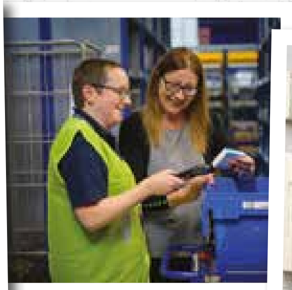
20 YEARS

CleanSlate

Home of Quids in! Money Guidance

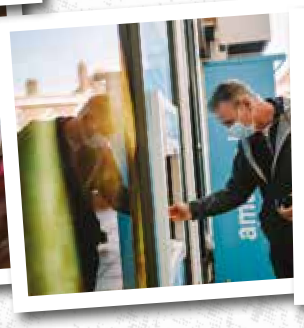





CELEBRATING 20 YEARS OF MAKING US BETTER OFF






INSIDE!

- 20 YEARS DELIVERING SUPPORT AND GUIDANCE
- 6.6 MILLION MAGAZINES AND GUIDES PUBLISHED
- MILLIONS OF POUNDS IN FINANCIAL GAINS

YOUR MONEY – GET INFORMED – TAKE CONTROL!

20 YEARS CleanSlate

Home of Quids in! Money Guidance

MISSION: CLEAN SLATE

I founded Clean Slate on a profound belief that work, for those who can manage it, is key to independence. During my previous years at The Big Issue, I had watched people get up from sleeping rough and spend the day selling a magazine to make their own money. I witnessed the lie that people were unemployable just because of their circumstances.

What they needed was a fresh start. A clean slate.

CATCH-22

What was then a no-home, no-job catch-22 for homeless people, has now become a broader problem that also blocks the paths of all people from low-income households. Hardship impacts everyone's health, blights family life and jeopardises housing security. Over 20 years, I have learnt that it stands in the way of employment too. When we cannot feed our kids, or live in fear of eviction, life feels out of control. We cannot focus on anything else.

FINANCIAL WELLBEING

Clean Slate's mission to create and support employment opportunities expanded into financial wellbeing soon after we launched in 2006. Our *Quids in!* money guidance initiative started life as a magazine in 2008. While the banking system crashed, and austerity followed, we joined forces with landlords and authorities to step up and keep people informed. Our range of guides helped readers navigate the introduction of Universal Credit, cope with rocketing bills due to conflict in Europe, and manage during the pandemic. Our email service continues to grow, promoting financial resilience and fighting the cost of living.

LEVEL PLAYING FIELD

My aim has always been to level the playing field. For all of us, reaching our potential means climbing a mountain and so many people are stuck at the bottom. The path is steepest at the start and yet, as we ascend, our income increases and our view of life as it could be gets clearer. *Quids in!* offers a guide rope and our money health check system devises the best path for every individual. Clean Slate's incredible money coaches act like mountain guides, bringing people to where they can find their own way… and to maybe becoming expedition leaders themselves.

Contents

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CleanSlate Training & Employment

SOCIAL ENTERPRISE — WE'RE A — BUSINESS WHERE SOCIETY PROFITS

Quids in! guides are designed to help people understand and manage their money better. They are published by Clean Slate, a CIC (Community Interest Company) and a social enterprise.

Our purpose

Clean Slate is a social enterprise that helps people on low incomes become better off through money guidance, employment support and digital skills. Our staff are recruited from the communities in which we work. *Quids in!* publishes a magazine, specialist guides, a website and monthly money email. You can support our work when shopping on Amazon by using this link: **https://amzn.to/3Raw8Si**

20 YEARS OF GREAT MONEY GUIDANCE

91%
Of readers find *Quids in!* useful

6.6 Million
Number of *Quids in!* guides distributed since 2008

2.3 Million
Quids in! Readers Club emails sent

12,629
People directly supported by Clean Slate with positive outcomes

£5,578,199
Total financial gains achieved since September 2019 through the one-to-one support programme

Clean Slate Training & Employment, the home of *Quids in!* money management guidance, is celebrating 20 years of existence.

Founded in 2006 by ex-Big Issue Managing Director Jeff Mitchell, the organisation has helped thousands of people in financial hardship. For them, life improved by either following the straightforward advice of *Quids in!* or by taking steps into employment.

BATH BEGINNINGS

Over the years Clean Slate has grown from its original home in Bath and opened offices in Bristol, Gloucestershire and London. A core team of 25 works alongside almost 50 trainees. In 2025, Clean Slate engaged directly with over 1,225 people.

What makes it unique is the success it achieves with the people who are referred to its services. Many are stuck in a rut and have tried a number of other services already. This is not work that hits the headlines, nor provides quick turnarounds, but it is vital and needed now more than ever.

TECHNOLOGICAL CHALLENGES

As technology has changed the way we consume information, *Quids in!* has moved with it. While still recognising that print is important, the content is also now delivered in other ways. The magazine still exists, but the *Quids in!* website and an email service, the *Quids in!* Readers Club, offers digital access.

"I'm so proud to be standing here 20 years on, and still delivering vital support to people struggling on low incomes," said Clean Slate founder Jeff Mitchell.

"The fact we're still here is testament to the strength of the original service offer and to all the many wonderful people who have worked with and for us over the years to deliver our services."

"Here's to the next 20!" he added.

What makes it unique is the success it achieves with the people who are referred to its services

FROM *CRISIS* TO FUTURE-PROOF FINANCES

WE DON'T JUST *THINK* OUR ADVICE HELPS, WE *KNOW* IT DOES

Clean Slate runs *Quids in!* Money Guidance, an assessment and coaching programme that doesn't just get people out of trouble. It puts them back in control.

When we struggle with money, it's easy to put things off until they become a crisis. By then, we have two jobs: Get ourselves out of the hole and put the defences in place for the future.

Quids in! Money Guidance helps people tackle a crisis, then future-proof their finances. The idea is to stop the revolving door of setbacks, finding help, and getting into trouble again.

First, participants complete a Money Health-Check. This creates a personal action plan, unique to what's going on in their life. Then they work with a money coach to achieve some quick wins and address longer-term goals. Where needed, they are also supported to access specialist advice on debt, housing and health issues.

Those who complete the coaching re-take the Money Health-Check at the end. Almost everyone achieves something. Many achieve a lot. Average financial gains are a staggering £1,486 per person.

These results from 2025 show how coaching helps people improve their financial wellbeing and build greater resilience to future shocks.

£1,486
Average financial gain when completing *Quids in!* money coaching programme

INCREASING INCOME

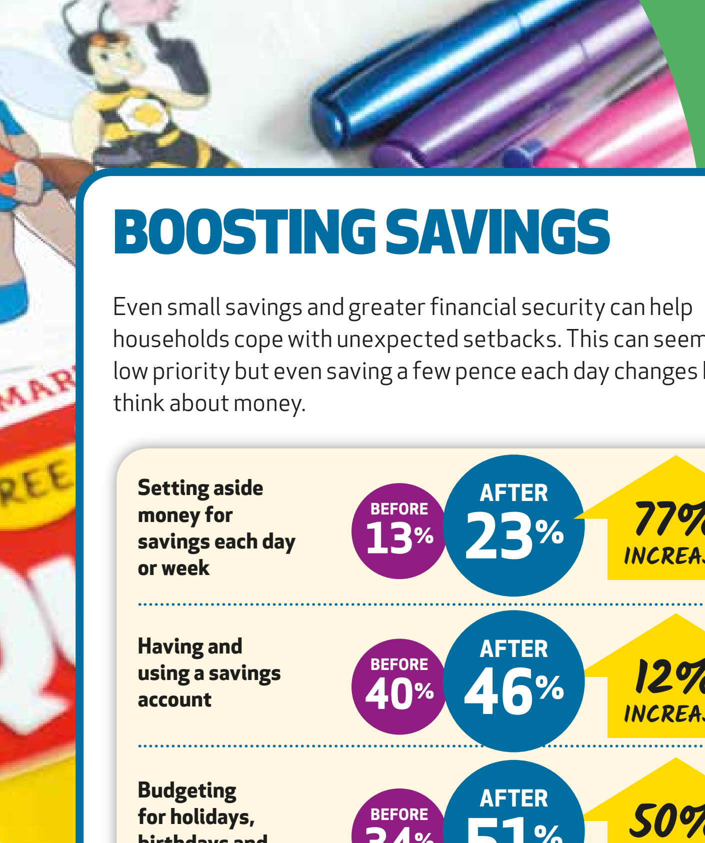
Helping people maximise income often starts with ensuring they receive the support they are entitled to. This creates a foundation for taking further steps. Support for finding work is also always on offer.

	BEFORE	AFTER	
Knowing they were receiving all the benefits they were entitled to	36%	81%	125% INCREASE
Having a plan to make more money through employment	58%	70%	21% INCREASE

REDUCING DEBT

Debt problems become easier to tackle when people know where to get help. It feels like a big step, though, so feeling more in control of our finances first can be a game-changer. Stretching a budget between paydays reduces the chances of running up further debt.

	BEFORE	AFTER	
Free of debt and rent arrears, or taking action to address them	51%	83%	63% INCREASE
Knowing where to find help with money problems	38%	89%	134% INCREASE
Feeling certain money would last until next payday	20%	49%	125% INCREASE



BOOSTING SAVINGS

Even small savings and greater financial security can help households cope with unexpected setbacks. This can seem like a low priority but even saving a few pence each day changes how we think about money.

	BEFORE	AFTER	
Setting aside money for savings each day or week	13%	23%	77% INCREASE
Having and using a savings account	40%	46%	12% INCREASE
Budgeting for holidays, birthdays and celebrations	34%	51%	50% INCREASE

IN CONTROL OF MONEY

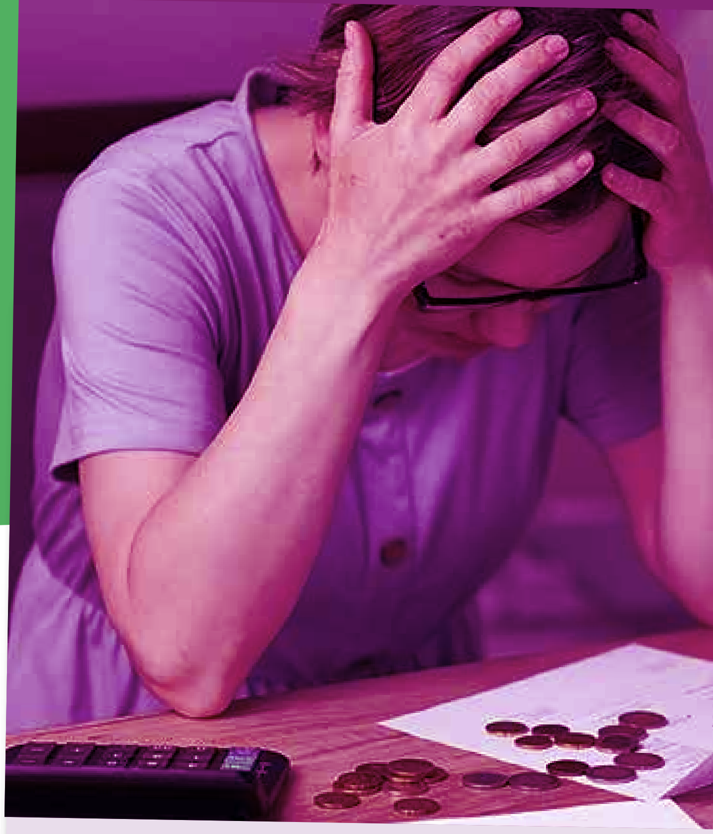
Understanding how money comes in and goes out helps us make informed financial decisions. It also helps us feel in control, which might start with our money but leads onto how we feel about our health, housing and family life.

	BEFORE	AFTER	
Knowing exactly how much money goes out each month	71%	91%	28% INCREASE
Using switching and comparison services	33%	50%	52% INCREASE
Feeling confident about paying utility gas, electric, oil and water bills	21%	41%	95% INCREASE

FEEDING THE FAMILY

Nothing says 'struggle' like worrying where the next meal is going to come from. More than one in three *Quids in!* readers (36%) said they were forced to skip meals due to money worries. Some simple guidance can help.

	BEFORE	AFTER	
Able to keep food on the table if money stopped or dipped	23%	51%	122% INCREASE



DEBBIE'S STORY

Many of our clients come to us through referral from other agencies...

Letters were coming through the door and I just stuck it all in a pile. After a while I just thought, 'Yeah, well, what can I do, because I haven't got it.'"

Debbie left her job of 15 years, just before lockdown. Despite applying for hundreds of jobs, Debbie and her partner spent almost six months relying on food banks, going for long periods without electricity or heating and falling into rent arrears and debt.

"I'm now aware that there are people out there that can help"

Debbie was referred to Clean Slate by a Stonewater Housing Officer and she began working with Katherine on a plan to tackle her debt and ensure she had access to heating and enough food to get by.

Two months into the money guidance programme, Debbie secured a new job. We caught up with her in February 2023 to see how she's getting on.

"I'm working full-time now. The rent comes directly out of my wages at the beginning of each month, and I have a standing order to pay off my debts. Two have been paid off already. When it's all paid, I should get my hair done or something. But knowing me, I'll get something for the cats instead!

"I'm now aware that there are people out there that can help and I'm not the only one in that situation. Although it's not nice for other people to be in that situation, sometimes the feeling that you're not alone is huge."

HOW WE DO WHAT WE DO

For us there are four pillars supporting financial resilience...

Clean Slate is all about helping people to escape financial hardship and reach their full potential. Our *Quids in!* Money Guidance programme helps people on low incomes become 'more than better off'. They organise their finances, find work (or better work), and get online. The end goal is to reach their potential for a better life, improved wellbeing and more control. Four pillars support this…

- ✔ Information service
- ✔ One-to-one coaching
- ✔ Training
- ✔ Sector development

Underpinning these is our pledge to the parts of our community where we work.

We see you.
We hear you.
We are you.

INFORMATION SERVICE

Quids in! makes life easier to navigate. Through guides, magazines, an email service and digital tools we explain how money works. Using plain English and easy-to-read formats we talk readers through the issues. They also learn the questions to ask, and where to ask them. We link to the tools and resources that exist online and signpost the support they're entitled to. When so many feel left in the dark, we turn the lights on.

TIMELINE

2006 CleanSlate

▶ **Clean Slate Founded**

▶ **7 Signs devised** A 3-day (later 2-day) programme for unemployed people with histories of homelessness, related groups, and long-term unemployed people.

2007

The Financial Crash…

▶ **Bristol Kite Festival** We organised steward work at the festival for a handful of people, and proved the concept could work

▶ **Joined Bristol Financial Inclusion Taskforce** (BFIT)

2008

▶ **Launch of *Quids in!* magazine in partnership with BFIT** Issue one reaches 15,000 households

ONE-TO-ONE COACHING

People on low incomes want to feel listened to… and heard. Our team of coaches explore the challenges people face using a money health-check process to identify gaps in their financial well-being. Action plans help them increase their income, reduce spending, get on top of debt and work towards building a savings pot. Where people feel left behind we walk with them. Some programmes help people access over £2,000 in a year

TRAINING

Our events for unemployed people and those struggling with the cost of living offer new ways to look at old problems. We build people's confidence and put them in control. Many are inspired to join our team. They see how we value their experience and join our Elements programme to put this lived expertise into use. During paid work experience, trainees support others who want help with their money, employment and getting online.

SECTOR DEVELOPMENT

Clean slate does things differently. We share what we learn by licensing *Quids in!* money guidance resources and through our professional network. *Quids in!* Pro members are committed to tackling hardship. They receive a monthly newsletter promoting best practice and attend webinars and training. We conduct research, giving voice to people on low-incomes, and campaign to reduce stigma, heal division and improve service take-up.

2009

- **Tudor Trust start-up funding**
- **Clean Slate Distribution launched**
- **Info & Resource Centre** commissioned in North Bristol

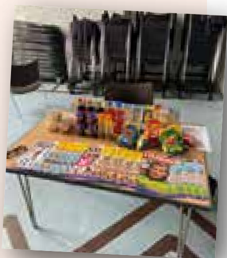
New government… Austerity!

2010

- **First external, paid work placements** (Somer Housing, now Curo) in Bath. Bath Abbey raised £25,000 to support
- **Research and report on worklessness in B&NES published:** *Aspirations to More*
- ***Quids in!* Magazine sales reach 250,000**

2011

- **London drop-in begins** in Lambeth, in partnership with ThamesReach
- **First London work placements** (CAN Mezzanine)



20 YEARS CleanSlate
Home of Quids in! Money Guidance

Practical Money Help

What we aim to achieve

Meaningful, measurable support delivered through a straightforward process, (sometimes called a theory of change), so people feel better off financially and mentally

CHALLENGES	1 WHO IS INVOLVED	2 OUR OFFER	3 HOW WE HELP
Rising cost of living and growing money worries	*Quids in!* coaches and Clean Slate service delivery team	**Quids in! Information Service** *Providing great money advice in plain English*	Digital and print information, websites and toolkits
Limited access to 'good' and lasting employment	Peer workers, who bring knowledge and lived experience		One-to-one money coaching
Mainstream employment support can fail to meet the needs of long-term unemployed people and those facing complex barriers	*Quids in!* information service team		Elements: People with real life experience join the team on 12 weeks paid work experience
Lack of easy-to-follow information and guidance before crisis point	Management team protects our brand and reputation		Community workshops
Systems and services don't seem to reflect what life in hardship is like	*Quids in!* customers		The *Quids in!* Professional Network brings workers across the UK together to improve help for people in hardship
	Funders and commissioners		
	Partnerships		

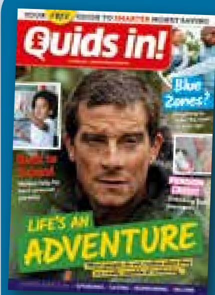
Our Values

We work in a way that is...

Easy to access

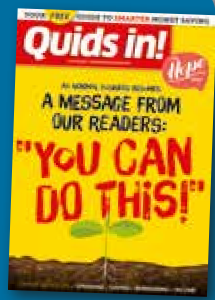
No judgement

Led by you



Enables action

Reality-checked



Practical, focussed on results

4 WHAT WE DELIVER	5 IMMEDIATE / SHORT-TERM OUTCOMES	6 LONGER-TERM OUTCOMES	7 IMPACT
Easy to understand information and support reaching a large audience	An increase in knowledge and skills	People develop good money habits	People have control over their money, their wellbeing and their lives
A trusted, blame and shame-free approach to money guidance	An increase in confidence and owning the problems	Everyone gets the support and information they need	
Personalised one-to-one coaching, putting people in control of their money choices	More money in people's pockets (£1,486 on average for people on our coaching service)	Feeling upbeat, less money stress, improved wellbeing	
Employment support, from workshops and coaching to paid work experience	Better money management	More time for family and headspace for other issues	
Best practice insights for support workers through newsletters and events	Stronger partnerships and improved capability with other organisations	Money guidance on offer across all sectors	

BUILDING HOPE ACROSS A NATION

We have forged great relationships over 20 years. Now we aim to turn them into partnerships helping people everywhere through *Quids in*! money guidance services

Time and again, people facing financial hardship prove they have amazing resolve. With the right support and direction, they are capable of so much.

Now Clean Slate wants to help thousands more people across the whole country to regain control over their lives. This starts by fronting up to the cost of living.

MOTHER OF INVENTION

The pandemic forced Clean Slate to re-imagine its support as a remote, phone-based service. We turned to a tool developed by the *Quids in*! magazine team: its Money Health-Check quiz.

This quiz asks simple yes/no questions to create a plan with steps like checking benefits, for example, or getting help with food costs and budgeting. It sets out a route map and our money coaches call each week to support progress.

> *"The plan is to build a movement that combines national expertise with local action"*

Our campaign with Good Things Foundation and Mastercard

STRONGER TOGETHER

In 2020, we joined forces with Mastercard and the Good Things Foundation, a charity helping people get online. The resulting Nobody in the Dark campaign enabled us to bring together around 30 organisations in different areas of the UK. We trained their teams on using the Money Health-Check and helped nearly 2,000 people take the next steps. The system is online and people took the quiz at the start and finish of the service. This meant we could see how much better off people were at the end.

SPREAD THE WORD

Since then, we have built a network of contacts across the country through our *Quids in!* Professional Network. With the government now funding community-based action, we plan to work with dozens, if not hundreds, of partners. Together we can create a new safety net catching people who can barely keep food on the table. We can help them identify money they're missing out on, learn tricks to reduce costs, and find ways to secure a better future.

Lasting change happens locally. Community groups know and understand their neighbours and are trusted. We will combine that place-based knowledge with *Quids in!* money guidance tools.

ON A MISSION

This is a plan to build a movement of community workers, residents, and people with lived experience, working together to improve life for everyone. We will combine national expertise with local action. We can help ensure that more people have the knowledge, confidence, and means to regain control of their lives.

Change That Lasts
Want to do more to help tackle hardship? Contact **jeff.mitchell@cleanslateltd.co.uk**

2012

The Olympics...

▶ **B&NES commission** Offering employment support for people in housing need

▶ **Green Stewards/Homelessness Network Partnership** 60 homeless people access training and paid work as stewards at London Pleasure Gardens

2013

▶ **The launch of our Online Champions** tackling digital exclusion

2014

▶ **The HandyHelp Co** launched as a joint venture with DHI in Bath, to create work opportunities for homeless people with skills in the trades. Supported by Homelessness Transition fund

FOR MORE INFO...

Most money advice is just too confusing. *Quids in!* breaks things down so readers can see their next steps

Q*uids in!* magazine was conceived as a response to high interest lenders and loan sharks targeting low-income estates across the UK. We asked ourselves: How could we get an easy-read magazine through every letterbox in every door on every one of those estates?

We designed a magazine that looks more like *Take-A-Break* than formal leaflets from local councils or advice agencies. Then we spoke to social landlords about piggy-backing their tenant newsletters.

Pretty soon we were reaching 250,000 low-income homes around the UK per issue. Our eight-page quarterly magazine soon had sister products like *Quids in! Guide to Universal Credit*, *Food*, and more. We even attended events where tenants told us they cut out our low-cost but tasty recipes and stuck them to their fridge!

Then came our email service, the *Quids in!* Readers Club. Each month we send out the same easy-to-digest articles that can be found on our website quidsinmagazine.com. Over two million emails have since landed in inboxes around the country, either sent direct by us, or by landlords licensing our content.

In 2018, we published something new for readers to test their money skills: The Future-Proof Finance Quiz. Readers scored a point for each 'yes' answer they gave. For each 'no', they could take a mini-challenge and come back to see how their score had improved over time.

> **"We just want to hear things as they are"**

The quiz was also online, emailing an action plan made up of guidance wherever people replied 'no' to a question. When Clean Slate was forced to pull down the shutters during the pandemic, we hit the phones with our quiz. It now forms the backbone of almost all our services, whether delivered face-to-face or remotely by phone.

Quids in! doesn't duplicate the details on other websites, it just makes them easier for people to understand. When we're living hand-to-mouth, we don't want to be de-coding advice or wading through technical jargon. We just want to hear things as they are. Once we know the questions to ask, it's easier to use other services.

PROFESSIONAL NETWORK

Our *Quids in!* Professional Network has a membership of over 5,500 practitioners across the UK. Members receive regular e-newsletters featuring best practice, practical insights, and a curated news digest, alongside invitations to our events, webinars and forums. The network provides a platform for sharing ideas, highlighting innovation, and supporting continuous learning. We connect workers from different sectors, helping build a shared understanding of tackling financial hardship and promoting resilience.

STAFF TRAINING

We deliver training to staff within partner organisations, sharing the technical knowledge and practical skills people in hardship have told us they need. Our training goes beyond theory, focusing on real world delivery of financial wellbeing. We explore how to inspire people who may be disengaged and how to respond effectively to cost of living pressures. This work strengthens frontline delivery, ensuring that the trained staff feel confident, capable, and supported in their roles.

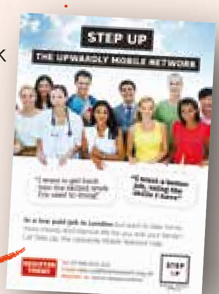
Brexit...

2015

▶ **Jobcentre Plus contract** to support people the Work Programme failed to help into jobs. Almost 20% found work, with others going into training or specialist support

2016

▶ **Step Up London** Low Wage Peer Support Network established in partnership with Thamesreach, funded be Trust for London and the Walcot Foundation. Low-paid and insecurely-employed people access training and support



2017

▶ **Clean Slate joins Reach Housing Advice partnership in B&NES**

2019

▶ **Gloucester office opened** in partnership with Longleigh Foundation

▶ **East London office opens** in partnership with Wakefield & Tetley

▶ **Launch advisor training** on financial capability/ resilience

Quids in! MAGAZINE & GUIDES

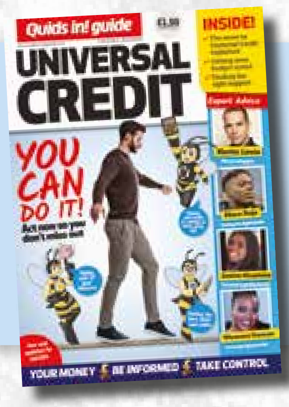
Our useful pull-out budget planner

Encouraging healthy eating for us all!

Our initiative to help combat the cost-of-living crisis

YOUR MONEY – GET INFORMED – TAKE CONTROL!
20 YEARS OF FIGHTING YOUR CORNER

Don't miss out
Join the **Quids in! Readers Club** today.
Visit qimag.uk/readersclub



Helping us all to understand new benefits

Helping people of all ages enjoy healthy living

Our latest mag, still bringing the message!

BUILDING SKILLS AND CONFIDENCE... FOR WORK

Not much builds resilience better than a regular payday

TOO BROKE TO WORK?

When we're hard up, finding work is not simply a matter of writing a CV or searching for vacancies. Money worries consume emotional energy, undermine our confidence, and make it harder to plan.

Clean Slate starts somewhere different. Founder, Jeff Mitchell explains: "Our approach begins 'money first'. Our coaches help clients maximise their income, reduce costs, and manage debts. This often results in hundreds of pounds of additional income. It also frees up the headspace needed to think about the future again."

"Our coaches help clients maximise their income, reduce costs, and manage debts"

Clean Slate workers then start a conversation about job readiness. Using our unique '7 Signs' process, we help clients lay the foundations needed to move closer to work. They explore their strengths, ambitions, barriers, and realistic next steps.

"A key part is helping people recognise how much they already have to offer," Jeff continues. "Before Clean Slate, I worked with thousands of homeless people, each doing a day's work but not believing they could be employed. If they don't see it, how are they going to convince an employer?

"We don't focus on problems, just the options. We help uncover their skills and interests, drawing on their experiences, and goals that align with who they are. We teach them to act like hedgehogs, not foxes, which the job centre has encouraged them to be for years. They need to focus what makes them unbeatable – or 'un-eatable', in the hedgehog's case. Going for everything and getting rejected is soul-destroying for people who've had other challenges."

For some, the next step is our Elements programme. This offers paid work experience, joining our team to help others as peer workers. Participants gain workplace experience, develop new skills and build their confidence. They also help us build bridges with local people. (See Zara's story opposite.)

Around one in five move into paid work. Others progress into further training, volunteering, or specialist support to prepare them for future employment.

"A national conversation is starting about why everyone should work, if they're able," Jeff says. "There's a stigma about out-of-work benefits that finding work overcomes. The right job can, (often, but not always), end hardship. When it does, it is the ultimate way to have control and live how ever we choose."

FROM 3BS TO 7 SIGNS

Our training events bring people together to explore ways to manage the cost of living (3 Bs) or find work (7 Signs). These sessions create a safe, informal space where attendees share ideas and learn from each another. They discover simple actions to improve their financial wellbeing or their search for work.

The Pandemic...

2020

- **Longleigh** Pivot to remote service for Stonewater Housing tenants in Gloucestershire
- **DWP commissions us** for emergency financial wellbeing services
- **Nobody in the Dark launched.** A digitial financial inclusion service in partnership with Mastercard, Lloyds, JRF and Good Things Foundation and 25 partners around the UK

2021

- **L&Q Housing** tenant support in partnership with We Are Digital
- **Nobody in the Dark second year**, with Mastercard/ Good Things Foundation
- **Digital inclusion** issuing devices to access services remotely during the pandemic

2022

- **Launch of financial wellbeing/ disability support** in partnership with Barnwood
- **Launch of ELE-Ments** creation of formal peer worker programme, supported by Health Education England, West of England Combined Authority and Bath CCG
- **Launch of partnership with Bath foodbank** (Genesis, Trussell Trust)

TRAINEESHIPS

ELE-Ments (OR Elements) is our 12-week traineeship programme for people who have engaged with Clean Slate services and are ready to take the next step. They receive training and draw on their personal understanding of hardship during paid work experience supporting others facing similar challenges.

EMPLOYMENT 7 SIGNS

In 2016, Clean Slate founder, Jeff Mitchell, published ***I'm Ready – 7 Signs that show you're right for the job***. Part Breakfast Club, part practical guide, readers learn new tricks alongside the cast of characters, exploring new ways to hunt down employment. Through tragedy and despair, hope and success, *I'm Ready* offers lessons to jobseekers who think 'no-one's going to employ me'.

ZARA'S STORY

From darkness to light

"I was just in a dark place"

"I had just lost three members of my family. I was in long-term employment, I was getting bullied by a manager and all my confidence had gone. I was just in a dark place."

Zara was struggling to see any light at the end of the tunnel. Work, grief, money worries and shame had all piled up. She felt embarrassed to tell people what was really going on.

Then her Jobcentre coach put her in touch with Clean Slate, where she met support worker Becci. It was not an instant fix. Zara needed time before she could open up. "I'm not going to lie, at first I thought that Becci was a bit nosy".

But Becci kept showing up and kept Zara on track, even through her low days. "What I liked about Clean Slate and Becci is that I felt no judgement from her. She showed humanity, she showed empathy. She just brought me back to life." Zara realised that keeping everything in wasn't helping anybody. "If I hold something back from you, then you can't help me."

Together, they worked through Zara's finances before Becci suggested Clean Slate's '7 Signs' employment and skills workshop to build her CV and skills. Zara then joined the Elements Peer Training Programme, but when a permanent role came up, she didn't get it. "It was a bit of a bummer," she says, "but I didn't feel that I was really ready."

Another chance came up a year later, and this time Zara got the role. Nine months on, she's a *Quids in!* Coach at drop-in centres across London, using her own experience to help others.

"I've been in their shoes. What Clean Slate does as a team and what I try to do is guide people with regards to their money and give them some answers, but they're in control."

Now Zara is doing for others what Becci did for her.

"Sometimes we just have to re-route the train to get to our destination. Things take time. You just have to ask because if you don't ask, you don't get."

2023

- **Creation of Money Health-Check web-based app** funded by government's Innovate programme
- **Gloucester expansion** with Gloucestershire Funders, Digi-bus, Employment Hub, Stroud District Council, National Grid

2024

- **Launch of financial wellbeing/mental health support,** in partnership with Thrive LDN

2025

- ***#TakeWhatsYours***, launched as campaign to encourage take-up of support in London
- **Rainy Day Money**, part of CllimateKind, funded by National Lottery Communities Fund, starts helping low-income Londoners impacted by climate change

2026

- **20th birthday**

20 YEARS

CleanSlate

Home of *Quids in! Money Guidance*

Thanks to all our funders and supporters…

(huge apologies for anyone we have missed)

- 3SG
- 999 Club
- ACFA
- Alliance Homes
- Alongside (formerly Julian House)
- Aon
- Aviva
- Apna Ghar Residential Home
- Aster Group
- Barnwood Trust
- Bath & North East Somerset Council
- Bath Abbey
- Bath Homelessness Partnership
- Bristol City Council
- Bristol Financial Inclusion Taskforce
- Bristol Kite festival
- Bro Myrddin Housing Association
- Charities Aid Foundation
- Caledonia Housing Association
- Canary Wharf Group
- Carers' Centre
- Centre for Sustainable Energy
- Citizens Advice Barrow
- Citizens Advice Bristol
- Citizens Advice Caerphilly Blaenau Gwent
- Citizens Advice Havant
- Citizens Advice Portsmouth
- Clarion
- Clwyd Alyn
- Coastline Housing
- Coop Midcounties
- Cornerstone Housing
- Cotswold District Council
- Curo
- Department for Culture, Media and Sport
- Department for Work and Pensions
- Developing Health & Independence
- Dundee City Council
- East End Community Foundation
- Emtone
- England Illegal Money Lending Unit
- Equans UK
- Faragher//Jones
- Forest of Dean District Council
- Genesis Trust
- Gloucestershire Community Foundation
- Gloucestershire County Council
- Good Things Foundation
- Greater London Authority
- Haggerston & Kingsland Residents' Collective
- Harrow City Council
- Hertfordshire County Council
- Hexagon Housing
- Hill Dickinson Foundation
- Hillhead Housing Association
- Homelessness Network Partnership
- Homelessness Transition Fund
- Horizon Housing
- Housing Association Consortium
- Housing Matters
- Hubbub
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- Innovate UK
- Joseph Rowntree Foundation
- Joseph Rowntree Housing Trust
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- L&Q Foundation
- L&Q Group
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- Link
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- Money and Pensions Service
- Money Guiders Wales Network
- MSE Charity
- Muirhouse Housing Association
- National Benevolent Fund
- National Energy Action
- National Grid
- National Health Service England
- National Lottery Community Fund
- New Roots Housing
- Newport City Homes
- NHS BNSSG ICB
- NHS BSW ICB
- North Cotswold Foodbank
- North Tyneside Council
- Northern Ireland Housing Executive
- Oasis Hub Waterloo and Bath
- One Housing
- PA Housing
- Peabody
- Peabody Community Foundation
- Places for People
- Plaistow South Big Local
- Poplar HARCA
- Prison Radio
- Prospect Community Housing
- Quartet Community Foundation
- Regenda Homes
- Royal Borough of Kensington and Chelsea
- Royal Free London NHS Foundation Trust
- Royal London
- Runneymede Borough Council
- Rural Action Derbyshire
- School for Social Entrepreneurs
- Shift Foundation
- Skills Enterprise
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- Societe Generale UK Foundation
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- Spotland & Falinge Housing Association
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- The Ray Harris Charitable Trust
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- Thrive LDN
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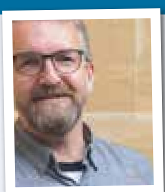
- Wakefield Tetley Trust
- Walcot Foundation
- Wales Illegal Money Lending Unit
- Waltham Forest Council
- Watford Community Housing
- We are Group
- West Granton Housing Co-op
- West of England Combined Authority
- Zarach

Clean Slate Senior Leadership Team



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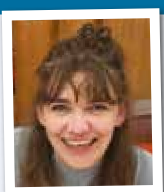

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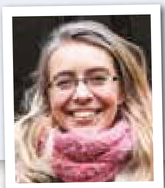

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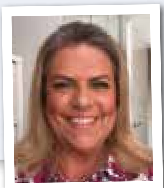

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