

# Vulnerability, debt and the missing £23 billion: How the credit and collections sector can drive change this winter

Wednesday 6 November 2024

# Housekeeping

- Audio check
- Please ask questions throughout
- Short survey
- Slides and recording will automatically follow
- Connect with us on X [@policy\\_practice](#) and LinkedIn

# We empower people

A woman with a large afro hairstyle is looking at a laptop screen. Another woman is standing next to her, also looking at the screen. The background is a solid green color with some faint circular patterns.

## Policy

Missing out: £23 billion of support is set to go unclaimed in 2024

[Read our analysis](#)

## Practice

Our clients are closing the unclaimed support gap with data

[View our Better Off Platform](#)

# Today's speakers



**Stuart Bungay**  
Consultant  
Policy in Practice



**Daniel Calcott**  
Director  
The Digital DRA



**Thomas Monaghan**  
Corporate Partnerships  
Lead - Finance  
Citizens Advice



**Diana Kamil-Salmon**  
Head of Engagement  
Fair4All Finance



**Ed McNamara**  
Software Account  
Manager  
Policy in Practice

# Questions and answers

# Next steps

**Take our very short survey when the webinar ends to:**

- Give us feedback and ask further questions of our speakers
- Book a chat with the team

**Register for our next webinars:**

- Unlocking £2 billion: A collective approach to maximising benefits in Wales on 13 November
- 2024 in review: Policy highlights and success stories from a year of change on 11 December





# Thank you

Thomas Monaghan, Citizens Advice

Daniel Calcott, Digital DRA

Diana Kamil-Salmon, Fair4All Finance

Ed McNamara, Policy in Practice

Stuart Bungay, Policy in Practice

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