

Taking it further:



Debt Advice Service

Setting up a fully regulated centre

why set up a debt centre?

Debt is a pressing issue and neither churches nor the local communities they seek to serve are immune to the problem.¹ For some churches the right response is to go the whole hog and establish a full debt advice service, providing technical and professional debt advice and support regulated by the appropriate bodies and offered by professionally trained workers.

'I'd had enough of life. I wanted the light to go out. My life made no sense and I had no purpose... Andy didn't flinch when he saw all my bills, 'Don't worry, we can handle it'. (CAP client)

This ministry is as rewarding as it is needed and churches are encouraged to explore the possibilities for themselves.

There are well over 200 church-based debt advice centres in the UK with more established every year. Some offer a five day a week service with paid staff while others are open a few days or even a couple of evenings a week and staffed by volunteers – and all stops in between.

what is needed for this ministry?

The crucial thing to realise is that this is an area which demands time, commitment, finance, professionalism and a lot of technical knowledge.

Debt advice is a regulated activity and needs to be set up in a professional manner.

It can easily take 6-9 months or more to establish a debt centre with professionally trained advisers, a consumer credit licence, indemnity insurance and much more. It will also require money for start up and ongoing costs.

first steps to setting up a centre

You will need a **clear calling from God** to this ministry and the passion to do it. One worker commented that, *'news ... about a local man committing suicide over a debt of £5000 prompted some in our church to ask some questions.* (CMA centre, Cambridgeshire)

You will also need the **support and encouragement of your church leadership**. It is vital that you talk it through with your church leadership at an early stage.



¹ Search the Resource Library at www.stewardship.org.uk/money for the Stewardship briefing paper 'The Debt Sentence: how the church can help people in debt' for a range of practical actions for churches to take.

You will need their permission, covering and backing. Debt advice can be extremely rewarding but it is also very draining, so it is important to be able to draw on the support of a committed church.

You will also need to **audit your local community** to find out what other debt and money support agencies are around. You don't want to duplicate; you do want good working relationships.

finding support

Stewardship maintains links with two Christian charities who specialise in helping churches set up a debt advice centre. Each has its own distinctive approach but both are experts in their field and will enable any church to develop a professional service and a workable, sustainable model for debt counselling.

Community Money Advice (CMA)

CMA is a national charity dedicated to supporting, training and resourcing churches wanting to offer a debt advice service. CMA have a hands-off, decentralised approach which trains and supports local people as debt advisors and leaves the church to shape the ministry. There is a financial commitment to the church but training costs are very reasonable.



2

There are about 90 CMA centres in England and Wales and CMA is starting to work in Scotland also where there is a different legal framework. CMA can provide the advice, training, insurance, standard documentation and accreditation a church will need to establish a debt centre.

CMA publish a booklet (c£4) that provides detailed guidance on how to set up a debt advice centre, from first conception to opening to the public. For more information visit www.communitymoneyadvice.com

Christians Against Poverty (CAP)

Christians Against Poverty (CAP) is an award-winning national charity that partners with local churches reaching out to their communities to offer debt advice. New centres are established every year and in mid 2009 there were 102.



The CAP approach is more centralised. CAP provides a professional debt service from their Bradford HQ while paid and/or volunteer staff in the church centre provide the support, care, welcome and information gathering to those burdened with debt. The financial commitment, around £5000 pa plus costs, provides a top quality debt advice service to clients.

CAP also offer the successful and highly practical CAP Money course which helps people budget and manage their money. For more information visit www.capuk.org

Free resources for you to share and use

making a start

To raise awareness of the debt problem, to explore the action that churches can take and to gauge support for this ministry in your church why not run the Stewardship debt information session: *How can the Church help People in Debt?*

See the Training and Events tab on our website (www.stewardship.org.uk/money) for more details.

