



Wincred Customer Event

Consultation Feedback Report

Report Published: July 2011



Prepared for: Jaz Kaur (Service Manager, whg)

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Wincred/Survey Report - July 2011

The data in this report was collated through the use of a feedback form. The analysis/report is based on the 324 surveys that were completed during the Wincred events which took place on 06.06.11 , 10.06.11 , 15.06.11 and 16.06.11 at Tesco's store and the Saddlers Centre in Walsall. All returns were submitted electronically to the Better Business Team.

Purpose of Survey

Wincred partnership is committed to engaging residents of Walsall to gauge their opinions on issues relating the usage of wincred website, access to money advice and partnership services.

The wincred survey was carried out over a four day period at the Saddlers Centre and Tesco stores in Walsall. Shoppers were consulted to seek their views on the following aspects: -

- Awareness of wincred website.
- Where in Walsall would they go for advice on money and debt.
- How many residents have access to a bank account that allows direct debit.
- How many residents are aware of loan sharks or high street lenders.

The purpose of the survey was to use the feedback to improve the way in which wincred website and promotion material is marketed and publicised, so enhancing and improving access.

Any additional analysis not contained within this report is available on request to Gulfam.Ahmed@whgrp.co.uk



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Customer Survey: Wincred, June 2011

Win prizes!

For a chance to win one of our fantastic prizes, please complete the questionnaire below.

Q1). Were you aware of Wincred before today?
Yes..... No

Q2). Do you know where you would go to get advice on money and debt?
Yes..... No

If yes, where would you go.....

Q3). Do you have a bank account that allows you to pay your bills by direct debit?
Yes..... No

Q4). If you answered 'no' to the previous question, would you like to talk to us about this?
Yes No

Q5). Have you come across loan sharks or high interest lenders?
Yes No

Q6). Would you use them?
Yes No

Name:.....

Address:.....

Telephone/Mobile Number:.....

Email Address.....

Date completed:.....

Thank you for taking the time to complete this questionnaire, and assisting whg in improving it's services.

Designed By G. Ahmed, Better Business Team, whg, June 2011

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The key findings from the survey are:

▶ **Were customers already aware of Wincred:** Just under one in ten respondents (8%) said they were previously aware of 'Wincred'. A large proportion of respondents (93%) said they were unaware that 'Wincred' existed.

▶ **Did customers know where to get advice on money and debt:** Just under seven out of ten respondents (68%) said they knew where to go for advice on money and debt. Just over three in ten respondents (32%) said they would not know where to go for advice.

From the respondents who said 'yes' 75% said they would go to 'Wincred' for advice on money and debt. Just over two in ten (24%) said they would go to their bank or building society, whilst just over one in ten (13%) said they would approach friends or family for advice.

▶ **Customers with bank accounts allowing direct debits:** Just under nine out of ten respondents (86%) said they currently had bank accounts that allowed them to pay their bills by direct debit, whilst just over one in ten (14%) said they do not have any such accounts.

From the number of respondents who said they do not have a direct debit account, just 10 respondents said they would like to talk to whg about this.

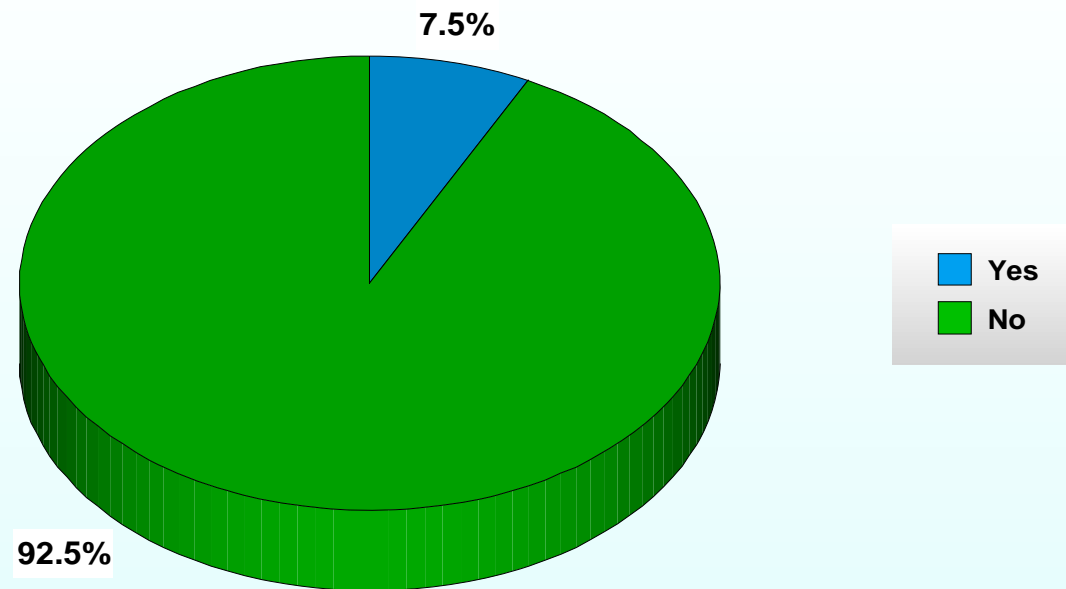
▶ **Had customers come into contact with loan sharks/high interest lenders:** Just under four in ten respondents (38%) said that they had come across loan sharks or high interest lenders.

▶ **Would customers use loan sharks/high interest lenders:** Just over nine in ten (91%) respondents said 'no' they would not use loan sharks or high interest lenders. However just under one in ten (9%) said they would use them if needed.

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Q1). Were you aware of Wincred before today?

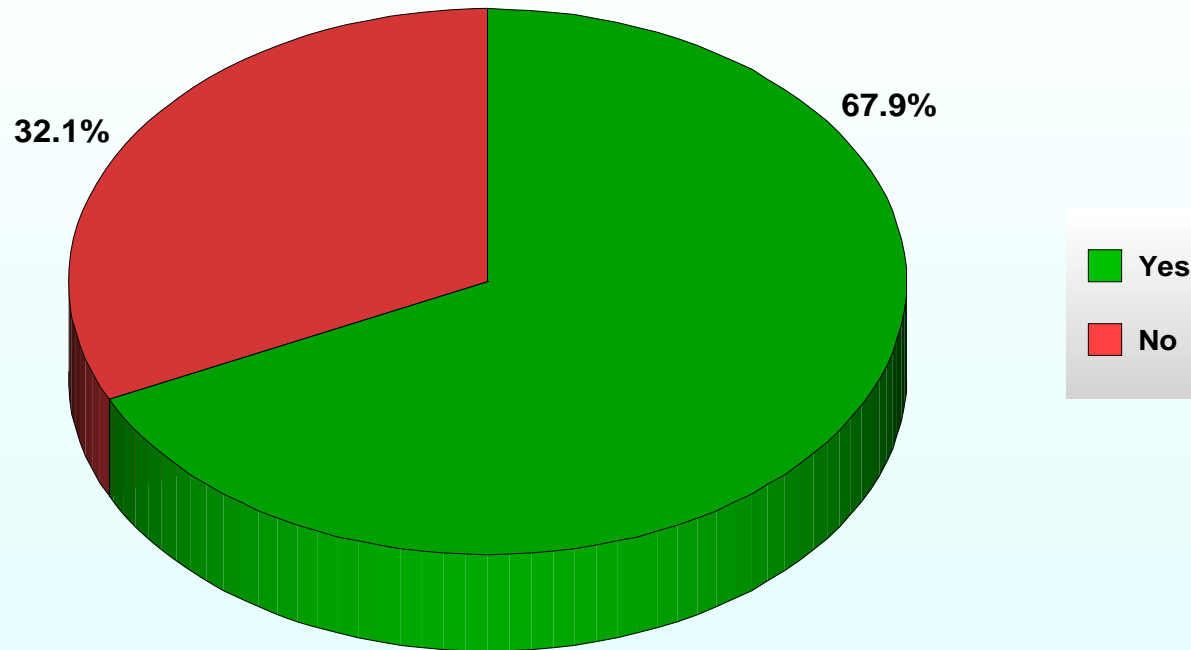


Counts Analysis % Respondents	
TOTAL	321 100.0%
Were you aware of Wincred before today?	
Yes	24 7.5%
No	297 92.5%

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Q2). Do you know where you would go to get advice on money and debt?

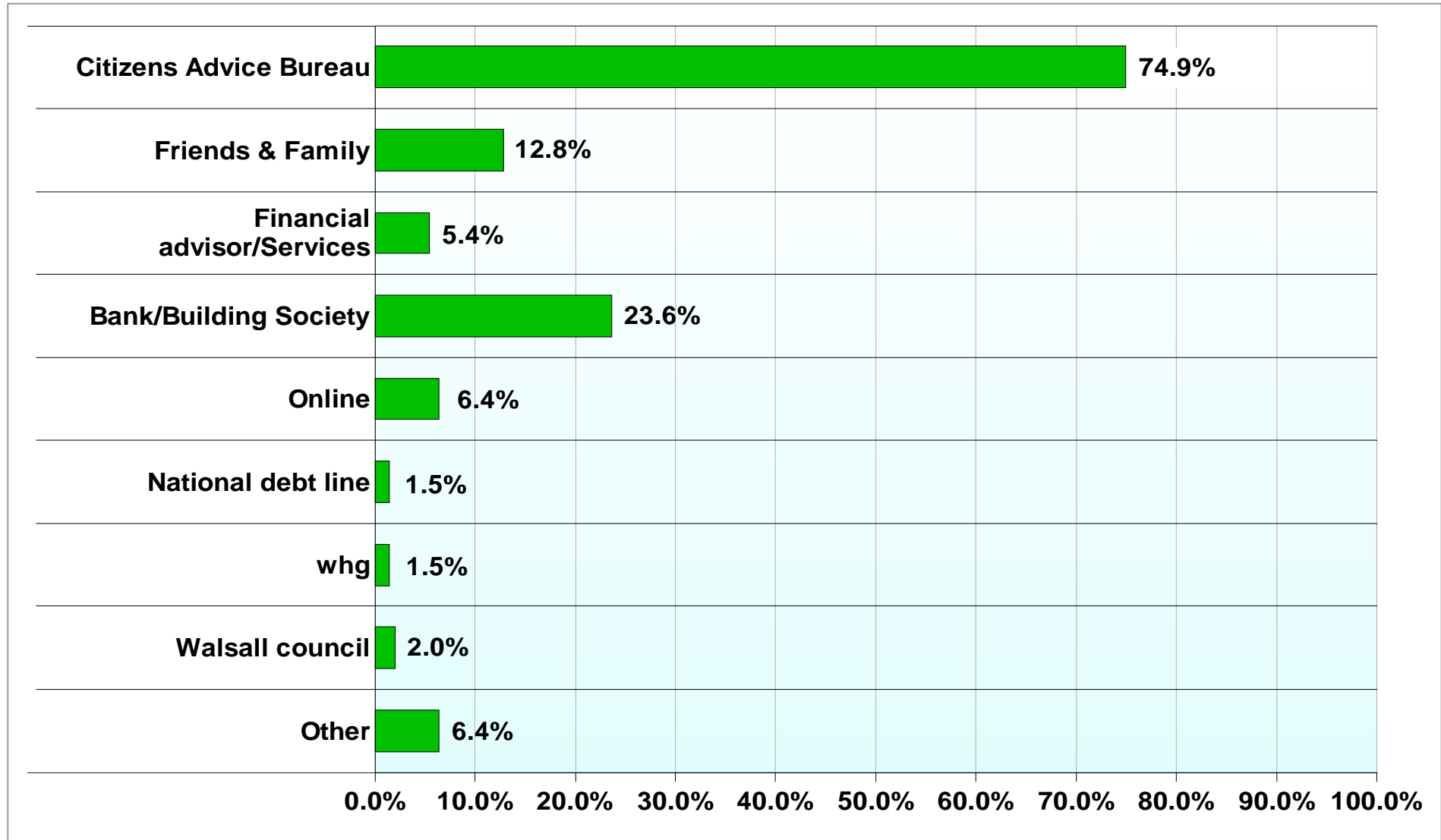


Counts	Analysis %
Respondents	
TOTAL	318 100.0%
Do you know where you would go to get advice on money and debt?	
Yes	216 67.9%
No	102 32.1%

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Q2a). If you answered 'yes' to Q2, where would you go to get advice on money and debt?



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Q2b). Respondents who answered 'other' to Q2, were asked to specify where they would go to get advice on money and debt? All comments are recorded verbatim.

Case 6: College.

Case 8: Connexions.

Case 11: Connexions.

Case 31: Age UK.

Case 43: Job Centre.

Case 64: Job Centre.

Case 70: Benefits Office.

Case 88: Job Centre.

Case 157: Walsave.

Case 253: Wincred.org.

Case 261: Sandwell.

Case 265: Solicitors.

Case 269: Solicitor.

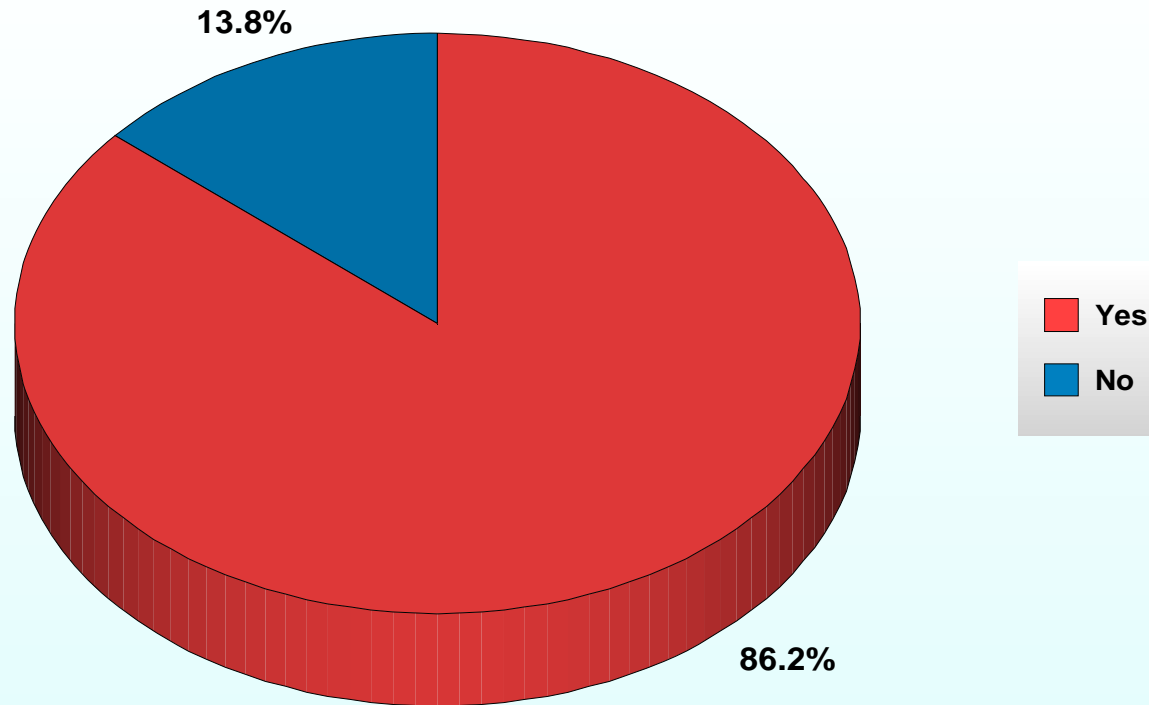
Case 273: Solicitors.

Case 320: Credit union.

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Q3). Do you have a bank account that allows you to pay your bills by direct debit?

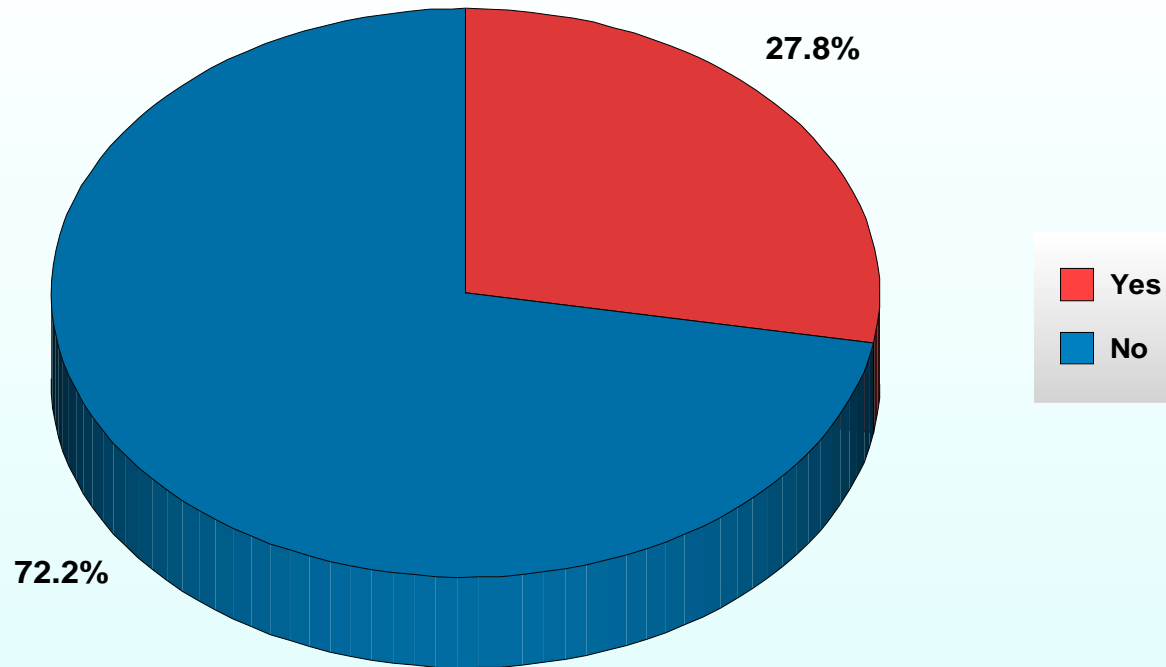


Counts	Analysis %	Respondents
TOTAL		318 100.0%
Do you have a bank account that allows you to pay your bills by direct debit?		
Yes	274	86.2%
No	44	13.8%

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Q4). If you answered 'no' to the previous question, would you like to talk to us about this?

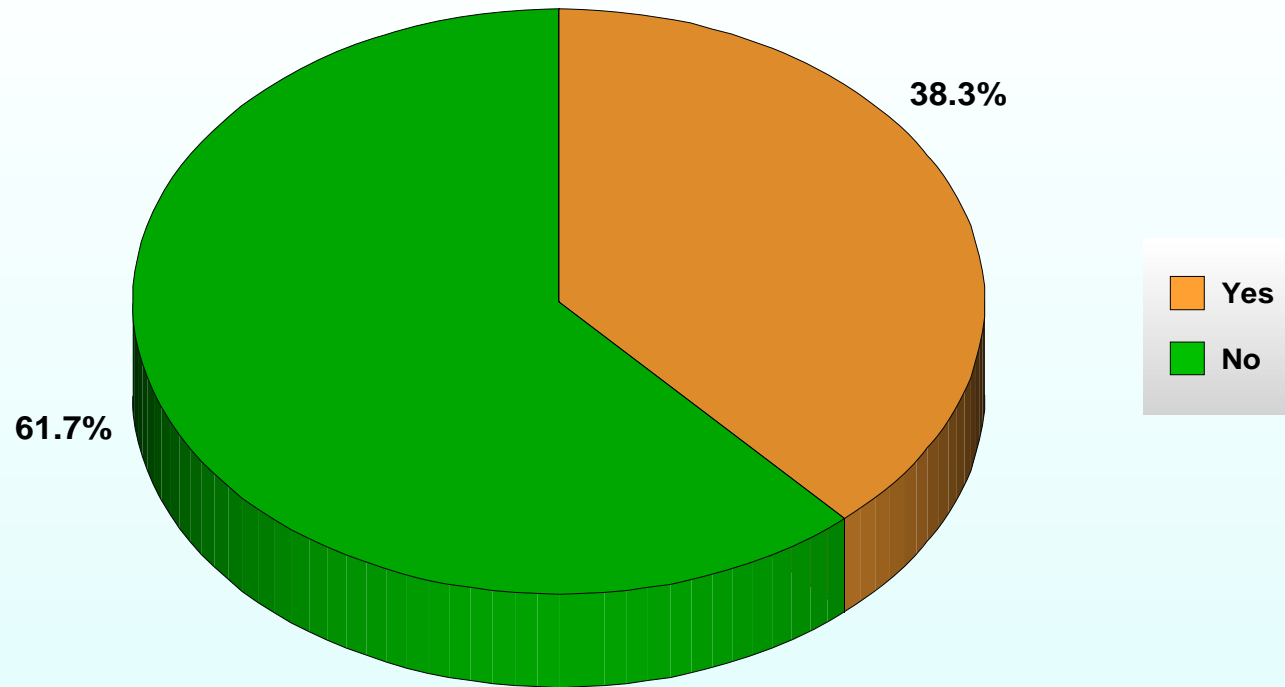


Counts	Analysis %	Respondents
TOTAL		36
		100.0%
If you answered 'no' to the previous question, would you like to talk to us about this?		
Yes	10	27.8%
No	26	72.2%

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Q5). Have you come across loan sharks or high interest lenders?

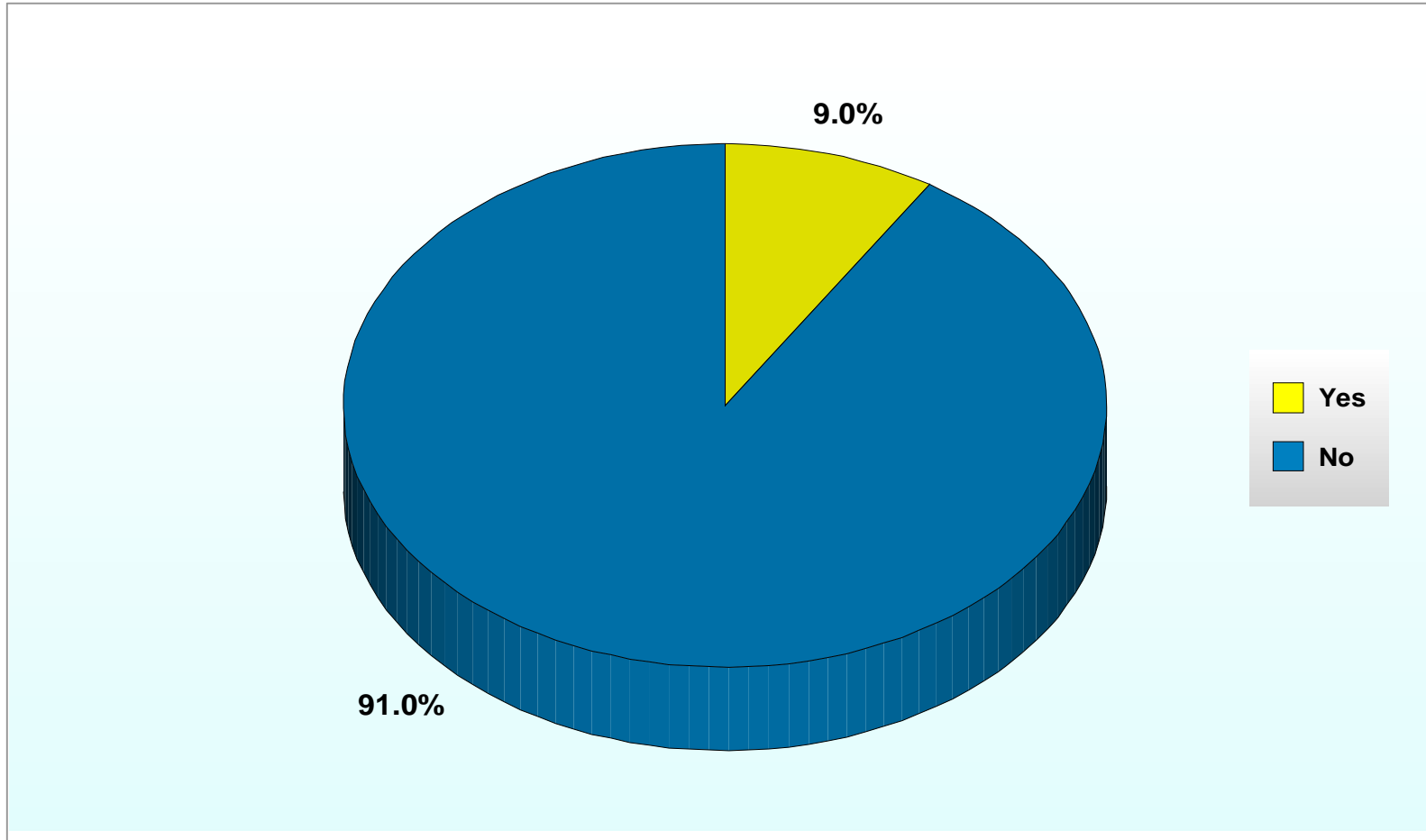


Counts	Analysis %	Respondents
TOTAL	316	100.0%
Have you come across loan sharks or high interest lenders?		
Yes	121	38.3%
No	195	61.7%

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Q6). Would you use them?



Counts	Analysis %	Respondents
TOTAL		277 100.0%
Would you use them ?		
Yes	25	9.0%
No	252	91.0%