Resident Engagement Annual Report

2020-2021





Front cover:

VoiceBox is our online customer community - just one of many resident engagement channels on the menu at Curo.

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Introduction



Welcome to our Resident Engagement Annual Report for 2020-21.

The last year has been strange and unprecedented as we have all grappled with the pandemic and its impact on our families, our jobs and our lives. I'm really pleased that we've managed to continue serving our customers throughout this period, and equally pleased that we've found new ways to work with and listen to residents and better understand your needs through this trying time.

Our business is built around our customers; everything we do from recruitment to the way we manage individual performance has the customer at its heart. But we know we get things wrong and can do better, and our resident engagement programme is a vital part of improving our services.

Being forced to try new things this last year means we have found some interesting ways of running customer groups and conferences, and while I'm sure most of us are looking forward to being able to socialise in person with friends, families and work colleagues, the digital world has allowed us to continue to hear your voice.

We've taken another step forward with our engagement programme this year, and the work done in partnership with residents to refresh our customer service and property strategies is, I hope, the start of more frequent collaborations between Curo and our customers, working together to improve the quality of homes, services and communities.

Thank you to everyone who has given up time to contribute to this effort – you have all helped us develop better ways to serve our customers.

Victor da Cunha, Chief Executive

Getting involved: the choice is yours

We offer many ways for customers to engage with Curo – and by 'engage' we mean, become really involved! – whether that's through more formal groups, online, or in your neighbourhood.

Each of our engagement options provide a different opportunity to influence decisions made about what we do as a landlord. Many options give you the chance to learn and develop new skills at the same time.

We advertise these options on our website at www.curo-group.co.uk/getinvolved, through our customer engagement menu, at all our annual residents' events and through the work of our Resident Engagement team.

If you want to get involved, fill in the form at www.curo-group.co.uk/getinvolved, or drop us an email to VoiceBox@curo-group.co.uk. We look forward to hearing from you.

Download your menu or ask us for a copy www.curo-group.co.uk/menu.

Our Promise



We will:

- Make being involved accessible.
- Provide lots of ways to be involved, covering our customers' homes, neighbourhoods, safety, additional needs, specific services, and the organisation as a whole.
- Do our best to ensure that the customers involved represent all of our customers.
- Ensure our approach to involving customers is integrated into all our services.
- Provide opportunities for customers to hold us to account when it comes to our performance.
- Ensure that every opportunity to be involved has a clear objective.
- Show the impact that involving customers has had on the design and performance of our services.



Meet your Resident Engagement team



Tom Box Resident Engagement Manager



Michelle Sage Resident Engagement Coordinator



Vanessa Collier Community Development Manager

The year in numbers

The number of customers actively involved with Curo increased over the last 12 months, with 1,954 customers helping to shape our services compared with 1,383 the year before.

Activity	Frequency	Customers engaged
VoiceBox	Everyday 24/7	1,770
Residents' Conference 2020	Annually	More than 4,000 views
Board Connect	Every 6 months	75 customers provided questions
Complaints Review Forum	Quarterly	9
Disability Action Group	Quarterly	8
Oversight Group	Quarterly	6
Estates Partnership Board	QuarteGrouprly	6
Leaseholder Engagement Group	Quarterly	12
Scrutiny Activity Group	Quarterly	17
SHOP	Every 6 weeks	11
Key Estates and Residents' Associations	Monthly	58
Customer Service Strategy Workshops	As needed	20
Great Property & Places Strategy workshops	As needed	20
COVID-19 Guidance Group	As needed	17

VoiceBox

VoiceBox is our online community for customers. It's going from strength to strength as more customers join and get involved.

We post regular activities on VoiceBox for customers to give feedback on a range of topics and services. Activities include SmartBoards where customers can comment on draft leaflets and other publications, discussion forums, QuickPolls for opinion checks, and in-depth surveys.

We run a host of competitions through the year such as our Community Champion Awards, Curo In Bloom and our Easter bonnet and Christmas wreath creative challenges.

VoiceBox can be accessed by smartphone, tablet, laptop or desktop computer, making it convenient for most of our customers. Through VoiceBox you're rewarded for your participation through monthly and quarterly prize draws.











Just some of the lucky winners of our VoiceBox prize draws.

VoiceBox (cont)

VoiceBox in numbers:

The number of Curo customers on VoiceBox

almost doubled to...

▶ from 977 in 2019-2020.

We've rewarded

more than...



prize winners

through VoiceBox.

► Since April 2020 we've received comments across

forum QuickPoll threads responses

survey responses throughVoiceBox.

What VoiceBox members are telling us:

of members are

satisfied...

▶ with VoiceBox as a way of providing feedback to us.



80%

of members find VoiceBox

easy to use.



VoiceBox (cont)



What's been achieved thanks to our VoiceBox members over the year?

- Members have helped us understand what improvements we should prioritise for customers.
- VoiceBox feedback has helped us to get funding for our Young Persons Services enabling us to provide food parcels, emergency food stores and outdoor activities to boost mental health and wellbeing.
- Feedback has helped us launch new groups for customers, like our newlylaunched leaseholder group and a group helping us improve our repairs processes.
- Customers helped us to alter our services in the first stages of the pandemic. This included information on how we should carry out and prioritise work during lockdown.

- We've changed the way we measure our repairs appointment system as a result of feedback on VoiceBox, with 75% of customers saying they were happy with appointments that were 30 minutes earlier or later than the expected window.
- We take a zero-tolerance approach to hate crime at Curo. Over 130 pieces of feedback have helped us shape our approach which continues to develop.
- VoiceBox feedback about MyCuro has led to several improvements including improving the password reset process, providing more information on repair status, new functionality to manage Direct Debit payments and the introduction of 'how to' videos.



VoiceBox (cont)

VoiceBox competitions

We run regular customer competitions through VoiceBox such as Curo in Bloom, and our annual Easter bonnet and Christmas wreath creative challenges. These competitions provide a bit of fun and an opportunity to interact with other Curo customers. Competitions are held on the VoiceBox forum pages and are easy to enter.

The VoiceBox App

We launched the VoiceBox App to give customers quicker access to VoiceBox from a smartphone or tablet. Customers only need to log into the app once and can choose to get notifications when new activities are launched.





To join VoiceBox visit

voicebox.curo-group.co.uk

The only requirement is that you're over 16 and a Curo customer – that's anyone who lives in or owns a Curo property, or receives a service from Curo. To download the VoiceBox App just search for 'Curo VoiceBox' in the Google Play Store or the Apple App Store.







Getting involved locally

We want to help local communities thrive and grow and become self-sufficient. This year we've helped residents connect with each other during lockdown. We've helped them learn new digital skills with training in Zoom and Google Meet. We've also worked closely with residents to support and build on the brilliant skills and talents that every community already has.

We take this approach when helping residents set up and grow their own residents' associations. We provide residents with resources, our time and materials to help recruit and set up new groups, and we help them put suitable terms of reference and governance in place. We offer in-house training and support so that these groups can become self-sufficient and led by the community they serve.







What's been achieved over the year?

- We've kept in touch with local councillors, the police and local authority teams across our key estates, with close links in place at Snow Hill, Julian Road and Rosewell Court
- Residents' association meetings have helped us understand customers' priorities for the improvements they'd most like to see across their estates and shared areas
- As a result we've introduced new community meeting spaces, added more CCTV cameras to deter antisocial behaviour, reviewed and improved lighting in shared areas, introduced new equipment in parks and clearer signage, and set up new community gardening groups.
- We've seen an increase in initiatives like tree and wildflower planting, litter picking and rubbish clearances as more customers have looked to improve their neighbourhood.
- Together we're making our estates more pleasant environments, for example through the work of our 'caretakers' who are based at key estates and able to do more cleaning and maintenance across shared areas and green spaces.
- Joint working with residents' associations to tackle anti-social behaviour is helping to keep these estates quieter and cleaner.



Community grants

We offer Curo grants for our residents who'd like to apply for money for their neighbourhood or community. These are the Curo Communities Grant and the Curo Gardening Grant. Residents can also access the Curo Community Pot which is funded by Travis Perkins Managed Services.

Our new COVID-19 relief fund donated £6,000 to the Bath and North East Somerset Third Sector Group (3SG). This money has been used to support Curo customers across Bath and North East Somerset during times of difficulty.

This year we've supported 11 community projects through a total of £17,045 worth of grant funding.





Curo's Tom Box presents Megan Abernethy-Hope and Jon Hope from Billy Chip with a cheque for £1,500.

Curo directors Harriet Bosnell and Sarah Seeger visiting our partners at 3SG.

Projects supported over the year include:	
Billy Chip	£1,500
V E Day Celebration Day	£1,000
St Marys CofE Primary School	£1,000
The Hive Project - Sensory Tree	£1,745
Carpenters Lane Gardening Club	£350
Young Person Bond Scheme	£5,000
Unseen - Modern Slavery Safehouse	£1,500
Chew Chat community group	£950
Livewell and Sheltered Buffet Boxes	£1,500
Augustus Avenue Community Garden	£1,500
Julian Road Table Tennis Table	£999

Groups and forums

Our groups and forums are important ways for customers to get involved and hold us to account. Throughout the pandemic and lockdowns, we've continued to offer the same engagement groups as before by running them digitally.

This year we've also launched a new Leaseholder Engagement Group, completed two scrutiny activities, and held several customer workshops examining specific services and looking at our strategies.

We've worked with more than 100 customers across these groups. Each group has been involved with Curo in different ways, learning about what we do, how we operate and seeing what happens behind the scenes.

Find out more about each of our group over the next few pages.

Hearing from our customers Matilda Bathurst



- Q. How have you been involved with Curo over the last 12 months?
- A. Over the past 12 months I have been involved with Curo through the Oversight Group, Board Connect, The Hub and lightly through VoiceBox
- Q. Why did you get involved?
- A. It simply made sense to be aware of and connected to the community in which I live.
- Q. What have you (and your neighbourhood) got out of being involved?
- A. Understanding how Curo works, the principles and policies of its foundation, how other tenants experience their lives living in Curo homes, the challenges we face socially and how to build true community.
- Q. What advice do you have for other residents who want to get involved?
- A. Give it go... you never know what you will learn and how your life will be touched by others.

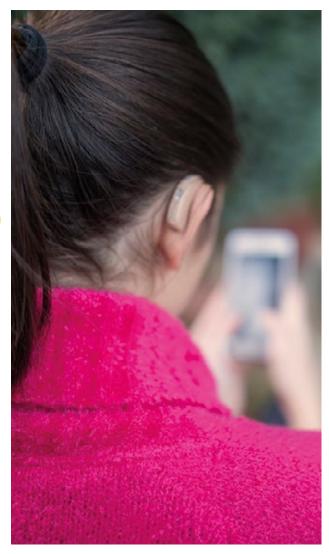
Disability Action Group

We serve a diverse population of customers and our data tells us that 22% of our customers have a physical or mental disability. The Disability Action Group was formed in 2019 to ensure customers with a disability can help us adapt and design our services to meet all our customers' needs.



What's been achieved through our work with Disability Action Group members?

- Members reviewed several pilot schemes including:
 - Our Customer Navigators (who help customers resolve issues or enquiries that are less straightforward).
 - Our 'collection with care' approach to supporting customers with their rent and other charges.
 - Our approach to hate crime.
 - Our approach to property safety inspections.
- Members worked with a company called Positive About Inclusion to review our equality impact assessments and practices.
- Members' feedback is shaping the way we purchase new homes from other house builders, and the way we look at potential sites for new housing.





Complaints Review Forum

We know customers want to understand more about complaints, for instance how we make decisions and how our process works. The Complaints Review Forum (CRF) was set up to make sure our process for managing complaints is open, transparent, fair and consistent.

At each CRF meeting a sample of anonymised complaints is reviewed by the group. Members decide whether we've handled each complaint correctly and in line with our policies.





What's been achieved through our work with the Complaints Review Forum?

- Of the cases reviewed, 84.6% were considered a pass by the group.
- This year we launched an internal complaints Learning Labs workshops
- Learning points from CRF members are used at the Learning Labs sessions to develop and improve services.
- Feedback from CRF discussions included:
 - Providing more training to our colleagues to ensure a consistent approach to complaint management.
 - Checking up on the welfare of customers who stop contacting us during a complaint unexpectedly. Our customer resolution team now make welfare calls or visits if this happens, particularly where we're aware of any vulnerability or poor health.
 - It was highlighted that the template letters we use to reply to complaints aren't always appropriate and could be insensitive. Letters are now going to be amended.
- Members worked with a company called Positive About Inclusion to review our equality impact assessments and practices.

Estates Partnership Board

The Estates Partnership Board is a group of customers who are interested in reviewing estate-based services such as grounds maintenance and communal cleaning services.



What's been achieved through our work with the Estates Partnership Board?

- The group looked at a range of issues over the year, sharing their insights and providing ideas to overcome problems with our contractors and our Estates team.
- They are a critical part of the review process for the Estates grants funding.
- Members are reviewing our new Estates Standard booklet by making it easier to read.





Members of the Estates Partnership Board enjoying a BBQ during a visit to our offices in Bath

Sheltered Housing Older Persons Group (SHOP)

This group's area of interest is focused on Curo's Older Persons Service.

Members are asked to review and approve policies, procedures and are consulted on changes the way services are delivered.





What's been achieved through our work with SHOP members?

- SHOP members have learned new digital skills as meetings moved online during lockdown, and many have also used these new skills to connect with friends, family and each other regularly through Google Meet and Zoom.
- Many repairs and community issues were discussed by members who provided us with helpful feedback to shape service delivery.
- We make sure a senior Curo colleague attends every session – this has included Curo's Chief Executive, the Chair of the Board, the Director of Health, Care & Support and Director of Curo Response.
- Members approved applications for funding from customers through our Livewell Hub grants.
- Members supported the piloting and installation of new digital alarms in our sheltered housing schemes. They tested the new products, wrote reviews and shared their feedback.

- Members have fed back on several topics including:
 - Shaping future projects in Sheltered and Extra Care housing.
 - Approving letters and other communications sent to customers.
 - Discussing communication at Curo.
 - Discussing our new Customer Service Strategy.
 - Reviewing the new complaints policy and procedure.

Workshops and focus groups

Every year we run a series of workshops and focus groups allowing customers to co-create and collaborate with us on specific and time sensitive pieces of work. This year we've seen an increase in customers wanting to get involved in these often more strategic projects. Here are some of the ways customers have been involved this year:

- At our COVID-19 Guidance Group workshops in June and August 2020 customers helped shape our thinking and decision-making around the services we could offer during lockdown and how we should respond to the pandemic.
- We held as series of Customer Service Strategy workshops in January and February 2021. These workshops helped us collaborate with customers and colleagues to create our new Renowned Customer Service Strategy for 2021-25. It's full of practical, targeted actions to ensure we make good on our promises and gather customer feedback on how we're doing. The plan will be regularly updated to share progress and address changing customer needs.
- In March 2021 at our Great Properties & Places workshops customers co-created our new Great Properties & Places Strategy. The new version will be released later this year and, like our Customer Service Strategy, will be monitored by the Oversight Group to ensure we deliver on our promises.

Hearing from our customers John Fagan



- Q. How have you been involved with Curo over the last 12 months?
- A. Through the Complaints Review Forum and some other ad-hoc sessions for policy reviews etc.
- Q. Why did you get involved?
- A. To support Curo to meet its objectives and support them in understanding things from a customer's perspective.
- Q. What have you (and your neighbourhood) got out of being involved?
- A. It can be fun, there is a sense of comradery. Treated as equals by Curo. Hopefully the estates and other areas managed by Curo will see improvements over the long term due to the input.
- Q. What advice do you have for other residents who want to get involved?
- A. Do it! Don't have a hidden agenda of your own, be open minded and accept that Rome wasn't built in a day, so it will take time for Curo to make improvements.

Oversight and Scrutiny

Our Oversight and Scrutiny activity went from strength this year with two completed scrutinies conducted over the year. The Oversight Group continued to meet through digital meetings, challenging the organisation's performance and delving into the feedback that we've received through our customer surveys and complaints.

Customer Accounts scrutiny activity

The first scrutiny activity completed this year examined our Customer Accounts service. The following recommendations were made:

- Simplify our statements and letters.
- Make more residents aware of the support the Customer Accounts team can offer.
- Have more colleagues available after 5pm to answer debt enquiries.



We've listened and taken action:

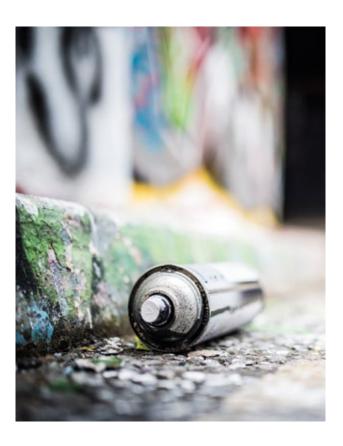
- Paper statements are now sent annually (from March 2021). This is more environmentally friendly and saves money that we can reinvest back into this service.
- We'll be reviewing the layout of our statement to ensure they are simple and easy to understand.
- All new tenants are registered on MyCuro when they become a customer and get digital statements by default. Customers can ask for paper statements if needed.
- The team will look at providing a regular 'money matters' leaflet. Work on this will start between July and September 2021.
- We've already made improvements to the language used in our letters to make them less intimidating and more supportive. We'll continue to review and improve letters and other communication.
- We're looking at having more Customer Accounts colleagues available after 5pm once a week. We'll need to consult with colleagues in the team first.

Oversight and Scrutiny

Tenancy Compliance scrutiny activity

The second scrutiny activity examined our Tenancy Compliance service. The following recommendations were made:

- Reduce the amount of administration needed so that more customers can benefit from improved contact with the team.
- Introduce a new group to look at anonymised cases, how they were handled and suggest improvements.
- Change the questions asked when we make risk assessments, including how they are communicated by colleagues.
- Develop and advertise a victim support service.



We've listened and taken action:

- We've designed a new communication process. This will increase contact for victims in all cases to once every two weeks. This change will create more than 20,000 extra opportunities a year to contact customers.
- We've streamlined our processes to allow colleagues to focus on the things that add value directly to the customer experience.
- In July 2021 we will launch a new risk assessment, making sure the right questions are asked at the right time and in the right way.
- Our Tenancy Compliance leadership team now reviews monthly whether we have the right resources in place to meet demand. Further reviews will take place following monthly performance meetings.
- A new group will be launched which we plan to start promoting in summer 2021 ready to start by September 2021.
- The support we can offer victims of crime and anti-social behaviour needs development. This will be developed with the new group.



Leaseholder Engagement Group

In December 2020 we launched our new Leaseholder Engagement Group to build a stronger relationship between leaseholders and Curo colleagues. The group is in its early stages. Members are already involved in discussing how we can improve our leaseholder services, communications, and processes.

Members regularly review leaseholder feedback and are also tackling these important questions:

- How easy is it to deal with Curo?
- How do we listen to leaseholders' views and act on them?
- How can we make sure service charges represent value for money?

Hearing from our customers Zhoe Mitchell



Q. How have you been involved with Curo over the last 12 months?

A. It's all been digital due to the pandemic.
But that hasn't stopped the Resident
Engagement team from getting us
involved with several different panels
and groups. I credit them and my
fellow involved residents with keeping
me sane!

Q. Why did you get involved?

A. It simply made sense to be aware of and connected to the community I live in.

Q. What have you (and your neighbourhood) got out of being involved?

A. I do feel that getting involved has bought about real change. Curo are willing to listen to their residents and that's a great thing. We are the people actually living in their properties, experiencing every day the ups and downs of life.

Q. What advice do you have for other residents who want to get involved?

A. Give it a go, you can decide how much time and energy you give it. If you have opinions this is where they can be shared, you'll be listened to and maybe make some new friends at the same time.

Board Connect

Twice a year we hold Board Connect sessions to build a closer relationship between our residents and the Board.

The pandemic meant we had to take a slightly different approach this year, with residents given the opportunity to ask questions digitally to the Board, with every question given a response. The themes covered included:

- The new Together with Tenants initiative.
- How customers feel about digital engagement.
- What more could Curo do to help customers during lockdown?
- What's it like engaging with the Resident Engagement team.



Hearing from our customers Michele Packer



Q. How have you been involved with Curo over the last 12 months?

A. Over the past 12 months I've been engaged through VoiceBox and joined in with two of the Scrutiny Activity Groups.

Q. Why did you get involved?

A. My husband and I became Curo tenants during lockdown meaning we couldn't socialise with any neighbours, or our family who were in a different tier, we felt very isolated. We joined VoiceBox and noticed the Scrutiny Activity Groups advertising for members. It was a way of getting to know the Curo community.

Q. What have you (and your neighbourhood) got out of being involved?

A. Not only did we meet other tenants, organisers and teams, we learned about the different departments involved in making our lives easier and keeping us safe if necessary.

Q. What advice do you have for other residents who want to get involved?

A. I was first embarrassed about showing my face to new acquaintances but I've now become much more engaged with our community. The camaraderie and fun we had in the groups changed my hermit-like, lockdown attitude.

Curo Residents' Conference

Each year we hold a conference for customers to hear more about the work going on at Curo, ask questions directly to colleagues from across many Curo services. While COVID-19 prevented us meeting up in person this year, it didn't stop us holding our conference digitally and giving customers the opportunity to get involved.

Held over three sessions, we invited Curo residents to join us via Zoom, Facebook or YouTube to watch and take part in our first ever Digital Residents' Conference.

Ten teams from across Curo took to the floor in the morning and afternoon sessions to talk about what they do, the improvements they've been making and to ask for feedback and questions from the audience. Many customers got involved on the day and many more provided comments via Facebook afterwards.

In the evening Chair of the Board Liz Potter, Chief Executive Victor da Cunha and Executive Director of Customer Experience Paul Harris talked about the challenges facing the organisation through this difficult time, how we've performed over the last year and what the future holds for Curo.



Curo Residents' Conference (cont)

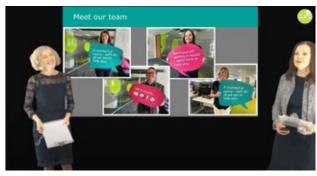
Questions were sent in from watching residents on topics including:

- The financial resilience of the organisation.
- How residents can get involved with their local residents' associations.
- Whether we should publish a minimum standard when letting new homes.
- How we ensure all our homes meet disability regulations.
- Whether we have plans to open an office in Bristol.

We're reviewing all the ideas raised during the day.

The conference closed with the presentation of two community awards, with the fabulous Chew Chat community initiative picking up the Community of the Year Award and neighbourhood dynamos Rowan Edwards of Snow Hill and Cerise Banwell of Pill crowned Curo Community Champions. We also unveiled the winners of the Curo in Bloom competition. Congratulations to all of you and thanks to those who took part.

You can watch the every session of the conference again at www.curo-group.co.uk/resconf2020.















What's next?

Using customer feedback we'll be looking to deliver the following during 2021-2022.

2021 Residents' Conference

It's become a tradition for us to hold the Residents' Conference event in September, and this year will be no different. Customers have already told us they want to know more about our plans for the future, how we manage complaints, and to hear from a variety of teams across Curo. COVID-19 restrictions and uncertainties mean we're looking at a wide range of options when it comes to hosting the event.

Training

Customers who are very involved with Curo have told us they'd like more training opportunities to develop their skills. We'll be launching a formal training programme later this year.

Curo Labs

Two of the messages we often hear from customers involved with Curo are 'we want to meet Curo teams and colleagues' and 'we want to discover more about Curo's services'. Both of these requests will be met at our second Curo Lab. This will be a hands-on and creative event (COVID-19 restrictions allowing).

If you haven't been to a Curo Lab before you can read about our 2019 event at www.curo-group.co.uk/curolabs2019

Community Champions

We planned to launch our Community Champions scheme last year but COVID-19 meant we had to put our plans on hold. We want to recruit Community Champions from across our estates so that we can engage and reach as many communities as possible. A Community Champion will be a leading, positive voice in their community who will gather feedback and insights from people who live in their neighbourhood. Champions will also play an active role within any residents' association or similar group in their area, and shape community development plans.

More opportunities to get involved

We want all our services to be accessible and designed around the needs of all our customers. Alongside our current groups we'll be looking to launch customer groups working more closely with our Tenancy Compliance team and a new action group for Curo ethnic minority communities.

Hearing from our customers

Claire Cywinski



Q. How have you been involved with Curo over the last 12 months?

A. I have become involved with the Complaints Review Forum, the Strategy Group Forum, the Specialist Repairs team and also totally enjoy joining the monthly Facebook Q&A sessions normally held on Tuesdays. These are headed by Paul Harris and Julie Evans who always answer residents' concerns and queries as much as they can during the allotted hour. A lot of queries are answered in the background by customer service staff who provide links that customers can click on to find their answers to the questions raised during this meeting.

Q. Why did you get involved?

A. I wanted to become involved because I was initially curious how Curo operated behind the scenes, how and why repairs are done in the way they have been for a long time. I was really interested in joining a forum or two to dig a bit deeper under the surface and have been so pleased that I took the initial step.

Q. What have you (and your neighbourhood) got out of being involved?

A. Since I joined one, I was intrigued by another forum that was introduced to me by Tom and I have never looked back.

Since I have joined these forums, I have thoroughly enjoyed being part of a lively customer group who discuss, listen and

share points of view, offer opinions and suggestions. This has done wonders for my self-esteem, built my confidence and has been a character-building exercise: much needed during the numerous restrictions placed on all our lives.

Q. What advice do you have for other residents who want to get involved?

A. If you would like to know how Curo operates and want to join a friendly, open and engaging group of like-minded people then do let Tom and Michelle know that you would like to come along. We all have different opinions, ideas and thoughts which are always listened to and we all respect each other's values and opinions. Tom does note all our views and does a brilliant job of managing to capture them all. I really enjoy the camaraderie among the groups. We are a fun, lively team who are all looking forward to meeting each other face to face one day in the future.

How to get involved?

If you'd like to get more involved with Curo or your community, email voicebox@curo-group.co.uk, fill in the form at www.cuo-group.co.uk/getinvolved or give us a call.



Curo

Book it, pay it, check it - get things done quicker at MyCuro curo-group.co.uk/mycuro

Live chat, Facebook, Twitter, email & more curo-group.co.uk/contact

T: 01225 366000

If you would like this information in an alternative format please get in touch.