



Setting up a debt advice centre

Heather Keates



The Queen's Diamond
Jubilee Volunteering
Award 2012

cma

Freedom from debt
Hope for the future



“Our experience of running a centre and the joy of helping people become debt free was like nothing we had anticipated when we started, and who knows what adventures the future holds!”

cma

Freedom from debt

Hope for the future



Introduction

Since 2001 Community Money Advice (CMA) has been enabling churches, groups of churches and local community groups, the majority volunteers, to establish debt and money advice services in the heart of their own communities.

This booklet, Setting Up a Debt Advice Centre, is a step-by-step guide as to how with time, commitment, and modest financial investment you can establish a similar service in your own community helping to free families and individuals from the blight of indebtedness. Personal debt is one of the biggest social ills facing society today. Providing debt and money advice transforms peoples lives and makes a considerable impact on your community as a whole.

CMA has considerable experience of providing services to a large network of advice centres across England, Wales and Scotland. We are endorsed by the Charity Commission for the quality of our operations, and we are one of only sixty charities to be given the Queen's Diamond Jubilee Volunteering Award – a charity MBE.

CMA's professionalism is matched by our passion to help people oppressed by financial issues, and see them released from that prison. As you start on this journey, be assured CMA will be here to support you, from first steps to providing attentive services to your centre once open.

CMA is a Christian organisation, which is reflected in our materials, constitution and training courses, but we want to work with any group interested in setting up a free, face-to-face debt advice service, regardless of faith.

We wish you the very best in deciding if the CMA model is right for your group and circumstances. If it is, CMA will commit to supporting you throughout the life of your advice centre.



In April 1997, Burgess Hill Debt Advice Centre opened its doors to anyone in Mid-Sussex with debt problems. Its twelve voluntary staff were prepared to help their clients with anything from filling in benefit application forms, through to personal insolvency.

Within several months, despite being in an area of perceived affluence and zero unemployment, the centre was struggling to cope with the demand for its services. At this point a companion centre in a neighbouring town was opened, showing that the Community Debt Advice Centre model was flexible enough to be copied and adapted. By 2001 a number of advice centres had been established with even more churches and community groups asking how to set up a centre.

Therefore, in 2001, Community Money Advice was established as an umbrella organisation to advise those looking to start up money advice projects, as well as offering guidance, support, ongoing training and information resources to those centres already established. CMA has now expanded into a national network of member centres, impacting thousands of lives a year, giving people not just the skills to get out of debt but to stay out of debt permanently.

The most important lesson learnt over the years is that anyone involved in giving debt advice must have a compassionate heart for the poor. Increasing use and misuse of credit means that society is waking up to the impact and damage this can cause, not only to individuals' lives, but also to the nation as a whole. This booklet has been designed to give practical guidance on how to set up and run a money advice centre. Based on the experience of CMA's centres, this step-by-step guide covers everything from best practice to legal requirements and insurance.

If you would like to visit or make contact with one of our existing centres, we can put you in contact with your local Operations Support Manager (OSM). You will find that our

OSMs are happy to discuss how you go about setting up a centre and also arrange for you to visit an existing centre to enable you to get a feel as to what is involved. If you decide to join CMA, you will then gain access to a range of benefits from a freephone advice line and free client case management software, through to preferential rates for our highly respected generalist debt adviser training courses.

Drawing on our experience will prevent you having to re-invent the wheel, simplifying your task.

When you are ill
you see a doctor.
When you have
money illness,
you can see a
money doctor!

CMA CLIENT

What is money advice?

Money advice ranges from helping someone fill in benefit application forms, working out budgets, setting up debt management plans, right the way through to personal insolvency/bankruptcy. Early on, a decision needs to be taken as to the scope and scale of your centre:

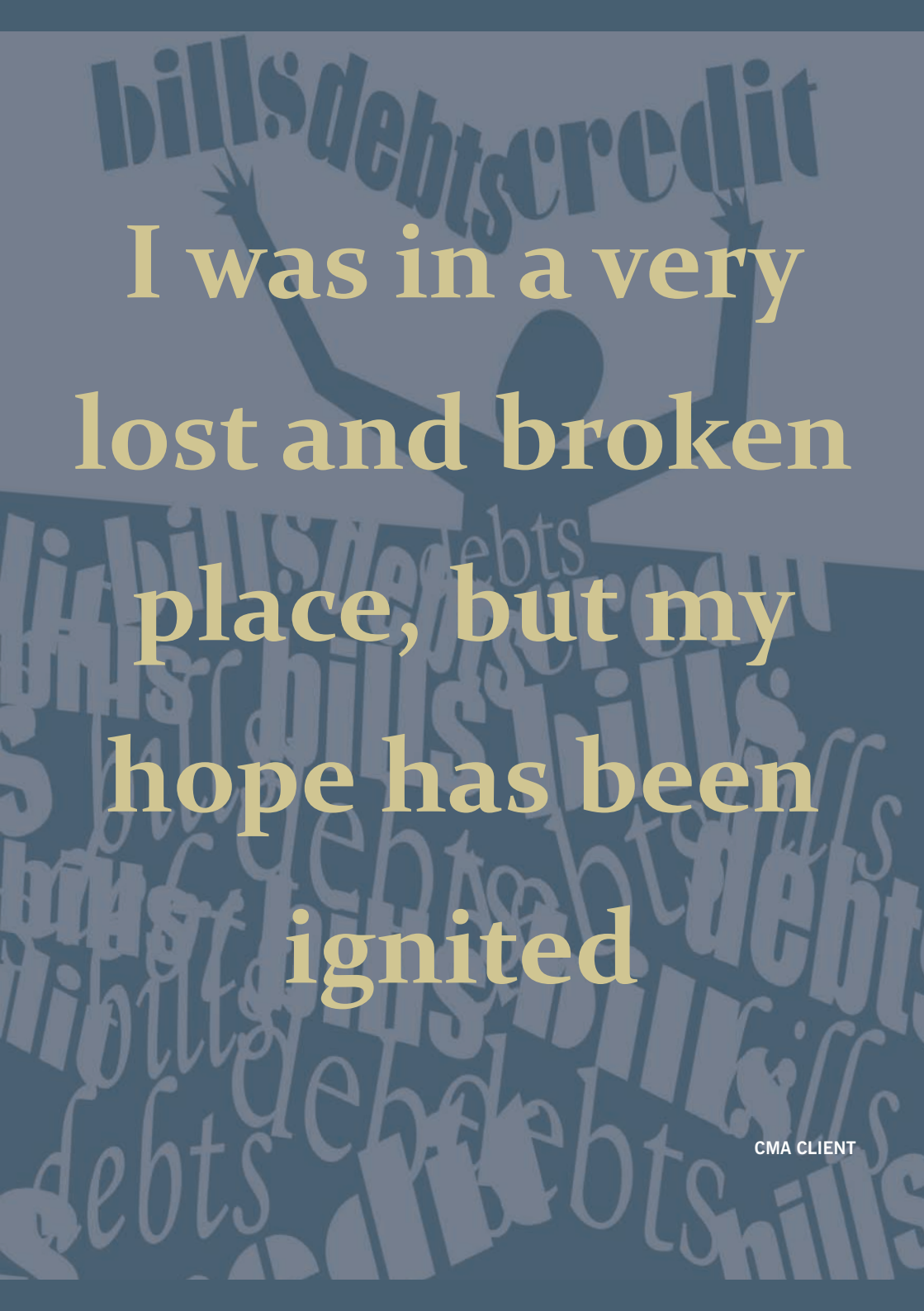
Basic: reviewing financial situation and signposting on when necessary, setting up informal debt management plans and negotiating with creditors, whilst referring on complex debt issues and insolvency work.

Full: offering help, advice, casework support and guidance, on all aspects of money advice including insolvency work and maybe even benefits advice and advocacy.

It may be that you decide to start low key and over the course of time gradually increase the scope of your service. Alternatively you may wish to jump in at the deep end and offer the full range of services from the outset. CMA, through your dedicated OSM, can advise and assist, whatever the size and scope of the advice centre you wish to set up.

In addition, whether you wish to run budgeting education courses, act as a budget adviser, become a fully trained debt adviser, or set up a money advice centre, CMA can provide the training, resources and mentoring to enable you to do so.

This booklet has been designed to provide practical guidance for anyone looking to start a money advice centre. The principles it contains will apply to whatever size of project you are planning.

A person with their arms raised in a crowd of financial terms. The background is a dark blue gradient with a repeating pattern of the words 'bills', 'debts', and 'credit' in various sizes and orientations. A silhouette of a person with their arms raised is visible in the center, suggesting a crowd or a moment of triumph.

I was in a very
lost and broken
place, but my
hope has been
ignited

CMA CLIENT

What does CMA offer?

Community Money Advice is an umbrella organisation with a network of affiliated advice centres across the nation. CMA can offer help, guidance, training and support for those looking to start up an advice centre. It also offers ongoing training, mentoring, information and support to already established advice centres. Affiliation is available for a one-off fee and subsequent annual subscriptions. Please contact CMA or visit our website for the current fees.

Affiliation benefits include:

1 Affiliation Pack containing:

- Certificate of affiliation
- A directory of CMA affiliates
- Copies of CMA resource booklets
- Resources ordering form
- Information of where to apply for indemnity insurance
- Electronic templates of policies and procedures
- Electronic CMA logos

2 Additional materials and resources for churches and community groups looking to start up a new centre

3 Catalyst Debt Advice Solution

Included in your affiliation pack is our bespoke, cloud based computer software package that simplifies client case management by providing in one place:

- Record of client income, expenditure and debts
- Financial statement generation
- Automated creditor letter generation
- Progress Log
- Diary
- Case review module that collates basic statistics for your centre

4 Training

- Reduced rates for our generalist debt adviser training courses that all new advisers must attend unless they use an approved alternative

- Ongoing access to skilled and specialist level training, both in-house and online

5 Free CMA telephone and email advice line

An 0800 Freephone Service, open 9.00 to 21.00, five days a week, manned by a team of experienced advisers who can provide advice on everything from client casework through to help when setting up your new centre

6 Partnerships with other organisations that allows:

- Access to full professional indemnity insurance
- Access to the Citizens Advice Expert Advice Team email and phone helpline and MATRICS helpline for those based in Scotland
- Access to free Wiseradviser specialist and caseworker level training courses (available online) and practitioner workshops held throughout the country

7 Access to Centre Resources section of CMA website including:

- Additional training modules including budgeting education materials
- Sample policies & procedures, including templates
- Debt Relief Order (DRO) application forms (England & Wales)
- Guide to applying to the FCA for authorisation
- Insolvency guides
- Sector guidance notes
- Downloads from conferences
- Useful information and forms
- Fundraising guide

8 Community

We seek to provide a sense of community for the centres through the following:

- Every CMA Centre becomes part of a CMA region, with a dedicated OSM as central contact
- At least one visit a year by your OSM
- Regular email bulletins to keep up to date with sector news and changes
- Newsletter produced three times a year containing new client stories and updates
- Subsidised Annual CMA Conference

What does CMA expect of you?

If you decide to become an affiliate of CMA, then we have a number of common expectations:

- 1 Your service must be completely free to your clients
- 2 Your service must be unconditional and non-judgmental
- 3 You must have full professional indemnity insurance
- 4 Your centre must comply with all current legislative requirements
- 5 You must maintain Financial Conduct Authority (FCA) policies & procedures including equal opportunities, confidentiality, and complaints procedures
- 6 All your advisers must have completed CMA's Money Advice Service (MAS) approved 'advice level' training (and are committed to ongoing training)
- 7 We expect you NOT to set rigid targets for numbers of clients seen or people 'saved'; we believe money advice should not be target driven, rather it should be about helping those in need and nothing else
- 8 You must comply with any audit requirements and other legal obligations as laid down in your constitution or governing deed
- 9 Pay CMA's annual affiliation fee*
- 10 You must be authorised by the Financial Conduct Authority and abide by the Financial Ombudsman Service requirements regarding complaints
- 11 Have the "working in association with CMA" logo clearly displayed on your literature

** CMA charges an administration fee on top of the standard affiliation fee if you pay by cheque. Please contact CMA for current fees.*

Using this booklet

Below is a series of steps based on the way the majority of CMA's centres have been setup.

It is not a hard and fast set of rules, and you may well find you approach things in a different order, but it has been designed to give you a checklist to work from. Don't feel daunted, because as you follow these steps, the way ahead is relatively straightforward and your dedicated OSM can help and advise as you go along.

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1 A sense of calling

The first and most important thing for church groups is to have a clear sense of calling from God. Likewise secular groups must have a clear commitment to long term service provision. It is no good getting stuck in just because you think it's a 'good idea' or see it as a way of winning people to Christ. What each CMA centre offers is a service with no strings attached. It is an opportunity to be actively involved in serving the poor and needy in their community just as God commanded the Israelites throughout the Old Testament and Jesus so clearly instructed in the New Testament.

2 Background reading

(see Appendices for recommended reading list)

It is a good idea to read as much as you can about any money related subject. Try to get a good mix of both Christian and secular material so that you can familiarise yourself with standard practices and discern where approaches differ. In the *Appendices* there is a reading list, which differs from the reference book list. All the books selected in the reading list are well written and easy to read. It is remarkable how little is available on the subject of debt, especially from the biblical perspective, but it is worth scanning the shelves of your local bookshops on a regular basis. The internet is a good source of information with most of the newspaper and television companies' websites carrying a number of interesting archive articles. These sites will give you a flavour of the national scene. Local radio and television sites will give you a regional perspective and some insight into the impact that debt is having on your local community. As you get involved with giving debt advice, it is always helpful to be aware of the bigger picture and the best way of doing this is through reading and research.

There have been a number of television programmes, newspaper articles and online forums discussing the issue of debt. Whilst it is helpful to watch and read a few of these to get a better understanding of the impact that debt can have on individuals and families, beware of overload; especially emotive messages, and quirky approaches to solving debt problems that are not necessarily best practice!

3 Visiting existing advice centres

Visiting an existing money advice centre can help crystallise ideas and clarify what you want to be aiming towards. It will also help you decide what approach would work best for you. CMA centres are happy to receive visitors, so please contact your OSM who will be happy to arrange a visit to a centre close to you. This will give you the opportunity to start building a relationship with an existing centre that will be able to provide information and guidance through your setting up process.

When you visit a centre spend some time beforehand deciding on what you would like to get from your visit. Preparing a list of questions is very helpful, as it is very easy to come away from a visit and realise you forgot to ask something important.

Looking at the set up, venue and facilities, as well as talking to those involved in giving the advice, will help demonstrate what is involved in running a centre.

Don't expect to be able to sit in on a client interview, although in some cases this may be possible. It will depend on the individual centre's policy and also the permission of the client involved.

You will find you either 'catch the vision' and want to run with it, or you will end up deciding debt advice really isn't for you. It is vital to reach this decision before you are too committed. Getting involved with an existing local service might also help you decide if you want to proceed or not.

Debt problems occur across all sectors of society and across the whole nation. Many clients earn well (or have earned well) and may have an appearance that belies their situation, but their needs are often just as great as the more familiar face of poverty.

No one can afford to judge by appearances, if the centre is aiming to offer a truly scripturally based, impartial service.

4 Talking to people with common interests

Talking to people in related services can give you more of a feel for the work you are planning to undertake. Centres have found it informative talking to the local council, Citizens Advice (CAB), Jobcentre Plus, County/Sheriff Court, foodbanks and housing associations and conversely it gives those bodies an idea of what you are aiming to achieve. You may even find you are able to tap into some of their resources. However, don't always expect to get a favourable reaction from the outset; you may be viewed with suspicion at first, until you prove that you are serious and are setting about things in a professional manner. Then attitudes may change.

First, you will need to show clearly how your staff team will work together, and how you are managing your project. It is worthwhile having a document that spells out your aims and objectives, and what measures you will put in place to achieve them. Crucially, include how your staff – whether volunteers or employed – are going to be trained to a recognised standard. CMA is able to provide this training.

When a positive relationship has been established, some centres have been able to share training sessions and developed mutually beneficial partnerships with other agencies that have enhanced the services they have been able to offer.

When talking to the council it is best to contact the department that deals with housing and also council tax. Very often social housing tenants will have issues with rent arrears

and/or council tax arrears. It is helpful to have the name of someone in those departments who you can pick up the phone to, or even arrange face-to-face meetings with.

Does your local CAB have a specialist debt adviser on their staff, and if so how busy are they? This will give you some indication of the need in your area. You don't want to start up a project where there is no need for advice, although this is rare. It may be that the local CAB will welcome you with open arms, especially if they are rushed off their feet, or if they haven't got trained debt advice staff based locally. On the other hand they may be suspicious of you and your motives. This may take some time to overcome, but don't let it put you off. Being tactful and demonstrating your professionalism will build their confidence in you.

Local housing associations may well have tenants who are struggling to pay their rent or have significant arrears. To know there is a place where they can signpost these tenants for free impartial advice could be of significant benefit to both the housing association and their tenants. This is why it is important to contact any local housing associations and let them know what you are going to be doing and what services you will be able to offer. You may find this is mutually beneficial as it may be a source of clients for your centre and it will ensure that the tenants have a place where they can get the help and support they need to resolve their debt situation.

Find out if you have a local foodbank as very often people who use them have debt issues that need help to be addressed. Having a good relationship with a local foodbank will mean that you can refer your clients to access their service and vice versa. Having access to food whilst waiting for benefits to come through or when someone has had their benefits sanctioned is a real lifeline. Also some foodbanks are prepared to supply food so that it enables a client to save towards insolvency costs giving a client the opportunity of a fresh start.

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Setting up your management team

By this stage you should know whether or not debt advice is for you. You really need to share your burden with your church leadership/trustees/manager and look to gather others close to you if you haven't done so already, to build a core team who will help take on some of the co-ordination and oversight of the ongoing project. It is vital to get permission, support, covering and backing from whichever body you are working with to set up a centre. Debt advice can be extremely rewarding but it is also very draining, so it is important to be able to rely on the support of a committed team. If you are in a church environment then talk to your leadership about getting one or two of them actively involved, as this will enable them to identify with the issues advisers face. You also need to talk to them about how your project will fit in with the vision of the local church and look at the ways it will enhance the services the church already offers.

Please do not expect your leadership or members of your management team to be as passionate as you, but do be prepared to keep drawing the issue of debt and money management to their attention. Don't expect them to remember what you are doing all the time: provide regular, brief updates as to how you are progressing; short presentations can be effective. Adopting a low-key approach while providing concise, accurate feedback, is the best way of engaging the leadership team without overburdening them.

Once you have a nucleus of a team, talk to them about the different ways they can be actively involved as there are many areas they can serve without necessarily being trained up to give debt advice. Once you know how your team will be made up it will help you identify how your project will fit within the local community.

When setting up a debt advice centre (DAC), it is important to consider which type of governing body it will operate under.

There are a number of options, which are listed below:

England and Wales

You may wish for your centre to operate within an existing governing body, e.g. local church or community group. This will be the easiest option, as the governing body will already be registered with the appropriate authority. The centre will need to write and adopt a constitution.

If you wish your centre to operate as an independent body that has an income of less than £5,000 p.a. then you have three options:

1 To operate as an Unincorporated Association.

This may be an appropriate body if all the advisers/administrators are to be volunteers and the centre won't own their own building. The governing document required is a constitution and no registration with the Charity Commission is needed. However, if you would like to be able to reclaim Gift Aid on any gifts then charitable status can be applied for through HMRC.

Pros: no registration or filing of accounts or returns.

Cons: there is no protection from liability for the trustees, therefore, trustees liability insurance will be necessary.

If your annual income rises above £5,000, then registration with the Charity Commission is required.

2 To operate as a Trust.

This may be an appropriate body if you are looking to employ some staff and or manage property (although you don't have to!). The other main differences between this and an Unincorporated Association is that a Trust doesn't need to have a membership or hold an Annual General Meeting. The governing document required is a Trust Deed.

If the income is below £5,000, you wouldn't be able to register

with the Charity Commission, but you would have the option of applying for charitable status through HMRC, as above.

Pros: as for an Unincorporated Association and no membership and AGM required.

Cons: as for an Unincorporated Association

3 To operate as a Charitable Incorporated Organisation.

This is an incorporated form of charity that is not a company, so it only has to be registered with the Charity Commission and not at Companies House. Trustees will normally have limited or no liability for the debts of the organisation.

This option provides some of the benefits of being a company, but without some of the burdens and will probably be the preferred choice for a new independent centre.

Pros: members and trustees will be protected from liability for any organisation debts and the centre will be able to enter into contracts and be an employer.

Cons: will need to file accounts and an annual return with the Charity Commission.

If your centre wants to operate as an independent body and has an income of more than £5,000 p.a. then, again, there are three options:

1 To operate as a Charitable Incorporated Organisation (CIO)

as above.

2 To operate as a charitable company limited by guarantee.

If you go down this route then you need to be registered with both the Charity Commission and Companies House. You will need to draw up official governing documents including Memorandum & Articles of Association

Pros: As for Charitable Incorporated Organisation

Cons: Need to file accounts and returns with both HMRC and Charity Commission

3 To operate as a Trust.

If you want to operate as a Trust but with an income in excess of £5,000 p.a. then it is the same as the Trusts above, except that you would need to register the Trust with the Charity Commission and file an annual return along with your Trust's accounts.

Links to Model Constitutions, Memorandum & Articles of association and Trusts Deeds along with information on all of the above can be found on CMA's website.

All information on how to set up a charity is available on the Charity Commission website www.charitycommission.gov.uk

Scotland

DAC to operate within an existing governing body, e.g. local church or community group.

This will be the easiest option, as the governing body will already be registered with the appropriate authority. The DAC will need to just write a constitution.

DAC to operate as an independent body that has an income of less than £5,000 pa.

There are two options:

1 to operate as a Voluntary Association – ideal if you are not renting, leasing a building or employing people.

Main features:

- Least bureaucratic
- Little/no set up costs
- Suits small scale activities not involving renting, leasing a building or employing people
- Accountable to a single regulator the Office of the Scottish Charity Regulator (OSCR), if a registered charity
- Does not have any legal identity separate from members
- Leases/formal contracts have to be entered into, in names of office bearers

- Legal proceedings would be taken out against individuals rather than organisation
- Management committee could be personally liable for debts

Full information, including a model constitution can be found at www.scvo.org.uk

2 To operate as a Trust. This may be an appropriate body if you are looking to employ some staff and or manage property (Although you don't have to!). The other main differences between this and a Voluntary Association is that a Trust doesn't need to have a membership or hold an Annual General Meeting.

The governing document is a Trust Deed.

Main features:

- No formal registration
- No statutory procedures for meetings
- Less administration
- Does not have any legal identity separate from members
- Leases/formal contracts have to be entered into in names of office bearers
- No concept of accountability

Full information, including a model constitution can be found at www.scvo.org.uk

DAC to operate as an independent body and has (or has the potential to have) an income of more than £5,000pa.

An Unincorporated Association isn't really an option if the budget is over £5,000pa, as it may mean that you are employing someone which isn't allowed by an Unincorporated Association.

There are three options:

1 To operate as a Scottish Charitable Incorporated Organisation (SCIO) providing limited liability and separate legal identity to organisations that want to become charities but do not want or need the complex structure of company law. SCIOs are regulated

by OSCR and do not need to register with Companies House. This will probably be the preferred choice of a governing body for a new independent DAC.

Full information, including a model constitution can be found at www.scvo.org.uk

2 To operate as a charitable company limited by guarantee.

Before the introduction of the SCIO, this was the only governing body for Trustees who wanted to limit their liability. This body needs to be registered with both OSCR and Companies House.

Main features:

- Separate legal identity
- Company can hold property, enter into leases and employ people
- Limited liability for members – which includes the board
- Better for larger scale operations as board members do not need to enter into contracts on behalf of the charity
- More bureaucratic
- Costs and work involved in reporting to Companies House and OSCR
- Must produce accrued accounts no matter the size of turnover
- Must keep up to date record of board members and inform Companies House of changes
- Must keep register of members
- Board members liable for fines imposed for late annual returns

Full information, including a model constitution can be found at www.scvo.org.uk

3 To operate as a Trust as above, but this time you would need to register the Trust with OSCR.

Full information, including a model constitution can be found at www.scvo.org.uk

6

Calling for volunteers

The CMA model allows you to be completely flexible with regard to staffing. How many people you have, what hours they can commit and whether they are volunteers or employed, will define in a large part how your centre will operate. Many CMA centres are run entirely by volunteers, but not all. Therefore you need to look at two options as to how you will establish your team.

Firstly, if your management team have a vision for a centre run by paid staff, then you need to establish your budget. That will then determine what salaries can be paid, to how many people, and for what hours.

If you are going to operate with volunteers, then you need to find out who feels called to work in money advice, and again what hours they can realistically commit to. This also applies if you are supplementing paid staff with volunteers. There are a few standard approaches to finding volunteers:

- 1 If you are going to base your centre in a church, or are a group of churches looking to establish a local centre, then you could call for volunteers at a Sunday morning meeting, with or without a formal presentation. This could also be reiterated to small groups through their leaders, and the communication process could be supplemented by an informative handout with your contact details
- 2 Invite people to a meeting at which you can present your vision and plans and encourage people to be involved
- 3 Consider suitable individuals that you or any of the management team knows are interested in what you are trying to achieve, and invite those people to be involved

You may well be able to come up with further ideas; there are no hard and fast rules.

Since it is at this stage that you are engaging people with your vision, this is also the time to encourage those who would like to support the work through either prayer or financially. These

requests should be included in your initial ‘call to arms’.

Once you have a good idea of how many people are prepared to commit to the project, then you can use their hours of availability to define your overall opening hours and way of working. There are two main strands to the work:

- 1 Face-to-face advice (sometimes supplemented by ‘non-advisers’ helping out with tea, coffee and tissues)
- 2 Administration: inputting statements into Catalyst, handling the correspondence, negotiating with creditors (and for some centres, visits to court or government offices)

How might this be managed?

Decide whether one or more people are going to do all the administration, or whether each adviser will manage their own. Remember that administration may need to be done during office hours, so this can sometimes restrict the number of staff who can do it. Also, you may feel that you only want one or two people working with Catalyst, to ensure consistent entry of information.

As a guideline you can work on the basis that an administrator will need roughly one hour to input a new client’s details, generate the first batch of creditor letters, and make initial phone calls. Allow 30 minutes for ‘revisits’ to the case.

Face-to-face advice: you can work out the total number of hours you can be open for clients, from a combination of the availability of staff and the availability of meeting rooms.

Ideally you will need to allocate two hours for each initial client face-to-face meeting, with enough time subsequent to that meeting for any administration that has been generated. Follow up meetings should be allocated at least one hour with additional administration time factored in based on the complexity of each individual case. You can create a roster of ‘meeting slots’ which will put a realistic control on how many clients your centre can see in a given period (days, weeks, months). This should be coordinated by a manager/administrator.

You can drop all of this information about availability (people and space), and time slots, into a weekly diary format, and this will, of itself, define how many hours you can operate, and when. The CMA network includes a variety of centres of all different sizes and opening hours; the smallest being staffed by two volunteers open a very few hours a week and the largest manned full time within ‘office hours’ with employed staff. Essentially, you cut your cloth to match your resources.

7 Premises and practicalities

(see Appendices for an equipment list)

When you know who is going to be involved and you have a rough idea of the core hours you will open, you need to decide where you are going to operate. It is good practice to interview away from the client’s home as this has a number of benefits including fewer distractions. If you have clients who have mobility issues, as a team you need to decide how best to meet that need. Can you ensure you have full or assisted disability access, or will you undertake home visits?

Community centres, church or council buildings and offices often provide the most practical solution to where you establish your money advice centre, as an advice centre needs very little space and can be run happily out of shared premises. A small, welcoming room for interviews with a good supply of fresh coffee on the go, together with a box of tissues and some leaflets is essential. Comfortable chairs and an informal layout in the interview room can help make the scene less intimidating for your clients. It is also helpful to have larger office space (it can be shared with other projects) with a large lockable filing cabinet, a very well stocked bookcase, a desk, a telephone, a specifically dedicated, password protected computer with access to the internet and Microsoft Word, as well as a document shredder. On occasion, it may be helpful to be able to have

access to additional rooms to cope with additional clients, or to facilitate disabled access.

There is always the option of renting or buying your own premises but this will require careful thought and planning. Renting a shop unit will increase your visibility within your locality but there are significant cost implications, although business rates should be nil. You may find a local doctors' surgery, school, or library would welcome a money advice project on their premises, for no cost.

If you fail to find suitable premises, you can look at visiting clients in their homes, but there are implications that need to be thought through carefully. Robust data protection and confidentiality procedures need to be established to cover the transportation of confidential data. Where and how the administration is done needs to be considered, and there is always an additional element of personal risk entering strangers' homes. Minimising that risk needs to be thought through, and interviewing in pairs will be a basic requirement.

8 Funding

(see Appendices for sample budget)

Obviously the size of any facilities, equipment, etc. will determine your budgetary requirements and also if you are looking to employ staff, this will have considerable impact on your annual budget. There are both initial setting up costs and ongoing running costs to consider.

Don't despair if you can't immediately access all the funds you think you may need. If you do need outside funding, a decision as to who will be taking on the responsibility for fundraising needs to be made at the outset of the project. Remember that not only do you need to be sourcing start-up funding but also ongoing core cost funding, which can be more difficult and time consuming to obtain. Find someone who is

not only confident with form filling but knows and is passionate about the project and able to sell it through what they write.

There are several places you can turn to for funding. Do ask your OSM if they are aware of any current funding opportunities in your region for your sort of setup. Another choice you need to make at the outset is whether you are happy to go for funding from the Lottery? Some of the money from the Big Lottery is not from sale of tickets but from unclaimed bank accounts, so it is worth checking where the money has been sourced before making a decision as to whether to go for it or not. Lottery funding can be a good starting point for new projects, as they will often make an award for two or three years, which allows a project to get established. As with any government funding, applying can be a complex and lengthy process and may come with strings attached, so read the small print on the application documents.

You are likely to have most success sourcing funding locally. Your council may have a department specifically dedicated to working with volunteer groups. They will be able to point you in the direction of any available community grants. Often, local businesses are keen to sponsor projects within the community. Certain charities and trusts will donate money to help with setting up costs and a few may give towards running costs on an ongoing basis. The internet is a great source of information and contact details, and access to The Directory of Grant Making Trusts, which lists all organisations who give money and who they specifically look to donate to can be very helpful in identifying who you are eligible to apply to.

Do you know any individuals who would be prepared to pay for specific items? Try appealing to large banking or credit institutions, as they are keen to represent themselves through their generosity to associated charities. All major banking institutions have departments dedicated to funding social action projects, and the details are readily available on the internet.

It is also worth blanket letter dropping to see what help you might get from local businesses and institutions – you may be surprised by the positive responses you receive. It is helpful to have a nicely drawn up leaflet explaining your project: what it is, why you are doing it, how much funding you are looking for and what impact you are hoping to have on the local community. You can then send this out with a covering letter, asking for the opportunity for you to visit them in person to talk about the project.

9 Authorisation and data protection

Anyone who gives debt advice needs to obtain authorisation from the Financial Conduct Authority, prior to giving any advice. This is free for all not-for-profit bodies and there are a number of policies & procedures that you will need to have drawn up prior to applying for authorisation. CMA has a bespoke guide for any CMA centre to help fill in the application form along with template policies & procedures to ensure full compliance with the FCA requirements. The authorisation application form can be accessed and filled in online.

Although you currently do not need any formal qualifications to set up as a debt adviser, the Financial Conduct Authority have issued regulations and guidance as to best practice in setting up and running a debt advice centre as well as the way advice should be given and by whom. The regulation and guidance set out are practical and common sense and Community Money Advice requires all their centres to more than meet these; the standards of which are embedded in all CMA's policies & procedures. As you are going to keep records you must register with the Information Commissioner's Office. It can feel a little daunting when faced with the forms but they are logical and you are only required to fill in those sections that are relevant. Do feel free to contact your OSM for help to complete these forms, which can be filled in and submitted online, but there is an annual fee that covers the

registrar's administration costs that will need to be paid. Additionally you will need to identify someone to take responsibility for compliance. If you are part of a joint project or based within a church it is worth jointly filling in the forms to cover all areas of data collection and storage within the premises. Do tick every single category that you may even vaguely fit into on the premise that it is better to be over covered than under covered.

Disclosure and Barring Service (DBS) All CMA centres have to have a 'vulnerable persons' policy and procedure to ensure compliance with the FCA requirements. However the need for every volunteer/centre staff member to have a DBS check is less clear as it depends on who each centre works with and the type of service that is offered. CMA recommends that you contact the DBS to ascertain whether you need to undertake checks. Under the Disclosure Barring Scheme you are unable to undertake checks 'just to be covered' as there is now a stipulation that there has to be a genuine requirement that can be articulated in order for these checks to be carried out. In Scotland CMA recommends that centres should apply for Standard Disclosure Level but also consider applying for PVG (Protection of Vulnerable Groups).

Financial Ombudsman Service (FOS) In 2014 the Financial Ombudsman Service took over regulation for complaints policies and procedures for debt advice centres. Each CMA centre needs to have a well defined compliant complaints procedure that ensures any complaint will be dealt with in a set manner within the defined time limits set by FOS. Every client should have a clear understanding as to how they can make a complaint if necessary.

Some centres have a 'compliments, comments & complaints' leaflet that they can give to clients, additionally a simply worded contract needs to be signed by your client within the first interview

and all clients should be given a debt options sheet as well as a client information leaflet provided by CMA for all centre clients.

10 Insurance

Once you have sorted out your funding and are in possession of FCA authorisation, you need to get full professional indemnity insurance. This will be one of your major annual outlays and should be properly budgeted for. You need full professional indemnity insurance as trustees' indemnity insurance doesn't provide any cover for the advice givers. If you are employing staff then you will need employers' liability insurance as well. CMA can provide details of insurance providers, as it has become increasingly difficult to source cost effective providers of suitable cover. In this day and age of allegations and reprisals, especially where advice is being given to the general public, it is vital to get good cover and so one of the conditions of CMA affiliation is evidence of sufficient insurance through a copy of the certificate being provided each year of affiliation. This insurance provides volunteers and staff with the protection that they need, with no one individual ending up carrying the blame if anything goes wrong.

11 Training

Where do you begin with training your volunteers? It is impossible to cover every aspect immediately, as debt advice is a subject on which there is always so much more to learn. The key requirement is to get some good basic training as to what debt advice is, and the standard procedures involved. The Community Money Advice bespoke training programme enables volunteers with little or no experience in giving debt advice to reach accredited status as a money advice worker.

The Money Advice Service has accredited CMA's training programme and completing our training will enable the adviser

to carry this accredited status with them even if they move to another establishment. Our accredited training comprises three face-to-face training days and two in-house training courses. There are two assessment tests based on the three training days which when passed will ensure the adviser meets the MAS 'Advice Level' criteria.

The first two training days cover topics such as
causes and effects of debt,
liability,
priority & non-priority debts,
maximizing income and minimising expenditure,
compiling a financial statement,
repayment strategies,
administration,
basic court procedures
insolvency options.

Following successful completion of the first two days and the in-house training courses, the volunteer is sufficiently trained to advise clients in a CMA centre. (The in-house training courses of Listening Skills and Role Play need to be completed prior to advising in a CMA centre).

The third day follows once the adviser has been giving advice for at least three months and we discuss
problems encountered when dealing with clients,
problematic creditors,
negative financial statements,
emergencies,
policy & procedure,
signposting & referrals,
enforcement of debt,
insolvency options.

Following successful completion of this day and the assessment, the adviser will now be MAS accredited to Advice Level.

We recommend that further training from CMA is undertaken including insolvency and essential benefits and that Wiseradviser ongoing training is completed on a range of courses, which can be accessed online.

Details of all our training are available on our website www.communitymoneyadvice.com/events or by emailing training@communitymoneyadvice.com

Once you are up and running it is vital to have an ongoing commitment to training so that the quality and relevance of advice given is always improving. These training sessions should be arranged to take place at times to suit your team; evening and weekend sessions are often best, especially for volunteers. It is also worth asking around locally to see if people in related industries would be prepared to come and take a session. Not only does this provide good training but it also establishes relationships with people you may need to approach when working with clients.

Do you know anyone who is involved in debt recovery, or a solicitor helping with debt or housing related issues, who could go over court forms and procedures? It is worth seeing if a local District Judge (DJ), official from the Sheriff's Court (Scotland), someone from the Jobcentre Plus or Council Tax department etc, would be prepared to take a session or two. So do invite anyone and everyone you know who are involved in related areas to come and talk to your team.

NB: it is a good idea to have no more than eight weeks between the start of training and opening, so that knowledge acquired does not fade for lack of application. However, the real training will start when you open your doors to the public: it is impossible to train for every eventuality, but good groundwork will build your team's confidence.

12

Reference material

(see Appendices for recommended reference materials)

Because it is impossible to know everything about money advice, it is vital to have a comprehensive bookshelf, which is kept up to date. You will find that certain books need updating annually as legislation and benefit rate changes. There is no shame in saying to a client that you are unsure of something and going to look it up. Do not guess; it is better to get it right first time than to find out afterwards that you have made a mistake.

There is a list of essential reference material in the appendices, but keep your eye open for additional sources of reference materials. Annual subscriptions to related magazines such as Child Poverty Action Group Welfare Rights Bulletin can prove useful, as well as looking on the internet and scouring libraries and bookshops for anything that may be relevant.

You may wish to have facilities to help your client to apply for any benefits they may be entitled to. Your local councils may have specific application forms for help with Council Tax that you could look to hold in stock. Foodbank vouchers are also very useful to be able to hand out in an emergency.

Catalyst, which is one of CMA's affiliation benefits, is a bespoke administration software package that substantially reduces the time and effort involved in client casework. We would view this as an essential tool for the efficient running of any money advice centre. You will need a dedicated computer with Microsoft Word installed and access to the internet. This will also enable forms to be downloaded and printed off, including benefit, court and insolvency forms along with information guides. These guides are often only available online to download.

A couple of very useful websites are www.turn2us.org.uk and www.entitledto.co.uk. These websites ask a few questions and then give a rough idea of whether your client may be entitled to additional help through the benefit system. This therefore negates the need for expensive software that works out benefit

entitlements, unless you are going to be giving formal benefits advice and/or undertaking benefit tribunal work, when these more sophisticated tools will be required.

13 Stationery

It is important when contacting creditors that you look professional and so you should have your stationery properly designed, and use the standard letter templates on the Catalyst program (these can be altered to suit the occasion and your centre). On the wall of the office it is helpful to have a flowchart showing case progression with the relevant letter template number required for each stage. This enables everyone to follow the same administration process for each case. However, this standard procedure may not always be applicable, as each client is unique, with different sets of circumstances, and therefore it may be necessary to draft more specific letters in some cases.

The key items that must be both absolutely complete in detail, and intuitive to use, are the forms that you will employ during the initial interview, and those used immediately afterwards to write the case up. Again Catalyst has standard templates that you can adapt to suit.

If you are using paper files to record client casework make up blank client files and store them at the front of your filing cabinet so that you can grab one whenever a new client comes in (you can use paper or electronic or both. It is entirely up to you as to what your team feels most comfortable with). Ideally you will always need to have the following to hand for when a new client comes in:

- client contract
- client contact details sheet
- problem summary sheet
- financial statement
- several authorisations
- blue 'client' leaflet and 'debt options' leaflet
- progress monitoring sheet

You may wish to produce a small leaflet to hand to your client explaining a bit about your centre. You could have space within that leaflet to write down details of when their next appointment is and what, if any, additional information you need to see next time they come in.

14 Advertising/publicity

When you have set an opening date, it is a good idea to think about how you are going to promote yourselves, and who you are going to contact. Have leaflets or cards printed, that you can hand out to the Jobcentre Plus, library, foodbank, council offices, housing associations, doctors' surgeries, solicitors, local county court, local shops and post offices and churches.

Also make sure your telephone number is in the phone directory and on a variety of web based directory services. You may wish to have your own website highlighting what services you offer and your centre opening hours. Facebook and Twitter are also a great way of getting the word out there but they do require regular updating so someone would need to be tasked with ensuring all aspects of your social media are kept relevant and up to date.

Be careful how you approach publicising yourself. You may wish to go for a big public launch and invite local dignitaries and the media, but this may generate a lot of clients. If you feel you can handle this then great, but you may wish to start low-key and just advertise your services in a few places, widening it out should the uptake for your services be very slow.

Remember to let local churches, housing associations, Council Tax department, social services, health visitors, and doctors know what you are planning, as they may well have people they would wish to refer on to you. Should you find that you have difficulty attracting clients then CMA has a handy guide for CMA centres available to download from the website.

15 Practice interviews

It may be helpful to do plenty of role-play and mock interviews before you open. This can be a very effective way of learning good and bad interview techniques in a non-threatening environment. If you have people who are gifted at role-playing, or have experience of interview training and observation, ensure you draw on their skills. There are some useful role-play scenarios that can be downloaded by CMA centres from the website.

Contact people you know and ask if they are willing to be 'guinea pigs' whilst you are still training. This will help to give you 'real' experience with a known person.

Once open, if you have slack periods it can be helpful to mock up an interview, or practice putting one another through the website www.turn2us.org.uk and/or www.entitledto.co.uk. As stated earlier, the real training only begins when you see your first actual client.

However much you may have practiced, remember that nothing will develop your skills better than a real interview situation; this is when you will learn most of what is truly involved in giving debt advice. But practice and preparation will build your confidence, and help you get the basics right, first time.

16 Policy statements

It is essential that you establish robust policies & procedures that cover a broad range of requirements and eventualities. You must have the following to be a CMA affiliate:

- All policies and procedures required by the FCA for authorisation
- Code of Conduct
- Equal Opportunities policy
- Security policy
- Constitution
- DISP compliant complaints leaflet, policy and procedure
- Confidentiality policy

You need to discuss how you will handle some potentially difficult situations such as if you find out a client is breaking the law, or if you suspect fraud or abuse. It is best to have agreed how you will manage these ethical issues before being confronted by them. What you can never do is overlook them. CMA affiliation forbids a centre or adviser to condone illegal activity by a client.

Regarding general policies & procedures, within the CMA's affiliation pack there are templates in Microsoft Word of all necessary policies as well as a useful guide to filling in the FCA authorisation application form. These templates can be changed and adapted to suit any size of centre. There are also PDFs of standard procedures (PDFs because they are industry standard procedures that should not be altered). You can print them out, laminate and make them readily available for your team (pinned to a notice board is good).

In addition, you may find that you need to write some additional policies & procedures to cover areas specific to your centre's operation. Please contact your Operations Support Manager if you require specific advice in this area.

17 Opening

Set a date for opening early on in the proceedings and apply for FCA authorisation as soon as possible as this may take a while. Try not to make it too far in the distance as you may find staff and or volunteers lose their initial enthusiasm.

You might find that it takes several weeks after you have opened before you see many clients. If so, use this time to continue to practice scenarios, work through office procedures, get to grips with any software you have installed, and generally get used to working together.

If you are a church based organisation then do saturate your project with prayer, and use slack times to pray for your clients

and one another. Try and keep the profile of your debt advice centre high at church, and encourage those who can't be physically involved to pray for you or to help in other ways. e.g. baby-sitting; tea and coffee making; providing biscuits, or stamps and office supplies. You will find the willingness of others to support your work is a constant source of encouragement.

“Having worked in the corporate world for twenty years, to say I was unsure of what would be offered is, perhaps, an understatement – I have been bowled over by the support, advice and resources available to ensure we deliver a superb, much needed service in our community – thank you for all your help and support.”

WENDY FROM GATEWAY

This booklet outlines the steps the majority of CMA centres have taken to set up their debt advice centres (although not necessarily in the same order). Experience shows that six months should be enough time to work through this set-up process, from first steps to opening your doors.

Each church or community group is different, and so what worked for one might not necessarily work for you. The key is to have a flexible approach. If you wish to start gently then consider offering just a form filling and budgeting advice service to begin with. CMA has budget coaching material and is able to offer training in all aspects of budgeting and basic debt advice. Do contact your OSM for more details.

If you are more confident, consider the range of services you wish to offer in your centre, which could be anything from form filling through to court representations and personal insolvency.

Whatever the scale of the service you provide, you **WILL** make a real difference to peoples' lives. The majority of clients feel so much better having just shared their problems with someone. The issues aren't resolved yet, but still the client walks out of that initial interview with a changed outlook on their situation.

Debt advice is very rewarding the majority of the time, even when cases are complicated or there is very little practical help you can give. Just the fact that you are there, and prepared to get stuck in, provides the client with the support they need and gives you a personal sense of fulfilment.

In order to apply for limited permission from the Financial Conduct Authority (FCA) you will need to have drawn up and confirmed with your OSM that the following have been completed, ready to be implemented within your centre. All your centre staff need to have read them through and understood the context, when and how to use them prior to giving any debt advice.

- Constitution
- Equal opportunities policy
- Complaints procedure & leaflet
- Code of conduct
- Confidentiality policy
- Vulnerable person policy
- Conflict of interests policy
- Basic business plan
- Corporate risk assessment
- Treating clients fairly policy
- Compliance monitoring procedure and program
- Financial crime prevention policy
- Market conduct policy
- A straightforward client contract
- Training policy
- Debt advice process flowcharts
- Copies of the CMA client leaflet and options summary sheet

In addition to applying and receiving FCA permission you will also need to have ticked off the following prior to opening to the public:

- Applied for CMA affiliation
- Obtained funding for the project
- Called for and obtained volunteers & or staff
- Sorted premises and determined the centre's opening hours
- Arranged and undertaken generalist debt adviser training days
- Arranged Catalyst training
- Registered with the Information Commissioner's Office
- Obtained full professional indemnity insurance
- Completed the online training modules, role play & listening skills
- Drawn up stationery & leaflets

CMA centre setting up procedure

Complete CMA application, pay the joining fee and then

1 Apply for FCA Authorisation

- Draw up policies & procedures required under the FCA authorisation regulations
- Apply for authorisation directly from the FCA

See CMA website for a guide on how to apply along with sample policies & procedures.

2 Ensure Professional Indemnity Insurance is in place.

This can be obtained through AdviceUK but needs to be applied for using their application form, or you can use an alternative supplier. If you will be employing someone, then you will require Employers' Liability Insurance.

3 Access Catalyst from CMA and start familiarising yourself

4 Financial Statement Licence (free!).

To use the industry standard financial statement, you require a licence. Apply online at the Money Advice Trust website. Also see information under Centre Resources/Catalyst on CMA website.

5 Edit letter templates in Catalyst to include your header and other information you would like to be included.

6 Centre specific policies & procedures.

A variety of templates can be downloaded from CMA's website (Centre Resources/policies & procedures). No need to reinvent the wheel!

7 Book advisers onto CMA's MAS approved 'advice level' training.

Also undertake training with Catalyst software (OSM). Run 'in house' training on Role-Play and Listening Skills.

8 Disclosure and Barring Service (DBS) or PVG/Basic disclosure checks completed if you require them. CMA strongly encourages this if you will be often working with vulnerable adults and/or undertaking home visits where children are present. DBS will advise as to whether your ‘organisation’ requires the checks or not.

9 Reference Materials.

Debt Advice Handbook (CPAG)

www.cpag.org.uk/bookshop/debtadvice

Advisers Guide to Benefits and Tax Credits

www.welfare-benefits-unit.org.uk/index.php/publications

- If your centre is a separate organisation you must register with the ICO for data protection.
- If you are under an umbrella organisation ensure they are registered.

Register at:

www.ico.org.uk/for_organisations/data_protection/registration

A data protection policy is included on CMA’s website in Centre Resources under policy & procedures

10 Opening. Inform CMA head office when you are about to open and provide the exact details you want CMA to put on the website centre search facility.

“Before, money used to control me, but now it’s the other the way round. I’m hoping to save for a new car and now have the tools to work out what I need to do for myself.”

Appendices

Recommended reading List

<i>Title</i>	<i>Author</i>
Money Possessions & Eternity	Randy Alcorn
The Treasure Principle	Randy Alcorn
Your Money & Your Life	Keith Tondeur & Steve Pierce
Debt Free Living	Larry Burkett
The 60 Minute Debt Buster	Kate Clarke & Rob Parsons
Your Money or Your Life	Alvin Hall
Life After Debt	Rob Kosberg
Debt Advice Handbook	Child Poverty Action Group

Suggested equipment – essential

- Office (*can be shared with other projects*)
- An interview room with tea/coffee making equipment and disabled access
- Desk and chairs
- Designated lockable filing cabinet with folders
- Dedicated computer(s)/laptop(s) with internet access and Microsoft Word installed
- Printer with scanner
- Access to a photocopier
- Cross shredder
- Bookcase or shelf with reference books
- Noticeboard
- Dedicated phone with answerphone
- Calculators
- Stationery and stamps
- Benefits posters
- Large box of tissues
- Leaflets and appointment cards

Sample budget for setting up and running a CMA centre

for the first year based upon 10 volunteer advisers (suggested prices based on cost information available at time of publication)

Training prior to opening	£1100
CMA affiliation	£995
Attendance @ CMA's conference <i>(assume three volunteers with accommodation)</i>	£300
Insurance <i>(full professional indemnity insurance)</i>	£400
Laptop/computer plus Microsoft Office	£600
Printer/scanner/photocopier & inks	£200
Letterheads & leaflets	£200
Filing cabinet & folders	£130
Reference books	£200
Phone, line and broadband <i>(£50 per month plus setup)</i>	£750
Postage (or you could use email to keep costs down)	£200
Shredder	£60
Stationery items	£120
Calculators	£20
Bookcase & desk <i>(these can often be sourced for free)</i>	
Total	£5275

This total is only a guide and you may find you can source equipment for considerably less. It pays to shop around as often computers and software for charities can be sourced very cheaply.

Running a volunteer centre after the initial setup costs should be in the region of £2000 a year.

Recommended reference materials

<i>Title</i>	<i>Author/Publisher</i>
Debt Advice Handbook	CPAG
Advisers Guide to Benefits & Tax Credits	Welfare Benefits Unit
Fuel Rights Handbook	CPAG
Benefits & Tax credits poster	CPAG
Welfare Benefits & Tax Credits Handbook	CPAG
Universal Credit: what you need to know	CPAG
Guide to Housing Benefit (& Council Tax Reduction)	Shelter
Disability Rights Handbook	Disability Alliance
National Standards: Taking Control of Goods	Download
Lending Code	Download
FCA Consumer Credit Sourcebook (CONC)	Download

Useful names, addresses and websites

Community Money Advice

c/o Illuminate, 18 Wyle Cop, Shrewsbury SY1 1XB
01743 341929. www.communitymoneyadvice.com

Financial Conduct Authority

25 The North Colonnade, Canary Wharf, London E14 5HS
0300 500 0597. www.fca.org.uk

Information Commissioner's Office (Data Protection)

Wycliffe House, Water Lane, Wilmslow SK9 5AF
0303 123 1113. www.ico.org.uk

AdviceUK (Insurance, membership)

WB1, PO Box 70716, London EC1P 1GQ
0300 777 0107. www.adviceuk.org.uk

Child Poverty Action Group (Handbooks)

94 White Lion Street, London N1 9PF
0207 837 7979. www.cpag.org.uk

Welfare Benefits Unit (Handbooks)

01904 646058. www.welfare-benefits-unit.org.uk

The Money Charity (Statistics and budget builder)

www.themoneycharity.org.uk

The Insolvency Service (Insolvency publications)

www.gov.uk/government/collections/insolvency-service-guidance-publications

Court Services (Court forms)

www.justice.gov.uk/forms *England & Wales*

www.scotcourts.gov.uk/rules-and-practice/forms *Scotland*

Department for Work & Pensions (Benefits information)

www.gov.uk/government/organisations/department-for-work-pensions

Wiseradviser (On-line training)

www.wiseradviser.org

Citizens Advice (Information)

www.citizensadvice.org.uk

Taking Control of Goods: National Standards (Guidelines for enforcement agents)

www.gov.uk/government/publications/bailiffs-and-enforcement-agents-national-standards

Lending Code download

www.bba.org.uk/policy/retail/credit-and-debt/the-lending-code/

Scottish bankruptcy/sequestration forms

www.aib.gov.uk

Scottish Council for Voluntary Organisations

www.SCVO.org.uk

Advice, resources and training

www.moneyadvicescotland.org.uk

Debts are like children;
the smaller they are, the
more noise they make

SPANISH PROVERB

Why debt advice

Now that you have read through this booklet and are completely daunted here are some of the reasons why you should seriously consider debt advice!

- More than 50% of marriages breakdown in the UK with over 70% of these citing financial difficulties as the main reason
- 18% of the adult population in Britain say their debt is out of control and causing them great difficulties
- Credit repayments have forced nine out of ten parents in problem debt to cut back on essential items for their children
- Citizens Advice are seeing an average of 6000 new debt cases a day
- CMA clients have debts ranging from a few hundred pounds to over £1 million
- The vast majority of CMA centre repayment proposals have been accepted by the creditors... eventually!
- CMA centres are helping clients to repay in excess of £80 million of personal debt annually

I am due to have a meeting with you but I may not need to as I am doing very well. When I first came to see you I was pushing over £2500 on Credit cards and overdrafts but now I have managed to get my debts down to £900 and I should be on target to pay all off by the end of the year. As you can imagine I am very pleased with the way things have been going and I look forward to the day when all [my] debts are paid off in full. It has been a tough few months and sometimes a struggle. It's not been easy but the rewards are starting to show and it is starting to pay off. So thank you both for being able to talk to me and help me to find my feet and help me to meet my targets of paying off the debts by the end of the year. I am really pleased to be able to see some results and have these debts removed from me. It has been a worthwhile thing for me and next year, I hope to look into ways to help make my money work for me – and maybe even some savings. So thank you for your advice.

CMA CLIENT

cma

**Freedom from debt
Hope for the future**





cma

Freedom from debt
Hope for the future



Community Money Advice Ltd
c/o Illuminate, 18 Wyle Cop, Shrewsbury,
Shropshire SY1 1XB Tel: 01743 341929
www.communitymoneyadvice.com

Community Money Advice is a company limited by guarantee. Regd in
England No: 5123444. Regd Office: Barnabas Centre, Longden Coleham,
Shrewsbury SY3 7DN Charity No: 1111436 and in Scotland No: SC040728