

Life Centre Stourbridge



Debt Advice and Money Management

What we offer

Free, face to face, personal debt advice and money management

Where we are

The Upper Room, 105 High Street (above Vines)

Who we are

Our team of volunteers come from a number of different churches.

MP Margot James visits LCDA



Churches Together in
Stourbridge

Registered Charity No: 1156191.
Authorised and regulated by the Financial Conduct Authority
telephone : 01384 442375
email us : info@lifecentredebtadvice.org.uk
website : lifecentredebtadvice.org.uk



The Debt Advice Service



- Our door to clients was opened on 1st May 2014.
- We will soon be celebrating two years of making a difference.
- Centre based providing free and confidential debt counselling.

2016, the year so far

- We have received 28 referrals during the first 3 months.
- At the end of March there were 27 live cases with a combined debt of just over £200,000.
- Our annual visit and review by our Operation Support Manager (OSM) from Community Money Advice (CMA), was on Friday 26th February as part of quality assurance.
- In addition to the 3 people completing the application process four more are considering getting involved as volunteers.
- The quantity and scope of required training for new advisers from 1st April has increased.
- The discounted cost of externally provided required training for each new debt adviser has risen from £90.00 to £160.00
- The minimum required training costs for each new volunteer has increased by over 22% from 1st April .
- Our telephone, stationery and postage costs have increased reflecting the increase in the number of clients we are working with.
- Our links with other Churches Together in Stourbridge initiatives Street Pastors and the Black Country Foodbank continue to grow.
- We have participated in four open forums organised by the Job Centre in Stourbridge that have taken place in St Thomas church hall since November 2015.
- Referrals are received from a growing number of different agencies, churches and individuals.



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Some feedback received

- Thank you so much.
- You were so helpful. You are all wonderful.
- Thank you for your support.
- Just want to say a massive thank you for helping me, what lovely people you are.
- The centre is being run very well. Good lot of networking. Keep up the good work!. - Richard Payne O.S.M. for C.M.A.
- Thank you very much indeed for giving me a tour of the Life Centre and telling me about the very important work that you and your colleagues do to help those struggling with debt.
- I was very impressed by the welcoming atmosphere you had created, and the very supportive volunteers.
- Very impressed by the set up you have, the work you are doing and the desire to support people and to serve.
- It is great being part of a team and reassuring to know, help and opportunities to reflect and review with colleagues are always available.
- The regular team meetings and training sessions, including visiting speakers, are well structured, varied and encouraging.

Some challenges

- As a result of the hard work of the FCA since they took over the work of the Office of Fair Trading (OFT) in April 2014, the Consumer Credit Sourcebook (CONC) has been updated several times with the latest in March 2016 being release 4.
- A national survey indicates that 17% of the indebted households are getting advice through agencies such as LCDA. Another 22% planning to get advice whilst the remaining 61% not aware of services or do not see the need for support.
- Dudley Borough is ranked 90 out of 406 UK local authority areas with 25% of the population indebted.



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Some numbers up to end 2015

- 321 second class stamps
- 27 first class stamps
- 8 recorded deliveries.
- 1140 telephone calls made.

Other information

- If you are struggling with debt and repayments that are getting out of hand and think we can help, please phone **01384 442375** to talk it through and perhaps make an appointment.
- If you are considering getting involved maybe as a member of our team or you have any questions then please get in touch.
- We would love more help to enable us to help more people.

Some final thoughts

- ***We are working to build up a stable financial base to maintain and expand the work in our community for the long term.***
- ***To do this, we need your support but above all your prayers.***
- ***If you are able to support us financially, either on regular or a one off basis then please do get in touch.***
- ***Would you consider doing some fundraising?***
- ***Please consider how valuable your support will be to those in our community who need help in coping with debt.***

Contact Details

- ***You can contact us by telephone on 01384 442375***
- ***Or by email to info@lifecentredebtadvice.org.uk***
- ***Or via our website www.lifecentredebtadvice.org.uk***

Thank you for your support!



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