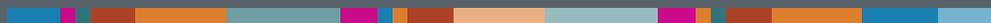




# Freedom from debt Hope for the future



Debt issues impact on many different areas of life, often causing illness, mental health issues, relationship breakdown, isolation and in extreme cases, suicide. CMA Connect is able to help those whose lives have been blighted by personal debt, enabling them to access the help they need to find sustainable solutions to their problems.





**W**hen people are struggling with personal debt issues they often need additional help. Practical support from someone who can listen without judging and enable them to access the help they need. This enables them to find the best resolution for their debt issues. Within this support the provision of budgeting education is key to ensure any debt resolution options chosen are sustainable. With CMA Connect, each client is given all the time and support they need to access free CMA Hub debt advice, without limits on duration or number of appointments needed, to ensure they find long term solutions to their debt issues, whilst giving them the tools to remain debt free in the future.

This approach is different to other advice providers in the UK. Community Money Advice (CMA) ethos is to set people free from debt, giving them hope for the future.

**Established in 2001, with a network of over 180 centres across the UK, Community Money Advice (CMA) is a charity dedicated to supporting and helping community groups, churches and groups of churches set up free, face-to-face debt advice centres in their neighbourhood.**

Since its inception in 2001 CMA has developed a broad range of services, resources and training, helping even those with little or no previous experience to establish money advice centres. Due to the increasing regulatory burden placed upon debt advice centres and consequently diminishing access to face-to-face support for those struggling with personal debt, CMA introduced CMA Connect. This simpler model uses volunteer Money Mentors to sit with clients and take them through an online debt advice process whilst also teaching them how to budget.

All debt advice is provided by CMA Hub debt advisers, allowing Money Mentors to concentrate on supporting each client throughout all the stages of advice and establishment of any debt resolution option.

CMA has developed a range of

services, resources and training in order to help those with little or no previous experience to establish a CMA Connect centre. No two CMA Connect centres are alike, with each being able to respond to their unique situation with the scope, scale, opening times and staffing being decided by each centre's management team.

CMA's extremely cost effective and flexible approach means services can be tailored to suit individual centre requirements. This ensures CMA can take an interested enquirer through all the steps to establish a fully functioning CMA Connect centre in the heart of their community. CMA is also committed to providing ongoing support, mentoring and guidance to each Connect centre once they are open to the public.

# Setting up a Connect Centre with CMA

## Summary of the steps required in setting up a centre

(Fully explained in our Setting up a Connect Advice Centre booklet available on request)

**Vision** A sense of calling – centre manager(s) – background reading – volunteers or paid staff – visiting existing centres – steering group – talking to people with common interest – talking to church leadership – need in your area – who is out there already – meeting with other providers

### Deciding how to run your centre

Management – who will be

– centre manager(s) – volunteers or paid staff – steering group – calling for volunteers (administration and face to face work)

**Establishing the centre** How will the centre be funded – premises and practicalities – insurance – policies & procedures etc

### Connect Money Mentor Training

Budget coaching training – listening skills – training development

**Centre opening** Policy statements – reference materials – stationery – advertising/publicity – practice interviews – opening date

## Affiliation Benefits of CMA Connect

- Policy and procedures
- Logo artwork
- Catalyst software program
- CMA resource booklets
- Useful sector information
- CMA Hub debt advice

### Regional Operations Support Manager (OSM)

Locally based CMA representative whose role is to:

- Provide support and encouragement and help to resolve issues
- Share knowledge and best practice
- Check your Connect centre is up to date with sector changes and affiliation requirements
- Visit at least once a year and keeping in touch on a regular basis, as well as being available by phone

or email for any queries

### Catalyst

Bespoke, cloud-based software package that simplifies client case management

### Freephone telephone and email Adviceline

0800 Freephone Service and dedicated email adviceline manned by an experienced team that can provide advice on all aspects of setting up & running a Connect centre

### CMA Centre Resources (on website)

- Help including attracting clients; fundraising; creditor & sector guidance; debt & mental health

- training resources
- Sector information, latest versions of software and newsletters, insolvency advice and forms

### Be part of a community

We seek to provide a sense of community for the centres through the following:

- Every centre becomes part of a CMA region, with an OSM as central contact
- Every centre can access debt advice from CMA's trained Hub debt advisers
- Regular information bulletins
- Annual CMA conference
- Access to a network of DRO intermediaries (England & Wales)
- Access to Approved Money Adviser (Scotland)

## CMA Connect Process

- Initial contact to arrange an interview time to suit
- Check for any additional income they may be entitled to and see if there are any reductions that can be made to their expenditure (start budgeting education through this process)
- Find out who they owe money to and how much
- Input information into Catalyst
- Arrange follow up interviews and notify CMA Hub so that they can deal with any emergencies, obtain Credit Files & negotiate with creditors
- Talk through the Financial Statement and debt resolution options that will have been produced by CMA Hub
- Give appropriate information to the client to enable them to make a decision as to which option they wish to embark on
- Help them set up the chosen debt resolution option

'You have been invaluable in my start to rehabilitation, I suffer from severe mental health issues and I do not know where I would be without the help I have received from you'  
(CMA Client)

'We restore lives. Clients come to us fearful, desperate, their lives out of control and in a state of chaos. We put them back on their feet'  
(CMA Adviser)

'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 all for your help & support'  
(Wendy from Gateway)

'I think your organisation has literally saved my life because I could not cope with my debt situation for another day. I now have a chance of hope and living debt free because of your help and support'  
(CMA Client)

*For more information about any aspect of CMA Connect or if you would like to be put in touch with your own Regional OSM, please contact us*

**Email: [info@communitymoneyadvice.com](mailto:info@communitymoneyadvice.com)**

**Tel: 01743 341929 or visit our website: [www.communitymoneyadvice.com](http://www.communitymoneyadvice.com)**

# cma

Freedom from debt  
Hope for the future



### Community Money Advice Ltd

c/o Illuminate, 18 Wyle Cop, Shrewsbury,  
Shropshire SY1 1XB Tel: 01743 341929  
[www.communitymoneyadvice.com](http://www.communitymoneyadvice.com)

Community Money Advice is a company limited by guarantee. Regd in England No: 5123444. Regd Office: Barnabas Centre, Longden Coleham, Shrewsbury SY3 7DN Charity No: 1111436 and in Scotland No: SC040728