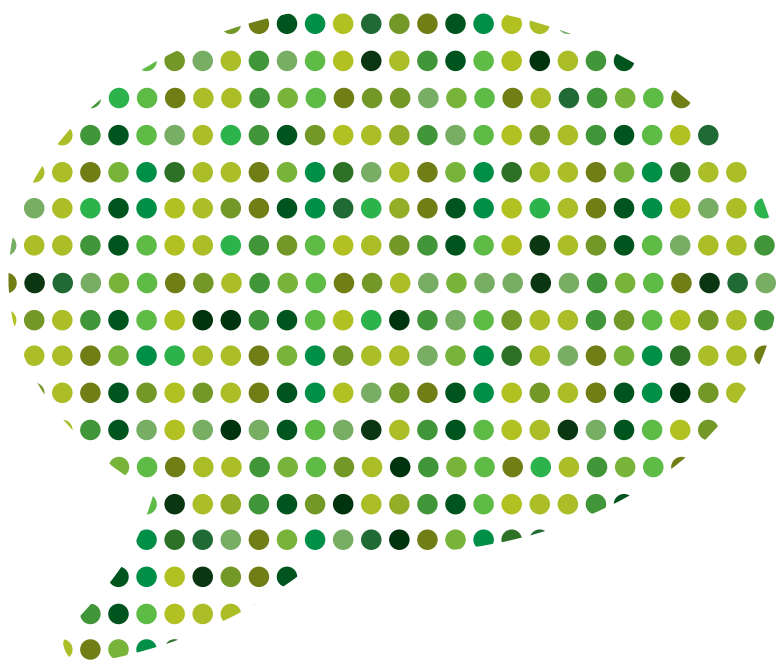


# Opportunities and challenges in the debt advice sector today

**A summary**  
July 2017



# About this report

This short report highlights some of the key findings from an extensive piece of research conducted in Spring 2017 by Revealing Reality and commissioned by the Money Advice Service. A comprehensive report will be published later in the year.

The research was in-depth and qualitative, covering a wide range of different advice providers (from fee-paying to free-to-client, across different channels – including face to face, telephone and online).

## Advice providers

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Castlemilk Law Centre	Mary Ward Legal Centre
Centre 70	National Debtline
Christians Against Poverty	North Somerset Citizens Advice Bureau
Community Money Advice (Oasis)	PayPlan
The Debt Counsellors Charitable Trust	Raise
East Dunbartonshire Citizens Advice Bureau	Shelter
Gregory Pennington	StepChange
Manchester Citizens Advice Bureau	

Wherever possible all research took place in situ, with the research team conducting both interviews and observations in sites of advice delivery across the UK. Researchers also interviewed advice recipients before & after they received advice, tracking their experiences over time and additionally conducted a number of follow-up interviews to explore clients' retrospective attitudes towards, and understanding of, the support they received.

In total, the research comprised:

- **200+** hours of research time at debt advice providers
- **120+** debt advice staff spoken to, including advisers
- **100+** clients of debt advice spoken to across the project

## Thanks & acknowledgements

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We would like to thank all the organisations who opened their doors to our research team, enabling us to observe and understand the reality of experience for debt advisers and support the end goal of driving innovation in the sector. We are grateful for your willingness to be open and transparent for the future benefit of the sector and your support in helping us to recruit your clients into the research.

Thanks also to the advice recipients who gave their permission for us to speak with them at moments when clearly, research was not their main priority.

# Foreword by Money Advice Service

Regardless of where or how someone accesses debt advice it should help them to effectively resolve any crises and set them on a path to greater financial resilience.

Getting at, and addressing the root causes of problem debt, having an eye to the long-term when working through a crisis, helping people build their own capability and motivation to change their lives for the better – this is the crucial work of advisers and it is work we will support as much as we can.

Those responsible for debt advice do life-changing work, and this research provides evidence that while good practice exists at all stages of the debt advice journey, it does not exist at all stages of that journey in any one organisation or delivery channel.

This brief report – a summary of the most in-depth study of debt advice delivery yet conducted – gives examples of where things are working well for clients but also shows where opportunities exist for improvement.

Many of the findings of this research have had an impact on our draft commissioning strategy and we will use our role as a commissioner to spread what is working well as widely as possible and take steps with our current and future partners to reap the benefits of the opportunities for improvement.

This report provides some initial insights into how we might learn from each other to improve debt advice for the people who need it most. We will apply what we have learned from this study in our own work and hope it provides food for both thought and action across the advice sector.

**Colin Kinloch**  
**Debt advice strategy and innovation manager**  
**Money Advice Service**

# Overview of key findings

The debt advice sector in the UK is extremely diverse, with a wide range of approaches and working models. This research revealed many examples of good practice, distributed throughout the debt advice sector – spanning both fee paying and free-to-client services.

It is clear from the research, that one of the sector's key strengths is kindness and compassion, regularly combined with high levels of technical knowledge and experience. Clients spoke highly of the understanding and non-judgemental tone of the support they received.

Additionally, across a wide range of providers, large and small, we were shown examples of specific innovations in service delivery – including:

- **technological** (e.g. integrated credit report checking, apps to help customers keep track of their payments)
- **structural** (e.g. specialist teams to support customers with specific needs, quality assurance and monitoring)
- **interpersonal** (e.g. hiring strategies, staff training, adviser interview techniques)
- **informational** (e.g. use of varied communications channels, welcome and exit packs, newsletters)

However, despite this progress there were also clear opportunities for improvement.

- Advisers regularly described themselves as being under pressure and many felt that they were constrained in how effectively they could support clients.
- Advisers could underestimate the recipient's ability or lack the patience, or time, to encourage independent action. Whilst acting on behalf of recipients might be appropriate in many situations, some worrying cases uncovered during the research suggested that individuals had perhaps lost confidence in their own ability and skills after receiving 'over-protective' advice.
- Advisers were sometimes also openly jaded and lacked hope for some clients, with some evidence of subtle (or in some cases overt) communication of this 'fatalistic' attitude to clients. This introduces the possibility that advice can both help and harm individuals at the same time.



**"I have the same man call me every few months. I know the problem – I haven't managed to change how he thinks about money. But I don't have the time or the skills to help him with that."**

**Debt Adviser**

## Key insights and opportunities

### Greater focus on long-term change

While the sector is primed to tackle immediate financial challenges and deal with 'crisis', there seemed to be less focus (if any, in some circumstances) on supporting clients to make longer-term improvements to their financial capability and/or financial situation (beyond benefit maximisation) that would reduce the likelihood of them becoming over-indebted again in the future. Often the focus of advisers was short-term (e.g. getting the right debt solution), missing valuable opportunities to improve outcomes for clients.

Clients themselves often spoke of the interest in discussing and resolving wider challenges to make them feel more stable and secure in the long term, and some advisers expressed regret that they didn't have the resources, skills or mandate to work in this way. Sadly, the absence of a more strategic approach almost guarantees that some clients will suffer repeat periods of difficulty, putting more pressure on an already overstretched sector.



**"We didn't really discuss why the debts are there, I just said "I've got a lot [of debts] and I need help"**

**Janet, 33, existing client, fee-charging provider**

### More holistic support



All photos are fieldwork photos, taken by Revealing Reality

Most advisers recognised that there can be a wide range of issues behind someone falling into debt (for example relationship breakdown, job loss, domestic violence and financial abuse, legal issues, mental health difficulties, addiction, unstable housing etc.) These same advisers, however, often didn't feel it was their responsibility – or feel they had the capability or support – to address wider (non-debt specific) issues. As a result, clients are regularly leaving debt advice with serious issues unresolved – perhaps significantly reducing their chances of improving their financial circumstances or debt repayment prospects into the longer-term.



**"She never asked me about the gambling. I guess I could have told her, I did think I should mention it but... you know. As I was paying things off, I got a bit of a [gambling] habit"**

**Tim, 39, existing client, national face-to-face provider**

## Better matching need & support offer

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The debt sector is diverse in terms of the nature of the support – for example, communication channels, the presence of other types of support (e.g. legal, benefits, employment), tone and manner of advisers, degree of experience in managing complex cases etc. However, the debt advice sector can make assumptions about individual levels of need, for example using ‘vulnerable’ as a catch-all term for all clients and make limited effort to make more nuanced assessments of individual capability. At the same time, for clients the differences between organisations are difficult to understand, resulting in a limited ability to effectively choose services that best fit their individual need.



“Our clients tend to be some of the neediest in society. They are all very vulnerable”

**Team leader, national provider**

## Greater consistency & continuous improvement

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From the research, it was clear that whilst there are many examples of good practice across the industry and debt advice recipients are benefitting from the support on offer, no one provider or approach had the ‘magic formula’. Even for those who had put the most thought into improving the client experience, there was still often a great deal of inconsistency in how well ‘good practice’ was being applied. Many advice providers seemed to struggle with quality control and few showed us any real commitment to continuous improvement or innovation. This was exacerbated by different operating models, for example distributed branch networks seemed to make oversight more difficult and poor ‘client relationship management’ systems (CRM databases) could prevent effective and timely client engagement and make teamwork difficult (e.g. difficulty in handing clients over to colleagues as information was not properly recorded).

# Key areas for innovation

Whilst there were a wide range of good practice examples across the sector, many examples provided to us were focussed on the 'moment of advice giving' (for example, how advisers interacted with clients during assessment and advice moments, record keeping, interview technique etc.). Innovation in this area is important, as clients regularly told us that this moment could be stressful and bewildering. Indeed, many of the individuals we tracked through their advice journey left without feeling in control of their decision-making and some never properly understood what they had signed up to or what might be expected of them in the future. This raises the important question of whether so much focus should be placed on this one moment of time – and what other opportunities there may be to improve the client experience in different ways and at different times?

As such, the research team identified five potential innovation areas for debt advice that encompass a wide range of different opportunities.



## 1. Debt solution products

This research echoed previously identified issues with existing debt solutions (e.g. similar sounding solutions, a lack of 'early support' offers, never-ending token payment plans, over-reliance on DROs, stigma around bankruptcy).

*There is considerable opportunity to innovate in this area to help improve immediate & long-term outcomes for customers.*



## 2. The customer service journey

Whilst the moment of advice-giving is often heavily scrutinised, there may be wider opportunities to improve engagement and financial behaviour change at other points of the customer journey

*What could happen before or after the 'moment of advice giving' to improve outcomes for customers?*



## 3. Marketing & brand

Often customers struggle to navigate the debt advice market and have strong associations (both positive and negative) with the brands of different advice providers – perhaps affecting their perception of the type of advice on offer.

*How can brand and communication be used more effectively to create stronger and more positive relationships between customers and debt advice providers?*



## 4. Structure & culture

Advisors told researchers that they were feeling under pressure and sometimes lacked the backing to deliver appropriate levels of support to customers.

*How can systems and processes be better designed to enable more effective service delivery?*



## 5. Wider network & relationships

Relationships with other advice and support services (and different types of local and national creditors) are crucial to help customers effectively solve their financial and personal problems.

*How can debt advisors better interface with other support agencies and stakeholders to solve problems for customers?*



# Expanding on the Debt Advice Journey

The debt advice process was a significant focus of the research and there are a number of specific innovation areas to consider throughout the client journey.

For clarity, we've created a high-level, five-step journey to structure the findings, which cover in broad terms the key stages that most clients go through (albeit not always in a linear manner!). Good practice has been identified at each stage of the journey across a range of providers – which could be more widely shared and explored to better support innovation.



## Pre-advice

The pre-advice stage is a potentially long period of time, covering many different client needs – from taking out credit products, right through to the moments immediately before seeking or being referred for help.

### Growing debts



“Now I know I can go for advice before it completely slips away from me. I don't want to get [to the] stage when it's out of control”

**Olivia, 31, existing client, webchat with national provider**

#### Current good practice

- Some providers are proactively approaching at-risk groups to make them aware of advice services e.g. a local law centre ran outreach sessions at community events and food banks
- Providers are enabling clients to contact them through a range of channels, e.g. a national telephone provider had developed a webchat service
- Some providers have flexible opening hours to cater for working patterns e.g. a local face-to-face advice provider offered evening and weekend drop-in hours
- Some good referral systems exist between courts and debt advice providers e.g. an independent legal advice service made proactive contact with clients at court

## Ongoing challenges

- Clients often don't know what type of advice is available
- Clients tend to think they can cope with debt and are often not aware when their credit obligations transition from manageable to unmanageable
- People delay accessing advice as they are embarrassed about their situation, feel that accessing support is a sign of failure, or that it could be stigmatising, or lack awareness of what help could be offered
- Sometimes individuals who do ask for advice earlier are turned away with limited support offered (for example, told to come back when they have missed a payment, rather than if they think they might miss one)
- Most clients still struggle to access advice providers at a time convenient for them – and have long wait times to talk to advisers
- Limited debt advice available in courts due to time pressures.



"I just don't think I'm quite in the place where I need anything formal yet. Yeah my money's not great, but it's not like I owe thousands. I'm sure there are people in a worse situation than me."

**Tom, 29, potential client**

## Advice



Currently, the 'advice' moment is often focussed on one or two key interactions with an adviser, although for some it can be extended over a much longer period or indeed, be a process where an individual is supported (directly or indirectly) to manage much of the 'advice' process themselves. During this time, a lot of different activities often have to happen – including for example detailed financial assessment, identification of the right debt solution, negotiation with creditors and forward planning – all of which provide opportunities for specific innovation to improve client outcomes.

## Accessing debt advice

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“He made me feel comfortable and made me feel there was a solution, and that it may take a while but it’s doable”

**Maria, 35, recent client , national telephone provider**



“It wasn’t like they were concerned about me. I felt like they were just doing a job and it was generic questions. I felt like a number. They didn’t seem to really understand my situation”

**Hope, 27, recent client , national telephone provider**

### Current good practice

- Providers are good at putting clients at ease and helping them see a way forward e.g. a specialist housing advice provider had empathic first phone calls with a non-judgemental tone
- Some are using technology to increase efficiency around income and expenditure, e.g. a local financial capability charity was using iPads to collect information in face-to-face advice to avoid inputting data twice
- Some were trying to better understand clients’ priorities to help improve the selection of debt solutions that move towards these goals e.g. a national telephone provider was asking more questions about clients’ financial ambitions
- Some providers are proactively questioning and verifying clients’ budgeting answers, e.g. a free-to-client provider was regularly asking follow-up questions to probe accuracy
- Some providers are trying to support with wider problems e.g. local advice centres were signposting to other professionals within their organisation

### Ongoing challenges

- Few felt they had control over the extent to which a client stays engaged with the organisation and there was often a high number of drop-outs
- Lots of information provided at first contact can be overwhelming and deter clients from further engagement
- Many clients felt that the root of their problem hadn’t been resolved – and only a minority of advisers felt it was their responsibility or within their capability to find resolutions to issues that weren’t directly related to debt
- Clients were often given implicit (or sometimes explicit) permission to manipulate figures in their Income & Expenditure forms (to make the budget more forgiving for example, or to enable an individual to qualify for a specific solution)
- Budgets were rarely used as a tool for financial learning and ongoing behaviour change.

## Receiving advice and selecting solution

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"So much out there is complicated but I found the information they gave me really easy to understand. And then I went and had a Google for myself. It just helped me make sure I was making the right decision"

**Martin, 54, existing client, local face-to-face provider**



"I've been to get some advice before, but the woman, she gave me a few options. None of them sounded great to be honest. That was about... 6 months ago now, and I haven't really followed it up. I haven't heard from them either."

**Ali, 55, potential client**

### Current good practice

- Providers do well to tackle immediate / emergency financial challenges – e.g. most providers were helping clients prioritise their debts and asking for interest to be frozen as appropriate
- Some providers have built good relationships with creditors which enabled speedy and effective communication and for problems to be resolved quickly e.g. a national provider who had developed a client 'portal' for communication
- A few providers are attempting to simplify written information for clients, e.g. a specialist housing advice centre had shortened advice documents from 10 pages to 2
- A minority were trying to refine key messages about options – e.g. a local advice centre was providing one sheet with the recommended option alongside a summary of all debt solutions
- Some were trying to be more proactive in contacting clients about solutions e.g. local face-to-face provider regularly set dates to check in if the client hadn't made a decision

### Ongoing challenges

- A lot of clients are still leaving the advice process without a good understanding of their debt solution or other potential options
- Lots of clients are still dropping out of debt advice without a solution in place
- Clients are rarely being supported to do their own research and take time to ensure they are making the right choice of solution
- Information at this stage is still complex and challenging for clients to understand
- A lot of assumptions are made by advisers about which would be the 'right solution' for their clients, without proper discussion or assessment
- Clients are almost never supported to have conversations with creditors themselves – often developing dependencies on the adviser and reinforcing fears about interacting with financial service providers
- When covered at all, income maximisation support typically focuses on 'benefit maximisation', with little thought to other ways of earning money.



After the advice giving moment, often contact between providers and recipients was limited to formalities – with customers sometimes feeling that they were on their own and lacking a clear understanding of what to do next.

### Making changes and monitoring



“Putting some responsibility back on you, that seems like a good thing. They could give me some things to do, but I’d love to check in with them about how I’m doing and get more advice”

**Zeb, 31, potential client**



“The adviser has not rung me to see how I’m getting on...I’m fed up of it all.”

**Alison, 45, recent client , national face-to-face provider**

### **Current good practice**

- Most speak to their clients or share information at standard review points about the repayment levels when clients are on a solution that has one e.g. fee-charging providers were sharing statements at DMP annual reviews
- Some are regularly communicating with clients informally e.g. national face-to-face provider send out monthly newsletters
- Some are developing technological solutions to staying up-to-date on progress e.g. an app that allows clients to see progress was being developed by a national telephone provider

## Ongoing challenges

- Most providers do not regularly check in with clients after the initial advice
- Clients are never contacted to explore progress against financial goals and lifestyle changes
- Most clients are not being supported to adjust their spending behaviours to meet recommended actions
- Few checks are made to ensure that clients understood and were happy with their solution
- Limited attempts are made to improve client skills and capabilities through the course of their solution
- Few referrals to other advice givers or sources of information/support to help resolve other issues
- Unaddressed problems with ongoing problematic client credit use during their debt solution.

## Ending solution & onward journey

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“They send me emails telling me how long until I’m debt free and it’s really not very long now! I’m really proud of the work I’ve done to get here!”

**Patricia, 41, existing client, national telephone provider**



“Any additional credit in the future is my biggest fear because of my past mistakes”

**Carla, 33, recent client, local face-to-face provider**



“I’m panicking a bit about what happens at the end of the solution. I don’t remember if I’m supposed to do anything or does it just stop? What’s next?”

**Keeley, 33, recent client, fee-charging provider**

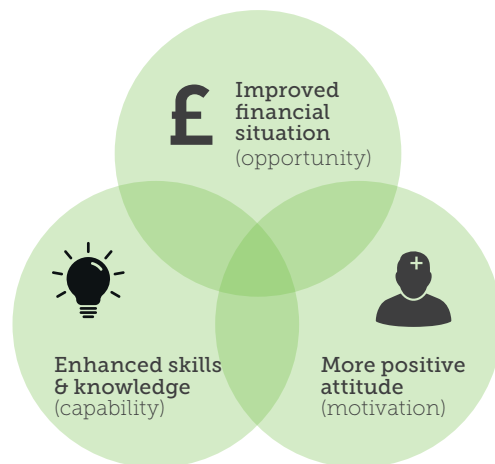
## Current good practice

- A few providers offer moments of positive reflection when clients finish their solution e.g. a national telephone provider shared celebratory emails and countdowns
- Some providers offer access to ongoing tips and tricks e.g. a national advice provider had blogs and newsletters for information

## Ongoing challenges

- Minimal clarity for clients about when their solution has ended – with some not being told at all.
- Lack of provision for ongoing support with financial capability after the solution has finished
- Limited sharing of practical advice or clarification of the implications of their debt solution for their future finances.

# Conclusions & Recommendations



This extensive research has highlighted the need for debt advice to shift adviser aspirations for clients towards a much greater emphasis on long-term financial resilience. While debt advice can't stop people needing to take out a debt solution, it should incorporate all necessary steps to help prevent people requiring one again. As such, we identified some clear outcomes for debt advice for the future, centred around behaviour change principles to direct our ambition.

To achieve this, the sector needs to recognise that at present, not enough is being done to tackle some of the root causes of clients' debt. The outcome is that while financial situations are improving on the surface and, in most cases, debt is being reduced, these wider challenges continue to prevent clients from fully recovering. Supporting people to resolve challenges within their wider lifestyle – alongside a short-term resolution of their crisis – will enable them to live a more secure life in the long-term. This ambition aligns with the goals of the Money Advice Service to ensure debt advice delivery has client needs and outcomes at its heart and helps people to take steps to manage better in the long term.

We must recognise that this ambition is not an easy thing to achieve and will not happen overnight. With sector-wide collaboration and structural support, reflecting on the opportunities outlined here, it is possible to utilise the passion and enthusiasm within providers to reach these goals.

## Recommendations for wider support

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To support this, the Money Advice Service and wider sector could do more to support change and innovation. This could include:

- Developing a commissioning strategy that prioritises more ambitious outcomes for clients which is flexible to different provider models
- Better recognising the good intent and care within the sector, doing more to support training and allowing advisers to do their best work
- Ensuring that advisers are 'technically competent' in the delivery of debt solutions, but also understand the benefits of other types of support
- Improving access to and the delivery of tools and resources in making accurate assessments of financial capability – prioritising key groups of clients that require different types of support and understanding
- Supporting the sector to better communicate the differences between providers and the type of support that's on offer to help clients navigate the market



# Annex 1:

## Methodological Detail

Money Advice Service commissioned Revealing Reality to conduct a large-scale qualitative research project to better understand the current practice across the debt advice sector. It is the most robust and detailed study of the sector to date, incorporating contributions from more than 120 staff across the sector and 100+ clients of different styles of debt advice.

The qualitative approach prioritised spending time on-site across a wide array of providers, conducting interviews and observation, to understand the reality of provision from the perspective of both the advisers and clients of advice. This allowed researchers to get beyond what providers say they do to build a clearer picture of the real experiences of clients. Triangulation of data from management, frontline advisers and clients from these services has led to a stronger set of findings than insights from one group alone would have led to.

### Sample

The sample of providers incorporated a range of different styles of advice from across the sector. This included: free-to-client and fee-charging providers; face-to-face, telephone and online services; local and national providers. Overall, we had a focus on those branches / departments considered to be delivering high quality practices. Fieldwork also covered advice delivered at court, spread across the UK in rural and urban location and incorporating a range of different types of advice organisation (e.g. law centres and more generic advice organisations).

The sample of clients was split into two core groups: those who have recently accessed debt advice and those who received advice 6-12 months ago. The sample of clients was designed to include respondents who have:

- Accessed a variety of providers (with a focus on those researchers had visited)
- Used face-to-face, telephone or online support
- Had case-work or simple advice
- A range of demographic characteristics (age, gender, location, ethnicity).

The following diagram sets out the key parts of our approach, following 4 key phases:



Phase	Element	Overview
1. Set-up & scoping	Desk research & expert interviews	<ul style="list-style-type: none"> <li>■ Understand and build on existing knowledge about debt advice and client outcomes</li> <li>■ Explore and take inspiration from services in related sectors</li> </ul>
	Vision development groups	<ul style="list-style-type: none"> <li>■ Early exploration of potential / clients' expectations around the outcomes of debt advice</li> <li>■ Collaboration with potential / clients on service experience</li> </ul>
2. Service & systems mapping	Visits & repeat visits	<ul style="list-style-type: none"> <li>■ Interviews with management and advisers at a range of providers</li> <li>■ Observation of interactions with clients through all channels (F2F, telephone, webchat)</li> <li>■ Reviewing of paperwork and key client-facing documentation</li> </ul>
3. Uncovering experience	Telephone interviews with past clients	<ul style="list-style-type: none"> <li>■ Discussion of the full debt advice process they have experienced</li> <li>■ Understand the impact of this advice on their behaviour</li> <li>■ Explore ongoing contact with providers</li> </ul>
	Current client tracking	<ul style="list-style-type: none"> <li>■ Video diaries with new clients to track their experiences through debt advice</li> <li>■ Understand the 'live' client attitudes and behaviours as they experience the process</li> </ul>
	Courts fieldwork & follow-up interviews	<ul style="list-style-type: none"> <li>■ Observation of at-court advice and interviews with advisers.</li> <li>■ Follow up interviews with clients whose case we had observed to explore the impact</li> <li>■ Clearer understanding of how at-court advice compares to other provision</li> </ul>
4. Consolidation	'Ideas testing' focus groups	<ul style="list-style-type: none"> <li>■ Workshops with potential / clients to explore opportunities at each stage of the journey</li> <li>■ Testing reactions to principles and outcomes from debt advice</li> <li>■ Assessing client appetite for changes</li> </ul>

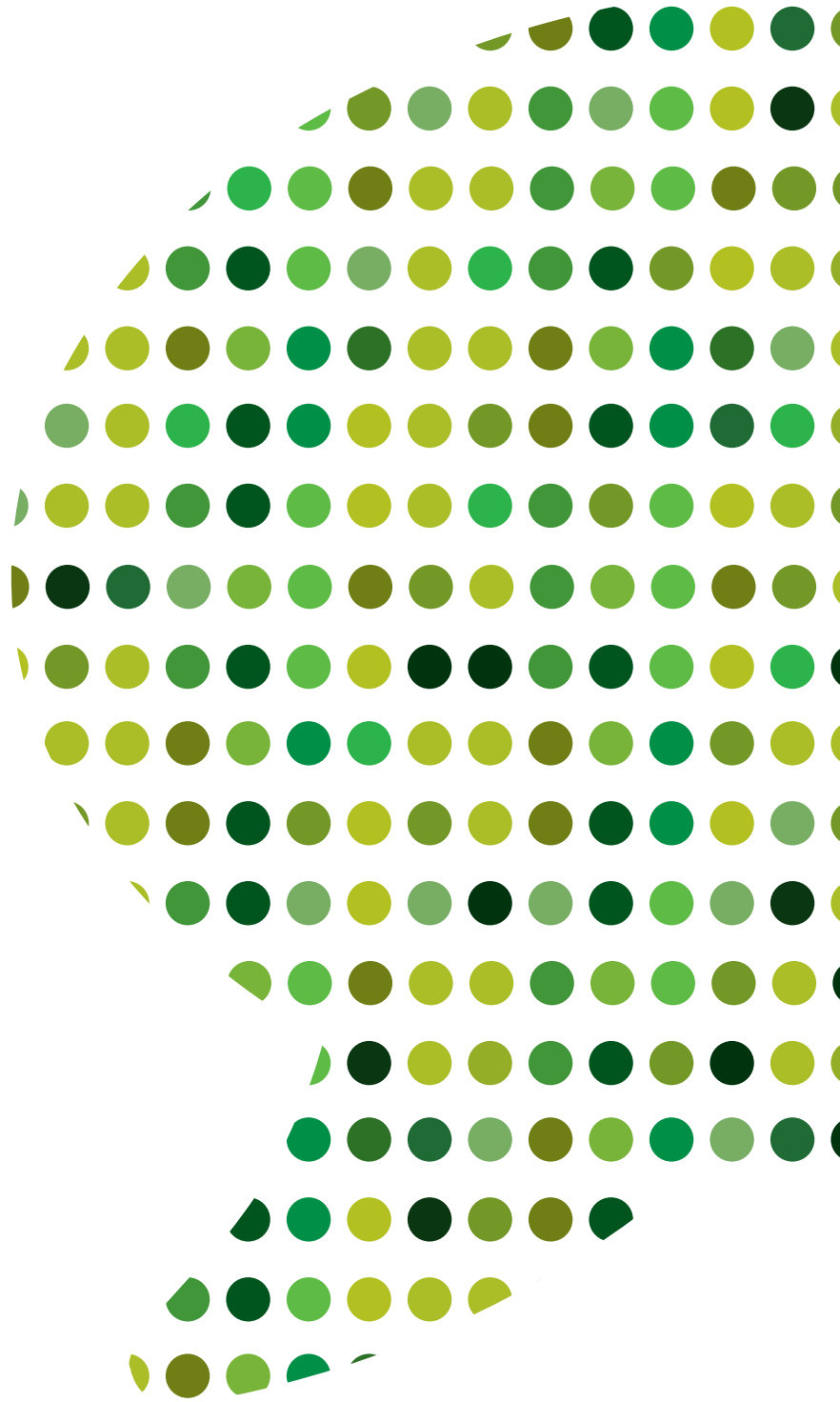
# Annex 2:

## Opportunities throughout the debt advice journey

The following table outlines more detailed opportunities within each of the main stages of debt advice.

<b>Pre-Advice</b>	<b>Growing Debts</b>	<ul style="list-style-type: none"> <li>■ More proactive communication about advice and support</li> <li>■ Marketing services across new channels and networks (e.g. social media, relationships with wider advice)</li> <li>■ New language / service for earlier intervention when 'debt advice' feels too severe</li> </ul>
<b>Advice</b>	<b>Accessing debt advice</b>	<ul style="list-style-type: none"> <li>■ Training and support for advisers to enable them to more effectively identify capability issues</li> <li>■ More connections and signposting with wider support services to improve lifestyle and financial challenges</li> <li>■ Including options for 'solo completion' of I&amp;E forms before reflection with an adviser</li> <li>■ Triage systems that prevent people waiting on phonelines</li> <li>■ Exploration of appropriate but creative income options for clients</li> </ul>
	<b>Receiving advice &amp; selecting solutions</b>	<ul style="list-style-type: none"> <li>■ Further simplification and condensing of materials</li> <li>■ More encouragement of clients to take time to review and research options</li> <li>■ Discussion of personal goals for repaying debts and lifestyle changes</li> <li>■ Training and knowledge sharing between advisers to explore different ideas of debt solutions</li> <li>■ More proactive chasing of decisions around debt solution</li> </ul>
<b>Post Advice</b>	<b>Changes &amp; monitoring</b>	<ul style="list-style-type: none"> <li>■ Highlighting progress against goals (financial and otherwise)</li> <li>■ Building in standard review points – and making clients aware of them from the start</li> <li>■ Share more budgeting tips and information to help maintain a solution</li> </ul>
	<b>End solution</b>	<ul style="list-style-type: none"> <li>■ Creative ways to clearly establish the end of a solution</li> <li>■ Reflection moment for discuss learnings from the experience</li> <li>■ Sharing recommendations and money management advice for the future</li> <li>■ Tools to set a new financial goal</li> </ul>





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### **The Money Advice Service**

Holborn Centre  
120 Holborn  
London  
EC1N 2TD

#### **Contact us**

[colin.kinloch@moneyadvice.service.org.uk](mailto:colin.kinloch@moneyadvice.service.org.uk)

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### **Revealing Reality**

The Ballroom  
Maritime House  
Grafton Square  
SW4 0JW

#### **Contact us**

+44(0)20 7735 8040  
[contactus@revealingreality.co.uk](mailto:contactus@revealingreality.co.uk)  
[www.revealingreality.co.uk](http://www.revealingreality.co.uk)

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