



Churches Together in  
Stourbridge

# Life Centre Stourbridge



## Free Face to Face Debt Advice and Money Management

### You can find us here

The Upper Room, 105 High Street (above Vines)



### The Team

Our volunteers come from a variety of our local churches.



working in association with  
Community Money Advice

Registered Charity No: 1156191.  
Authorised and regulated by the Financial Conduct Authority  
telephone : 01384 442375  
email us : [info@lifecentredebtadvice.org.uk](mailto:info@lifecentredebtadvice.org.uk)  
website : [lifecentredebtadvice.org.uk](http://lifecentredebtadvice.org.uk)





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## Some client feedback



I have been a client at the Life Centre for over two years. During all of this time my only regret is they were not around when my debts started to spiral out of control, though like too many people in this situation, anything resembling a brown envelope was filed in the bin, usually unopened.

My first impression of the Life Centre was, I must have inadvertently walked into the wrong place. I did not expect such a calm clean open interior. My Support Worker and I were instantly greeted by the main man Dave Davies. After introducing himself then other colleagues we were ushered to comfortable chairs whilst he made us a drink.

Dave's whole demeanour was very professional, courteous and approachable; he also made quite a good cup of tea. I started to feel relaxed and no longer on guard believing not only was I stupid as I had created so much unnecessary havoc and anxiety for myself also pathetic as I was more than old enough to know better. By the end of an unrushed lengthy session, it was so good to finally feel I could hand over my heavy financial burden into very capable hands. I wasn't entirely let off 'scot free' I was given homework, mainly finding letters from any other companies I owed money to, those that were not on land fill sites in various stages of decay.

I have had many appointments since, never once being passed to another colleague because Dave had double booked, running late or simply forgot I was coming! The high standard of calm friendly efficiency has never dwindled. I now feel more in control of my money, knowing what I've got and where it's going. I am tempted at times to have a loan from dubious loan companies conveniently forgetting how much and how long I will have to pay back. The one thing that stops me in my extravagant tracks is Dave and his brilliant team. After all their hard work and input over the past two years I do not want to let them or myself down.

Thank you

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# The Debt Advice Service



## Reflections of a Debt Adviser

I met my first real clients just 3 weeks ago; so 'reflections of a debt adviser' would be much premature.

Everyone receives such a welcome in the Upper Room! However busy, Dave exudes welcome and gives generously to colleagues and clients alike. I first called at the Upper Room on 25th April 2014 – which you might recall was just 6 days before LCDA was launched! Dave stopped setting up computers, left Martin the carpenter working on last minute fittings and engaged with me for over half an hour about this new work. (In spite of this introduction it was another 2 years before I felt the Lord say, yes now's the time to get involved.)

Following my initial training, the first clients I sat in with were all Martin's. For a forceful character, he is so gentle with clients. He leads them so calmly through the mass of introductory information; grasps so quickly the essential matters; and explains necessary information patiently and from so many different angles. Yet on the phone, he is tenacious on the client's behalf, and will ensure a new client leaves in a better place than they arrived – we are truly giving people hope.

Now, having met a few clients of my own, how do I feel? Terrified, yes. Daunted by the difficulties many clients are facing, definitely. Disappointed if our advice is not acted on, of course. But also I'm excited by the hope we are able to give to men and women dragged down by their problems, hope for a possible way out, hope that the future can be better than the present, hope that we, and our supporters, are giving in Jesus name.

Andrew Burton



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## Some numbers for 2016



### Up to the end of November

- 74 new referrals received, almost 7 each month
- 147 postage stamps at a cost of over £80.
- 1028 outgoing telephone calls made on behalf of clients.
- £228,767 the total amount of personal debt.

### Other information

- We spent almost 20 man hours on outgoing telephone calls between September and the end of November.
- You can sign up to receive our newsletter on our web site.
- We will be holding an open evening in 2017. If you may be interested in coming along then please drop us an email.

### Some final thoughts

- *Are you able to support us financially, either on regular or a one off basis? Please do get in touch.*
- *Would you consider doing some fundraising? Please do get in touch.*
- *If you are struggling with debt or repayments that are getting out of hand and think we can help, please contact us to make an appointment with members of the team.*
- *Maybe you have some questions or you are considering getting involved then please do get in touch. We would love more help to enable us to help more people.*

### How to contact us

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

### Thank you for your support!



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