



Save money for your kids

What is Small Change to Lasting Change?

We are a local group of non-profit organisations who've come together to help our local community get the best out of life.

- Newry Credit Union – one of the largest Credit Unions in Northern Ireland, established in 1963.
- Community Advice Newry Mourne & Down – formerly known as Citizens Advice, with offices and drop-in clinics throughout the district.
- Confederation of Community Groups – a leading community development organization that supports all sections of the community.

Regular saving is a really good idea

How to Get in Touch

Where?

Newry Credit Union
70-72 Hill Street
Newry
BT34 1BE
028 3026 3840

Community Advice/CCG
Ballybot House
28 Corn Market
Newry
BT35 8BG
028 3026 1022

Contact Us

Phone: 0300 30 30 306
Email: advice@advicenmd.com
Web: newrycu.com



**Newry
Credit Union
Limited**



**Confederation of
Community Groups**
Newry & District

SMALL CHANGE TO LASTING CHANGE



**SMALL CHANGE
TO LASTING
CHANGE**

Funded by



**Money &
Pensions
Service**



Save money to improve your home

Barriers to savings

There are many reasons, including...

It can be difficult if on a low income, with too many bills and demands from children.

You may have never saved before.

Maybe you don't have a separate account to use for savings.

Would you be able to afford an unexpected bill?

Things like your boiler or cooker going on the blink. What about uniforms and sports kits for the kids? Whether you're saving for something in the future, or just for a rainy day, regular saving is a good idea.

“Look after the pennies and the pounds will look after themselves!”

Regular saving with a credit union or a bank is an even better idea

Manage your accounts from the comfort of your own home or on the move.

“What if I can't afford to put any money aside?”

We can help you get started on the right road. It's not just about putting a few pounds away; we can help you manage your money better and start saving in other ways.



Save money and money will save you!

We can help you change your energy supplier; get a new phone contract; change to a cheaper or free TV package.

Other small changes...

Change your shopping habits or where you shop. Try completing a spending diary – this will help you keep track of what you're spending most on.

We have dedicated money advisers, available who can help you to complete an Income/Expenditure sheet.

Life is always changing; your priorities may change too. We can help you keep up with any knocks or bumps that happen.