



The church has heard a fresh call to be “a church of the poor for the poor” in recent years, the Archbishop of Canterbury said last night as he commissioned volunteers to help churches engage with issues of credit and debt in their communities.

Speaking during a special service at St George-in-the-East in Shadwell, London, the Archbishop told more than 50 volunteers “who have taken part in a pilot scheme in London, Southwark and Liverpool dioceses” that they had “seen the need, and met it with love, grace and hope.”

The first phase of the Archbishop of Canterbury’s Church Credit Champions Network is on course to secure benefits worth over £2million for local communities.

It is estimated that this activity will generate a social return of around £7.50 for every £1 invested in the programme, largely through reduced interest payments as people use low-cost credit unions rather than payday and other high-interest companies.

**In his sermon** Archbishop Justin Welby said: “Those of you who are being commissioned have heard God’s call, as the whole church has in a new way in recent years, to be a church of the poor for the poor, to seek justice and the common good for all in our society.

“You have set up credit union access points in your churches, brought new people onto the boards of local credit unions, supported people struggling with debt through signposting them to debt advice resources.”

He added that the credit champions' role must ultimately be to point to Christ.

“I urge you to point to liberation, to the true value of humanity which is given by God, not money.”

The Network is in the process of training 300 “champions” who are volunteers from local churches. They help people in their churches to think about and take action to tackle issues to do with credit, debt and money in their local area.

Churches have carried out mass sign-ups to credit unions, set up branches in church buildings, volunteered as board members, and encouraged local employers to set up payroll saving for their staff. The programme is on target to bring in 3,000 new credit union members from the pilot phase.

Churches have been at the centre of the campaign to introduce a cap on the total cost of credit to limit the amount that payday lenders could charge – something which finally came into force in January 2015.

But as the Archbishop himself has said, regulation alone cannot deliver the required cultural change. Churches are now building on the necessary changes at the legislative and regulatory level by making sure that people have access to better alternatives and to free, high-quality, debt advice when needed.

The Archbishop set up the Task Group on Responsible Credit and Saving in 2013, led by former City regulator Hector Sants.

*The Church Credit Champions Network is one of several projects of the Task Group. Read more about them and find out how you can get involved at [www.toyourcredit.org.uk](http://www.toyourcredit.org.uk)*

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