

Life Centre Stourbridge

Debt Advice and Money Management

What do we offer?

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

Where are we?

The Upper Room, 105 High Street (above Vines)

Who are we?

There are currently 14 members of our Debt Advice Team fulfilling the roles of Debt Advisers, Support Workers, Prayer Support and Trustees representing a variety of the different churches of Stourbridge.



We continue to be encouraged knowing that **CTS** and many other local churches and individuals continue to contribute to support us prayerfully, practically and also financially.

What lies behind the door?

Getting ready



Open



When did the Debt Advice Service begin?

The door was opened to clients on 1st May 2014.

What have we been doing?

- Since opening the door we have worked with over 40 individuals providing debt advice and a further 25 have gone through our money management course.
- 18 live cases with a total debt of just over £¼ Million.
- We usually work in pairs but sometime in threes. There will be the Debt Adviser, a Support worker to sit in, pray, sort papers, and whatever else is needed. The third, a more experienced Debt Adviser for training purposes.

It goes without saying that the identities of everyone we see, and all we do is strictly and absolutely confidential.

What impact have you made?

- Two of our clients who faced potential eviction have kept their homes.
- Two more are becoming debt free through the use of Debt Relief Orders
- Many more are in the process of repaying their debts through the use of repayment plans.
- Other successes include being in better control of their finances, improvement in health, family relationships, improved diet, less fearful and increased confidence, peace of mind, better sleep patterns.
- Volunteers are learning new skills, increasing awareness of local needs and problems and how to address them and exposure to different aspects and approaches to society. A better appreciation of the many cultural divides that exist in our local society.
- Local churches brought together to experience the benefits of working together for individuals, churches and the community in providing ongoing support.
- Local communities - local people inspired and prompted to participate. Linking with other community resources such as Stourbridge Street Pastors and the Black Country Foodbank.



What do our clients say?

- I don't panic anymore when the phone rings.
- Just want to say a massive thank you for helping me, what lovely people you are.
- A huge weight has been lifted off my shoulders
- I kept my house thanks to you
- It's changed my life. The scales fell from my eyes and I can now see a way forward.

Some comments from team members

- The person I met at the first interview became a completely different person when they became debt free. She was completely transformed from a desperate fearful person to a happy carefree individual who could now sleep at night.
- Being able to help and see the difference gives me a real buzz.
- The work is more demanding and technical than I have experienced in seven plus years of other volunteering commitments which I currently have.
- Nothing prepares you for the first interview.
- It can be a struggle to keep the main thing the main thing.
- 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.

Have there been any challenges?

Lots - here are just a few

- The Financial Conduct Authority continue to work to protect consumers from the harm that can be caused by bad conduct in the financial services industry. As a result there have been a number of changes that we have made to our policies and procedures.
- Moving from the centre based casework software system to the online Catalyst system has presented some interesting challenges.



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



Some numbers from our first year

- 224 Second Class, 11 First Class stamps and 4 First Class Recorded Deliveries used.
- 605 telephone calls were made from the centre.
- 6 faxes sent

Some 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 think you would like to get involved as a member of our team, as a Debt Adviser, supporter, 'pray-er' or help in any way please phone the number above. We would love more help to enable us to help more people.
- We recently hosted two training sessions covering the basic requirements to become a debt adviser at the centre on 26th September and 10th October.
- If you might be able to support us financially either on a one off basis, or by Standing Order and Gift Aid (we are set up as an independent charity), please do get in touch.

Some final thoughts

We are anxious to build up a stable financial base to maintain and expand the work in the long term. To do this, we need your assistance, support and above all your prayers.

Please consider how valuable your support will be to those in our community in Stourbridge who need help in coping with debt.

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!

