

Resources for your community:



A Community Audit

Introduction

Here is the \$64,000 question: if your neighbour said they had a debt problem would you know where to direct them to find free, impartial help and advice?

It is hard enough admitting to a debt problem; it is harder still when you have no idea of where to find help. Indebted people can be vulnerable to advertising which promotes more borrowing as a solution to debt. The range of options, including Debt Management Plans, Debt Relief Orders, Individual Voluntary Agreements (IVAs) and bankruptcy, can also be confusing.

Many people are not aware that debt advice can be free, confidential and impartial and accessed in a range of ways: telephone, face to face, online and self help supported by documentation.

A community audit is a simple but powerful exercise which will gather important information and facilitate networking in local churches and the local community. It is up to each money ministry or money advocate as to how they use that information in developing networking within the community.

Laying good foundations

Every money education ministry is encouraged to have some engagement with their local community. How much will depend on available time and the focus of the work but some element of signposting to debt advice should be present.

The community audit will:

- enable local research to identify sources of debt and money advice in the area and gather information such as contact details and times of opening
- suggest ways and places in which the money ministry can publicise contact details for these services alongside their own service details.
- identify the community gatekeepers for networking and who can open doors for the money ministry

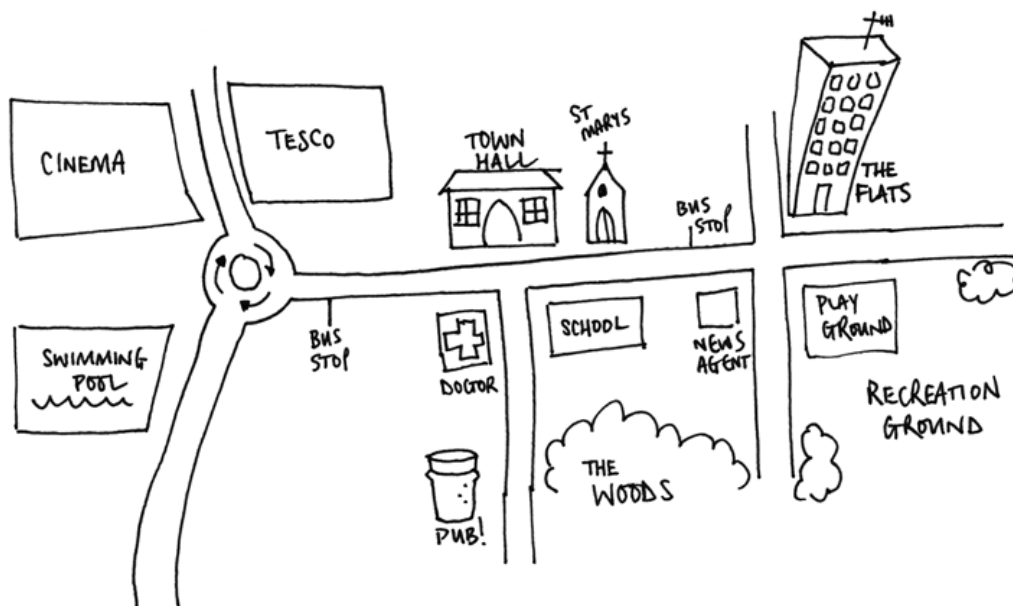


Step one: Mapping the community

This first step, a mapping activity, is a helpful exercise for visualising the local community and identifying gatekeepers in the community. It will be useful as the basis for gathering information about local sources of debt and money advice and knowing who to talk to in order to develop local networking.

For a new money ministry it is helpful in enabling the money ministry team to work together. If you are working alone you may wish to skip this first step and address the remaining steps. Alternatively it could be done with a home group who are willing to support you.

- You will need a large sheet of paper, A1 size at least or use the back of a length of wallpaper. Also have a selection of coloured marker pens.
- On the sheet hand draw a map of your community. It does not have to be too detailed, it does not need to be to scale. But it should show the main arterial roads and the main landmarks of the community. Have a bit of fun doing this.
- On the map mark in all the community facilities that there are in your area. The following list is just some suggestions:
 - Libraries, leisure centres, cinemas,
 - Doctors, dentists, health centres, clinics,
 - Churches, schools, police station, adult education centres, Age Concern
 - The CAB, community centres, advice centres, support groups, SureStart
 - Main shopping areas, parks, council offices or one stop shops



Step two: Local debt and money advice

- Is there a Citizens' Advice Bureau in your local area? What is the address? What are their opening times and how is an appointment made? Do they offer telephone as well as face to face advice? Do they have surgeries in the community (schools, local GPs etc)? Do they offer debt advice and if so, what is the waiting time for an appointment? Is there a MoneyActive worker at the CAB? Use the postcode search for your local CAB at <http://www.citizensadvice.org.uk/> Ask the CAB what other money advice services are available in the area.
- Ring the local authority and ask if they have a debt or money advice service and gather relevant information
- Do any churches in a reasonable distance have a debt advice centre? Both Christians Against Poverty www.capuk.org and Community Money Advice www.communitymoneyadvice.com have postcode searches for local centres. Again find out details. Are they happy for you to advertise their services? Will they be able to receive referrals? Are they willing or able to work with you.
- Do local community centres or adult education centres run any money courses?
- If you are in the north of England find out more about the pilot of the new FSA initiative MoneyMadeClear.
- Freephone helpline: It is not always possible, convenient or practical to obtain advice in person. The Consumer Credit Counselling Service (CCCS) is the largest debt advice charity in the UK. They have provided Stewardship with a dedicated freephone helpline number: 0800 027 4995. This line is open from 8am to 8pm, Monday to Friday. If local assistance is not available, if there are likely to be long delays in accessing help or indeed if a person prefers to obtain debt advice via the telephone, we recommend that this number be used and featured on any publicity produced.
- CCCS also provide internet help at www.cccs.co.uk via their debt remedy system. You can also download a self help guide from Credit Action or National Debtline.

Step three: local churches

The map should show your own church and other churches in your community. Who do you know well in these churches? Who might be interested in supporting your ministry or who can open doors for you to talk to the church leaders or support you in placing publicity materials etc.

Do any churches do marriage preparation or post Alpha nurture or discipleship courses and might value support with something around money? Marriage can involve high cost and a new home so can you get contribute to marriage preparation in some way?

Amongst the debt triggers are a new baby and bereavement. Many churches are closely involved so can you provide a leaflet for baptism families or the bereaved which simply and sensitively offers help if there are problems.

Step four: the gatekeepers

Gatekeepers are those key people in the community who can open doors for you, support and promote your ministry. Many will be in the caring professions, others will work for charities or

community groups; some will be local community activists. Using the map as a prompt for your thinking:

1. Who do you know in the churches on your map who is a gatekeeper? Think about your church members who work in community and caring professions. Do you know health visitors, midwives, social workers, teachers, community workers etc who can offer advice and are willing to refer clients to you? A key question to ask is always, "*do you know anyone who we can talk to who might be interested in this work?*" List the names of these people and the names of those who know them best.
2. Now think about who are the gatekeepers in the community that you know, not those who go to church. Who can you approach to tell them about your ministry and seek their support and recommendation? List these names, listing those who know them best against them.
3. Finally are there gatekeepers or organisations that you ought to get to know? Building trust will be important. The CAB is important. Is there a SureStart centre, a community worker, an active parent school partnership? Be creative. One budget coach sits in at a drop-in centre run by the neighbouring Baptist church; at another church money is one of the issues flagged up in the church coffee shop and community information centre.

Don't rush to talk to all these people at once! Spend some time prioritising who to speak to and when. Much of this information will be stored to act on later but you may come up with some names you need to speak to sooner rather than later.

4

Step 5: Publicising and promoting

A key task is to signpost the local sources of debt and money advice. Be as creative as possible in how you do this: church notice boards, web sites and church magazines, doctor and dentist surgeries, libraries and community centres, housing association offices, council one stop shops, the Post Office and local pubs and shops. The local free press may also be interested.

Produce an advertising poster

- A poster template can be found on the Red2Black website
- A customisable version of this poster includes a text box for entering local sources of debt advice such as the local CAB.
- Money Ministries will, of course, advertise the contact phone number for their own service on their poster alongside the CCCS freephone number.
- You may wish, of course, to create your own poster as some Money Ministries have.



Debt advice “postcards or credit cards”

Think about producing a customised card with the details of your own service that you can leave with key contacts to hand to potential clients.

Include details of local debt advice centres and any helpline numbers such as the CCCS number (see poster template for details).

Give each member of the church a card to have ‘on standby’ should the need arise.

Conclusion

The community audit will help identify the key people and the key groups that will enable your money education ministry to thrive in both congregation and community. It will discipline you to talk to others, to consult and explore working in co-operation with others. It will open up all kinds of possibilities for future networking in the local community.

You will not be able to pursue or develop each opportunity right from the start. You may feel it is right to establish your ministry at the local church initially and then to develop a community aspect.

If you are working alone as a money advocate some aspects of community engagement may simply not be possible and you should not feel burdened or overwhelmed. Do what you can, not what you can't.

Remember it takes time to build good relationships with other churches and communities so don't try to rush things. Be prayerful and ask God to bring the key gatekeepers for your ministry to you.