

Developing your centre



Richard's story is not humanly possible. There is no training to prepare for a case like that. We broke rules at the right time for the right reasons - getting involved in tax affairs, suicide watch. Our money advice centres are not solely a human endeavour. If there is no presence of God, no prayer for clients, no dependency on a divine provision of people, funds, clients, we may as well pack up and go and work for the CAB or a debtline. We are part of God's plan for the redemption and rescue of people, and for the encounter of people in your community with God himself. Are your clients encountering God? We listen out for clues and make a note. Here are some words of some of our clients.

[SLIDE: QUOTES]

"God has provided this appointment for me today."
"I can feel God in me every time I come."
"You are my guardian angels. I told the job centre how hospitable you were and always welcoming. They couldn't even give me a glass of water when I was feeling unwell because they didn't have any cups. I told them to come and visit so they could see how it should be done."



I want to show you how distinctive we are to be compared to the world.

[SLIDE: - world's organisation establishes trust slowly, and only gives you the full access when trust is established.]

Look at this flow. You pay to have access. You are given a bit. You pay more, and then you receive more. The church historically followed the same pattern. Then parallel with how church used to work. Behave -> believe -> belong] You pay by being on good behaviour, and meeting a standard. Now you must believe what we tell you. So we'll then let you in and belong to the congregation.



But this is not God's way.

God welcomes you in no matter what your starting point, is patient while you get your head and heart around the forgiveness and acceptance. As you do so, a new member of God's family is created.

I say this not to denigrate mission or evangelistic campaigns, but in a sophisticated world where people are suspicious of strangers, and the sharing of something on social media or the press that offends someone results in a torrent of hate, people do not make rash or incautious decisions.

Recently I was just down the road taking 3 recovering-drug addicts through 5k of cross-country and muddy encounters.

SLIDE: PICTURE



One comes to church and is a believer, one has started coming but is not a Christian, one was a guest. At the start line and nerves have kicked in, one says "you need to understand that the only time I have ever run is to get to the dealer in time." Another says "I spent all last night awake thinking of excuses to not be here, and yet now I am so glad I came. I am alive."

I am not asking them to be a Christian to be a friend. I want to model friendship, acceptance, welcome, no condemnation. Belief will come when they see the God who answers prayers, are introduced to Jesus, and receive strength to make it through another day. Once they have met and accepted Christ, His transforming work will do the rest.

SLIDE: BELONG -> BELIEVE -> BEHAVE

Explain these three.

The order is the opposite to the world. But God's plan is wider.

There are two important steps before this that explain why you are even here today.

In the Bible, we read of a Leper, who was healed, and followed Jesus.

We read of a woman who was accused of adultery but was given forgiveness, and became accepted.

We read of over 5000+ people who were hungry, but fed, who followed Jesus.



God's economy works opposite way to the world.

SLIDE: SEE THE NEED -> MEET THE NEED -> WELCOME (Belong) -> Accept God -> Follow Christ

God's way of operating is to show us the need before us, and help us to meet that need

God's plan: see the need -> meet the need -> community -> believe -> behave.

Let me tell you about Colin - who came to us for Money Advice. As part of that journey, we invited him to come and help out at our offices. He started coming in once a week to help with some maintenance jobs. Before long he was coming in every day. For 2 years. He turned up at a staff meeting just as we were about to worship. He stood next to me. Our pastor looked at him and didn't know what to do. He looked at me. I shrugged my shoulders with a big grin on my face. We worshipped together. He started coming to church and I noticed he took communion recently. I do so wish the story had a happy ending. He is still on the journey.

The world always tells us to strive upwards. Buy more, aspire, work hard, success is gained through the failure of others.

Did you know the stock market powers the world? Not many realise that every gain or win, through whatever means, only happens at the expense of someone else. Money is not created, it is taken from someone else. The whole world is based upon a system that rewards beating others. This is the world's way.

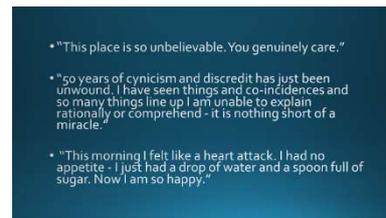
This is NOT God's way. God does not call us primarily to people in our church who are already followers of Christ, but to those in need.

Culturally they do not fit and match where you think the church is. Drug users, alcoholics, abused, the poverty-stricken, the mentally ill, those struggling with debt. These are the people God calls us to because they are the future of the church, and will form the church of the future. God always calls us downwards.

Are you listening to the people you help? Can you hear their encounter with God?

SLIDE: quotes:

"[crying through prayer]. This place is so unbelievable. You genuinely care."
 "50 years of cynicism and discredit has just been unwound. I have seen things and co-incidences and so many things line up I am unable to explain rationally or comprehend - it is nothing short of a miracle."
 "This morning I felt like a heart attack. I had no appetite - I just had a drop of water and a spoon full of sugar. Now I am so happy."



Money advice meets the need in people where they are hurting, and is effective in meeting the needs that are common to drug addicts, alcoholics, the financially abused, those who are ill. Society is not going to get better, and the number of people who are pushed down on is only going to increase.

Our centre has a queue of people waiting, often around 20 weeks. Since when did it become normal that people started queuing at the church's door wanting help. The question is that if you have a queue of people waiting, good service means either telling someone where they can get seen sooner, or to increase the flow through. Growth for growth's sake is not our desire. These people are actually part of God's plan to grow His kingdom.

SLIDE: HAIRDRESSER IN SHOP

One of our clients is a hairdresser. The Job Centre told her to set up her own business. It got her off their books and they didn't seem too bothered at not providing any support to help her do so. This hairdresser was very good at cutting hair. But knew nothing of how to run a business, do taxes, calculate tariffs, or handle a supply chain. Cutting someone's hair is not the same as running a hairdressers. Learning to **deliver** money advice is not the same as **running** a money advice service. It requires a shift from "doing" to "overseeing". It is a very different skill-set and is not for everyone.



So let's talk about the 4 things you need to know about growing and developing your centre, by looking at four very different organisations and some similarities between them.

SLIDE: TABLE OF DIFFERENT ORGANISATIONS

A Factory: produces widgets, sells the widgets through shops or direct, services its customers for dealing with warranty issues and faults, and has to run the finances, staff and production facilities.
 A Garage: provides cars and services to keep them running, it advertises what it does, builds up and supports a customer base, and runs a showroom and promotes their link with a manufacturer.
 Government: produces the administration and laws that makes a country work; promotes its views and political leanings and philosophy; councils and departments interact with the inhabitants of the country; and its administration raises funds and handles elections.
 Money advice centre: Delivers money advice; tells people about the service; looks after clients through their journey and afterwards; has to oversee premises and funds and the team delivering it.

4 key parts of every organisation

	Make	Market	Mend	Manage
Factory	Widgets	Through independent	Warranty, faults	Warehouse, staff
Garage	Showroom and servicing	Advertising and marketing	MOTs, Repairs	Showroom, links to manufacturer
Government	Administration and laws of the country	Political views and philosophy	Councils and departments to serve public	Funds and elections
Money Advice Centre	Debt escape	Tell people about the service	Care of clients during and after	Premises, funds, team

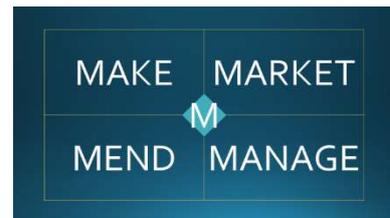
These four components...

SLIDE: the four components

... are the stable basis of any organisation.

MAKE / MARKET / MEND / MANAGE (I'm not going to use word "service" like a customer service desk context because it is too confusing for those who talk about a money advice service).

These four aspects even apply to the church: we make disciples, we market the Gospel, we mend and disciple its converts, and we manage where we are meeting and how much is in the offering plate.



Let's start with the first aspect.

MAKE - You are here because most of you already have the knowhow about how to get someone out of debt. The product we are making is the journey from financial chaos to financial freedom, and all the incidentals along the way. We are all learning through this weekend and in our ongoing training, how to do this well.

But I have some bad news for you. Delivering money advice is much more than just you learning how to do it and then doing it.

It involves recruiting others to do the same - people who will willingly give up their time to learn the skills and disciplines involved. If you want to grow from 1 person to 3 people you need to find how many people? [audience]. No, 4... because only some of those you put through training are going to make it through and find they enjoy it and are gifted. In the following year, one will drop off, and each and every year. To keep your service the same size or to increase your team you need, each year, to be recruiting, advertising training, and helping people get their head round what money advice involves.

Be encouraged though: advisers are to be found in your church, in other churches; and even in the community;

When I was talking to a couple of our new people, I discovered that they had been thinking about it for 2 years before the time and opportunity came around for them to step up.

Making the advice sessions happen requires you to work out how to create appointments, managing the time and availability of your advisers with something that looks like opening hours and when clients can get to you. How I wish that creating an appointment as easy as calling a client and setting a time.

In our experience, appointments are planned, unplanned, cancelled, and sometimes have an emergency attached. We've learnt a little from watching the NHS at work - offering 4 appointments and having someone on standby because we expect someone not to show up. Be prepared for God to completely change the shape of the day - a cancellation and then someone turning up on spec. One of our advisers recalled the first day he came to help, and was disappointed when a client never showed, but then a complete stranger just walked in off the street and they could help him. The same thing happened last week.

The flow of appointments and seasonal variations reminded me of the River Severn.

[SLIDE: picture of river in Shrewsbury]

This is a view from just down the road here.

It's a constant feature of the landscape. But it is not always like this. You may remember the news a few years ago about the extensive flooding. Sometimes it runs fast and high. Sometimes low and slow. Sometimes it is murky and full of rubbish. Other times it is crystal clear.



There are seasonal changes to your service and you will need to understand the season you are in. While we're talking about the river, let's talk about fishing.

Firstly you are teaching people how to fish together. You are catching fish to use the biblical parable. Where to fish, when to fish, how to fish. It's done through money advice - in its theory and practice.

As a team though, you have different skills, gifts, backgrounds, cultures. Some of your team though are going to say and do things which will annoy the others on the team. Some can use a computer, some can't. Some are only available on a Tuesday morning, and one person can only do Wednesday evening. Some are not good listeners, one team member is a great people-person. Someone can't put a stamp straight on an envelope, and another can't get up the stairs. The Bible spares us the details of the characters and foibles of the 12 disciples that Jesus spent so much time with. I wonder what Jesus *really* had to put up with?

To develop your centre, you have to learn how to build that teamwork and promote collaboration and togetherness.

So, once you've organised meals together, and you've publicly recognized the fantastic work that the team are doing and got them trained in all the skills they need, you can get on with the fishing!

What more could you possibly have to take into account?

Did you know that Freda is facing an operation and is really scared. Mark's son is finding it difficult at school and is about to be excluded. Lorraine is struggling to take all the learning in and is thinking of giving up.

The care of each individual is as important as the ministry and the team operation together. Without the individuals, there is no team.

There are overlaps here, and I use the following picture to help me our centre balanced.

[SLIDE: Picture (circles)]

Our team meets regularly together. I am keen to ensure that I always hold these 3 aspects together. Training in the task that we are undertaking. Developing teamwork and playing to people's strengths. Caring for the individuals.

Each month we meet - once a term for team training and get better at delivery of our service; once a term for team prayer - for our clients, our teamwork and us as individuals; once a term for a social to share stories, eat together and be friends, and even invite clients too.



Back to our overview...

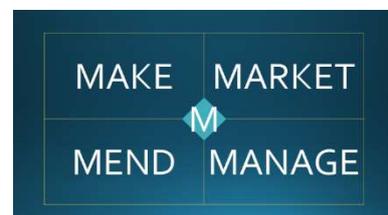
SLIDE: the four components

... we need to understand the Market we are in.

MARKET - if a factory produces something but no-one ever sees it in a shop window, the factory will close. I heard of a money advice centre once that opened its doors and never told anyone. It closed shortly afterwards, while it was in an area where there was lots of debt and people were in need.

Our service has never advertised with a billboard or ad. But we send flyers out to referring agencies, job centres, foodbanks, doctors surgeries, schools, and childrens centres. We have a dedicated website so that people can find us, read some stories, watch a reassuring video. We are mentioned and promoted on our church website too.

Word of mouth is also providing a steady stream of neighbours, family members.



The most effective way of communicating is telling a story - like the story of Richard this morning. Our nation watches soaps and documentaries and films because they are *stories*.

Where do we get our stories from? We ask every client for their permission to be interviewed. We tailor a set of questions based on their individual journey to draw out what was interesting or distinctive for them. We ask about their starting point, how they felt about our service, about the difference it has made, what they learnt, and how their perspective on God has changed.

We also ask a set of metrics to help us measure the movement in their position.

[Slide: Impact]

This provides us with objective feedback for our advisers (who've actually never seen this until today). It is also perfect for communicating to funders.

These two sets of numbers describe movement. A shift in someone's life.

When Richard read the story we wrote up after his interview, he made an important change. He had answered the question about wellbeing from 2.5/5 to 4/5. He had had a rubbish afternoon where his computer threw away 2 hours of work. But rather than taking out anger on pens and colleagues, he walked to the kettle, made a cuppa, paused, came back and started again. Two colleagues either side of him noticed and commented. He realised that his wellbeing had continued to improve and things were beginning to sink in.



This story and review is an important step - it is a "stop and look back". It helps a client process, realize what has happened, and celebrate. It lays down a tangible record and helps them be proud of the result and of seeing it celebrated in print. It is like the Israelites stopping in the desert and building an Ebenezer stone to say "thus far, the Lord has been good to us".

But capture a story is just the start. What you do with it next is important.

First you get the story, then you have to write it up and present it, then distribute it, and give the reader an easy "next step" to respond to -either as a future client, or as a supporter, or a member of the team.

Let me share with you the channels of communication we use at our centre.

[Slide: channels]

We capture and write up the story. We use them to create a termly newsletter and mail it every client (past - so they remember us and know to come back) (current - keep on, it will be worth it) (future - hang on, we're coming for you).

We send a stock of them along with flyers to local referring agencies.

We get them out to our whole church congregation on a Sunday.

We tailor some of the stories and push them through onto our website so that members of the public can read them too.



We realised that 2-3 times a year is not enough to build a profile or awareness. We therefore created a monthly newsbite that ties a verse of scripture with a snapshot of the work we are doing. We use mailchimp to e-mail through to supporters, push out to facebook, and reproduce it in our church bulletin.

Half of you are already thinking, "it's hard enough to deliver money advice. You want us to become publishers too?"

Don't think you have to do everything yourself - there's likely someone in your church or team who would make a great interviewer, and possibly someone else can write it up and publish it.

So, we've talked about MAKE and MARKET. Now for a little bit of maintenance.

[SLIDE: Bicycle]

MEND - Once upon a time you bought a bicycle. It was gleaming and smart. It lasted forever and forever. Its brakes never wore down, it never suffered a puncture, the seat never needed adjusting. It functioned in all weathers, and never rusted. It was a family heirloom that you will pass on to your children. Really?



Once you've "solved" someone's money problems, do you think they are going to stay solved? In one of our newsletters recently we featured the story of Paul and Lucy who had 35 debts between them, and around 20 of those were all BrightHouse. Having got them out of debt, staying within budget, we so hoped it would last. But their care support collapsed, their wellbeing plummeted, and a few weeks later one was committed to jail and is currently in a hostel, and the other has just walked back in through the doors of BrightHouse and given their bank card to a family member and lots of unknown transactions have just drained his account.

A quick repair and ability for clients to come back to you is a key to building community and making it easy to do a quick re-intervention to keep someone in recovery.

We have two opportunities for clients to still be coming to our building, and in all cases it has been easy for them to just pop a bit of paperwork back into a post-slot for something to be looked at. If a client re-contacts us, we don't make them wait, we put them straight to the top of the list.

Your servicing of clients post-journey is just the same as your garage which provides an annual MOT and repair when things go wrong. Keeping a client serviced and well turns the one-time journey into a life-long relationship.

Keeping the door open through occasional news, and the knowledge that the door is always open promotes trust, referrals to friends/neighbours, and a relationship that enables you to invite people in to help.

We have clients who have ended up running reception, gardening and helping to maintain the building, because we have found ways to turn our good will and care for them into a relationship that can be two way.

Sam, our hairdresser really enjoyed our gardening club but her son was having difficulty at school and was being regularly excluded. After a year she was desperate to get him into a school with special support. They had looked round nine, but knew that only one was suitable. None of them had spaces. We bumped into each other and she explained the problem. I suggested she pray. She replied "I knew you'd say that!" I didn't know that that night she got on her knees, and asked "God. Can you help? I need that school place." The next morning that school rang, "We don't understand this. This doesn't happen, but a place has become available and we know that you are waiting.

Would you like the place?" "YES!"

God loves answering prayers of those who call on Him when they don't him yet. We've just added a facebook group to our gardening club so we can increase the reach of our Bible-inspired "Thought of the Day" we share each week. Within 5 minutes, she had joined.

Finally, we have to talk about a dirty word, Management.

[SLIDE: ORCHESTRA]

MANAGE - I like classical music. I like the sound of an orchestra with all the different instruments playing together and the wall of sound that it produces. However, you can't just put a bunch of



musicians in one room together and expect a symphony to happen. You need sheet music, you need rehearsals, you need a conductor. A conductor watches everyone, ensures people come in at the right time, and trouble-shoots when one part of the orchestra is having difficulty. The shift from being a money adviser to a centre manager is a shift to a completely different skillset - and is not something that is easy. Sometimes, there is no straight route, and a conductor has to come in from outside.

Managing a centre needs someone who oversees the delivery of the service, the teamwork of those serving, and the individuals.

It requires an understanding of how the centre is running. How is word about the service getting out. How are clients post-journey being served and welcomed into community. How much money is this all costing and where is that coming from?

How long are clients waiting for an appointment? Do you have a bottleneck with not enough people who can lead appointments but plenty of seconds?

If you are a conductor and do not stay at the front and go and sit down with the first violinists because you can quite enjoy playing, what is the rest of the orchestra going to do?

Another analogy is driving a car - only the driver has the dashboard to see the fuel gauge, the engine health, when the next service is due. Someone has to look at what the gauges are saying, note the driving conditions, know the route and the destination.

A thriving centre has so much more going on that has to be balanced, and it's here that our four strands come together.

[Slide] Table - four key elements.

These four elements need to be the same size and strength as each other. A lack of balance results in the surface tipping and it not being fit for purpose. Your risk register should include measures to keep each leg strong and the same length as the others.



Before we finish, I'd like to take us to a portion of scripture that you may be quite familiar with, but that has something very relevant to us.

[Picture - parable]

The "Parable of the Talents", in [Matthew 25:14–30](#) tells of a master who was leaving his house to travel, and, before leaving, entrusted his property to his servants. According to the abilities of each man, one servant received five talents, the second servant received two talents, and the third servant received one talent. A [talent](#) was a significant amount of money. Upon returning home, after a long absence, the master asks his three servants for an account of the talents he entrusted to them. The first and the second servants explain that they each put their talents to work, and have doubled the value of the property with which they were entrusted; each servant was duly rewarded:



His master said to them 'Well done, good and faithful servants. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'

—Matthew 25:23, [New English Translation](#)

The third servant, however, had merely hidden his talent, had buried it in the ground, and was punished by his master:

"Then the one who had received the one talent came and said, 'Sir, I knew that you were a hard man, harvesting where you did not sow, and gathering where you did not scatter seed, so I was afraid, and I went and hid your talent in the ground. See, you have what is yours.' But his master answered, 'Evil and lazy servant! So you knew that I harvest where I didn't sow and gather where I didn't scatter? Then you should have deposited my money with the bankers, and on my return I would have received my money back with interest! Therefore take the talent from him and give it to the one who has ten. For the one who has will be given more, and he will have more than enough. But the one who does not have, even what he has will be taken from him. And throw that worthless slave into the outer darkness, where there will be [weeping and gnashing of teeth](#).'" —Matthew 25:24–30, [New English Translation](#)

As money advisers, we struggle to see beyond the physical coin and value of what the talent in this story is, and get this parable confused with our understanding of interest rates and good stewardship.

God's currency is people. God's currency is people. He gives us people, and then goes away to see what we do with them.

The talents in question is not financial. It is something of value that God entrusts us with. Our stewardship is not about how well we learn money advice and deliver it, it's how we develop, nurture and grow our team.

If you approach money advice as a skill to learn and then just keep delivering appointments by yourself, you will end up with the same shape of service in the future as when you start. You will be doing the same thing in one year's time as you are doing now. The master will return and ask how you've grown it, and discovered that you buried your skill into a workload of clients and you will proudly say "here I am" - look, I am doing exactly the same as when you left. Isn't that good?

At least, I would like to think that you have done some training and developed your skills and got better at what you are doing - equivalent to the earning of interest on the deposit with you, as the parable mentions.

Each person that God brings your way is a potential new member of the team, a new member of the church, a new recruiter of others or a volunteer at your centre.

If you invest in the people God gives you, He grows His church. This is His promise in the parable -> God gives more to those who multiply and build His kingdom, and takes from those who keep.

I'm always surprised by the wide variety of people in our team - someone who interviews, someone who is the smileiest most welcoming person who runs reception, a gardener who is running a weekly gardening club to whom we invite clients, the adviser who met up with a client for a coffee to help support their journey, a new trainee who has a great eye for making a place welcoming and turned a bare office into a warm homely place, a pastor who has been wondering where God is calling him. Some are supporters in prayer, some are supporters financially, some are supporters through being a second adviser or a first. Some are enthusiast recommenders in other organisations who tell people where to find us.

Running a money advice centre often feels fragile.

[SLIDE: HOUSE OF CARDS]

Like building a house of cards, every card added is a victory. It feels very fragile at times and sometimes there is a mini collapse or a rebuild. There is no shortcut - you have to start at the bottom and work up one card at a time.



We started with advisers -> added an administrator & overseer -> split advisers between leads and support -> added reception function to chat with clients, make drinks, and handle incoming calls and visitors -> we then separated admin & oversight -> we launched a gardening club -> we're adding befrienders -> and now looking to add light-touch support for UC and CV writing

Did I say Gardening Club?! We didn't see that one coming... so let's briefly touch on the importance of retreats. It is important to hear God. We are not a secular service, and you need the divine word. God often whispers. On a retreat, I heard God say to start a gardening club. I found myself a gardener and shared the idea of a weekly club where we could invite clients to - enabling them to give back, and us to develop the gardens of our offices. He immediately said "Yes, I'll give you a year". One client came and really enjoyed it. One of her neighbours passed and asked her what she was doing. She replied "I'm volunteering here and we're going to win Moseley in Bloom". Her neighbour replied, "Oh, I thought you were on Community Service!" 6 weeks later we won Moseley in Bloom!

Our gardening club has been meeting every week for the last year- every person happens to be a money advice client, but that's our secret. It's getting people out of their four walls, providing something tangible and rewarding to do, people-contact, and a warm drink and slice of cake with a Bible-inspired and gardening-related thought for the day. It has also succeeded in connecting the church's need for better care and maintenance of our grounds with our care for the whole person. Everyone is a winner.

But it only happened because I took a day's retreat to pray and listen.

Keep building! Don't be discouraged if the house falls, just need to desire to put the cards back in place again.

Let's close with a brief review of what we have covered today:

[SLIDE: SUMMARY]

Takeaways / summary:

Running a balanced service has four key components: MAKE / MARKET / MEND / MANAGE

Build your team by training together, help them work well together and care for each individual.

Capture and broadcast the stories - they are the *most* effective way of communicating to clients and supporters. They communicate emotionally.

Enable clients to re-engage whenever they want and give opportunities to be involved.

Think like a conductor.

We are not a secular service, but a spiritual one.

Here is what is therefore equally important:

God is in the people business, not money advice.

The future of your centre is related to your reach downwards and effective service to them.

This is all God's idea, and we are part of His plan. He will provide.

As I prayed yesterday, the Holy Spirit imparted a word "Tsunami". A financial tsunami is coming. It will sweep in and destroy thousands. But the sound of the warning klaxon is not the worst. Nor is it the sound of the waters as they rush in. It is the cries of anguish of those who are perishing. Money Advice is the shining beacon on high ground that marks safety. It is where thousands are going to run to. Please, develop your centre and capacity. A tsunami is coming.



Summary

- Running a balanced service has four key components: MAKE / MARKET / MEND / MANAGE
- MAKE your team by training together, working well together and caring for each individual.
- MARKET your centre by capturing and broadcasting the stories - they are the most effective way of communicating to clients and supporters.
- MEND your clients whenever they need you and give opportunities to be involved.
- MANAGE your centre by conducting your team like the fantastic orchestra they are.



- God is in the people business, not money advice.
- The future of your centre is related to your reach downwards and effective service to them.
- This is all God's idea, and we are part of His plan. He will provide.

This week I received a letter.

"Dear Julian,

I am so sorry to bother you. I haven't eaten for four days. I don't know what to do. I have no money, no electricity. I'm stuck. Can you help?"

I said earlier that growth for growth's sake is not our desire. Each person who writes a letter like that is dearly loved by God and is the next person to be part of the body of God's Kingdom here on earth.

Allow me to pray for us:

*Thank you God for each and every person here and behind the scenes. **You** have brought us here. Your kingdom is glorious and wonderful and an awesome place to be.*

We are sorry when the visible difficulties and logistics in between us and our view of you.

Thank you for your patience with us and teaching us your ways through your word and in our service to you.

Build your kingdom, sanctify your church, make the nets we fish with burst to overflowing with people coming to you.

Amen.

Note: copies of some our newsletters are on the Info point table - they're packed with testimonies and stories. Point your phone at the QR code and we'll send them direct to you three times a year.

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