

# Money Coaches

Our **Money Coach** service provides **one-to-one money guidance, debt, energy, and welfare benefits support** to people that want to manage their money better and to people experiencing financial difficulties.

## Money A+E

We recruit our service users as staff and volunteers, meaning that our team come from the communities they serve and have lived experience of overcoming money problems.

This enables us to build **trust and lasting relationships, including with individuals who may not engage with other services.**

We serve those severely affected by the cost of living crisis. Through our expert advice, we help people with 'deficit budgets' make ends meet.

[Visit our website](#)



## Our impact

**£2,416,152**  
in debt managed in 2022

**£737,473** in financial gains  
for our clients in 2022

**682** advice cases in 2022

**58%** increase in wellbeing up to 2  
years after engagement with us

## Outcomes

Clients gain knowledge on how to **maximise their income and reduce expenditure.**

They are better able to manage their money and are better equipped to deal with their debt or money issues.

Clients are also less likely to worry or be stressed about their finances.

## Quality standard



Advice Quality Standard.

[Learn more.](#)

# How we help

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- 01 |** We discuss client's situation in detail and create a personalised financial plan.
- 02 |** We provide them with information on the debt options available. So, they can make an informed choice.
- 03 |** We identify benefits they may be missing out on, and can support them to make applications.
- 04 |** We identify other sources of support to help them plan and achieve their goals.

# What we provide



## Money guidance

We help with creating and reviewing budgets. We provide tips to help decrease expenses.

## Welfare benefits

We check all available benefits, and we support with claiming benefits. We help with dealing with benefit overpayments or appealing unfair decisions.

## Debt

We provide options to help tackle debts. We also help negotiate with the creditors.

## Energy

We provide advice and energy-saving tips.

# Money Coaches

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Anna Paul Montse Thomas Samantha

We educate on how to **maximise income and reduce expenditure.**

We support and equip our clients to better deal with debt and money issues.

We enable them to better manage their money.

We support our clients for as long as they need.

Our advice is:



FREE



CONFIDENTIAL



IMPARTIAL

# Testimonials

“

My Money Coach was very patient. When I didn't understand she was willing to explain it further. That was something I needed. Most definitely that makes Money A+E different from other services.

- Margot\*

I've got confidence...I can speak out more than what I used to do.

- Julie\*

If you are unsure about what to do, they're the people to point you in the right direction.

- Grayson\*

The support offered is really great and inspiring. I don't think I've come across a service quite like it. Thanks again.

- Julian\*

\*Name has been changed

We listen and don't judge – in fact many of our advisers have their own experience of overcoming debt and money challenges.



**CONTACT**

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# Our awards



Our Co-Founders Jerry During and Greg Ashby awarded MBEs for services to disadvantaged people and social enterprise.



The Big Issue Changemakers 2023



Social Enterprise Awards 2021 Finalist for Building Diversity, Inclusion, Equity & Justice



PwC Building Public Trust Award 2021 for Upskilling Reporting

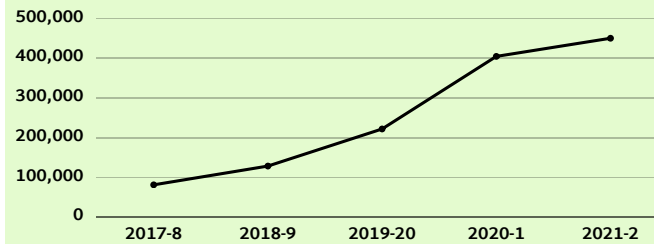


Transforming lives through money advice & education

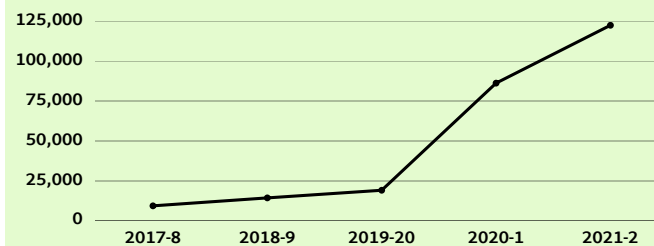
# Our growth

Over the past few years, Money A+E has experienced **significant growth in our size, strength, and financial resilience.**

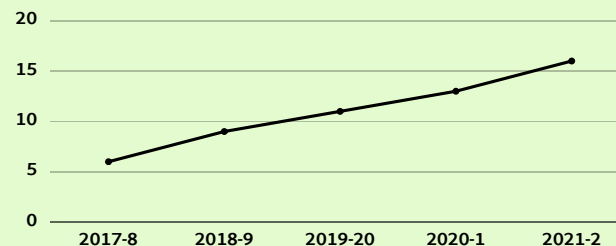
## Turnover



## Reserve



## Team Growth



We build trusted relationships with **Diverse Ethnic Communities (DEC) & disadvantaged communities. We serve socially excluded groups and young people.**

Our mission is to empower individuals by providing **accessible, independent, and effective money advice and education.**

We recruit our service users as staff and volunteers. Most of our team have lived experience of money issues.

This enables us to provide services that are empathetic, non-judgemental and community-led.

We are based in Stratford, east London.