

**BID FOR FUNDING FROM AREA COMMITTEE BUDGET
PRO FORMA**

1. **Project title:** Christians Against Poverty Debt Centre
2. **Bid submitted by:** Katy Oehring (Debt Coach)

On behalf of (please include contact details):

Burnley, Nelson and Colne Debt Centre
St Leonards Church
Church Street
Padiham
BB12 8HG

3.
 - a) **Does your organisation have a constitution?** Yes
 - b) **Does it have a board of governors/directors or a committee that oversees its work?** Yes
 - c) **Does your organisation have its own bank account?** Yes
 - d) **How many signatures are required to authorise a payment from your bank account?** Two
4. **Is your organisation VAT-registered?*** No
5. **Amount requested:** £ 5,000
6. **Total amount of project:** £40,000
7. **Is there match funding for the project from elsewhere?**
If so, please give details: We have received funding from Burnley Council, Blackburn Diocese, The Duchy of Lancaster, Burnley Rotary Club and CVS (council for Voluntary Services). We receive regular donations from Churches and individuals. Our funding is entirely dependant on donations and funding bids.

Brief details of project:

CAP offers a unique free debt counselling service to the people of Burnley, Nelson and Colne. It is supported by local churches who supply Befrienders who offer ongoing support if needed and come on the visits with us. Our advice and support lifts a great weight from our clients' lives.

We work with Job Centre Plus, Doctors, Social Prescribers, housing associations, Inspire and other referral agencies. We have a Community Links Coordinator who is

a volunteer who maintains contact with referral agencies. We work increasingly with Social Prescribers and the demand has been steadily increasing over the four years we have been running this centre. We frequently hear from our clients that their health improves as the worry and weight of debt is lifted. We have been able to help over 400 families since we started, with over 50 going debt free during that time and others working towards it. The demand for our service is growing and we are often booked up 8 – 12 weeks in advance. We will always contact clients when they initially refer and will see them sooner if they are particularly distressed.

We visit clients in their own home, which means we are often able to work with clients who are more vulnerable and who have failed to engage with other debt support. Our befrienders can offer additional support, attend appointments with them, go to the food bank with them, meet for a coffee etc. We live in the areas we serve and so know the towns well and are able to support them in accessing additional support.

We explain our service, gather the necessary paperwork and information to enable our professional debt counsellors in Bradford to produce a budget and suitable options for our clients to become debt free. Our clients are supported throughout the period to becoming debt free and sometimes beyond. We also offer a free budgeting course called Money Coaching, which helps people budget effectively and hopefully not get into debt or avoid getting back in debt. We are running 2 monthly drop ins in Nelson and Colne and at the Job Centre. We regularly attend DWP, Inspire, CVS and other events where we can promote our service to potential clients and professionals.

8. Main outcomes to be achieved: To help people to become debt free, to support them in being less isolated.

The Debt Centre originally only covered Burnley but in January 2022 it started working with clients in the BB8, BB9 post code areas too. The number of clients in this area has steadily increased and in the last 4 months half of our clients have come from this area. We recently increased our team from 2 to 3 and with this comes additional costs.

We want to be more of a presence in Pendle. We have increased our number of drop ins in the area.

We are able to support 96 new families every year, as well as continuing support for those families we are already working with.

We are able to offer budgeting courses and will be working closely with the CAP Life Skills course being run at St Bartholomew's which will not only support groups and individuals to make a budget but how to live within that budget and how to live well.

9. When will project be implemented?

Start Date: January 2020

Expected Completion Date: Ongoing

10. Who will undertake the project works? Katy Oehring, Marie Malone and 1 other. (Currently recruiting to replace 1 debt coach who is retiring at Christmas).

11. Are there long-term revenue consequences and how will these be funded?

The project is hopefully ongoing, there will be ongoing costs. We will apply for funding, receive grants and giving from individuals and churches.

****Please note that grants inclusive of VAT will only be awarded where the organisation is not VAT-registered and is unable to reclaim VAT***