



Winter 2025

POSITIVE ENERGY



Newsletter



Welcome!

Welcome to your Winter edition of 'Positive Energy', your seasonal newsletter from the Northern Warwickshire Financial Inclusion Partnership.

In this edition we will be helping you through the colder months with details about where to get help and support with energy and water costs, details of local 'warm spaces' with a warm welcome. We also have some helpful cooking hints, top energy saving tips, advice and guidance and a whole lot more!



Need food in a crisis?

North Warwickshire BC work with We Care UK to help people who are struggling to access food.

If you are in a crisis situation, please call NWBC on Tel: 01827 715 341 and an Customer Services Officer will be able to help you.

Act on Energy Working with Warwickshire County Council

Contact the energy advice charity **Act on Energy** on 0800 988 2881 for free impartial advice on:

- Reducing your energy bills/energy usage
- Energy debt/billing issues
- Contacting your energy supplier
- Damp and mould issues
- Details of grants and funding for energy efficiency measures
- Home visits for vulnerable clients
- Low cost measures such as Heated throws, radiator foils and heated mattress toppers
- Advice on and provision of CO Monitors



Act on Energy are working in partnership with **Warwickshire County Council** to offer the Warwickshire Household Support Fund, which can help with energy debt relief and heating issues/broken boilers for vulnerable residents.

Contact us now to check your eligibility.

You can also find details of the above and lots of useful hints and tips on saving energy and staying warm by visiting our website: <https://www.actonenergy.org.uk/>



01827 715 341



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Saving For Your Future



Building a Better Future with Citysave Credit Union



For over 36 years, Citysave Credit Union has been helping people across Birmingham and Warwickshire save safely, borrow affordably, and achieve financial peace of mind.

Why Saving Matters:

With the rising cost of living and increasing energy prices, having savings to fall back on can make all the difference. Setting aside even small, regular amounts builds good financial habits and helps you stay in control – especially when unexpected bills appear.

Saving with Citysave means you're not just looking after yourself, you're also supporting your community. As a not-for-profit, every pound saved stays local, helping us provide affordable loans and financial wellbeing support to others in need.

The Benefits of Saving with Citysave:

- Easy to start – Open an account online in minutes
- Flexible saving – Save by standing order, bank transfer, or direct payment from benefit
- Safe and secure – Protected by the Financial Services Compensation Scheme (FSCS)
- Access to fair loans – Save and borrow with confidence, without high-interest traps



Help to Save

Help to Save is a type of savings account. It allows certain people receiving Universal Credit to get a bonus of 50p for every £1 they save over 4 years.

Help to Save is backed by the government so all savings in the scheme are secure.

Find out more, visit:

<https://www.gov.uk/get-help-savings-low-income>

Save to Beat Rising Energy Costs Winter can be tough on budgets. By saving a little each week or month, you can spread the cost of higher energy bills and avoid financial strain. Citysave also offers fair loans to help members invest in energy-saving home improvements – such as insulation or efficient appliances – helping you save money long-term.

Join Your Local Credit Union

Becoming a Citysave member is simple. Visit www.citysave.org.uk to open your account and start saving today.



Together, we can build a stronger, more financially resilient community – one saver (and winner!) at a time.



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SAVE ENERGY SAVE MONEY



10 Top Tips

Small changes to your habits could help you to save £331 per year on your energy bills and help save energy!

3. Swap your bath for a shower

Swapping one bath a week to a four-minute shower could save you **£10 a year**

1. Draught proof your windows and doors

You lose some heat through draughts:

- around doors and windows
- through gaps around the floor
- through the chimney

Draught proofing for your windows and doors can save you around **£85 per year**.

2. Avoid the tumble dryer

Avoid using a tumble dryer for your clothes.

Line drying your clothes in warmer weather, or on racks inside the house, can save you **£50 a year**.

4. Spend less time in the shower

Keeping your shower time to just four minutes could save you **£45 a year** on your energy bills.

If you need some help sticking to that time, the Energy Savings Trust have a list of four-minute shower songs on our [water saving tips blog](#).

5. Switch appliances off standby

You can save around **£45 a year** just by remembering to turn your appliances off standby mode.

6. Top up your hot water cylinder insulation

If you have a loose 25mm jacket, why not top it up with a British Standard Jacket (80mm thick)? Doing this will help you save **£40 a year**.

Insulating your water tank, pipes and radiators is a quick and easy way to save money on your energy bills.

7. Don't overfill your kettle

Kettles are one of the most used appliances in the kitchen. But many people often boil the kettle with more water than they need.

Avoid overfilling the kettle and you can save yourself **£10 a year** on your electricity bill.

8. Use fewer, colder washes for your laundry

Save **£27 a year** on your electricity bill by making small changes in how you use your washing machine:

- Wash your clothes on a 30°C cycle instead of higher temperatures
- Reduce your washing machine use by one run per week for a year

9. Turn off your lights

Turn your lights off when you're not using them or when you leave a room. This saves you around **£8 a year** on your energy bills.

Also, replacing all the lights in your home with LED bulbs could help you save even more.

10. Fill your dishwasher

Only run your dishwasher when it's full so you don't have to run it as often.

Reducing your dishwasher use by one run per week for a year could save you **£11 a year** on your electricity bill.

FREE Home Energy Efficiency Upgrades



Energy Efficiency Grants

Warm Home Local Grant

Designed to make homes easier and cheaper to heat, delivered by Nuneaton and Bedworth Borough Council.

You may qualify if:

- Your home has an **EPC rating of D or below**
- You're an **owner-occupier** or live in **private rented housing**

Your **household income is under £36,000 per year**

Great British Insulation Scheme (GBIS)

Focused on **insulation improvements** to reduce energy loss. External scheme delivered by installers on behalf of obligated energy companies.

You may qualify if:

- Your home is **EPC D or below** (or E for private rented)
- You're in **Council Tax Band A–D**
- You can also qualify under the local **Statement of Intent**



Let's Improve Home Energy Efficiency Together!

We're here to help local residents access grants and improve their homes with free or heavily subsidised energy upgrades.

Contact: green.homes@nuneatonandbedworth.gov.uk

Jen Shipp – Home Energy Efficiency Officer 02476 376124

ECO4 and ECO4 Flex

Delivered by obligated energy companies, regulated by Ofgem offering a range of energy-saving upgrades, including insulation, heating systems, and renewable technologies.

Eligibility:

- EPC D or below (E for private rented homes)
- Household income under £31,000
- OR receiving qualifying benefits such as:
- Child Benefit
- Universal Credit
- Income-based ESA / JSA / Income Support
- Tax Credits
- Housing Benefit
- Pension Credit (Guarantee or Savings)
- ECO4 Flex offers extra flexibility based on local criteria — residents may still qualify even without receiving benefits.
- More info: [NBBC Statement of Intent](#)



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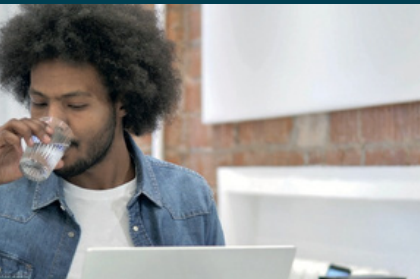


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OUR WATER.

ONE LESS THING TO WORRY ABOUT.

FIVE WAYS WE CAN HELP.



The Big Difference Scheme

We can offer a reduction of water bills to any Severn Trent customer with a low household income. You can now also apply online!



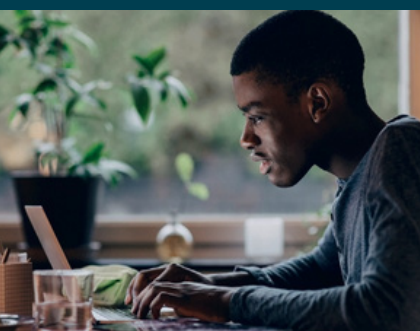
Customer Assistance Scheme

We've provided funding and are working with a partner organisation to help our customers with financial needs. They can help with Income Maximisation by checking you're receiving the right income and reviewing your eligibility for benefits. Additionally, through our funding they can also offer Debt Support.



Debt Support Matching Plus

We can match your monthly payments – in part or fully – to help bring down your account balance.



Bill Cap WaterSure Scheme

If you're on a water meter and have three or more children under 19, or you have a medical condition that means you use more water, our Watersure scheme could help by capping your bills.



Water Direct We can take the stress out of remembering to pay your bills by arranging to have your payments made directly from your benefits.

Whatever your situation, if you're worried about being able to pay your bill – get in touch today. To find out more about any of these schemes, scan this QR code.



Or go to www.stwater.co.uk or call us on 03457 500 500

We also have different ways to pay your bill such as spreading it over the year at no extra cost.



WONDERFUL ON TAP

WARM HUBS



Warm Hubs

Venue	Address	Offer	Offer
Arley Methodist Church Wesley Hall	Rectory Road, Arley CV7 8FR	Thursday, 2.30pm-4.30pm	Tea, chat and a warm welcome. Includes 2x monthly chair exercise 2.45pm-3.30pm
Atherstone Warm Hub North Works 50+ Lunch Club	St. Benedict's Community Hall, Owen Street, Atherstone CV9 1DG	Tuesday and Friday, 10.30am - 1.30pm	£1 per session for members, with free lunch and activities
Old Salts Hub	Old Saltleians RFC, Coleshill Road, Water Orton B46 1QE	Thursday, 10.30am-1.00pm	Free refreshments, hot food and exercise for mobility
Ridge Lane Methodist Chapel Community Hall	52A Ridge Lane, Nuneaton CV10 0RB	Monday, 10.00am-12.00noon Wednesday, 10.00am-11.00am	Free refreshments
Young at Heart Club	Coleshill Community Centre, 2 Temple Way, Coleshill B46 1LB	Tuesday, 2.00pm-4.00pm	Free refreshments and activities



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WELLBEING HUBS



Wellbeing Hubs

Venue	Address	Day and Time	Activity
North Warwickshire Wellbeing Hub	Mancetter Memorial Hall, Old Farm Road, Mancetter CV9 1QN	Monday, 9:00 am – 12:00 pm Friday, 1:00 pm – 4:00 pm	

Community Hubs

Venue	Address	Day and Time	Activity
White Hart Community Group	White Hart Tea Room, Long Street, Atherstone	Tuesday & Thursday 10am-12.30pm	A Social Hub – open to anyone in the community who would like a friendly place to come along for a cuppa and a biscuit
Polesworth Book & a Brew	Polesworth Library & Information Centre	Thursday at 10:30 am	
Dordon Food Store	Village Hall community store	5:00 pm – 8:00 pm	Open to all members of the public selling food bags at £6
Dordon Community Cafe	Dordon Village Hall	2nd Friday of the Month	Open to the public for refreshments
Hartshill PC Community Cafe		Tuesday 10.00 am – 2.00 pm	A place for residents to come and meet, socialise and have a range of drinks and bites to eat. Run by volunteers.
Hurley Village Hall Community Group	Contact through Facebook for dates, activities and provision available		
Wood End			



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North Warwickshire Citizens Advice

NORTH WARWICKSHIRE CITIZENS ADVICE can offer a variety of free energy related services such as energy efficiency advice, dealing with energy debts, support with charitable grants, eligibility for the Priority Service Register, information on smart meters, fuel vouchers and lots more.

The Priority Services Register (PRS) – is a free and confidential support service offered by UK energy and water companies for customers who may need extra help – such as those who are elderly, disabled, chronically ill, pregnant, or rely on medical equipment.

Being on the register ensures you get priority support during power cuts, advance notice of service interruptions, and access to extra communication or accessibility services. Our energy advisers can assist clients with registrations for the Priority Services Register.

Click on the links below to register:

<https://cadentgas.com/help-and-advice/priority-services-register>

<https://www.nationalgrid.co.uk/customers-and-community/priority-services/priority-services-register/>

<https://www.stwater.co.uk/my-account/my-priority-services/>



Debt Advice and Emergency Fuel Vouchers – Our fully trained Advisors can help you manage debts including Energy Debts and Energy Bills. You can visit the MAC or attend our drop-in sessions with an up to date energy bill and our advisors will support you.

Fuel vouchers help people who are struggling to afford energy for heating, lighting, and cooking. These vouchers offer emergency credit for prepayment meters, ensuring households can keep their power on during times of crisis. Our energy advisers are able to submit referrals for our clients directly. The vouchers provide immediate, short-term relief while individuals receive help to manage longer-term energy and financial management within our service.

If you need urgent help with Energy Debt/Energy Bills you can also contact us via email:
energyadvice@nwcab.org.uk



Carbon Monoxide (CO) – is a poisonous gas that you can't see, hear, smell or taste. It can be produced by anything that burns carbon-based fuels, such as gas, oil, wood, coal, petrol or diesel.

CO can affect anyone so, it's important to know the symptoms to look out for – the symptoms can be viewed on the link below. If you suspect CO then you need to act quickly, open all windows and doors, move outside into fresh air and call Gas Emergency Services on 0800 111 999.

Having a working CO monitor can save your life, as an alarm is the best way to inform you that CO is present. We provide our eligible clients with free

CO monitors to ensure they are safe at home. Place the monitor up high and at least 1 meter away from the gas appliance.

To check CO symptoms, click on this link below:
<https://cadentgas.com/carbon-monoxide-advice>



North Warwickshire Citizens Advice

NORTH WARWICKSHIRE CITIZENS ADVICE now have MAC!

MAC (Mobile Advice Centre) vehicle travels around North Warwickshire offering friendly advice around energy including information on the dangers of carbon monoxide poisoning and free carbon monoxide monitors to those who are eligible. We also offer free benefit checks and advise on energy social tariffs to support clients with income maximisation and debt management.

Come and have a chat...



The MAC Stop Timetable:

- 4/11** - Dordon Surgery, Long Street, Dordon
- 5/11** - Dobbies Atherstone
- 11/11** - Dobbies Shenstone
- 18/11** - Newton Regis Garden Centre
- 25/11** - Melbicks Garden Centre
- 27/11** - Dobbies Xmas Charity Shopping Night

NW Citizens Advice Contact Information:

Freephone 08082505715

Email: energy@nwca.org.uk

Website: <https://www.citizensadvice.org.uk/>

Drop In 'Advice Sessions' available at:

NWCA, Parish Rooms, Welcome Street, Atherstone, CV9 1DU on: Monday, Tuesday and Friday 10am - 2pm



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Money Matters



Helping to keep North Warwickshire warm

The Financial Inclusion Team at NWBC, have a limited number of **'Cosy Packs'** available for residents who may be living in households where they are struggling to afford heating bills.

The Cosy Pack includes:

- Slow Cooker
- Thermal Electric Throw
- Radiator Reflector Foil
- LED Bulbs
- Draught Proofing



** All items are subject to availability. and are provided on a first come first served basis.

To be **eligible for a 'Cosy Pack'**, you will be required to have a conversation with an Energy Adviser from Act on Energy or the Financial Inclusion Support Officer from the council. To arrange the appointment please call **01827 715 341** and ask to speak to the Financial Inclusion Support Officer or email: financialinclusion@northwarks.gov.uk



Money Matters

The Financial Inclusion Support Team:
'we are here to help you'

- Budget and manage your money
- Manage any council debts
- Identify any additional help & support
- Signpost to specialist organisations
- Help you access health & wellbeing support

Your Financial Inclusion Support Officer is Sharon Dawson

Tel: 07909 092773

Email: financialinclusion@northwarks.gov.uk



Help with DEBT....

National Debtline – **FREE**, impartial and confidential expert **debt advisers** who are supportive and trained to a high standard. To talk customers through the debt advice options that are right for them. Tel: 0808 808 4000.

Stepchange – **Free** expert, tailored advice and practical solutions to problem debt. Benefit calculators and help to manage money better. Tel: 0800 138 1111 or visit <https://www.stepchange.org/>

Vulnerability Registration Service (VRS)

You can let companies know about your situation by registering with the VRS, for free. Organisations that use the VRS will be able to see this to treat you more appropriately and take your situation into account.

People who register for the VRS can choose to simply make people aware of their circumstances, or they can opt to be declined for financial or related services for a period of time – perhaps because they feel that they are not in the position to make a decision which is really in their best interests. It's completely free and easy to register. You can register here for free: <https://www.vulnerabilityregistrationservice.co.uk/>



Vulnerability
Registration
Service



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