Introduction
The Evangelical Alliance in Scotland is the largest body serving evangelical Christians in Scotland and has a membership including denominations, churches, organisations and individuals. Across the UK, Evangelical Alliance membership includes over 700 organisations, 3500 churches and thousands of individuals. Our members in Scotland include the Baptist Union of Scotland, Vineyard Churches, the Salvation Army, Newfrontiers, Elim Pentecostal Churches, Assemblies of God, The Free Church of Scotland, Brethren, a number of congregations within the Church of Scotland and other independent churches. We have a number of organisations as members in Scotland including Glasgow City Mission, Bethany Christian Trust, Tearfund and Scripture Union Scotland.

As a representative organisation we see the effects of financial hardship day in day out in communities across Scotland. Many churches offer a range of formal and informal support services to those struggling with finances. Informally these can include crisis grants, food provision and pastoral support. More formally many evangelical churches in Scotland now offer approved money advice services, often in partnership with organisations such as Christians Against Poverty or Community Money Advice Scotland. A number of our organisations also offer support to particularly vulnerable people where financial problems are often one of a number of presenting and complex needs.

General comments
The Evangelical Alliance welcomes the opportunity to comment on this Bill and would be very happy to provide further written or oral evidence to the Committee – particularly from our network in communities across Scotland.

We are generally supportive of the stated aims of the Bill, including the effective operation of debt support and bankruptcy procedures that is fair to debtor and creditor, effective education and support to those in financial hardship and also personal responsibility to pay off debts in a reasonable and proportionate way. These are guiding principles of financial support offered by churches across Scotland and our view is that the Scottish Government is attempting to strike a fair and compassionate balance between debtor and creditor in its approach to the legislation.

Money advice and financial education
We strongly support the provision of financial education for anyone suffering hardship. Indeed we believe that at a time of rising household debt across society basic financial education should be a national priority. There should be increasing emphasis on financial education for young people in school and also an increasing challenge to the culture of debt in society. It is often the most vulnerable in society that suffer due to a lack of financial education, particularly when confronted by powerful advertising promoting a materialistic consumerism that at times can be unhealthy, so particular emphasis should be placed in this regard. However it would
also be wrong to stigmatise those from poorer areas as it is clear debt can be a problem across all social classes.

On the specific proposals contained within the Bill we would be supportive of compulsory money advice in advance of entering into bankruptcy to ensure that this is the most appropriate option in each case. We would also be supportive of the mandatory financial education provision for those in particularly concerning circumstances. While it is not apparent that this should be a specific requirement to exit bankruptcy the principle is sound and could be very beneficial if applied in a helpful and compassionate, rather than coercive way.

Development of a Common Financial Tool
We would support the principle of the common financial tool as a way of providing a national standard for all money advice and debt repayment organisations. Whilst the details of this still need to be seen it seems sensible and transparent to have one system applied by all. In particular this may give confidence to creditors and also help enshrine the principle of responsibility to pay off debts for those who have found themselves in financial hardship.

Minimum Assets Process
We support the principle of the minimum assets process. This seems to be an appropriate, simplified and compassionate response to some of the most vulnerable people experiencing financial hardship.

Payment break
We support the concept of the payment break for the circumstances prescribed in the Bill. Again this seems to us to be a compassionate and reasonable response that will alleviate some of the stress and anxiety involved when other significant life events are also happening simultaneously to financial hardship. It seems likely that this would have significant preventative mental health benefits and so may also have a positive financial implication for the NHS and other statutory agencies.

Roles of Sheriff and Accountant in Bankruptcy
We support the principle of simplifying the process and cost of bankruptcy and so moving appropriate administrative aspects away from the courts to the Accountant in Bankruptcy is a sensible move. That said we would be very wary of any situation where the right of appeal to a Sheriff would be completely withdrawn. That scenario would lead to an unacceptable barrier to accessing justice and we would urge the committee to ensure that no amendments are included that could cause this to happen.