

Community Centre for Debt Advice – Staplehurst
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Community
 Centre for
 Debt Advice
 Staplehurst



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The Community Centre for Debt Advice in Staplehurst

The Community Centre for Debt Advice opened in Staplehurst in 2009. The volunteers involved have spent the last 8 years quietly supporting people with unmanageable debt. The centre is affiliated to Community Money Advice, who provide support on all matters pertaining to running a debt advice centre and ensure we are complying with the rules and regulations of the Financial Conduct Authority. We are manned by volunteers from the various churches in Staplehurst with a current team of 6 volunteers. Whilst we have a strong Christian ethos, the advice is given unconditionally to people of any or no faith.

The project is currently based in the Free Church and this rent-free accommodation has enabled us to keep our running costs low – at approximately £1000 per year. However this is set to rise over the next couple of years to approximately £1500, as fees increase. The figure covers the affiliation fee to Community Money Advice, professional indemnity insurance, other subscriptions, phone costs and stationery. We are always grateful for donations or any information on possible sources of funding to continue to sustain the centre.

Debt Advice is available through many different routes. The CAB will give short-term face to face support but their main aim is empowering individuals to take control of their own situation. Other organisations such as Step Change will give advice over the phone and provide online resources. In contrast, we are able to give face to face support for as long as the client wants it. For one of our clients this means that we have been supporting him for 7 ½ years. He came to us fresh from a relationship breakdown and approximately £30,000 in debt. This year we will celebrate when he becomes completely debt free.

And now for a few statistics:

The clients we have supported have in common their unmanageable debt. The following are some interesting statistics:

- * About 44% of them live in Staplehurst. Others come from the areas south of Maidstone ... Headcorn , Loose, etc.
- * Where the debt pertains to a couple, 75% of appointments will only be attended by the wife.
- * The average debt at first appointment is just over £20,000, with totals ranging from £3,500 to £65,500. The total debt of our current active clients is just over £174,000
- * Approximately 35% of our clients present with some sort of health problem. More than half of these have mental health problems.
- * Approximately 44% of our clients are homeowners. We have only encountered 1 client who was facing re-possession of their home.

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