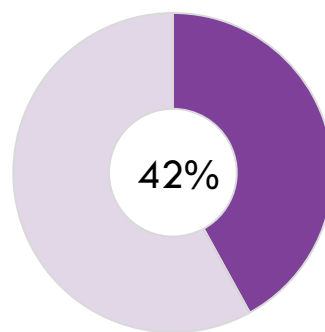
18-24
year olds



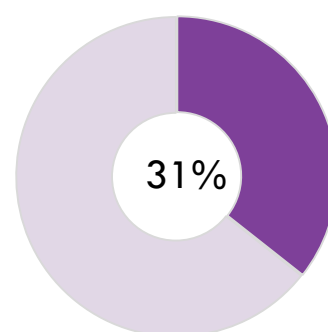
25-34
year olds



35-44
year olds

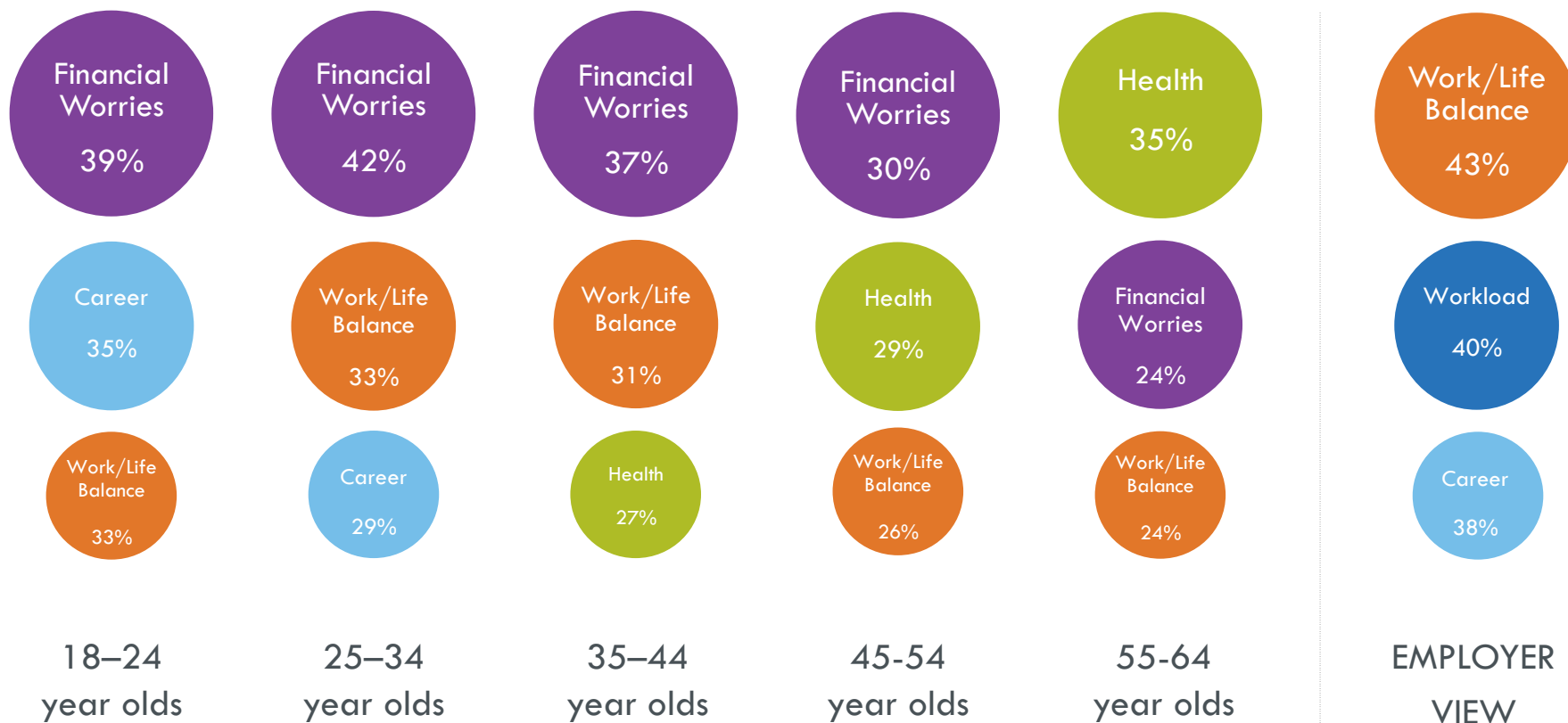


45-54
year olds

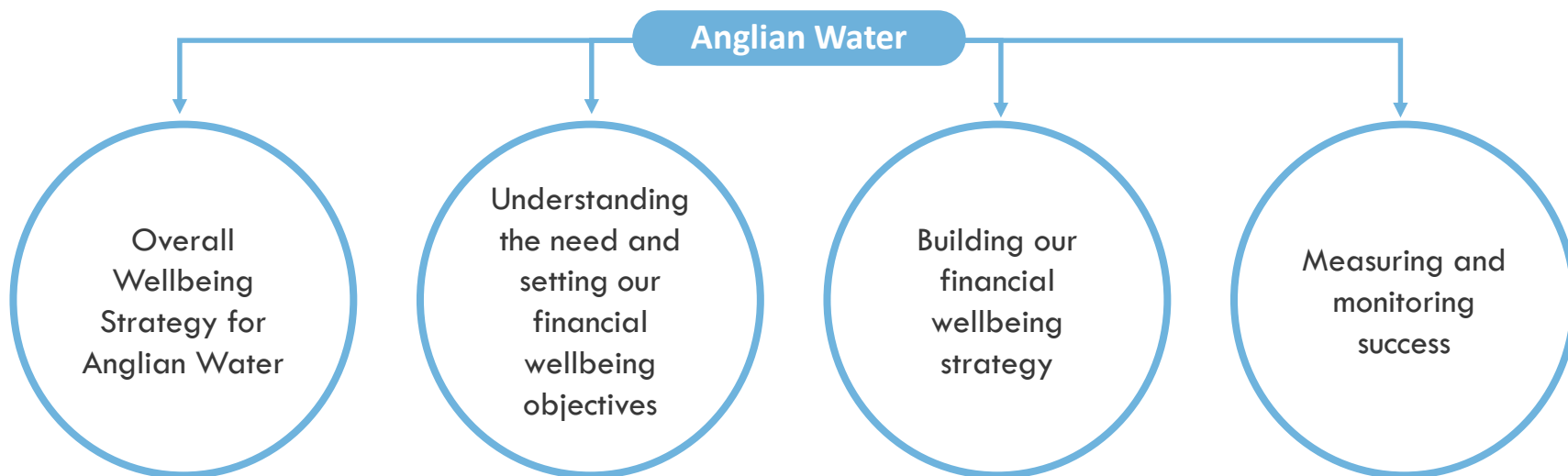


55-64
year olds

DNA 2017 - What's on the minds of UK employees?



Understanding the landscape





HAPPIER HEALTHIER SAFER



Understanding the need and setting our financial wellbeing objectives

- Small number of hardship loans requested
- Colleague feedback to HR re: financial pressures
- 'Financial stress' one of top reasons for calls/contacts to EAP provider
- Feedback and engagement from Trade Union

Putting a pilot in place

- 10% of workforce selected by postcode
- Launch pack sent to home addresses introducing the new financial wellbeing employee benefit

Survey sent out post launch to gain feedback

- 82% of the pilot group thought that other employees would value this benefit
- 52% said would consider using the products in the future



Dan used his loan to pay for the happiest day of his life.

Paying for a wedding is just one of the ways you can use your Neyber loan. Whether it's consolidating your debts, funding the trip of a lifetime or a top-down the aisle - Neyber could help you do it affordably.

A PERSONALISED OFFER TO FIT YOUR LIFE

- Affordable loans you can repay straight from your salary
- 3 fixed, transparent rates: 4.9%, 6.9% and 9.9%
- Borrowing from £2,000 to £25,000 up to 5 years
- Access to financial education articles, podcasts and tools to help you better manage your money



The money that I saved in the difference in interest helped me plan my money more efficiently and use it towards my Best Friend's Wedding. The best part about the loan is that it comes directly out of my salary so that I don't have to think about it.

Alister G.

WE'VE GOT 3 FAIR RATES, DESIGNED FOR EVERYONE
Our three fixed rates are designed to suit all of our customers



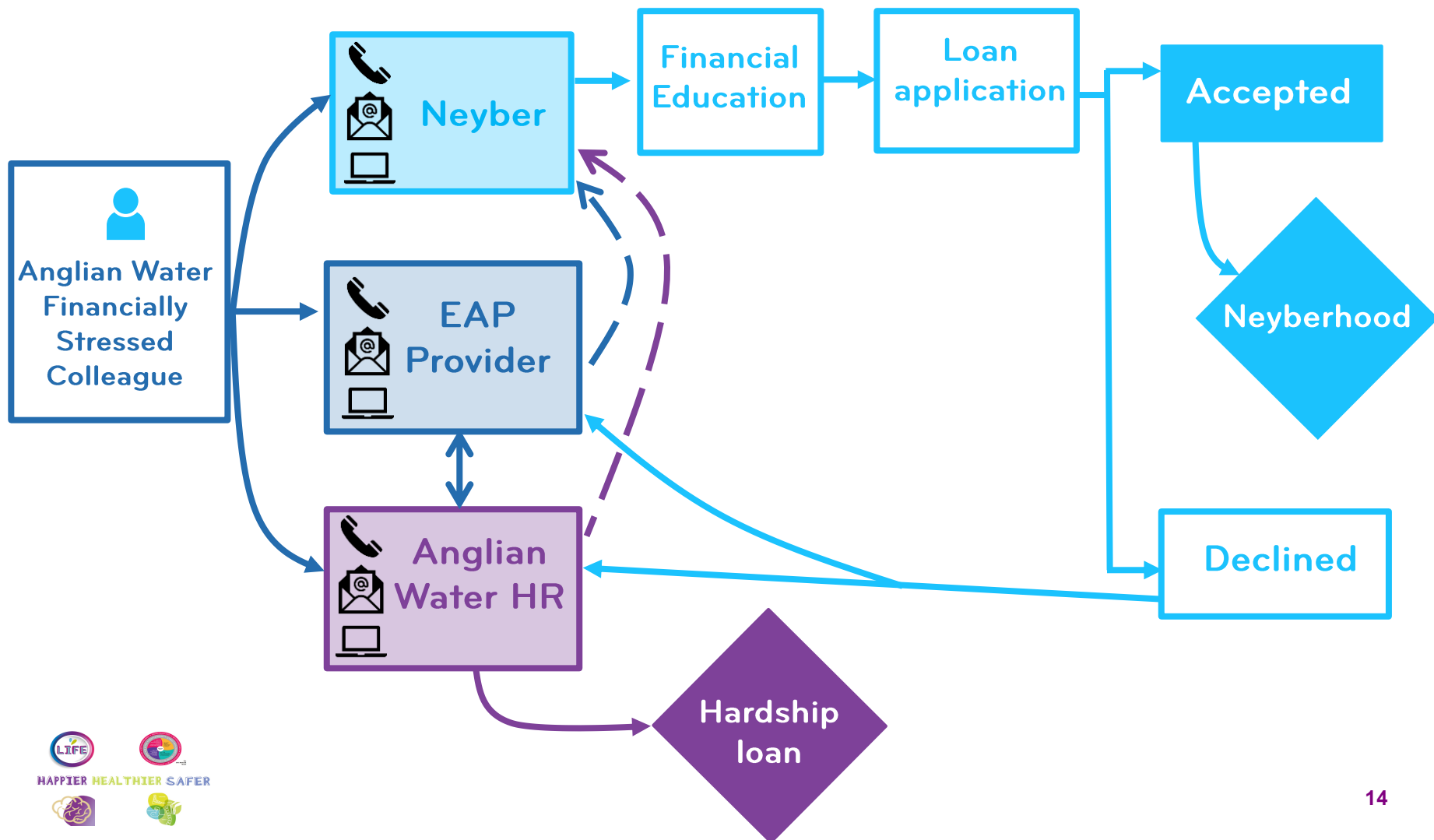
Representative example: Amount of credit: £4,900. Term: 3 years.
Interest: £521.83 Administrative fees: £0. Monthly payment: £150.61.
Total repayment: £5,421.83. Representative APR: 6.9% (Fixed).

FIND OUT MORE AND APPLY
www.neyber.co.uk/anglianwater

Facebook/neyber.co.uk | www.neyber.co.uk | @neyber.co.uk | company@neyber.co.uk
Our loans are subject to credit and affordability checks. We may also require your next of kin if you have any
bad CCJs or large unsecured debts. If you're not sure if you're eligible for a Neyber loan, you can find out
more by visiting www.neyber.co.uk/anglianwater
Neyber Ltd is authorised and regulated by the Financial Conduct Authority. Internal Complaints: 0800 044 3304.
Office address: First Floor, 100, The Quadrant, 10-12, The Quadrant, London, EC2A 4DD. Company
registered number: 08000455. Data Protection Registered Number: 24190000.

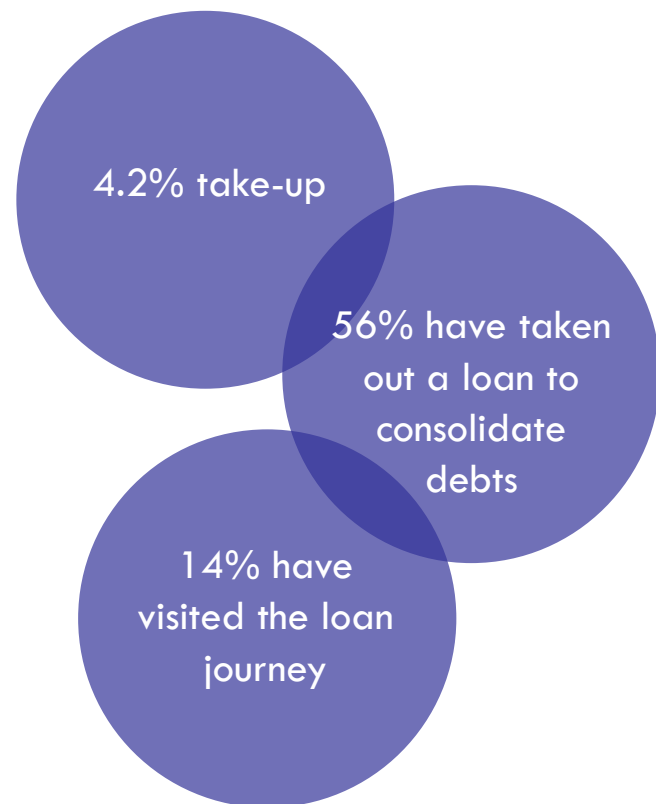
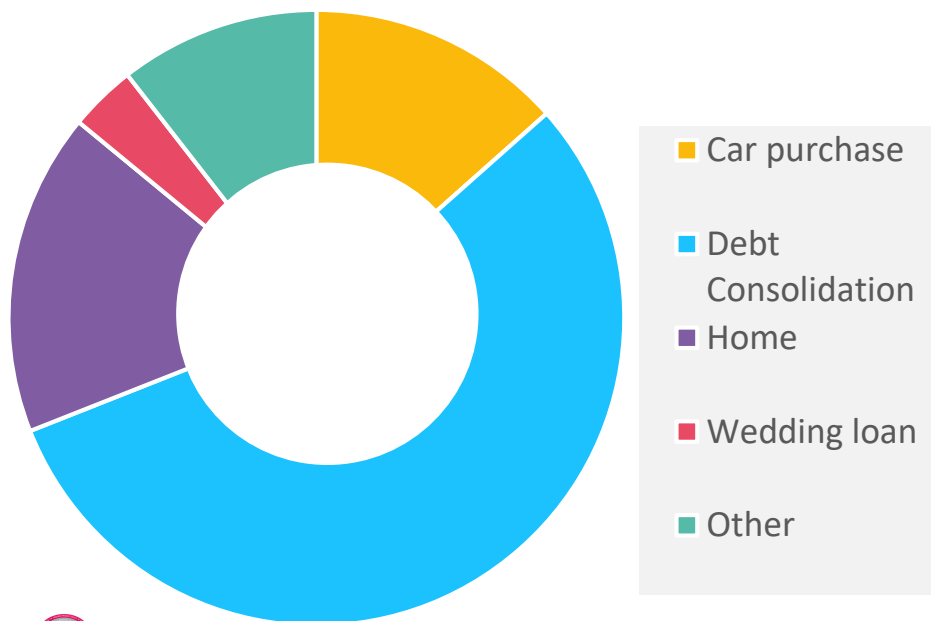


How we support the full colleague population



Early results

- Hardship loan application decreased
- High level of knowledge and engagement across the business
- Employees and Managers feel supported



Launch and on-going awareness

- Colleagues have access to:
- Finance themed webinars
- Online portal, full of podcasts, videos and articles
- Weekly money saving emails
- On-site seminars
- 1 to 1 clinics



Hello there

It's Financial Preparation month at Neyber! With the Tax Year coming to an end, we're on hand to help you get your ducks in a row when it comes to big financial decisions about your home, your vehicle and maximising your savings.

[5 things to do before you file 20](#)
Get organised now so you don't forget to look after life's financial essentials.

[Should I rent or buy?](#)
If you're weighing up which is better for you, we've taken a look at the pros and cons of buying your own home to help you make up your mind.

[3 things you can't afford to put off any longer](#)
It's time to bite the bullet and stop procrastinating. Some of these tasks can't afford to wait.



Hello there

Join us for an online seminar

[Sign up now](#)

When?
Thu, Apr 27, 2017 10:00 AM - 10:30 AM BST

Who?
Hosted by Heidi Allan, Head of Insight and Engagement at Neyber

What?

- Taking control of your daily finances
- Dreams, goals and reality
- Developing a savings ethos

[Sign up now](#)

Don't worry if you can't make the session, as long as you register then we'll send you a recording of the session for you to listen to.



Hello there

Join us for an online seminar

[Sign up now](#)

When?
24th May @ 12:30PM - 13:00PM

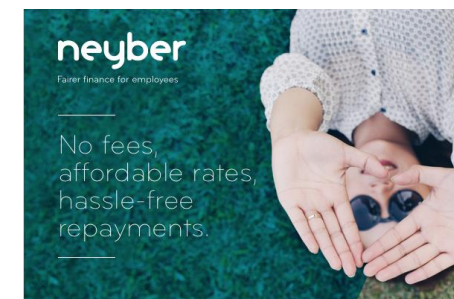
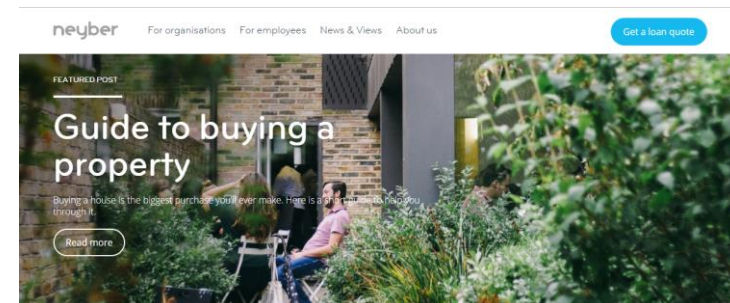
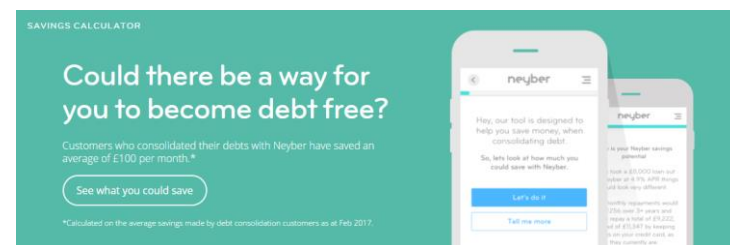
Who?
Hosted by Heidi Allan, Head of Insight and Engagement at Neyber

What?

- Recognising financial stress and how to combat it
- Identifying key triggers that can send your stress levels soaring
- Financial awareness and habitual behaviours

[Sign up now](#)

Don't worry if you can't make the session, as long as you register then we'll send you a recording of the session for you to listen to.



YOUR GUIDE TO THE ANGLIAN WATER GROUP

LOYALTY SAVINGS SCHEME 2017



Anglian
Water
Group



Thank you



Sally Purbrick

Head of Reward

Anglian Water

sPurbrick@anglianwater.co.uk



Heidi Allan

Head of Insights & Engagement

Neyber

heidi.allan@neyber.co.uk