



**cma**

Freedom from debt  
Hope for the future

Faithworks CMA

**FCA** FINANCIAL  
CONDUCT  
AUTHORITY

**2021-2022**  
*Hope on the journey*

**faithworks**

INSPIRING HOPE-FILLED LIVES

WESSEX



(Left-right) Martin, Karen, Nick, Becky & Dawn

## Introduction

**What a year it has been! Our CMA teams are now embedded within all Food Bank+ sites supported by Faithworks and three Trussell Trust Foodbanks across BCP, Wimborne and Blandford.** This was to ensure all those accessing Food Banks could access CMA easily. The main reason for Food Bank referrals is often related to financial issues, such as low income, unemployment, debts or health issues.

**We have been working closely with the Food Bank+ Managers to ensure a CMA presence when the Food Banks are open and for the teams to signpost those facing financial difficulties to us.** As a result, our referrals have doubled this year.

**To try and keep pace with demand, especially as we expect the rise in cost of living to hit many more households, this year has seen the largest number of new volunteers trained as Budget Coaches with many progressing their training further to become Debt Advisors.** The training looks at the causes and results of debts and

often how it is a result of unexpected issues and low income rather than frivolous spending, as many may think.

**It takes a lot of courage for people to seek help with their debt** and we pride ourselves on being kind, compassionate and non-judgemental.

**Everyone has a story that needs to be heard** and we are here to give hope, find the right solution for the person, and empower them with skills to move forward.

**Dawn Reed**  
FW CMA  
Coordinator

**Nick Bold**  
Life Centres  
Project Manager

## "Going to Faithworks

*was the best thing anyone could do. I cannot believe all the help I have been given from sorting out my debt, to getting me help when I moved to pay the rent, for the purchasing of my freezer.*

*Dawn is a great asset to your company and has helped me no end to get me to the place I am today and for making me feel so much better."*

# Mick's Story

*"I feel much more hopeful for the future."*

**Four years ago, having undergone an amputation, Mick expected his life to improve.** However, he realised that other things were not right. Mick said:

*"Before I had my amputation I was suicidal. When I had my amputation I thought those thoughts would go away, they didn't. I had no money and didn't think there was any way out. Then I met my Debt Advisor, Dawn. She was kind and had no agenda but came across as genuinely wanting to help."*

The team worked with Mick to set a realistic budget. He began to live within his means and made token payments to creditors. The team are in the process of applying for a DRO (Debt Relief Order), which will enable Mick to have a fresh start, free of debt, able to look to the future.

Mick said: *"I feel really supported and I think that's what keeps me the way I am. It's the thought of having somebody there that I can count on."*

*It's not just about sorting your finances out. I need direction, I get flustered if things aren't working. One of my kids left home, so that meant I had to pay Bedroom Tax. It was probably the worst thing that could happen to me. But when I look back it wasn't because the CMA team were there to help me work through it. I am actually happy these days.*

*I'm indebted to Faithworks, to Becky and Dawn. I felt really guilty that I owed so much money. It was another thing I had got wrong. They've never made me feel bad. They've given me a path to make things right and I think that's what I needed."*

The thought of getting into more debt meant Mick did not use the heating. *"I think this year I've used 3 days of gas for the heating, which doesn't help with my health."*

The CMA team realised that insulating Mick's home would help solve this. The team managed to get some carpets donated and fitted which made a huge difference.

*"Getting something like carpets is life changing for me. I wouldn't say I am proud but I am not ashamed, it's like a really cool thing that you have done for me and I have no shame with that."*

*"A lot of it is down to Becky & Dawn really*

*because they have been able to sort me out so I don't make the same mistakes that I made before."*

## Statistics: April 2021 - March 2022





**Where Can I Save?**

**Money Management**

- Mobile Phone
- Credit Cards
- Cash
- Sat TV
- the gym Gym Membership
- RESTAURANT Eating Out
- Transport
- Snatches
- List Shopping List



## Financial Project: Prevention Schools Work

**We believe that building financial know-how and preventing people getting into debt in the first place is essential.** With the increase in financial challenges, it is vital to prepare our young people for an uncertain future. Many are already experiencing money difficulties even before starting employment.

**The Financial Awareness project prepares young people** for their financial futures by teaching them to budget

and manage money wisely. Using the CAP Money Kids course as a basis, we teach financial skills through local junior and secondary schools as well as financial wellbeing lessons for sixth form students preparing for university.

**This work is already taking place** in secondary schools in Poole and Bournemouth & Poole College. Looking forward, the aim is to provide this work in every school across the area.



## Staff: Becky's Story

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**"I've always had a heart for people who are struggling with their money.** Last year I applied to be a volunteer with CMA, and during the application process a paid role became available. It was exactly what I wanted. I applied and have loved it ever since. It's a real privilege to do this job and to see the change in clients from when they come in feeling nervous at their first appointment.

**One client, Sarah\*, has been through such a tough situation.** She recently lost her husband, he had been her carer and had dealt with everything including the cooking, shopping and finances. She had done a really good job of getting some things paid off. But it reached a point where there were too many creditors coming at her.

**So, she came to us and we set up direct debits for her utility bills and are liaising with the creditors** to arrange affordable repayments. Ensuring repayments are affordable is essential.

*Some creditors will try and push you for higher repayments and because you feel guilty you may agree to payments you can't really afford*

**The team introduced Sarah to one of the Food Bank+ teams** where they provided Recipe Bags including the ingredients for recipes on a budget. They also supported Sarah with accessing clothing from the Wardrobe Foundation and applying for a grant to pay off her debts with the utility companies.

**Becky explained:** *"The change in her from the first to the second appointment was brilliant and that was just one week. It's really important to work alongside clients for as long as they need, while decreasing that dependency as time goes on.*

**Debt is oppressive and being trapped in that position where you feel so helpless must be terrifying.** For a lot of clients dealing with their debt is almost like a full time job.

**I love empowering people to understand and take control.** To help people get out of the burden of debt. But even if their debts remain, to help free them from the oppression of creditors chasing them.

**To take people through a process where they can feel back in control,** they're budgeting well so that when their money is coming in, they know what they need to pay for bills. They've got enough money left to buy food and to pay for their heating and electricity, so they don't have to go hungry and sit in their houses with no heating on."

*\*Name changed to protect identity.*

***"It is a real privilege to be able to do this job."***

## *“One of the biggest challenges*

*is when a client’s income is so low and it’s difficult to get their budgets to balance.”*

**Many people live with manageable debt but it does not take much for the debt to become out of control.** This may be through unexpected changes such as illness, job loss, changes to family situation, breakdown of essential items such as a car, white goods or the boiler and currently, for many, increase in the cost of living.

**We are here to help anyone who finds themselves in financial crisis by providing debt advice or budgeting support.** We carry out a thorough review of income and expenditure, finding ways to maximise income, while reducing outgoings.

**The support we provide is FREE, authorised and regulated by the FCA (Financial Conduct Authority),** so clients can be assured we are working in their best interest, free from judgement, with compassion to bring HOPE into what can be a very dark situation.



## Our Team

We ask volunteers to commit to 6 hours a week. We appreciate this is a bigger commitment than many volunteer roles however we know from experience that this commitment is what is needed to see real change.

We currently have a team of fourteen Debt Advisors and sixteen Budget Coaches. We could not do this valuable work without them.

**Our incredible volunteers gave  
2,151 hours in time last year!**







## Volunteering: Mike's Story

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**Mike first heard about Faithworks CMA at a Rotary Club meeting.** Through many years' involvement with SSAFA (the armed forces charity), he had met many soldiers and their families in severe debt but had felt unable to do anything about it.

**Mike explained:** *"I thought volunteering for Faithworks CMA would be the ideal opportunity to find out about the civilian way of doing things while also helping some of my SSAFA clients. This volunteering takes me in a totally different direction, it keeps me busy and it's good for the clients."*

**Since joining in September 2021, Mike progressed through budget coaching and then completed the**

**debt advice courses.** When talking about the challenges clients can face, Mike said: *"I've got one client with no debt at all but on her credit report there was a County Court Judgement. She was also refused a claim for Universal Credit which we have since supported her with appealing."*

*She is disabled and comes to rely on people here. So the support she has received from both the CMA team and Blandford Food Bank+ is essential.*

*Some simply need a bit of a hand and others are in severe debt. We also had one client with over £30K worth of debt, he went bankrupt – he was delighted because all the stress has been taken away."*

**The CMA team are available to meet with people at Food Banks supported by Faithworks across Dorset.**

This enables people to speak with someone more easily when visiting the Food Banks and ensures more fluid support between the two services.

**Mike said:** *"The whole team works towards benefitting the clients. Whether it be food parcels, debt, or both of these things."*

*I've found that people are quite reluctant to talk about their problems. I know it's a difficult thing to talk about if you're heavily in debt. But once you've broken the ice, recorded their debt and advised what can be done about it, then they go away smiling."*



CMA volunteers based at Poole Food Bank+

**Faithworks CMA are here to help anyone who finds themselves in financial crisis by providing Debt Advice and Budgeting Support.** The support we provide is FREE, authorised and regulated by the FCA (Financial Conduct Authority). So clients can be assured we are working in their best interest, with compassion, to bring HOPE into what can be a very dark situation.

**We are staffed mainly by unpaid volunteers,** but we cannot continue this extremely important work without support from our communities. You can partner with us as we gear up for the sharp increase in demand of our services.

**The clients we see need that extra bit of support that online and remote services cannot provide.** This may be due to ill-health, facing a crisis which finance is a part of, not being tech savvy, struggling to process paperwork,

## Support Us

or purely preferring a person sitting opposite rather than the other end of the email, internet or phone.

**Because we feel it's essential we journey alongside people for as long as they need,** this can reduce the funding we are able to apply for. Our approach is life changing and we know it works.

**As a society we now appreciate the need and support offered by food banks,** now we need to get behind and support the other services, including debt advice, to address the roots of the problems.

**We are therefore looking for those who wish to support our work by becoming a Friend of CMA** and being a HOPE bringer to our clients by donating £10 per month.

**You can become a Friend of CMA by donating via CAF**  
**Donate:** <https://bit.ly/3LkCPLC> or simply scan the QR code below.

***"Some simply need a bit of a***

***hand and others are in severe debt. We had one client with over £30K worth of debt, he went bankrupt – he was delighted because all the stress has been taken away."***





## Thank You

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**We could not provide debt advice and budget support without the amazing dedication of our volunteers and staff,** each going above and beyond what is expected of them. The wealth of knowledge each of them needs to learn and hold is much more than you expect from many volunteering roles. With regular training sessions to stay on top of the latest developments and ensuring our work meets FCA compliance and regulations, they really are stars.

It is great to work in partnership with so many local organisations including BCP Council, CAP, Citizens Advice, Sovereign Housing, Probation Services, local churches and support organisations. All working together to support clients for a hope-filled tomorrow. We are grateful to be supported by the fantastic donors of ACTS435 who provide financial help to our clients.

We are thankful for the support of donors and our partner organisations without whom we could not provide this service. Regular funding comes from the CMA, ACTS435, Food Bank+ (supported by Faithworks), Mary Magdalene Trust, Wessex Water and Trussell Trust.

***“He is very grateful for the help***

***that has been given him so far, and feels much more hopeful for the future, so I wanted to pass on his thanks and our thanks. You are all doing a fantastic job!” - local GP surgery***

# Faithworks CMA

Become a friend of Faithworks CMA by donating £10 or more a month. By setting up a direct payment or regular payments:

**Bank:** CAF Bank

**Account Name:** Faithworks Wessex

**Account Number:** 00015300

**Sort Code:** 40-52-40

*\*Please list CMA in the reference section.*

Alternatively you can donate via our CAF Donate campaign here: <https://bit.ly/3LkCPLC> or scan the QR code:



CMA volunteers based at Blandford Food Bank+



*Our website*



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