



Setting up a CMA Connect Centre

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cma  connect

Freedom from debt
Hope for the future



The Queen's Diamond
Jubilee Volunteering
Award 2012

I woke up every day this month with a big smile on my face, without any worry of my creditors calling me to pay off any money. It's all because you made this happen. You created a new world for me. The world could be a more heavenly place to live with more people like you. From the bottom of my heart, I want to say a big thank you and God bless you all.

CMA CLIENT



Personal debt is one of the biggest social ills facing society today. Increasing use and misuse of credit means that society is having to realise the impact and damage this can cause, not only to individuals' lives, but also to the nation as a whole. Helping people access face to face debt advice transforms peoples' lives, helps to mitigate this damage and makes a considerable positive impact on the community as a whole.

From the humble beginnings of a single centre in 1997, Community Money Advice now has a large network of advice centres across the UK, all helping to free families and individuals from the blight of indebtedness whilst giving them real hope for the future.

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



Within several months, although in an area of perceived affluence and low 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 or 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 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, giving families real hope for the future.

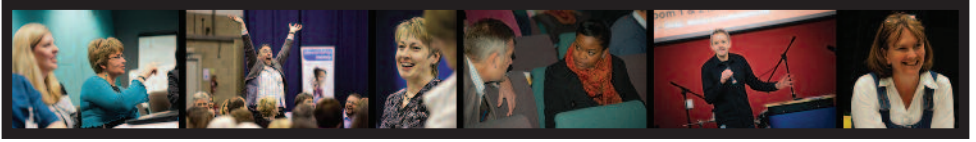
If anyone sees a brother or sister in need but has no pity on them, how can the love of God be in that person? Dear Children, let us not love with words or speech but with actions and in truth.

1 John 3 vs 17 & 18

This booklet has been designed to give practical guidance on how to set up and run a CMA Connect Centre. Based on the experience of CMA's centres, this step-by-step guide covers everything from setup to best practice, training and insurance.

If you would like to know more then please do contact CMA and we will put you in touch with your local Operations Support Manager (OSM) who will be happy to discuss any aspect of setting up and running a CMA Connect Centre. If you decide that CMA Connect is for you, through affiliation you will gain access to a range of benefits: a dedicated support manager, freephone and email advice lines and bespoke case management software, through to preferential rates for Connect-specific training courses.

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



What is CMA Connect?

CMA is aware that some churches/groups would like to engage with helping people in debt but cannot commit to full FCA authorisation. CMA Connect has therefore been designed to enable centres to support people with debt issues to access debt advice via CMA Hub.

A CMA Connect Centre will still manage face to face meetings with clients, and commit to ongoing support of that client for the duration of their recovery from debt, as appropriate. The Money Mentor will be able to provide information to clients and obtain debt advice from CMA's own debt advisers, enabling the client to action whatever debt resolution option they choose to take. Within the CMA Connect process, each client will also be taught the basics of budgeting. In essence, as a CMA Connect Centre, you will commit to the 'front end' of the process (information collation etc.) but will not have to manage the negotiation/communication/administration of the debt advice process itself.

	CMA Connect centre	Full CMA* centre
Give face to face support	✓	✓
Budgeting education	✓	✓
Help filling forms	✓	✓
Look at benefit entitlement	✓	✓
Provide information and referrals	✓	✓
Suggest best debt resolution option	✗	✓
Negotiate with creditors	✗	✓
Client casework	✗	✓
Advise on insolvency options	✗	✓
Require FCA Authorisation	✗	✓
<i>Bringing freedom from debt giving hope for the future</i>	✓	✓

* FCA Authorised CMA centre

What CMA offers

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 considering starting a CMA Connect Centre. It also offers ongoing training, mentoring, information and support to already established centres. Affiliation is available for an annual subscription. Please contact CMA or visit our website for the current fee.

Affiliation benefits include:

- 1 Affiliation Pack including CMA Connect Centre branding
- 2 Additional materials and resources for churches and community groups looking to start a CMA Connect Centre
- 3 Catalyst Bespoke Software Package
- 4 Bespoke CMA Connect Training
- 5 Free CMA telephone and email advice line
- 6 Partnerships with other relevant organisations
- 7 Access to Policy & Procedure templates and relevant Sector Guides
- 8 A sense of being part of a community

What CMA expects of you

If you decide to become an affiliate of CMA, 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 legislative requirements

- 5 You must maintain policies and procedures including equal opportunities, confidentiality, and complaints
- 6 All your Money Mentors must have completed CMA's bespoke Connect training (and be committed to ongoing training)
- 7 We do NOT expect you to set rigid targets for numbers of clients seen or (if Church based) 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 Connect annual affiliation fee*
- 10 Have the CMA Connect logo clearly displayed on all your literature and website in accordance with CMA's branding requirements

* Please contact Community Money Advice for current fees.

I personally don't know how you can improve the CMA centre's attitude and response to helpless people like myself. I think your organisation has literally saved my life as I could not cope with another debt for one more day. I have a chance of hope and living debt free because of the help and support I have received from your centre

Using this booklet

Below is a series of steps based on the way CMA feel is the most appropriate process of setting up a Connect Centre.

It's 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; as you follow these steps the way ahead is relatively straightforward and your dedicated OSM can help and advise as you proceed.

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CMA Connect Process:

Bringing freedom from debt and giving hope for the future

Step 1 Client comes in and is allocated a Money Mentor

Step 2 Client given client leaflet, debt options leaflet, signs centre contract and authorisation to enable the Money Mentor to work with them to access debt advice via CMA Hub

Step 3 Client factfinder completed and information put into Catalyst (CMA's bespoke administration software package)

Step 4 Any missing documentation is identified and client asked to provide this

Step 5 Liaise with CMA Hub and see what debt resolution option(s) are suggested

Step 6 Client is given information about the suggested debt resolution option(s)

Step 7 Client chooses preferred option and lets Money Mentor know

Step 8 Money Mentor lets CMA Hub know which option the client has chosen

Step 9 CMA Hub produces required letters for creditors

based on chosen option and client situation

Step 10 Money Mentor ensures these are sent out

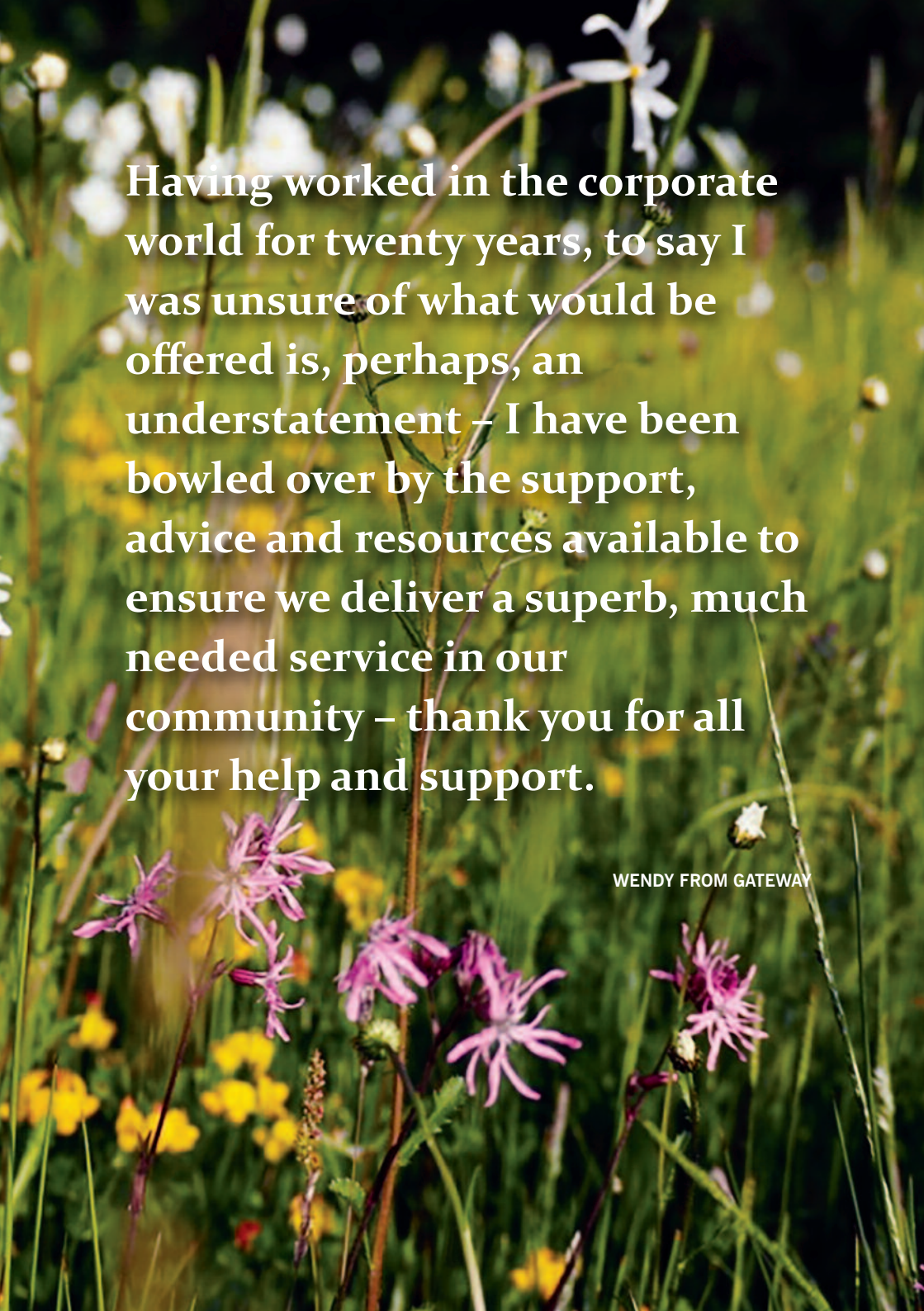
Step 11 Client is taught the principles of budgeting (this can be done as part of the gathering information stage if preferred)

Step 12 One of the following happens based on the client's choice of debt resolution option:

- 1 Money Mentor helps client set up repayments to creditors.
- 2 Money Mentor helps client fill in bankruptcy forms if this is the chosen option
- 3 Money Mentor makes a Debt Relief Order (DRO) referral via CMA if this is the chosen option
- 4 Money Mentor makes an Individual Voluntary Arrangement (IVA) referral to an Insolvency Practitioner if this is the chosen option

Step 13 Follow up appointments are made to provide support to the client. Client completes questionnaire and results are put into Catalyst



A vibrant field of wildflowers in various colors including pink, purple, yellow, and white, set against a lush green background. The flowers are in various stages of bloom, with some fully open and others as buds. The lighting is bright, creating a warm and natural atmosphere.

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

1 A sense of calling

The first and most important thing for any church group considering starting a Connect Centre is to have a clear sense of calling from God. 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 Connect Centre offers is a client driven service with no strings attached. This is a great opportunity to be actively involved in serving the poor and needy in your community.

Likewise, secular groups need to have a clear commitment to long term service provision as it can take months or even years to enable someone to become debt free.

2 Background reading

(see Appendices p24 for recommended reading list)

Read as much as you can about any money related subject. Try to get a good mix of material in order to 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. The books selected 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 may be worth scanning the shelves of your local bookshop 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, along with money blogs, can give a good 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 enabling people to access debt advice at a local level, be aware of the bigger picture through reading and research.

Whilst it is helpful to watch and read a few of these articles 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 OSM visit & visiting an existing CMA centre

Talking face-to-face with your OSM will enable you to discuss the different options available, helping you decide what you want to offer your community. CMA centres are often happy to receive visitors, so please contact your OSM to arrange a visit to a CMA Centre close to you, to enable you to get a flavour of the mechanics of the advice process.

When you visit a centre, spend some time beforehand deciding 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 advice, will help demonstrate what is involved in running a centre and enable you to pick up on the things you would like to adopt and discard other ideas that wouldn't work in your setting.

Visiting a centre will help you identify the scope and scale of what you want to offer. You may find that your initial ideas of becoming a Connect Centre blossom into wanting to become a full debt advice centre. This is something your OSM can help and guide you with. On the other hand you could end up deciding debt advice or Connect really isn't for you. It is vital to reach this decision before you are too committed. Volunteering at an existing local service might also help you decide if you want to proceed or not.

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 (CitA), Jobcentre Plus, foodbanks and housing associations; 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.

5 Setting up your management team

By this stage you should know whether or not CMA Connect 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 look 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. Helping people to access debt advice can be extremely rewarding but can be draining, so it is important to be able to rely on the support of a committed team.

When setting up a CMA Connect Centre, it is important to consider which type of governing body it will operate under. There are a number of options you may wish to explore. Contact your OSM for further details.



6 Calling for volunteers

The CMA Connect 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 help define your Connect Centre's opening times. Many centres are run entirely by volunteers, but not all. Therefore you need to look at the options as to how you will establish your team:

- Run by paid staff
- Run and staffed by volunteers

If you are going to operate with volunteers, then you need to find out what hours they can realistically commit to. This also applies if you are supplementing paid staff with volunteers.

Key roles within a CMA Connect Centre

Please note: staff in a CMA Connect Centre may undertake several of the roles outlined below, rather than each role requiring a separate individual to undertake them.

Money Mentor: Sits with a client and unpacks their situation, may well include opening many envelopes! Also includes obtaining all information required to be able to input the client's situation into the web based debt advice program.

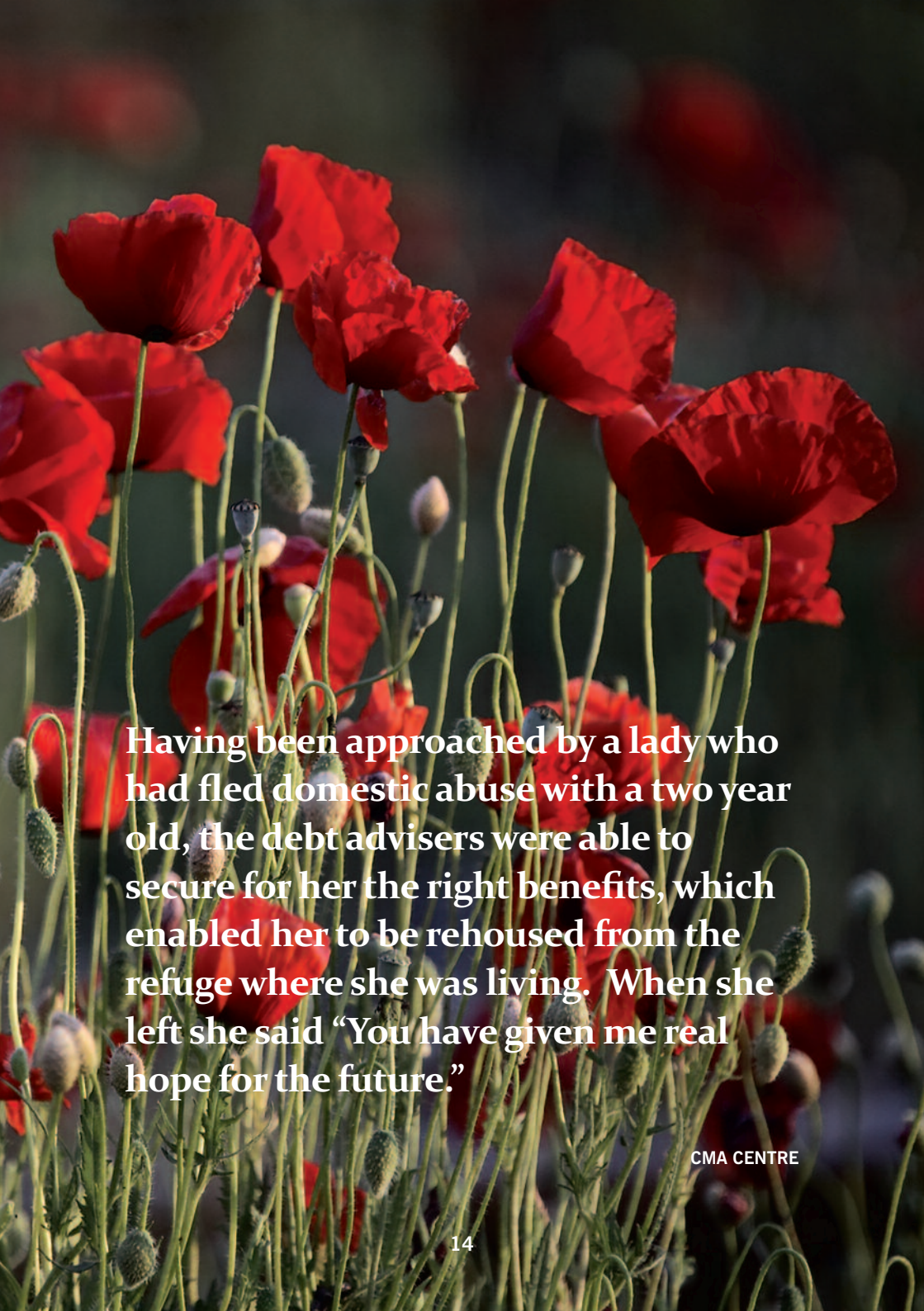
Administrator: Co-ordinates the diary, arranges client appointments, makes sure enough staff are available for the number of appointments and ensures the supplies of tea, coffee, soft drinks, tissues etc. are plentiful.

Budget Coach: works with clients to teach them how to draw up and manage their own budget.

Fundraiser: Ensures the CMA Connect Centre, through whichever preferred method (grants, individual donations, church sponsorship etc.) has enough funds to be sustainable.

PR & Marketing: highlights the work of the CMA Connect Centre to the local community. Keeps the profile of the centre high within relevant support networks, collates statistics and maintains web/social media presence.

Support: Co-ordinates prayer cover and staff debrief sessions. Generally cheers on the CMA Connect Centre staff whilst ensuring all affiliation and legal requirements are adhered to.



Having been approached by a lady who had fled domestic abuse with a two year old, the debt advisers were able to secure for her the right benefits, which enabled her to be rehoused from the refuge where she was living. When she left she said “You have given me real hope for the future.”

CMA CENTRE

Once you know the size of your team and their availability, it can then be popped into a weekly diary format which will, of itself, then help define how many hours you can operate, and when. Essentially, you tailor your services according to your resources.

7 Premises and practicalities

(see Appendices p24 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.

Community centres, church or council buildings and offices may provide the most practical solution to where you establish your CMA Connect Centre. A Connect 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 tea, coffee and soft drinks, together with a box of tissues, Money Mentor access to a computer/laptop linked to the internet 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. Having access to a lockable filing cabinet, a well-stocked bookcase, a desk with telephone and a document shredder are all important as well. On occasion, it may be helpful to have access to additional rooms to cope with multiple clients, or to facilitate disabled access.

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. The implications of not being able to access the internet on site need 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. If you are considering employing 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 regarding who will take 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 for your setup.

9 Policies & Procedures

To ensure your centre is run well and the clients receive a professional and compassionate service you will be given the following templates that should be amended to suit your CMA Connect Centre's practices. All your staff need to have read and understood the context as to when and how to use them.

- Constitution
- Equal opportunities policy
- Complaints procedure and leaflet
- Code of conduct
- Vulnerable person policy
- Conflict of interests policy
- Treating clients fairly policy
- Case closure policy
- File destruction policy
- Security policy
- A straightforward client contract
- Client questionnaire
- Client factfinder
- Copies of the Client Guide to the Connect Support Process and Options for Tackling your Debt Problems leaflets

Been a great help. I don't know what I would have done without the help, you've been lifesavers

CMA CLIENT

Do contact your OSM if you require further advice or guidance on amending Policies & Procedures.


Disclosure and Barring Service (DBS). CMA Connect Centres will be given a template 'adult at risk' policy and procedure as part of the affiliation pack. However, the need for every CMA Connect staff member to have a DBS check is less clear so CMA recommends that you contact the DBS to ascertain whether you need to undertake checks. In Scotland, CMA recommend that centres should apply for Standard Disclosure Level but also consider applying for PVG (Protection of Vulnerable Groups). Churches that are members of thirtyone:eight can also seek advice from this charity.

Financial Ombudsman Service (FOS). Each Connect Centre will be given a compliant complaints procedure template 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 of how they can make a complaint if necessary.

A simply worded contract needs to be signed by your client within the first interview and all clients should be given a debt options leaflet and a 'compliments, comments and complaints' leaflet.

10 Insurance

Each CMA Connect Centre is expected to have full professional indemnity insurance thus ensuring all Money Mentors are properly covered. If you are employing staff then you will need employers' liability insurance as well. CMA can provide details of insurance providers so do ask your OSM for these.

A photograph of a wooden dock extending into a pond. The dock is made of light-colored wood and has a railing made of vertical posts. The pond is surrounded by trees with bare branches, suggesting a late autumn or winter setting. The water is calm, reflecting the trees and the sky. The lighting is soft, indicating a low sun position.

A young lady with quite severe mental health issues had run up significant debts, more due to inaction than anything else. She had met a young man and also connected with a local church that encouraged her to seek help from the local Community Money Advice Centre. All creditors agreed to token payments and froze interest. Standing Orders were set up and she moved on free of the threatening letters that contributed to her mental malaise.

CMA CENTRE

11 Training

It is impossible to cover every aspect of CMA Connect immediately. As with many things there is always so much more to learn. CMA Connect bespoke training enables volunteers with little or no experience to feel confident to teach clients budgeting skills and help them access debt advice.

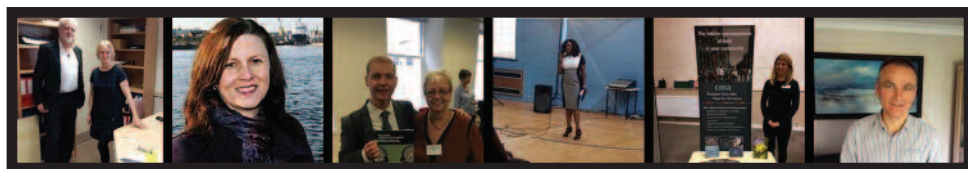
The CMA Connect training day covers topics such as:

- Causes and effects of debt,
- What does and does not constitute debt advice,
- Budgeting, including maximising income and minimising expenditure,
- Emergencies, priority and non-priority debts,
- Compiling and inputting financial data,
- Debt resolution options,
- Referrals

Prior to working in a CMA Connect Centre Money, Mentors need to have successfully completed the CMA Connect training day, passed the online assessment test and completed in-house training to include:

- Listening Skills,
- Using Catalyst (CMA's bespoke software)
- Budget Coaching

Following successful completion of the training day, online modules and the assessment, the Money Mentor will now be able to work as a befriender in a CMA Connect Centre.



For Money Mentors ongoing training there is a range of helpful web based courses that can be accessed via *Wiseradviser*. Keeping a record of courses completed for all Money Mentors is considered best practice.

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

NB: it is good to have no more than a couple of weeks between 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)

A comprehensive bookshelf is useful so that if you don't know the answer to a client's question you can easily look it up. 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.

Foodbank vouchers are also very useful to be able to hand out in an emergency so ask locally if you can register and hold a stock.

13 Stationery

Each CMA Connect Centre will be given a logo to use on all centre documentation, advertising and leaflets. You will also be given template copies of the following to use whenever you see a client:

- Client contract
- Client factfinder
- Client authorisation forms
- Client satisfaction questionnaire
- Comments, compliments and complaints leaflet
- Client 'debt options' information leaflet

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.



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

CMA CLIENT

14 Advertising/publicity

After choosing an opening date, think about how you are going to promote yourselves, and who you are going to contact. Consider getting leaflets or cards printed which can be handed out at the following:

local churches; Jobcentre Plus; library; foodbank; council departments; housing associations; social services; doctors' surgeries; local shops and post offices

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.

15 Role play & practice interviews

Before you open it may be helpful to do plenty of role-play, mock interviews, scenarios and test cases, inputting dummy cases into Catalyst. This can be a very effective way of learning in a non-threatening environment.

There are some useful role-play scenarios that can be downloaded by Connect Centres from the CMA website.

Once open, if you have slack periods it can be helpful to mock up an interview, or practice putting one another through the benefit checking websites www.turn2us.org.uk and/or www.entitledto.co.uk as well as Catalyst.

However much you may have practiced, remember nothing will help develop your skills better than a real interview situation. Practice and preparation will build your confidence and help you get the basics right, first time.

16 Opening

Set a date for opening early on in the proceedings and try not to make it too far in the distance as you may find staff and or volunteers lose their initial enthusiasm.

Experience shows that three to six months should be enough time to work through this set-up process, from first steps to opening your doors.

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 to keep the profile of your Connect 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.

Once you have established a CMA Connect Centre and are feeling confident, you may wish to consider growing the range of services you offer by becoming a full CMA Debt Advice Centre. 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 often resolved at the first interview but still the client walks out of that initial interview with a changed outlook on their situation.

Prior to opening to the public you will need to have **ticked** off the following:

- Applied and paid for CMA affiliation
- Obtained funding for the project
- Called for and obtained volunteers and/or staff
- Sorted premises and determined the centre's opening hours
- Amended the CMA Connect policies and procedures templates to suit
- Arranged and undertaken CMA Connect training and passed the test
- Arranged for Catalyst training
- Registered with the Information Commissioner's Office
- Obtained relevant insurances
- Completed the online training modules, role play and listening skills
- Drawn up stationery and leaflets

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
Stories of Hope	CMA
The 60 Minute Debt Buster	Kate Clarke & Rob Parsons
Your Money or Your Life	Alvin Hall
Life After Debt	Rob Kosbergg
Debt Advice Handbook	Child Poverty Action Group

Suggested equipment – essential

- Office (*can be shared with other projects*)
- Interview room with tea/coffee etc and disabled access
- Desk and chairs
- Designated lockable filing cabinet with folders
- Dedicated computer/laptop with internet access and Microsoft Word
- 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

After coming to the CMA centre I now feel more able to deal with my finances and approach my financial situation with a better understanding and less stress

CMA CLIENT

Sample Budget

Below is a sample budget for setting up and running a CMA Connect Centre for the first year based upon five volunteer advisers (suggested prices based on cost information available at time of publication 2020 ask for a copy of CMA's Fees & Services sheet)

Training prior to opening*	£325
CMA Start up package	£500
CMA affiliation to include 15 clients via CMA Hub*	£1295
Attendance @ CMA's conference* (assume two Money Mentors with accommodation)	£250
Insurance (full professional indemnity insurance)	£300
Laptops/computer plus Microsoft Office	£800
Printer/scanner/photocopier & inks	£200
Letterheads & leaflets	£200
Filing cabinet/drawers	£130
Reference books	£100
Phone, line and broadband (£50 per month plus setup)	£750
Postage (or you could use email to keep costs down)	£100
Shredder	£60
Stationery items	£120
Calculators	£20
Bookcase & desk (these can often be sourced for free)	
Total	£5,225

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 £2,500 a year.

* Correct at time of publication

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
Helping with Housing Costs Volumes 1 & 2	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

Stepchange Debt Charity (Debt Remedy online debt advice program)

Wade House, Merrion Centre, Leeds, LS2 8NG. www.stepchange.org

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

Naturesave (Insurance)

South Devon House, Babbage Road, Totnes, TQ9 5JA
01803 864390. www.naturesave.co.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

National Council for Voluntary Organisations (England & Wales)

www.ncvo.org.uk

Wiseradviser (On-line training)

www.wiseradviser.org

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

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

Standards of Lending Practice download

www.lendingstandardsboard.org.uk/wp-content/uploads/2016/06/lender-borrower-responsibilities.pdf

Scottish bankruptcy/sequestration forms

www.aib.gov.uk

Scottish Council for Voluntary Organisations

www.scvo.org.uk

Money Advice Scotland (advice, resources and training)

www.moneyadvicescotland.org.uk



“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 CENTRE

Fiona came to us in a highly nervous and stressed state, having been signed off by her doctor from being able to work. The stress and anxiety had been caused by a combination of debt and messy ongoing divorce proceedings exacerbated by bullying from her husband and concern for an adult disabled son. Her DRO went through quickly and this gave her real relief and a measure of peace about her future life.

We have helped her with budgeting on a low Universal Credit amount and also she has begun to revisit the Christian faith she long ago abandoned.

CMA CLIENT

I personally don't know how you can improve the CMA centre's attitude and response to helpless people like myself. I think your organisation has literally saved my life as I could not cope with another debt for one more day. I have a chance of hope and living debt free because of the help and support I have received from your centre.

CMA CLIENT

Just want to say thank you from the bottom of my heart. At a crippling time you were able to let me see the light at the end of the tunnel.

CMA CLIENT

cma  connect



The Queen's Diamond
Jubilee Volunteering
Award 2012

Freedom from debt
Hope for the future





Freedom from debt
Hope for the future



The Queen's Diamond
Jubilee Volunteering
Award 2012

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