

Equal Opportunities Policy

Statement of Intent

Money Lifeline (ML) is a Christian organisation committed to social justice and actively opposed to discrimination in society. ML affirms the God-given value of every person and believes in the equal value of all.

ML seeks to provide services on a fair and equitable basis, taking into account only the needs of our clients. No person requiring services from ML will be treated less favourably than any other person on any grounds.

ML acknowledges that the grounds by which people can be discriminated against include the following: age, nationality, race, ethnicity, caste, class, physical or mental state, appearance, gender, HIV status, religion, illness, sexuality, marital status, political beliefs and criminal convictions.

ML expects everyone involved in delivering its services to support the positive implementation of this policy.

ML will provide services that are fully accessible to the general public including disabled people.

ML has a Complaints Procedure which provides a mechanism under which the trustees will properly consider and act upon any complaints or comments (whether by staff, volunteers or clients) regarding our Equal Opportunities policy or the way in which it is carried out.

Details of Service Delivery

ML is committed to delivering services that are accessible as follows:

- ML is open to the public on a regular basis at times and locations which are decided from time to time by the trustees and management team.
- Clients are encouraged to make an appointment but, where possible, ML will assist anyone who turns up without an appointment.
- ML provides a 24 hour telephone answering service that is checked throughout the week.
- ML seeks to promote awareness of its service to as many as possible by a variety of means which are decided from time to time by the trustees and management team. Information about ML is available through support workers from local councils and various charities. Leaflets are available for use by those organisations and could, subject to ML's capacity to cope with additional clients, be made available in other public places.
- Clients can find out about ML and the service we provide through our website, www.moneylifeline.org. Information should also be available through the Community Money Advice (CMA) website www.communitymoneyadvice.com.
- Advice will always be given in a room which ensures confidentiality for the client. Most debt advice is provided at the Sarum Hill Centre. This provides disabled toilets and wheelchair access. Advice may also be given at other locations which may be varied from time to time but clients can always seek advice at the Sarum Hill Centre if other locations are not suitable. In addition, ML may provide advice

in the client's home where that is the client's preferred option and suitable arrangements can be made.

- ML requires each client to sign an agreement which sets out their right to stop asking for our advice, our right to withdraw services if there is a good reason to do so, and the client's right to speak to an adviser if they are unhappy with any aspect of ML's service and to make a formal complaint if the issue is not resolved.
- ML has a Code of Practice which covers issues like non-discrimination and confidentiality. It is available on our website.

Details of Employment Policy

ML is a registered charity (no. 1119742) authorised and regulated by the Financial Conduct Authority (FCA). It is funded by donations most of which are made by churches in the Basingstoke area. ML is managed by its trustees and a management team (see below).

This policy covers paid staff who are employees of ML and volunteers who are not employees but who are engaged in furthering the objects of the charity under the direction and supervision of the management team.

All ML debt advisers are required to be trained to a standard which enables them to give basic debt advice in accordance with the Money Advice Trust's generalist money adviser training. ML will provide the necessary training for new advisers who have not already received it. Unless the training is provided in-house, ML will pay for the new adviser to attend a suitable course, such as the CMA Generalist Training, Parts 1, 2 & 3.

Advisers are encouraged to explore the possibility of specialist and skilled training in any of the areas of debt advice. ML cannot undertake to pay the full cost of all such training but will provide whatever assistance the trustees decide is reasonable and affordable, taking into account the personal financial situation of the adviser, the potential value of the training to ML and the availability of funds.

ML's trust deed requires that all its objects must be carried out "in accordance with Biblical Christian principles, values, and practices". This requirement is set out in more detail in ML's Ethos Statement. It is also reflected in the Volunteer Agreement which is agreed by all volunteer advisers and in the contract of employment signed by all paid employees. In order to carry out ML's objects, staff and volunteer advisers are required to be committed Christians who feel called by God to undertake this work serving the community, who can fully adhere to the Christian ethos of ML and who are able to explain, if asked, their Christian faith and beliefs and how they are lived out through the work of ML. In the light of all this we would expect all trustees, staff and volunteers to be drawn from the Christian community and to be recommended by a minister or leader within their own church. We reserve the right to recruit only Christians where there is a genuine occupational requirement to do so.

Before commencing their work, all volunteer advisers must sign a Volunteer Agreement and paid staff must sign a written job description. This ensures that volunteers and staff understand and agree to operate within the policies and procedures of ML including the Ethos Statement and this Equal Opportunities Policy.

ML requires debt advisers to work together in pairs. This ensures that advisers do not feel individually burdened by any emotional issues shared with them, and have the opportunity to discuss their reactions to the client's situation with a fellow adviser at the end of each advice session. ML holds regular Review Meetings for supervision, support, feedback and sharing best practice. This enables all advisers to talk about how they are feeling and any difficulties encountered. In addition, an adviser who feels troubled or distressed by the issues shared with them is encouraged to contact a member of the management team to discuss their feelings and how to deal with the client at future meetings.

Management

ML is managed by its trustees who are appointed in accordance with the trust deed. The trustees are responsible for all aspects of the running of the charity. In particular, they set the policies, deal with all regulatory issues, manage the finances and make any major decisions about the nature or location of the service provided by ML.

The day to day operations of ML are overseen by a management team appointed by the trustees. Those managers are responsible for the recruitment, management & supervision of the debt advisers. The managers undertake tasks such as helping advisers to resolve novel or difficult problems. The managers are responsible for ensuring that the debt advice centre operates in a way which is consistent with the requirements of the FCA & CMA and in accordance with the policies established by the trustees.

The planning, implementing and monitoring of this Equal Opportunities Policy is carried out by the trustees both at their formal meetings and through liaison with the management team (who may also be trustees).