# Statement from Ripon Ray, Founder of Debt Talk CIC

I am delighted to announce that Debt Talk CIC has been granted FCA authorisation with limited permission as a not-for-profit Community Interest Company to provide specialist debt advice and information on credit-related services.

After months of rigorous assessment and review by the Financial Conduct Authority of our governance, policies, procedures, and operational practices, we are proud to have achieved this important milestone.

Debt Talk CIC was founded to tackle the impact of debt, poverty, and financial exclusion on individuals, families, and communities. While statistics relating to poverty and financial hardship within British Bangladeshi communities are often referenced in research and policy, there has been a lack of an independent national voice ensuring those communities are directly heard.

Debt Talk CIC was established to help fill that gap. Alongside providing high-quality debt advice and financial education, we are committed to amplifying lived experiences and ensuring these voices inform policy and social change.

This authorisation reflects our commitment to strong governance, accountability, and consumer protection. I would like to thank our directors, volunteers, supporters, and partners for their support throughout this journey, and we are especially grateful to Tower Hamlets Council for its funding and support towards our capacity building.

We look forward to expanding our services and continuing our mission to ensure that people are not only represented in statistics, but also in the decisions that shape their lives.

**Ripon Ray**
Founder, Debt Talk CIC