

Convenzis & Salad Money

A COMMERCIAL PARTNERSHIP

Case Study



Case Details

Salad Money look to provide credit impaired NHS workers with access to affordable, emergency lending products, consisting of loans ranging from £500-£1000 over 12/18 months. We ensure that we only lend to those that can afford to commit to monthly repayments through our use of Open Banking technology to determine affordability. We use this technology exclusively to make all lending decisions – which means that credit history, or credit bureau data, is NEVER used as part of our eligibility assessments, allowing us to use data relevant to the customer at the point of application.

The Aim

Convenzis events allow for us to meet NHS decision makers face to face, to openly discuss their staff's usage of our lending services, but also, cover how we can hugely improve the service being provided by means of a free partnership with the Trust. This allows for us to lower the repayments and APR for Trusts wishing to engage with us on this, and enables salary deduction for repayments via the Trust payroll departments. Convenzis events make it easier for us to select the most appropriate wellbeing contacts for us to engage with at certain Trusts, to help progress these conversations further over time and serve as a useful way to introduce our current approach in person, with contacts directly involved in the areas we look to explore further.

The Result

Leads that we have engaged with at Convenzis events have allowed for us to follow up on introductions to wider HR departments, C level titles engaged in staff wellbeing, staff side committees, wellbeing committees and various other appropriate contacts – all of which have helped give us a wider audience to present to throughout the NHS as a whole and discuss partnerships to an ever growing foundation of engaged Trusts. The workforce south conference in June will be our first time having a Q&A/presentation capacity at a Convenzis event which we are sure will be useful in stimulating discussion to a senior wellbeing delegate audience, and stoking further interest in our offer of partnership – which will in time, allow us to improve our service for countless NHS workers who cannot source the affordable help they need from other avenues. Convenzis have always gone above and beyond to ensure they have provided us with the tools and introductions necessary to accommodate this. We look forward to working on further events with Convenzis, and utilising their clear experience in the Healthcare sector to provide us with the most efficient and appropriate introductions to explore partnerships with as many Trusts as possible.