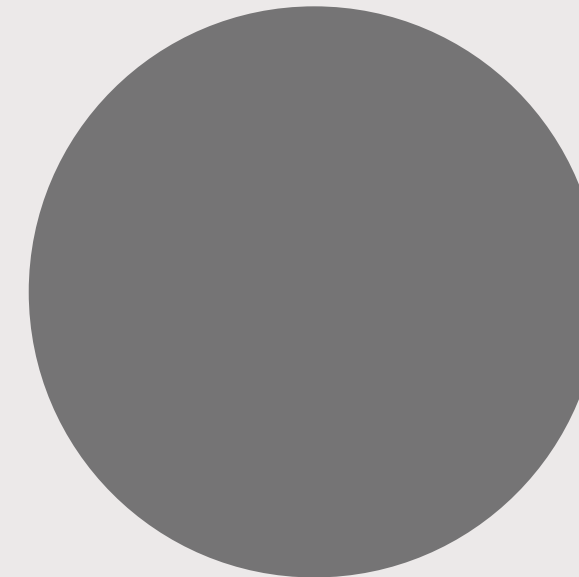
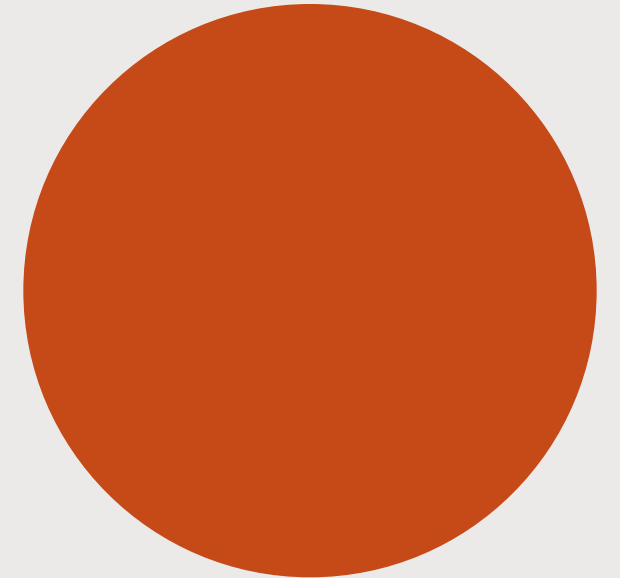
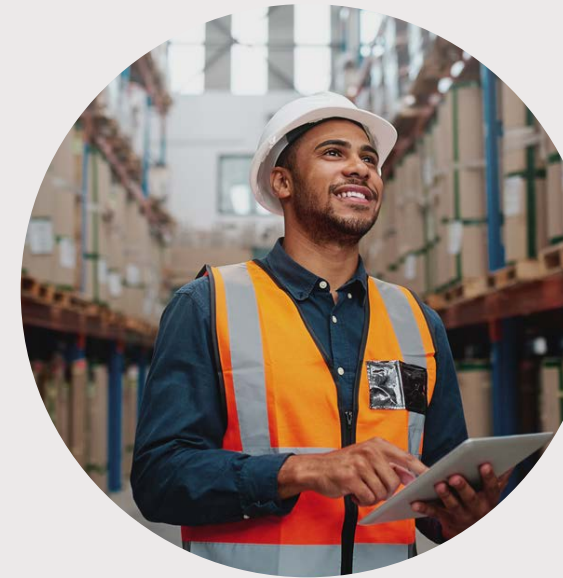
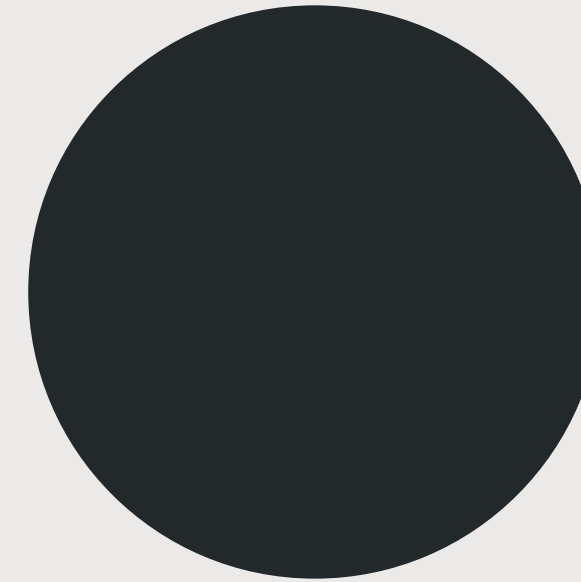


# Money@Work

Support your employees to  
manage their money with ease,  
and improve their wellbeing

GREAT  
WESTERN  
CREDIT  
UNION

Money@Work



# Simple, trusted, impactful

## The financial wellbeing your employees deserve

**Money@Work** is a leading salary deduction scheme. It's provided by Great Western Credit Union, an ethical and caring social enterprise.

Businesses in Bristol and around the South West have used our services in their employee benefit packages since 2019. Employees simply sign up to **Money@Work** through you, their employer.

They'll then be eligible to apply for competitive savings and loans.

By improving their financial wellbeing, employees positively impact their whole lives.



### **Money@Work Loans**

provides employees with the funds they need, even if they've been rejected by high street banks. Repayments are easy to manage as they're automatically taken from their salary.



### **Money@Work Savings**

supports employees to begin their saving journey, and to plan for their future, with deductions taken from their salary each month.

**“54%**

of people who have experienced financial distress over the past 12 months admit that it has had a detrimental impact on their productivity at work”

*Zellis*

**Happy,**

healthy colleagues and employees are their most productive, reliable selves.





# Money@Work Loans

Simple finance your employees need, with affordable repayments

Once your business signs up with the **GWCU Money@Work** service, your employees can apply for safe, affordable loans. By partnering with us, your employees can repay their loan directly with automatic deductions from their salary.

**Employees can borrow up to £15,000 with a 7.9% APR interest rate.** Support your employees to purchase a car, consolidate debts, or make home improvements. We guarantee an easy application process, and fast decisions. Even if your employees have struggled to get finance from high street banks, **GWCU** can help.

**“A friendly service which provides affordable loans with no fuss or hassle and an easy way to pay back through your wages.”**

*Money@Work employee member*



## Changing lives

- Employees feel in calmer and more in control of their budgets
- Boost wellbeing and mental health
- Solve housing and transportation problems
- Improved credit rating
- Access safe, affordable finance (no high interest credit cards or loans)
- Inspire employee loyalty and increase morale



## Business benefits

- A competitive package of benefits
- Embody business values
- Improve staff retention
- Build a caring work environment
- Reduce employee absences
- Support employees in their financial literacy



# Money@Work Savings

## Safeguarding your employees' future and improving financial security

### Having money in savings is life changing.

When your employees begin to save money for an emergency or to make a large purchase, they begin to make positive choices for their future, reduce their stress, and manage their anxiety. Currently, over 65% of adults in the UK do not have enough money in savings to survive for 3 months.

Through **Money@Work**, **GWCU** will support your employees to save for their future goal. They'll nominate an amount they want to save, and this will be deducted automatically from their salary. Employees will see their savings grow month after month, effortlessly. They'll get a competitive interest rate and their savings are protected by the FSCS up to £85,000.

**“A massive thank you for the flexible way your organisation has been able to support us.”**

*Linda Frankland, Deputy Director of Finance, Sirona Care & Health CIC*



### Changing lives

- Employees improve their financial wellbeing
- Boost a sense of calm and control around money
- Reduce stress and anxiety
- Make positive plans for the future
- Get competitive interest rates to increase their savings
- Savings grow easily with consistent salary deduction



### Business benefits

- A competitive package of employee benefits
- Embody business values
- Improve staff retention
- Build a caring work environment
- Reduce employee absences
- Increase employee morale

# Great Western Credit Union

## Changing lives, workplaces, and communities

**Great Western Credit Union** has a simple mission: to make the people and communities we serve better off.

By offering affordable loans and competitive savings packages, often to those who are not well served by mainstream banks, we can create a positive impact for individuals, workplaces, and communities.

**GWCU** is a mutual, financial co-operative. It is owned and operated by its members. Since 1999, we have provided ethical savings

and fair loans to the people of Bristol, Bath, Gloucestershire, Wiltshire, Somerset, and Dorset.

Our banking services are fair, inclusive, and exist to strengthen our local communities and economies.

Together, our savers and borrowers create a pool of money that enables us to benefit all in our communities. Any profit made by **GWCU** is reinvested back into the credit union or shared with members as dividends.

### Our business partners in Bristol and the South West:



St Monica Trust



Dorset Council



Carbase

In the past 12 months, **GWCU**:

**1.**

Represented a workforce of **42,000 people** through **38 active employers** enrolled with the **Money@Work** scheme

**2.**

Delivered real social impact by **supporting 150 families** in the UK Resettlement Scheme

**3.**

Saved **Members £3m** in loan interest

GREAT  
WESTERN  
CREDIT  
UNION

Money@Work