

# MONÉY MATTÈRS 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 MONÉY MATTÈRS 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 MONÉY MATTÈRS , 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 what 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](http://www.faithworkswessex.org.uk).