

Welcome to the first Futures in Focus of 2025

We're excited to be bringing you the latest news from Futures – in print again! If you remember, we ran a survey last year to find out about your communication preferences and you overwhelmingly told us that you'd like to receive your customer magazine through your letterbox. So going forward we'll now be posting it to you twice a year.

We know how important it is to get the information you need from your landlord and to feel involved in the decisions we make, so keep reading to find out more about the opportunities you have to get involved, some changes we're making as we go further into 2025 and lots of other great content about all things Futures.

If you have any feedback on this magazine, or a story you'd like to share with your fellow customers, just email **communications**@futureshg.co.uk and we'll be happy to help.



Stand-up Sharon

Futures' resident comedian is back, and she's been working on some new material to share with you. Hecklers are allowed. Email **communications@futureshg.co.uk** with your best (family friendly) jokes and join Sharon in our next magazine.

"What did one plate say to the other? Lunch is on me!"

Reduce, reuse and recycle

Making 'greener' choices might feel like a difficult challenge, but there are lots of simple and small habits we can all get behind.



Reduce... waste! Choose products with less packaging and plan your supermarket shop ahead to avoid buying extra items that you may end up throwing away. Each year the UK bins ten million tonnes of food!



Reuse... shopping bags, coffee cups and water bottles! Not only is this better for the environment but it can save money too by having reusable bags, cups and bottles!



Recycle... this magazine! Paper is one of the easiest materials to recycle and in the UK we already recycle around 80% of our used paper each year. We won't be offended if you pop us in the (recycling) bin after reading!



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Want the latest breaking

Futures news?

Follow us on social media to get regular news and updates.



Futures Housing Group





We've ex-d X (Twitter). We're no longer using X/Twitter so please follow us on Facebook instead.



'Futures in the community' news

We love giving back to the community and thinking of new ways to give support.

Supporting families in domestic abuse refuges

Balance bikes, board games, dolls and drones were just some of the many presents we handed over to children living in domestic abuse refuges over Christmas.

We partnered with nine of our contractors to donate over £3,000's worth of gifts to three local refuges. More than £5,000 was raised in total from Futures and contractors, so the remaining money will be used to support more refuges later in the year.

Harmony Fire, PJ Lilley, Sureserve Compliance Central, Sustainable Building Services UK, Camlin, Trison Construction, Dovedale Damp Company, Joe Brown and Henman Dunn all generously helped us donate bags full of presents to Northamptonshire Domestic Abuse Service (NDAS), Eve and Derbyshire Wish.

Zelie Biswell, Head of Business at NDAS said: "A lot of people here don't like birthdays or Christmas because they're uncomfortable events. They remind people of

times when they were let down, when they were shown they're not valued, so they shy away from it. Giving them these presents is the start of a healing process to let them know they're worth something, that this is how it should be. This is what healthy looks like."

While the presents were handed over in gift bags, none of them were wrapped so the parent could see what the gift was first and wrap this themselves to give to their child.



Leann, Futures' Safeguarding & Domestic Abuse Coordinator said:

"It was amazing to see so many partners come together to join us and support children and victims of domestic abuse. The families have had to flee their homes with very little and now our contractors have donated with such generosity.

For someone who is a real chatterbox, I've been lost for words and overwhelmed by the support from our partners."

Sprucing up the place

Customers, children and Futures colleagues have created their own community garden in a village in Derbyshire.

Raspberries, spring onions and parsnips were just some of the crops planted on a large open green space on King William Street, Ironville. Four raised planters were built and filled with fruit and vegetable seeds, as well as paths and bushes cleared, and new flowers and shrubs planted.

The idea for the garden sprouted from feedback we had from local communities. Hannah Albrighton, one of our communities housing officers, said: "Over the summer I spoke to customers who live in the area to find out what

they'd like to happen with the space and to see how we could help. They told me they were keen to have a community garden so I started organising a day for us all to work together and transform the area."

Grounds maintenance colleagues chatted with children about the plants, and many young ones also picked up a paintbrush to join in the half-term fun, as five benches around the green space had a fresh lick of paint and a new coat on the wooden planters too.

Futures customer Rhys Evans, who took part in the project said: "I think it's good for us all to have something we can do. It's improved the look of the space, and I think it'll improve the community spirit as well if everyone gets involved. I grow my own vegetables anyway, but hopefully we can grow vegetables together and people can eat their own grown food."

Hannah added: "It's been brilliant! Everyone worked so hard and it's amazing to see what can be done in the space of a day. I'm looking forward to seeing all the tasty homegrown food the community can make in the future."



The rain won't stop us!



We recently invited young people and their families from around Oak Tree Close in Ripley to get to know each other and learn more about local emergency services while trying to help reduce antisocial behaviour in the area.

Following feedback from the community, we teamed up with our friends at Derbyshire Fire and Rescue, Derbyshire Constabulary and Supporting Communities CIC to help promote a broader sense of community.

We had attendees of all ages (even some as young as 18 months!) who had the chance to explore a fire engine, throw a water rescue rope and play video games, all while learning about what community means and thinking about what's important to them in their area. We also did a thorough litter pick to make sure the neighbourhood feels like a place the community can be proud of.

Despite the wind and the rain we still had loads of fun getting to know the community and working with our partners to build connections and community.

If you're feeling inspired about a project you'd like to see near your home, then please let us know! You can give us feedback about where you live by going to **futureshg.info/walkabout-feedback** and while we can't promise we'll say yes to everything, our Communities team will help as much as they can.



Time to meet some new faces

Things are always changing at Futures in our quest to be the best landlord we can be and to do more to help and support our customers.

And while changes to services, new homes and other major projects such as upgrading properties to make them more energy efficient are plain to see, things also change behind the scenes.

Two changes last year that you might have missed were the appointment of a new Chair for our Board and a new Chief Executive after Lindsey Williams decided to stand down after leading the organisat since it started life as Amber Valley Housing.

These are the two most senior roles in Futures and both play a crucial role in overseeing and driving forward the organisation, so here's a brief introduction to these two key figures:

Our new CEO, Tim Mulvenna



Tim joined Futures in July last year to take the place of Lindsey Williams, who stepped down in the Autumn after over a decade at the helm.

Tim isn't new to housing. Before joining Futures he was CEO for The Barnet Group in north London. This arms-length management organisation works on behalf of the borough to manage its housing and homelessness services. While he was there he delivered the first new-build council housing in the area for nearly 20 years and set up a registered provider of social housing that developed and acquired over 800 new homes.

Tim says he's delighted to have joined Futures and wants to bring his passion for people and for great customer services to help the organisation reach new heights.

Pauline Davis: Group Chair

The Group Chair has a key role to play in leading the Board and last year the search for a new Chair got underway as Mike Stevenson, who had held the position since 2019, had served the maximum number of years allowed.

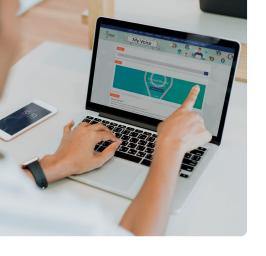
We're absolutely delighted that Mike's successor is Pauline Davis, who was already a Board member and has been promoted to her new role after a rigorous selection process. Pauline is Nottingham-based so knows the region well and has worked in housing, health, regeneration, and education for more than 30 years with experience in local government and the NHS. She has led multi-million-pound projects and programmes such as Housing Market Renewal, Building Schools for the Future and Economic Development.

Pauline is deeply committed to both place-making and working with local communities. She also has a master's degree in public health and is an Honorary Member of the Faculty of Public Health.





To find out more about our other senior Board and Executive Team members, visit **futureshg.info/our-executive-team-and-board**



Your voice matters

In 2020, we launched our online community, My Voice, in response to feedback that our customers wanted a place to share their thoughts and opinions on what Futures is up to, how we're performing and to influence projects and programmes that affect customers and their homes.

For the last five years we've been building the community and we now have an active and engaged group of more than 300 customers.

They are having their say on everything from web pages to staff training and more, along with getting involved in discussions about their local area, their homes and even what they're up to at the weekend! And in the last year alone, they managed to collect enough points to claim a

total of £520 in shopping vouchers – making it a win for us and a win for them.

Recently we turned the spotlight onto My Voice itself and have now made a range of improvements in response to the community's feedback. These changes are helping to increase the engagement and insight we're getting from the platform. In the last year alone, feedback from My Voice has meant we:



Changed the wording of communications being sent to customers who are having energy efficiency measures installed in their home, and developed a 'frequently asked questions' section on our website to accompany it.



Updated and amended our antisocial behaviour web pages to give more practical examples of how we can help, and make it clearer where customers can get extra support from our partner agencies.



Have included more information than ever before on property adverts, to help potential new customers understand more about how to apply and what living in their new home might be like.

My Voice members have also shared their ideas for what kind on online self-service options they would like. This will help us as we start exploring how we might develop our current offer. Other feedback is supporting us to keep our customers safe through more detailed communication about fire and other risks in the home.

There's never been a better time to become a member of My Voice, so why not join today by visiting **futureshg.info/join-MyVoice**



Stand-up Sharon

Futures in Focus

"RIP boiling water. You will be mist."

We're here to help

We know that times have been difficult for lots of people lately, and things like financial and employment worries can have a knock-on effect on your overall wellbeing.

We want our customers to be able to live well in their homes, so we offer a comprehensive tenancy support service which can help you with everything from making sure you're receiving any financial support you're entitled to through to helping you build up your confidence so you're ready to get back on your feet.



Here are just some of the things we can help with:



Benefits applications and making sure you're receiving everything you're entitled to.



Referrals to food banks and external agencies like social care.



Budgeting, debt advice and talking to suppliers such as energy providers that you may owe money to.



Specialist support from our safeguarding and domestic abuse team.



Building your confidence, and finding other organisations to help you with employment services.



Our friendly team have a wealth of experience of helping people in all sorts of circumstances, getting the most out of the options that are available to you and helping you get back on your feet when you need it.

We're not there to judge – we want everyone to have the best chance to feel secure and comfortable in their home. We'll work with you to find the best way we can help you and get you any extra support you might need.



Get in touch today by calling our Customer Services team on **0300 456 2531** or email **enquiries@futureshg.co.uk** and ask to be referred to the Tenancy Support team.

Playing our part in ending domestic abuse

While it's easy to think that domestic abuse is something that happens to 'other people' the Government's own statistics show that almost one in 20 people aged 16 and over across England and Wales experienced some form of domestic abuse in the last year. That's 2.3 million people living with the stress, anxiety, fear and pain of suffering at the hands of someone they know.

Getting out of an abusive situation can be very difficult. It can mean leaving your home, starting a new life on your own or disrupting the lives of children and other family members. But despite the challenges, there is help available and that includes support from Futures.

We want everyone to feel safe and secure in their homes so we take domestic abuse very seriously. We work closely with the police, specialist charities and other local agencies to ensure that people can get the full range of support available. And, as a landlord, that can include helping people to get rehoused away from their abuser if that's what's needed or wanted.

We've been signed up to the Chartered Institute of Housing's 'Make a Stand' pledge since 2019 which sets out a framework for how housing associations can better support customers who experience abuse. But now we're taking things further.

We're currently working on becoming an accredited member of DAHA – the Domestic Abuse Housing Alliance. This is a national scheme endorsed by the Government that sets high standards for how housing associations can take their support for victims of domestic abuse to the next level. We are well on the way to getting our full accreditation and hope to complete that in the coming months.

We hope this new standard will help any of our customers experiencing this traumatic crime to feel more confident about asking us for help. You can find out more about DAHA on their website www.dahalliance.org.uk and see exactly how Futures can help on our own website at futureshg.info/domestic-abuse

What is domestic abuse?

Domestic abuse is an incident or pattern of incidents of controlling, coercive, threatening, degrading and violent behaviour, including sexual violence committed by a partner or ex-partner, family member or carer. Anyone of any gender or sexual orientation can suffer domestic abuse but statistically most cases are carried out on women by men. It can include:

- Psychological and/or emotional abuse
- Physical or sexual abuse
- Financial or economic abuse
- Harassment and stalking
- Online or digital abuse
- ▶ Coercion or controlling behaviour.

How Tracey is taking a stand.

Last year one of our own team members, Tracey from our People team, took the brave step of speaking out about her own personal experience of domestic abuse in the hope that she will inspire others to escape from abusive situations. Hear more about Tracey and her journey here: **futureshg.info/Tracey**

Get to know Joe

We've created a brand-new role at Futures dedicated to exploring and understanding customer feedback. We sat down with Joe to chat about his new job as Futures' Customer Feedback Coordinator to hear how it'll benefit customers.



▶ Tell us about your new role

My main responsibility is to gather and analyse customer feedback and report this back to the rest of the organisation. But at the heart of it, my role is to make sure customers' opinions are at the very forefront of every business decision we make. Customers know their home best and what it feels like to receive our services, so it's important we listen and then act on what people tell us.

▶ How will your role help customers?

The role is all about the customer! Futures has made this position as we care about what customers want and we want to do everything we can to provide a good service. We want to open as many avenues as possible to allow customers to easily tell us how to improve, so I'll be working on this as well as keeping customers informed about what they told us and what we're doing about it.

Without feedback, we don't know when we're getting it right and when we're getting it wrong. We don't want to make decisions based on assumptions, so the more feedback – good or bad – we can get from customers, the better.

We know customers want to feel listened to and I'm hoping I can help with that. I'd love for all customers to feel empowered to make a difference.



▶ What changes will customers see?

Well, they'll see my face more! I've worked at Futures for over five years but now I'll get to be out and chat to customers more. I'll work with different teams, in particular with our communities housing officers when they hold their community events, so I can hear customers' voices in person.

Customers will also get to read stories about how their feedback has made a difference and had an impact on our decisions. We're going to be sharing more stories like this in future editions of this magazine, on our website, social media and monthly newsletter.

What type of customer feedback do you mean?

Feedback can come in lots of different ways, shapes and sizes! Customers already give us feedback by answering surveys about a recent contact with us, through the yearly Tenant Satisfaction Measures set by the Regulator of Social Housing, or in our online customer community, My Voice.

There's also going to be new ways for customers to get involved and give feedback. From our repairs colleagues having a new platform to track feedback when working in customers' homes, to new 'scrutineer' and 'community champion' roles where customers will directly influence our services.

How your feedback is already shaping Futures

Corporate plan

More than 400 customers told us what we should stop, start, and continue doing as part of research to shape our latest corporate plan released last year. You told us to upgrade heating systems, take more time inspecting your communities, and communicate about repairs more effectively. These are all ingrained into our corporate plan and being actioned – from retrofitting new homes to more estate walkabouts. Plus, we have lots of plans still in the pipeline to address more of your feedback!



Communication preferences

Early last year we asked you to fill in a survey to tell us what you want to hear from us, how often, and in what ways. We learned that how we communicate with you is not a 'one size fits all' and that we need to cater our services differently. One change we've already made is switching to sending this magazine through the post rather than only being available online!



Regular surveys

We'll always continue to learn from the surveys we send after you've had a repair, called into our contact centre, or raised a complaint. One main change came after we were seeing a consistently low satisfaction score for how empathetic you found our contact centre staff. Because of this we organised empathy training for colleagues and since then this satisfaction score is now one of our strongest.



If you're interested in more ways to have your say at Futures, check out our website for information about becoming a mystery shopper, community champion or joining our panel of scrutineers: **futureshg.info/influence**We're still finalising the details, but you can already express your interest by emailing **influence@futureshg.co.uk** and we'll be in touch!

An insight into our Insight Committee

Here at Futures we know that our customers' views matter. As you can read elsewhere in this magazine, this year we're going to be introducing new and improved ways for getting feedback from customers and giving people more chances to influence the work we do.

One long-standing and very important part of this customer 'feedback-loop' is our Insight Committee which is a formal part of our governance. It's made up of customers and independent members together with Board members and some senior staff. Together they advise us on how to improve what we offer our customers. They also review relevant policies and keep an eye on our performance.



The Insight Committee meets quarterly and is responsible for making sure that we're listening to our customers and taking their views into account when we're developing and maintaining our services. It's instrumental in holding Futures to account to the people who are most affected by our services, and their work feeds directly into our Board, meaning customer insight remains at the heart of what we do.



The Committee has led on reviews of service standards and guided our input into national initiatives such as Together with Tenants and the Social Housing White Paper. It's also instigated change in customer service operations and been instrumental in 'voice of the customer' projects such as My Voice and our independent feedback surveys.

Customers are chosen through an open and transparent recruitment process and normally sit on the Committee for six years. Later this year we are likely to be on the lookout for more new members so watch out for more information in the coming months and if this sounds like something you'd like to be involved in, we'd love to hear from you.

Find out more about the Insight Committee and learn about some of the current members on our website at **futureshg.info/insight-committee**. You can also send a message to the Committee at **insight@futureshg.co.uk**

Understanding planned repairs and replacements

Some improvements and major upgrades to your home are planned and organised differently to routine repairs. Read on to find out how and why...

Any fault in your home can be annoying so we know it's important to fix things as quickly as we can. As well as breaking unexpectedly, many parts of our homes suffer routine wear and tear and each year we invest millions of pounds in tackling this issue.

This includes things like replacing and upgrading boilers, windows, kitchens and bathrooms. Work like this is scheduled well in advance according to the age and style of properties and how long those items have been installed. We add these works to our planned works programme.

Paul Johnson, our Director of Assets, Repairs & Investment, said: "Last year we invested £6.5 million in renewing and replacing key components in customers' homes. This included over two million spent on upgrading heating systems, as well as new kitchens, bathrooms and roofs. We know that waiting can be frustrating for customers but doing upgrades in planned batches is more efficient and delivers much better value for money."

What happens

If something in your home is added to our planned replacement programme, we'll send you a letter early in the year to let you know. The letter will say what needs to be replaced, whether we will do the work or pass it on to one of our contractors, and that the work has been added to the coming year's programme. For example, this year would say, 'to our 2025-26 programme'.



When will the work be done?

Unfortunately, we can't give you an exact date straight away. The initial letter is just a heads-up that we'll be doing the work at some time during the year and it may mean a wait of up to twelve months for work to start in your home. This means you might not hear from us or our contractors for a while, but it doesn't mean we've forgotten and we will contact you again.

Lots of repairs need to be sorted more quickly than routine wear and tear to keep people and their homes safe. While we can predict when a kitchen is likely to need replacing, we can't predict a toilet breaking or a leaking pipe, so there's lots of factors that play a part in setting dates as we only have a certain amount of capacity in the team. Please be assured we'll update you as soon as we have more details to help everything run as smoothly as possible for you.

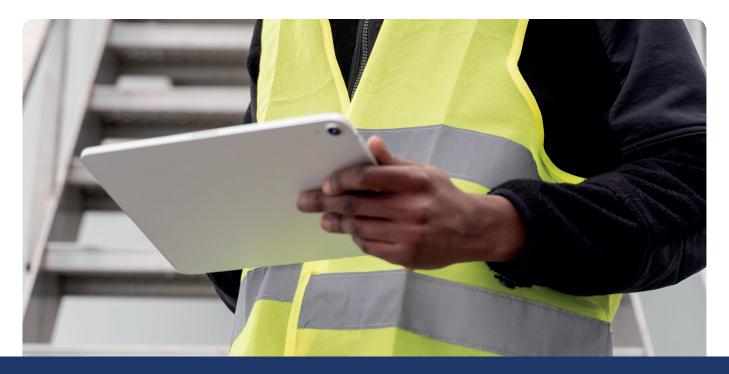
However, if something that we have told you we are going to replace suddenly fails or deteriorates, please do let us know as you would for any normal repair.



Let's talk digital!

We're continuing to invest in digital services so that customers can get the service they need at a time and a place to suit them. Here's more information about some of the exciting projects we're working on.

Powering up with PowerApps!



When we talk about 'digital', we often think of science fiction movies or getting stuck in an endless loop with a not-so-smart AI chat bot – but at Futures we understand the power of the human touch, and how important it is to have the option of speaking to a real person about your problems.

We're using digital differently – to give our people more time to spend on the things that matter the most, working with our customers to get the best possible results for them.

Our tenancy support PowerApp has been a great example of this – developing existing technology to empower our teams to make referrals and raise concerns while they're out and about in the community. They can use their laptops, phones or any other Futures device to generate an automatic case in our system. This automatically goes to the right team,

speeding things up and helping ensure that work is prioritised correctly.

It also means we're less likely to have duplication issues – so you won't get three phone calls asking the same questions – and limits data protection risks by checking the data and flagging any issues before the task lands with the team.

This has saved us a whopping 500 hours in administrative time since January 2023 – time that we can instead spend getting our customers the help they need more quickly and efficiently. And we've even been recognised in the Housing Innovation Awards shortlist for 'best use of automation or Al in housing' for this project – keep your fingers crossed for us!

Here's to a digital future!





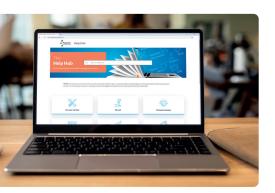
How can digital help you?

We're working on lots more ways to make it easier for you to manage your home – while still getting the personal touch we all need sometimes.



You can already request a repair, set up a Direct Debit or make a payment online through **My Account**, our online portal. It's easy to sign up for and quick to use – and it's available 24 hours a day, seven days a week, so you don't have to squeeze in a call to us while you're at work or busy looking after the family.

You can also let us know about any changes to your household and update your personal details like your name and contact information. Just visit **futureshg.info/myaccount** to sign up.



If you're looking for answers about your tenancy, need to bleed a radiator or aren't sure what to do about an error code – our Help Hub is the place for you.

This easy-to-use system has lots of articles and videos that can make it easier to manage your home – getting you the answers you need when you need them with just a few clicks. Visit **futureshg.info/thehelphub** to find out more.

Our top tips for getting the best out of digital in 2025



Make sure your device is set up how you need it. Most smartphones and tablets have accessibility features such as increasing font size, zooming in on the entire screen, and a virtual screen reader. Search for 'accessibility' in your phone's settings to find all the tools available.



If you're on a mobile, make use of helpful features like a password manager to avoid repeating passwords – which puts you at greater risk of someone hacking into your accounts. These handy tools will save your passwords securely so you can access them with your security code, fingerprint or face ID – keeping them safe from scammers and saving you from having to remember them!



Check out programmes like Barclays Digital Wings which help you to develop your skills and feel safer and more confident online. You can find out more on their website:

digital.wings.uk.barclays



Helping you to live independently

Our lifeline service, Beep Assist, uses technology to help keep people safe in their homes and call for help 24/7 and is just one of the ways in which we help people live independently when life gets more challenging.

We've now developed our service even further to make sure that we're giving our customers the best possible opportunity to live well and independently at home. As well as providing those vital telecare services for those who need them, we have five independent living officers who will welcome new customers with additional needs or who live in one of our independent living properties, make sure they have everything they need to settle in, and work with them to identify any extra support they may need. It might be help applying for benefits, staying connected with their family and friends, or referrals to adult social care for more support with aids, adaptations or personal care needs – anything that might make life that little bit easier.

We also have two independent living support co-ordinators, who can give more intensive support to customers who need it and make sure they've got a support plan to help them maintain their independence and stay safer in their home.

They'll work closely with other organisations and with teams from across Futures – whether it's a communities housing officer, tenancy support worker, or our Safeguarding team – to make sure our customers' needs are met and they're having the best possible experience in their Futures home.







To get in touch with the team and find out more about how they can help you, email: hello@beep-assist.co.uk or call 0333 999 7430.



Stand-up Sharon

"What's an astronaut's favourite part of a computer? The space bar!"

A new approach to supporting our communities

Developing our teams to get to know our customers even better.

We want you to be able to enjoy your Futures home and the area where you live - which is why we've grown our Communities team with five brand new roles designed to help us to get out and about even more, understanding the needs of the people in our different areas, and keeping our communities in top shape for you to enjoy.

Our new assistant communities housing officer are there to support the communities housing officers helping new customers to settle into their homes. managing cases and helping us to be more active in communities and understand what's important to them. Their role means our communities housing officers have more time to focus on complex cases, including more severe cases of antisocial behaviour and customers with more intensive needs.





Carl Harper, Communities Manager, said:

"It's really important to us that our customers can see our team members out and about in their community and have the reassurance that significant issues, like antisocial behaviour and tenancy queries, will be dealt with quickly and effectively. Our new assistant communities housing officers will be an essential part of building up that extra support for our customers and make sure we can offer a really comprehensive service for our customers, along with our colleagues from across Futures."

And it's also a great opportunity for our new team members to develop their skills and careers in housing.



Sam has returned to Futures in one of the new

"The work I'm doing has allowed the communities housing officers to focus their time on more complex cases where customers need more support, or more focus is needed on legal action when all other options have been tried. I hope my new role will give me more time in the community to identify any concerns earlier, and also for our customers to see an increased presence in their neighbourhood."



Welcome to the team Sam, Rachel, Charlotte, Lauren and Millie - and do say hello if you see anyone in a Futures uniform while they're out and about!

Brick by brick

Did you know that Futures builds and buys several hundred new homes every year? We do this to play our part in helping tackle the housing crisis across our region which is driven by a shortage of affordable, high quality homes.



We not only work with partners to build new social housing homes, but we also work together to build homes for shared ownership, private rent, Rent to Buy and affordable rent - ensuring people have a variety of options suitable for their different needs.

Any new home built for social rent is added to the housing register and allocated by the local council just like other social housing homes. Shared ownership, private and affordable rent homes are advertised through local estate agents and online sites such as Rightmove and Zoopla.

Changes to West Northamptonshire's housing register

Last year a new housing allocation scheme came into place across West Northamptonshire which meant that anyone on the area's housing register before 1 April 2024 had to reapply.

While West Northamptonshire Council sent letters to everyone affected we realise some people might not have seen or understood the letter. This is very important though as if you haven't reapplied it does mean you won't be on the register anymore.

We sometimes might have homes available in West Northamptonshire that you can apply for directly through Futures and we list these on our website.





Get in touch with our Home Choices team to register your interest by emailing home.choices@futureshg.co.uk or call our Customer Services team on 0300 456 2531.

Spot the difference



Can you spot ten differences in these two photos? Email **communications@futureshg.co.uk** telling us how many you can find and what they are for a chance to win shopping vouchers worth £75! The competition closes on 4 April 2025. You must be a Futures customer to enter. To read the full terms and conditions go to this link **futureshg.info/competition**







Stand-up Sharon

"To whoever stole my copy of Microsoft Office, I will find you. You have my Word."

