

money ministry case study 1:

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.

money ministry case study 2:

MON£Y MATT£RS project, Poole, Bournemouth and Christchurch

Churches are not known for being that good at talking about money. Neither are they renowned for working with non-Christians or even with other churches for that matter. This is one of the things which makes the MON£Y MATT£RS project in Poole, Bournemouth and Christchurch so remarkable.

Here you will find a successful model of a team of people drawn from a number of local churches. They have a shared vision, a common level of training and together form MON£Y MATT£RS , a money management and debt advice service reaching out to anyone who has a Bournemouth postcode.

Mike Bilson, a commercial bank manager and member of St Mary's Longfleet church in Poole had a vision of the church helping their community with budgeting and debt. "We found out that there were lots of disparate people in the area thinking about debt counselling, but that there was no one overall project", remembers Mike. Faithworks Wessex suggested getting everyone together to discuss the issues and as a result of that first meeting, a project steering group was set up.

Two years later, the project has trained nearly two dozen volunteers as personal budget coaches who have worked with approximately 20 clients in the last 4 months alone.



What is particularly impressive is the credibility that the project has acquired regionally. They work with local housing associations, utility companies, schools, the local council and credit union. The local television news and newspaper have carried reports on their work. In other words, they are now seen as an integral part of the response to people in need of help with their finances.

Many of the personal budget coaches aren't from a financial background or even particularly outgoing people. Sue Wintle was rather shy when she was inspired to step out of her comfort zone at a Stewardship Money conference held for volunteers. "God has really given me a passion for money education now". Sue works with about six clients each month. "It's wonderful to see people telling their money want to do instead of vice versa" she enthuses. "As a personal budget coach, I don't judge. I teach clients how to manage their money, work to a budget and save wherever possible."

The personal budget coaches also work with the Coastal Credit Union to help their clients. "One of my clients came to me as a referral from the CCU", explains Sue. "Originally, she had applied to them for a loan to help her out of her financial difficulties. Now she's saving regularly with them!"

The project operates under the Faithworks Wessex banner, which enables them to be open about their Christian ethos while recognising an established charter for faith based community projects.

"Other churches can join in easily" says Mike Bilson; "A framework is already in place. A good place to start is the 'Managing Money God's Way' course from Stewardship". This sets in place a foundational biblical teaching so that a response to debt is part of a holistic understanding of stewardship.

Funding for the first year of the project is £8,250 per year from the Co-operative Regional Members Fund. This is topped up by several local donors. Given the low cost, it is fair to say the team are punching above their weight.

With unemployment soaring and the credit crunch showing no sign of going away, inspired personal budget coaches like Sue and her co-volunteers are sure to have many more opportunities to make a difference to those in their community.

To get in touch, call Faithworks Wessex on 01202 304004 or visit their website at www.faithworkswessex.org.uk.