

Economic Resilience Toolkit



Advice & support on managing your money & developing financial resilience for your future.

Hello



Welcome to our Economic Resilience Toolkit

At the CoLab Exeter Resilient Women Project, we have been working with women from a range of backgrounds for almost 3 years, offering direct support and safe space on a regular basis.

Many of the women we have worked with have experienced life situations which have impacted on their financial stability, and some have entered the justice system as a result of this.

We have talked to women who have experienced and overcome financial hardship and we want to use our learning to help you.

This toolkit has been created as a direct result of our project 'My Money, My Life' which was funded by The Smallwood Trust. We worked with women over a 12 month period to identify the key factors that would help them to recover and remain financially resilient towards their future.

They told us what would help and what the most important factors were in being able to talk about their situation and gain the right advice and guidance from the system that supports them.

This toolkit offers advice, support and information to help us navigate the world of financial support and choices.

We hope that you find this information useful.

If you require further information about our service or the support that we can offer, please contact us at CoLab.

01392 202055
resilientwomenscentre@colabexeter.org.uk



This toolkit has been developed to provide women with the resources needed to avoid, manage and recover from financial difficulties, especially those that arise from relationships.

It has been developed by the CoLab Resilient Women Project in partnership with FearLess.

We are grateful to SEEDS for providing funding for the production of this resource and to the Smallwood Trust who funded the financial resilience project that led to the production of this toolkit.

We are also grateful for the support we have received from Exeter City Council, Citizens Advice Exeter, Devon County Council Public Health, Wellbeing Exeter, Action for Children, Department for Work & Pensions, Learn Devon, Wellbeing Exeter, Exeter Community Initiatives, Surviving Economic Abuse and to our project Action Research Group.

And most of all we are extremely grateful to all of the resilient women who took part, sharing their stories of financial crisis and recovery.

The Impact of Economic Abuse

Did you know that 1 in 5 women and 1 in 7 men have reported experiencing economic abuse as part of a relationship, leading to severe financial hardship, continuing debt and emotional distress, and that many don't recognise it as abuse or find it easy to talk about?

We know that women are more likely to become economically dependent on their partners if they are subjected to a controlling unhealthy relationship, because financial abuse rarely occurs in isolation.

Data from research reports show that many people felt they could not leave their unhealthy relationship and shared accommodation due to being reliant on their partner for financial support.

We also know that women from marginalised groups may face further discrimination due to additional vulnerabilities and people with a disability may be more vulnerable to economic abuse (Sharp-Jeffs, 2015).

We know that anyone can find themselves in financial difficulty because of the controlling nature of their partner, regardless of how financially aware they are, and that any relationship can turn unhealthy and controlling without warning or signs.

However, if this happens, you can recover with help and support. We know that the abuse is never the fault of the non-abusive partner and however the financial abuse presents itself in a relationship, rebuilding financial independence takes both time and patience.

We hope that the information in this toolkit will give advice and guidance on strengthening monetary resilience, offering practical support to recover and maintain financial independence for the future.

"Financial abuse rarely occurs in isolation."

Definitions

Financial Abuse v.

Financial abuse in intimate relationships is a way of controlling a person's ability to acquire, use, and maintain their own money and financial resources. (Co-operative Bank & Refuge 2015)

Economic Abuse v.

Economic abuse includes behaviours that control a victim's ability to acquire, use and maintain resources thus threatening economic security and potential for self-sufficiency. (Adams, Sullivan, Bybee & Greeson, 2008 in Stylianou, 2018)

Controlling and Coercive Behaviour v.

Coercive and controlling behaviour is an act or a pattern of acts of assault, threats, humiliation and intimidation or other abuse that is used to harm, punish or frighten the victim into compliance. This behaviour will also make a person dependent by isolating them from sources of support, exploiting their resources and capacities for personal gain, depriving them of the means needed for independence, resistance and escape, and regulating their everyday behaviour.

Domestic Violence and Abuse v.

Any incident or pattern of incidents of controlling, coercive or threatening behaviour, violence or abuse between those aged 16 or over, who are or have been intimate partners or family members regardless of gender or sexuality. This can encompass but is not limited to the following types of abuse:

- Psychological
- Physical
- Sexual
- Economic
- Emotional
- Coercive control

Financial and economic abuse, like other forms of abuse in intimate partner relationships, can happen to anyone regardless of gender, ethnicity, religion, class, age or disability, amongst current or former partners, and in heterosexual or same-sex relationships.

5 Myths About Financial & Economic Abuse

"Most women are happy to let their partner control the finances"

"It's a generational thing - for people my parents' age it's always been the way things were done"

"It's OK to not know how much your partner earns, as long as you are given housekeeping"

"If there's no violence it isn't so bad"

"It only happens to poorer women and their families"

"I didn't understand what was happening or how I could get support when he left me and emptied my bank account. I was too embarrassed to tell anyone."

What Might It Look Like

Does your partner or family member:

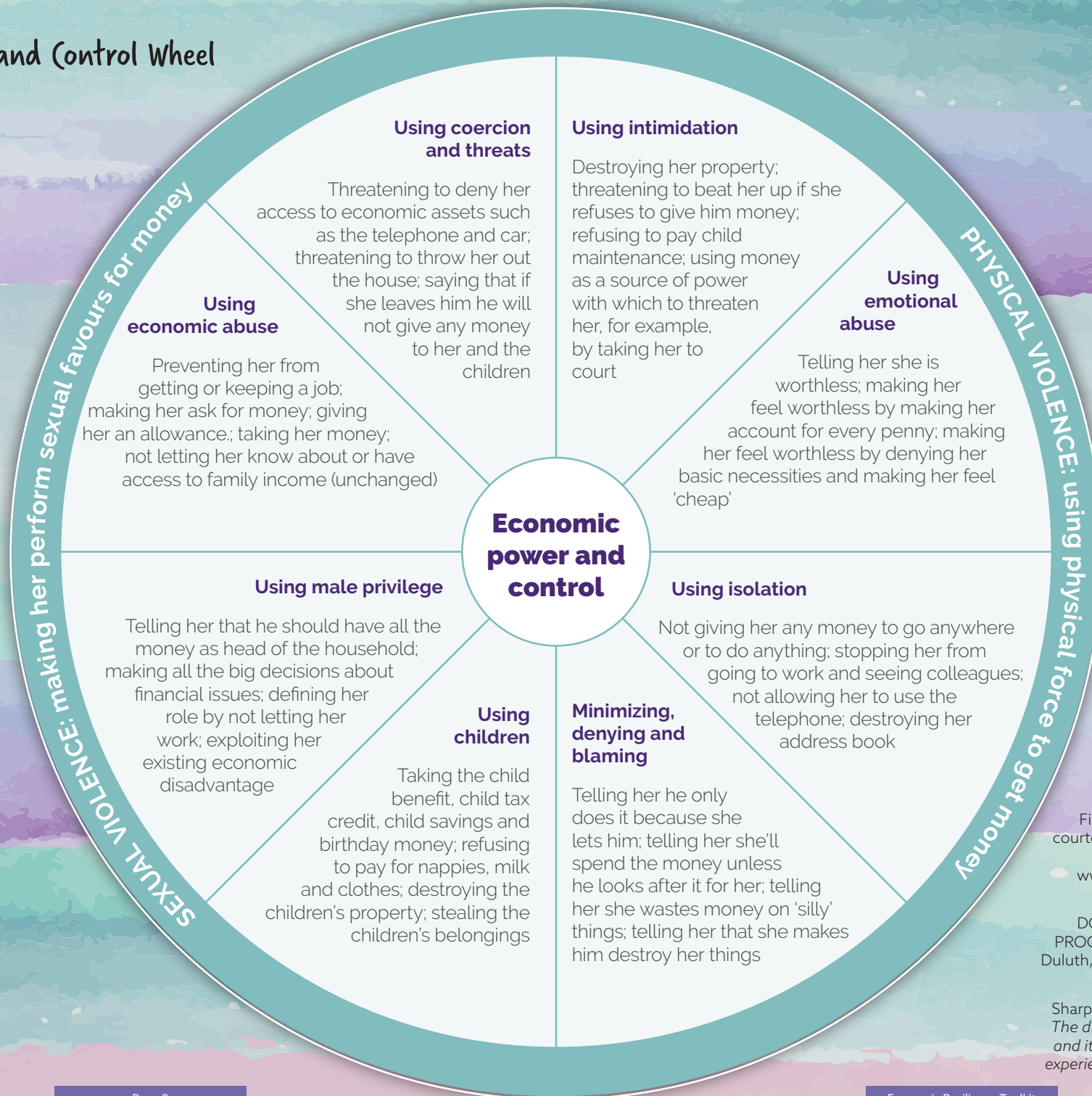
- ▶ Like to be **in control** of the family finances
- ▶ **Not keep you informed** of the family finances and bills
- ▶ **Refuse to contribute** to joint bills leaving you with debt
- ▶ **Forbid you** from claiming Universal Credit or
- ▶ **Insist** the Universal Credit / Child Benefit is paid into their bank account only
- ▶ **Prevent you** accessing your own or joint bank accounts
- ▶ **Make you** take out loans or credit cards in your name
- ▶ **Control your access** to a mobile phone or transport
- ▶ Control your access to **spending on food**, bills and basics
- ▶ Expect you to **account for every** penny you spend
- ▶ **Make it difficult** for you to go to work or prevent you from working
- ▶ **Prevent you** from attending college or training
- ▶ **Purposely damage your property**, placing you in financial hardship when replacing the damage.

If any of the above relate to you please take a look at the power and control wheel for more examples and complete our 'Are You Financially Healthy?' quiz on page 9.

"It was only once I left and regained control of my finances that I regained control of my life."



Financial Power and Control Wheel



Financial Power and Control wheel courtesy of Dr Nicola Sharp-Jeffs, CEO Surviving Economic Abuse www.survivingeconomicabuse.org

Adapted with permission from: DOMESTIC ABUSE INTERVENTION PROGRAMS, 202 East Superior Street, Duluth, Minnesota 55802, 218-722-2781 www.theduluthmodel.org

Sharp, N. (2008) 'What's yours is mine' *The different forms of economic abuse and its impact on women and children experiencing domestic violence*, Refuge

Looking at Your Financial Health

How Financially Healthy Are You?

Take our quiz and see if your relationship with money is healthy or if things need to change

STATEMENT		Often	Sometimes	Never
1	Do you feel in control of your finances?	C	B	A
2	Do you struggle to afford the basic necessities?	A	B	C
3	Do you borrow money or incur debt to pay for someone else's lifestyle?	A	B	C
4	Are you able to easily access you own money or bank accounts?	C	B	A
5	Does your partner control the family money so that you have to ask for it and/or account for every penny?	A	B	C
6	Does your partner forbid or demand that you work, if you want to work, do they make it difficult for you?	A	B	C

My score is:

As

Bs

Cs

Look overleaf for your results.

How Financially Healthy Are You - The Results

Results

All Cs

Good news, you appear to have a healthy financial outlook and are in control of your own finances.

Mostly As


This sounds like you are having difficulty controlling your own finances and others may be making decisions for you. There are agencies that can support you with this, see back pages for details.

Combination of Letters

If you have a combination of letters, you may be managing, but not without some stress, your financial situation.

Help is available to enable you to improve your financial resilience, make informed choices and decisions that are best for you and your family.

See the pages at the back for details.



"I have been able to contact agencies, budget plan and learn to manage my money."

What Do I Do Now?

Tips for Financial Recovery and Resilience



Make connections with others

Whether it be talking to friends or family, or your bank, creditor or housing officer, it's better that you talk about any financial issues than try and keep them hidden. They will be more receptive than you may think.



Accept that change is part of living and that things will get better

Life happens - we all need to find ways of bouncing back and you will find tips that will help further on in this toolkit.



Work with hope

Nothing ever stays the same and you will find your pathway to recovery



Look for opportunities for improving your self esteem

Find out what women's activities are available in your area



Move towards your goals

Even if they seem like small steps, each one is progress



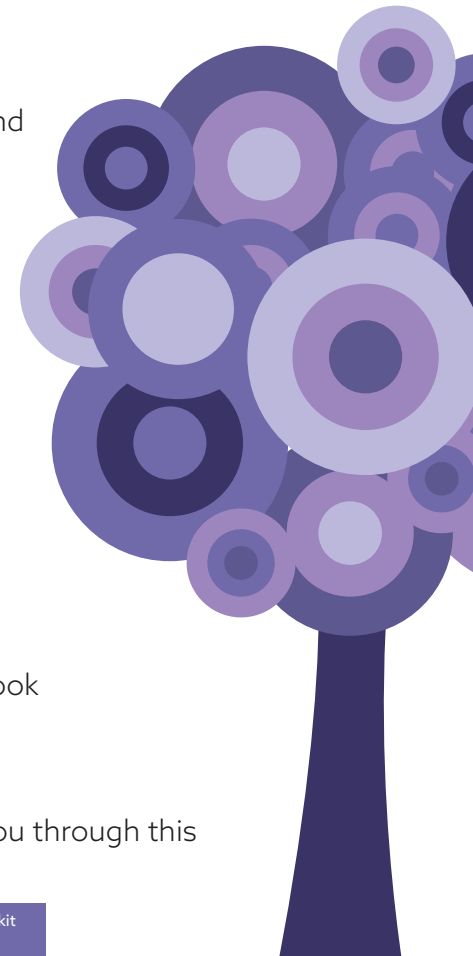
Exercise self-care and nurturing

Be kind to yourself and keep a positive outlook



Know your strengths and use them

You have skills and attributes that will get you through this



Top Tips for Developing Financial Resilience

7 Ways to Stay Out of Debt

Here are some ways to help keep debt down:

1. 'Do I really need this?'

Staying out of debt is simple in principle, just don't spend more than you can afford. But with so many temptations, it's a little trickier in real life. Always ask yourself, 'Do I really, really need this?' before you buy.

2. Start Budgeting

Look at what's coming in and going out to see if there's a way to cut down your spending. A simple budget can really prevent over-spending.

3. Save or borrow?

If you save, you'll have less money before you buy. If you borrow, you'll have less money after. Saving probably won't get you into trouble, but borrowing can, if you struggle to pay back the money. Saving is the safer option, but it means you may have to wait a little longer for what you want.

4. Check the interest rate

If you ever borrow money, you must check the interest rate (APR). It's the percentage you'll be charged on the total amount you're borrowing. Interest rates vary hugely. So ask yourself, can you really afford that much extra on top of what you're already borrowing?

5. Switch your credit card

If you have a credit card, you can often switch to another provider with a lower interest rate. Shop around and compare APRs. Sometimes you may even be able to find one with 0% for a set period of time. But remember, it won't last forever. At some point you'll have to start paying interest. So, if you are going to switch, make sure you pay off your debt during the 0% period.

6. Save for a rainy day

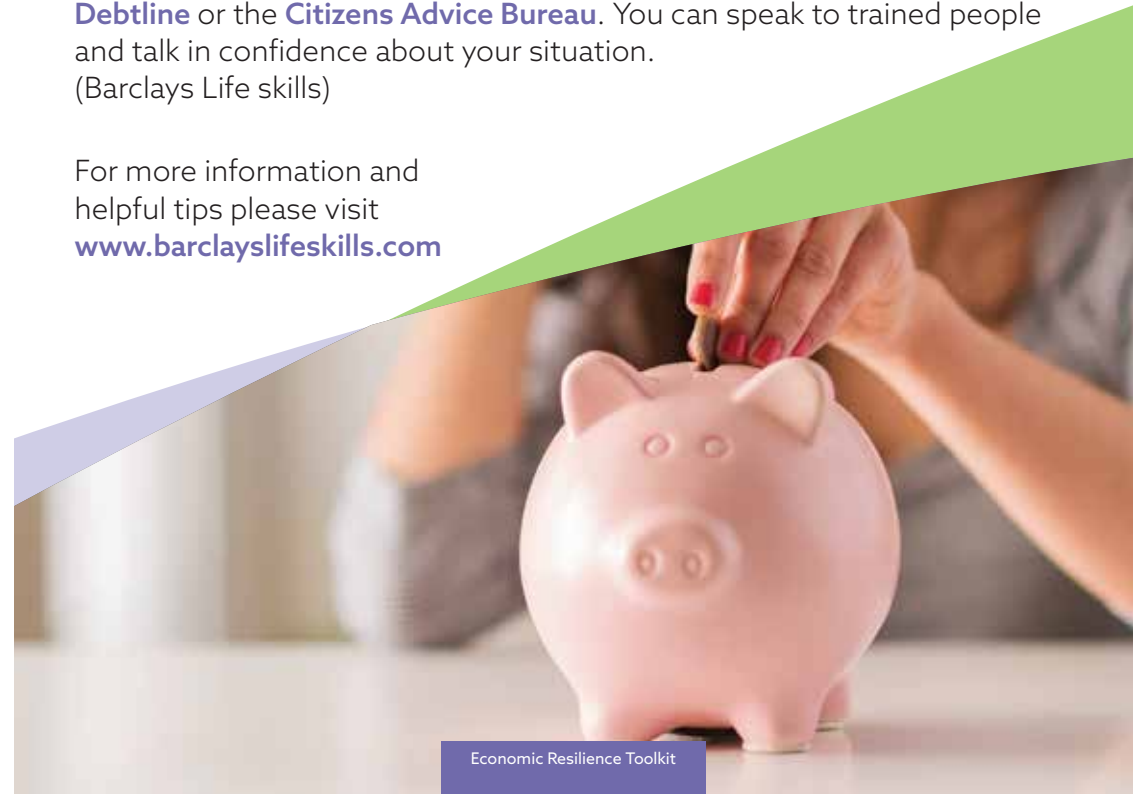
A smart way to stay out of debt is to always put a little aside, just in case you need it in the future. Even squirrelling away £5 a week will save you £260 in a year. If you put that into a savings account it will grow even more.

7. Don't bury your head in the sand

If you do find that you're getting into trouble, don't ignore it. Get advice from a free, independent debt advice service, such as the **National Debtline** or the **Citizens Advice Bureau**. You can speak to trained people and talk in confidence about your situation. (Barclays Life skills)

For more information and helpful tips please visit www.barclayslifeskills.com

"I want to help other women to avoid being left in the lurch financially and ending up in court as a result of their partner."



Get Help with Benefits

If you are claiming Universal Credit and are worried about your financial resilience, speak to your advisor at the Department for Work and Pensions (DWP)

You can request an appointment with a specialist work coach in a private room. Your conversations will be kept confidential and they can offer you additional support.

Universal Credit

If you have a joint claim for **Universal Credit** this will usually be paid into one bank account. If you have children, your work coach will tell you your Universal Credit payment should go into the bank account of the main carer.

If you're worried about your partner controlling all your benefit income and leaving you and your children without any money, talk to your work coach as they will arrange for you to have your Universal Credit paid into your own account or split into separate payments. That way, you will get money for yourself and your children and your partner will get a separate payment.

Caution is needed to make sure this action will not put you at further risk of harm, please get advice if you are concerned this may escalate the risk from your partner.

If you are struggling with work related commitments, due to being in an abusive relationship, you can have a break from work related requirements for up to 13 weeks, or 26 weeks if you are the main carer of a child up to 16 years of age, this will give you the space and time needed to get additional help and support.

These options are for anyone in 'exceptional circumstances', for example anyone who is at risk of financial abuse.

Child Benefit

Child Benefit will remain as a separate benefit outside Universal Credit and is usually paid to the main carer.

Housing Benefit

If you have to temporarily leave your home due to domestic abuse and you intend to return home once it is safe to, you can receive the housing element of Universal Credit for both a former permanent home and temporary accommodation for up to 12 months.

If you don't intend to return to your former home, you can receive **Housing Benefit** for up to 4 weeks, if you have an unavoidable rental liability on the former home.

"I've learned so much already and had my eyes opened - I thought I knew what financial abuse was but I didn't understand the wider impact or how many women were affected."



Get Immigration Advice

Your entitlement to benefits will be dependent on your right to reside in the UK

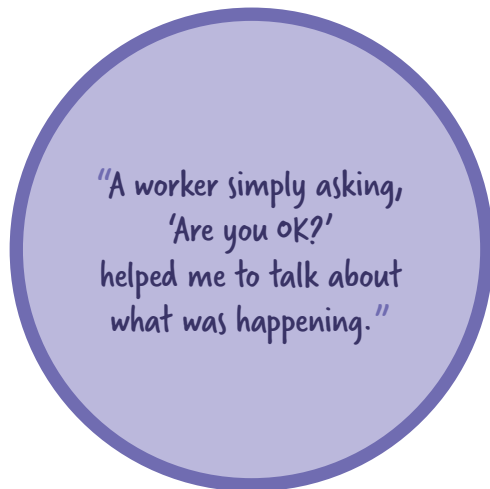
However, there will always be support available to ensure that you and your children are kept safe, regardless of whether you have recourse to public funds.

If you have come to the UK on a family visa as a spouse, civil partner or unmarried partner and you need to leave your partner or home through fear of domestic abuse, you can apply for a Destitution Domestic Violence Concession. This will allow you to claim benefits for up to 3 months, while UK Visas and Immigration considers your application to settle in the UK.

Many women face the choice of their family being forced into homelessness and poverty, or staying with the abusive partner, but you do have choices.

If you want to leave your partner you can approach your Local Housing Department or any Housing Department in the country, as 'homeless' due to domestic abuse. They should assist you with finding temporary accommodation. This could be a Women's Refuge, if appropriate, until your situation has been assessed. You may then get assistance with private rented accommodation or Local Authority Housing.

If you do not have recourse to public funds, but have children, local authority children and families partnership may also be able to assist you.



Get Help from Your Bank

Your bank can help, if it is safe for you to contact them and tell them about the financial abuse

Keep your online security safe. Make sure only you know your PIN numbers and online banking passwords. If you think anyone else has access to your PIN number or password consider changing them.

Know what is in your name, any joint assets, tenancy agreements, mortgages, bank accounts and credit cards. This will give you a clearer picture of your financial situation.

Many couples have joint accounts in order to share access to money and to pay bills. However, you do not have to agree to open a joint account. If you do have a joint account and are being prevented from accessing your money, you are entitled to withdraw your money and deposit it into a new bank account that is in your name only. Once done, speak to your bank and ask them to remove you from the joint bank account. This often requires both signatures. If you explain you're being financially abused they may let you remove your name from the account with just your signature.

Know where important financial documents are kept. See below a list of important documents that you may want to keep safe or have copies or photos of:

- ▶ Passport
- ▶ National Insurance number
- ▶ Your Birth Certificate and your children's
- ▶ Marriage Certificate
- ▶ Driving Licence
- ▶ Bank and credit card/online log in details and statements
- ▶ P60/P45/payslips
- ▶ Benefit award letters
- ▶ Child Benefit number

- ▶ Proof of ownership documents e.g. car / home
- ▶ Tenancy agreement or mortgage statement
- ▶ Bills that are in yours or joint names

All banks have a vulnerable customer advisor. Request a confidential appointment and ask them to record your conversation, so you only need to explain yourself once.

They can help to de-link your joint accounts.

They can help you to open a new separate account in your own name.

They can allow a trusted person to be put on your account, to help you manage your finances if you need help to do this.

Get to Know Your Credit Score

If you are concerned about your credit score, you are entitled to a free report every 12 months from organisations such as Experian or Equifax. Checking your credit score won't affect it, but multiple enquiries from various lenders such as mortgage companies can.

If you have a low credit score, firstly make sure you don't have any outstanding debts and then set all the timing of your outgoings paid by direct debit to be paid just after your money gets into your account every month.

Find Your Local Credit Union

Credit unions are community savings and loan cooperatives, where members pool their savings to lend to one another and help to run the credit union.

"It is vital to every person to have access to their own money and privacy surrounding that."

Legal Help and Advice

If you would like advice to find out your legal rights around your finances, you can approach a local Family Law Solicitor. Some participating law firms offer a free 30-minute advice session to help you look at your options.

You can also contact online legal services that can help.

Power of Attorney

If your partner or family member has Power of Attorney over you and are not acting in your best interests, support is available from Adult Social Care Services at your local authority. If your partner has power of attorney over you and you separate, they will automatically lose this control. If you are unclear about what is happening seek legal advice.

See Help and Advice Pages for Information on Legal Help



Tips for Financial Recovery and Resilience

Try this resilience exercise

On a sheet of paper write the headings 'I Am...'; 'I Have...'; 'I Can...!' and list all of your strengths. You are stronger than you think!



Build on Your Existing Coping Strategies

Develop your own coping strategies that ensure that you look after yourself

Try to keep an even balance even when you are really busy. Make time to slow down from the hectic pace by taking a break; short walks in the fresh air can work wonders.

Develop your self-awareness so that you recognise when your stress is escalating. Practice reflection as it will help you through the challenging times, by enabling you to explore your feelings, anxieties, strengths and weaknesses and this will help resolve any negative emotions that may arise.

Develop your sense of optimism and positivity, this can help in times of stress. There is always the opportunity for change and development. It will also help you hold onto the values and beliefs that inspire you.



"I became a peer mentor and helped other women, giving practical advice and support on how to manage money. It is vital to every person to have access to their own money and the privacy surrounding that."

Understand Your Rights and Learn to Set Boundaries

- ▶ Take small daily steps, work to love and appreciate yourself.
- ▶ Trust your inner wisdom and intuition.
- ▶ Be in touch with your own feelings.
- ▶ Know what your needs are as they may be basic and non-negotiable, such as food, shelter and medical care.
- ▶ They may also be less basic but important to you such as living near your family, going back to work, having your own space and keeping your children in a particular school.
- ▶ Decide what you want, on the basis of your own rights and needs, and where you want to set your boundaries.
- ▶ Clearly identify your boundaries and understand why you need them.
- ▶ Be straight forward and don't apologise or give long explanations.
- ▶ Use a support system.
- ▶ Develop techniques that permit you to maintain your boundaries and ask for what is rightfully yours.

See the *Bill of Rights* on the next page to understand your rights!

"Every woman has the right to understand and be in a place of financial independence. Having this myself makes me feel safe and able to live my life not having to rely on anybody for my basic needs."

My Bill of Rights

- You have the right to be you
- You have the right to put yourself first
- You have the right to be safe
- You have the right to love and be loved
- You have the right to be treated with respect
- You have the right to be human - **NOT PERFECT**
- You have the right to be angry and protest if you are treated unfairly or abusively by anyone
- You have the right to your own privacy
- You have the right to have your own opinions, to express them, and to be taken seriously
- You have the right to earn and control your own money
- You have the right to ask questions about anything that affects your life
- You have the right to make decisions that affect you
- You have the right to grow and change (and that includes changing your mind)
- You have the right to say NO
- You have the right to make mistakes
- You have the right not to be responsible for other adults' problems
- You have the right not to be liked by everyone
- You have the right to control your own life and change it if you are not happy with the way it is

'My Money, My Life, My Future'

Creating Longer Term Financial Resilience

So where to next? How can you find ways to support yourself to be financially independent in the future?

There are lots of organisations that can support you to access learning and employment, and even help you set up your own business or social enterprise if that is a route you might want to consider in future.

But don't forget – this all takes time and may need to be developed in small steps.

Here are some organisations that can help you towards learning and employment:

Learn Devon

www.learndevon.co.uk

Support on employability and skills, offering a range of practical learning courses in your community in Devon. Also offering help with creating your own personal CV and helping you think about your future.

National Careers Service

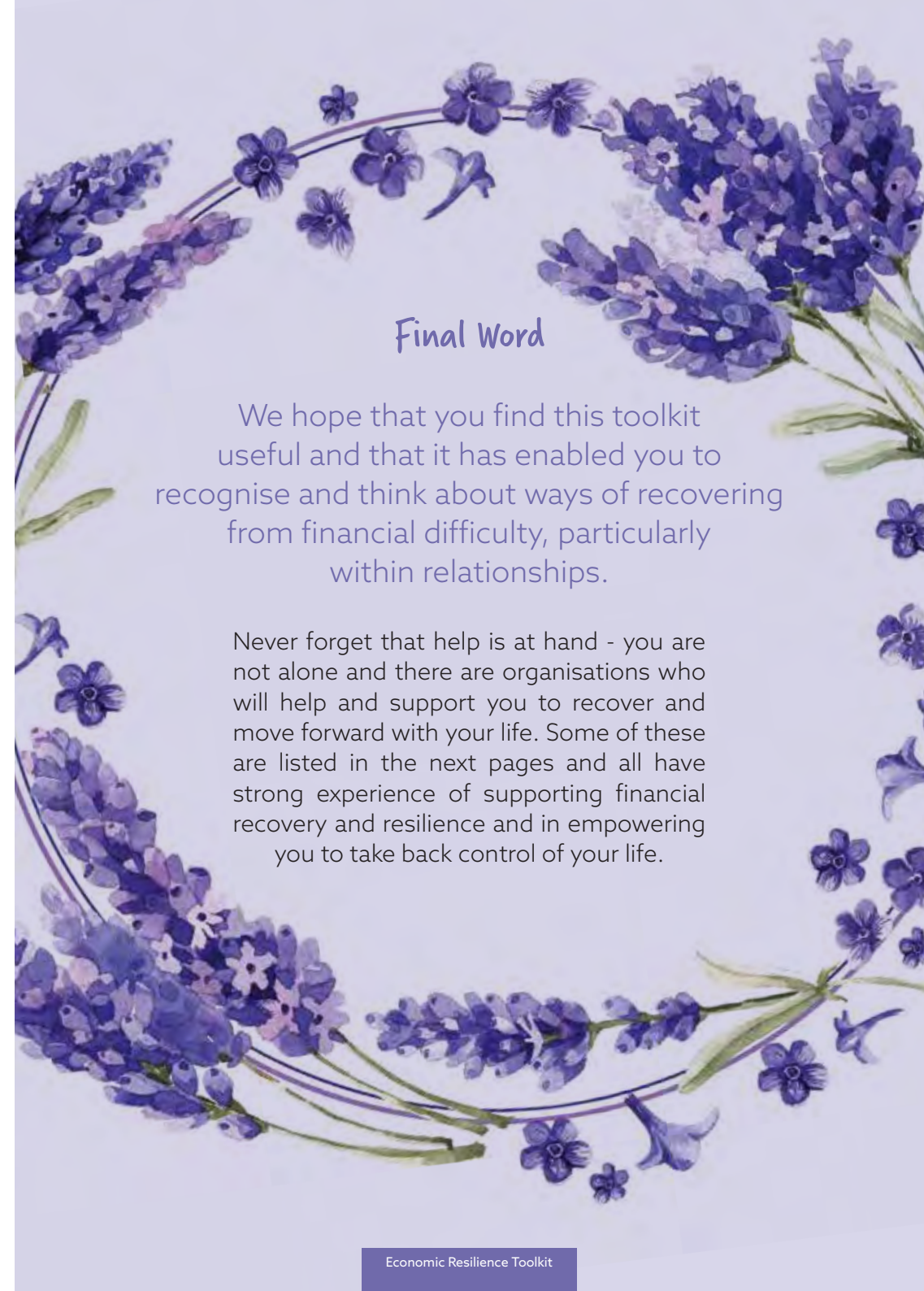
www.nationalcareers.service.gov.uk

Offering free and impartial information, advice and guidance to help you with your decisions about careers, courses and work.

Small Business

www.smallbusiness.co.uk

Expert knowledge and support to help develop your ideas and achieve success in setting up your own business.



Final Word

We hope that you find this toolkit useful and that it has enabled you to recognise and think about ways of recovering from financial difficulty, particularly within relationships.

Never forget that help is at hand - you are not alone and there are organisations who will help and support you to recover and move forward with your life. Some of these are listed in the next pages and all have strong experience of supporting financial recovery and resilience and in empowering you to take back control of your life.



Where to Get Advice & Help

If You Need Help and Advice to be Financially Independent

Citizens Advice

<https://www.citizensadvice.org.uk> 03444 111 444

StepChange

www.stepchange.org 0800 138 1111

Get expert debt advice, online or by phone, based on your situation. Recommends debt solutions and provides debt information.

Turn2us

www.turn2us.org 0808 802 2000

Helps people in financial hardship access benefits, grants and support.

Buttle UK

www.buttle.org

Help with grants and support.

Co Lab Resilient Women Project

01392 202055

Wat Tyler, King William Street, Exeter EX4 6PD

Money Advice Service

www.moneyadviceservice.org.uk 0800 138 7777

Free, impartial money advice service set up by the government. Offers money advice and support by phone and online.

National Debtline

www.nationaldebtline.org 0808 808 4000

Free confidential and independent service for people with debt problems.

Surviving Economic Abuse

www.survivingeconomicabuse.org

Benefits advice

please visit website www.gov.uk/domesticabuse/
and search **Domestic violence and abuse: help from DWP**

Jobcentre Plus

www.gov.uk/contact-jobcentre-plus 0800 055 6688

Department for Work and Pensions is responsible for welfare, pensions and child maintenance policy www.dwp.gov.uk

Online Benefit Calculator

www.gov.uk/benefits-calculators or www.entitledto.co.uk

If You Need Legal Help and Advice

Support through Court

www.supportthroughcourt.org/locations/exeter-and-devon
07542 856 630 or 01392 415335

Community Legal Advice

www.communitylegaladvice.org.uk 0845 345 4345

A free, confidential advice service paid for by Legal Aid, helping people on low income or benefits with legal advice on debt, housing, employment and family legal matters.

Legal Aid

www.gov.uk/legal-aid

Use the website to check if you are eligible for legal aid.

Rights of Women

www.rightsofwomen.org.uk

Family law: 020 7251 6577

Tuesday - Thursday, 7pm - 9pm and Friday, 12pm - 2pm

Criminal law: 020 7251 8887

Tuesday, 7 - 9pm

Immigration law: 020 7118 0267

Tuesday & Wednesday, 11am - 1pm and 2pm - 4pm

Supports women with advice and information on their legal rights so that they can access justice.



If You Need Housing Advice or Emergency Accommodation

If you are in urgent need of a refuge or a place of safety, contact

The National Domestic Violence Helpline

0808 2000 247 24 hours

If you are in need of emergency accommodation or housing advice, please contact your local authority below:

Exeter City Council

www.exeter.gov.uk/housing **01392 265726**

South Hams District Council

www.southhams.gov.uk **01803 8612345**

West Devon and District Council

www.westdevon.gov.uk **01822 813600**

East Devon District Council

www.eastdevon.gov.uk **01404 515616**

Mid Devon District Council

www.middevon.gov.uk **01884 255255**

Teignbridge District Council

www.teignbridge.gov.uk/housing/ **01626 361101**

North Devon District Council

www.northdevon.gov.uk/housing **01271 327711**

If You are Scared of your Partner or Do Not Feel Safe at Home

Devon Domestic Abuse Support Service - FearLess

www.fear-less.org.uk **0345 155 1074**

Monday - Friday, 9.30am - 4.30pm

Stop Abuse for Everyone - SAFE

www.safe-services.org.uk **030 30 30 0112** Monday - Friday, 9am - 5pm

North Devon Against Domestic Abuse

www.ndada.co.uk **01271 321946** Monday - Friday, 9am - 5pm

Victim Care Unit

www.victimcaredevonandcornwall.org.uk/ **0300 303 0554**

If you do not want to report an incident (crime) to the police, but want support.

Intercom Trust

www.intercomtrust.org.uk **0800 612 3010**

LGBT community resource covering the South West.

Refuge

www.refuge.org.uk **0808 2000 247**

Supports women and children who have experienced domestic violence with refuges, and support in the community. Runs a 24-hour domestic violence helpline (with Women's Aid).

Women's Aid

www.womensaid.org.uk **0808 2000 247**

Coordinates a network of 180 local domestic abuse services nationwide, and runs a 24-hour domestic violence helpline (with Refuge). The website has a search function to find local services, and information for survivors, including the Survivor's Handbook and Forum, where survivors share their experiences.

If You Need Emotional Support

Samaritans

www.samaritans.org.uk 116 123

A free listening service offering support to anyone feeling isolated, distressed or suicidal via a 24-hour phone line and local branches.

Victim Support

www.victimsupport.org.uk 0808 1689 111

Runs a 24-hour national support line, local support services and an information service.

Support Line

www.supportline.org.uk 01708 765200

Support Line provide a confidential telephone helpline offering emotional support to any individual on any issue. Their opening hours vary so you need to ring them for details.



CoLab Exeter is a multi-agency hub which brings together a range of organisations and services to improve the lives of people by supporting them via the following four themes:

Recovery - from mental ill-health and drug/alcohol dependence

Rehabilitation - into the community for those on the justice pathway

Belonging - for those who are marginalised, isolated or street homeless

Wellbeing - investing in wellbeing and social capital to empower people to help themselves

The Resilient Women Programme is part of the CoLab offer and supports women who have a range of needs, using a 'women first' strengths-based approach that enables women to increase their capacity for future resilience.

01392 202055

Devon Domestic Abuse Support Service is the Devon County Council commissioned Domestic Abuse service led by FearLess.

Our service offers support to people experiencing domestic abuse including; Women and men of all ages, specialised support for young people, Consultation and support for other professionals, behaviour change support and advocacy for those wanting to change their abusive behaviour.

0345 155 1074



Social Innovation Through Partnership

www.colabexeter.org.uk

Tel: 01392 202055

Registered Office: Exeter CVS, Wat Tyler House, King William Street, Exeter, EX4 6P.
Registered charity No. 1100990. Company limited by Guarantee No 4928733.



Splitz Support Service

Registered Office:

Oak House, Epsom Square,
White Horse Business Park, Trowbridge
Wiltshire BA14 0XG

Tel: 01225 777724

Local Office:

1st Floor, Buckland House, Pavilion 3
Park 5 Business Centre, Harrier Way, Exeter
Devon EX2 7HU

Tel: 0345 155 1074 | Fax: 01392 368071

Enquiries: admin.devon@fear-less.org | Referrals: referrals.devon@fear-less.org.cjism.net

www.fear-less.org.uk

Charity number: 1064764



Splitz Support Service does its utmost to ensure that all information is based upon accurate research and our wealth of experience. We urge users to determine the suitability of the information for individuals requirements. Please feel free to contact our fully trained and experienced staff, who are able to advise you. Splitz Support Service 2018©