

## WHO WE ARE

We are a team of volunteers, including trained debt advisers who have offered free confidential advice to anyone in Bedford who has problems with debt or managing their money for the past ten years.

We are affiliated to Community Money Advice (CMA) which supports about 120 debt services like ours, across the country

MASA is a member of Advice UK and we are fully insured to give debt advice and licensed by the Financial Conduct Authority (FCA) No. 618804

We are overseen by a Management Group responsible to St Andrew's Parochial Church Council and supported financially by St Andrew's Church and the Hall Trust.

## WHO WE HELP

We draw our clients from residents and workers within the Bedford Borough Boundaries.

Clients may refer themselves to our service or be referred through another agency. If you are referring from another organisation we will usually ask for a completed referral form, and you should have gained the explicit permission of the client to do so.

## WHAT WE DO

We offer individual support to people who are experiencing debt, or other issues around managing their personal finances

We are not permitted (nor do we have the expertise) to give advice about investments, pensions and insurance.

We cannot give debt advice to commercial or business clients, except for single person businesses.

Since Covid-19 restrictions we have been counselling clients via telephone or Zoom meetings, but we hope to resume a face to face service from an office in St. Andrews Church Centre in late 2020, depending on guidance at the time.

## OUR CODE OF PRACTICE

The Service offered by Money Advice at St Andrew's to the general public must follow the principles outlined below.

The Service must be:

- Available to all who might benefit (regardless of their race, religion, colour, gender or disability)
- Truly independent, not influenced by the interests of any local authority or Government department and free from any political bias.
- Given completely free of charge or any other obligation
- Completely confidential
- Given with respect for the individual and their situation, acknowledging their right to make their own decisions
- Impartial, fair, honest, competent, accurate and diligent in checking facts with documentary evidence.

## USEFUL WEB SITES

While clients are waiting for their first appointment they may want to look at some of these web sites:

[www.moneyadvicetrust.org](http://www.moneyadvicetrust.org)

[www.communitymoneyadvice.com](http://www.communitymoneyadvice.com)

[www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)

## WOULD YOU LIKE TO VOLUNTEER WITH US?

We are always looking for new volunteers for a variety of roles. You do not need to have any specific experience as training will be given but we expect you to be interested in people and be non-judgemental.

For more information please ring 07599 618602 or email:

[moneyadvice@standrewsbedford.org](mailto:moneyadvice@standrewsbedford.org)



**cma**  
Freedom from debt  
Hope for the future

## MONEY ADVICE AT ST ANDREW'S

*Free and impartial advice for people affected by debt*

**Information for referral organisations and those supporting people in debt**

### Do you know someone who is:

- having a problem making ends meet?
- facing a drop in income?
- worried about debt?
- ready to ask for help?

## We are here to help

St Andrew's Church Centre

Kimbolton Road

Bedford MK40 2PF

**Tel: 07599 618602**

**Email: [moneyadvice@standrewsbedford.org](mailto:moneyadvice@standrewsbedford.org)**

## HOW WE HELP

We work through a number of steps in the debt advice process:

1. We try to ensure that clients are maximising their income and applying for everything they are entitled to. We may also discuss other options to bring in additional income.
2. We then look at expenditure and see if there is anything that can be done to reduce outgoings that are unusually high.
3. The next step is to identify and quantify all debts, dealing with those that have the most serious potential consequences first
4. We explain to the clients the options available to resolve their debt problems and recommend a solution. It is always up to the client to make the decision as to how they want to proceed, and which path to opt for.

Debt solutions available may, depending on circumstances, include formal insolvency such as bankruptcy or a Debt Relief Order (DRO). One of advisers is accredited by the Government's Insolvency Service as a DRO Intermediary and this enables us to offer the whole process from our offices.

We are also able to help clients complete bankruptcy applications on-line, or negotiate with their creditors and arrange payment schedules, token payments or even write-offs.

**Our service is free and strictly confidential**, all client information is kept in locked cabinets or on a purpose built, secure internet platform. We will not disclose any element of the client's case to anyone, even the referring organisation, without specific permission

## WHAT HAPPENS

Initially, clients are contacted with general information regarding the debt advice process, what we need from them, and how and when we will be in touch

At the first appointment, whether telephone, Zoom or in person, we talk to clients regarding their individual situation and explain our service and the regulatory framework in which we operate. If they wish to work with us, we will ask clients to sign and return an agreement and an authorisation to act on their behalf. Copies of this authorisation will be sent to each of their creditors, to allow us to speak with them on the client's behalf.

The first appointment may last up to an hour and there will usually be following up over several weeks depending on clients' particular money problems. Advisers may also contact the client by post, telephone or email between formal appointments

If we feel we cannot help with all or some of the client's problems, we will refer them to another agency, having obtained their consent.

We will continue to see clients until their debt situation is resolved or improved or they, themselves, feel they no longer want or need our support

## SOME QUESTIONS ANSWERED

### Will the clients always speak to the same adviser?

Generally clients are assigned to a particular adviser from their first appointment and this adviser will usually see them through the complete process. However they may also come in to contact with admin staff or other advisers with specialist expertise. Occasionally personal or workload issues will require us to reassign advisers, but everyone will have access to the complete case notes

### May clients involve a friend or spokesperson?

Yes. A friend or family member is most welcome to be present for telephone, Zoom or face-to-face appointments. Where a case worker or a social worker is involved, we encourage them to be present as well.

### The client is not religious; can you still help them?

Yes. We are funded through the church and an associated charitable trust and are based in the centre that adjoins St Andrew's church but, although some of our advisers

attend local churches, many don't and we won't discuss religion with clients unless they specifically ask us. **People of all faiths and none are equally welcome.**

### What happens if clients are not happy with the service provided?

If clients are not happy with the advice given to them or the way they have been treated we ask them to talk to their adviser initially or to our manager.

If we cannot resolve their concerns informally we have a formal complaints procedure which is overseen by an independent person.

### What happens if clients want to cancel a scheduled appointment or they change their mind about accessing the service?

We know many clients are often very anxious about having to discuss their financial affairs and fear being judged on their choices. We will always try to reassure new clients that our concern is to find a solution not judge, but we are also concerned about the number of clients who do not attend.

We text or email clients the day before their appointment to remind them. **If you have referred clients or are working with them, we do ask that you are sure that they are ready to come for advice before an appointment is made and then do your best to ensure they keep it; better still, be with them.**

However if they are unable to attend it helps greatly if they telephone or text a message to let us know as soon as possible so they we can give the appointment to someone else

## OTHER INFORMATION

Money Advice at St Andrew's is a member of Bedfordshire Advice Forum ([www.bedsadviceforum.org.uk](http://www.bedsadviceforum.org.uk)). Through our contacts with members of the Forum we can refer people to other services, if it would be more appropriate for their needs.

