

stewardship®

www.stewardship.org.uk

What can you do?

If a friend, a colleague, a parent in the playground, someone in the church confided in you that they were struggling with debt, would you know how to help?



DON'T!

Don't offer
debt advice
– it is a
regulated
activity



What can you do?

At the very least, remember:

- Chelmsford CAB:
(01245) 257144 or **354720**
- Consumer Credit Counselling
Service (CCCS) Helpline:
0800 027 4995
www.cccs.co.uk



consumer credit counselling service

- CCCS largest debt advice charity in the UK
- 250,000+ calls per year
- 600+ employees
- free independent and impartial advice
- web-based debt advice (Debt Remedy)

www.cccs.co.uk

freephone: 0800 027 4995

What can my church do?

- **Something!**
- Find out more about local help & advertise
- Consider establishing a local hardship fund
- Grow the awareness of Christian teachings on money, possessions and debt amongst your members/congregation
- Run money courses for members and/or the wider community
- Make a more practical, hands-on approach

RESOURCES



red2black

HOW YOUR CHURCH CAN HELP NEIGHBOURS IN DEBT

- A national initiative to provide biblical and practical resources to equip churches to take action around personal debt and money worry.
- Action that can be taken **whatever the resources of time, people and money**



www.red2black.org.uk

Welcome

Red2Black is a brand new campaign to encourage and support your church tackle debt issues in your congregation and community.

Set aside a Sunday in your church diary to use our **free high quality resources!**

**CHRISTMAS
BUDGET
PLANNER**

**FIRST
STEPS FOR
YOUR
CHURCH**

**AT A
CHURCH
NEAR YOU**



Watch this!

The video below is free to share with others. It is just one of the many resources freely available here.

Do members of your church know where to go for help with budgeting? What about neighbours in your community?



- **Embed** this clip on your website...
- **Share** this site with a friend...
- **Download** the video (wmv format)...

[Summary](#)

[More Videos](#)

[Share with Others](#)

[Help - I'm in Debt](#)

Free Resources

Available to Download

- [Introducing Red2Black.pdf](#)
- [First Steps for Your Church.pdf](#)
- [How Your Church Can Be Involved.ppt](#)

Get the rest [here...](#)



Videos



Frank Spencer asks for a loan (funny)...

[View More Here...](#)

Email Bulletins

If you'd like to be kept up to date with news from Red2Black you just need to complete a quick registration form...

Email Address

[Register Now](#)

stewardship[®]

Red2Black is a national campaign led by the education team at Stewardship. Stewardship is the national Christian financial services charity...

[Read more...](#)

Other courses

- **Managing Money God's Way**
- 3 sessions looking at biblical view on money, with practical advice.
- www.stewardshipmoney.org.uk

- **The Money Secret** – Based on the book by Rob Parsons
- Practical workbook plus free course notes
- www.themoneysecret.info

- **CAP Money** – money management course
- Registration fee £100 (3 trained, 20 delegates)
- <http://www.capuk.org/yourchurch/capmoney.php>

Other courses – kids & yp

- **Quidz In**
- Course for parents “how to raise financially confident kids”.
- www.quidzin.org.uk

- **Young People & Money**
- Training for youth leaders (course at Stewardship end of March 2009)
- www.youngpeopleandmoney.co.uk

PRACTICAL RESPONSES



Stewardship Volunteer Network

- 300 + volunteers
- Publicise sources of debt advice in church and community
- Support leadership and maintain profile of debt
- Promote money education and generosity: courses, articles campaigns etc.
- Volunteer roles
- Personal budget coaching



Personal Budget Coach Training

- Not a debt adviser
- Trained to walk through a monthly budget with an individual, couple or family
- Identifies debt issues and makes referrals
- Continues to walk through finances with clients – after debt



church money ministry

- Overt ministry by a church or group of churches, with its own identity
- Focus on both church and community
- Built around volunteers (**trained personal budget coaches**)
- Emmaus road ministry: befriend, support and refer
- Promotes money education
- Set up cost roughly £750



Lynn Woodcock

Central Baptist Church

Set up a debt advice centre

- Extensive background research required!
- Church leadership, vision and other interested groups
- Licensing, Data Protection and OFT guidelines to consider
- Practical issues – volunteers, premises, training, funding, insurance
- 9 - 12 months minimum to start up
- Cost is a crucial factor to consider

Christians Against Poverty

- “Evangelicals who do debt counselling”
- Network of 60+ church initiated centres
- Provide a debt management service
- Debt advice is centralised
- Cost approx £5,000 - £24,000 per annum
(lowest figure represents volunteer run centre)

www.capuk.org



Community Money Advice

- Christian support charity originating from New Frontiers church grouping
- Network of 50+ supported churches
- Hands off approach to debt advice – provides training and support to churches
- Cost could be £25,000 per annum
(to employ a CMA trained Debt Advice Worker)

www.communitymoneyadvice.com



Working together

- Faithworks Wessex
 - Churches working together
 - Delivering money courses in their churches
 - Training a united team of budget coaches
 - Collaborating with local CAB, Credit Unions and other organisations
 - Making a difference



Where do we go from here?

How will we, as the churches of Chelmsford, make a practical, unified response to the problems of debt in our town?

www.lovechelmsford.org

