

# Ascension Debt and Money

Stephan Ford is team leader of a Money Ministry in south London. He tells the story of how ADAM, Ascension Debt and Money came about.

ADAM is a Money Ministry based at the Church of the Ascension in Balham, South London. I joined the church in 2004 and it soon became clear that this church wanted to be open to the local community. The leaders spoke about 'dissolving the walls' of the church and they meant it: Alpha run in the local pub, support for asylum seekers, a football team, a shared choir with the local Catholic secondary school, a new system of street pastors.

ADAM is a small team of church members who want to do something practical about debt and money worries in the church and community. My background is in commercial law but when a friend raised the issue of personal debt in a conversation, it struck a chord. Soon afterwards the Vicar called a meeting to talk about personal debt and to discern the way forward for the church. A good group of 20 met together; six signed up to take it further and ADAM was born.

Because one team member was training as a debt advisor and another was an insolvency practitioner, at first it seemed obvious that a debt advice centre was the way forward. We looked around for guidance. We looked carefully at Christians Against Poverty and were impressed by what we saw, but a CAP centre seemed to be too much too soon. It was a very big jump to make. For us a Money Ministry seemed just right. Training was offered in Personal Budget Coaching and the Stewardship Volunteer Network provided ongoing advice, guidance and support.

A Money Ministry allowed us to walk before we ran. It did not exclude the possibility of developing a CAP or other debt advice centre in the future, but it did offer a flexible, local model that got us started quickly, working as a team and meeting requests for help. And it was sustainable; there was no huge financial overhead to worry about. For us, Personal Budget Coaching was the best way forward. Some of the people we have shared with do not have a serious debt problem and a budget helped them really get control of their money. If we do meet a debt problem, we know where we can take people to get local, professional help and ADAM doing the spadework of a realistic budget is invaluable preparation.

ADAM offers free, confidential, practical, personal support to members of the congregation or the local community who have money worries. We are trained to help prepare a real budget that accounts for all expenditure (even the bits we always miss!) and check that income is maximised. All I can say is that it works! Most people do not make or keep to a budget. Many find it hard to do a budget on their own, especially when money is getting them down. A first budget takes time, so a bit of know-how and someone who never judges and knows how difficult money matters are makes a real difference.

Since the training in February 2007 we have seen a steady trickle of people seeking support. There have been some issues. I think some assumed ADAM was only about debt, so we are re-publicising to underline the importance of budgeting and money management. The church leadership is very

supportive of us and we would love to hear some preaching about the importance of managing money well.

The next step is to make the service available to members of other churches and recently we made a presentation to the local Churches Together group. Close to our hearts is meeting the needs in our community. We have to raise awareness of the debt issue, point people to professional help and offer practical and personal support. One exciting possibility is to work in local schools where there are already good links.

Working with a small team has been a big bonus for us. We have different personal and professional skills and that has made ADAM work well and we are able to encourage each other and sustain the passion and the commitment to this important work.