Lightning Reach

G-Cloud 15

Lightning Reach Service definition document

Crisis and resilience fund digital application and case management software

1. Introduction

Company overview

Lightning Reach is a financial support portal which makes it easy for people to find and apply for a wide range of personalised support in one place. This can include charity grants, help with benefits, help with their bills and other vital resources.

Lightning Reach is used by a range of organisations such as charities, local councils, housing and utility providers to streamline or enhance the support they offer to vulnerable people.

Over 20m people in the UK are financially vulnerable, with the cost-of-living crisis plunging millions more into poverty - yet 56% of people do not know what support is available. Whilst a range of support is available across multiple sectors, the landscape is fragmented and confusing to navigate with varying eligibility criteria, multiple applications, and numerous organisations involved. As a result, struggling households miss out on over £23bn in benefits, social tariffs, grants and discretionary payments each year.

Lightning Reach is a one-stop portal enabling people to seamlessly access personalised support across the support landscape which is suited to their circumstances.

There are three ways in which organisations can partner with Lightning Reach:

1. **Lightning Reach** - Offering your support on the Lightning Reach Portal.
2. **Crisis and Resilience Fund** - Administering vouchers, grants and financial support.
3. **Homelessness Pathway** - Self-serve homelessness applications with advice and secure ID/financial checks.

The award-winning Lightning Reach portal has seen over 300,000 individuals registered on our portal, and facilitated over £25m in funding.

Our partners include the Royal British Legion, City of Edinburgh Council, Sunderland City Council, Fife Council, Lambeth Council, OVO, E.ON Next, TSB, PA Housing, Fair4All Finance, and others. Lightning Reach is backed by the Joseph Rowntree

Foundation, Barrow Cadbury Trust, Big Issue Invest and other funders - and has been featured in The BBC, The Guardian, The Big Issue and other media.

Value proposition

Tech-for-good platform enabling organisations to find, assess, and deliver support - all in one place. Empowering individuals to access the support they need to build financial wellbeing, with personalised matching to 2500+ support schemes UK-wide. Using technology to simplify journeys, drive efficiency and accelerate support from crisis to resilience.



Our three-step model shows how the platform helps organisations find people in need, assess eligibility digitally and deliver support quickly through vouchers, referrals and automated outcome tracking.

2. What the service provides

Lightning Reach provides a configurable digital platform to deliver Crisis and Resilience Fund support. The service enables online applications, eligibility assessment beyond benefits-based criteria, voucher distribution, and warm handovers to debt advice. It supports a tell-your-story-once approach across multiple support types, helping councils manage demand, reduce administration, and support resilience.

Features:

- Digital self-service applications for Crisis and Resilience Fund support
- Configurable eligibility rules beyond benefits-based criteria

- Case management workflows for assessment, decision-making, and review
- Voucher issuance and distribution for crisis support payments
- Shared case records to support warm handovers to funded delivery partners
- Referral tracking to services such as debt advice and financial support
- Configurable application statuses and decision outcomes
- Outcome and journey tracking across crisis and resilience interventions
- Automated ID Verification and Open banking
- Reporting tools to evidence delivery, outcomes, and fund usage

Benefits:

- Digital self-service applications for Crisis and Resilience Fund support
- Configurable eligibility rules beyond benefits-based criteria
- Case management workflows for assessment, decision-making, and review
- Voucher issuance and distribution for crisis support payments
- Shared case records to support warm handovers to funded delivery partners
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3. Products in detail

Lightning Reach Platform

The Lightning Reach Platform includes an internal web-based admin portal, which the partner may use to invite employees or contractors of the partner (admins), as well as view or process end-user content.

The Lightning Reach Platform also includes a web-based applicant portal, through which end users may submit information that may be required for their funding application.

Digital application form

The Lightning Reach Platform includes a set of core questions which end users may complete, based on which they may be matched to the partner or other support available based on eligibility criteria.

End users may submit the information provided in their core questions as part of their application to the partner.

Lightning Reach can facilitate multiple support schemes with different eligibility criteria for the partner, the number of which will be set out and agreed as well as the number of applications submitted will be limited to the number agreed before entering into an agreement.

Open Banking (for applicants and their partners)

End users may provide consent to securely permit access to their financial information to the Lightning Reach Platform.

In order to retrieve the required financial information, Lightning Reach will use an FCA-authorised AISP provider such as Plaid Inc.

Display of AIS output for each active user.

Admins can select whether to approve or decline any relevant funding application of the Active User and make comments based on the AIS output.

Deliver (voucher delivery)

Lightning Reach may provide a voucher delivery service to enable partners to distribute financial support to end users in the form of digital vouchers. Vouchers may be issued following approval of an application and can be delivered to end users via secure digital channels.

Admins can track voucher issuance and status via the Lightning Reach Platform.

Voucher types, delivery methods and limits will be agreed with the partner in advance.

Warm handovers and partner hub

Where required, Lightning Reach supports warm handovers between the partner and their funded partners. This enables end users to be referred to appropriate support workers or partner teams where additional help is needed without the need for the end user to repeat their story.

ID Verification

End users may opt in to Identify Verification, which will be completed based on the personal data provided by the Individual or the Admin.

In order to retrieve the required financial information, Lightning Reach will use a third party provider such as Onfido.

Bespoke forms

In addition to the core questions, end users may complete a set of bespoke questions, to be determined by the partner, during their application to the partner.

Upload documents

End users will be able to upload files as supporting evidence for their application to the partner.

API integration

Option to enable automated data transfer for applications submitted via Lightning Reach portal into the partner's database / CRM system.

Custom services

Where possible, additional custom services and features may be offered (at agreed pricing) upon request (custom services).

Dedicated account manager

Lightning Reach will provide the partner with a named account manager who shall serve as the main point of contact between Lightning Reach and the partner. They shall assist with account implementation, advice and maintenance throughout the contract term to maximise effectiveness and performance.

Multifactor authentication

An extra layer of security, protecting the data held within the portal.

SMS (text message) is sent to a trusted phone number. The user is prompted to use a one-time code to verify their identity.

Reporting

Lightning Reach may create a reporting dashboard for the partner, so they can see updates on the impact and demographics of the partner’s different support schemes.

4. Social value

Lightning Reach as a Tech for Good startup founded during the pandemic which enables people in financial hardship to access vital support quickly and securely has social value at the heart of what it does.

Over 20m people in the UK are financially vulnerable, with the cost-of-living crisis plunging millions more into poverty - yet 56% of people do not know what support is available. Whilst a range of support is available across multiple sectors, the landscape is fragmented and confusing to navigate with varying eligibility criteria, multiple applications, and numerous organisations involved. As a result, struggling households miss out on over £23bn in benefits, social tariffs, grants and discretionary payments each year.

The Lightning Reach portal has been developed in collaboration with the sector, where we have engaged and co-developed the portal with a cross sector group through a Social Innovation Council.

Lightning Reach is completely, and always will be, free to the end user to access support.
We have supported over 300,000 people to access support, with over £20m of direct support from our partners and £10m of additional support from matched providers being awarded to our users.

Some of the stories you can see here:

- *"This was the easiest application I've ever done in my life... it was all secure, it was all so obvious."* - Luke - Veteran, applied to RBL, RAF and Benevolent Fund
- *"It's the best [process] I've had to deal with... I did it on the same day, in less than 10 min. This reduced so much stress."* - Joan - Single mother, received £1200 from Teaching Staff Trust

Lightning Reach continues to make efforts to be as inclusive as possible with Multi-Platform Accessibility, so anyone can access the portal in the way they feel most comfortable with.

We also developed functionality to allow support workers to apply on behalf of their more vulnerable clients, who might otherwise find it difficult to apply due to high support needs.

5. Associated services

Support and monitoring

Customers can access support via their account manager or through our support team. This service is available within working hours and all requests will be responded to by a trained team member. Support team members direct access to management and the technical team, and these enquiries are treated with the highest priority, to ensure there are no barriers to an effective resolution.

Most support requests can be resolved through email, or self-serve support articles. However, we are always happy to offer a callback service, where that will provide an improved experience for our customers.

Account managers are also trained with a high level of technical and product knowledge, and will generally be able to answer any questions or support requests. Where necessary, they have the support of our technical team, who will be on hand to resolve any issues as a matter of priority.

End user support

The support team will support any user that requires assistance with accessing or using the Lightning Reach portal. This support is available on working days between 9am and 5pm, with support outside these hours for major incidents.

The average response time for user support or technical alerts is less than 2 hours, as our support team will resolve most common queries or support requests. If the issue cannot be resolved within the support team, the ticket will be escalated to management or the technical team.

Fault reporting

Customer team members or end users are able to report any issues to the support team via email or through our support widget. Customers can also notify their account manager directly of any faults.

Ticket Logging

When a customer reports an issue via email, or directly to their account manager, a ticket is promptly logged in our helpdesk system. Each ticket is tagged with a unique identifier, allowing easy tracking of progress.

- Initial Assessment and Triage: Our first-level support team quickly assesses the severity and impact of the issue, categorising and prioritising it for effective resolution.
- Investigation and Resolution: The issue is assigned to a specialist with relevant expertise for a thorough investigation. If necessary, the problem may be escalated to higher-level technical teams or external experts for resolution.
- Communication and Updates: We keep customers informed with regular updates through the ticketing system, ensuring transparency throughout the process.
- Resolution Verification and Closure: After resolving the issue, we verify the fix with the customer to ensure complete satisfaction before closing the ticket.
- Feedback and Improvement: We gather customer feedback post-resolution to continually refine our processes and enhance service quality.

Service parameters

- The support service is available between 9am and 5pm on working days.
- Our average first response time is less than 1 hour.
- 80% of enquiries are resolved within the first response and 97% are resolved within one day.

- All tickets are recorded and monitored within our helpdesk ticketing system.

Email support option

Email support is available and will be managed within our ticketing system in accordance with our user support policies.

Support portal option

The Lightning Reach portal has an embedded support widget, including self-serve support articles and an option to send an enquiry to our support team, which will log a ticket within our ticketing system in accordance with our user support policies.

6. Data protection

Information assurance

Information on assurance compliance with data protection standards and regulations. List and describe your measures for ensuring data security and privacy under the following headings, including mentioning the specific documentation where relevant:

Data back-up, data restoration, and disaster recovery

Data protection strategy includes Cloud SQL with Point-in-Time Recovery (PITR) and high availability configuration, allowing precise restoration capabilities in case of data loss. We conduct daily automated back-ups to ensure data safety. Our data is stored in multi-region cloud storage, providing redundancy and helping mitigate regional disruptions' impact.

Business continuity statement/plan

We maintain a Business Continuity Plan (BCP) to guarantee continuous operation and minimise service disruption by implementing robust risk management procedures and recovery strategies, ensuring the resilience and reliability of our services under all circumstances.

Privacy by design

Our Data Protection Policy is in strict compliance with GDPR, the UK Data Protection Act 2018, and the Privacy and Electronic Communications Regulations. We maintain environment segregation, confining personally identifiable information (PII) to our production system to prevent unauthorised access. Additionally, we adhere to the principle of least privilege, ensuring that access to sensitive data is granted only to those who need it to perform their job functions.

7. Using the service

Ordering and invoicing

- Contact us at hello@lightningreach.org to discuss your requirements.
- Further to the buyer wishing to purchase Lightning Reach, they would draft a call-off contract which would be signed by both parties. The buyer would then raise a PO for the work so that Lightning Reach can submit an invoice.
- The customer will receive the invoice upon commencement of the contract (subject to the terms of the purchase), which will be payable within 30 days.
- Lightning Reach is always happy to support the buyer on completing the call of contract if required.

Pricing overview

Our services start from £21,000 a year, full details can be found in our Pricing Document.

Trial service

Trials are available subject to agreement by Lightning Reach. Terms and costs will be agreed on a per-contract basis.

Onboarding and implementation

Lightning Reach provides supported onboarding and implementation, including guided setup, training and documentation, tailored to the customer's requirements.

End user ease of use

The Lightning Reach portal has been designed with ease of use as a priority. For end-users, Lightning Reach regularly conducts feedback collection to ensure the portal remains clear and simple to use for all individuals. We build with a mobile-first approach to account for the large proportion of those in financial hardship with limited access to computers and connectivity.

Training

Bespoke training is provided as part of the onboarding process. The Lightning Reach team will provide personalised resources as well as a training session for team members (conducted via Teams/Zoom).

Technical help

Dedicated account management: Each customer will be assigned a named account manager who will serve as the primary point of contact for all support needs. This

ensures a personalised service experience and facilitates quick resolution of any technical issues.
Contact channels: For additional support, customers can reach out directly via email at hello@lightningreach.org.
Response time commitment: We are committed to responding to all queries within 24 hours. Our dedicated support team aims to resolve issues promptly, with most cases being resolved within one business day.

8. Service management

Performance

We are monitoring technical metrics such as service utilisation, API error rates, and response times. We also track business metrics like user engagement and drop-off rates. These measurements help us assess service performance and identify areas for improvement, ensuring our systems function efficiently both under changing load and changing system configuration.

Maintenance and upgrades

The service is hosted on Google Cloud and focuses on dynamic software maintenance without fixed schedules. Software updates, including new features and dependency updates, are released as they become ready. All changes are managed through a unified prioritisation process, ensuring they are addressed as they arise, except for emergency updates, which are expedited to address critical bugs or security vulnerabilities immediately.

Service constraints

Application success: We do not guarantee the success of grant applications submitted through our platform. Success is contingent upon the applicant's eligibility, the quality and accuracy of the information provided, as well as availability of support provided.

User input accuracy: The effectiveness of our service relies heavily on the accuracy and completeness of the information provided by the user. Inaccurate or incomplete input can lead to delays, the need for additional information requests, or denial of the application. Users are encouraged to thoroughly review their submissions for accuracy before finalising.

Fulfilment functionality: Currently, our platform does not support direct fulfilment capabilities, such as purchasing vouchers or sending them directly to recipients via the portal. All fulfilment processes must be handled externally by the customer or through separate arrangements with service providers.

Hours of service: Our platform is accessible online 24/7, ensuring users can apply for grants and access services at any time. However, customer support and technical assistance are available during standard business hours, Monday through Friday, from 9:00 AM to 5:00 PM. Support outside these hours can be arranged by prior agreement, but may incur additional costs.

Technology refresh

Our technology refresh strategy involves continuously monitoring and evaluating emerging technologies for integration into our product. We also use automated systems to track dependency updates. Both are then taken into our prioritisation process for being placed in a work queue. Our updates are deployed with zero downtime, and we only notify customers about significant changes or planned maintenance.

9. Service levels

Prioritisation of reports

- High: Major service disruption affecting a large number of users.
- Medium: Service issue that impacts an individual, or a small number of customers, a non-critical function or a workaround is easily available.
- Low: Minor or cosmetic faults that have minimal impact on service usability.

Target resolution times

- High: Response within 2 hours, resolution within 24 hours.
- Medium: Response within 6 hours, resolution within 5 business days.
- Low: Response within 2 days, resolution within 20 business days.

Major incident

A major incident is declared when an event significantly impacts service operations or critical functions. It prompts an immediate response from a dedicated team to address and resolve the issue. Stakeholders are kept informed throughout the process. After the incident is resolved, a review is conducted and actions are implemented to prevent a similar incident.

10. Outage and maintenance management

Monitoring

We run continuous monitoring of system metrics and log severity. We use automated alerts to identify any anomalies or issues. When alerted, the team assesses the

severity and the scope of the issue and responds accordingly to the assigned incident level.

Change management

Our change management process begins with an ideation phase, where new ideas and feature requests are collected. These are reviewed weekly by our development team to assess viability and prioritise based on urgency and impact. Each item's priority dictates the order in which it is taken into a development cycle.

Each item then goes through development, testing, and peer review processes to ensure quality and compliance with our standards. Following approval, changes go into an automated deployment pipeline, after which they are monitored to assess impact and identify any issues.

11. Provision of the service

Buyer responsibilities

The customer will be required to engage in the onboarding process and provide the necessary inputs for Lightning Reach to complete the setup on the portal, and to co-operate with Lightning Reach in all matters relating to the services - including access to premises, data and other facilities and providing documents information, etc. as reasonably required.

Staff members are expected to have a computer running an up-to-date internet browser and a stable internet connection to use the Lightning Reach portal, however the end-user side of the portal is designed to work on a wide range of devices, primarily mobile phones. The customer will be responsible for maintaining these networks and devices.

The customer is expected to also update relevant comms with links to Lightning Reach, which often includes an update to the customer’s website.

The customer is expected to enter into a data-sharing agreement.

The customer will be required to appoint a named person responsible for the services with the authority to make changes and contractually bind the partner on all matters.

The customer will be required to abide by our terms and conditions, and laid out in the appropriate document, found on the relevant G-Cloud page.

Technical requirements and client-side requirements

Our service is designed to be highly accessible and requires only a basic modern device with stable internet access. There are no specific hardware or software requirements beyond what is typically available on current standard consumer devices. We recommend the latest versions of either:

- Google Chrome
- Mozilla Firefox
- Safari

- Microsoft Edge

Outcomes/deliverables

Lightning Reach subscription typically runs annually. Once the requirements are clearly defined between the partner and Lightning Reach post the contract award, Lightning Reach will work closely with the partner to agree on an onboarding plan. We will work closely with our partners to report, evaluation and demonstrate the benefits of our financial support portal, including but not limited to:

- How much support has been facilitated by our portal
- Reporting demographic data
- Time saved by staff
- Additional income awarded to our partners clients on the portal

After-sales account management

Some pricing tiers include a dedicated account manager, who will be a primary contact to support the customer. Regular meetings and reporting can be arranged in accordance with the customer's requirements. The customer will receive contact details for their account manager, who will be on hand to support throughout the term of the contract.

Termination process

The termination process is set out in our terms and conditions document, found on the relevant G-Cloud page.

12. Our experience

Case studies

OVO

Lightning Reach partnered with OVO to transform how financial support is accessed by customers facing hardship. Launched in October 2025, the platform brought OVO's support schemes and their partners into a single digital journey, allowing customers to register once and be matched to both OVO support and over 2,500 support schemes nationwide. Within the first three months, more than 34,000 customers were referred, with £2 million in OVO support delivered and a further £185,000 accessed through external schemes. This approach has reduced referral times, strengthened data visibility and reporting, and enabled frontline advisors and delivery partners to deliver faster, more coordinated support to vulnerable households.

Royal British Legion

The Royal British Legion (RBL) digitised its cost-of-living grant applications through the Lightning Reach platform, significantly improving speed, efficiency and access to support for veterans, serving personnel and their families. Since launching on the platform in October 2022, RBL has processed around 9,000 applications and distributed over £5 million in grants. Application turnaround times reduced from approximately 4 weeks to just a few days, allowing a much smaller team to deliver support at scale. This enabled RBL to provide timely financial support for essential needs to a broader and more diverse group of veterans, including younger and currently serving personnel, while helping to reduce stigma and expand access to wider support.

Lambeth Council

Lambeth Council implemented the Lightning Reach platform to modernise access to housing and financial support, strengthening homelessness prevention and early intervention across the borough. The single digital portal allows residents to apply for council schemes, homelessness support and discretionary payments. To date, over 9,400 residents have accessed support, securing £342,000 in financial assistance and identifying £569,000 in additional benefits entitlement. The platform has significantly reduced administrative burden, cutting triage time from 45 minutes to 5 minutes, improving data quality and contributing to reductions in homelessness applications and temporary accommodation placements.

Racing Welfare

Racing Welfare leveraged Lightning Reach to optimise their grant application procedure for employees within the British horse-racing industry. This collaboration halved the processing time, from 6-8 weeks to 2-4 weeks, and significantly decreased the administrative workload. The platform's adoption has enhanced the efficiency of welfare officers, enabling them to concentrate on more complex cases and direct support, while also bolstering the security and accuracy of data management.

RAF Benevolent Fund

The RAF Benevolent Fund's partnership with Lightning Reach dramatically improved their grant application process for serving and ex-serving RAF personnel and their families. Since implementing the platform in 2022, there has been a notable uptick in direct applications, especially from new and younger beneficiaries. Features such as Open Banking have streamlined financial verification, improving the speed and effectiveness of support delivery.

Partners

Contact

Contact us at partnerships@lightningreach.org to discuss your requirements.