



Churches Together in  
Stourbridge

# Life Centre Stourbridge



## Now in our 4th Year!

### Free Face to Face Debt Advice and Money Management

### You can find us here

The Upper Room, 105 High Street (above Vines)



### Some Recent Feedback

- I have spoken with the Life Centre today. They support people with debt issues. I have used them numerous times and they are fantastic. A. (Referring Agency)
- The Life Centre gave me some good advice on all subjects that I asked about at the time when I went for a meet and greet. Also I was made to feel at home and looked after. Thank you from B. (Client)
- I would love to thank the staff of the Life Centre for their help and support with my debt issues. It was a great relief and comfort to be able to relax and breathe easy when my debts became easier to manage. I will recommend the Life Centre to anyone who needs help in these matters. Once again a big THANK YOU. X. (Client)



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Community Money Advice

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# A Manager's Journey



**"The Only Thing That Is Constant Is Change -" – Heraclitus**

During my recent holiday I was thinking about my forthcoming retirement and wrote down some reflections of my journey into the changing world of debt advice. I take this opportunity to share some of my experience with you now.

## **Potted History**

- A visiting speaker to St Michael's church on 6th December 2009 planted the seed as he talked about the rising tide of personal debt in our country and the increasing need for people and organisations to provide free debt advice and money management.
- Having trained as a volunteer Money Coach with Christians Against Poverty in early 2010 I helped to deliver a number of money management courses.
- 2012 Churches Together in Stourbridge commissioned a survey into the greatest needs in our area. Debt came out as number 1.
- 2013 A small group of people set about the task of creating the charity we now know as the Life Centre Stourbridge in order to provide free, face to face debt advice
- 2014 Living Springs supported the work of LCDA in providing the use of "The Upper Room" and we were able to begin working with people in need from 1st May 2014.

Much has changed since that open meeting at St Mary's in October 2013. The shared heart and passion of the amazing team of people that is the Life Centre is a constant that, I believe, would challenge the statement by Heraclitus.

These are some reflections over more than 3 years providing debt advice and money management as the Manager of the Life Centre.



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## Some Reflections



### A Manager's Journey Into Debt Advice

Some of what I have learnt: -

- The causes and effects of debt are many and varied.
- The effects of debt are not restricted to the person with the debt.
- Every situation is different just as every person is different.
- "A typical client" does not exist.
- There is always more to learn.

Some of my observations: -

- Getting out of debt is harder than getting into debt.
- It takes tremendous courage to seek help.
- The cost of debt is not just financial.
- There are many myths regarding debt.

Some of the differences we make: -

- People becoming debt free.
- People able to sleep at night.
- People no longer afraid when the telephone rings.
- People no longer afraid of letters arriving.
- People no longer afraid of a knock at the door.

My next steps: -

- Help make the transition to the new manager as smooth as possible
- Take a 3 month sabbatical.
- Re-join the team as a volunteer debt adviser.
- Complete more on line training.
- Talk to anyone who will listen about what we do and why we do it!



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## A few statistics



- 8.5 - average number of referrals received each month
- 28 - current number of active client cases
- 52 - number of people helped so far this year
- 20% - percentage of clients from our town (the DY8 postcode)
- 56 - number of food bank vouchers issued
- 10 - people on our waiting list for appointments

## Other information

- £13,000 - average amount of personal debt without mortgages
- You can sign up to receive our newsletter on our web site
- £2,000 - average cost, per month, of running the Life Centre

## Some questions

- *Would you like to know more about what we do or why we do it?*
- *Do you have some questions?*
- *Are you considering getting involved?*
- *Are you able to support us financially, on a one off or a regular basis?*
- *Are you struggling with debt or repayments that are getting out of hand and think we can help?*

## Then please contact us:-

- By telephone on 01384 442375
- By email to [info@lifecentredebtadvice.org.uk](mailto:info@lifecentredebtadvice.org.uk)
- Via our website [www.lifecentredebtadvice.org.uk](http://www.lifecentredebtadvice.org.uk)

## Thank you for your support!



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