

# Beyond the Paycheck:

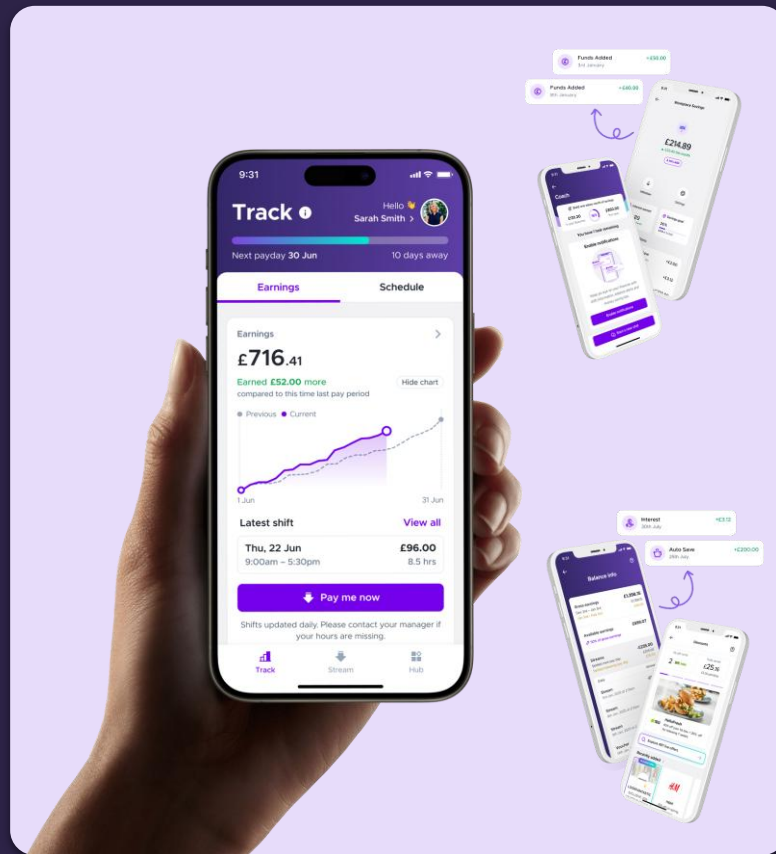
Strengthening Your Care Workforce  
Through Financial Wellbeing



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Claire Leake  
Chief People Officer  
National Care Group



# Why Financial Resilience is Your Top Metric in 2025

Employees Expect It

# Why Financial Resilience is Your Top Metric in 2025

## Retention & Turnover

# Why Financial Resilience is Your Top Metric in 2025

## Engagement & Productivity

# Care workers are facing tough economic circumstances

1 in 7

employees are **financially excluded**

*(Nest Insights 2024)*

57%

of UK employees say their **mental health has declined** because of money worries.

*(Nest Insights, Mental Health at Work, 2024)*

50%

of adults **don't have £300 in savings**

*(Money & Pensions Service, 2024)*

With input from:

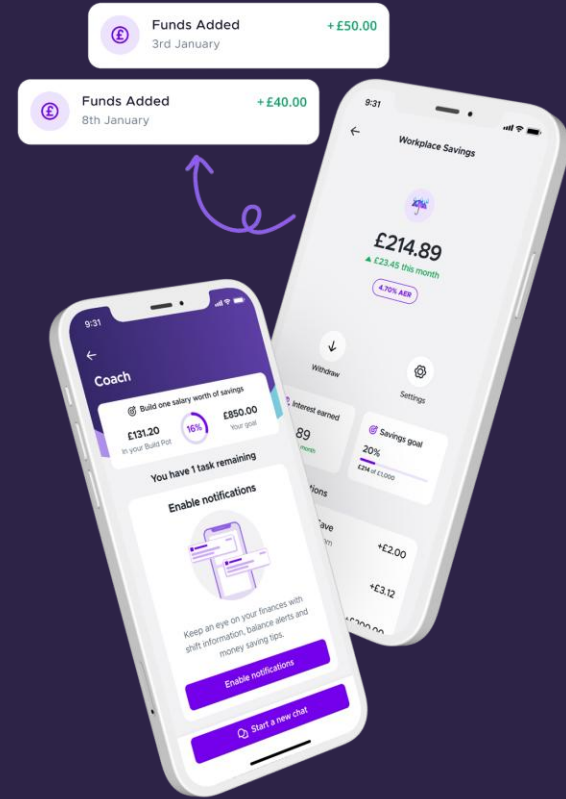


# Redefining how employees interact with their earnings... through data



# Our mission is to provide fair financial services to all employees

- ✓ Founded 2018 by financial charities & impact funds
- ✓ Leading provider of workplace financial benefits
- ✓ Toolkit of over 15 financial products
- ✓ Connected to 100+ HRIS, WFM and Payroll systems
- ✓ Process over £20 billion salaries annually
- ✓ No cost to employers



A mission backed by our social impact partners



JRF JOSEPH ROUNTREE FOUNDATION

FAIR BY DESIGN



BETTER SOCIETY CAPITAL

ASDA

David Lloyd  
CLUBS

BURGER  
KING

NEXT

19 65  
PIZZA  
EXPRESS

BETFRED

The  
Big Table

Mitchells  
& Butlers

itsu

17 99  
GREENE KING  
BURY ST EDMUNDS

oo  
op

schuh

THE WHITE COMPANY  
LONDON

Travis Perkins

2,000

Clients

3M

Employee Members

54%

Adoption

Hilton  
HOTELS & RESORTS

NHS

Superdrug

brakes

SCREWFIX

FULLERS

new balance

halfords

PREZZO

GXO

Bupa

TOOLSTATION

FORTNUM  
& MASON  
EST 1707

EVRI

Choice Care Careers

voyagecare

Caremark

NHS

Choice Support

Somerset Care

bluebird care

CARING HOMES

Leonard Cheshire

Home Instead

Bupa

PRIORY

care UK

HCF The kind one Care Company

anchor

Nuffield Health

hcrq Care Group

AffinityTrust

# Real financial power in real people's hands.

Wagestream is partnered with:

CARE ENGLAND

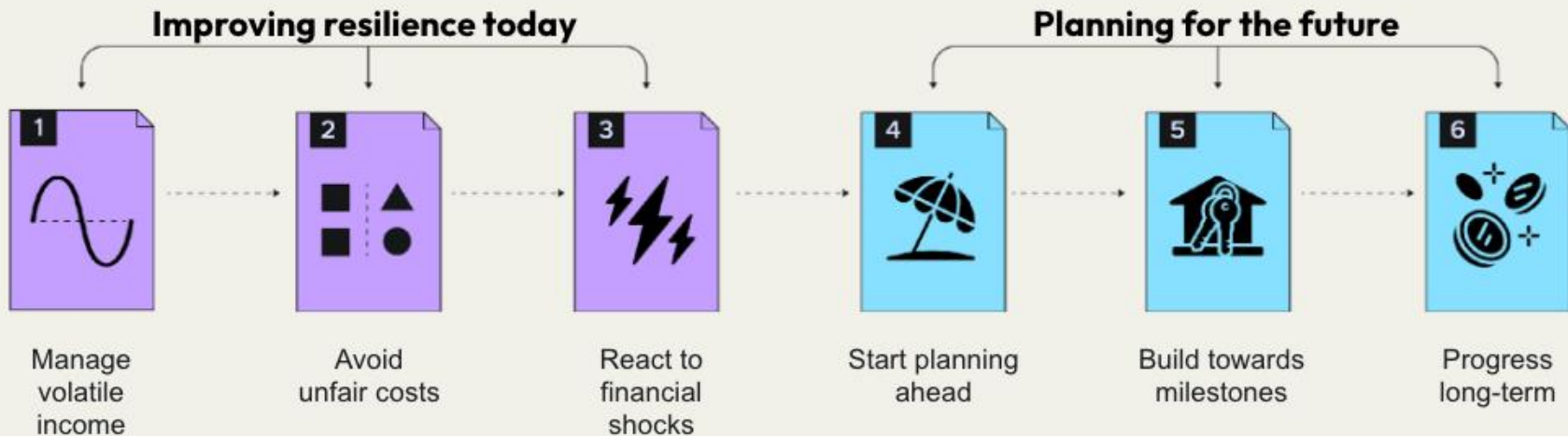
NCF THE NATIONAL CARE FORUM

Scottish Care

National Care Group



# A platform built on FinWell best practice



Guidance from:



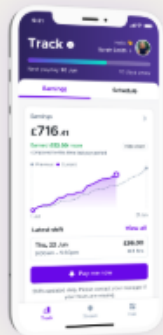
Money & Pensions Service



HM Government

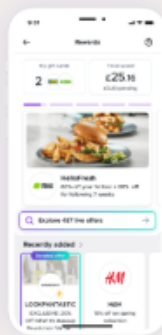
# An upgraded toolkit, built with employers

## Improving resilience today



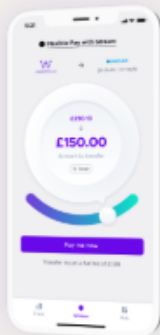
### Budgeting

- Interactive payslips
- Spending tracker



### Rewards

- Retail discounts
- Gift cards



### Pay

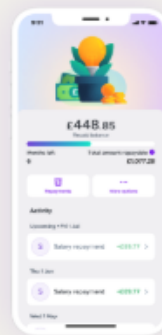
- Flexible pay
- Benefits top-up

## Planning for the future



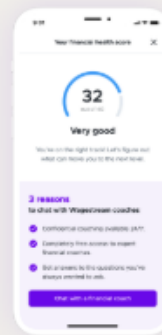
### Savings

- 4.01% interest pots
- Payroll savings
- Shift round-down



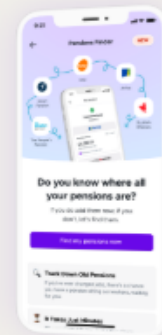
### Credit

- Debt advice
- Affordable loans



### Education

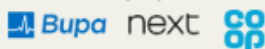
- Finhealth score
- Coaching
- Money Matters



### Pension

- Consolidation all your previous workplace pensions in one place

With advisory input from:



Built in partnership with:



# Employer portal: measure success in real-time

Track improvements to employee's financial health over time with anonymised and aggregated real-time data.



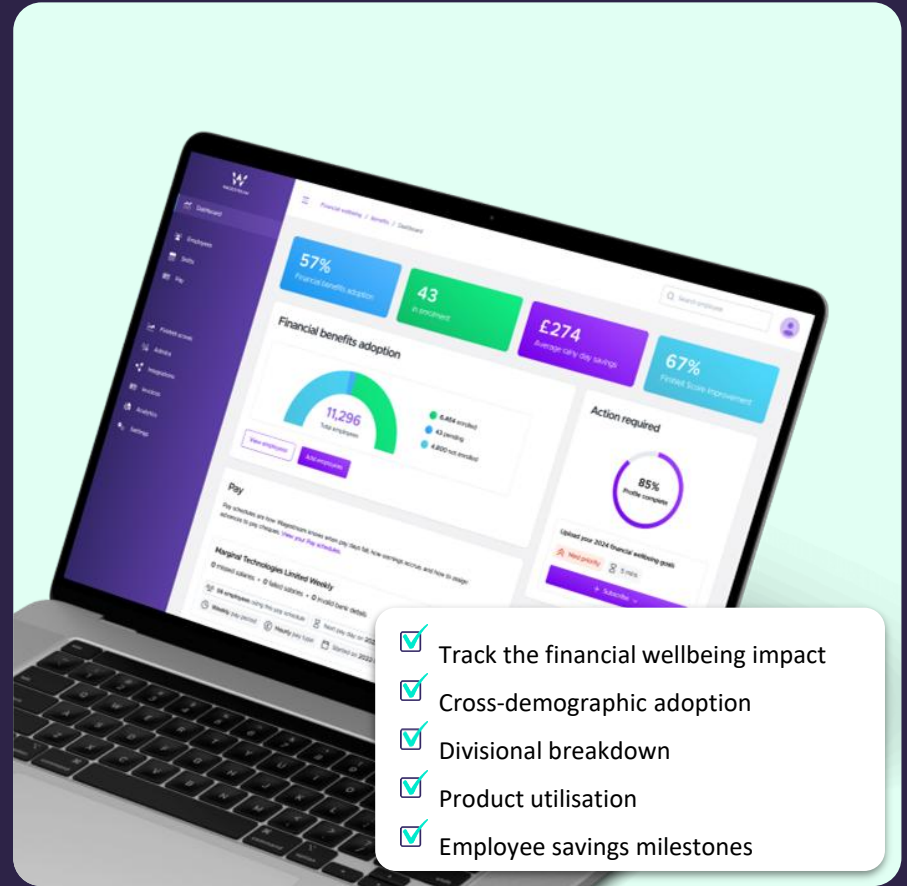
“the best perk my company has ever put in for employees.”

Barry Wadeson  
Deputy Manager at Greene King



“Wagestream has by far had our best benefits uptake and utilisation rates. We're proud to offer this service to our teams”

Nick Hollis  
Head of Engagement, Burger King



- ✓ Track the financial wellbeing impact
- ✓ Cross-demographic adoption
- ✓ Divisional breakdown
- ✓ Product utilisation
- ✓ Employee savings milestones

# Impact Stats

16%

Reduction in turnover

27%

Faster talent acquisition

12%

Improvement in filling shifts

14%

Reduction in employee absenteeism

40%

Reduction in pay queries

86%

Colleagues feel less stressed

# Ask Anchor.

5.3k

Colleagues Enrolled

Live Since

2024

51%

Adoption

63%

Using workplace savings

£1.5M

Savings deposited

93%

Colleagues are happy with Anchor for introducing the benefit

“Every financial life is different, so we spent a lot of time looking at what we could offer colleagues and Wagestream was able to offer a variety of support options – and all in one place.

We already had Salary Finance in place but wanted to offer broader financial wellbeing benefits to appeal to a wider proportion of our colleagues.

It’s been straightforward to launch and the transition was simple.

The platform automatically syncs up with our HR systems so getting up and running on the app was easy. We’ve already seen fantastic engagement whilst reducing admin in the payroll team.”

Sarah Pickering  
Reward & Benefits  
Manager



# Or Bupa.

14k

Colleagues Enrolled

Live Since

2020

70%+

Adoption

32%

Increase in overtime shifts worked

£7.2M

Savings deposited

92%

Colleagues are happy with Bupa for introducing the benefit

*“Managers were struggling to get employees to work overtime or take a last-minute shift and offering Wagestream has really turned this around and been a complete game changer for us.”*

Katie Duxbury  
Head of Payroll  
Services



# Or Liaise.

1,040 +  
Employees

7.3hrs or 20.9%  
Av new weekly shift  
increase by members

66%  
of Liaise employees have  
downloaded and enrolled on  
the Wagestream app

10x  
Liaise employees check the  
app on average 10x a month

“It has helped us attract new talent to the team and has reduced the need and cost of pay advances.”

Rebecca Moore Senior HR Business Advisor



# Or HC-One.

19,000+  
Care Colleagues

Live Since  
2023

71%  
Enrolled  
colleagues

96%  
Enrolled colleagues use  
budgeting tools

78%  
Enrolled colleagues feel less  
stressed about money

93%  
Feel more positive towards  
HC-One



# Or National Care Group.

3,000  
Care Colleagues

Live Since  
December-2024

72%  
Enrolled  
colleagues

73%  
Enrolled colleagues opened  
a Savings Pot





Claire Leake  
Chief People Officer  
National Care Group