

# Crosslight Advice Partnership Guide

Equipping your church to support those in financial  
difficulty post-COVID



crosslight  
advice

celebrating  
**10**  
2010-  
2020  
years

*“Restoring dignity, Renewing hope”*

# Introduction

We are delighted that your church is interested in partnering with, and finding out more, about the work of Crosslight.

Crosslight Advice is an independent, locally-embedded charity which exists to combat the poverty and hardship caused by the burden of unmanageable debt and lack of financial capability. Our clients are characterised by their low income, long-term illness and mental health problems, or complex social and family issues. Sadly, as the full effects of the current COVID-19 crisis feed through into the real economy, and especially as the various job-retention schemes come to an end, we are expecting a surge in demand from individuals and families who will suffer financial crises following redundancy, reduced hours, and lack of opportunity.

We therefore believe that professional, locally-delivered, debt advice, delivered holistically and coupled with money education and budgeting skills – all of which have been at the heart of the Crosslight ethos since formation – are absolutely essential for the support and recovery of our communities, and should therefore be at the heart of the response of the local church.

It is one of the great privileges of our work that our clients feel able to open up to us. The prospect of losing your home and security due to an inability to afford your rent, having to decide whether food or electricity takes the priority this week, or having bailiffs threaten to invade your home and take away what few possessions you may have, would, we suspect, push many of us to breaking point. Before they can deal with the practical issues therefore, our advisers first task often, is to help clients cope with the emotional consequences of their situation. A box of tissues is often just as important as a computer during our appointments, as the raw emotions of our clients comes to the fore when describing their circumstances to our advisers.

At Crosslight we are passionate about each individual client's journey out of debt and provide an in depth, people centred service. We exist to help anyone struggling under the burden of personal debt by providing face-to-face debt advice, education, practical assistance and on-going support. Our focus is not only on helping our clients out of a short-term crisis, we want to empower them to take back control.

But we cannot do this alone, and hope that your church will be inspired to get involved in this ministry, including through partnership with Crosslight

# Why get involved?

Even before the current COVID-19 crisis, the need for debt advice has never been greater. For many, Crosslight is their last hope:

**Abdul**, a disabled man whose wife died suddenly and who was referred to us having spent 4 days in a coma after an attempted suicide

*"I just wanted to say that without your help over the last 18 months I don't think I would be here. I tried to commit suicide 18 months ago but Crosslight have enabled me to get my life back on track I don't really have the words to say thank you for what Crosslight has done for me."*

**Maria**, a single mum of two, struggling with long-term health issues, and in hiding from a very abusive partner

*"I feel the help I have received has been life changing. You change people's world. I feel empowered and supported and able to wake up in the morning happy to face the day ahead. The help and support I have received from everyone at Crosslight has been beyond excellent and I have been able to rebuild my life thanks to the time, effort and kindness you have so generously shown me."*

**Sami**, a single lady in her 60's who suffered the most appalling physical attack, leading to mental health problems and losing her job

*"I can't thank you enough for all your ongoing kindness, understanding and continued support of me. I see the staff at Crosslight as greatly valued family members, such is the standard of support I have received. In my mind I see you always there, waiting to help all those who are in need of support and kindness during difficult times in their lives, always ready to give comfort, security, hope and love to all who are lucky to arrive at your door. I feel so blessed to have found you - it's been a long journey, but I got through it all because I was not alone, Crosslight carried me every step of the way to the finish line. I will forever be grateful to you all."*

## Why Crosslight?

Unlike other models, we believe that quality advice, delivered locally by trained advisers is key to the transformation we see. Our clients are able to build unique relationships with the same people who are equipped to give them advice and support, thereby building lasting trust and confidence. We believe this enables us to take a particularly person-centred approach, tailoring our advice and support to the individual needs of everyone we support.

Coupled to this is our deeply engrained desire to look beyond advice to support our clients to rebuild their lives and equip them for the future. This genuinely holistic and relational approach has the power to change lives and is a mission that the whole church can become involved with.

# How to get involved

We want to play our part in helping mobilise the church in this area of great need. There are many ways of doing this, from holding money conversations with your church, through resourcing your leadership on how to refer someone for advice, to setting up a debt advice centre in your own church (more info at [crosslightadvice.org/resources](http://crosslightadvice.org/resources)). And there are number of Christian partnerships which you can explore including Christian's Against Poverty ([capuk.org](http://capuk.org)) or Community Money Advice ([communitymoneyadvice.com](http://communitymoneyadvice.com)).

But we hope that you will also consider partnering with Crosslight, whose model is something of a hybrid between the two approaches above (CAP/CMA).

There are three ways in which you can partner with us, and each is outlined in this brochure. However we would love to work with you over the longer-term to reach more people with our transformational debt advice support. This could be either as a support church to an existing branch if you are in their catchment, or by opening a new branch to serve a new community. By doing so you will be helping support those who are the most disadvantaged by providing a service that is often unavailable elsewhere.

The three areas in which churches can partner with us are:

## Run our budgeting programme

Run the Money Course for members of your congregation and the wider community. Mobilise volunteers to provide one-to-one budget coaching.



## Become a Support Church for an existing Branch

If you are local to a curent branch, help us open a satellite.



## Open a new Crosslight Branch

Mobilise your church to be able to support the most vulnerable in your local community

# Run our Money Course budgeting programme

Money education is one of Crosslight's three core objectives. To that end, we have developed a series of resources designed to equip individuals with the tools they need to manage their money well. You can get started now by visiting [themoneycourse.org](https://themoneycourse.org).

The Money Course contains tried-and-tested practical teaching to help individuals get to grips with their money. Guests are able to:

- Explore their emotional relationship with money
- Look practically at the basic building blocks for creating a budget
- Learn some simple tips for controlling their spending and getting their budgets to balance
- Consider the importance of savings and the benefit of setting some simple savings goals
- Think through issues of debt and the wise use of credit
- Explore some money principles that will contribute to improved mental well-being
- Discover practical tools to manage money day by day

The course consists of a series of 4-6 interactive modules hosted live online or face-to-face. These can be run as individual sessions of half an hour each, or combined into 2 or 3 sessions of an hour each. Each session is video-led, with volunteers acting as hosts and small group leaders.

Each session includes space for practical exercises which help unpack the topics covered, and there is the opportunity to discuss these with the course leader and other guests. There is also a comprehensive Guest Handbook to accompany the course which includes additional material. At the end of the course, there is an opportunity for guests to meet on a one-to-one basis with one of our trained Budget Coaches.

## What's Involved

- Gather a small team of volunteers who want to present and host a course
- Advertise the course and sign guests up
- Run the course online (via Zoom) or face-to-face
- Link guests to our Budget Coaching sessions as appropriate

## What we'll provide

- Full training and resources, provided through a dedicated online 'Leader's Hub'
- Access for guests to our post-course Budget Coaching programme

# Become a Support Church for an existing Branch

If you are in the catchment of one of our existing branches, we'd love to encourage you to become a Support Church, enabling your church to become the vital link between someone who is in debt, and them accessing the professional help and advice that they need.

## What's Involved

- Partnering with an existing branch to support the provision of debt advice in the local area
- Working with us to establish a 'satellite' for a local branch where appointments happen at your church premises
- Encourage congregation members to train to become volunteer advisers with Crosslight, working alongside the existing branch team and Branch Manager
- Supporting an existing branch financially
- Promoting the work of Crosslight in your church and online for example through your website, notice boards, social media and bulletins/newsletters.
- Circulate the Crosslight newsletter and publications amongst your congregation.
- Display posters and leaflets describing our work and how both supporters and potential clients can get in touch.
- Identify 'ambassadors' within your church who will champion the work of Crosslight.

## Your commitment

- Provide space and equipment for appointments
- Encourage congregation members to become volunteers
- Support an existing branch financially
- Encourage referrals into our service for anyone in need

## What we'll provide

- A partnership with an existing established branch, led by a Branch Manager
- Training of volunteers/staff to MaPS accredited Adviser level
- The opportunity for your church to get involved in supporting your local community in deeply practical ways

# Join with Crosslight to open a new Branch

Each of our branches are run in close partnership with the churches that support them, without which they would not exist. Our aim is that the work of our local branches is an integral part of the local church and reflects the needs to the local community which it serves.

Whilst the below might look daunting, we will work with you to make the process as smooth as possible. We trust that this will be the beginning of a long-term and ongoing part of your ministry.

## What's Involved

- The church identifies a core team who are willing to be trained to become Crosslight advisers. A 'Branch Manager' (a volunteer or paid staff who will act as the primary contact to manage the local branch) will also need to be appointed
- The new branch can operate either as a volunteer-only model, or be anchored with a paid staff member
  - A volunteer-led model would usually need a minimum of 6 volunteer advisers able to commit at least 2-3 hours a week each
  - A staff-led model, centred around a paid Branch/Case Manager working ideally at least 2 days a week. This would enable to the new branch, in time, to see significantly more clients and support a greater volunteer infrastructure

## Your commitment

- A desire to make debt advice part of the core ministry of the church over the medium to long-term
- A willingness to recruit volunteers to be trained as advisers and spearhead this vital work
- Employing any staff if required
- Rooms/facilities to be able to hold client appointments (once allowed)
- Promoting Crosslight's services in the local community
- A financial commitment to support the work, including:
  - A start-up contribution of £1,500, which goes towards our costs in setting-up the new branch and training the initial team
  - Once the branch starts seeing clients, we ask for a contribution towards our shared central costs of between £580 and £875 a month, depending on the size of the local branch
  - The local church would also be responsible for local costs such as computer equipment, phone calls, printing/copying etc
  - The only additional cost would be any staff costs if you were to employ anyone to lead this work

All the above is set out in a Memorandum of Understanding, which we will ask you to sign. This clearly lays out what is expected of both parties.



## What we'll provide

- We would work with you to open a new Crosslight Branch to serve your local community
- We would provide all of the infrastructure to ensure this happened, and will manage the new branch on a day-to-day basis as part of Crosslight Advice. This includes:
  - training volunteers/staff to MaPS accredited Adviser level
  - all client enquiries, triage, appointment booking, and initial enquiry recording are handled centrally, so there is no need for local infrastructure in this regard
  - all advice given is quality-assured by our internal Advice Quality auditor
  - The new branch will be part of Crosslight Advice and will thereby come within Crosslight's regulatory framework and AQS kitemark. All responsibility/liability for advice given rests with Crosslight

We open new branches in stages, working at a pace determined by the capacity and resources of the local team. The process differs from branch to branch, but will usually look something like this:

- Stage 1 – Set-up
  - New ministry launched to the church
  - Volunteer and/or staff team recruited
  - Experienced Crosslight Manager appointed to supervise and mentor the new team
- Stage 2 – Pre-opening
  - Team start training - 5/6 days (equivalent) over 3-6 months including a combination of live training, and online self-study. Advisers also join our internal CPD programme of ongoing training
  - At the same time, trainee advisers would take part (remotely) in client appointments within existing branches to gain experience
- Stage 3 – Limited opening
  - Local team will work under direct supervision of their mentor and with the support of experienced advisers from other branches to start seeing new clients both from the local community but also from other established branches (working remotely) as part of the process of gaining experience
  - Training ongoing
- Stage 4 – Full opening
  - New branch publicised locally, and new partnerships forged
  - Local team gradually assume more responsibility for advice provision with the continuing support of their mentor
  - Training ongoing



# Other things you need to know

## **Volunteers**

A vital role of the church is to identify and encourage volunteers to join Crosslight. All volunteers will be subject to Crosslight's safeguarding and vetting procedures.

## **Space for appointments**

It is important that appropriate space is identified within the church building where confidential appointments with clients can take place.

## **Equipment**

A laptop or computer with an internet connection is required for appointments. It is also necessary to have access to a copier, scanner, and telephone.

## **Trustees**

Our partnership churches are represented on the Crosslight governing board through nominated representatives. In addition, the Crosslight Board has established three Board Committees covering the areas of fundraising, personnel, and compliance, and we welcome new committee members with relevant expertise in these fields to join.

## **Communications**

Crosslight has a Communications Guide that has been written to help write clear and consistent content across our branches. It also ensures that the 'house style' is followed which helps to build a strong brand.

## **Fundraising**

Local churches are responsible for raising the funds necessary to meet their financial obligations towards their project, although we can support and resources to help you. Partner churches are asked to sign up to a fundraising protocol to ensure that local fundraising is coordinated and effective.

## **Branch Manager**

We will work with you to identify and appoint a suitable person to lead the local project day-to-day (a Branch Manager in our parlance). Although many branches start out as volunteer-led, many branches choose to employ someone for this role. This can increase the capacity of the branch and often helps the project to develop quicker. If this might be an option, we will help you recruit a suitable candidate.

## Church entity

Although not required, some branches set up a separate church-based charity specifically to support the running of the branch, in partnership with Crosslight. We can share our experience with is if this is a preferred option.

## Local partnerships

One of Crosslight's strengths is its partnership approach with the local community and with other local agencies. We work very closely with many different local partners and receive direct referrals from over dozens of local agencies and statutory bodies. A key role for a partner church is to help strengthen relationships with a wide network of organisations to allow for both incoming and outgoing referrals.



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Crosslight Advice is a registered Charitable Incorporated Organisation (charity no. 1163306) and is authorised and regulated by the Financial Conduct Authority (registration no. 715066). Crosslight is part of the Community Money Advice network of debt advice agencies and a member of AdviceUK. Crosslight holds the Advice Quality Standard.

