



# Crosslight Advice @ Ealing Foodbank

Helping our community get back on its feet through debt advice, money education and person-centred support



Crosslight first opened its doors in January 2010 and since then has provided advice and support to thousands of families and individuals in difficulty. Set up originally as part of the social action work of Holy Trinity Brompton church in London, has since expanded opening up new branches in partnership with over fifteen churches, running appointments from twelve locations in London and Kent – and soon, in Ealing too.

Every day we see individuals and families who have been broken by their circumstances, be that illness, bereavement, loss of employment, mental health problems or family breakdown – a situations made all the worse by the current pandemic. Through situations that any of us would struggle to deal with, they have found themselves facing the prospect of being evicted from their home, struggling to keep the power on, or unable just to meet their basic day-to-day needs.

It is our tremendous privilege therefore to be working alongside Ealing Foodbank to open a Crosslight branch locally, in order that we might walk alongside those of our community who are struggling and help them back on their feet.

# We need your help!

Finding yourself in debt can be devastating. It can lead to poverty, family breakdown, mental health problems and a loss of hope. We believe in renewing hope – but we need your help! Being part of the Crosslight team at Ealing Foodbank will be one of the most rewarding things you do. You will see lives changed as people are freed of the burdens of debt and have their individual dignity restored.

> "Every time I participate in an appointment... it feels like watching hope in action." Crosslight volunteer

## <u>Do you have...</u>

- a passion to help those in need?
- an ability to communicate clearly and with compassion?
- a calm and patient manner, esp. if emotions are running high?
- an eye for detail?
- control of your own financial affairs?
- a willingness to learn?
- competent IT skills?

#### What we require

Above all, our volunteers need a real heart for the poor and vulnerable and a willingness to walk alongside those in need.

We also ask all volunteers to sign an agreement with us and provide two personal references.

A debt adviser is the mainstay of our work and although it requires a reasonable commitment, you will play a part in transforming lives. Debt Advice is a regulated activity and advisers have to meet certain minimum training standards. You will also be supported in your role by an experienced mentor. But you never stop learning, and we will help you gain more knowledge as you become more experienced. As an Adviser you will meet with clients, either face-to-face or on the phone. You will work with clients to untangle and understand their financial situation, help build a financial statement, and advise them on the actions they should take. But you will also support them pastorally and help them as they seek to deal with the underlying causes of their current problems. Duties include:

- Undertaking an initial assessment of each client's needs and situation
- Help produce a detailed, accurate Financial Statement
- Advise clients how to maximise their income, including identifying and explaining additional benefits they may be entitled to claim
- Assist the client by explaining simple budgeting strategies to help them manage their money more effectively
- Advise clients with rent arrears how to safeguard their home
- Advise clients on their options for dealing with their debts, including helping them formulate and implement simple action plans
- Assist client in speaking with third parties to implement an agreed strategy

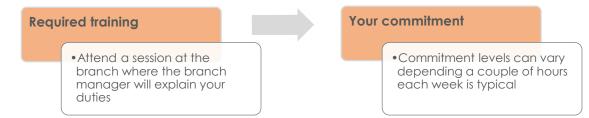
# Required Training

- •Complete the equivilent of 4 days of training over several months
- A commitment to ongoing training in order to gain more technical skills

## Your commitment

• Ideally, we ask for a minimum commitment of two hours a week, although we would be particularly intereted if you are able to commit more than this, especially daytime

When appointments are face-to-face, hosts are there to greet clients and to provide a warm and reassuring welcome. Hosts can also sit with clients during an appointment to provide pastoral support. They might also provide admin support including note taking, data entry and scanning.



Budget coaches run our budgeting workshops and training and/or work with individual clients to teach the tips and techniques for clients to create their own budgets, and to make the most of the finances that are available to them.

#### **Required Training**

• Attend an internal workshop and online course as well as take part in a live Money Course

#### Your commitment

- •Commitment ranges from leading a Money Course (usually over 4 sessions) to supporting individuals one-onone (usually over 3 sessions)
- •Timings vary throughout the year

Help us change lives (names have been changed)

**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. 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. 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."

To get involved speak with the foodbank team or visit crosslightadvice.org/volunteer



