



crosslight  
advice

# Our impact

July 2022

Restoring dignity,  
renewing hope



# Welcome

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We are delighted to present our latest impact summary, which is published at a time of huge challenge and difficulty for all those we support. After the hardships of the Covid pandemic, the current cost-of-living crisis is forcing many into impossible situations. Crosslight's transformative work is needed more than ever before.

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***Demand for our service has increased 64% in the last year, 30% in the last three months alone. We are determined to respond, but we can't do it alone – we need your help!***

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We are expecting that demand for our services will continue to rise, and we know that we would be unable to continue without the ongoing commitment of our partners, churches, donors, and especially of our tireless staff and volunteers. Thank you – we could not do this without you.

## About Us

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Crosslight exists to lift people out of poverty and help them build a better future. We work with some of the most marginalised and vulnerable people in our communities through our programmes which provide comprehensive debt & benefit advice, build financial resilience through money education and budget coaching, and mentor clients with wrap-around support.

Our vision is centred on the whole person, meeting clients at their point of need and walking with them until they get back on their feet. Our genuinely holistic approach ensures that those who are struggling the most are fully supported and able to face the future with confidence.

To find out more, or to join us in our mission, visit [crosslightadvice.org](https://crosslightadvice.org).

# Who we help

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The UK is experiencing the most extreme cost of living shock in a generation. For those on low incomes or reliant on benefits in particular, it is already having a profound and devastating impact. Many of those we support are facing terrible choices – “do I buy food or pay the rent this week?”.



**50%**

of new clients had to cut down or go without food

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**45%**

had to switch off their gas or electricity

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**50%**

have fallen behind with their rent

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**62%**

of our clients had to miss payments on their essential bills

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**78%**

said their situation was causing them mental health problems with 50% having to go to their GP for help

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**Less than £1  
a week**

is the average disposable income of our clients after essential costs

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# Our impact

Walking alongside those we serve, our incredible team has helped bring about transformative change in the lives of our clients.

In the last 12 months\*:



**95%**

of those we worked with told us their situation had improved after our support



**70%**

of clients said they felt more in control of their future



**Two thirds**

of clients reported improved mental wellbeing



**75%**

of clients said we had resolved the main issue that they were facing financially

**4,941**

appointments held

**2,073**

people supported, including

**1,533**

new cases

**797**

individuals attended one of Crosslight's money skills workshops or received personalised budgeting support

**£1.1m**

of income gains achieved for our clients per annum

**£2.1m**

of unpayable debts written off

# Tanya's story

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Tanya\* was referred to Crosslight Advice after seeking support from another charity for a disability benefit application. In her first appointment, she was anxious and tearful when explaining her situation, having recently escaped an abusive relationship and lost her job as a bus driver due to poor health. With debts of over £27,800, including rent and utility arrears, and facing county court action, her emotional state was so low that she wanted to go to jail to escape her life and get the help she felt she needed.

After working with us over several appointments, she found the strength to discuss her emotional and financial situation in more detail. She built a strong relationship with the local Crosslight team and as a result felt as though she finally belonged to a community.

**“One of the things that stood out to me was how comfortable the advisers made me feel - the support that I got was tremendous and at no point did I ever feel like I was being judged... From there on it was how I managed to raise my head up from off the ground”.**

Over several months, our team contacted creditors and arranged manageable repayment plans. Tanya has recently finalised a payment agreement with her last remaining creditor and is now actively involved in a number of community groups, something she would have found impossible before. She has also started the journey towards becoming a counsellor and is going to university to study later this year with the hope of supporting other women who are suffering domestic abuse. She is excited to tell everyone about Crosslight and her journey to financial freedom.

**“It's a brand-new start for me and it all started with Crosslight... I know that the journey I have ahead of me is much better than where I am coming from .....Crosslight is a way to start to rebuild yourself”**

\* When we asked Tanya if she was happy for us to use her name she readily agreed, saying **“I am no longer ashamed about the situation I was in.”**

All the support we provide is completely free, which means that we are reliant upon the generosity of our supporters.

**£80**

can enable someone in need to get **budgeting advice and learn money skills** to support them day-to-day

**£250**

will fund someone to receive **in-depth benefits casework**

**£400**

pays for a vulnerable person to receive **intensive debt casework**

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To make a donation please visit  
**[crosslightadvice.org/donate](https://crosslightadvice.org/donate)**

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**[crosslightadvice.org](https://crosslightadvice.org)**

Crosslight Advice (registered charity no. 1163306) is authorised and regulated by the Financial Conduct Authority (registration no. 715066). Crosslight is part of the Community Money Advice network of debt advice agencies and a member of Advice UK. Crosslight Advice holds the Advice Quality Standard.