

Sue Burrow, Jamie Walker, Beth Rowland.
Inset: David Atkinson

Lent lecture 3: Credit unions and food banks

25 March 2014

The third Lent lecture at St James' Finchampstead took the form of a panel discussion which began with the three panel members giving introductions to the work of the charities they support.



Sue Burrow, a member of the leadership team at Crowthorne Baptist Church, is a volunteer at the Crowthorne Food Bank (CFB) run by The Vineyard Church and The Trussell Trust, a Christian organisation dedicated to helping people in crisis. Formed in December 2012, CFB operates out of a former workshop located at the end of Crowthorne High Street. It accepts non-perishable items - tins, jars and packets - donated by members of the public, from schools, supermarket collections, churches, sheltered accommodation. Items are 'checked in' (weighed/date checked) and packed into parcels for individuals and different sized families. Packs of toiletries and cleaning materials are also available.

Local churches, social workers, job centres, etc have a supply of vouchers to complete for needy families to hand in at the Food Bank. Hardship may have been caused by benefit delays or sanctions through change in benefit status. Clients might be homeless, disabled, or unable to work through ill health or addiction. In addition to offering sustenance, volunteers at the Centre will 'signpost' callers towards other organisations who may be able to help with underlying issues. Offers of prayer are generally welcomed by clients, and several have returned to say how their prayers have been answered.

Jamie Walker is Sport & Community Outreach Officer at Finchampstead Baptist Centre. He is involved with the Finchampstead Food Bank Agency(FFBA), which operates as a satellite of CFB. He explained how donated items are taken to CFB and, whilst there, food packs are picked up for the needy in Finchampstead.

Deliveries/collections are made on two weekdays, and food packs are taken the Children's Centre at the Community House or St Mary & St John's Parish Centre, both in Billing Avenue. Another initiative (a joint one between the Parish of Finchampstead & California and FBC) is that of the Simple Lunch ie, drop in for a bowl of soup and piece of cake, and a chat. This is available twice a month at St Mary & St John's Parish Centre and is run by volunteers from the three Finchampstead churches.

Beth Rowland is admin director at Community Savings & Loans (Berkshire) Ltd; a credit union which serves those who live or work in Berkshire, offering savings facilities and affordable loans to its members, ie, a local alternative to the high street bank, doorstep or pay-day loan lenders. Beth explained that savers can invest from as little as £1 per week, up to a total of £15,000. As for loans, these may be needed to buy clothing for children, pay the rent or utility bills, to pay debt to prevent goods seizure by bailiffs, to quote just a few. CSL (Berkshire) will however only lend to members who can afford to repay their loan within a period from 6 months to 5 years. But, there are no fees, hidden charges or penalties; and the standard loan interest rate is low at 2% per month.

The panel members stressed how important these services are to the community, illustrating the point by describing the issues and hardship some of their clients were facing. They personally have found their work extremely rewarding and they encouraged the audience in St James' Church Centre to do what they could to help - maybe, to save through the Credit Union, offer office help eg, in admin or finance, volunteer at the food banks, but also to promote lateral thinking within the Parish and churches.

Just a few examples for consideration were: educating young people on money management, running literacy and computer-skills courses for adults to enable essential form-filling.

David Atkinson, a member of the audience but also a volunteer at the Wokingham Food Bank, joined in the Q & A session . John Edwards summarised by saying how deep seated the issues raised were for Christians, and that 'a follow-up session would give a further opportunity to reflect on what we had heard and to consider our response'.

To close, the panel members read passages from the Bible, namely, Isaiah 58: 6-11, Romans 12: 14-16, Mark 14:7 and Matthew 25:40. These are particularly pertinent – do read them and let them challenge you to help ...