

## Reflections on being commissioned from Ann Trehern

On Monday 23<sup>rd</sup> October we celebrated the 8<sup>th</sup> Anniversary of CAP Telford at All Saints, Wellington. It was such a blessing to reflect on the way God inspired His people to set up the Debt Centre in Telford to respond to the needs of those weighed down by the shackles of crippling debts. Since then, through the love and compassion of committed partners, staff and volunteers of CAP Telford, lives have been transformed and people have been given hope for the future. That is priceless!



At the service we presented Marcelle with a gift to express our gratitude for the way she has served the Debt Centre as a volunteer debt coach over the years. What an encouragement she has been to so many. Marcelle will continue to work with the Debt Centre as a befriender.

Matthew Lefroy and Ian Olliver prayed for me and I had the joy of praying over Lizzie as I was commissioned and Lizzie was recommissioned for the work to which God has called us into in the Debt Centre. It's only through God's grace, strength and wisdom that we can achieve all that He has in store for us as a team of workers in His 'vineyard'. We appreciate your prayers for us to develop, grow and blossom into something beautiful

that will bring glory to our Father, as we reach out to share His love to our clients and the people we come into contact with through our work.

As I reflect on the service and our commissioning, I was reminded of my graduation service from Bible College in Scotland many years ago. I still remember the message that was given to the students as they were about to embark on a lifetime of service to God. The message was that the world needs to see Jesus, not us. He is the One who transforms lives, heals broken hearts and lifts people out of bondage into freedom and new life. What an amazing privilege it is to be able to take this message to our clients who are often struggling to survive and are plunged into depression and hopelessness. We can offer them not only hope for the future and a way out of debt, but the promise that the God who created them to know and experience His love, will bring them into freedom and restoration when they turn to Him.

In 1 Corinthians 12:27 we read "You are Christ's body and each of you is a member of it."

Each one of you, our prayer partners, volunteers and friends are so crucial to the ongoing work of the Debt Centre. Each one of you brings different gifts and personalities into the mix so we become a unified body that works in harmony to bring glory to our Father and to draw the lost back home, into the safety of the sheepfold. Exciting times await us as we journey together!

God bless you and keep you and thank you so much for all your love and support.

# CAP local and national updates

Change can be a good thing, it's an expected part of growth. This year, not only have we had a change of leadership at a local level, but CAP HQ in Bradford has also seen a number of significant changes, including within the leadership.



**Stewart McCulloch will join CAP as CEO in Jan 2024** taking over from the charity's interim CEO, Lisa Pearce, who will return to her role as Deputy Chair of CAP's board.

## **Mission, Evangelism & Discipleship**

The work of CAP is to give people the hope which is found in Jesus Christ, so it is fitting that there is a focus on mission, evangelism and discipleship. Andy Smith joined CAP HQ in Jan 2023 and in April he became the Head of Mission & Spirituality. Andy has a team of three Mission, Evangelism & Discipleship leads across the UK to help the churches in the CAP network to grow and develop in this area.

## **CAP Telford: Our local updates**

**Marcelle Kite** who has volunteered with CAP Telford as a Debt Coach since April 2018, has decided to exchange her Debt Coach boots for those of a Befriender. She will continue to support the centre in a number of other ways – client events, fund-raisers and money coaching to name a few. The Partnership Team are also delighted that Marcelle has accepted their invitation to remain on the CAP Telford Partnership Team.

**Lizzie Brown** who has been working as a paid part-time Debt Coach for nearly two years, and who held the reins as Interim Debt Centre Manager for several months earlier this year, has also accepted an invitation to take on an Enhanced Debt Coach role. The aim of this role is to raise the profile of the work of the Debt Centre in Telford within local churches and to generate more involvement – in financial support, volunteers and prayer.

Lizzie is also now a member of the CAP National Speaker team. If you like us to come and speak at your church about the work of CAP, please do get in touch - [lizziebrown@capuk.org](mailto:lizziebrown@capuk.org)

**7 new volunteers** have joined the team in 2023. A big welcome to Dave (Admaston Methodist), Purcell, Tracy (Telford Elim), Jem (Dawley Baptist), Pete (House of Prayer), David and Hugh (All Saints Wellington). We thank God for these men and women. Jem and Tracy pictured here.



This summer we celebrated our 100th client to go debt free through the Telford Debt Centre.



**A HUGE thank you** to the current team of volunteers who continue to love and serve our clients so well – this work would not happen without you.

# Volunteering with CAP in Telford

## Michael Hall writes about how being a CAP volunteer has impacted him

My journey as a CAP volunteer began in November 2015 at All Saints' church, when I attended the commissioning service for our first Debt Centre Manager.

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*'... the two overarching themes to the earthly ministry of Jesus are to spread the good news of the Gospel and to serve the poor...'*

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Following the service, I was drawn to a notice inviting anyone interested in becoming a CAP volunteer. As a Christian, I think that the two overarching themes to the earthly ministry of Jesus are to spread the good news of the Gospel and to serve the poor; values central to the mission of CAP. I signed up on the spot.

My first Befriender clients were a couple. As the weeks passed and conversations flowed, they started to build a relationship with Jesus, attend church and join a bible study group. This period culminated in the clients attending the first CAP anniversary service in November 2016. During the service the couple gave a testimony, courageously sharing their journey, trials and tribulations with CAP up to that point. This was a precious moment for me personally. I never cease to be amazed as to how God's love is alive and at work in our communities.

In addition to CAP providing debt solutions for our clients, having Befrienders is so important and I believe has a huge impact. It is a privilege to meet clients and to support them on their journey to becoming debt free. Befrienders offer encouragement to stick with the debt plan, even if the road is a little bumpy, in a non-judgmental and compassionate way, to clients who are hurting and in need of God's healing.

## Vanessa Breton reminds us of Jesus' challenge in Matthew ch7 v3-5

I think my greatest talent in life is spotting the specks in other people's eyes, despite my own obvious log! It is so easy to make assumptions about others' lives.

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*'Jesus looks into a person's inner being and sees what is really important.'*

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When I was getting to know a young woman with health problems, depression and insomnia recently, I could immediately see all the solutions for her. As I generously shared my ideas, she pointed out that I just didn't know what it was really like for her. Of course, she was absolutely right. I didn't.

It may not seem sensible for someone who has poor health to continue smoking, consuming excessive alcohol or taking drugs. It may seem unwise to spend a benefits back-payment on a tattoo instead of the electricity. However, as a CAP volunteer, I know how important it is to accept people without making judgements or offering advice.

Jesus offered compassionate love and new life to those who had failed or suffered. He did not rebuke or criticise Zacchaeus the tax collector but made friends with him, which brought about a dramatic change. He did not reject the Samaritan woman for her way of life but told her about God's gift of salvation and encouraged her to bring others to meet him. When Peter denied knowing him, Jesus gently forgave and restored him.

Jesus looks into a person's inner being and sees what is really important. May the Holy Spirit fill all our hearts with compassion and not judgement for others.

# Money on Your Mind



**Telford Debt Centre is determined to help people make the most of their money, and one way we can do that is through money coaching.**

Money coaching is a free service created by CAP and delivered by debt centres or churches. It aims to teach local people new skills to better manage their money, live well and avoid falling into unmanageable debt.

The course is completed over three or four relaxed, fun and engaging sessions where those attending will learn how to create a balanced budget, use credit wisely, reduce their debts and build up savings for the future. It is for anyone who feels they can benefit from learning new money management skills.

Experienced Money Coach, Vicky, says, “The cost of pretty much everything has gone up. Many of us are tightening our belts right now and are much more at risk of falling into financial difficulty. Knowing how to successfully manage our money is more vital than ever before. That’s why Telford Debt Centre have several Money Coaches ready to come to your church or community group to deliver money coaching.”

If you are interested in money coaching with CAP Telford, please contact Vicky on [vickymuxton@blueyonder.co.uk](mailto:vickymuxton@blueyonder.co.uk) or if you are interested in running money coaching with your church, go to <https://capuk.org/get-involved/become-a-church-partner/run-money-coaching>

## Our top ten tips to cut costs

### Save money and manage your finances better this winter.

There aren’t many people who haven’t been affected by the cost of living crisis in some way. It has shown that, more than ever, knowing how to successfully manage your money is vital - whatever your income. **Marcelle Kite, CAP Telford Money Coach**, shares her top ten top tips for cutting costs and saving money. You might feel like you’ve tried everything, but hopefully there’s something here for everyone to try.

- **Try a cheaper version** - Because we’re creatures of habit, we often buy the familiar. Why not try a cheaper brand of a product, or a different shop, and see if you or your family can tell the difference?
- **Follow money savers on social media** - Whether you use Facebook, Twitter, Instagram, TikTok or any other social media channel, a quick search is sure to reveal people sharing clever money saving tips and tricks. One I’d recommend is “Feed your family for about £20 a week” on Facebook – they share loads of cheap, tasty recipes and ideas for cutting down everyday costs.
- **Plan your meals** - Before you go food shopping, plan out your upcoming meals. Check your cupboards for ingredients that you already have to avoid spending money on things you don’t need, and make a list of everything else. Then all you have to do is stick to your list!
- **Buy it less often** - You can also cut costs by buying certain things less often. For example, having a takeaway once a fortnight rather than once a week cuts the monthly cost by half. Or perhaps you could walk to work once or twice a week to reduce the costs spent on transport.
- **Make your own gifts** - Got a celebration coming up? Handmaking your gifts is a great way to save money, as well as creating something truly unique and heartfelt. Check out Thrifty Frugal Mom’s 20 inexpensive homemade gift ideas for inspiration.



# Money coaching: Yellow Ribbon Community Chaplaincy

In October, we ran money coaching workshops for some of the men who are supported by the Yellow Ribbon ex-offenders chaplaincy.

Susanne Borowski and Lizzie Brown had the opportunity to delve into the new money coaching content as they delivered the course over three weekly workshops at Meeting Point House.



Lizzie: 'I led a money course using the previous materials earlier this year, at Dawley Baptist church. It was good, but I think the new content makes the course even easier to deliver and more engaging for participants. The activities are simple, but definitely make you think; the videos are brief and fun, very watchable. We had some very insightful discussions!'

Susanne: 'I've been a Money Coach for six years. The fundamental principles of the money course are solid and have remained the same, but the relaunched materials have definitely improved ease of delivery and participant engagement. There are also modules such as Credit and How To Avoid Scams, that have been added to make it more relevant to today's financial challenges.'

Jason (participant): 'The budgeting course I did with the two lovely ladies from CAP was super informative and extremely well delivered.'

## Top tips to cut costs continued...

- **Double check supermarket deals** - Don't assume that items on offer are the best value for money. Check the price per kilogram on the shelf label to make sure you're getting the most product for your money.
- **Cancel unused subscriptions** - A free trial you forgot to cancel. A gym membership you signed up for and never used. An offer you were talked into signing up for on the street. Go through your bank statement and cancel any Direct Debits and standing orders for things you don't use.
- **Cook in batches** - Food waste equals money waste. Instead of cooking fresh every day, make a big batch of food, split it between smaller containers and store it in the freezer. You'll reduce waste, save time, and have tasty, healthy, home-cooked meals to enjoy. It's a win-win! Look up The Batch Lady for some brilliant recipes to try.
- **Compare, compare, compare** - Comparing prices isn't just for insurance quotes. Shop around for energy and broadband deals to make sure you're getting the best price. Try different supermarkets and compare the cost. Even the same piece of clothing can vary in price depending on the website you buy it from, so take a few minutes to do some research before handing over your cash.
- **Get it pre-loved** - I'm a big fan of pre-loved clothes and items. Raid those charity shops and see what bargains you can find. Plus, good quality, pre-loved items are always within reach thanks to online selling sites such as Vinted, Facebook Marketplace and Depop. You could even make money by using these sites to sell stuff you no longer use.

Some of these tips have been taken from the **free, expert money coaching course** we run through the CAP Telford Debt Centre. Whether you've never used a budget before, or you just want to reevaluate your financial situation, there's something that everyone can gain from money coaching.

# Working in Partnership

Telford's Partnership Team is made up of representatives from the four local partner churches, members of the local debt centre team, plus an Administrator and a Finance Administrator. Our Partnership churches are: All Saints' Wellington, Central Telford Parish, Dawley Baptist and St John's Muxton.

## Nick Brooke represents All Saints' Wellington on the CAP Telford Partnership Team

All Saints church in Wellington is very proud to be one of the founding partner churches that set up CAP Telford Debt Centre. CAP Telford is very much an ecumenical initiative and believes it is vital that churches work together in unity to proclaim the kingdom of heaven and the good news of Jesus.

Over the years All Saints has sent out several of its members to volunteer for CAP and to host various fundraisers. All Saints was fortunate to host two CAP services in October. First, we held a CAP Sunday service where the church met Ann Trehern and Lizzie Brown. They both did a fabulous job in catching everyone up with the work that CAP Telford has been doing and they were able to recruit a few new volunteers. The second service was to celebrate CAP Telford's 8<sup>th</sup> anniversary; all the churches involved with CAP and many of the volunteers were able to gather together to worship Jesus and hear stories of people being set free from debt. We also got to pray for and commission Ann, Lizzie, the volunteers and all of those who are helping make CAP Telford such a fantastic organization.

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## Bridgnorth Community Trust

While continuing to work for CAP Telford, Lizzie Brown is also on temporary secondment to the Bridgnorth CAP Debt Centre. Partnering in this way means that both debt centres get to learn from each other. The CAP Debt Centre in Bridgnorth comes under the umbrella organisation of the Bridgnorth Community Trust. **Keith Bowley, founder and Chairman, shares how it came into being.**

About 12 years ago God began to guide Christians in Bridgnorth to develop ministries which would serve people in the community, and at the same time provide opportunities to share the gospel and pray with them. These were to be independent of any one church, rather an expression of the whole church in Bridgnorth. God led us to create a charitable umbrella trust - Bridgnorth Community Trust - which could provide all the governance, financial management, policies etc. to facilitate God-given vision, so that believers can serve and bless the community at large, both practically and spiritually, with a minimum of administrative burden.

Together at Christmas aims to provide a Christmas lunch each year for about 100 people who are on their own or can't afford a proper Christmas lunch. The Bridgnorth Youth and Schools Project employs staff to minister into the schools in the town, sharing biblical truth in the classroom and providing opportunities such as lunch clubs, holiday clubs and discipleship groups for teenagers. We also have a Food Bank, which is now supporting 40-50 families and single people each week.

The CAP Debt Centre started as a project of the Baptist Church, but more recently has come under the Community Trust umbrella. It is very exciting to hear the testimonies of changed lives through this ministry which has touched over 60 clients in the past 2-3 years and seen many attending church and some becoming Christians.

# CAP Telford Family: News and dates for your diary



## Christmas Concert & Fund-raiser

If you missed the truly delightful concert held in late June at Dawley Christian Centre, do not worry – you will have another chance to be enthralled by their talents on **Saturday 9<sup>th</sup> December** at the same venue.

All profits will be divided between CAP Telford and the Dawley Food Bank. Tickets are available from the Dawley Christian Centre Office, High Street, Dawley, Telford, TF4 2RE Tel: 01952 505108

In June, the music of Telford Concert Band and wonderful voices of the Darby Singers were a real joy. The proceeds of ticket sales and raffle totalling £200 were divided between Dawley Food bank and CAP Telford Debt Centre. Our grateful thanks to the musicians and choir members, those who supported the event and in particular all those who contributed to making it happen. Looking forward to the next one!



## Celebrating with clients!

This year at our client summer picnic we celebrated with Wendy who is now debt free. It was such a joy to celebrate with her and her daughter (and enjoy lots of lovely food and cake!) She was extremely grateful for the help she has received that has had a huge impact on her life.

We are so thankful for the hard work that our debt coaches put in to enable our clients to reach the point where they finally become debt free and they can breathe a sigh of relief and have hope for their future.

## Christmas Hampers

Christmas is a particularly difficult time for our clients. Every year, as we celebrate the birth of Jesus, we bless each of our clients with a Christmas hamper, to let them know that Christmas is something to be celebrated and can be filled with joy.

We need to prepare **50 hampers** this year. **Could you or your small group help us?** We need to be consistent with our hamper contents so if you think you might be able to help, please contact Lisa on [west.familywest@btinternet.com](mailto:west.familywest@btinternet.com) for the list of items and instructions. Hampers need to be complete by 10<sup>th</sup> December please.



If you would like to make a financial donation towards the cost of the hampers, you can donate directly (see the back page for account details). Please reference your donation as CAP Hampers. Contact Vicky for more information [vickymuxton@blueyonder.co.uk](mailto:vickymuxton@blueyonder.co.uk)



# CAP Telford Support: YOU can make a difference

 <h2>Give</h2> <p>Grateful thanks to all those who have continued to support CAP Telford and to those who have given for the first time this year. <b>We are so thankful to you.</b></p> <p>P C C All Saints (<i>spaces between letters is important</i>) Sort code: 30-99-27 Account: 00006531 Reference: CAP23</p> <p>For a Giving Form that includes a Gift Aid declaration, please contact: <b>rita_church@sky.com</b></p>	 <h2>Volunteer</h2> <p>This work would not be able to happen without the huge contributions from our volunteers in time, commitment and love.</p> <p>Check out Michael Hall's article on p.3 with his reflections on being a CAP Telford volunteer.</p> <p>To find out what volunteering opportunities are available for you now, please contact our Debt Centre Manager: <b>anntrehern@capuk.org</b></p>	 <h2>Pray</h2> <p>CAP Telford usually meet to pray on the <b>first Thursday</b> each month 9am-9:30am.</p> <p><b>You are welcome to join us.</b></p> <p>If you are interested in joining our prayer team or prayer meetings, please contact Ann, Marcelle, Lizzie, or any of our church partner leaders.</p> <p>You can either <b>pray with us</b> (via zoom or in person), or we can email you our prayer bulletin and you can <b>pray for us</b>.</p>
 <h2>Partner Church</h2> <p>CAP Telford Partnership currently consists of four Partner Churches (see p.6 to find out more) but we would love to expand the Partnership Team to include other Telford Churches.</p> <p>If you are a church leader and you are interested in becoming a Partner Church with CAP Telford, then please contact Revd Matthew Lefroy, Chairman of the Telford Churches Partnership on: <b>matthew.lefroy@tiscali.co.uk</b></p> <p>Or if you would like to find out more about partnering with CAP generally, or any of the other CAP services, eg. Life Skills and Job Clubs, please contact the CAP Regional Church Partnership Manager for the Midlands, Kristal Kierstenson, on: <b>kristalkierstenson@capuk.org</b></p>	 <h2>Money Coaching</h2> <p>Check out this edition's centre pages 4 &amp; 5, with cost cutting tips from one of our Money Coaches, as well as updates on the relaunched money coaching materials.</p> <p>The Telford Debt Centre has a team of six volunteer Money Coaches who are ready to bring money coaching workshops to you.</p> <p>Could you be a Money Coach with CAP Telford? Or would you like to host a course at your church or organisation?</p> <p>For more information about money coaching with the CAP Telford Debt Centre, please contact Vicky: <b>vickymuxton@blueyonder.co.uk</b></p>	
 <h2>Make referrals</h2> <p>If you, or your organisation, work with vulnerable people who might be in need of CAP debt help or our money coaching service, please contact our Debt Centre Manager (available Wed, Thurs, Fri) on:</p> <p><b>Ann Trehern - anntrehern@capuk.org / 07445 185 671</b></p> <p>For debt help, call the Head Office new enquiries team on <b>0800 328 0006</b> between 9:30am-4:30pm Mon to Thurs, or 9:30am-3:30pm on Fridays.</p> 		