

Cash-First Support for People with NRPF

From principle to practical delivery

Cash First Communities 2026

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Practical Challenges:



900,000 do not have a bank account (FCA)



11 million people living in their overdraft (FCA)



Complicated and time-consuming internal processes

Additional barriers for those with NRPF:

- **No bank account -** payments fail if there is no usable UK account.
- **Limited ID / proof of address** - opening accounts or prepaid products can be difficult.
- **Unstable accommodation** - people may be rough sleeping, sofa surfing or moving often.
- **Digital / language barriers** - online systems, forms and SMS instructions can exclude.

Additional barriers for those with NRPF:

- **Concerns of formal systems / organisations** - data requests can feel risky or intrusive.
- Urgent needs – immediate requirement for food, travel and essentials

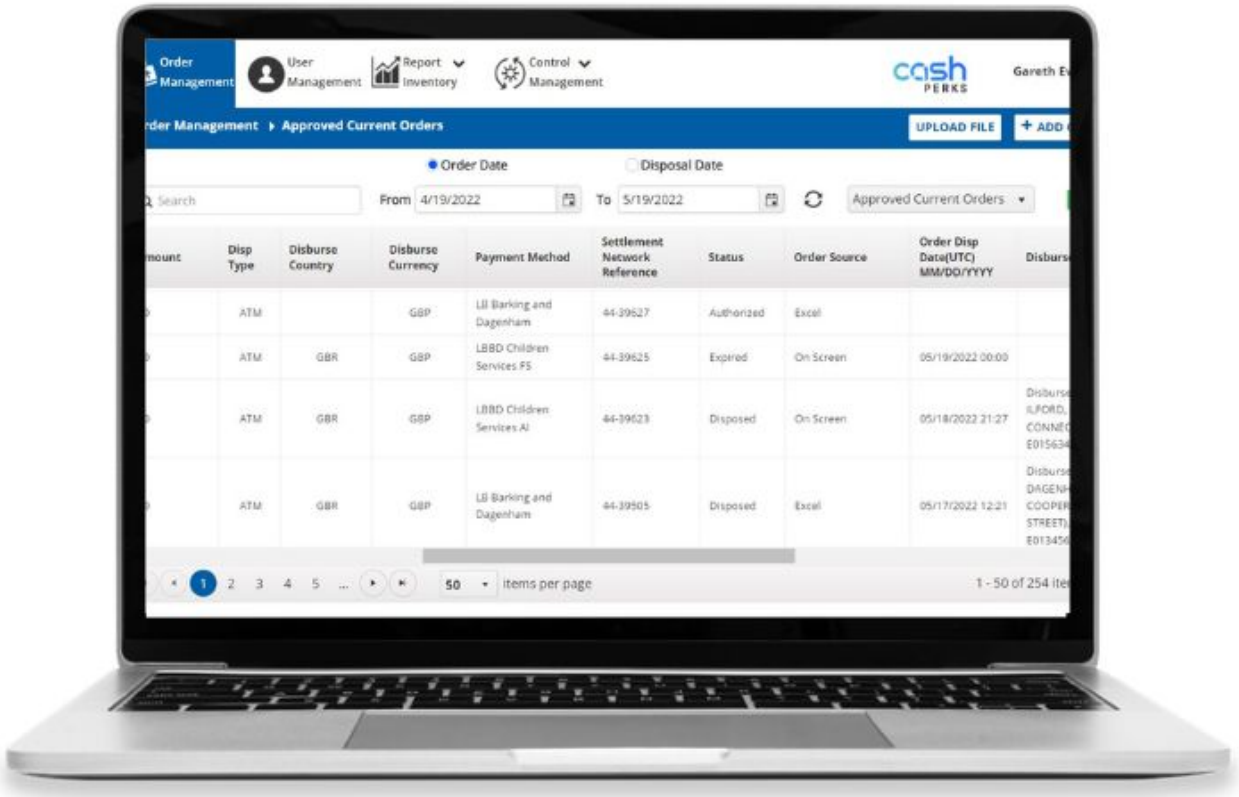
Cash Payment Solution:

Award-winning solution for cash disbursement via SMS text:

Instantly collect their cash 24/7 for free from ATMs nationwide without needing a bank card or app.

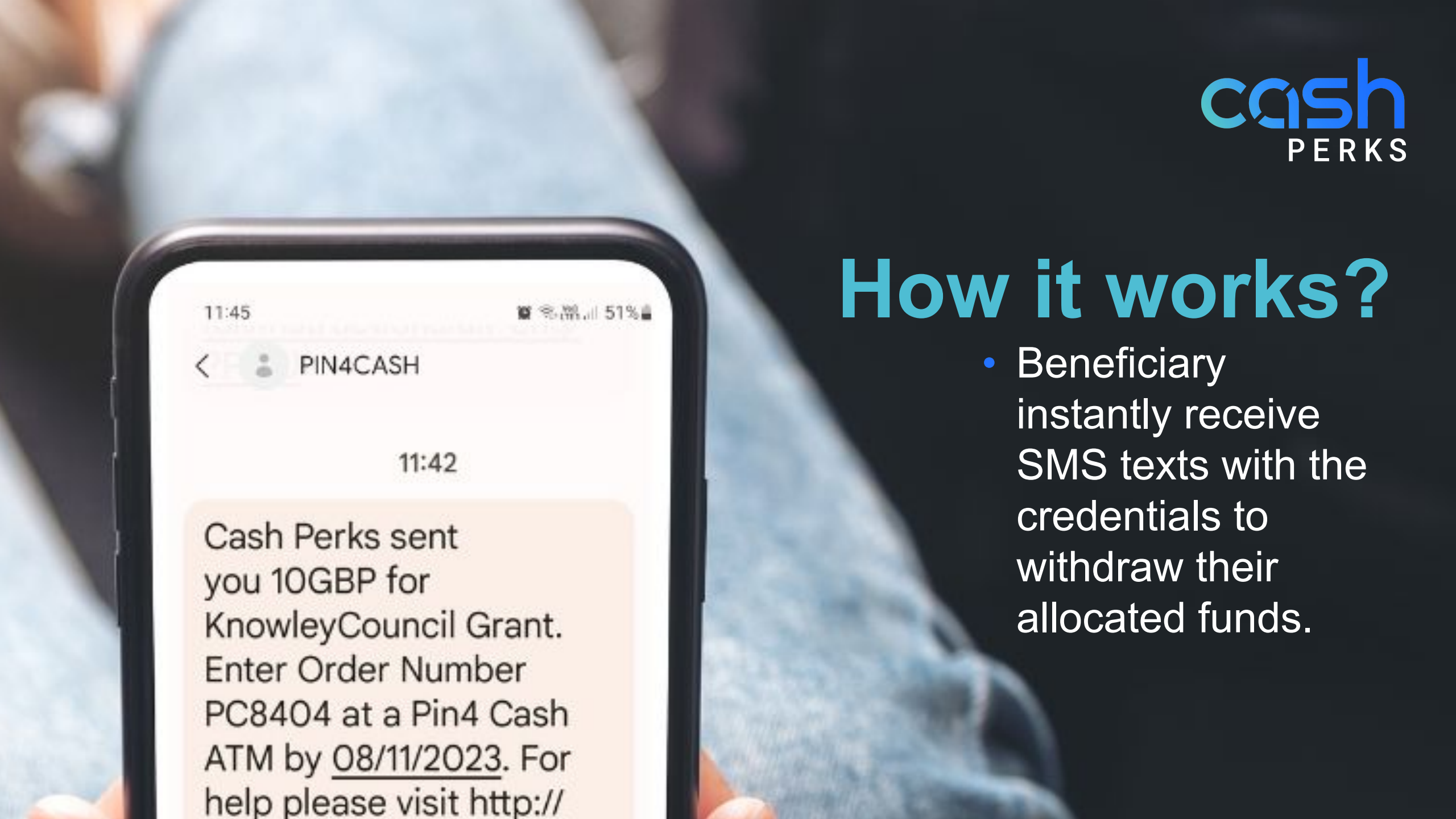


How it works?



- Secure access to a dedicated online portal (two stage authentication)
- Payments generated and managed in real-time.
- Instantly send £10 - £250 either individually or bulk uploaded.
- Generate/download reports for any time period.

Video: Send a payment in 60 second - https://www.youtube.com/watch?v=b0I7kD4W6aE



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How it works?

- Beneficiary instantly receive SMS texts with the credentials to withdraw their allocated funds.

Clients:


Leeds City Council
The Royal Borough of Kensington and Chelsea
Barking & Dagenham
Lambeth
Stockport
City of London
Brent
Woking Borough Council
Haringey London
Camden
Knowsley Council
Exeter City Council
Rutland County Council
turn2us
Metropolitan Thames Valley
a2dominion
Z2K Fighting poverty
anchor
TST Teaching Staff Trust
YES when it matters most
Old Diorama Arts Centre
Jangala
National Benevolent Charity
citizens advice
age UK
National Emergencies Trust
Kensington + Chelsea Foundation
A better life together
scottish refugee council
Longleigh Foundation
Simon Community Scotland
hope at home
safe homes for survivors of slavery
London Mutual Credit Union
nova new opportunities
The Wimbledon Guild
nucleus legal advice centre
CARITAS Diocese of Shrewsbury
Children | Families | Community
Food Bank North Paddington
Leeds Credit Union
Affordable. Flexible. Fair.
hoot wise with money
East Kilbride Credit Union
Unify Credit Union Ltd.
solace
Legendary Community Club
Refugee Sanctuary Scotland
West End Refugee Service
Cambrian Savings & Loans
Supporting Communities
grampian credit union
SMALLWOODTRUST
Enabling women to be financially resilient

Case study: Fair Way Scotland

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scottish refugee council

Refugee Sanctuary Scotland

Simon Community Scotland

Commenced in 2024 combines trusted frontline assessment with a practical cash payment infrastructure for those with NRPF for people facing destitution, exclusion and barriers to mainstream financial services.

Giving dignity and choice for recipients and cost-effective and transparent operational control for delivery partners.

Case study:

Fair Way Scotland

£471,555

direct cash-first support delivered

3,399

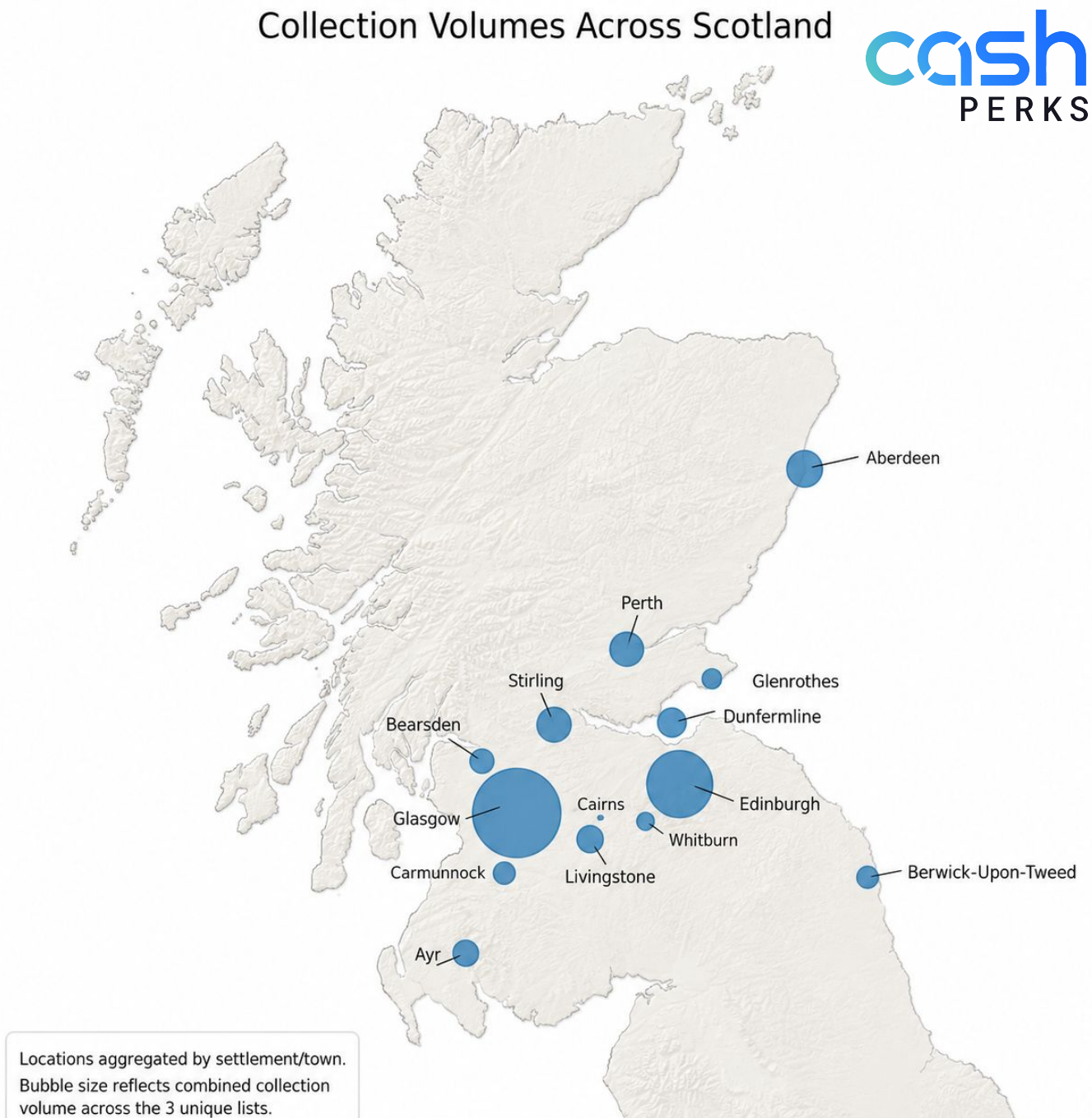
disposed / successfully collected

195

distinct collection locations overall

94%

dsuccessfully collected



Thank you:

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LinkedIn:













